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INTERNATIONAL CONFERENCE

ON
INNOVATIVE SUSTAINABLE PRACTICES
IN COMMERCE, ECONOMY, TECHNOLOGY
EDUCATION, SCIENCE & SOCIETY
(ICISP-2022)

CONFERENCE PROCEEDINGS



CONFERENCE PROCEEDINGS (ICISP)

APRIL, 2022



INSPIRA
JAIPUR - INDIA

Edited by
Dr. Manvinder Singh Pahwa & Dr. Ravi Kant Modi

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INNOVATIVE SUSTAINABLE PRACTICES IN
Commerce, Economy, Technology
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Edited by:

DR. MANVINDER SINGH PAHWA
Professor & Dean, School of Business
The Assam Kaziranga University
Jorhat, Assam, India

DR. RAVI KANT MODI
Incharge, Faculty of Commerce &
Head, Department of EAFM
LBS PG College, Jaipur, Rajasthan, India

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Message



Prof. (Dr.) P. K. Mishra
Vice Chancellor
The Assam Kaziranga University
Jorhat, Assam
President, NEKF



I feel happy to express that the association of The Assam Kaziranga University with Inspira Research Association for organizing the International Conference on "Innovative Sustainable Practices in Commerce, Technology, Science, Education and Society" had proved to be fruitful and excellent.

This is for the first time we have collaborated for conduction of Online Conference and I am sure that the participants and all the stakeholders have benefited. I congratulate the Team Inspira and the conference organizing team of School of Business, Kaziranga University in successful conduction of this conference.

Looking forward for more like associations in future too.

With Best Wishes and Regards

Prof. (Dr.) P. K. Mishra



Message



PROF. (DR.) S S MODI
President
Inspira Research Association , Jaipur
Former President
Indian Accounting Association-IAA
Former Head,
Department of ABST (Commerce)
University of Rajasthan, Jaipur



I take this opportunity to extend my heartfelt congratulation and best wishes to the **Inspira Research Association (IRA), Jaipur, Rajasthan** for organising a two days international conference on “Innovative Sustainable Practices in Commerce, Technology, Science, Education and Society” during April 22-23, 2022 in association with **School of Business, Kaziranga University, Jorhat, Assam** to focus on Recent Innovations, Achievements and Challenges in Commerce, Technology, Science, Education and Society.

The conference is programmed and structured to provide a broad range of information across the entire academia and other platforms. I hope that the two days conference will be interesting and informative for all participants and paper presenters. Wide range of topics covered under the umbrella of discussion starting from Commerce, Technology, Science, Education and Society which will surely stimulate for active participation to add to the richness of conference and make event a memorable one.

A handwritten signature in green ink, appearing to read 'S S Modi'.

Prof. (Dr.) S S Modi

Message



Dr. Manvinder Singh Pahwa
Professor and Dean
School of Business,
Tha Assam Kaziranga University
Jorhat, Assam



Innovation in education induces all the stakeholders i.e., students, teachers, institutions, researchers and ultimately the implementors to propose something unique - which has never happened before. It makes us collaborate, create, experience, share and deliberate upon to improve the same and ultimately implement it for betterment of society.

The International Conference on Innovative Sustainable Practices in Commerce, Technology, Science, Education and Society held 22nd to 23rd April 2022 was an excellent combination and collaboration of academicians, practitioners, researchers from diverse field which has invoked many ideas for practical implementation for betterment of society and country.

This attempt of thr School of Business, Kaziranga University and Inspira Research Association has been successful in bringing up the present edited book which is in your hand.

At the outset I would like to thanks the Inspira Research Association for collaborating with the School of Business, Kaziranga University for the conference and look forward for like associations in future too.

Best wishes,



Dr. Manvinder Singh Pahwa

Message



BEATRIZ LUCIA SALVADOR BIZOTTO
University Center, Unifacvest Lages SC
Unifacvest, Brazil

I don't know if that's what the teacher needs.

"With the arrival of the COVID pandemic, except for the negative facts where it victimized many people. This has brought many opportunities to the world in every aspect. Mainly in the possibility of sharing knowledge in real time with universities around the world. Online conferences have come as an opportunity for us to be anywhere with the best experts in their fields. It is also observed that it is very important to have a well-aligned theme and always have speakers with expertise in the areas of the conference. With an innovative attitude, INSPIRA RESEARCH ASSOCIATION (IRA) has encouraged topics such as technology and sustainability, these are just a few good examples. We cannot deny that the concerns of managers of the future need to note that efficient usage of social media as an enabling technology in reusing resources is the key to ensure the circularity of materials, which could reduce all sorts of negative externalities due to producing virgin materials and enhancing a better, greener, and circular economy. Businesses must measure more than just financial impact to survive in the 21st century, and accountants need to establish new circular accounting approaches to capture the value of circular business models and help circular businesses take root and be successful". Thank you.

Best Regards.

Beatriz Lucia Salvador Bizotto

Message



PROF. (DR.) ANIL MEHTA
Senior Vice President
Inspira Research Association (IRA) & Professor
Faculty of Legal Studies BanasthaliVidyapith
Banasthali, Jaipur
Former Professor, School of Business & Commerce
Manipal University, Jaipur



It is my great honour and pleasure to welcome participants in the International Conference on Innovative Sustainable Practices in Commerce, Economy, Technology, Education Science And Society during April 22-23, 2022 in virtual mode jointly being organised by School of Business, The Assam Kaziranga University, Jorhat and Inspira Research Association, Jaipur. It's heartening to note that over the last three years, Inspira has been able to organise more than 30 workshops, seminars, conferences and lectures on diverse subjects with the major focus on research methodology and current research practices. We have been getting overwhelming response from academia and young researchers from every part of the country and abroad. The present environment and post-covid scenario have posed drastic changes and challenges for all of us. This interdisciplinary International Conference being organised for scholars, teachers, and practitioners will be a millstone in providing participants deeper insights on various contemporary issues on sustainable development practices and will also suggest the innovative strategies to turn challenges into opportunities. I wish this conference a grand success.

Anil Mehta

Prof. (Dr.) Anil Mehta

Message



DR. RAVI KANT MODI
General Secretary
INSPIRA Research Association (IRA) &
Associate Professor & Head
Department of EAFM, Commerce
LBS PG College, Jaipur, India



Warm greetings from Inspira Research Association-IRA, Jaipur

When good things are ordained, the whole universe conspires to make them happen. **Inspira Research Association-IRA** feels extremely proud and privileged to host the virtual two days international conference on “Innovative Sustainable Practices in Commerce, Technology, Science, Education and Society” during April 22-23, 2022 in association with **School of Business, Kaziranga University, Jorhat, Assam** a reputed leading university.

We are extremely thankful to the members of the Executive Body of IRA, Life Members of IRA & Team School of Business, Kaziranga University, distinguished guests, resource persons, the teaching faculty, administrative staff, students and participants from across the world who made this event a grand success. Our executive members are the backbone of our efforts. We are deeply indebted to them for their silent yet solid support to us for all times.

Best regards.



Dr. Ravi Kant Modi

Key Papers



SUSTAINABLE DEVELOPMENT & EDUCATION FOR SUSTAINABLE DEVELOPMENT

Dr. Jolly Sahni

Associate Director, MBA Program, College of Business, Director, Jubilation Office, Prince Sultan University, Riyadh, Saudi Arabia

Sustainable development refers to “Development which meets the needs of the present without compromising the ability of future generations to meet their own needs” (Brundtland Report, 1987). Sustainable Development implies economic growth together with the protection of environmental quality, each reinforcing the other. Sustainable Development, thus, is maintaining a balance between the human needs to improve lifestyles and feeling of well-being on one hand, and preserving natural resources and ecosystems, on which we and future generations depend.

Education can also be the part of solution to overcome the challenges. If education is to save us, it would have to be education of a different kind: an education that takes us into the depth of things. Education for Sustainable Development (ESD) refers to Education for Sustainable Development (ESD) is a key element of the 2030 Agenda for Sustainable Development. Its aims for one of the targets of the Sustainable Development Goal on education SDG 4.7 and it is considered a driver for the achievements of all 17 SDGs.

ESD is the use of Education as a tool to achieve substantiality. This involves learning the values, behaviour and lifestyles required for a sustainable future and for positive societal transformation. Generally, research supports the fact Education can improve nation’s ability; agricultural productivity, enhance the status of women, enhance environmental protection, generally raise the standard of living & well-being. ‘Sustainable development is a way of thinking about how we organize our lives and work – including our education system – so that we don’t destroy our most precious resource, the planet. It must be much more than recycling bottles or giving money to charity. It is about thinking and working in a profoundly different way.

We need to re-orient the existent educational program in the sense of promoting knowledge, competence and abilities, principles, values & attitudes related to Sustainability. It is important to implement the concept of sustainability in the school curricula; climate change, human rights, food security, sustainable consumption. Also, reflect the practices in day-day activities of schools.

In addition to overcome the challenges of sustainability, it is crucial that all key stakeholders are involved and participate in attaining this goal. Stakeholders can be engaged in multiple ways; in information sharing, participate in decision making, collaborate and empower others. Listening and learning from stakeholders would drive the strategic direction for any organization and society at large. Development is not only for the economy but it is about improvement of welfare of the people. In addition to the inclusive growth, stakeholder involvement would reap many more benefits. For example, it can improve the likelihood of equity in decision making, it promotes innovation where new ideas can be tried and tested before adoption and most importantly it would lead to effective work and production lead by a collaborative mindset.

To achieve Sustainable development, United Nations introduced seventeen sustainable development goals (SDGs) in 2015 and are intended to be achieved by the year 2030. The 17 sustainable development goals (SDGs) to transform our world are; No Poverty, Zero Hunger, Good Health and Well-being, Quality Education, Gender Equality, Clean Water and Sanitation, Affordable and Clean Energy, Decent Work and Economic Growth, Industry, Innovation and Infrastructure, Reduced Inequality, Sustainable Cities and Communities, Responsible Consumption and Production, Climate Action, Life Below Water, Life on Land, Peace and Justice Strong Institutions, Partnerships to achieve the Goal. Among these, each goal is important in itself and each goal is connected with other. Implementation of the SDGs started worldwide in 2016. This process can also be called "Localizing the SDGs". It is noted that countries with less access to financial resources need partnerships with more well-to-do countries.



ONLY THE AGILE SURVIVE IN TODAY'S EVER-CHANGING BUSINESS ENVIRONMENT

Dr. Anil Mehta

Professor, Department of Legal Studies, Banasthali Vidyapith, Banastali (Distt. Tonk), Rajasthan

Today, large number of new business models are coming up. India companies like Ola, Uber without any taxi are known as biggest taxi companies. Companies like Alibaba in China, without any inventory is one of the biggest retail chums. We all use WhatsApp; YouTube; Gmail; Facebook, but do we pay for that and still we all know these companies are making big money.

Challenging Elements of Our External Environment

Product Life Cycles are reducing fast. Products are passing through different phases in its life. The total duration for which a product is there in the market, is shrinking continuously. Earlier product life cycle used to have 10 to 20 years of time, now that PLC is completed within 2 to 3 years. For example, Black and White TVs were watched for more than 20 - 30 years then, then came the period of colour televisions, flat screen, high-definition colour television, plasma colour televisions, LED colour televisions, LCD screens were launched. In India, mobile phone came in 1996 and at that time, we used to have a very heavy type of mobile phones but over a period of time, the size, the quality and specification of mobile phones increase tremendously. Nowadays, it is said that life of a mobile phone is not more than 2 years. Therefore, it is a bigger challenge coming to all the organizations. Earlier, there used to have enough time for developing new products. New product development was very much in control; but nowadays, because of this reducing time of product life cycle, there is not much time for new product development.

Secondly, customers' expectations are continuously rising. They want three things simultaneously. One, the cost should be low, second, quality should be high and third, delivery the product in minimum possible time. All the three expectations cannot be traded off.

Another important thing which is happening in the business environment right now is high level of uncertainty. In, present time, we do not know what is going to happen after few movements. business world changes and becomes less predictable, doing business becomes more complicated and uncertain. The VUCA (**Volatility, Uncertainty, Complexity, Ambiguity**) framework puts names to the different types of challenges business may face. **Volatility** is something unexpected or a rapid or significant change. **Uncertainty** involves the unknown or facing a situation that is unpredictable. **Complexity** in business involves the many working pieces and parts that make navigating change more difficult. **Ambiguity** exists in the world of the unknown.

Another important feature of present-day business environment is the global impact. Companies are having their headquarter in different part of the world; procuring raw material from different parts of the world; manufacturing that product in a different low-cost country and distributing that product to some other more profitable areas. So that means, the whole world is connected of and therefore, whether it is a problem of Ukraine, gulf area or in Turkey or North Korea, the impact of that problem is global. whether it is India; whether it is United Kingdom; whether it is America; whether it is South America.

So, now what is the solution in front of any new company which wants to compete at the global level, is innovation; the only way out for cost reduction, quality improvement better services and customer delight.

**ROLE OF MENTORING ON THE EMPLOYEE TURNOVER DURING
PANDEMIC IN THE HOTEL INDUSTRY**

Dr. Sunita Badhwar

Head, Standards Tourism and Hospitality Skill Council New Delhi

Introduction

Mentoring is semi-structured supervision in which sharing skills and knowledge with experience takes place between a group of people either in one direction or in its reciprocation, to built-up the career and self-personality with new perceptions and zest (Cerasoli, Alliger & Donsbach, 2014).

A systematic mentoring process will steadily fill the space between the current human resources and the leadership talent, which will eventually help to counter the forthcoming business challenges. In the words of Mr. N. R. Narayan Murthy, industrialist and co-founder of Infosys, "mentoring is the process of helping people attain knowledge and skills from the well-experienced manager, co-worker or a colleague". The aim and main idea of this research is to investigate the impact of the mentoring process toward post covid turnover in the hotel industry.

- **Concept of Mentoring:** "Mentoring is a process for the informal transmission of knowledge, social capital, and the psychosocial support received by the recipient as per the nature of their work. It involves informal communication, generally face-to-face and also throughout the mentoring program, between a person who is perceived to have greater relevant knowledge, wisdom, or experience (the mentor) and a person who is perceived to have less (the protégé)"- Bozeman & Feeney, (2007).

Past examinations explored the impact of mentoring on male and female protégés' professional success and uncovered noteworthy discoveries (Tharenou, 1997). Also, previous research demonstrates that mentoring provides professional fulfillment in terms of professional responsibility and turnover expectations (Koberg, Boss & Goodman, 1998; Major, Kozlowski, Chao & Gardner, 1995; Noe, 1988).

- **Turnover:** Nkomo, Thwala & Aigbavboa (2018a), discussed that those organizations having proper mentoring systems must have a low-level staff turnover ratio, as mentoring support protégé in developing his skills and knowledge. They identify role-modeling as one of the best modes of impacting the performance of a protégé. With this, they also pointed out that while selecting a mentor for the mentoring program they have to select wisely, as having a negative relationship during the program can be a cause of employee dissatisfaction and staff turnover.

Rollins, Rutherford & Nickell (2014), highlighted that mentoring helps in reduce employee turnover and enhances job satisfaction. Organizations having proper mentoring systems must have a low-level staff turnover ratio, as mentoring supports the protégé in developing his skills and knowledge (Nkomo, Thwala & Aigbavboa (2018a).

Employee turnover may also be termed as exits, migration, quits mobility, attrition, or succession (Morrell et. al, 2004). Conversely, Abassi & Hollman (2000), elaborate on employee turnover as a factor of the circulation of employees in the labor market, which act as a model of balance between organization and the circumstances of employment and unemployment.

In 2006, Loquercio, et. al. identified that staff turnover is the ratio of staff retention in a specific tenure of the organization but before the estimated end of their service tenure. He also analysed the reasons for staff turnover and explained that turnover did not harm the organization's performance; rather it allowed the management to identify the reasons for turnover.



Managerial Implications

Motivation is the most significant variable of the mentoring process. So, it is recommended that managers must motivate their employees at regular intervals as it not only encourages protégé towards his knowledge and skill development but it also job satisfaction, increase retention by morale improvement and reduce employee turnover in the organization. With those managers are also recommended that setting goals and objectives of the mentoring program and following up with regular monitoring and guidance will lead to improved relationships and knowledge and skill development respectively. Setting goals and objectives of the mentoring program and following it with managerial monitoring and guidance help in developing the protégé's commitment and increasing his efforts towards teamwork.

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Abstracts



AUGMENTED REALITY IN FASHION RETAIL INDUSTRY

Adrian Samuel

Research Scholar, Department of Management Studies, Karunya Institute of Technology and Sciences, Coimbatore

Dr. S. Senith

Assistant Professor, Department of Management Studies, Karunya Institute of Technology and Sciences, Coimbatore

Undeniably, the fashion industry is one of the most creative industries that is important to any customer segment. Globally, through engaging clients and boosting sales, Virtual Reality is popping into the newest trend in the fashion industry. India, being one of the most populous countries and having an outsized customer base, can use AR in fashion retailing, which is not used by an outsized number of leading fashion retailers and has just begun to reach the country and many customers are still unaware of AR [47]. **Design/methodology/approach** – Content analysis was adopted to collect and analyze the information. **Purpose** - This paper studies consumer preference, comprehension and acceptability of customers in both ecommerce and physical stores for AR technology. By understanding the knowledge, perception and experience of various consumer segments towards AR, the fashion retail industry will be prepared to know whether the introduction of AR will be sufficiently successful in attracting customers and reciprocally boosting sales or it is not necessary in the current market. **Findings** - Augmented Reality can be used by the fashion retailing industry because there will be an improvement in customer experience in buying decisions that can attract customers to the store, which will reciprocally increase sales and profit and result in increased entry of customers into the store, improved brand positioning that will benefit from maximum sales and increased brand positioning. Consumers find AR settings attractive, impressive and engaging. In order to achieve greater purchasing intention, it is necessary to amplify interactivity with the product in AR because it improves the attractiveness of the products. Young technologycompetent consumers are highly willing to use the service shop for augmented reality. In influencing augmented reality acceptance, social influence plays a serious role.

ARE CHILDREN FEELING HAPPY? – “COVID 19” IMPACTOF SCHOOL CLOSUREON CHILDREN’S FEELINGS FROM CLASS 1ST TO 8TH

Anita

Research Scholar, University of Kota, Kota, Rajasthan, India

Dr. Anukrati Sharma

Head, Department of Commerce & Management, University of Kota, Kota, Rajasthan, India

The Pandemic Covid -19 adversely affect 161 countries all over the world, India is one of them, who suffered a lot. Pandemic waves one after other leads to affect 250 million students enrolled in India, which is the biggest crisis for education sector. School closure decision taken by govt. for student’s safety purpose but is this really protecting childrens or they feeling mentally ill. Physical and Mental health both are important for overall development of children. They are future of our nation. Total students enrolled in Jaipur only is 410,715(data provided by Rajasthan govt. for year 2018-19) from class 1st to 8th in govt. and private schools. The main objective of this study is to find out the impact of school Closure on student’s feeling’s as positive feeling’s (happy, motivated, joy, hope) directly leads to achieve high goals

while negative feelings (anger, frustration, depression, bored, fear, anxiety) will lead to mental illness, low performance and decline overall physical development of a child.

STUDY OF SOCIO ECONOMIC STATUS OF HANDLOOM WEAVERS OF DURGSAMBHAG THROUGH HOUSEHOLD QUALITY

Anil Kumar Dewangan

Research Scholar (Commerce), Kalyan PG College Bhilai Nagar, Durg (CG)

Dr. Ravish Kumar Soni

Assistant Professor (Commerce), Kalyan PG College Bhilai Nagar, Durg(CG)

Chhattisgarh is a tribal state. Tribals of the state possess and practice arts that are now on the verge of extinction. Cloths created through handlooms is an example of the same. Chhattisgarh used to possess large number of handlooms and the handloom artisans used to prosper in the state. However, due to advent of large-scale cloth machinery the cloths created by the handloom took a form of dying art. As the volume of cloths manufactured through handloom reduced their price increased. The increase in price was due to the less volume of manufactured cloth, costly raw material, and portrayal of handloom cloth as a handcrafted speciality. The increased price of finished handloom product further induced a domino effect. Due to high prices the market demand for these products got shrunk. Soon these cloths were out from the brick-and-mortar shop and thus handloom artisans faced problems related to marketing of their produced goods. Due to pilling of stocks the artisans further face economic shortcomings. To improve the economic conditions of the handloom weavers the government of Chhattisgarh has started some schemes. Under the scheme the government places order for the uniform dress material. For the same raw material is provided to them by the government itself and they are paid as per the accordingly. Such steps support the handloom weavers, but it is not enough to uplift the handloom industry. The research work identifies socioeconomic status SES of the Weaver's through dimensionality index that involves assessment of basic amenities primary necessities and house hold quality. Using different these index's it would be identified that whether the income of Weaver's is sufficient in terms of meeting day to day household needs or the Weaver's stay below this quality line. The research work concludes with discussion on how this method has a superior edge on kuppuswamyses scale.

ARE BOTTOM-UP PROCESS ENGLISH LANGUAGE EMPOWERMENT PROGRAMMES SUSTAINABLE? - A MINOR STUDY

Dr. Chandrasekharan Praveen

Faculty in English, Christ Nagar College of Education, Thiruvallam, Trivandrum, Kerala

Motivation for Research: The urge to master the English language is quite dominant in India for the sheer reason that it can lead to social mobility and even help one acquire a job. But the absence of practice which is a pre-requisite for mastering any skill has resulted in millions in India failing to master the English language despite learning it for twelve years in schools and perhaps an additional two years at the Under Graduate level too. The investigator for over a decade, had been serving as a Resource Person for English Language empowerment programmes in Kerala, particularly in the rural sector and found that neither a language enrichment programme of one week or even one month duration on a daily basis following the bottom-up process is likely to result in any significant improvement or lead to social mobility. Statement of the Problem: English language we know brings



with it a cultural baggage and there are many in India who perceive the language as oppressive. While the fact remains that for many the 'difficulty' to master the English language arises from own failure to 'use' the language regularly, the obvious reason for failure to master the language is the fear of making mistakes and the likelihood of ridicule. Further, there is no real follow-up after the short term empowerment programmes.

Objectives of the Study: The main objective of the study is to find out the nature of the bottom-up model of English language empowerment programmes. The specific objective is : 1. To find out whether short duration English language empowerment programmes organized for the rural community are sustainable in nature. 2. To suggest ways of plugging loopholes if any in the current English language empowerment programmes for rural learners.

Methodology:The data for this empirical and analytical study was collected in the participant observer study mode by the investigator. Following teaching sessions employing the bottom-up process during short term English language empowerment programmes, informal interviews with participants were conducted to find out whether the programmes benefitted the target group in any way.

Findings: The study found that the bottom-up process unlike the top-down process which is advocated by agencies like the British Council is quite appropriate for empowerment programmes particularly in rural areas. But the failure on the part of participants to use the target language regularly, results in no significant improvement in own English language competence. The bottom-up process of language empowerment programmes unfortunately turn a blind eye to the cultural dimension of language which in turn affects proper acquisition of the language for own improvement.

Further, even if a person approaches the language with a positive frame of mind with sufficient motivation, the absence of someone competent enough to empathetically assist in correcting the errors one makes, can result in lack of progress in ones effort to master the language after attending the bottom-up process of language empowerment programmes.

Novelty/Author's contribution towards creation of new knowledge: The investigator suggests that one time hit-and-go empowerment programmes fails to produce the desired objective of transforming learners and should be replaced by short term programmes on a regular basis for the same target group. More significantly, it is high time that Resource Persons stopped underplaying cultural aspects while teaching a foreign language like English especially if the goal is to avoid clumsy use of the target language, viz English. Alternatively, to make the empowerment programmes sustainable, given the recent surge in online learning, well chalked out online training sessions in addition to face-to-face programmes may be given to enable aspirants in rural areas to improve own English language competence.

CONCEPTUAL MODEL OF IMPULSE BUYING BEHAVIOR: IMPACT OF FACTORS RELATED TO STORE, CUSTOMERS, PRODUCT, AND INTERNAL INFLUENCER IN IMPULSE BUYING BEHAVIOR OF CUSTOMERS IN RETAIL SECTOR

Dr. Bharti Shukla

Assistant Professor, Humanities and Management Science Department, Madan Mohan Malaviya University of Technology, Gorakhpur, Uttar Pradesh

Background: The study meant at measuring impact of Factors related to Store, Customers, Product and Shopping Pals which is taken as independent variable and moderating variables like



age, income, gender, and occupation on impulse buying behavior which is taken as dependent variables in retail stores situated at Eastern U. P., India.

Purpose: This study is conducted as only few such kind of study is conducted at Gorakhpur and Conceptual model, which is used, first time in this area, and for making this conceptual model rigorous literature reviews done.

POST COVID TREND IN E- MARKETING – A COMPREHENSIVE STUDY

Dr. Asha Rathi

Assistant Professor, Deptt. of Business Administration, FCMS, Jai Narain Vyas University, Jodhpur (Raj.)

While the COVID-19 situation has turned out to be an unmitigated disaster for many businesses, hundreds of others have taken the consequences in their stride. Industries were already establishing their presence online before the pandemic hit but after this situation, more people prefer online platforms to initiate and grow their business. Technology has conditioned consumers to believe they can get whatever they want, whenever they want, within minutes whereas earlier, because of less options people could only hope to get what they want but now customers seek what they exactly want. Meeting these lofty expectations requires real-time analytical horsepower to process massive amounts of granular consumer data. Only then will you gain the 360-degree view of customers needed to serve their unmet needs and deliver the wow factor with an astonishingly personalized experience. Business on social media platforms increased overall choices and options. The use of social networking sites like Instagram, Facebook, and other online shopping applications like amazon, meesho etc. has increased as people now prefer to shop from the comfort of their home as well as one can purchase or sell anything they want with ease. Extreme discounts on online transactions and many alluring offers attracts the customers. This study shows a comparison between pre covid and post covid trends in marketing and also suggest some strategies to increase small business.

ENVIRONMENTAL POLLUTION AND SOCIAL ISSUES

Dr. Anil Kumar

Assistant Professor (Contractual), Department of Law, IGU, Meerpur Rewari, Haryana

The problem of pollution is very serious today air, water, and noise and Earth all are polluted. Pollution means the rotten stage of the purity of thing. Over the last few decades the exploitation of our planet and degradation of our environment have gone up an alarming rate. As our actions have been not in favour of protecting this planet, we have seen natural disasters striking us more often in the form of flash floods, tsunami and Cyclones. The problem of environmental pollution is not new in its origin. It is as old as the emergence of Homo sapiens on the planet and it was realized in the times of Plato 2500 years ago. There is a long history of study and debate about the interaction between population growth and the environment. Today, interaction of human beings with nature is so extensive that the environmental issues have assumed such proportions as to affect all humanity. Industrialization, urbanization, population, explosion, overexploitation of resources, depletion of traditional sources of energy, and the search for new ones, the disruption of natural ecological balance, as well as the destruction of a multitude of animal and planet the species or economic reasons are the major factors that have contributed to environmental deterioration. Some Important Social Issues Regarding to Environmental Pollution are Climate Change, Over-Population, Pollution, Loss of Biodiversity, Waste Disposal, Energy Crisis, Acid



Rain, Deforestation, Public Health Issue, Ozone Layer Depletion, From Unsustainable to Sustainable, Development Urban Problems Related to Energy, Water Conservation, Rainwater Harvesting, Artificial Recharging, Watershed Management, Nuclear Accidents, and HoloCaust, Public Awareness, Global Warming, Urban Sprawl, Natural Resources Depletion, Smog, Oceanographic Changes, Green House Effect, Global Warming, Depletion of Genetic Resources, etc. So, environmental pollution is a concern for all. In order to save the world from these hazards, we have to maintain ecological balance. Environmental protection is a matter of grave concern for human existence. All these lead us to think of environmental protection. Every person should feel his own responsibility in making the atmosphere pollution free. The government should punish the people who pollute the atmosphere.

PERCEPTION OF EMPLOYEES TOWARDS ROLE OF INDIAN STARTUP'S IN CREATION OF GREEN JOBS: AN EVIDENCE BASED RESEARCH

Dr. Amita Sharma

Assistant Professor, Department of Management, Institution: IIS(Deemed to be University), SFS, Mansarovar, Jaipur, Rajasthan

Dr. Nivedita Singh

Assistant Professor, Department of Management, Institution: IIS(Deemed to be University), SFS, Mansarovar, Jaipur, Rajasthan

The whim of green jobs has become something of an emblem of a sustainable society and economy that focuses to preserve the environment for the present as well as the future generations and be fair and inclusive of all people and countries. The paper aims to determine the factors influencing perception of employees towards role of indian startup's in creation of green jobs. The present study has applied Exploratory Factor Analysis on the basis of which three major factors have been extracted namely Policy making, Decent job creation and Sustainable. The study has important significance to the enterprises, government, policy makers to portray a framework for strategically developing the plans to create awareness towards green jobs in order to ensure sustainable development and understand other critical factors that will enable this transformation.

AN IMPACT OF LONG-TERM INFLUENCER IN BRAND RELATIONSHIPS

Dr. V Sai Prasanth

Associate Professor, Avanthi Institute of Engineering and Technology, Vizianagaram, Andhra Pradesh

The purpose of this study is to understand the Long-Term Influencer in Brand Relationships. The methodology used to study the above concept is collection through secondary data. Influencer marketing has been a significant piece of most brands' publicizing endeavours for quite a while, from little specialty brands to notable, well-established ones. While promoting with powerhouses can take a wide range of structures, such endeavours fall into two general classifications — long haul organizations and oddball supported posts. While building your powerhouse group, consider what you need your force to be reckoned with program to seem as though one, two, and five years from now. Select cautiously and construct entrust with the powerhouses you have.



WORKING WOMEN'S PERCEPTION OF WOMEN EMPOWERMENT AND IT'S PLACE IN THEIR LIVES

Dr Pragyandangwal

Amity University, Uttar Pradesh, India

The study took a phenomenological approach to understanding women empowerment, its meaning and what empowerment means to the 21st century urban working women. Education and work opportunities have made women leave the confines of their homes and be part of the work force adding to their and their family's financial security. Women have come a long way and there is no way one can deny women their power or women empowerment. Indian history is replete with examples of empowered women. There was a change the status of women from the time foreign invaders came to India and women were pushed back. Modern India promises a new, better future with safety and security for each and every woman in the country. Statistics tell a different story. The women still are struggling with the basics of getting empowered. The present study focuses on how working women perceive empowerment, if they really feel empowered, which aspect of their work and personal life makes them feel empowered or de-empowered. Interviews revealed interesting results. Majority of the women understood the meaning of empowerment and its importance in one's life. However, women differed in their degree of felt empowerment, the priority they give to their individual, gender, social, educational, economic, political, psychological and physical empowerment.

IMPACT OF GLOBAL ISSUES ON POST-PANDEMIC INDIAN ECONOMY

Dr. Kavita Yadav

Associate Professor, Department of Commerce, Shaheed Bhagat Singh Evening College, University of Delhi, Delhi, India

When the nation is gradually coming out of the deadly corona crisis, the Indian economy is believed to be on the recovery path, and as per IMF and other International financial reports, the GDP of India is estimated at around 8%, the financial impact of global issues and crisis is bound to have an ostensible impact on the Indian economy. The research can not happen in a vacuum as the invasion of Russia into Ukraine, Sri Lanka economic crisis, China's resurgence of corona cases, and Australia's visits are a few incidents that have a phenomenal impact on Indian financial and economic performance. The Atmanirbhar Bharat and timely geopolitical and economic decisions are said to be a savior in post-pandemic times. Reserve Bank of India engages in the merger and acquisition of financial institutions and has been working for digitalization after the demonetization since 2016. The severe impact of COVID-19 on the health sector is apparently, on the road to further improvement. Although technologies are incorporated almost in every sector be it business, trade, education, agriculture, or production yet there is sufficient scope for the advancements. The upcoming paper is designed to examine the impact of the global crisis on the performance of the Indian economy. The paper will assess the extent of the implications of current international events and happenings on the self-reliant Indian economy. The said consequences will be measured on the basis of economic factors like inflation, debt sustainability, and price index amid the Vocal for Local slogan. The western European countries and south Asian countries have set their respective manifestations and geopolitical agenda to look after. The information from secondary sources, books, journals on digital platforms, and websites shall be referred to. The economic and financial aspect of every economy has certain considerations which are vital to go through for an unbiased outcome. The surge in the international prices of crude oil is a significant cause of inflation in

the Indian economy as discussed by professionals and subject experts. The outcome of the paper shall conclude with the economic implications on the Indian economy in light of a series of global incidents after the pandemic has entered its third year.

INDIA AND A FEW OTHER COUNTRIES IN RECENT TIMES ECONOMIC COMPARISON

Dr. Bijay Krishna Bhattacharya

Associate Professor, Indus Business Academy, Bangalore, Karnataka

The economic scenario of a country, especially in a developing economy like India generally is affected by foreign exchange rate or international value of currency, crude oil price (if the country is not self-reliant in oil production), foreign exchange reserve etc. The main economic parameter GDP may be affected adversely by such factors if they are not favourable. This is an attempt to correlate these economic factors in recent times in the context of our country and a few developing economies and developed nations so that an idea can be developed how one factor is influenced by the other in respect of different countries. It has been found from the analysis of data of these factors that the GDP though influenced by forex (foreign exchange) rate with respect to dollar, crude oil price, foreign exchange reserve yet the degree of influence is not much significant in the context of India. Forex rate and crude oil price only lowly affects our GDP. However, Sensex or stock market index is quite sensitive to the fluctuation of GDP. For other developing economies and developed nations, under the study, the stock market indexes are quite indifferent or insensitive to behaviour of GDP. Only Indian stock market, out of these countries, is susceptible to behaviour of GDP. In the context of India, this study throws open wider scope for further analysis of various other economic parameters which usually contribute to GDP of the country in recent times. Apparently the GDP is thus quite protected, if not completely, from the adverse behaviour of these important parameters (crude oil price, forex rate & reserve) probably because of other economic parameters which are driving our economy and have developed buffer or cushion solidly in recent times.

HOUSEHOLD INCOME AND EXPENDITURE IN MORANGABARI VILLAGE: A REGIONAL STUDY

Dr. A.K. Bhatia

Ph.D., Assistant Professor (Statistics), The Assam Kaziranga University, Jorhat, Assam

This study has made an attempt to examine and analyze the consumer expenditure patterns of rural people. The expenditure pattern is a key measure of a household's economic condition and living standards. Variations in both food and non-food consumption expenditure are frequently influenced by changes in people's income and occupation, according to the current study. The various food and non-food consumption alternatives in a household budget are determined by income, market, time, information, social obstacles, and the decision of the household, as well as the availability of goods and services. Urbanization, the shattering of the traditional joint family system, the need for high-quality food, and a lack of time, which translates into a greater desire for convenience, are all driving up consumption expenditure. Changing lifestyles, rising per-capita income in forced situations of other dominants, and rising levels of prosperity in the surrounding areas, along with a lack of saving attitude and awareness, resulted in considerable changes in rural people expenditure habits. Given the growing applicability of income and consumption expenditure, it is vital to investigate the impact of budget on consumer spending in terms of saving habits and upliftment of rural families. Considering this, the purpose of this article is to

examine the rural inhabitants spending patterns. The consumption expenditure pattern of residents of Morangabari village in the Dimoria Block of Kamrup (M) District on food and non-food items is investigated in this study.

SOCIO ECONOMIC EFFECT OF CANCER ON PATIENT'S LIVELIHOOD IN MALWAREGION OF RURAL PUNJAB

Dharminder Singh

Research Scholar, Department of Evening Studies, Panjab University, Chandigarh

Background: Asia accounts for nearly half of the new cancer cases and more than half of cancer deaths; however, productivity losses due to cancer have rarely been assessed in Asian countries. The aim of this paper is to estimate productivity losses and socio-economic analysis of cancer patients in rural Punjab, India.

Methods: The paper is based on primary data collected from the Ferozepur, Faridkot and Sri muksar sahib district of Punjab, India. 60 clinically diagnosed cancer patients were interviewed to collect information about socio-economic profile, the cost of illness, productivity cost and financing pattern of cancer. All the respondents were from rural areas of these districts.

Results: There is significant difference in the treatment cost of cancer in private hospitals vis-à-vis government hospitals. The mean and median value of productivity cost was 50335 and 47920 respectively. There is a positive correlation (0.95) between the number of days lost due to illness and productivity cost of cancer. The mean value of the out-of-pocket expenditures by cancer patients was 3,14,500.

Conclusion: Cancer prevention strategies, as well as universal health care access, are urgently needed in the state. Cancer treatment costs are one of the factors that contribute to rural bankruptcy. Although there are government programmes to assist cancer patients in the state financially, the vast majority of patients are dissatisfied with them.

HUMAN RESOURCE ACCOUNTING AND PROFITABILITY: A CASE STUDY OF NTPC CO. LTD

Atul Kumar Paul

Assistant Professor, Department of Commerce, Karimganj College, Karimganj, Assam

Human Resource Accounting is the process of identifying, measuring, and reporting human resources data to interested parties. It helps the business determine how much it invested in its employees and what return it can expect from this investment. In this study, one company is taken i.e. NTPC Ltd. between the years 2006-07 to 2019-20, has been used. Two regression models have been set up using the collected data. Net Profits have been used as indicators of company's financial performance of the company and Remuneration (gross staff cost, Training & Development Cost) as independent variables. The collected data have been analyzed using statistical tools, such as simple regression, f-test, in SPSS. The result of analysis indicates that the Net profit has positive significant relationship with the gross staff cost while it has also positive significant relationship with Training & Development Cost. The present study of the paper aims the effect of profitability on the Human Resource Accounting of National Thermal Power Corporation Ltd during the study period.



ROLE OF E-BANKING TOWARDS CUSTOMER SATISFACTION: ISSUES IN CURRENT SCENARIO

Arun Mondal

Research Scholar, Department of Commerce, Brainware University, Kolkata, India

Banks provide e-banking facilities to the customers with the help of modern technology. E-banking comprises of online banking, digital banking, virtual banking, telebanking, internet banking, automated teller machine, smart cards etc. Customer satisfaction plays major role behind the success or failure of e-banking. Customer Satisfaction depends on various factors such as accessibility, security, cost, privacy, convenience etc. Customers avoid e-banking due to lack of security. Customers suffer due to poor internet service and improper infrastructure. Many customers are not aware about e-banking services. Banks emphasize to increase the habit of e-banking among customers. Highly educated people prefer e-banking more than moderately educated people. Banks emphasize to increase the level of customer satisfaction by providing e-banking services appropriately to the customers. Customers prefer e-banking as they need not visit bank premises. The inclination of customers towards e-banking has increased in recent years. In this paper, an attempt has been made to find out the issues in current scenario regarding the role of e-banking towards customer satisfaction.

WATER CONSERVATION STRATEGIES AND SOLUTIONS INUTTRAKHAND

Dr. G.S. Chauhan

Department of Chemistry, D. A. V. (P.G) College Dehradun, UK, India

In Uttrakhand water management is prerequisite as it is reach with rivers and known as “water bank” state for the other state but for its own requirement the water resources have not been evenly distributed and people had to walk kilometers for potable water. Lack of water management people are suffer badly. Water is one of the most important inputs essential for crops. Both its shortage and excess affects the growth and development of the plants, yields and quality of produce. There are numerous methods to reduce such losses and to improve soil moisture. These are mulching, cropping, planting of trees, utilization of fog or dew by net-surfacing traps or polythene sheets, contour farming, transfer of water from surplus areas to deficit areas by inter-linking water systems through canals, desalination technologies such as distillation, electro-dialysis and reverse osmosis, use of efficient watering systems such as drip irrigation and sprinklers will reduce the water consumption by plants. The most important step in the direction of finding solutions to issues of water and environmental conservation is to change people's attitudes and habits; this includes each one of us.

REVIEW OF CORPORATE RISK REPORTING SYSTEM: CURRENT TRENDS AND FUTURE AVENUES

Dr. Shailendra Singh Charan

Assistant Professor, Department of ABST, S.P.C. Government College, Ajmer, Rajasthan

In the global environment, corporate risk management has become a major concern for companies, because of exposing to diverse kinds of risks that are affecting the decisions of stakeholders. Therefore, companies have to not only categorize and manage risks but also report to the stakeholders. As, the standard setters and regulators are requiring companies to disclose risk information. On the other hand, therisk reporting can create adverse impression among the investors about the future of the

company. So, the corporate risk reporting (CRR) has been getting enormous importance. The main objective of this paper is to review on corporate risk disclosures system, identify the current regulations on risk reporting and study the existing trends of CRR.

RESEARCH METHODOLOGY - A GATEWAY FOR WRITING A RESEARCH REPORT

Dr. S.Kavitha Devi

Associate Professor of Commerce, Osmania University, Hyderabad

Research in simple terms refers to the search for knowledge. It is a scientific and systematic search for information on a particular topic or issue. It is also known as the art of scientific investigation. A research report is documentary evidence of the research work done by the researcher. The process of the data collection will go through the method of research methodology. The data collection provides an objective and accurate source of information which should be collected through the methods of:

- Primary data
- Secondary data

Hence, presenting the Research report should be well designed and should be sophisticatedly crafted by the researcher through going proper process of Data collection and finding of a systematic investigation and as it serves very important document by providing first-hand information.

IMPACT OF GOODS AND SERVICES TAX ON INDIAN ECONOMY

Dr. Rupali Saini

Assistant Professor, Department of Commerce, Dr.H.S.Gour V.V. Sagar, M.P.

"Tax" is derived from the Latin word "taxare", which means "estimate". "Tax is an imposed contribution, precisely according to legislative power", and it is any role imposed by government, whether tax, tribute, impersonation, rights, customs, consumption tax, etc. special benefits, subsidies, supplies, or other means. "The entire structure of India's revenue has undergone significant changes under British leadership in India. Despite strong support from the UK government and treasury, it contains sophisticated and scientific tax tools and methods. The country's entire tax structure was modeled in 1922. Financial and administrative system established by the UK Direct and indirect taxes are two taxes. Local governments, such as the municipality's local council or the Gram panchayat, collect modest additional taxes. Different types of taxes are levied by central government agencies and state governments in India. Local governments, such as local governments or local councils, also levy small taxes. The Indian Constitution provides for a number of different taxes. Several important central taxes, such as CENVAT, customs duties, service taxes and others, are levied in connection with the sale of taxed goods according to the tax situation. Sales of and "imported goods" respectively are subject to tax under immigration tax law of their respective states and this development will continue until these tax processes are improved. The administrative and fiscal system was first established by the British. Tax The Service Tax was originally introduced in 1994 and has since faced numerous legal challenges. It has long been shown in India that switching to VAT does not solve the problem of non-tariff taxes and instead creates a layering effect that requires further structural transformation in the region, leading to GST requirements. Despite the existence of various taxes like excise, customs, education, surcharge, VAT, service tax, etc., India's GDP is still significantly lower than that of the United States, China and the United States. Japan. India still has a long way to go to reach this level. Mr. P. Chidambaram, then



Minister of Finance of India, first mentioned GST in the Indian budget in 200607. The bill was introduced on December 19, 2014 and passed. Lok Sabha passed away on May 6, 2015 and Rajya Sabha on August 3, 2016. On April 1, 2017, the government plans to draft the GST Bill. In the bill, Section 366 (12A) Dynamic GST stands for "goods and services tax" and refers to any tax levied on the supply of goods or services, or both. Accordingly, GST is aggregate tax levied at the national level on the production, sale and consumption of goods and services. Around the world, there has been a mixed reaction. While the New Zealand economy grew faster than the rest of the world, GDP growth in Canada, Australia and Thailand slowed when GST was in place. The Goods and Services Tax (GST) Act is expected to have far-reaching effects on India's current complex tax system. It has the potential to improve the current tax-to-GDP ratio while reducing inflation. However, while the manufacturing sector will benefit from this change, the various service sectors will benefit from it. Although GDP growth is expected to increase by 1-2%, the results will be available only after the GST is implemented. The GS tax rate is estimated to be around 528%, making it a neutral tax rate. This tax should not bring additional revenue to the state. The GST rate benefits various manufacturing industries, currently around 24%. The main manufacturing sectors that will benefit the most are FMCG, automobile and cement. The affected sector is the service sector. On June 1 of this year, it increased from 12% to 14%. Uniform tax rates are good, but should not lead to disparities across sectors of goods and services. Nobody expected these effects to be in the service sector if the government introduced a higher GS tax rate like 20% or 28%. This will stimulate the growth of the economy. There's definitely a silver lining to the entire exercise. Unorganized areas that have a cost advantage equal to tax rates may be subject to GST. This will attract many unorganized players in areas like electrical, paint, hardware, etc. within the framework of the tax network. It will take a lot of meticulous planning when implementing GST reform to capture the unorganized sector at hand. On the one hand, it will expand the scope of taxation and on the other hand, it will benefit the organized actors, who are currently losing revenue to the unorganized sector. There are still many bases that have not been exploited through the National Assembly sessions. For different individuals and businesses, collection of central taxes and state taxes will become one or two constitutive factors that increase the cost of production, and individuals will benefit from lower taxes. This process in turn will lead to increased consumption, which in turn will benefit the business. Basically, the GST system has been restructured to simplify the current large indirect tax system in India. The well-designed GST is a compelling way to free yourself from the deviations of the existing multiple tax process. The government also promised that the GST would now ease the compliance burden, that there would be no price difference between the imported products and the Indian products and they would be taxed. At the same rate and price will also be the same. Various indirect taxes like sales tax, VAT, service tax, etc. will be reduced because there will be a single GST system.

THE PERFORMANCE OF THE CREDIT GUARANTEE SCHEME FOR MICRO AND SMALL ENTERPRISES IN INDIA

Dr. Raju Das

Faculty Member, State Institute of Panchayat and Rural Development, Khanapara, Guwahati, Assam

Credit Guarantee Scheme (CGS) is recognized as an effective credit instrument to provide collateral-free credit facilities to Micro and Small Enterprises (MSEs) across the world. In India, on 30th August 2000, the Credit Guarantee Fund Trust for Small Industries (CGTSI) was set up jointly by the Government of India (GOI) and Small Industries Development Bank of India (SIDBI) to provide a



guarantee on collateral-free loans to MSEs. Credit Guarantee Schemes are designed to share default risk (partially/fully) associated with bank lending to MSEs. The purpose of the study is to review the performance of the Credit Guarantee Scheme from FY2000-01 to FY2017-18. The performance of the CGS is analyzed with the help of the **trend line** over the period of 18 years based on the two-parameter of the scheme (number of guarantees and amount of guarantee coverage). This study found that the scheme's coverage of MSEs has increased tremendously after the enactment of the MSMEs act. The performance of the scheme is rarely explored in the Indian context which this study attempts. This study provides a clear view of the growth of the scheme over a period of time. This study will be helpful to the financial institutions, CGTMSE & policymakers who play a pivotal role to promote the credit guarantee scheme as an effective credit instrument for MSEs.

AUDIT QUALITY AND FIRM CHARACTERISTICS: EVIDENCE FROM BAHRAIN LISTED COMPANIES

Dr. Raj Bahadur Sharma

College of Business Administration, University of Bahrain, Kingdom of Bahrain

The purpose of this study is to examine the impact of Firm Characteristics on the audit quality for Bahrain listed firms. The study used dependent variable (Audit Quality) and two independent variables which are the firm size and the firm age. The period of the study is from 2018 to 2020 with a sample of 30 companies listed in Bahrain Bourse (Bahrain Stock Exchange). The result found that there is no significant impact between the firm's size and the firm's audit quality. Furthermore, it is also found that there is a significant relationship between the firm's age and the firm's audit quality. The results of this study recommend for future studies to extend the period to additional three years and also extend independent variables with other GCC countries to get more accurate results and impact.

A COMPARATIVE STUDY OF CORPORATE SOCIAL RESPONSIBILITY PRACTICES OF PUBLIC POWER SECTOR COMPANIES OF RAJASTHAN

Dr. Premila Jain

Associate Professor, Department of Accountancy and Business Statistics, University of Rajasthan, Jaipur (Rajasthan)

Ankit Mahmia

Research scholar, Department of Accountancy and Business Statistics, University of Rajasthan, Jaipur, Rajasthan

Corporate social responsibility in India is known from ancient times as social duty or charity, but recognized as an important function contributing to pace the process of overall development of a nation. India being the second most populous country in the world, and home to the largest number of people in need of basic amenities, hence, calls for more intensive efforts as part of such initiatives in the space of the nation. Indian companies are now expected to discharge their social responsibilities and social obligations. This research paper analyzes the CSR expenditure incurred by the public power sector companies in the state of Rajasthan. Mainly, the researcher highlights and compares the actual expenditure and mandatory expenditure of companies in doing corporate social responsibility.

A STUDY ON PREFERENCES OF PEOPLE TOWARDSELECTRIC VEHICLES

Dr. Mamta Brahmht

Associate Professor & Head (Department of Business Intelligence), B.K. School of Professional and Management Studies, Gujarat University, Gujarat, India

India is one of the top ten automotive markets in the world. In the last couple of years, there has been a lot of discussion around the prices of fuel apart from the deregulation of petrol prices. Also the depletion of petroleum products and the negative effect of petroleum products generating pollution and having ill effect on the health of the people have forced us to think about the alternative ways to protect the environment and bring a solution for the future needs of fuel for automobile markets. One of such alternative is use of electricity as fuel for vehicles. But there are few obstacles that are preventing the electric vehicle to reach all or to be acceptable by all. So in this paper, effort is made to study such factors. Acknowledgement: Author thanks research students namely Jay Modi, Madhu Bhanushali, Nithin Philip, Bhavin Shah, Himanshu Panchal for data collection support.

A STUDY ON EFFICIENCY OF ONLINE BANKING

Dr. Mamta Brahmht

Associate Professor & Head (Department of Business Intelligence), B.K. School of Professional and Management Studies, Gujarat University, Gujarat, India

Advances in electronic banking technology have created novelways of handling daily banking affairs, especially via the onlinebanking channel. The acceptance of online banking services hasbeen rapid in many parts of the world, and in the leading ebankingcountries the number of e-banking contracts has exceeded 50 percent. Investigates online banking acceptance in the light of the traditional technology acceptance model (TAM), which is leveraged into the online environment. On the basis of a focus group interview with banking professionals, TAM literature and e-banking studies, we develop a model indicating onlinebanking acceptance among private banking customers in Finland. The model was tested with a survey sample (n $\frac{1}{4}$ 268). The findings of the study indicate that perceived usefulness and information on online banking on the Web site were the main factors influencing online-banking acceptance. Acknowledgement: The author thanks research students namely Mahima Chaudhari, Gamitreena, Gamitvimensha, Mahakalsuresh for data collection support.

AN ANALYSIS OF DIGITAL TRANSFORMATION ON THE INDIAN BANKING SECTOR

Dr. Mahua Majumdar Bose

Assistant Professor, St Xaviers College, Jaipur, Rajasthan

Aakash Tyagi,

Student, St Xaviers College, Jaipur, Rajasthan

We take a look at some of the key opportunities and challenges of the increasing digitalisation in the banking industry. Digital transformation is everywhere. Regardless of what industry you're in, digital technologies are increasing in relevance as organisations strive for new ways to keep up with the competition and deliver the maximum value to customers. Over the past three decades, the digital revolution has disrupted multiple sectors rapidly and significantly. The digital wave transformed industry segments such as music, retail, entertainment, travel and more, and paved the way to the rise of the tech



forerunners that we all know today including Apple, Netflix, Airbnb and Amazon among others. More recently, the world has witnessed digital technologies reshape more traditional industries such as banking and financial services, driven primarily by increasingly digitally savvy customers. In market today is staggering, and financial institutions are increasingly embracing third-platform technologies and innovation accelerators such as cloud, mobility, and artificial intelligence (AI) to increase their market penetration rates, enhance customer satisfaction through the delivery of personalised services, and streamline operations to cut costs and maximise efficiencies. Digitalisation in the banking industry primarily entails the shift from manual and often paper-based processes to offering online and digital services to enhance experiences and build customer loyalty. Digitalisation arms banks with the bandwidth and capabilities to continuously put the customer at the centre of their innovation processes, which also enables them to stay competitive. This paper will talk about upcoming development in Banking services, with concentration on digital banking services and its perspectives in the modern era.

HR ANALYTICS: A SUSTAINABLE HR PRACTICE

Dr. Leena Sharma

Head of Department, Department of Business Administration, St. Xavier's College, Jaipur

Technology is transforming the HR practices through HRA (Human Resource Analytics). The future job profiles will be disrupting in a way that it will shift the nature of the job to virtual workplace and more freelancing. These challenges will require organization to be responsive, agile and innovative to be future – fit. HR Department of the business organization had to perform a challenging task to make their organization future ready with digital disruptions. HR department itself had to take use of automation and technology through HR analytics (HRA). HR analytics have an important role to play in improving productivity and workforce optimization and acquiring talent, grooming them for ever changing business environments. For a business organization intend to get an optimal return on ROI (return on investment) on its human capital , HR analytics will provide value added advisory and strategic decisions thus aids the HR managers to align HR strategy with overall business strategy. But HR analytics is still at nascent stage in India. This paper is an attempt to explore the HR application areas like recruitment, retention, compensation and benefits, performance management and workforce planning where HR analytics can be implemented. The said study is based on the secondary data compiled from various sources. An attempt is made to understand the challenges and requirements in adopting HR analytics tools in business organizations .The paper also tries to extract the core lessons from the successful examples of companies who are implementing HR Analytics for providing a sustainable business solutions.

OBSTACLES IN ECONOMIC DEVELOPMENT

Dr. Lalita Yadav

Associate Professor in Economics, LBS Government College, Kotputli, Jaipur, Rajasthan

The most important obstacles to development are implicit in the general characteristics of developing countries. Even though the broad answers to the question of why developing countries have remained poor will not apply to all countries with equal force, there are sufficient common aspects in the answers to this question to allow some generalization. When however , it comes to the ultimate level of case studies of individual countries, these general answers will have to be interpreted in the light of the particular circumstances of the individual country and appropriate modification of emphasis made. The

characteristics of primary production and population pressures are best considered as only associate with poverty, but the other characteristics of developing countries have been causative – they have inhibited development.

IMPACT OF TOURISM ON THE ENVIRONMENT

Dr. Lalit Kumar Nagora

Assistant Professor, Department of Economics, S.P.C. Government College, Ajmer, Rajasthan, India

Neelam Nagora

Assistant Professor, Department of Zoology, Government Girls College Ajmer, Rajasthan, India

Tourism is world's largest industry without making smoke. It occupies one in nine global jobs and contributes 10 percent to the world GDP. Tourism is one of the largest and fastest expanding economic industries in the world. Because of its climate and heritage cultures, India has become one of the world's most promising tourism destinations, attracting a great number of people each year. The tourism business is inextricably linked to environmental issues. Tourism depends on the quality of the environment, both natural and man-made. Many activities associated with tourism might have negative environmental consequences. Tourism's negative effects can eventually deplete the environmental resources on which it relies. Tourism, on the other hand, has the potential to have a positive impact on environmental values and can be used to fund environmental protection and conservation. As a result, the goal of this research study is to look into the relationship between tourism and natural resources, pollution, and the physical environment. The research also looks at how tourism can help with environmental protection.

ENVIRONMENTAL WATER MONITORING

Dr. Sheesh Ram Yadav

Associate Professor in Chemistry, LBS Government College, Kotputli, Jaipur

Pollutants enter the aquatic environment from the air (by dry deposition or in precipitation occurring either directly onto the water surface or elsewhere within the catchments area), from the land (either in surface run-off or via sub-surface waters) and directly through effluent discharges (either domestic, industrial, or agricultural). The undesirable effects of pollutants in natural water may be due to :

- Stimulation of water plant growth- eutrophication- which ultimately leads to deoxygenation of the water and major ecological change:
- Their direct or indirect toxic effects on aquatic life:

The loss of amenity and practical value of the water body, particularly as a source of water for public supply.

HUMAN RESOURCE ACCOUNTING IN INDIA

Dr. Kamlesh Gupta

Associate Professor, ABST, SSS Govt. Girls P.G. College, Dausa

Human resource accounting is the process of classifying, planning, and communicating the organization's investment and cost of human resources, including wages and salaries, as well as training

expenses that are currently not included in or ignored in accounting standards. Accounting is the process of estimating and projecting the value of human capital and the value generated by it, in the same way as physical assets such as plants, machinery, land, and buildings are estimated and documented in books of account or along similar lines. The human resource should also be calculated, recorded, and disclosed in the financial statements. This paper focuses on the objectives, statute provisions governing human resource accounting, as well as the significance, advantages, methods, and process of human resource accounting, in order to investigate these issues and challenges and, finally, to make recommendations based on the study's findings.

A STUDY ON EFFECT OF ADVERTISEMENT ON CONSUMER BEHAVIOR

Mr. Samir Dholakiya

Research Scholar, School of Management, RK University, Gujarat, India

Dr. Vishal Doshi

Associate Professor, Head TPO & IIIC coordinator, RK University, Gujarat, India

The research topic "A study on effect of advertisement on consumer behavior" is aimed at studying the effect of advertisement on the behavioral aspect of customer of different gender, education, age and income. The objective is to understand the consumer behavior of and effect of various kinds of advertisement there on. At the same time it's also aims to explore the relationship between advertisement and consumer behavior. With the use of secondary data collection tool. The study will try to reveal the effect in the sense of whether the customer's behavior is influenced by the advertisement or not. How the people of different demographic profile persuade the advertisement in the relation of buying behavior. At the same time different aspects will also be covered in the process of finding the outcome. In the process it will also explore the other aspect of consumer behavior and like consumption pattern, amount spent for the consumption, various media of advertisement and effect of it on different customers.

REFORMS IN INDIAN FINANCIAL SECTOR AND BUSINESSES IN MODERN CONDITIONS: CHALLENGES AND PROSPECTS

Mr. Debankur Majumdar

Ph.D. Research Scholar, School of Business, Kaziranga University, Assam

Dr. A. Srihari Krishna

School of Business, Kaziranga University, Assam

This paper discusses the reforms in the Indian Financial sector in modern conditions – the challenges and prospects. To study the progress and reforms made in the Indian Financial Sector, we have broken the entire fabric of the Indian Financial Sector into 3 periods. The period before 1960's where there was instability with the basic under developed banking system, then the period of financial development that came in the 1970s and 1980s with the help of the Indian government and then lastly the period from 1990s to till date which is marked by gradual and measured financial strengthening and liberalization. The paper argues that a marked progress has been made in the Indian financial sector in areas such as Interest and Exchange Rates where a majority of the rates are market determined though Exchange rates are managed float. Competition in the banking sector has increased significantly with the introduction of private players in the banking sector, however, the public sector banks remain spread

large and wide and have a large share of the pie. People traditionally continue to save money in Contractual savings system and the pension funds are still in their nascent stage. The insurance sector largely remains unpenetrated even with the introduction of many private players in the insurance sector. The development in the equity market has been very good but the development of the debt market is way back and has not progressed along with the equity markets. It is noticed that the development of the Indian Financial system is not even and lopsided in certain areas. To progress at a faster, consistent and all round pace, we need to ensure that the reforms need to be more even and wise spread with specific concentration on insurance sector, pension schemes, mutual funds sector, reduction of ownership in bank and insurance companies. This paper will also argue on the regulatory aspects that inhibit the growth of the reforms in the Indian Financial sector. We will have a look on the how the regulations and reforms are oriented towards a sector and not the whole Financial Sector. The paper will also look into some of the missing markets and the lack of adequate consumer protection for investors, etc. Current approach to Indian financial Sector reforms has been with a narrow focus and not broad enough. Even though we have made good progress and reformed the Indian Financial sector, we still have a long way to go and many areas to develop to have a well-functioning and sustained Indian Financial sector.

IMPACT OF WORK LIFE BALANCE ON WOMEN EMPLOYEES IN SERVICE SECTOR

Miss ShoebaTazeen

MBA Student, Department of Humanities and Management Science, Madan Mohan Malaviya University of Technology, Gorakhpur, Uttar Pradesh

Dr. Bharti Shukla

Assistant Professor, Humanities and Management Science Department, Madan Mohan Malaviya University of Technology, Gorakhpur, Uttar Pradesh

The term work life balance states a harmonious and well-coordinated relationship between home and work. People often, usually women are found juggling between those two trying to find a balance. Examination of various factors is required to make a balance between personal and professional life. This study has made an effort to find out the impact of work life balance on the quality of life. The main focus of the present study is to analyse the factors affecting working women as well as existing work life balance issues. For the research, primary data of 226 of women working in service sector was collected.. The collected data was analysed on IBM SPSS 21 software. Fisher's ANOVA and Pearson's correlation was estimated. The result of this study could be used by organisations to frame new policies or to improvise the old ones so that it ensure a balance between work life as well as better performance outcome.

A STUDY OF INTERNSHIP PROGRAMME IN TEACHER EDUCATION

Mr. Ayush Sharma

M. Phil. Scholar, School of Education, CentralUniversity of Haryana

Dr. Dinesh Chahal

Associate Professor, School of Education, Central University of Haryana

'A Study of Internship Programme in Teacher Education'was a study on different aspects of Internship programme of B.Ed. course. Internship in B.Ed. curriculum plays a significant role in

developing and inculcating teaching skills and giving real/actual ground experiences of different activities performed in the schools. The study was based on one government and one non-government B.Ed. colleges selected through Purposive Sampling. The study was based on Qualitative Approach of research in which semi-structured interview (validated) and focused group interview techniques were used to collect data. The objectives of the study were- To study the status of B.Ed. internship programme in the light of NCTE-2014 framework guidelines for two year B.Ed. internship. To study the challenges and constraints faced by B.Ed. Students (trainees) during the internship. To study the perception of B.Ed. students regarding internship programme. Findings of the study reveal that internship programme plays vital role in developing the teaching skills, giving real experiences and insight of teaching-learning environment. There are several challenges regarding classroom teaching, activities etc. in internship. There are some problems in different areas that needs to be resolved.

SOCIAL ENTREPRENEURSHIP RESEARCH: GUILT TRIP OR GIVING IT BACK? EXPLORING THE INTENTIONS BEHIND TAKING UP SUSTAINABLE SOCIAL ENTREPRENEURSHIP IN AHMEDABAD

Khushboo Vachhani Talati

Research Scholar, GTU

Dr. Krishna Parmar

Assistant Professor, GTU

This paper provides an elemental view of the intentions behind sustainable social entrepreneurship, applicable to the literature. The aim of the study was to identify the intentions that drive sustainable social entrepreneurship from the entrepreneurs located in Ahmedabad. The methodology used was collective case studies to define the intentions behind taking up sustainable social entrepreneurship by individuals. The case study analysis attempts to answer the intent to become a social entrepreneur by individuals. The findings of the study include the crucial factor(s) behind sustainable social entrepreneurship and in turn probe towards the question- guilt trip or giving back? This research article seeks to broaden the understanding of the researchers who would undertake social entrepreneurship research in the future.

A STUDY ON EFFECT OF FLEXIBLE WORKING ARRANGEMENTS

Hemali Nandani

Research Scholar, Faculty of Management, RK University, Gujarat, India

Dr. Vishal Doshi

Associate Professor, Head TPO & IIIC Coordinator, RK University, Gujarat, India

The Research topic "A study on Effect of Flexible Working Arrangements" is all about identification of the different effects on the employees while following the different flexible working arrangements. Flexible work arrangement is known as flextime and Flexible working days is known as the compressed work week or four days workweek. It is all about workers work full time hours in less than the traditional workweek by increasing daily hours worked. The objective behind this doctoral research is to find the impacts when any employees shifted to the new way of working form normal routine 10 to 7 job. This objective is also justified during the pandemic due to work from home policy and some of the

flexible work arrangements ideas used by the companies. And in the labor code of 2020 the government of India is also thinking about 4 working days policy. It also aims to explore Some effects on productivity, stress level, work life balance and retention of employee etc.

**IMPACT OF COVID 19 ON INDIAN STOCK MARKET:
AN INVESTIGATION USING EVENT STUDY MODELS**

Jonika Lamba

Corresponding Author & Research Scholar, School of Management, The NorthCap University (Formerly ITM University), Gurugram

Dr Esha Jain

Associate Professor, University School of Tourism and Hospitality Management, Chandigarh University, Mohali, India

Dr. Priyanka Banerji

Assistant Professor (Senior Grade), School of Management, The NorthCap University (Formerly ITM University), Gurugram, India

The COVID 19 is an unexpected event in the world history with substantial financial impact on the world economy. The extreme volatility and weak performances of the stocks worldwide badly impacted the financial market. The objective of this study is to identify the impact of COVID 19 pandemic as declared by World Health Organisation on the performance of the Indian Stock Exchange with special reference to leading stock index i.e., NIFTY 50. The expanding body of literature have used event study mostly in the cases of corporate events, mergers, acquisitions, stock split and dividend announcement, etc, but lessor number of studies conducted to witness the impact of Black swan events such as terrorist attacks, epidemics and COVID 19 disease on the stock market performance. The present study has attempted to conduct an event study using MS Excel to scrutinize the significance of pandemic on the performance of NIFTY 50 and various sectoral indices of NIFTY 50. The date of event has been identified as 11th March, 2020 and the event consists of 60, 30 and 20 days pre and post COVID 19. The research is empirical in nature and relies on secondary sources of data collection. The data of closing stock prices of NIFTY 50 and various leading sectoral indices has been extracted from <https://finance.yahoo.com/> and <https://www.niftyindices.com/reports/historical-data> respectively. The result showed that before the event the market was going down and with the outburst of pandemic the stock returns tumbled tremendously. The study found negative cumulative average abnormal returns for all the three event windows- 60 days, 40 days and 20 days that reflects the negative impact on the Indian Stock Market. However, the analyses of the present study cannot be generalised for other country's stock exchange and it might vary in different markets and different periods in the future.

FRAMEWORK OF SKILL DEVELOPMENT SCHEME IN EMPLOYMENT GENERATION IN INDIA

Harjeet Singh

Assistant Professor in Economics, Spm Governemnt PG College Bhopalgarh, Jodhpur, Rajasthan, India

India is the second largest populated country in the world .According the census of 2011 the population was 121 Crore .One major features of this population is the population in between 15-59 age group which is reflects the workforce of the country. But is also reflects the large number of



unemployment among this age group. A decade before Indian government started the skill development mission to train the upcoming youth in various sectors according the raising industry needs of the country in all three sectors of the economy as agricultural, industrial, and service sector. Govt announces so many skill development programme to train the youth of many sectors and Govt set targets to achieve the different goals like employment ,trained youth ,development of the skill development in different states .Govt allotted lots of money to train the youth to make them skillful and promote them for self-employment also. The objectives of the study is to find out the impact of skill development programme on employment generation in India during the 2010-2020 decade .To find out the problems of implement the programme . To evaluate the various programme in the context of employment of youth. The research methodology is to compare various programmes, secondary data used to analysis the impact of skill development on employment generation. This is a descriptive research design. This study is also an effort to give appropriate suggestions to the Government of India.

A COMPARATIVESTUDY ON IMPACT OF DIGITAL EDUCATION IN GOVERNMENTVSPRIVATE SCHOOL IN WATRAP, TAMIL NADU

G.Abinaya

PhD Research Scholar, Department of Commerce, VHNSN College, Tamil Nadu

Traditionally Digital Education Is Centered On Sources Such As Schools, Teachers And Print Media. The Learners Reached The Information Sources By Enrolling With Schools, Teachers And Libraries. Prior To The Digital Era, Information Was Not Accessible By The Majority Of People, And Even Those Accessed Were Unable To Obtain Current Information With Respect To Today's Context. Thus Education Is Given The Highest Priority And Brainpower Is Becoming The Most Valuable Asset Of An Organization.. The Smart Board Technology Is A Way To Provide Quality Education To These Students In Terms Of Knowledge, Skill And Values. Knowledge Is The Area Which Can Be Provided And Polished Through The Best Use Of Smart Board Technology In Education Which Is An Associated Tool Or Software. It Includes Textual Content, Activity, Media, Animated Films, Grammar, Math's Lab, Geometry Tool Box, Quiz, Library, Internet Facility, Worksheets, Gamedge Etc. It Enables The Student Centered Teaching Approaches Which Create The Interest Among Secondary School Students, In Teaching-Learning Process And Offers The Opportunities To Become Confident, Skilled And Knowledgeable Through Their Lives And Carriers This Paper Describes The Process Of Generation, Creation And Acquisition Of Knowledge Through The Technology. Hence Researcher Has Undertaken This Study As, "A Comparative Study Of Impact Of Digital Education Technology On Learning Behavior, Attitude And Achievement Among Government School And Private School Students Of Watrap In Virudhunagar District".

IMPACT OF POST COLONIALISM ON A SHIFT INTO MIGRATIONS:A CRITICAL OVERVIEW

Fr. Baiju Thomas

Research Scholar, Ramakrishna Mission Vivekananda Educational and Research Institute, Faculty of Disability Management and Special Education, Vidyalaya Campus, SRKV Post, Coimbatore, Tamil Nadu

The present study reviews the impact of post colonialism on a shift into migrations: a critical overview. Migration is the physical shift of a person or labour from one place to another. This could be a long-term or short-term situation. People who move from rural to urban areas confront various difficulties

due to the lack of infrastructure, medical services, and access to education. Economic growth, societal, cultural, ecological, political issues, conflict, political unrest, droughts, floods, earthquakes, and low soil fertility can all influence migration. Human migration is not a new idea; it has existed for thousands of years. It is safe to suppose that when our ancestors became fully human, they were already migrating, rushing around in search of significant amounts of pleasure. For various reasons, this study asserts that postcolonial migratory tactics in India are still relevant and helpful in this period of growing changing migrations. In reality, postcolonial migration authorities perpetuate colonial-era prejudice by properly managing widespread migrant flows that distribute employment for the global economy. They demonstrate this by contrasting post-independence migration limits in India and aiming to overcome a significant regional divide among South Asian countries. More global migration policy initiatives should be pursued, emphasizing inter-regional perspectives from developing countries. It's also worth noting that postcolonial theory was not the only way to look at migration: many migrants, particularly those who are intelligent, financially secure, and well-liked in their homelands, are unaffected by postcolonial disputes or severe historical isolation. Thousands of migrants, on either hand, who cross the border and reside in risky situations in unfriendly countries do so in a postcolonial context since the issue is essentially one of class, oppression, and injustice. The larger context here is the history of globalization, a process with roots in colonial endeavours and a rapidly expanding impact on migration in India, frequently with disastrous social and environmental implications. The equality of postcolonial and migratory peoples highlights the vital dilemma of civilization's existence in a social setting. This ongoing dynamic is centered on the philosophy and deeds of socialism.

POLLUTION AND ENVIRONMENT DUE CONSIDERATION: A LEGAL ASPECT

Dr. Sujit Kumar

Assistant Professor, Department of Zoology Allama Iqbal College, Bihar Sharif, Nalanda Bihar

The environmental problems in India are growing rapidly. Industrial pollution, wearing away, deforestation, rapid industrialization, urbanization, and land degradation are all worsening problems. Overexploitation of the country's resources is its land or water and therefore the industrialization process has resulted in considerable environmental degradation of resources. The price of environmental damage in India would save 4 percent off the country's gross domestic product. This act built on the 42nd amendment to India's constitution in 1976 that gave the government the correct to step in and protect public health, forests, and wildlife. India is that the first country in the world to pass an amendment to its constitution ostensibly protecting the environment. Of these meant extensive release of toxic chemicals, into the environment, harmful gases into the air, chemicals in to the rivers, and pesticides into the soil. Most varieties of industries growth in last ten years has increased rapidly. This article is going to have a discussion on various aspects of Environment along with discussion of the pollution on the environment. The Article also lights on the legal side of the environment consideration.

GREEN FINANCING – PATHWAY TOWARDS SUSTAINABLE FUTURE

Dr. Thakur Akash Ashok

Assistant Professor, Department of Accountancy, G.E. Society's, R.N.C Arts, J.D.B Commerce & N.S.C. Science College, Nasik Road, Maharashtra

Today the world is plagued by high carbon emissions a bi product of conventional source of fuel. With the rise in population and standard of living having a vehicle has become the necessity of every

household. In short high population entails to high tyre prints on the road. India as a country has taken up several measures to control the emissions by introducing standards known as Bharat Standards (BS). Green finance refers to the financial arrangements that are specific to the use for projects that are environmentally sustainable or projects that adopt the aspects of climate change. Environmentally sustainable projects include the production of energy from renewable sources like solar, wind, biogas, etc.; clean transportation that involves lower greenhouse gas emission; energy efficient projects like green building; waste management that includes recycling, efficient disposal, and conversion to energy, etc. Green finance is blossoming. Globally, the green bond market could be worth \$2.36 trillion by 2023. "The World Economic Forum's Green Horizon Summit focuses on how green finance can help in the recovery from COVID-19." Today the entire world is focusing not only alternate sources of fuel but Green and Sustainable fuel.

WOMEN EMPOWERMENT AND STRESS : A PSYCHOLOGICAL INTERPRETATION

Dr. Soni Kewalramani

Amity University, Lucknow, Uttar Pradesh

Women Empowerment has been defined in various ways. Empowering women is made to be improving women's sense of self-worth, choice making and decision making capacity, right to change themselves and take decision for life. There is a psychological perspective to understanding women empowerment. Women are conditioned to look, think, feel in a certain way and so are men. This paper aims to look at women empowerment from psychological perspective and talk about the stressors that females face while dealing with their new and yet not fully acceptable status. It talks about the issues, effects and causes of problems that females face and how women empowerment needs to be understood and implemented. The aim is to focus on psychological empowerment and increase self esteem and happiness of women in process of empowering them. Stress has been perceived to come from family, work place, peer group, society and it becomes important to deal with them while working on policies and guidelines for women empowerment.

CREATING AN ENTREPRENEURIAL MINDSET OF YOUTH IN INDIA THROUGH STARTUP MASTER CLASS TO MAKE A CHANGE FROM A MANAGERIAL MINDSET TO AN OWNER MINDSET: A STUDY

Mr. Tinoo Ubale

Research Scholar, GLS University Ahmedabad & Head – Entrepreneurship and Academic Initiatives
Adani Institute for Education and Research, Ahmedabad, Gujarat, India

Dr. Gurmeet Singh

Associate Professor, GLS University, Ahmedabad, Gujarat, India

In an ever-expanding Indian economy and huge increase in the entrepreneurial culture in the country, it is vital to introduce an entrepreneurial mindset among the youth as this prepares them to imbibe values and skills like leadership and team building. This would stand them in good stead in the long run become job creators and value enhancers. Entrepreneurial mind set can develop skills with abilities to recognize commercial opportunities, self-esteem, knowledge, and skills to act on them and overcome temporary failures and learn from setbacks. The question arises that how to bring the mindset



change, how can there be a change from managerial mindset to owner mindset. The answer was building a Startup Masterclass that aims to be the mentor to the budding youth in his or her quest to build a successful entrepreneurial journey. It is intended to be a mechanism to understand startup life cycle and appropriate best practices at every stage in the life cycle. It enables the mindset to learn the process to follow a winning formula of the startup canvas. It includes ideation, product management, startup human resources, startup funding, scale your startup, lean startup, and agile startup. Startup Masterclass umbrellas the Startup Canvas to bring about the change in the mindset from being a manager to an owner. Adani Group is a right example of conversion of a managerial mindset to owner mindset having 7 publicly traded companies. India needs to build the ownership mindset amongst its youth. Adani Institute for Education and Research is facilitating the startup masterclass that is the catalyst to create an entrepreneurial mindset of more than 30 plus youth pan India have gone through this structured process. The process ensures the mindset change as required by India at this moment, it supports the Indian policy towards entrepreneurship.

NETWORKING AT ITS FINEST – IMPACT OF COWORKING HOSTED EVENTS ON OCCUPANCY RATE

Prof. Nitu Sharma

Assistant Professor, Nitu Sharma, PG Department of Commerce, Mount Carmel College, Autonomous, Bengaluru, Karnataka

Ms. Preethi K P

Student, PG Department of Commerce, Mount Carmel College, Autonomous, Bengaluru, Karnataka

Being social creatures, humans develop relations through various arrangements. One such exceptional strategy for discovering chances and advancing one's profession is networking. Networking enhances professional growth, whether it leads to new collaborations, employment opportunities, a connection to mentors and investors, or the sharing of knowledge at events. To fit in scheduled networking time into a hectic lifestyle maybe challenging but coworking is a solution to this problem. Coworking spaces provide a pre-curated environment for networking. In a non-competitive, aesthetically stimulating setting, people will interact, collaborate and exchange information. As networking is one of the key motivations for people to join coworking spaces, events held at the coworking space are seen to be one of the most successful ways to build a vibrant, energetic, and dynamic community. There is, however, a dearth of study on the contribution of coworking-hosted events. As a result, the influence of these coworking-hosted events on networking, user retention, brand building and, most importantly, the space's occupancy rate is examined in this paper. An extensive literature study and primary data obtained using structured questionnaires along with an in-depth interview with the host will be used for the study. The paper is descriptive and analytical in nature and the statistical tools for analysis are Coefficient of Correlation and Regression Analysis. The interpretation from the same will be used to construct certain recommendations to the coworking space managers, hosts and event planners regarding the users' outlook on the current events hosted and their preferences which will help the managers and hosts strategically plan and develop their future events to be hosted which will increase the occupancy rate of the coworking space.



A STUDY ON IMPACT OF REVERSE LOGISTICS ON SUPPLY CHAIN AT METRO CASH & CARRY

Prof. Nitu Sharma

Assistant Professor, Nitu Sharma, PG Department of Commerce, Mount Carmel College, Autonomous, Bengaluru, Karnataka

Ms. Preksha Kumari Jain

Student, Preksha Kumari Jain, PG Department of Commerce, Mount Carmel College, Autonomous, Bengaluru, Karnataka

The modern world values quality not only during the purchase and sale of a product, but even during the after-sale service. A large element of this includes reverse logistics. Reverse logistics is the opposite of traditional logistics dealing with the reverse movement of goods usually from the end users to the manufactures/ wholesalers. The purpose of the paper is to analyze the impact of reverse logistics on the supply chain performance. It focuses on the relationship of reverse logistics between different variables such as inventory control, customer satisfaction & forward logistics. The foundation of the study is done through prevalent review of literatures. The study also aims at finding the challenges faced by the organization in implementing reverse logistics. The sampling method used is non-probability sampling (Selective sampling). Data was collected through questionnaire and face to face interviews. The data will be analyzed using SPSS and Microsoft excel. The research paper will also discuss its limitations, implications & scope for future studies.

PREFERENTIAL SEATING ARRANGEMENT AT CO-WORKING SPACES- A STUDY CONDUCTED AT AWFIS

Prof. Nitu Sharma

Assistant Professor, PG Department of Commerce, Mount Carmel College, Autonomous, Bengaluru

Ms. H.S Kanchan

Student, PG Department of Commerce, Mount Carmel College, Autonomous, Bengaluru

Recent times have provided opportunities for employees, worker, users to create an ideal work environment that has a progressive platform for growth. A particular seating arrangement conveys importance and has either a positive or a negative impact on ones' work and relates to factors like stress and concentration due to the layout, spatial arrangement, design and other facilities available. The paper analyses different seating arrangements at co-working spaces and its impact on users' productivity and whether there are constraints influencing the productivity from a dataset collected post covid-19. A co-working space provides an arrangement where diverse worker work at a common space to benefit from the facilities enabling the users to enhance their potential skills and knowledge leading to greater productivity. There are challenges associated with meeting a certain seating arrangement especially post pandemic given the productivity constraints. The study also highlights whether there is a significant difference in the seating preferences of users post covid-19 at co-working spaces with diverse set of job roles. The new normal has forced users to shift and have flexible workspace and this has triggered the seating arrangement influenced by various constraints like physical movements, air quality, natural lighting and greenery. An extensive literature review has been done and found that preferential seating arrangement has not been heavily used and investigated. For the data collection, a questionnaire was prepared and sent across to users with diverse job roles along with an interview conducted with a community associate at co-working spaces. A descriptive and analytical research methodology will be

used for the research study. The statistical tools using ANOVA and regression will be applied. The findings and research implications drawn from this research will help in understanding various seating preferences of users and its impact on their productivity which will impact the overall organisations' success.

SHAPING ENTREPRENEURIAL CULTURE AT CO-WORKING SPACE

Prof. Nitu Sharma

Assistant Professor, Nitu Sharma, PG Department of Commerce, Mount Carmel College, Autonomous, Bengaluru, Karnataka, India

Ms. Isha R

Student, PG Department of Commerce, Mount Carmel College, Autonomous, Bengaluru, Karnataka, India

Co-working spaces are modernized form of office where people from different sectors come along and work at their own ease and comfort. These spaces have helped to move from traditional form of offices and break the stereotype. Entrepreneurs have been lately drawn to co-working spaces, the independence and autonomy the space provides might act as triggers to attract them. The main aim of the study is to know how entrepreneurial culture is shaped at co-working space. The review of literature was done for various papers which aided in getting insights and a clear picture of co-working spaces, its functioning, its facilities and its use for entrepreneurs. The data for the purpose of this study is collected through questionnaire administration and the analysis will include both descriptive and inferential statistics. The various tools which will be used for analysis are chi-square test, annova, regression. The inferences will be drawn and focus on how co-working spaces should be constructed, which will help to encourage and motivate entrepreneurs and their activities in co-working spaces.

A STUDY ON THE ROLE OF CO-WORKING SPACES AS KNOWLEDGE CENTRES

Prof. Nitu Sharma

Assistant Professor, Nitu Sharma, PG Department of Commerce, Mount Carmel College, Autonomous, Bengaluru, Karnataka, India

Ms. Disha Mehta M

Student, PG Department of Commerce, Mount Carmel College, Autonomous, Bengaluru, Karnataka, India

Co-working spaces have become increasingly popular among the students, employees, freelancers, and entrepreneurs in past few years. There are various internal and external factors that might influence the learning of any individual in their day-to-day life. Learning in a co-working space is also challenging to attain naturally because not every user is comfortable interacting with each other to learn new things. However, the users of co-working space do witness the various learning opportunities at the co-working space. The main purpose of the study is to examine how co-working space act a space for sharing knowledge and how learning at co-working takes place. Both primary and secondary sources of data will be used. The review of literature will help to get insights to co-working space and the benefits, learning opportunities and practices at a co-working space in general. The data will be collected from the diverse users of a co-working space such as the entrepreneurs, freelancers, and employees of a

company through a questionnaire and then analysed using descriptive and inferential analysis. The SPSS software will be used for chi-square test, correlation, regression and Anova for getting the inference. We discuss the relationship between the co-working space and learning space and the user's perception towards the co-working space as a learning space. This inference will help us to focus on the future facilities to be offered to the co-working space users and thereby encourage people to use the co-working space as their new learning space.

COLLABORATIVE SPACES: TRANSFORMING WORKSPACES TO HYBRID WORKPLACE

Prof. Nitu Sharma

Assistant Professor, Nitu Sharma, PG Department of Commerce, Mount Carmel College, Autonomous, Bengaluru

Ms. Cian Dechamma

Student, PG Department of Commerce, Mount Carmel College, Autonomous, Bengaluru

Modern working practices have been developed in recent years to maximise workers efficiency while keeping clear differences between professional and personal life. The technologies thus designed allow for easier access to information from numerous locations. Hybrid working is a highly dependable technique that provides for flexible working practices that essentially give autonomy of how, when and where one can accomplish their work effectively. It allows an individual to choose between working in a traditional office or any kind of third space facilitating maximum flexibility. Implementation of these flexible policies have increased the occupancy of collaborative spaces in recent times. Collaborative spaces are shared work spaces that provide a wide range of amenities that facilitate all the requirements of the users fostering distinct work-life balance. Collaborative spaces provide the best opportunities for the emerging office type by providing unique environments for these flexible workers. The aim of this research is twofold: to analyse the advantages of using collaborative spaces as a hybrid workplace; and the impact of using collaborative spaces on hybrid employees' flexibility, job control, isolation and burnout. This research will be built on the responses acquired from 100 users of collaborative spaces through a structured questionnaire and will be supplemented by in-depth interviews and extensive review of literature. This descriptive and analytical paper will use regression analysis to arrive at the conclusion. The inference drawn can help in giving an insight to the HR policy makers in an organisation about the benefits of using collaborative spaces as a neutral place of work for flexible workers.

AN EXPLORATORY STUDY OF EFFECTIVENESS OF TRAINING AND DEVELOPMENT PROGRAMMES OF EMPLOYEES IN PUBLIC AND PRIVATE SECTOR BANKS IN JAIPUR

Pratibha Kaswan

Research Scholar, University of Rajasthan, Jaipur, Rajasthan, India

Dr. Poonam

Assistant Professor, University of Rajasthan, Jaipur, Rajasthan, India

For many years, India's financial development has been heavily dependent on its banking system. Due to the introduction of Liberalization, Privatization, and Globalization (LPG), as well as Information and Communication Technology (ICT), the Indian banking industry has been undergoing constant transformation since the 1990s (ICT). In the first part of this paper, we'll look at the current

status of bank training and development programmes. The second goal is to evaluate how well employees' training and development programmes help them to fulfil their responsibilities. According to the questionnaires filled out by bank employees, this study is descriptive in nature and relies on primary data. In light of the intense competition in the training and development sector, this paper provided some ideas for improving training and development strategies and coping with the current challenges. It is clear from the study's findings that training and development is inescapable in any industry.

STUDY OF PHYSICO- CHEMICAL PARAMETERS OF GROUND WATER QUALITY OF SARMATHURA TOWN IN RAJASTHAN, INDIA

Pappu Lal Meena

M.S.J. Government College, Bharatpur, Rajasthan

Analysis Physico-chemical Parameters of different ground water sources of Sarmathura Town, Dholpur District Rajasthan have been taken up to evaluate its suitability for domestic purpose 12 ground water samples were collected from different places of Sarmathura town of Dholpur district. The quality analysis has been made through the BOD, COD, EC, TDS, DO, Total hardness, Sodium, Potassium, Calcium, Chloride, Magnesium, Sulphate, Nitrate, Fluoride and Alkalinity, pH. A systematic calculation of the correlation coefficient has also been carried out between different analyzed parameters. Comparative studies of samples in different seasons were determined and it was found that electrical conductivity and total dissolve solids were decreased. Alkalinity and total Hardness were increased after the rainfall.

POST COVID OPPORTUNITIES AND CHALLENGES

Nitu Saikia

MBA, 2nd Semester, School of Business, The Assam Kaziranga University

March 2020 will perpetually be known in the education community as the month when almost all the world's educational institutions shut their doors due to the deadly coronavirus pandemic, and by the end of the month, 185 countries had closed, affecting 90 percent of the world's students. The COVID-19 pandemic is set to change the world sooner than we know. The way our governments, institutions, organizations, and people think and function, will entirely change perhaps for the long term. Among many economic sectors, the higher education sector is undergoing a tectonic shift right now. The speed of these closures and the rapid move to distance learning has allowed inapt time for planning or reflection on both the potential risks to safeguard against and the inherent opportunities to leverage. Institutions and students alike are under pressure to not lose academic time and re-invent their teaching-learning in the only possible way – go completely online. With every crisis comes deep challenges and opportunities for transformation- past education crises have shown that it is possible to build back better. What several futurists and education technologists have been forecasting for long, is now happening. Needless to say, the pandemic has transformed the centuries-old, chalk-talk teaching model to one driven by technology. This disruption in the delivery of education is pushing policymakers to figure out how to drive engagement at scale while ensuring inclusive e-learning solutions and tackling the digital divide. It is time for the Indian higher education system to reflect and proactively respond to the challenges and shoulder their responsibilities at such times to demonstrate their commitment to society

MACROECONOMIC AND CAPITAL STRUCTURE FACTORS IMPACT ON LIQUIDITY OF THE BANK LISTED IN BOMBAY STOCK EXCHANGE (BSE): EMPIRICAL EVIDENCE FROM INDIA

Nirmol Narzary

Research Scholar, Pondicherry University, Pondicherry

The research aims to determine the effect of the macroeconomic and Capital Structure factors affecting the Liquidity of Banks listed on the Bombay Stock Exchange. A panel of data covering a period from 1995 to 2020 for 28 Banks listed in BSE was analyzed using Pooled effect, fixed effect, and random effect Panel regression model. Data was collected from the Reserve Bank of India and the CMIE database. The Liquidity of the Indian Bank is measured by proxy liquidity ratio calculated as a current asset to current liabilities as the dependent variable, and short-term debt, long-term debt, total debt to total Asset, and debt-equity ratio are used as capital structure independent variables. In addition, macroeconomic factors such as gross domestic product per capita, inflation rate, exchange rate, and real interest were used as independent variables. Data stationary test has been done to check whether all data are stationarity. The finding of the result indicates that capital structure such as Short-term debt, long-term debt, and total debt to total Assets has a statistically significant negative impact on the Liquidity of banks listed in BSE. At the same time, the debt-equity ratio shows an insignificant positive impact. Gross domestic per capita, exchange rate, and real interest are statistically significant with Liquidity, while the inflation rate is insignificant. The contribution to this paper is to analyze the effect of macroeconomic and Capital structure factors on the Liquidity of Banks listed in the BSE.

FINANCIAL INCLUSION FOR INCLUSIVE GROWTH OF INDIA - A STUDY OF INDIAN STATES

Neetu Yogi

Net/Junior Research Fellow

India is one of the largest and fastest growing economies of the world, but what has been the most disturbing fact about its growth is that its growth has not only been uneven but also discrete. It has been uneven in the sense that there has been no uniformity in its growth performance and it has been discrete and disconnected with regard to growth and distribution of growth benefits to certain sectors of economy. Financial inclusion is emerging as a new paradigm of economic growth that plays a major role in driving away the poverty from the country. It refers to delivery of banking services to masses including privileged and disadvantaged people at an affordable terms and conditions. Financial inclusion is an important priority of the country in terms of economic growth and advancement of society. However, for attaining the objectives of inclusive growth, there is a need for resources, and for resource generation and mobilization, financial inclusion is required. It plays a very crucial role in the process of economic growth. The present paper focuses on understanding the inclusive growth phenomenon, its need, and financial inclusion as an instrument to attain it.

DEPICTION OF ENVIRONMENTAL DEGRADATION IN ISIDORE OKEWHO'S NOVEL TIDES

Mukesh Kumar Meena

Assistant Professor, English, SPNKS Government P.G. College, Dausa, Rajasthan

Isidore Okpewho, a Nigerian novelist, wrote the novel 'Tides' in 1993 and was the winner of Commonwealth Writer's Prize (Africa) for the same novel. The novel is significant from an ecocritical

perspective. Ecocriticism is the study of the relationship between literature and the physical environment. In this novel, Isidore Okpewho depicts the damage done to nature and environment in the Niger Delta region due to oil exploration activities. Okpewho emphasizes the natural relation of the Ijaws to their land and the threat posed to this land by these activities. Man's greed and reckless exploitation of natural resources is responsible for environmental degradation. Okpewho has created ecological consciousness in the novel. This paper aims to analyse the ecological consciousness created in the novel 'Tides' and to study the problem of environmental degradation depicted by the novelist by adopting an ecocritical approach.

**DECISION SUPPORT SYSTEM:
A TECHNICAL APPROACH TO TAKE BETTER DECISION FOR MAKING BETTER DECISION**

Mrs. Renu Patria

Research Scholar, Department of Computer Science & Information Technology, Shyam University,
Dausa, Rajasthan, India

Dr. Gireesh Kumar Dixit

Professor, Department of Computer Science & Information Technology, Shyam University, Dausa,
Rajasthan, India

In today's scenario, the dream of any top management of business Organization is to double the sales growth in the shortest available time. In early 1990's, the sales and marketing professionals were facing challenges in understanding the couple of parameters like Current Market share, Targeting high potential markets for their respective portfolio. The organization's had few established products which were facing threat of coming off patent and simultaneously they had a challenge to face fierce competition with the newer product range. The main utilization of Computer Based Information System (CBIS) makes the process very easily effective and cost-effective when we use the large amounts of data (DBMS) are involved to take a decision. In that time there are several types of information systems are available in the market which support in decision making process but the decision support system is one of them. So through This paper we highlights that the decision support system use as a approach for making the better decisions in the organization.

**ASSESSING THE ROLE OF PROXIMITY IN KNOWLEDGE SHARING AMONG HETEROGENEOUS
USERS IN COLLABORATIVE SPACES**

Prof. Nitu Sharma

Assistant Professor, PG Department of Commerce, Mount Carmel College, Autonomous, Bengaluru

Ms. Sadia Hasham

Student, PG Department of Commerce, Mount Carmel College, Autonomous, Bengaluru

The idea of an ideal workplace in the minds of people is usually conceived as a place where one can completely focus on their work, a place without any disturbance. It is observed that the creativity and knowledge of an individual is confined within that ideal space. In a collaborative space the outlook is notably different, there is more focus on knowledge sharing and fostering the sense of community among users. People from diverse professional backgrounds are users at collaborative spaces, and to facilitate knowledge sharing among them, proximity plays the role of a catalyst. Proximity is more than

just physical spacing among users of that space; it is about being able to network with others in a collaborative workspace. The more flexible and fluid the workplace, greater is the outcome of the exchange of shared values and experience. This paper aims to highlight the physical spacing between coworkers helps them leverage knowledge and create a synergistic effect. Primary data will be collected through administering questionnaire along with structured interview conducted with the community associate of the collaborative spaces, to understand their perception about the knowledge sharing phenomenon. The statistical tools used for this study is correlation and regression analysis. The study is both descriptive and analytical in nature. The recommendations of this study will help the host understand the user's perception about the physical spacing based on their seating arrangement and the different ways they benefit from it.

TRENDS AND PATTERN IN TOURISM MARKETING AND SUSTAINABILITY: A BIBLIOMETRIC NETWORK ANALYSIS

Suneel Kumar

Associate Professor, Department of Commerce, Shaheed Bhagat Singh College, University of Delhi, Delhi, India

Kamlesh Attri

Associate Professor, Department of Commerce, Shyam Lal College (E), University of Delhi, Delhi, India

Sanjeev Kumar

Research Scholar, Department of Commerce and Management, Career Point University Hamirpur, Himachal Pradesh, India

Varinder Kumar

Research Scholar, Faculty of Management Studies, University of Delhi, Delhi, India

Sustainability is a rising researched topic in tourism marketing due to the relevance of ecological, economic, and socio-cultural factors and the preservation of heritage and other infrastructure to preserve the capacity of tourist areas worldwide. As a result, sustainable tourism should produce the perfect use of environmental resources, which are critical to tourist growth, while sustaining crucial ecological processes and conserving natural culture and diversity. Various research has experimentally explored the correlation between sustainable tourism practices and their effect on tourism marketing. However, there is a scarcity of bibliometric and visualization studies on tourism sustainability (TS). This article provides a bibliometric review of studies on sustainable tourism practices connected to marketing, identifying trends, patterns, and other variables by analyzing papers published on the Scopus database. The current study examined 768 documents from the Scopus database and utilized the representation of similarity VOSviewer software to map the content visually. The study examined the coexistence of publications by year, topic trends, co-citation, co-authorship analyses, and nations and found that the research on tourism sustainability topics in tourism marketing is rapidly expanding. According to the research findings, the "Journal of Sustainable Tourism" has produced the most articles, and scholarly contributions from the United Kingdom have been the highest in this area. If we talk about the research trend, then in 2021, the highest number of articles have been produced. This study examines the advancements and highlights gaps in sustainability and tourism marketing research possibilities.

TOURISM AND ECONOMIC DEVELOPMENT: LITERATURE REVIEW WITH REFERENCE TO INDIA

Shipra Paliwal

Net Jrf PhD scholar IIS Deemed to be University

As the globalisation is expanding, tourism has become one of the world's largest and fastest growing industry. The trend of rising incomes in the developing markets is augmenting tourism for pleasure and international trade. This study uses a conceptual model to explain the interrelation between tourism, economic growth, and current policies. A thorough literature review shows that numerous research has been conducted with regard to tourism and economic growth but the relationship between tourism, economic growth and current policies has not been highlighted adequately. In this paper an attempt has been made to define this relationship on the basis of review of literature. To validate and test the application of this paradigm an empirical study could be carried out.

**MODERATING EFFECT OF GENDER ON SERVICE CONVENIENCE AND CUSTOMER
SATISFACTION: AN EMPIRICAL STUDY OF INDIAN E-RETAILERS**

Sheeraz Shamsi

Department of Business Administration, Aligarh Muslim University, Aligarh, India

Sablu Khan

Residential Coaching Academy, Aligarh Muslim University, Aligarh, India

Mohd. Afaq Khan

Department of Business Administration, Aligarh Muslim University, Aligarh, India

The present study has been carried out to assess the effect of constructs of service convenience on customer satisfaction of the Indian online shoppers. A conceptual model has been proposed to measure the effect of different factors of service convenience on customer satisfaction. Also the perceived difference with respect to study variables has been measured. Researcher controlled sampling has been used for collecting the responses from the e-shoppers in India. The factor analyses (both EFA and CFA) have been done to validate different factors and its items. The path analysis through AMOS 22.0 has been done to test the hypotheses under study. This paper analyzed the role of service convenience factors in determining the customer satisfaction and the moderating effect of gender for the same. The present study concludes managerial implications for marketers and future research direction to the researchers.

**DOES ETHNOCENTRISM LEVEL MODERATE THE RELATIONSHIP BETWEEN COUNTRY OF
ORIGIN ON PURCHASE INTENTION?**

Shashi Yadav

Research scholar, IGNOU University

Purpose – The present study aims to evaluate the impact of country of origin on purchase intention and the moderating role of ethnocentrism on this relationship.

Design/Methodology/Approach- In order to achieve the above aim, quantitative study was undertaken with 687 responses collected through Convenience sampling from Delhi and Mumbai.



Ethnocentrism, country of origin and purchase intention were measured on a 5-point Likert scale. SEM, Regression technique and conjoint analysis were performed to analyse the results.

Findings- Country of origin has a significant influence on purchase intention and ethnocentrism level of consumers has a significant moderating effect on the relationship between COO and PI.

Research limitations/Implications- The present study only covers the area of Delhi and Mumbai and is only limited to one product i.e., mobile phones.

Originality/Value – If seen internationally, COO is a topic that has been extensively explored, but the findings are often contradictory and non-generalizable, possibly due to different settings. The present study aims to study how much COO as a single purchase indicator accounts for purchase intention and how this relationship is moderated by ethnocentrism. The study will definitely be useful in understanding whether the COO of a product will make it more or less appealing to Indian buyers.

TRADE OPENNESS, ECONOMIC GROWTH AND ENVIRONMENTAL QUALITY IN INDIA

Shashank Dave

Assistant Professor (Economics), Jai Narayan Mohanlal Purohit Government P.G. College, Phalodi,
Jodhpur, Rajasthan

Trade openness has become an increasingly important global economic activity in the competitive world. At one hand a move towards trade openness has shown an extraordinary growth and integration in the world economy over last three decades, on the other hand several empirical studies reflect trade openness and FDI as magnifiers of environmental deterioration, especially in developing countries like India. This study aims to explore and examine the environmental quality of India and its association with trade openness and economic growth. Panel regression techniques was used to examine the data, which covers 30 years from 1991-2020. The findings suggest negative association between trade openness and environmental quality in India. We found that all types of pollution have a positive relationship with industrial output. The results of the study suggest that while trade openness measures have been pursued to promote economic growth in India but they have led to some potentially adverse environmental consequences. However, it is suggested that Indian government and policy makers should make an effort and formulate appropriate policies to improve environmental quality along with economic development which could help economy to achieve a clean environment and sustainable long-term development.

RRBs IN INDIA: AN ASSESSMENT OF RECENT PERFORMANCE TOWARDS SUSTAINABILITY

Satyaki Mitra

Assistant Professor, St. Joseph's College, Darjeeling, West Bengal and Research Scholar, School of
Business, The Assam Kaziranga University, Jorhat, Assam.

Dr. Govinda Prasad Bhandari

Associate Professor, The Assam Kaziranga University, Jorhat, Assam

Rural credit market in India consists of both formal and informal financial institutions and agencies that meet the credit needs of the rural population. RRBs were established "with a view to developing the rural economy by providing, for the purpose of development of agriculture, trade, commerce, industry and other productive activities in the rural areas, credit and other facilities,



particularly to small and marginal farmers, agricultural labourers, artisans and small entrepreneurs, and for matters connected therewith and incidental thereto” (RRB Act, 1976). The objectives of RRBs aim at supporting the overall rural **economic development**. In 2019, India had become the 5th largest economy (World Economic Forum), with a nominal GDP of US \$2.94 trillion. The Union Budget 2019-20 announced about taking Indian economy to US \$5 trillion by 2025. In order to attain this feat, Indian economy needs to grow at about 9% per annum. However, with its agrarian nature, and vast and varied geography, climate, demographic composition, infrastructure and resources, it would be challenging milestone to achieve this goal in next three years. Around two-third population of the nation lives in rural India and depends for their livelihood directly or indirectly on agriculture and allied activities. Higher growth in agriculture and rural India is crucial for achieving this objective. Persistent issues in rural credit have been- i) regional disparities; ii) inter-personal inequity, that is, formal credit is not equally accessible and affordable across gender, caste, class, etc.; iii) poor loan recovery, especially in crises; and iv) poor health of rural financial institutions. The Narsimham Committee (1998) emphasized that ‘While discharging their functions as purveyors of rural credit and mobilizers of rural savings, RRBs should not ignore the importance of financial viability and operational efficiency. The productivity, profitability and solvency of the RRBs must be maintained and sustained to enable them to function as an effective and efficient institution of rural credit’. Indian banking industry has recently witnessed roll out of innovative banking models like payment banks and small finance banks, and restructuring of banks through merger of commercial banks and amalgamation of RRBs. **NABARD**, through various initiatives has been working towards holistic, inclusive and **sustainable development**. It has been contributing to the institutional development of RRBs with capacity building, need-based seed capital and equity support, refinance support, etc to promote sustainable business practices in the changing milieu of finance in rural areas. RRBs were recapitalized to strengthen their portfolio. This article is an attempt to assess the recent performance of RRBs towards sustainability.

INDIA- AUSTRALIA ECONOMIC PARTNERSHIP AND THEIR FUTURE PROSPECTS

Sarita Sandhu

Research Scholar, Panjab University, Chandigarh

India and Australia are the old allies since 1788, as both countries share many principles, including pluralistic, Westminster-style democracies, Commonwealth traditions, increased economic engagement, and increasing high level connection will continue to develop and has the potential to become more prominent. India will need to meet its rising population's need for goods and services, as well as build strategic bilateral trade, investment, and security relationships with a dependable partner like Australia. The Australian Department of Foreign Affairs and Trade announced the India Economic Strategy – 2035 for economic collaboration for trade and investment prospects between India and Australia in November 2018. Both countries see the potential for bilateral cooperation as strategically beneficial, economically profitable, and compatible with each other's new agenda. Given the dynamic geopolitical environment and increasing uncertainties in the Asia-pacific region, this paper will provide an overview of the Australian and Indian economies and explore the extensive bilateral trade and investment opportunities at all the levels that can be formed between Australia and India for the mutual benefit from trade and investment. This paper will provide the insight about the opportunities and challenges exist for the bilateral engagement between India and Australia and the ways to Strengthen their position in Indo-Pacific region.

A SYSTEMATIC LITERATURE REVIEW ON IMPACT OF BLOCK CHAIN BASED SMART CONTRACT ON CONSTRUCTION PROJECTS WITH A FOCUS ON HUMAN FACTOR OF TRUST, SUPPLIER AND TRADE CREDIT EXTENDED BY SUPPLIERS

Sarojkant Singh

Ph.D. Research Scholar, ICFAI, Jharkhand, India

The objective of the present article is to identify research gaps in study of human factor of trust while finalizing construction project orders. A systematic literature review is done for the research conducted in this domain both while clients finalize contracts on contractors and when such contractors place orders on their sub-contractors and suppliers. The focus is to identify work done in this domain with critical factor of trust and trade credit extended in such negotiations. A review of literature is also conducted on the impact of smart contracts on construction projects and how will this affect the trust factor in the negotiations mentioned before. The research identifies the research gaps and elaborates the scope of future research in this field.

**COVID-19'S IMPACT ON THE DIGITALIZATION PROCESS IN INDIA,
ONLINE VS. OFFLINE SHOPPING**

Sarika Verma

Department of Computer Science, Shyam University, Dausa, Rajasthan, India

Dr. GireeshKumar Dixit

Department of Computer Science, Shyam University, Dausa, Rajasthan, India

The growing digitalization of the retail business has been underway for several years. The breakout of the novel disease Covid-19, on the other hand, has accelerated the digitalization process by compelling firms to adapt to a required digital method of working in just a few weeks. This study tries to determine the impact of Covid-19 on the digitalization process in the retail business, as well as how it influenced consumers' decisions to shop online versus offline. An online survey was used to determine how much the rare disease Covid-19 influenced participants' decisions to purchase online versus offline, as well as how their attitudes regarding shopping online had altered. Furthermore, the paper highlights key motivational variables that influence consumers' decisions to shop online vs. offline. The most powerful motivating reason to shop online appears to be convenience. At addition, the research shows how factors such as physically examining desirable products influence the decision to shop in brick-and-mortar establishments. Finally, the study provides useful information on how preferences for product categories changed before and after the pandemic, as well as the correlations between claims about shopping experiences during the Covid-19 period and demographic variables.

**IMPACT OF PSYCHOLOGICAL CAPITAL AND WORK RELATED FLOW ON PERSONAL GROWTH
INITIATIVE OF PRIVATE SECTOR EMPLOYEES: AN EXPLORATORY STUDY**

Sankul Sethia

Assistant Professor, Department of Psychology, IIS(Deemed to be University)

The organizations in the contemporary era are facing numerous challenges, one of them being the recruitment of efficient workers and the other being the enhancement of the productivity of the existing workers. While psychological capital can provide people with the resources to help improve their

performance and productivity, work related flow can enable them to enjoy their work and enhance the quality of their work life and together these two can increase human enterprising and make a person change for good. The present study focused on examining the impact of psychological capital and work related flow on the personal growth initiative of employees. Results indicated a positive relationship between the variables under study ($p < 0.01$) and personal growth initiative was significantly predicted by psychological capital ($R^2 = .231$) and work related flow ($R^2 = .216$). The findings of the present study may lead to the development of training and intervention programs that may provide the youth with a possibility to enhance their psychological resources and strengths and to thrive in a competent work environment.

A STUDY OF AWARENESS AND CHALLENGES OF SUPPLY CHAIN INTEGRATION, EXPLORING CHALLENGES AND SCOPE IN THE SMALL AND MEDIUM ENTERPRISES IN PUNE

S.Nande

Coordinator BBA-IB, MES Garware College of Commerce, Pune

Prof. Dr. B. S. Vhankate

Vice-Principal, MES Garware College of Commerce, Pune

Nitin Athavle

General Manager, Rachana Lifestyles, Pune

Small and Medium Enterprises (SMEs) play a major role to shape a country's economy. With digital transformation of businesses, SMEs will have to adapt to these technologies for betterment. SC Integration is an integrative framework for information and communication exchange of all the stakeholders related to a product. SMEs face integration issues within the Supply Chain that leads to poor visibility and logistics issues. This concept can prove to be a great solution to the visibility problems of these companies and make them more efficient. The present paper can illustrate that SMEs face numerous challenges due to uncertainty in demand and other visibility issues like tracking deliveries, returns management and monitoring inventory levels, thus suggesting a huge scope of SC Integration in SMEs.

SHARES- A PERCEPTION

Raghav Poddar

Kaziranga University, Assam

Shares, in simple terms mean the proportionate ownership of a company. That is the amount of shares a person is holding in a company, he is the owner by that proportion. To purchase and sell shares, one has to deal in a particular market known as the **stock market**. Not only shares but bonds and derivatives are also sold in this market. The two major Indian stock exchanges are the **NSE** & the **BSE**. A study of the perception of people towards the stock market was studied. To ascertain this study was done by collection of data through 100 respondents with different characteristics. The percentage of people investing/not investing, their age groups, the objectives behind investing or if they're not, then fear behind investing was studied.



A STUDY OF PERSONS LIABLE FOR REGISTRATION UNDER GST AND REGULATED UNORGANIZED SECTOR WHICH INCREASE THE NUMBER OF REGISTERED TAXPAYERS UNDER GST

Vrushali Vinay Joshi

Research Student, Gokhale Education Society's, R.N.C.Arts,J.D.B.Commerce and N.S.C.Science College, Nashik Road, Maharashtra

GST (Goods and Service Tax) is a comprehensive indirect tax levy on the manufacture, sale, and consumption of goods as well as services at the national level. GST is designed to give India a world-class tax system and improve tax collections. In the tax system registration is the most important for obtaining a unique number from the tax authorities. In this research, efforts have been made to synchronize the data of the person liable for registration under GST and Compulsory registration. The methods adopted are descriptive analysis based on the secondary data. With the help of materials relating to the taxation of goods and services a comparative and analytical study will be made critical approach is adopted to testify to the need, justification, use and utility of the proposed Goods and Services Tax, 2017. After the registration, taxpayers can collect tax from their customers and can claim any input tax credit of tax paid by them. The simple and easy online procedure under GST Portal also regulated unorganized sectors. GST increase in the number of registered taxpayers in the post-GST era is also an indication of a more formalized economy.

ECONOMIC ANALYSIS OF CASTE FACTOR IN INDIA

Vandana Kumari

Research Scholar at Banasthali Vidyapeeth, Rajasthan, India

Dr. D.R Agarwal

Banasthali Vidyapeeth, Rajasthan, India

Economic Growth is determined by two types of factors namely

Economic Factors	Non-Economic Factors
<ul style="list-style-type: none"> • Natural Factors Land and its composition fertility of land forest wealth, mineral resources, water resources, climate sea resources, environment and ecology (clean air, water and environment) etc. • Human resources Quantity and quality of working population and the ratio of working condition and the ratio of dependent and working population, physically and mentally handicapped qualified but unemployed or underemployed persons. • Capital Formation Growth is a function of rate of capital formation (Physical and human), Basic social and economic overheads as the term used by Prof A.O. Hirschman • Technical Knowledge 	<ul style="list-style-type: none"> • Human endowments and social attitudes. • Political Conditions Trust and faith in different forms of government. Internal law and order, external security, transparency, accountability and expediency. • Socio-cultural- Psychological set up. Joint family system, Purdha system, illiteracy, Belief in caste system and its consequences that is discrimination between upper and lower castes, illogical thinking, backward and outdated social traditions, class conflicts, gender inequalities etc. eliminating of social evils. • Moral and ethical values. Unscrupulous business dealing, Basic value based system-country is supreme, equal opportunities of growth and development to all sections of the society without any discrimination

<p>Innovations, scientific knowledge research and developing leading to change of production functions for the better reduction of cost increase in quality of the product and process leading to removing of market imperfections and structural changes with application of skills.</p> <ul style="list-style-type: none"> • Entrepreneurial Skills Leadership, management, supervision and administration and risk bearing and uncertainty bearing qualities with positive attitude to develop scientific thinking process, research and development orientation. 	<p>on the lines of caste, religion, region, gender, colour etc</p> <ul style="list-style-type: none"> • Social and Econsecurity No exploitation, oppression, child labour, conservation of resources of the country. Above all humans right under democratic system.
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Caste_census is being demanded by our policy makers. We have come out of the vicious circles of the untouchability class conflicts and social conflicts on the issues of reservation. We cannot forget the situation when the Mandal commission was implemented in the country. Atleast we should go through the life sketch of our Icon Dr. B R Ambedkar. India is now targeting to become a global economic and knowledge power and still we are making a case for keeping the caste system alive. This research paper is an outcome of the consequences of caste system (we have seen and read).

PROBLEM AND PROSPECTUS OF MUTUAL FUND IN INDIA

Suresh Kumar Rajora

Assistant Professor, Government College, Jaipur

Mutual fund as an institutional investor provides the character and strength to capital market and meets the peoples' requirement of increase their wealth. Since the start of liberalisation policy, activity of mutual funds has increased the intensive penetration of market institutionalisation in Indian national economy which attracts sufficiently the many role played by it in developmental process. So as to accelerate the developmental process, a rustic not only needs high savings rate but also the high holding pattern of such savings. Savings kept in the sort of idle assets is of no use until or unless deposited or invested somewhere to induce it multiplied. Indian household investors value more highly to invest only 10 percent of their wealth in capital market. The household sector investors have always been the most important contributors of country's total savings. They have the sort of monetary intermediary like investment trust which may manage their wealth in an exceedingly more productive manner. This is often why mutual funds are presupposed to be the simplest investment vehicle for household investors, and have proved the last word source globally for guiding the investors of small means. Our study could also be useful to many groups of individuals – fund managers, asset management companies, investment policy makers, monetary economists and investors for having a thought about nature and intensity of the problematic areas in Indian mutual funds and also the likely creation of strategies suitable to chase away the negative effects. It's some broader implications for the investment company professionals like developing the customer/ investor focused strategies, specializing in the areas important to boost fund performance, uncovering hidden growth drivers and framing policies/ regulations conducive to the healthy growth of the mutual funds industry.

**IMPACT OF ADVERTISING ON CONSUMER BRAND PREFERENCE FOR
FMCG PRODUCTS IN RAJKOT CITY**

Vaibhavi J. Mehta

Assistant Professor, Geetanjali College, Rajkot

There are number of research work has been done by many researchers in different areas for the many purposes. In the present time, Advertisement play very vital role for the promotion of the brands. Moreover in the FMCG sector, most of the times people switching their brands only because of advertisement. It is very important for the company owner to know the significance of the impact of advertisement for the brand preference in the mind of consumers. The main aim is achieved through primary method that is questionnaire method. 100 questionnaire are collected as a sample from population of Rajkot city. It means evaluate how advertisement affects to the consumers for the purchase of FMCG products. Mainly five companies in the field of FMCG are selected. That is Dabur Ltd, Hindustan Unilever Ltd, P&G Ltd, ITC Ltd, and Patanjali Ltd. Different tools and techniques are used for the evaluation of questionnaire. Like simple percentage analysis, weighted average method and chi-square test. In the changing world, presently in the cut throat competition, promotion of brands is very much necessary for survival as well as growth in the market. Advertisement is most favorable tool for promoting the brands. In advertisement, television is most effective media compare to all other media to reaching the every peoples home easily.

**HEALTH RELATED PHYSICAL FITNESS PROFILE DEVELOPMENT FOR
HIGH SCHOOL STUDENTS**

Vivek Arya

PhD Scholar, Department of Health Education, Lakshmibai National Institute of Physical Education, Gwalior, M.P., India

Sanjeev Yadav

Associate Professor, Department of Health Education, Lakshmibai National Institute of Physical Education Gwalior M.P., India

The enigma of whether body size, measurements of different body parts, physiological variables, and physical differences affect performance can be solved by keeping these concepts in mind and ensuring that the children's growth and development needs in different age groups are met. In order to answer these questions, the current study is being carried out. Selected variables for the study were health related components i.e. Muscular Strength, Muscular Endurance, Flexibility and Body Composition.. The profile is developed on t-scale for three different age groups and could be used for assessing the health related physical fitness of other students.

ANALYSIS ON THE INTERNET MARKETING VS TRADITIONAL MARKETING

Deepak Kumar Chittoriya

Department of Bus.Adm., Faculty of Commerce, Maharshi Dayanand Saraswati University, Ajmer

Introduction: Traditionally, we sell our products and services to the general population. The typical response rate for outbound communications in conventional marketing is usually between 0.5 percent and 2 percent, depending on the medium used.

Aim of the Study: the main aim of the study is to Analysis on The Internet Marketing Vs. Traditional Marketing

Material and Method: The Internet are revolutionising the way businesses communicate with their customers, making it easier and more efficient than traditional marketing methods. Internet access is available 24 hours a day, seven days a week, 365 days a year, making it more convenient for today's users.

Conclusion: According to the findings, the Internet is being seen as a major player in the Indian consumer market. But if we look at actual facts, the overall trend toward online shopping is a little iffy.

A COMPARATIVE STUDY OF THE SPORTS ANXIETY LEVEL BETWEEN 17 AND 19 AGE GROUP TABLE TENNIS FEMALE PLAYERS GUJRAT

Urvashi Patel

Research Scholar, Department of Physical Education and Sport, Madhav University, Pindwara, Sirohi, Rajasthan, India

The purpose of the current study was to compare the level of competition between 17- and 19-year-old Table Tennis female players in Gujrat. Forty Table Tennis (17 = 20, 19 = 20) who participated in the school district competition held at Surat, Gujrat, Rajasthan (India) in 2019 are considered as titles. The academic years ranged from 17 to 19 years. To find out their concerns about the level of competition, the Sports Competition Anxiety Test (SCAT) developed by Martens (1977) was presented in these articles. t-test was used to analyse the data. The results of the study revealed an insignificant difference between the 17- and 19-year-old Table Tennis players of Gujrat in terms of competitive sports concerns.

BODY COMPOSITION DIFFERENCE IN JUVENILE BOYS AND GIRLS

Vivek Arya

PhD Scholar, Department of Health Education, Lakshmbai National Institute of Physical Education, Gwalior, M.P., India

Sanjeev Yadav

Associate Professor, Department of Health Education, Lakshmbai National Institute of Physical Education Gwalior M.P., India

The role of health education and physical fitness in the development of overall fitness in children has been acknowledged by global health planners. The study main aim was twofold: the researcher examined the fat% of various age groups and genders. A total of 1200 subjects were chosen for the research, including 600 boys and 600 girls. Selected subjects were categorized into three age groups, respectively 13-14 years old, 15-16 years old, and 17-18 years old. A (2 X 3) factorial ANOVA was applied to determine main and interaction effect ($\alpha=0.05$) of gender and age on fat%. Gender and age had a significant ($p<0.05$) main effect on fat %, and gender and age had a significant ($p<0.05$) interaction effect on fat %. For pair wise comparisons, post hoc analysis (Tukey test) was used after significant effects were determined. 17-18 years old were having the higher fat% among the selected age group where as girls had greater fat% than boys across all the three age groups. The results indicated the fat% variation among age group and variations because of hormonal, nutrimental and physical activity.

GROWTH AND STRUCTURE OF AGRICULTURAL AND FOOD PRODUCTS EXPORTS OF PUNJAB

Taniya Sethi

M.Phil Research Scholar, Department of Economics, Panjab University, Chandigarh

Dr. Meenu

Assistant Professor, Department of Economics, Panjab University, Chandigarh

The present paper mainly focuses on growth and structure of Agricultural and Food products exports of different states of India with special reference to Punjab for the study period 2007-08 to 2020-21 by considering exports of 23 products taken from Agricultural and Processed Food Products Export Development Authority (APEDA). In total agricultural exports of states/UTs, Manipur, Himachal Pradesh, Uttarakhand, Assam, Uttar Pradesh and Chattisgarh recorded more than 30% growth while Punjab, Maharashtra and Rajasthan recorded less than 5% growth for the study period. Maharashtra and Gujrat are leading states whereas Bihar and Madhya Pradesh are lagging in terms of share. There are eight categories of Punjab exports which recorded marginally lower growth during study period including covid 19 year as compared to excluding covid 19 year out of which alcoholic beverages recorded the highest growth followed by milled products, pulses, confectionery and jiggery, basmati and non basmati rice. Punjab has recorded 3.19% share in 2007-08 as compared to 2.3% share during 2020-21 in total agricultural exports of all States/UTs. Basmati rice occupies the highest share (about 70%) in total agricultural and food products exports of Punjab followed by cereal preparation, natural honey, alcoholic beverages and non basmati rice in 2020-21.

A STUDY ON INDIA'S HEALTH INSURANCE LANDSCAPE: A RECENT PAST FIVE YEARS SCENARIO

Amit P. Patel

Assistant Professor, Shri P.H.U. College of Arts & Commerce, Kim, Gujarat, India

Dr. Mukesh R. Goyani

Principal, Prof. V.B Shah Institute of Management, R.V. Patel College of Commerce & V. L. Shah College of Commerce, surat, Gujarat, India

Health insurance which is part of general insurance in India is still not so well accepted across the various demographics. Health insurance was introduced and launched in the year 1986. But recent trends say that health insurance sector is growing due to competition among private players in our liberal economy. This study focused on history of the sector, various plans of health insurance and GOI initiatives for betterment in the society with reference to health of the residence of our nation. This sector is highly regulated by IRDA.

WATER CONSERVATION STRATEGIES AND SOLUTIONS IN UTTARAKHAND

Dr. G. S. Chauhan

Department of Chemistry, D. A. V. (P.G) College Dehradun, UK

In Uttarakhand water management is prerequisite as it is reach with rivers and known as "water bank" state for the other state but for its own requirement the water resources have not been evenly distributed and people had to walk kilometers for potable water. Lack of water management people are suffer badly. Water is one of the most important inputs essential for crops. Both its shortage and excess

affects the growth and development of the plants, yields and quality of produce. There are numerous methods to reduce such losses and to improve soil moisture. These are mulching, cropping, planting of trees, utilization of fog or dew by net-surfacing traps or polythene sheets, contour farming, transfer of water from surplus areas to deficit areas by inter-linking water systems through canals, desalination technologies such as distillation, electro-dialysis and reverse osmosis, use of efficient watering systems such as drip irrigation and sprinklers will reduce the water consumption by plants. The most important step in the direction of finding solutions to issues of water and environmental conservation is to change people's attitudes and habits; this includes each one of us.

A CRITICAL ANALYSIS ON HOW SUSTAINABLE CONSUMPTION OF PRODUCTS PAVING A DISTINCT FACET IN CONSUMER BEHAVIOR

Wendrila Biswas

Assistant Professor, Dept. of Management & Social Science, Haldia Institute of Technology, West Bengal

Samuel Biswas

Administration (Executive), N.G. Construction, West Bengal

The modern lifestyle is currently based on variety of consumption patterns, some are environmentally unsustainable and socially inequitable. Moreover the unsustainable and socially inequitable consumption is contributing towards a sequence of pressure points that requires a rethinking on restructuring the current system of consumption and prosumption. Amidst such issue, sustainable luxury consumption has emerged as a new paradigm in the luxury consumption patterns of consumers. As the luxury industry is eventually embracing sustainability, consumers are focusing more on self-analysis, the creative process, the craftsmanship and the perceived value of the luxury products. There has been an accelerating shift in consumption patterns and consumer preferences for sustainable luxury products. The research delves into the psychological aspects of consumers that are driving momentum towards sustainable luxury consumption.

A STUDY ON CONSUMERS PERCEPTION TOWARDS ONLINE SHOPPING IN BILASPUR (C.G)

Sandeep Jashwant

Assistant Professor, Department of Commerce, Shri Shankaracharya Mahavidyalaya, Junwani, Bhilai

Dr Bhuvana Venkatraman

Associate Professor, Department of Commerce Guru Ghasidas Vishwavidyalaya, Bilaspur

A succinct overview of the electronic marketing revolution that has happened in the era of globalization. The majority of commercial organizations have stayed current with technological advancements and innovation during the previous decade. Online shopping or marketing is the practise of using technology (i.e., a computer) to increase the success of a marketing effort. And merchants are developing strategies to fulfil the demands of online consumers; they are also doing research into customer behavior related to online purchase in order to get a better understanding of consumer perception about online shopping. As a result, we've chosen to examine customer perception about online buying, as well as the elements that influence consumers' online purchasing decisions. To pick 100 participants from the Bilaspur City population, a realistic selection approach was adopted. The population for this research was taken from Bilaspur (C.G.), and the sample size was 100. Our findings reveal that, of the four categories examined, the most appealing and important factor for online purchasers in Bilaspur City is Website

Design/Features. Following convenience, time savings is the second most significant factor, followed by price. Additionally, the statistics suggested that Indian internet users are very concerned about their security. According to the study's findings, other additional aspects impact online consumers, including a lower price, a discount, user feedback, and the overall quality of the merchandise. Correlations between age and perception about online shopping found that older adults are less likely to shop online than younger adults. This finding relates to the second study issue, namely the demographics of internet users. While it has been stated that more education makes internet shopping less appealing, we discovered that the income connection data were so sparse that we were unable to draw any conclusions. This study is designed to benefit merchants in India, namely in Chhattisgarh, by assisting them in developing effective strategies for online clients, but it will also serve as a foundation for future research on consumer views about online shopping.

**A STUDY ON CUSTOMER SATISFACTION TOWARDS PERSONAL BANKING SERVICES
WITH SPECIAL REFERENCE TO PRIVATE SECTOR BANKS IN DURGA DISTRICT**

Dr. Ashok Kumar Mishra

Professor & Dean, Department of Commerce, Guru Ghasidas Vishwavidyalaya, (A Central University),
Bilaspur, C.G.

Prateek Chatterjee

Research Scholar, Department of Commerce, Hemchand Yadav University, Durg, C.G.

The present study evaluates the Customer Satisfaction towards Banking Services in Private Banks in Durg District. Customers are the key factor that management considers before implementing policies and establishing institutional framework. Customer's response on the satisfaction they obtain from consuming the commodities will determine whether a company delivers better services or not, as better degree of service quality leads to higher degree of customer satisfaction. Since, the customers are so essential in the business activity, it is important to always perform customer research. By conducting the field survey the primary data has been collected from 100 respondents randomly. Chi-Square test has been used to test the hypothesis. It is found that 27% of the respondents of Private Banks are highly satisfied, 33% of the respondents are satisfied, 18% of the respondents are neither satisfied nor dissatisfied, 17% of the respondents are dissatisfied and 5% of the respondents of Private Banks are highly dissatisfied with the banking services provided by their bank.

**EFFICACY OF BIOLOGICAL ANTAGONISTS AND PHYTO EXTRACTS AGAINST FUSARIUM
OXYSPORUM IN OKRA SEEDS**

Dr. Sunita Agrawal

Department of Botany, L.B.S. PG College, Tilak Nagar, Jaipur

Dr. Tribhuwan Singh

Department of Botany, University of Rajasthan, Jaipur

In present study, selected seed samples of okra (*Abelmoschus esculentus* L. Monech) carrying 35-45 % natural infection of *Fusarium oxysporum* were used for the treatment. Pure suspension culture of antagonists *Trichoderma harzianum* and *Gliocladium virens* were tried as seed treatments against the pathogen. *T.harzianum* was highly antagonistic to *F. oxysporum* and showed significant percent disease control (75% and 63%) in asymptomatic and symptomatic treated seeds

respectively. *T. harzianum* and *G. virens* enhanced seed germination in treated asymptomatic (85%, 70%) and symptomatic (65%, 55%) seeds as compared to their control (60%, 42%). Leaf extracts of 11 plants viz. *Azadirachta indica*, *Catharanthus roseus*, *Calotropis procera*, *Cassia tora*, *Datura innoxia*, *Eucalyptus rudis*, *Lantana camera*, *Lawsonia rosea*, *Nerium indicum*, *Ocimum sanctum*, and *Ricinus communis* were used for the control of seed-borne infection of *F.oxysporum*. Among the leaf extracts used, *Eucalyptus rudis* (pure,100% conc.) and *Azadirachta indica* (30% dil.) were found most efficacious and showed maximum percent control of pathogen incidence and seedling infection (81.81% , 80%) & (81.81%, 75%) respectively. Treatments with *Eucalyptus rudis* and *Lawsonia rosea* enhanced significant seed germination (90%, 78.33%) with respect to their control (50%). Pure extracts of rhizome/ bulb of ginger, turmeric, onion and garlic were more effective to promote seed germination than 30% dilution. However, the extract (both pure and diluted) of turmeric was found significantly superior over all other extracts in promoting seed germination and percent control of pathogen incidence. Application of bio-agents and plant extracts against seed-borne diseases are cost effective and eco-friendly alternative.

अध्यापक शिक्षा महाविद्यालय के शिक्षणार्थियों की शिक्षण वृत्ति के प्रति प्रतिबद्धता का अध्ययन

अनुपमा दीप्ति लकड़ा

शोधार्थी, आर्यभट्ट नॉलेज यूनिवर्सिटी, मीठापुर, पटना

डॉ. (फा.) इग्नासियुस तोपनो

प्राचार्य, संत जेवियर्स कॉलेज आफ एजुकेशन पटना।

किसी भी क्षेत्र में प्रभावी और कुशल कार्य निष्पादन के लिए प्रतिबद्धता एक महत्वपूर्ण विशेषता है। हम उच्च तकनीक और उच्च मांग वाले युग में रहते हैं। शैक्षणिक संस्थानों की प्रभावशीलता बढ़ाने के लिए सक्षम और प्रतिबद्ध शिक्षक आज के क्रांतिकारी युग की मांग है। यह शिक्षण वृत्ति के लिए एक सर्वोपरि आवश्यकता है। अच्छे निर्देश के लिए शिक्षकों में वृत्तिगत प्रतिबद्धता अति आवश्यक है। अध्यापक शिक्षा महाविद्यालयों में शिक्षणार्थियों को वृत्तिगत रूप से तैयार किया जाता है ताकि वे भविष्य में एक दक्ष एवं प्रतिबद्ध शिक्षक बन सकें। शिक्षण वृत्ति के प्रति प्रतिबद्ध शिक्षक एक सक्रिय कक्षा प्रबंधक, सामूहिक गतिविधियों का नेतृत्वकर्ता एवं आयोजक होने के साथ-साथ छात्रों के चरित्र के निर्माता भी होते हैं। प्रस्तुत अध्ययन का उद्देश्य अध्यापक शिक्षा महाविद्यालयों के शिक्षणार्थियों की शिक्षण वृत्ति के प्रति प्रतिबद्धता का पता लगाना है। इस अध्ययन में सर्वेक्षण विधि द्वारा पटना जिले के अध्यापक शिक्षा महाविद्यालयों में अध्ययनरत् 100 शिक्षणार्थियों का चयन प्रतिदर्श के रूप में सउद्देश्य विधि के द्वारा किया गया तथा प्रदत्तों का संकलन स्वनिर्मित एवं वैद्यकीय प्रश्नावली द्वारा किया गया। प्रदत्तों के सांख्यिकीय विश्लेषण के लिए मध्यमान, मानक विचलन एवं टी-परीक्षण का प्रयोग किया गया। अध्ययन के पश्चात् यह पाया गया कि पटना के अध्यापक शिक्षा महाविद्यालयों के शिक्षणार्थियों में लिंग (महिला एवं पुरुष) एवं महाविद्यालय के प्रकार (सरकारी एवं गैर-सरकारी) के आधार पर शिक्षण वृत्ति के प्रति प्रतिबद्धता में कोई सार्थक अन्तर नहीं है। अतः अध्ययन से यह निष्कर्ष निकलता है कि अध्यापक शिक्षा महाविद्यालय के शिक्षणार्थियों की शिक्षण वृत्ति के प्रति प्रतिबद्धता में समानता है और शिक्षण कार्य की सफलता हेतु शिक्षणार्थियों में शिक्षण वृत्ति के प्रति प्रतिबद्धता अति आवश्यक है।



भारत में महिला सशक्तिकरण और कानून

डॉ. रमेशी मीना

सहायक आचार्य, राजनीति विज्ञान, एम.एस.जे. राजकीय महाविद्यालय, भरतपुर, राजस्थान

वर्तमान दौर महिला सशक्तिकरण का दौर है आज महिलाएं आँगन से लेकर अंतरिक्ष तक पहुंच गयी हैं लेकिन फिर भी कुछ क्षेत्रों में महिलाओं की हालत दयनीय बनी हुई है। इसलिये महिलाओं को समाज में और अधिक सशक्त बनाने के लिए सरकार ने न्यूनतम मजदूरी अधिनियम (1948), हिन्दू विवाह अधिनियम (1955) और दहेज निषेध अधिनियम (1961) जैसे कानून बनाये हैं। राष्ट्र निर्माण गतिविधियों में महिलाओं की भूमिका को ध्यान में रखते हुए सरकार ने वर्ष 2001 को महिला सशक्तिकरण वर्ष घोषित किया था और महिलाओं को स्वशक्ति प्रदान करने की राष्ट्रीय नीति अपनाई थी। महिलाओं को सामाजिक, आर्थिक, कानूनी और राजनीतिक रूप से मजबूत बनाने के लिए कई कानून बनाए गए हैं। अगर इतने कानूनों का सचमुच पालन होता तो भारत में महिलाओं के साथ भेदभाव और अत्याचार अब तक खत्म हो जाना था लेकिन पुरुष प्रधान मानसिकता के चलते यह संभव नहीं हो सका है। आज हालत ये है कि किसी भी कानून का पूरी तरह से पालन होने के स्थान पर बहुत सारे कानूनों का बहुत कम पालन हो रहा है, लेकिन भारत में महिलाओं की रक्षा हेतु कानूनों की कमी नहीं है। भारतीय संविधान के कई प्रावधान विशेषकर महिलाओं के लिए बनाये गये हैं। इस बात की जानकारी महिलाओं को अवश्य होनी चाहिये। महिला सशक्तिकरण के लिए वर्तमान में सबसे बड़ी आवश्यकता उनको अपने अधिकारों एवं कर्तव्यों के प्रति सजग होने की है। यदि कोई महिला अपने अधिकारों एवं कर्तव्यों के प्रति सजग और आत्म निर्भर है तो उसका आत्मसम्मान अवश्य ऊँचा होगा और वे देश के विकास में अपना महत्वपूर्ण योगदान दे सकती हैं।

व्यक्तित्व के सर्वांगीण विकास में प्राणायाम योग मार्ग का योगदान

सुमित द्विवेदी

अतिथि सहायक आचार्य, गोविन्द गुरु जनजातिय विश्वविद्यालय, बांसवाडा

प्रस्तुत अध्ययन "व्यक्तित्व के सर्वांगीण विकास में प्राणायाम योग मार्ग की महत्त्वता" को प्राचीन ग्रन्थों तथा मनोवैज्ञानिक तथ्यों के विश्लेषणों के द्वारा किया गया है। व्यक्तित्व और प्राणायाम योग परस्पर एक दूसरे से जुड़े हैं। शोध अध्ययन में पाया गया कि प्राणायाम योग मार्ग का व्यक्तित्व पर सकारात्मक प्रभाव होता है।

महिलाओं के विकास में श्रम कल्याण मंडल की भूमिका (छत्तीसगढ़ राज्य के विशेष संदर्भ में)

श्रीमती देहूती बंचोर

शोधार्थी, कल्याण पी.जी. कॉलेज, भिलाई, छत्तीसगढ़।

डॉ. आर. पी. अग्रवाल

शोध निदेशक, कल्याण पी.जी. कॉलेज, भिलाई, छत्तीसगढ़।

श्रम विभाग का मुख्य दायित्व विभिन्न श्रम अधिनियमों के माध्यम से श्रमिकों एवं प्रबंधन के मध्य परस्पर सामंजस्य स्थापित करते हुए श्रमिक हित एवं प्राद्योगिक विकास में योगदान दिया जाता है। विभिन्न श्रम अधिनियमों का प्रवर्तन कर श्रमिकों की सेवा शर्तों का नियमन करना श्रमिकों का वेतन एवं कार्य दशाएँ सुनिश्चित

करना तथा प्रौद्योगिक विवादों का निवारण कर औद्योगिक शांति स्थापित करना श्रम विभाग का मुख्य दायित्व है। श्रम मंडल के माध्यम से श्रमिकों की सामाजिक सुरक्षा योजनाएँ संचालित किया जाता हैं और कर्मचारी बीमा योजनाओं से श्रमिकों के चिकित्सा हितलाभ एवं सामाजिक सुरक्षा उपलब्ध कराया जाता है। इस मंडल के माध्यम से श्रमिकों की सामाजिक सुरक्षा का ध्यान रखा जाता है। संबंधित विषय का अध्ययन अत्यंत आवश्यक है, हमारा भारत देश एक विकासशील देश है, यहाँ विकास कार्य के राह में अनेकों उद्योग धंधे, व्यापार – व्यवसाय, औद्योगिक कार्यों की बढ़ोत्तरी हुई है और निरंतर होती रहेगी। अनेको श्रमिक अपने परिवारों की भरण पोषण हेतु ऐसे कार्यों में जुटे हुए हैं। अतः उनकी हितों की रक्षा, कार्यों की सुरक्षा, कार्य करने की नीति निर्धारण, समय स्तर, वेतन सुविधा, चिकित्सा, रहन – सहन आदि की देख-रेख आवश्यक है। जिससे हमारे देश में मानव संसाधन का सदुपयोग हो सके तथा उनकी सुविधाओं का ध्यान रखा जा सके।

माध्यमिक विद्यालयों में अध्यापनरत् शिक्षकों के वृत्तिगत तनाव का अध्ययन

सरफराज अनवर

शोधार्थी, आर्यभट्ट नॉलेज यूनिवर्सिटी, मीठापुर, पटना, बिहार

डॉ निमिषा श्रीवास्तव

एसोसिएट प्रोफेसर, सेंट जेवियर्स कॉलेज ऑफ एजुकेशन, पटना, बिहार

शिक्षक विद्यालय का एक महत्वपूर्ण अंग है। जो अपने ज्ञान तथा कौशल से छात्रों के स्वस्थ मस्तिष्क का निर्माण करता है। वर्तमान में शिक्षण को एक तनावपूर्ण वृत्ति माना जाता है। नेशनल इंस्टीट्यूट फॉर ऑक्यूपेशनल सेफ्टी एंड हेल्थ (NIOSH,1998) के अनुसार, वृत्तिक तनाव एक हानिकारक शारीरिक और भावनात्मक प्रतिक्रिया है। ये तब होता है जब कार्य की आव यकता कार्यकर्ता की क्षमता, संसाधन या आव यकताओं से मेल नहीं खाती हैं। वृत्तिगत तनाव से स्वास्थ्य पर बुरा प्रभाव भी पड़ता है। ब्रिटिश मेंटल हेल्थ चैरिटी (MIND) का कहना है कि "यदि आप अक्सर तनाव की भावनाओं का अनुभव करते हैं, तो आपको अवसाद या चिंता जैसी मानसिक स्वास्थ्य समस्या विकसित होने का खतरा हो सकता है और तनाव मौजूदा समस्याओं को भी बदतर बना सकता है।" वर्तमान समय में शिक्षकों के कार्यों में भावनात्मक, शारीरिक, प्रशासनिक और प्रबंधन कर्तव्यों में बढ़ोतरी होने के साथ-साथ माता-पिता की मांगों और चाहतों, असहज काम करने की स्थिति, सह-पाठ्यक्रम गतिविधियाँ, बैठकें, अतिरिक्त कक्षाओं में भाग लेने के लिए पाठ्यक्रम और अनावश्यक कागजी कार्रवाई में भी बढ़ोतरी हुई है। प्रस्तुत अध्ययन में माध्यमिक विद्यालयों में अध्यापनरत् शिक्षकों के वृत्तिगत तनाव का अध्ययन किया गया है। इस अध्ययन में पटना जिले के माध्यमिक विद्यालयों के 100 शिक्षकों का चयन सउद्देश्य विधि द्वारा किया गया है। आँकड़ों के संग्रह के लिए स्वनिर्मित प्रश्नावली का प्रयोग किया गया है। आँकड़ों के विश्लेषण के लिए माध्य, मानक विचलन तथा टी-परीक्षण का उपयोग किया गया है। परिणामों के विश्लेषण के पश्चात् पता चलता है कि विद्यालय के प्रकार (सरकारी और निजी) के आधार पर माध्यमिक विद्यालयों में अध्यापनरत् शिक्षकों के वृत्तिगत तनाव में सार्थक अंतर है। अतः दोनों समूह के वृत्तिगत तनाव में अंतर है तथा लिंग (पुरुष और महिला) के आधार पर माध्यमिक विद्यालयों में अध्यापनरत् शिक्षकों के वृत्तिगत तनाव में भी सार्थक अंतर है अर्थात् दोनों समूह के वृत्तिगत तनाव में अंतर पाया गया।

वर्तमान राजनीति में दबाव समूहों की रचनात्मक भूमिका

सुनील कुमार

शोधार्थी, राजनीति विज्ञान विभाग, कोटा विश्वविद्यालय, कोटा

किसी भी लोकतांत्रिक व्यवस्था को समृद्ध और सुरक्षित बनाए रखने के लिए नागरिकों के हितों का उचित प्रतिनिधित्व होना बहुत ही आवश्यक है। दबाव समूहों को किसी भी राजनीतिक व्यवस्था में आवश्यक बुराई माना गया है, लेकिन एक स्वस्थ राजनीतिक व्यवस्था के विकास के लिए इनका अस्तित्व में बना रहना अति आवश्यक है। जहाँ दबाव समूहों का कार्य केंद्रीय सत्ता को निरंकुश होने से रोकने के साथ प्रजातांत्रिक व्यवस्था में प्रत्येक व्यक्ति व वर्ग की अभिव्यक्ति का साधन भी बनते हैं। लेकिन जब यह हित समूह सामाजिक व्यवस्था से बाहर निकलकर अपने हितों की पूर्ति के लिए राजनीतिक व्यवस्था पर प्रत्यक्ष या अप्रत्यक्ष रूप से दबाव बनाते हैं तो यह दबाव समूह का रूप ले लेते हैं। भारत में प्राचीन इतिहास से लेकर आज तक दबाव समूह का अस्तित्व किसी ना किसी रूप में बना रहा है। प्राचीन समय में जाति व्यवस्था के स्थान पर वर्ण व्यवस्था विद्यमान थी, जहां पर विभिन्न वर्ग के लोग मिलकर अपने हितों की रक्षार्थ इक्कट्टे होकर संघर्ष करते रहे हैं। मध्य काल के समय जाति व्यवस्था प्रखर अवस्था में थी जिसने लोगों के बीच स्वहित व स्वार्थी प्रवृत्ति विकसित की। आधुनिक समय में जातिगत समाज के हित संवर्धन की भावना में वृद्धि हुई है। आधुनिक युग की सभी व्यवस्थाओं में दबाव समूह पाए जाते हैं। भारतीय राजनीति में बहुत सारे राजनीतिक दल दबाव समूह से बने हैं। विविधता वाला देश है क्योंकि भारत एक विविधता वाला देश है जहां पर अलग-अलग प्रकार के जाति, धर्म के लोग निवास करते हैं। इन सभी लोगों के अपने कुछ व्यक्तिगत व विशेष हित होते हैं जिनकी पूर्ति राजनीतिक दल नहीं कर पाते तो ऐसे समूहों के हितों का प्रतिनिधित्व करने के लिए दबाव समूह अस्तित्व में आते हैं और राजनीतिक व्यवस्था पर दबाव बनाकर उनके हितों की पूर्ति करते हैं। प्रस्तुत शोध पत्र में वर्तमान राजनीति में राष्ट्रीय स्तर पर भी सकारात्मक दबाव समूह के रूप में कई दबाव समूह अपनी रचनात्मक भूमिका अदा कर रहे हैं यथा— 'किसान मजदूर शक्ति संगठन' अरुणा रॉय के नेतृत्व में दक्षिण एवं दक्षिण मध्य राजस्थान में सूचना का अधिकार के लिए आंदोलन की शुरुआत की जिससे संपूर्ण राष्ट्र में इस आंदोलन को लोकप्रिय बनाने के बाद संसद के द्वारा 'सूचना का अधिकार अधिनियम' पारित किया गया।



Prof. Pahwa, an alumnus of IIM Ahmedabad, is an eminent academican with a rich experience of 21 years which is a rare blend of academia, industry, corporate consultancy and research. Besides his graduation, post-graduation and PhD, he is a qualified Company Secretary and has also attained Gold Medal in LL.M.M.B.A. Dr. Pahwa has delivered more than 100 special courses and Faculty Development Programmes (FDPs) for a number of Government and Private institutions including AICTE, ICSSR and UGC, UGC-HRDC Refresher Course / Orientation Programmes throughout the country. He has participated at numerous National & International Conferences, Chaired the Sessions in India and abroad and his 70 research papers are published in referred National and International Journals. Six PhD scholars have already been awarded PhD under his guidance. Presently, he is working as Professor and Dean, School of Business, The Assam Kaziranga University, Jorhat, Assam.



Dr. Modi presently working as Incharge, Faculty of Commerce & Head, Department of EAFM, LBS PG College (*Affiliated to University of Rajasthan*), Jaipur, Rajasthan. He is also working as Associate NCC Officer of 1 Raj. Bn. NCC, Jaipur in his institute since year 2013. He obtained M.Com (Economic Administration and Financial Management) from University of Rajasthan in the year 2010 and awarded Ph.D. from University of Rajasthan in the year 2016. Recently he is awarded young researcher award by Global Quality Excellence in the year 2021. He is also General Secretary of Inspira Research Association-IRA and editor of reputed journals. He has organized so many conferences, seminars, workshops, FDP's as organizing secretary. Dr. Modi has published around 35 research articles in national and international reputed journals.



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Phone No.: 0141-2710264 Mobile No.: 9829321067

Email: profdrssmodi@gmail.com

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