

CONFERENCE PROCEEDINGS (ICMRI)

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INTERNATIONAL CONFERENCE ON MULTIDISCIPLINARY RESEARCH AND INNOVATIONS IN FINANCE & STRATEGIC MANAGEMENT, BUSINESS ECONOMICS EDUCATION, HUMANITIES & SOCIAL SCIENCES

CONFERENCE PROCEEDINGS



INSPIRA
JAIPUR - INDIA



Edited by:
Dr. Anjana Vashishtha Rawat, Dr. Sudhir Rawat, Dr. Ravi Kant Modi

*INTERNATIONAL CONFERENCE ON
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Finance & Strategic Management, Business Economics, Education
Humanities & Social Sciences
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BUSINESSECONOMICS, EDUCATION
HUMANITIES & SOCIAL SCIENCES
(ICMRI-2022)*

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**INTERNATIONAL CONFERENCE ON
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**DAY-1 (SATURDAY)
28.05.2022**

**RESEARCH AND INNOVATIONS IN FINANCE,
STRATEGIC MANAGEMENT & BUSINESS ECONOMICS**

CHIEF GUEST (INAUGURAL)



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FORMER VICE CHANCELLOR, SRI SRI UNIVERSITY, CUTTACK, ODISHA
PROFESSOR, HEAD & DEAN, FACULTY OF COMMERCE AND BUSINESS,
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FORMER HEAD, DEPARTMENT OF BUSINESS ADMINISTRATION
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KEYNOTE SPEAKER



PROF. (DR) DAC SURANGA SILVA

PROFESSOR
TOURISM ECONOMICS AT THE DEPARTMENT OF ECONOMICS
FACULTY OF ARTS, UNIVERSITY OF COLOMBO, SRI LANKA



PROF. (DR.) MAMTA JAIN

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**DAY-2 (SUNDAY)
29.05.2022**

**RESEARCH AND INNOVATIONS IN EDUCATION
HUMANITIES & SOCIAL SCIENCES**

CHAIRPERSON



DR. CHAI CHING TAN

SCHOOL OF MANAGEMENT
RATTANAKOSIN INTERNATIONAL COLLEGE OF CREATIVE ENTREPRENEURSHIP(RICE)
RAJAMANGALA UNIVERSITY OF TECHNOLOGY,
RATTANAKOSIN, THAILAND

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DR. MANVINDER SINGH PAHWA

PROFESSOR & DEAN
SCHOOL OF BUSINESS
THE ASSAM KAZIRANGA UNIVERSITY, ASSAM, INDIA

KEYNOTE SPEARKER



ENKELEDA LULAJ

PROFESSOR
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KOSOVO, EUROPE



DR. M.L. VASITA

ASSOCIATE PROFESSOR
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JOINT SECRETARY
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Message



DR. RANA SINGH
Director
Chandragupt Institute of Management
Patna (CIMP), Bihar



I feel happy to express that the association of Chandragupt Institute of Management (CIMP), Patna, Bihar with Inspira Research Association for organizing the International Conference on "Multidisciplinary Research And Innovations In Finance & Strategic Management, Business Economics Education, Humanities & Social Sciences (ICMRI-2022)" 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 Chandragupt Institute of Management (CIMP) in successful conduction of this conference.

Looking forward for more like associations in future too.

With Best Wishes and Regards

Dr. Rana Singh

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Finance & Strategic Management, Business Economics, Education
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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 “Multidisciplinary Research and Innovations in Finance & Strategic Management, Business Economics Education, Humanities & Social Sciences (ICMRI-2022)” during May 28-29, 2022 in association with Chandragupt Institute of Management Patna (CIMP), Bihar to focus on Finance & Strategic Management, Business Economics Education, Humanities & Social Sciences.

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 Finance & Strategic Management, Business Economics Education, Humanities & Social Sciences 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. CHAI CHING TAN
School of Management Rattanakosin
International College of Creative
Entrepreneurship(RICE) Rajamangala
University of Technology, Rattanakosin,
Thailand

It is my honor to chair the second day session of the conference, which centralizes on innovative practices in education, humanity and social science. The combination of these themes can lead to unlimited insights and opportunities for research and practical development. Here I would list few, just for the purpose to stimulate the interests and plans for further research.

First, we must acknowledge that, to ensure continuing realization of innovation practices, in the education aspect, we must ensure students can perceive themselves as innovators, and this requires our educational institutions to shift mindset, commitment and investments. For instance, by shifting from linear systems-oriented Newtonian worldview to quantum paradigm, the role of socio-psychological and socio-technical interconnectedness and their energy fields become crucial for a sustainable future. This new humanity-social science perspective will provide a new contextualism to enable us to conceptualize new education practices. In quantum orientation, innovative practices would need to make use of a humanity-social science energy field that everyone interrelates and co-creates to produce the now and the future.

On the other hand, the second day themes also reinforce values orientation, such as the market value and benefits of the invention (social science), the educational value of and enabler for innovation (education), which centralizes on a creativity spirit (of humanity). Thus, we are exploiting to the advantages and equilibrium, balancing benefits of the humanity, education and social science dimensions. The “3i” inspirations can be inferred: the instrumental aspect and role of education, the inspirational motivation of humanity, and the institutional significance of social science in innovation efforts that each of us will devote.

Lastly, we can look into the inspiration of humanity and social science dimensions to contribute to education and innovation practices. That is, social understanding can lead students or anyone to design and plan solutions that are more socially sustainable.

Indeed, more research and works are needed to understand and comprehend the complexity and dynamics of the themes of the second day, and we are therefore, thankful to INSPIRA in collaboration with Chandragupt Institute of Management (CIM), Patna, Bihar, India for organizing the international conference.

Thank you.

With warm regards,



Dr. Chai Ching Tan



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 Multidisciplinary Research and Innovation in Finance & Strategic Management, Business Economics, Education, Humanities & Social Science during May 28-29, 2022 in virtual mode jointly being organised by Chandragupta Institute of Management, Patna and Inspira Research Association, Jaipur. We, in Inspira provide opportunity to promote research, innovation and knowledge sharing among scholarly leaders of higher educational institutions across India and abroad. Our mission is basically to persistently nurture values to promote the institutional and academic development through quality research contributions. and the exploration of new research insights for enhancing creativity and innovation. 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. This multidisciplinary International Conference being organised for scholars, teachers, and practitioners will be another millstone in providing participants deeper insights into research and innovation in different disciplines 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
Faculty of 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 “Multidisciplinary Research and Innovations in Finance & Strategic Management, Business Economics Education, Humanities & Social Sciences (ICMRI-2022)” during May 28-29, 2022 in association with Chandragupt Institute of Management Patna (CIMP), Bihar reputed leading university.

We are extremely thankful to the members of the Executive Body of IRA, Life Members of IRA & Team Chandragupt Institute of Management Patna (CIMP) 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



Message



DR AARTI CHOPRA
Joint Secretary, IRA, Jaipur &
Principal
Bhavan's College of Communication and Management,
Jaipur



I feel privileged and delighted to welcome all the resource persons and the participants to the International Conference on Multidisciplinary Research and Innovations in Finance and Strategic Management, Business Economics, Education, Humanities and Social Sciences being jointly organized by Inspira Research Association, Jaipur and Chandragupt Institute of Management, Patna. Winston Churchill said that 'To improve is to change and to be perfect, change often.' Businesses have to choose the strategy which has the best chance of winning, which is not possible without a proper and a sound innovation strategy. Only innovation in all the fields can orient the business to secure the competitive advantage in this competitive world. These thoughts are not only to be kept in mind but required to be discussed by the think tanks of the society that include the researchers, academicians and the industry experts on a platform which might bring productive outputs through worthy deliberations and exchange of experiences and opinions. This International Conference would definitely prove to be beneficial in this context.

Inspira Research Association, right from its commencement has provided a platform for the growth of the researchers and academicians by the way of positive brainstorming. With the commitment of the organizers and the life members, the organization endeavors to make a mark in the fields of research, publication and academics.

I wish the conference to be a grand success and request all the participants from throughout the nation to participate with enthusiasm and determination to learn more.

Dr. Aarti Chopra



Key Papers



ENTREPRENEURIAL MARKETING: KEY TO SUCCESS FOR START-UPS

Dr. Anil Mehta

Professor of Management, Department of Legal Studies, Banasthali Vidyapith, Banasthali, Tonk

Today, the primary challenge being faced by the entrepreneur is competing against larger, better known, and more resourceful companies. How can a start up with a small staff, limited budget, and less customer propensity-base customer hope to compete against the giants in their industry? It can do this by turning its weaknesses into its strengths. By their very nature, start-up companies can be more flexible and unorthodox than their major competitors.

Entrepreneurial marketing is less about a single marketing strategy and more about a marketing spirit that differentiates itself from traditional marketing practices. It doesn't follow many of the fundamental principles of marketing because they are typically designed for large, well-established firms. Entrepreneurial marketing utilizes a toolkit of new and unorthodox marketing practices to help emerging firms gain a significant place in crowded markets.

Entrepreneurial marketing can be used by any small business owner looking to market their product or service. Since this type of marketing does not require as much capital as other types, it is well-suited for entrepreneurs with a limited operating budget. The ideal entrepreneur for this type of marketing would gain experience and marketing knowledge about the product or service that they plan to market.

Entrepreneurial marketing is proactive identification and exploitation of opportunities for acquiring and retaining profitable customers through innovative approaches to risk management, resource leveraging and value creation

The most common features of entrepreneurial marketing include innovation, risk taking, and being proactive. Entrepreneurial marketing campaigns try to highlight the company's greatest strengths while emphasizing their value to the customer. Focusing on innovative products or exemplary customer service is a way to stand out from competitors. They make this pitch using cheap and accessible tools including viral videos, Tweets, Facebook pages, and email marketing. Any and all marketing strategies can be considered as long as they produce results.

In competitive markets, it can be easy to get lost in the crowd. One of the biggest challenges for entrepreneurs is standing out from their competitors. Marketing in new, unusual, or aggressive ways is the best way to illustrate what makes a business unique. Below are some marketing strategies that entrepreneurs have used successfully in the past. A company can direct all of its marketing efforts towards one strategy, or use several of them at once.

- **Relationship Marketing** – Focuses on creating a strong link between the brand and the customer.

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- **Expeditionary Marketing** – Involves creating markets and developing innovative products. Companies act as leaders rather than followers.
- **One to One Marketing** – Customers are marketed to as individuals. All marketing efforts are personalized.
- **Real Time Marketing** – Uses the power of technology to interact with a customer in a real time.
- **Viral Marketing** – Places marketing messages on the Internet so they can be shared and expanded on by customers.
- **Digital Marketing** – Leverages the power of Internet tools like email and social networking to support marketing efforts

Entrepreneurial marketing is beneficial because it does not require a lot of money to be spent, making it well-suited for entrepreneurs with limited budgets. Since the cost side of operating a business is often high, an inexpensive marketing plan can be a vital asset.

Entrepreneurial marketing is also beneficial because it allows entrepreneurs to have more freedom in how they market their product or service, making it easier for them to choose a plan that works best for them and their business.



EDUCATION DIMENSIONS FOR FUTURE

Dr. M.L. Vasita

Associate Professor, Department of Business Administration, University of Rajasthan, Jaipur

Artificial Intelligence (AI) research and application is bringing impending and quick change to practically every element of existence, with today's youngsters living lives that are vastly different from those of their parents (Siraj, 2017). We must guarantee that our education and training are adjusted to the changing needs of the workplace and society in order to prepare individuals for the impending changes in their life (Tucker, 2017). The rapid advancement of technology has an influence on AI, machine learning (ML), and robotics, as well as education. If the education sector wants to fully realise AI's promise for everyone, it must continue to introduce AI to the next generation at a young age and employ the technology in the classroom. Teachers are already seeing that many pupils utilise AI via social media and are hence receptive to its instructional uses.

The AI education industry, according to Global Industry Insights Inc., may be worth \$20 billion by 2027. The growth of the sector is exciting, since AI has the potential to reduce teacher workloads all across the globe. Some educators, on the other hand, are fearful that AI may one day entirely replace the role of the instructor. Fortunately, it does not seem that robots will be replacing professors anytime soon. While AI systems can teach students reading and math, the harder chore of teaching social and emotional skills will be left to humans.

In the twenty-first century, artificial intelligence will help youngsters improve their knowledge and skills. It is impossible to overestimate AI's potential in the teaching and growth of knowledge. Academic knowledge is distinguished from social knowledge, which refers to information about the world. This is expressed in Luckin's concept of academic intelligence, which is multi- and interdisciplinary knowledge and comprehension. Knowledge and skills cannot be separated, and it is critical to recognise their relationship. Learners can't utilise or demonstrate their skills until they apply them to knowledge, and knowledge is only useful to learners if they have the abilities to apply it.

Children in the Twenty-First Century explores the nature of modern childhood and how schools and communities may work together to protect and guide children while also allowing them to make mistakes and learn from it. The COVID-19 epidemic served as a stark reminder that education is critical not just for academic achievement, but also for physical and emotional well-being. To balance conventional "book learning" with wider social and personal development, schools and education in general must take on new tasks. This book is part of a series that looks at how education, well-being, and digital technology interact. This book, which follows on from the previous, *Educating 21st Century Children: Emotional Well-Being in the Digital Age*, focuses on physical health and well-being. It delves into the importance of play and taking risks in learning. It looks at the influence of the "pursuit of

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perfection" on children's life, whether it's physical, cognitive, or intellectual. It recognises significant efforts made by governments to address inequity, safeguard and empower pupils in both physical and digital worlds. It concludes with a discussion of the next agenda, emphasising the importance of partnerships, policy, and protection.

Trends Shaping Education encourages strategic thinking about education's future. It helps us scan the horizon for new phenomena, utilising scenarios to investigate the changes that look most likely as well as those that we are not anticipating, by highlighting significant economic, social, demographic, and technological trends and their connections to education policy and practise. From early childhood education and care through university education and lifetime learning, the whole field of education is examined.

Till 2025, an estimates related with ML revealed that, a high percentage of businesses would have incorporated technology like ML (According to the World Economic Forum). To accomplish the current requirement, they strongly recommend governments and educational institutions to concentrate on quickly growing relevant education and skills, with an emphasis on both STEM and non-cognitive soft skills. Automation might replace up to 50% of current employment in the United States alone, according to Microsoft. Advances in technology will generate big disruptions in the workforce. As per the Microsoft analysis, by the time they graduate, students will need to understand two features of this new world.



Abstracts



WOMEN EMPLOYMENT UNDER SPECIAL ECONOMIC ZONE IN STATE HARYANA

Aarti

Research Scholar, Starex University, Gurugram, Haryana, India

Dr. DR Agarwal

Prof Emeritus, Starex University, Gurugram, Haryana, India

Special Economic Zones are playing pivotal role for the employment creation as well as socio- economic development. SEZ has a great impact on industrial development. The basic objective of SEZ is the enhance the regional development through promote export encourage the FDI and domestic investment SEZ Act passed in 2005 and subsequently supported with SEZ rule 2006. Haryana is the first state passed SEZ Act. A large number of SEZ proposal have been received by government and these SEZ creates a lot of employment for the people. These SEZ create a employment opportunities for the women also. These employment opportunities improve the women employment also. In this paper we discussed about the women employment SEZ in state Haryana. In actually the Social economic zone is a development tool, with the aim of encouraging growth by creating investment, employment for the people. This study will provide the evidence of female participation under SEZ in state Haryana. If the female employment increase it will promote women's economic employment more effectively in the future.

**BLENDING THE CORPORATE SOCIAL RESPONSIBILITY WITHIN MARKETING:
A VALUE BASED STRATEGY**

Abhishek Singh

Research Scholar-Sanskriti University Mathura, Sr. Manager- Facilities, Adobe Systems India Pvt. Ltd.

Innovations in marketing strategies is always remains a challenge for the marketing strategists. Over the last hundred years, the marketing techniques are kept on developing and each time it evolved new horizons and extraordinary ideas. Sometimes these ideas went well and sometimes go wrong. Blending of Corporate Social Responsibilities (CSR) within marketing strategies is the new trend for the businesses. In the past the CSR is assumed just as a philanthropy activity which is done only by big corporate houses. But the scenario has changed with the time. In the effect of globalization, the societies are opening up and are becoming more extroverts in discussing the issues which are considered a taboo few years back. So the marketing strategies are taking new routes to connect with their perspective customers. The aim of present research paper is to evaluate the impact on the business performance of blending of CSR with the marketing strategies. The paper evaluates some campaigns where the businesses blend CSR with promotional activities. The effect of these campaigns is studied through primary data. The primary data is collected through the questionnaire which is distributed to the various social groups to study the awareness of these campaigns' of the businesses. The study concludes that there is remarkable positive effect of this blended strategy and it helps in the right positioning of the products as well brands in the customer mind. It is also align with the primary objective of companies' i.e. the shareholders' wealth maximization because the CSR is again an important factor of checklist of fundamental analysis. Henceforth, it is concluded that businesses must endeavor to blend the CSR in their marketing activities to benefit the society, customers, employees, company and shareholders. It is win-win situation for the all stakeholders of the businesses.



BICAMERALISM IN PARLIAMENTARY FEDERATIONS

Anant Prakash

PhD Research Scholar, Department of Political Science, University of Delhi, Delhi, India

Bicameralism is a prevalent parliamentary design model and one of the most crucial components of parliamentary federations worldwide. Bicameralism has proven to be a successful model for maintaining unity and integrity in a country with several castes, creeds, faiths, languages, and ethnic groups. In a Unitary state its main function is to prevent impetuous, ill-conceived, and ill-considered legislation but in federal state it has another important role along with this one. The parliament of federal states is generally bicameral, with the first (lower) chamber representing the people and the second (upper) chambers representing the constituent entities. Bicameralism strengthens democracy by combining popular representation with representation of constituent geographical units. The second chamber in a federation serves an important balancing role between the Centre and the state by providing regional representation to the member geographical entities. It can credibly claim to be the protectors of state interests in a federal polity. A thriving bicameral legislative process enables communication between the centre and the constituent entities. My objective in this paper is to deliberate on the *raison d'être* of bicameral legislature and of its status and role in the parliamentary federations.

CRIMINAL PROPENSITY IN ADOLESCENTS AND YOUNG ADULTS

Aquamsha Fahim

Research Trainee, M.Phil(Child and adolescent). Amity Institute of Behavioural and Allied Sciences, Amity University, Uttar Pradesh, Lucknow Campus.

Dr. Pragyans Dangwal

Assistant Professor, Amity Institute of Behavioural and Allied Sciences, Amity University, Uttar Pradesh, Lucknow Campus

In the past few years there has not been a significant decline in the crime rates or criminal activity per se. Rather crime amongst children, adolescents and young adults has been increasing. According to National Crime records bureau data, the rate of juvenile offences has steadily increased, the latest statistics by NCRB show that the youth a total of 64.4% of IPC crimes were committed by Adolescents. The increasing aggression and intolerance among youth today, has become a topic of concern. Criminal propensity has been defined as the natural inclination of an individual towards criminal behaviour, it is concerned with the individual differences amongst the population that increases the likelihood of offending. Criminal propensity has been majorly studied in India with convicts. Today, the young adult population too is also at high risk. The present study identifies the various factors through review of previous researches, which could be responsible for criminal propensity in individuals especially the adolescents and young adults. Discord between parents, child abuse, rejection by parents, peer pressure, physical punishments are some of the reasons as to youth inclination towards criminal behaviour. (Tremblay et.al, 2003; Juon et al 1999; Huesmann et al., 2002; Kaylor and Otis 2003). Dysfunctional factors such as spouse violence, child abuse and alcoholism results in child's criminality. Divorce and separation often leaves child feeling frustrated and they often display behaviour problems. Behavioural problems – anger, disruptive behaviour, aggression. Young people who take part in the group – based offending may have lived in households where family members are involved in criminal activity. (Kopko in 2007; Worgo also in 2007). It helps in understanding criminal propensity and related



factors and how this understanding can be used for interventions with the target population for decreased criminal propensity.

ASSOCIATION OF 'SOCIAL MEDIA INFLUENCERS' WITH BUYING BEHAVIOUR OF COSMETIC PRODUCTS

Annu Gupta

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By 'Influence' what we mean is leaving an impression on the mind of people. The effect could be on anyone, could be direct or indirect, could leave a favourable or unfavourable impact. It may appear that organisations have started using influencer as marketing strategy in recent past, but in reality, enterprises have been using 'influencer' as a selling strategy to market a product or a service for ages, as it is another form of selling strategy where one gets influenced by word of mouth. Marketing through influencer is nothing but extensive form of reference marketing strategy. The idea behind this survey is to study the impact of 'influencers' on the buying pattern of cosmetic goods by Indians. The objective of this study is "To determine how 'influencers' through social media impact the cosmetic buying decisions of customers in India." The objective of the study is to find the effect on buying pattern of people due to influence of social media. Three specific factors will be used from the study to appraise the buying pattern of people. In this research, structured questionnaire under survey method is used to collect information from the informants, as well as exploratory research approach has been used. A group of 170 people has been selected using non- probability convenience sampling method to do the research in time span of three weeks.

ACADEMIC INTERVENTIONS FOR DEVELOPING ADAPTIVE BEHAVIORS IN CHILDREN WITH AUTISM SPECTRUM DISORDER: A SYSTEMATIC LITERATURE REVIEW

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Autism Spectrum Disorder (ASD) is a condition where the nervous system is disrupted in an individual, resulting in improper development of a person's general cognitive, affective, psychomotor and social health. The present literature review, Academic Interventions for Developing Adaptive Behaviors in Children with Autism Spectrum Disorder: A Systematic Literature Review, aims at exploring and analyzing the various interventions undertaken to develop the adaptive behaviors in children with autism spectrum disorder (CWASD). This study was intended to discuss that the early diagnosis followed by suitable interventions can produce positive results in learning and development of children with CWASD. A Systematic Literature Review was carried out here to delve into the effectiveness and utility of the various interventions. The result of this review revealed that different adaptive behavioral skills to be acquired by CWASD call for different academic interventions and the degree of impact of these interventions can vary from one individual to another. It has also been noticed that most of the researches had focused on developing the communication and reading skills of CWASD, while very few researches have been conducted on the interventions for developing the problem-solving skills in them.



E-BANKING AND CUSTOMER SATISFACTION: AN ASSESSMENT

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The success or failure of e-banking depends on Customer Satisfaction. E-banking includes online banking, digital banking, virtual banking, smart cards, automated teller machines etc. Banks emphasize to increase the level of Customer Satisfaction with the intention to retain customers. Increase or decrease in Customer Satisfaction level depends on different factors such as privacy, security, convenience, cost, accessibility etc. Highly educated people prefer e-banking more than moderately educated people. Customer awareness regarding e-banking among urban customers is more than rural customers. Banks adopt modern technology to deliver e-banking services to customers. Bank employees should be properly trained so that they can provide e-banking services properly to customers. Many customers avoid e-banking as they have lack of knowledge on e-banking. Banks emphasize to increase e-banking habits among customers. Customers avail e-banking facilities without visiting bank branch. The cost of e-banking is less than traditional banking. Urban people avail e-banking services more than rural people. The study is based on both primary and secondary data. For the purpose of study, primary data has been collected from the district of north twenty four parganas in west Bengal. In this paper, an attempt has been made to assess various aspects of e-banking and customer satisfaction.

COMPARATIVE STUDY OF E-COMMERCE VS TRADITIONAL COMMERCE IN INDIA

Ashish Sangwan

Ph.D Scholar

The main emphasis of this research was on comparative study of E-Commerce & Traditional Retail business with special reference to shifting consumer behavior from traditional retail business to Online shopping (E-Commerce). This is because in the present scenario, most of the consumers have started to purchase the goods and products on line. The belief of the public has been increased in online business. The study aimed to compare the advantages of traditional and online retail business. Further, the factors influencing online retail are discussed. The study found that even though slowly most of the retail business is shifting online, there are certain features of brick and mortar that are difficult to replace. However, the increasing trust and ease of purchase with online retailing (at the click of a button) is the primary reason for the shift.

A STUDY ON ROLE OF DAIRY INDUSTRY IN THE DEVELOPMENT OF ECONOMY OF INDIA

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Since 1998, India has been the world's biggest producer and consumer of dairy products, with a steady increase in the availability of milk and milk products. Dairy farming is a vital aspect of the rural Indian economy, providing both jobs and money. India also boasts the world's largest bovine population. However, as compared to other major dairy producers, milk production per animal is much



lower. Furthermore, virtually all of India's dairy products are eaten domestically, with the bulk marketed as fluid milk. As a result, the Indian dairy business has enormous potential for value addition and overall growth.

A STUDY OF FACTORS INFLUENCING JOB SATISFACTION AMONG THE BPO EMPLOYEES OF HYDERABAD

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Human Resources are vital part of any organization and its importance and necessity is recognized globally. Human resources are regarded as the heart and soul of the organization. Four M's are available for any business; they are Men, Materials, Money and Machinery. Out of these Human Resources are the only live resources which make the other M's work. So labour is the most crucial factor of production. Hence the satisfaction of labour in the job is very essential to achieve the targets and increase the revenues. The productivity increases with job satisfaction. BPO's which is one of the fast growing sectors in India should make the optimum use of the human resources in order to withstand in the growing competitiveness in the industry. BPO's especially depend on the skills of the people and their knowledge. So they should use these resources wisely. This study lays an emphasis on the factors influencing the job satisfaction amongst the employees in the BPO's. The study was conducted through a self designed questionnaire on 60 employees of different BPO's in Hyderabad, after reviewing and analyzing the literature based on job satisfaction. The research results identified that, more stress to achieve the targets, working in odd hour, pay scale created a negative impact on the levels of job satisfaction among the employees. The results suggested in this paper may help the management in changing perspectives toward the employees in their organizations.

**DEVELOPMENT OF WOMEN ENTREPRENEURS THROUGH SOCIAL RURAL ENGINEERING:
A CASE STUDY OF SWRC, TILONIA (KISHANGARH)**

Bhajan Lal

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Social Works & Research Centre rural (SWRC), Tiloniawidely known as the "Barefoot College " is an organization of development and strengthening through developing skills base education to our youngest entrepreneurs to become "Self Reliant"- Independent. Gandhian ideal was that the knowledge, skills and strengths in rural communities are the most important tools of their own self Independence , so he was always supported Charkha, Handicrafts and Cottage Industries in rural areas to generate more and more employment in each and every rural areas of India's for theirs independent and self reliant. SWRC, Tiloniya's play a vital role in community development it's provide better skills to the community target groups namely blacksmith, weaver, plumber, electrician, puppeteer, carpainter or other entrepreneur and helps to make them potential, self reliant and developing professionals skill during the training program. Social Works & Research Centre (SWRC), Tilonia It always uses an innovative approach to develop our art and culture, empowering the women through informal education,

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development communication and jobs skills amongst young and old entrepreneurs of rural communities. Social rural engineering is available here in many areas i.e. water resources management, waste management, handy craft, health & hygienic, technology, formal education program, library, digital, community radio station and other platforms of learning.. Barefoot College set up the Women Barefoot engineers. The training programs of solar energy application for Rural women without any formal education providing in the field of fabrication of parabolic solar cookers, preparing Solar plates, converting metal through fabricating in solar water heaters, stands for photovoltaic module. Handicraft training program also conducted by the centre. It develops handicraft skills in various areas through manual power such as patchwork, Bela-tola, Kasida, stitching, chair weaving, bandage and color quilt feeling, dhruv marking leather and kashida, blue pottery etc. It's also a part of the development of women entrepreneurs. Kabaad se Jugaad program is based upon 4 R- Refuse, Reduce, Reuse and Recycle by using the scrap materials and converting them into beautiful products such as papers, bags, candles, diaries, notepads etc.

SERVICE SECTOR: CONTRIBUTION TO THE GROWTH OF INDIAN ECONOMY

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The service sector is now the prime sector of India. This sector has dominantly contributed to the GDP of India and also has been an attraction for foreign investment. Gross Value Added (GVA) at current prices for the services sector is estimated at 96.54 lakh crore INR in 2020-21. The services sector accounts for 53.89 per cent of total India's GVA of 179.15 lakh crore Indian rupees. With a GVA of Rs. 46.44 lakh crore. This sector largely contributes to the export earnings and important large-scale employment producer. In India, the service sector comprises a wide range of activities such as trade, hotel and restaurants, transport, storage and communication, financing, insurance, real estate, business services, community, social and personal services, and services associated with construction. According to World Bank data in the year 2017, India has become the 6th largest economy with a GDP of 2.59 trillion USD, demoting France to the 7th position, allowing for the growth of the service sector in the country. Thus, this study examines the contribution of economic sectors to economic growth in India by using time series data from 1980 to 2020. Augmented Dickey-Fuller (ADF) unit-root test shows that the time series data are stationary at first difference. Then, correlation analysis indicates that the services sector has a strong, positive and significant linear relationship with economic growth in India. In addition, the results of multiple regression analysis show that the services sectors have a positive relationship with GDP per capita in India. The services sector is the highest contributor to India's economic growth.

**A ROLE OF CONSUMER BUYING BEHAVIOUR FOR
INTERNET MARKETING VS TRADITIONAL MARKETING**

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Most aspects of our life have become easier and more convenient as a result of the introduction of the internet and the following progress of communication technology in the twenty-first century. Every field, from education to government to health care to business, has been impacted by the advancement of communication technology in recent years. Online shopping refers to the act of buying goods or

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services from a seller directly through the internet, without the use of a third-party intermediary. The term refers to a kind of e-commerce that is gaining popularity. For more than a half-dozen organisations, B2C (business to consumer) websites are used to offer products online and coordinate home delivery services for customers. A business-to-consumer (B2C) website, sometimes known as an online store, offers a variety of products, including groceries and vegetables, fish and meat, baked goods, apparel, and other accessories. There are several brand names associated with the merchandise.

**AN ANALYSIS OF NPA AND RECOVERY RATE OF SELF HELP GROUP – BANK LINKAGE
PROGRAMME IN RAJASTHAN**

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Poor people do not have access to the financial market nor do they have enough collateral due to which they also depend on money lenders. By which they are exploited. Self Help Group was started for freedom from exploitation. SBLP was started by NABARD in 1992 in collaboration with NABARD based on the model NGO Bank Government Department and Works for the prosperity of rural women in collaboration with the Government Department and NABARD. Where SBLP has increased rural development and women empowerment, this growth is incomparable. But where these groups focus on their economic development, they do not repay the bank loans on time and the next loan is given by the banks before recovery, which leads to increase in the NPA level and lower recovery rate.

A STUDY ON BEST PRACTICES IN SUSTAINABLE TOURISM IN SIKKIM

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Tourism is one of the world's fastest growing industries and an important source of foreign exchange and employment for many developing countries. Tourism, identified as one of the tools to increase the economic benefits to small isolated states with diverse natural beauty in India, through Sustainable tourism Development Goals. There is a close linkage of tourism to other sectors and its ability to create decent jobs and generate trade opportunities. Therefore, because of the reorganization that there is a need to support sustainable tourism activities and relevant capacity building that promote environmental awareness, conserve and protect the environment, respect wildlife, flora, biodiversity, ecosystems and cultural diversity, and improve the welfare and livelihoods of local communities. The sub-Himalayan Sikkim, smallest state in India, is endowed with impressive varieties of tourism products including nature and trekking based tourism, eco-tourism, wildlife tourism, wellness tourism etc. Owing to its multi dimensional diversity tourists, arrivals have been increasing during the last decade. The main aim of the study is to understand and analyze the best practices of the sustainability of tourism practices in the state on the basis of four main criteria that is Conservation, Community, Culture, and Commerce, initiated by the state. Understand the practices initiated by the state that are mainly devoted to the promotion of sustainable human settlement development, the promotion of the formulation of sound and culturally sensitive tourism programmes are seen as a strategy for sustainable

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development of urban and rural settlements and as a way of decentralizing urban development and reducing discrepancies among regions. The important role of ecotourism as a tool to promote economic growth in respect of environment sustainability is a recurring theme in particular with reference to the protection of forests, mountain ecosystems, improvement of farm production and farming systems, sustainable conservation and use of living resources.

A STUDY OF CORPORATE SOCIAL RESPONSIBILITY WITH REFERENCE TO E-COMMERCE

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Corporate Social Responsibility in its simplest form is a company's action that encourages positive impacts on the environment, consumers, employees, communities, stakeholders and overall human rights. Corporate Social Responsibility (also known as CSR, corporate conscience and corporate citizenship) is the integration of socially beneficial programs and practices into a corporation's business model and culture. CSR attempts to boost online and offline businesses' long-term revenues by allowing them to become more efficient and gain favorable attention for their efforts. Companies have realized the importance of CSR that have impact on Companies image, brand and profits. In my research paper Corporate Social Responsibility is addressed in its importance as a popular project for organizations. The use of CSR strategies has the potential to benefit e-commerce. Increase employee loyalty, maintain a favorable reputation, Environmental Consciousness, and Social Concern are some of the activities that fall under the banner of Corporate Social Responsibility and have corresponding benefits for E-Commerce. The findings of the paper will help in giving right direction and greater heights to both CSR and E-Commerce. The research is purely deductive in nature and statistical tool is used for analyzing the data as the research is based on Secondary data. Data collections will be done from published sources (Secondary Data), such as publications from the Government or Semi- Government Organizations, Journals, Books, Magazines, Newspapers, Internet etc.

EMOTIONAL INTELLIGENCE AND EMOTIONAL AGILITY: THRIVING AT WORKPLACE AND LIFE

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To be successful in one's personal and professional life it is important to be connected with people, have people skills. It helps us to make better decisions and learn successfully from others. It is also important to have a strong command of our emotional state and do not allow emotions to dictate our decisions. While emotional intelligence quotient is grounded in measuring one's ability to manage emotions based on their interpersonal skills rather than their behaviours and attitude being affected by emotions; emotional agility, on the other hand, is found by measuring how agile someone is at managing their emotions rather than allowing their emotions to manage them. An individual must learn to face their emotions, thoughts and behaviours; learn to react in the most appropriate way; be resilient, be focused and learn to make small conscious changes in one's habits and attitudes and move on in life and flourish. A healthy environment is one where everyone is able to openly discuss the challenges and difficulties they face, safe in the knowledge that everyone else is aware and honest about those same issues. An environment of positivity, mutual admiration and support rather than competition and criticism. Emotional intelligence and emotional agility can be used to process our emotions and use them to our advantage



rather than to mask and emotions, to find a balance between competence and challenge thereby learning to thrive at our workplace and in our personal lives. The present paper proposes an intervention plan for both enhancing emotional intelligence and emotional agility.

CORPORATE GOVERNANCE COMPLIANCES- “A COMPARATIVE STUDY OF TELECOMMUNICATION INDUSTRY AND INFORMATION TECHNOLOGY (IT) INDUSTRY”

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Corporate governance is the system by which companies are directed and controlled. Boards of directors are responsible for the governance of their companies. The shareholders' role in governance is to appoint the directors and the auditors and to satisfy themselves that an appropriate governance structure is in place. Good corporate governance responsible and targeted management and supervision, forms an integral part of business processes. It is designed to strengthen trust in company, allowing for a sustained increase in value. At the same time, good corporate governance enhances transparency for all stakeholders and firmly anchors responsible conduct in the company. Compliance refers to all activities designed to ensure that the conduct of the company, members of its governance bodies and its employees respect all statutory and in-house regulations. In addition to this, our aim is to ensure that our business activities are aligned to our values and to moral and ethical principles. The International Federation of Inspection Agents (IFIA) issues a Compliance Code which defines the standards of conduct and integrity with which IFIA members must comply. The Compliance Code is a document including the detailed set of principles and rules taken from this IFIA Code. The central focus is on directors' and executives' roles and responsibilities. It calls for systematic frameworks to implement critical corporate governance principles on ethics, codes of conduct, compensation, financial policies, and financial reporting. Organizations are looking for sophisticated corporate governance solutions to set business priorities and develop risk management strategies. All complaints are investigated thoroughly with action taken as appropriate, compliance goals, avoid conflicts of interest and to act openly, responsibly and within the confines of the law and internationally accepted guidelines, implement current 'best practice' policies in all control procedures, To maintain a culture in which all employees know what is expected of them, monitor adherence to organizational controls and reporting procedures.

A STUDY ON CRYPTOCURRENCIES IN INDIA

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Jt. Director, ICAI

For decades, investments have been limited to assets such as real estate, gold, bank deposits, and stocks. Over the past few years, cryptocurrency has emerged as a new investment asset class. This latest form of asset has been giving out good returns for its investors, promises to disrupt the monopolistic tech ecosystem. Majority seems inclined towards cryptocurrency. It also provides alternative method of payment, apart from real money, that enables users to make financial activities more easily. Cryptocurrency can bring more positive changes to e-Business and e-Payment sector. India is home to the highest number of crypto owners and second in terms of adoption rate. More than 60 per cent of states in India are emerging as CryptoTech adopters, with over 15 million retail investors. Additionally,

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there is a strong institutional presence in the country, with nearly 230 start-ups in this space, presenting plenty of growth potential and opportunities. The growing number of cryptocurrency adopters suggests a shift in the investment paradigm in the country that is known to invest more frequently in gold and other safer assets. However cryptocurrency has not got that much of trust yet. The lack of legislations and security is considered as the main concern for the future of cryptocurrency. Until cryptocurrency is being well regulated and controlled, users need to take extra precautions of using such virtual money. The journey of cryptocurrency is not too long in India but it has seen many ups and downs in this short span, from banning of cryptocurrencies bill in 2019 and Supreme Court verdict in 2020 to the Union Budget 2022-23. This concept paper tries to study the various aspects of cryptocurrency including its evolution to advantages, disadvantages, its present and 'uncertain' future. The study also tries to shed some light on the world wide regulations of cryptocurrency and analyze the legal status of cryptocurrency in India including its taxation aspects and the features of Union Budget 2022-23.

A STUDY ON IMPACT OF DIGITAL FINANCE ON FINANCIAL STABILITY

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Digital finance plays a key role in achieving the goal of effective investment investments impact on economic growth and human well-being. One of the main features of digital finance digital payments, which are increasingly playing a role in the existence of e-commerce and finance technology (fintech). Apart from these positive effects, digital finance is also feared to have them negative impact on the stability of the financial system, especially in relation to planned risk. Purpose of this study was to determine the role of risk factors in digital financial and financial relationships stability. The research method used is the Multi-Line Retract Model and Moderating Backing Analysis (MRA), using 120 samples of panel data for 10 years (2010 to 2019). Results show that market risk can measure the influence of digital finance on financial stability, so that a systematic increase in risk will reduce the positive impact of digital finance on financial stability.

**DETERMINANTS OF DIVIDEND POLICIES AND CAPITAL STRUCTURE THEORIES:
A CASE STUDY OF INDIAN FMCG SECTOR**

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This articles attention is turned in to capital structure theories in order to empirically study the determinants of dividend policies. The objective of the paper is inconsistent with Manos[WU1] (2008) with reference to developing countries and most recently with Jabbori (2017) to assess whether the various capital structure theories that have been formed mainly in relation to developed markets can stand the test of emerging markets and if it is so, then determining the capital structure of US firms should be similarly correlated with the Indian firms. However, recording different pattern of firm characteristics in Indian sectors than that of Developed markets does not necessarily deny underlying capital structure theories and indeed it might explain differences in institutional structure of India and support the theory to such extent. However, just as financial distress costs partly depend on the type of assets held, so is the ability of equity holders to expropriate debt holders' wealth through risk-shifting actions, also depends on the firm's asset structure when growth prospects constitute a substantial part of

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the firm's assets, providing it with many alternative investments, this increases the opportunity for risk-shifting² actions by equity holders (Manos R. , 2008). The potential for risk-shifting behaviour is directly related to assets' interchangeability, or the ease with which the variance of cash flows to be generated from a particular asset may be altered, thus limiting the ease with which the variance of cash flows from the use of this asset may be altered (Viswanath & Frierman, 1995). The pecking order theory assumes presence of asymmetric information between managers and outside investors and that managers, acting in the interest of existing security holders, tend to issue securities when these are overvalued and hence, due to information problems outsiders do not know the true value of the firm but that they should use managers' actions as signals to this value where as new issues are interpreted as bad news and should therefore be met with price reductions (Myers, 1984). This leads to increase in the cost of external funds relative to internal funds and firms preferring the latter as a result. Thus, since external debt is less risky and less exposed to mispricing it is preferred over external equity. To summarise, principle difference between the trade off and pecking order theories is whether firms follow a target capital mix or whether capital structure is determined by the most preferred source that is available to the firm when the need for funds arises (Manos R. , 2008). However, to distinguish and find the practical implications of agency costs, control considerations, pecking order and trade-off is difficult and serious limitation to the investigation at hand as correlation between leverage and a particular firm characteristic is consistent with more than one theory and finding possible explanation for the capital structure. Decision based on relationships between dividend payout ratio and leverage and other firm's characteristics is precisely the aim here. Considering these objective and limitations study progress as follows. Section2 presents the review of data variables used in earlier studies, data variables and model used in the analysis and the theoretical predictions. Section3 gives empirical procedures, estimation whereas results of FMCG sector under the study are given in Section4 and Section 5 concludes.

BASEL REVISITED

Dr. Deepali Jain

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This paper revisits the implementation of Basel I, II and III by the RBI in the Indian banks. In the backdrop of the global financial crisis that started in 2007, the Basel Committee on Banking Supervision (BCBS) proposed certain reforms to strengthen global capital and liquidity regulations with the objective of promoting a more resilient banking sector. India introduced Basel III norms in March 2019. It was pushed back to March 2020 due to the coronavirus pandemic, the RBI decided to postpone the implementation of Basel standards for another 6 months. The Basel III reforms have been proposed to be implemented with effect from 1 January 2023 and will be spread over period of five years. The paper has three sections. Section I examines the provisions of Basel I and II. It emphasizes the need for and determination of Capital Adequacy Ratio (CAR) with an example of 3 banks having different capital base, deposits, loan/advances, income and expenses. Section II focuses on the objectives of Basel III. "Basel III : International Framework For Liquidity Risk Measurement, Standards and Monitoring" was issued in December 2010 which contained the details of global regulatory standards on liquidity. Two minimum standards, viz. Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) for funding liquidity were prescribed by the Basel Committee for achieving two separate but complementary objectives. Section II also includes comparison of Basel I, II and III. Conclusions and suggestions are presented in Section III.



IMPACT OF CARTELS AND COLLUSIVE ACTIVITY IN INDIA & USA

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Free competition on markets is a major concern in competition policy. The cartelization of firms is a threat to free competition. Leniency programs, as a device for cartel detection and cartel destabilization, have been implemented, or reformed, across countries since the early nineties. This paper attempts to answer open questions like whether an increasing number of uncovered cartels, is due to more efficient cartel prosecution or due to a greater pool of existent cartels. Amnesty/leniency programmes continue to be the most effective cartel detection measure. However, overreliance on amnesty/leniency programmes may undermine the very effectiveness of leniency programmes, as it may undermine the likelihood that cartel conduct can be detected outside the leniency program. Still corporate leniency is an important step in combating cartels in different jurisdictions. India has civil fines to combat cartels, established by law, whereas the US has criminal penalties. India grants partial leniency to second and third informants as well. The US system has examined many cartel cases and busted the cartels with leniency programmes. The Indian system is new. The Competition Commission of India (the CCI) started working on it in 2008. This paper compares India's system of corporate leniency with the US regime to try and analyze the system's usefulness. To start with, the paper discusses theoretical issues about cartels and collusion. To contextualize our paper, this is followed by a brief overview of the competition law in India. Some cartel detection frameworks are presented which includes a comparative study with USA. This paper aims at gathering information at different elements and tools used or available to ascertain the impact of cartelization on the economy. The paper concludes by looking into the possible measures for change in Indian Leniency Regime.

HISTOPATHOLOGICAL CHANGES IN SPLEEN OF MOUSE AFTER RADIATION EXPOSURE

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Small amount of radioactive material released in the environment from coal and nuclear power plants and also from nuclear explosions are also source of radiation exposure to man. Exposure to high doses of radiation can cause nausea and vomiting within few hours whereas low levels of radiation exposure doesn't cause immediate health effects but can increase cancer risks. Ionizing radiation can cause tissue damage by changing the chemical properties of molecules. It produces free radicals which are chemically very active and damage the genetic material of a living cell. The present study was therefore designed to investigate the histopathological changes in spleen of Swiss albino mice after radiation exposure. For the experiment, adult healthy male Swiss albino mice were irradiated at the dose rate ranging from 0.97 Gy/min. to 1.97 Gy/min. The dose was calculated at mid-point by multiplying dose rate and tissue air ratio. Animals were exposed to sublethal dose of gamma radiation from Co⁶⁰ source. Five animals from each group were autopsied by cervical dislocation at each post-interval of 1, 2, 4, 7, 10, 14, and 28 days. Before autopsy the weight of the animals was also recorded. Five normal mice were also autopsied. After autopsy spleen was taken out, weighed on mono pan electric balance. After recording weight, tissue was fixed in Bouin's fluid for 24 hours for histological studies. Spleen is a

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radiosensitive tissue and shows reduction in body weight and organ weight ratio reaching minimum till day 10 after radiation exposure. Loss of splenic weight was mainly due to cellular damage, loss of lymphocytes, mitosis and circulatory and humoral disturbances. Most striking histopathological change in the spleen in the present study was the rapid death of lymphocytes. Decrease in the total cell population in the present study may be due to direct killing of small lymphocytes by radiation and due to death of cells in their attempt to divide. During later intervals, the new germinal centers were gradually repopulated and lymphocyte cap begins to surround them. At the end of the experiment, although spleen represented all the normal cell types however, recovery was not complete as far as cell population and cell arrangement was considered.

INNOVATIVE HR TECHNOLOGY TRENDS EMBRACING DIGITAL TRANSFORMATION

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Modern HR is built on a foundation of a transformed HR organization. In the present scenario, digitizing HR will change everything about the way we work, including the nature of work being performed, career planning for the employees, level of knowledge among the workers, employers' expectations, and the skills one's needs to complete the job. Digital technology has the potential and ability to transform HR and its implementation has the stages of the process of changing the operational HR processes. After the digitalization, the organization has become intelligent, modern, and transparent. Social media has helped a lot to get consumer feedback and now that the work has become totally digitalized, automated, faster, and dynamic to meet consumer expectations. The role of HR is also changing and introducing digital transformation has been a core part of implementing HR professionals in their different functions. This article will discuss the relevance of the adoption of digital transformation in the real sense. The study will try and find out the reasons why organizations need to adopt this transformation to bring change in their way of work. The paper will highlight the different ways in which these transformation strategies are adopted across the companies. This paper will also focus on digital transformational challenges and the ways in which it is to be solved efficiently.

E-COMMERCE – HIDDEN PROBLEMS FOR SMALL BUSINESSES: A REVIEW

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E-Commerce means the online way of selling the goods. Although, first it is introduced as the platform where the local sellers can sell globally. But the changing face is that, now on Ecommerce platforms like Amazon, big giants like Cloudfair, Amazon Basics, Solimo (Amazon own brand) are selling most of the products and they have varieties and backed with the huge investment, which the local retailer cannot compete. In positive sense, some segment introduce seller to globally, but there is no law or regulations or benefits provided by these online selling platforms which provide upliftment to local sellers. So, in my sense I think that it's a big fish game, big companies can earn more and more.



**IMPACT OF EMERGING TECHNOLOGIES IN PUBLIC AND PRIVATE SECTOR BANKS OF
RAJASTHAN**

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The banking sector has witnessed the rapid growth in Information technology that brings new experience in shaping the growth of the Indian economy. The Indian banking sector leads and triggered first in adoption of the new innovations. Further this rapid growth has also led the problems including Data security concerns, Big Data, Mobile Payments, customer's attentions and Personalization of services, normalising remote work, Bots (and AI) is now helping the banking professionals. On the other hands, high expectations of customers, and increased competition from the foreign banks, both public and private sector banks are bound to improve their services with the new and emerging technologies in their services. This study analyses the impact of technologies in Indian banks, for that purpose the Primary data have been used which was gathered from 100 respondents (25 each) from SBI, PNB (Public sector) and ICICI and HDFC bank (Private sector) using a close ended structured questionnaire and Multiple Regression method is used for analysing the results. The study revealed that three variables i.e., Instant Payments (ET_5), API (Application Programming Interface) Platforms (ET_10), and Digital Account Opening (ET_9) explains the emerging technologies used by banks of Rajasthan have made the significant improvement on the working of public and private sector banks.

ESG AND RISING OIL AND GAS PRICES

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Environment, Social, and Corporate Governance (ESG) refer to the evaluation of a business on the basis of non-financial factors. Investors are becoming increasingly proactive in evaluating businesses not just through the one-dimensional lens of financial performance but by also how much businesses do for the environment, society, and corporate governance. ESG rating is a metric that assesses a company's exposure to environmental, social, and corporate governance risks. Environment is a very important metric for ESG ratings, as ESG investing catches traction, more and more funds flow into environmentally sustainable businesses. The energy industry is one of the key industries where ESG investing is growing at a very fast pace, with significant investment pouring into renewable sources of energy. However, a lot of these investments are divested from traditional sources of energy. A lot of countries are pledging to not invest any new money in oil, gas, and coal exploration in the near future. This coupled with the fact that renewable energy is usually more expensive than traditional sources of energy is pushing the costs of traditional sources of energy up. In this paper, we will analyze the correlation between falling investments in the traditional energy sector and rising costs of energy. The title of the paper is - "ESG and rising oil and gas prices". This paper contains 4 sections - 1. Introduction, 2. Objective, 3. Correlation between investments and prices of traditional sources of energy, 4. Conclusion.



PRODUCT INNOVATION OF THE TOP THREE INDIAN COSMETIC INDUSTRIES

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Makeup is a sector which has to constantly adapt to the changing social conditions in the country. The Cosmetic Industry in India plays a significant role in the economic development and growth of the country. It is characterised by high competitiveness. The personal care industry is growing at a fast rate in the country. With the liberalisation, the industry has come into the limelight in a bigger way. The objective of this paper is to analyse product innovation of the top 3 Indian Cosmetic Industries (L'oreal India, Lakme and Colorbar) which helps in gaining a competitive advantage over others. The paper emphasises product innovation as the crucial factor. The research is performed using the case study method. The findings of this paper establish that each of the mentioned cosmetic industries is unique. They each offer something different to the market like the selling method, marketing strategy, product line and distribution channels.

CREATIVE ACCOUNTING IN FINANCIAL REPORTING AND ITS ETHICAL PERSPECTIVES

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Financial reporting is a process which communicates the financial information of a business organization to its users. User groups being too many, and for that matter the financial reporting process of companies have been frequently facing the hurdle of satisfying different such user groups with their diversified needs. This requires the accountant to maintain a balance in between according to the needs of the situation and therefore the companies resort to the practice of Creative Accounting. A very important question has also been tried to be answered in this study that why managers do creative accounting and how they become successful in performing such practice in the presence of stringent rules and procedures. Another aspect of creative accounting has been tried to be explored that whether this creative accounting practice is good for the companies or it brings companies in crises situation. At the end it is concluded that the complex and diverse nature of the business transactions and the latitude available in the accounting standards and policies make it difficult to handle the issue of creative accounting. It is not that creative accounting solutions are always wrong. It is the intent and the magnitude of the disclosure which determines its true nature and justification.

ENVIRONMENTAL CHALLENGES AND SUSTAINABLE DEVELOPMENT

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Human beings and other living creatures each affect their surrounding environment. It should be said that primitive human being's effect on environment was less by far and having an unpolluted environment had provided him with a more secure place for living. The life of creatures in the earth due to the development of polluting industries and its lack of proportion with environmental relations, qualitative change of civilization tools as well as ignoring safe relations between human needs and the status of environment has experienced increasing dangers. Nowadays environmental destruction directly affects the economic process of world countries. Erosion, ozone layer's becoming thin, pollution, increasing the



number of dangerous flooding due to the destruction of settlements and climate changes altogether have a bad effect on people's lives. While reserving environment and natural resources is among the most important human challenges in the turn of the new century, the necessity of improving the level of life standards in the developing countries still keeps its importance. Environmental sustainability and development are two essential elements in development planning, and in order to enjoy sustainable development we should firm industrial development based on the concept of environmental sustainability. Some parts of environmental consequences and damages are the results of unclear regulations and their lack of administrative guarantee, so rereading legal considerations and making arrangement in this area seem to be necessary. The process of globalization due to the lack of preparing essential provisions for compensating the results of its avarice at last leads to destroying environment and earth's natural resources and increasing poverty under the yoke of the world capitalism. In this article, India's environmental challenges with respect to the concept of development and specially " sustainable development" have been discussed.

PREDICTION OF SOFTWARE DEVELOPMENT EFFORTS USING ENSEMBLE APPROACH

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The predominant aim of software engineering is to broaden top notch software program tasks that meet all necessities with minimum funding in budget, resources, and human resources. Estimating software development efforts are considered one of the most important tasks in software development. SDEE involves assessing the manpower, budget, and time needed to develop high quality software. SDEE accuracy enables effective planning, control, and software projects on budget and on schedule. SDEE overestimation / underestimation is an important issue. Regular rigorous reviews are required to improve forecasts. Estimating or predicting software development efforts early in the software development life cycle helps and encourages teams to develop and deliver quality software within time and budget. Therefore, as the entire software development process relies on these predictions, the person responsible for the project manager must have the ability to accurately and reliably estimate software development effort. While software engineering experts have utilised a variety of effort estimating strategies over the last four decades, including those based on statistical and machine learning methods, no consensus has been established on which strategy performs best in all situations. Ensemble learning approaches were developed to address this problem. The ensemble model's purpose is to automatically manage each of its component model's strengths and weaknesses, resulting in the best possible decision being made overall. The main purpose of this study is to develop a model using an ensemble technique.

IMPACT OF COVID-19 ON CONSUMER BEHAVIOUR IN INDIA

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The COVID-19 Pandemic has fundamentally changed the World. The present study is an attempt to identify the consumer buying behaviour during the COVID-19 special references to India.

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Pandemic like COVID-19 result in a disruption in the lifestyle and buying pattern of a consumer and adversely impact the global economy. Consumer purchase of country's own brand and the products manufactured in their own country plays a vital role in the GDP of that country and help in revival of the country's economy. Consumer purchasing behaviour changed as many people lost their livelihoods such as job and income. Moreover, not only these, but lockdown restrictions were also among the contributing factors to transformation in consumer behaviour. All these were the results of drastic measures put in place by governments globally to curb the spread of the Corona Virus. A literature survey showed that not much academic content has been fairly new, globally. The academic significance of this research is to extant and advance current research and to fill the void in literature. The aim of this study is based on analysis of primary, secondary data and marketing survey to identify changes in consumer behavior because of political, legislative and economic factors caused by the spread of illness COVID-19. The finding of the study indicated that the consumer buying behaviour fundamentally changed and consumer are spending more money on fruits and vegetables, the pandemic changed on brand preference and COVID-19 changed the consumer behaviour. Ultimately, this research will help entrepreneurs gain more knowledge and a deeper understanding of this new environment necessary to undertaking certain measures and adaptability in order to sustain their business during unprecedented times.

A STUDY ON FINANCIAL PERFORMANCE AND ANALYSIS OF LMW EMPLOYEE'S COOPERATIVE THRIFT AND CREDIT SOCIETY LIMITED

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The Cooperative societies are the grass root organization of group of people United with collective responsibilities to meet their common economically, socially and culturally needs which run with philosophy of self-reliance and mutual help. This study is focused on the financial performance of the LMW Employee's Cooperative Thrift and Credit Society Limited from 2016-17 to 2020-21 both effective and efficient economically and socially. As a result the society has been escalating year by year with increasing their sources like reserve fund, share capital, profit position. But the society's membership and deposits are decreasing yearly. The tools like growth index and growth rate were used for financial analysis of the study. Through this study the society can gain more interior information and can changes their process for better development and publish their knowledge to their members in the upcoming years to run successfully.

EFFECTS OF EMPLOYEE EMPOWERMENT ON ORGANIZATIONAL EFFICIENCY WITH SPECIAL REFERENCE TO MANUFACTURING SECTOR

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Although it is important to acquire talented workforce for the long -term sustenance and growth of any business but it is equally important to empower the existing employees to make them more

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efficient and productive for the organization and also to ensure their personal and professional growth. Furthermore their long term commitment and loyalty will come as an additional bonus with empowerment!! According to the Harvard Business Review, empowered employees can make all the difference. "When employees feel empowered at work, it's associated with stronger job performance, job satisfaction and commitment to the organization" Employee empowerment may act a panacea for various organisational evils, if implemented with care. Employee empowerment is, giving employees the ability, authority, responsibility and some degree of autonomy to use the organizational resources and take their work related decisions on their own. Today, we have smart workers with exorbitant exposure, awareness, flexibility and mobility. They are well aware of their rights and responsibilities as employees. So they look forward to empowerment for their high quality performance and carrier development. Moreover the employers also need the empowered employees for higher productivity, profitability and growth of their organizations . The employers which are committed to the professional growth and development of their employees consider empowerment as one of the most strategic ways to attract, motivate and retain the critical human resources of their organizations . By encouraging newness and variety in employee empowerment practices, any organization can allure a wider range of potential audiences, that perhaps wouldn't have previously considered that kind of a career option. Investing in employee empowerment put forth a win-win situation for both the employees as well as the organizations. Employees feel valued, engaged and motivated and also become more efficient, committed and creative. They get more involved in developing new ideas, identifying opportunities, improving job performance, increasing productivity and market share and so on and so forth. Furthermore, incorporating employee empowerment makes you the preferred employer in the market and helps to retain top talent along with gaining a competitive edge over rest of the players in the industry. This study aims to examine various dimensions of employee empowerment like challenging goals, role clarity, job enrichment , training, performance appraisal, better communication and decision making autonomy. For better analysis and understanding of the concept, the manufacturing industry is chosen. Hence this study is directed towards the effects of empowerment on manufacturing industry and targeted to trigger thoughts in the minds to resolve the long term challenges. The most important aspect of the study is that how the empowerment motivates the employees much more than anything else including the monetary rewards. This would be useful as a roadmap for the manufacturing industry, in general, for the better achievement of desired goals of the organisations.

**THE IMPACT OF MAKE IN INDIA PROGRAMME ON MANUFACTURING SECTOR OF ECONOMY:
A STUDY**

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"Make in India" is type of Swadeshi Movement which covers 25 sectors of the Indian economy. The Make in India program was launched in the year 2014 to improve the domestic manufacturing industry and appeal foreign investors to invest into the Indian economy. Manufacturing plays an active role in Indian economy and "Make in India" main aim to make the India as manufacturing hub of the world. The government needs to work on implementation of the decided policies for manufacturing sector. The problems on the grassroot level needs to be understood and addressed. This paper covers overview of



the Make in India programme and impact of "Make in India" programme on manufacturing sector. The paper also deliberates several challenges of manufacturing sector in execution of this Programme.

A FINANCIAL STUDY ON MADURA EMPLOYEE'S COOPERATIVE THRIFT AND CREDIT SOCIETY LIMITED

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Cooperative societies in India played an important role in development of agriculture, banking, thrift and savings and it is an organization of group of people with collective responsibilities and thoughts for the development of needy. This study is focused on the financial performance of the Madura Employee's Cooperative Thrift and Credit Society Limited from 2016-17 to 2020-21. The information obtain from the study is known that the sources like share capital, profit position and others are stable at upcoming years. The tools like growth index, growth rate and trend value is used in the financial analysis of the study. The suggestion given in the study will be truly used in the upcoming years for the development of the society sources.

SOIL AND SEDIMENT SAMPLING METHODS

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Soils and sediments are typically very inhomogeneous media and large lateral and vertical variations in texture, bulk composition, water content, and pollutant content may be expected. For this reason large numbers of samples may be required to characterize a relatively small area. Although surface scrapings may be taken it is often necessary to obtain cores so that vertical profiles of the determinands may be obtained or cumulative deposition estimated. Plastic or chromium plated steel tubing of 2.5 cm internal diameter is often suitable, and if the samples are sealed into the tubes and air excluded they may be satisfactorily stored at low temperatures until required. Otherwise they may be extruded in the field and stored in plastic bags. Various core sampling devices are available for obtaining cores of bottom sediments from lakes, etc.

MANAGEMENT OF HUMAN RESOURCES IN NGOS

Dr. Surekha Vaidya

Assistant Professor

Non – Government Organizations (NGOs) are important in development of country. In India, on account of huge population, initiatives of Government alone are not sufficient for resolving the problems prevailing in country. Therefore, efforts of NGOs play a significant role in development. Efficient and skilled human resources are very important for proper functioning of any organization. This is equally applicable to the NGOs as well. NGOs comprise of paid staff and volunteers. Management of human



resources is a challenging task in NGOs. This paper aims to study the co-relation between performance of NGO and management of human resources. Efficient management of human resources is very important in functioning of NGO, irrespective of its size. Any NGO can be successful if it manages its human resources well.

COMPETENCY MAPPING OF EMPLOYEES: A ROADMAP TOWARDS THE SUCCESS OF AN ORGANIZATION

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What leads to the success of an organization? Well if we had discussed this issue few decades back, certainly our answer would be different. But if we discuss it in today's scenario, we can say with utmost confidence and illustrations that definitely it is the workforce engaged into the organization that leads to its success. Today's organizations have changed their approach and have become human centric and application of various dynamics have evolved the situation of manpower in the organization. In this paper we will discuss the various dynamics that affects the competency of employees keeping into consideration a number of factors like difference in gender, race, age, cultural diversity etc.

DARK EMOTIONAL INTELLIGENCE

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Emotional Intelligence has been established over the last few decades as a skill which can be learnt. Unlike IQ, which cannot be increased beyond a certain age, EQ can increase and it increases with age. Organizations, schools saw training programmes conducted on Emotional Intelligence and it was seen as answers to all questions. But there is a dark side to this Emotional Intelligence which has not been touched upon too much. Emotional intelligence is important, but the unbridled enthusiasm has obscured a dark side. New evidence shows that when people hone their emotional skills, they become better at manipulating others. Emotionally intelligent people can fabricate their emotions to gain from others. In the hands of manipulators and criminals, the consequences can be only be guessed. This paper discusses the aspect of Emotional Intelligence which needs to be explored.

POLLUTION, ITS EFFECTS AND NEED OF POLLUTION CONTROL

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History could be a witness to the actual fact that the person has been endlessly struggling continuously to manage his environment so on improve his well being. This capacity of the person increased considerably following the commercial, scientific and technological revolutions. The spread of diseases like the insect, rodent, water and food borne infections which at only once couldn't be attributed to the most causes of death morbidity has been practically controlled. All this has been kept away from affecting the natural environment surrounding the person. But because the time passed, new problems started coming to the forefront and resulted in disbalancing the character. The population explosion, affluent society with unlimited wants, increased radiations, the automobiles, greater energy

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use, increased food production needs and a few other related developments are accountable for creating the imbalance. There's growing evidence in many parts of the planet of "dangerous levels of pollution in water, air, earth and living beings; major and undesirable disturbances to the ecological balance of the biosphere; destruction and depletion of irreplaceable resources; and gross deficiencies harmful to the physical, mental and social health of man. It absolutely was this background which helped the signing of the Stockholm Declaration of 1972 which for the primary time drew the eye of the globe community for preservation and protection of human environment. the chief purpose of this study is to spot a number of the key issues, forces and factors that are central to the answer of the matter of protection, conservation and management of environment; to analysis the trends in pollutants quality distribution; to look at critically the assorted laws managing the control of pollution-, to judge the efficacy and adequacy of the prevailing laws in combating the environmental degradation; to look at the national policy concerning environmental protection; to check the role of the judiciary in respect to environment protection legislation and its interpretation and lastly, to judge the implementation process of laws regarding environmental protection.

ROLE OF EWOM IN BRAND PROMOTION ON SOCIAL MEDIA

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Consumers usually tend to seek word of mouth (WOM) from friends and acquaintances before making their purchase decisions, with wom being the most influential media for product information. As Internet technology grows rapidly, consumers like to share their opinions about products, brands, and businesses over the Web; this is known as ewom. Ewom plays a significant role in consumers' purchase decision making and has been valued by businesses. People have made positive or negative comments about a product after ingesting and using it. When people plan to buy a product, they want to take the advantage of the experiences of others who have used the same product before. Oral marketing is the exchange of information about products.

**A THEORETICAL STUDY ON ENTREPRENEURIAL TRAVEL TOURISM AND HOSPITALITY
INDUSTRY, PROBLEM TO POSSIBILITIES: AN OVERVIEW**

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Tourism and hospitality industry is a complex sector, a distinct field of activity, a component of economic and social life that offers multiple opportunities for small business development, but also capital intensive and highly competitive. In this context, its connection with entrepreneurship takes into account the economic development of tourist areas, aims to create new sustainable businesses by increasing the capacity and willingness of enterprises to develop, organize a business, to manage risk and profit. Entrepreneurial philosophy ultimately reduces unemployment rate, particularly educated youth. Examining tourists industry and tourism industry processes are the principal phase to empowering the educated youth to undertake tourism entrepreneurship business. The tourism industry is viewed as the agent of change in economic and social changes. Tourism entrepreneurship eliminates



societal problems, but surge the fiscal growth and development of a country, resulting to rise in country GDP. Employment has continually been a dominant subject in development. Employment is vital to successful and viable growth. The tourism business is one of the largest, fastest growing sectors. The tourism industry is considered as an indispensable role in job creation. Overall, this paper review the charisma of tourism business in reducing unemployment and also elucidate the vitality of tourism industry in present-day.

CORPORATE RESTRUCTURING

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In an era of global, national, and regional commercial competition, the environment in which businesses function is becoming increasingly chaotic. Surprisingly, competition is part of a constantly evolving mix of competition and interdependencies. Technology for production and communication is evolving at a breakneck pace. People are also being displaced as a result of downsizing and restructuring. Simultaneously, a business and corporate culture profession is adapting to this new reality. The techniques of yesterday are unlikely to operate in the workplace of tomorrow. The Indian corporate sector is going through a paradigm shift in order to adapt to the changing internal and external environment. The new paradigm declares and asserts some strategic reorganisation to extract power and energy from flexible and committed team players at all levels, alliances, consortia, mergers and acquisitions. As a business strategy, the Indian corporate sector buys a running business and grows 'overnight' through corporate mergers and acquisitions. Mergers, acquisitions, amalgamations, and takeovers are examples of these combinations, which have now become commonplace in business restructuring. Because of increased competition, the breaking down of trade barriers, the free flow of capital between countries, and the globalisation of business, such corporate restructuring leading to external expansion of business has become common. Because of their increased exposure to domestic and international competition, Indian firms have begun restructuring their operations around their core business activities through acquisitions, mergers, and strategic interventions in the wake of economic reforms. The speed and intensity with which the business world is evolving, both domestically and internationally, creates an exciting but also dangerous competitive climate. Any company that does not restructure will have a difficult time surviving. It may be possible to manage a business successfully for a short time, but it may not be possible in the long run unless strategic adjustments and reforms are implemented. - Scanning the business environment rationally aids in the identification of business possibilities, dangers, and perspectives. With the advent of globalisation, liberalisation, and privatisation, many businesses around the world believe that there is a plethora of lucrative investment opportunities all around the world. Business firms that see globalisation as an opportunity must capitalise on the benefits, which necessitates a large infusion of finances and resources, as well as undergo reorganisation. A company that perceives globalisation as a threat, on the other hand, must compete with new competitors by producing high-quality products and selling them at reasonable costs, which requires additional technological assistance and funding. In any case, reorganisation is unavoidable. With the advent of globalisation, liberalisation, and privatisation, many businesses around the world believe that there is a plethora of profitable investment opportunities available all around the world. Businesses that see globalisation as an opportunity must capitalise on it, which necessitates a large infusion of finances and resources, as well as undergo reorganisation. A company that perceives globalisation as a danger, on

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the other hand, must compete with new competitors by producing high-quality products and selling them at reasonable rates, which necessitates additional technological assistance and financial resources. Restructuring is unavoidable in either case. The concept of restructuring entails adopting new ways of conducting business and rejecting old ones. It requires organisations or firms to constantly reconsider and review their organisational design and structure, organisational systems and procedures, formal statements on organisational philosophy, behavioural interventions, re-engineering processes, and may also include values, leadership norms, and critical incident response, as well as criteria for rewarding, recruiting, selecting, promoting, and transferring employees. Other tools for restructuring include strategic partnerships, mergers, acquisitions, joint ventures, and takeovers. Restructuring has become the latest buzzword in the business world. Companies are competing for excellence and a competitive advantage by experimenting with new tools and concepts. Many businesses try to turn things around by laying off employees, buying companies, selling or liquidating unproductive segments, or even splitting apart. The fast-paced national and international environment is transforming the way businesses are done. Furthermore, given the quick pace of change, corporate restructuring is critical.

EFFECTS OF PERSONAL, PROFESSIONAL DEVELOPMENT, AND JOB SECURITY TOWARDS JOB SATISFACTION AMONG CBSE TEACHERS

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Role of teachers plays a vital role in the development of our nation, but as all other professions the teaching fraternity is also facing many professional challenges and stagnation in their career. To attract and retain the quality teachers is a great challenge to the educational institutions. Every teacher must have the potential and clear intention to discharge their duties with utmost devotion to derive satisfaction from their work. Satisfaction is the combination of emotional and psychological experience at work. It is the relationship between what everyone expects in accordance to what everyone achieves. Any work cannot be done effectively without satisfaction. So job satisfaction is not only important to an individual but it is also relevant for society's well-being. It is one factor that will ensure class performance and productivity of school. Teachers would perform to maximum capacity only if they are satisfied with their jobs. So it is an important fact of the teaching profession.

Research Significance

This study aims to recognize effect of personal, professional development and Job security the job satisfaction among CBSE school teachers. The role of the teachers in our society is very important. A teacher who is satisfied with their job can perform their work effectively and efficiently. The results may further help the school principals and administrators to review existing motivational policies and practices with a hope that they can enhance job satisfaction among the teachers.

Methodology

This study is a descriptive research. The main aim is to study the level of job satisfaction of male and female employees in CBSE schools working under private management in Kasaragod District, Kerala. The primary data collection tool was structured questionnaire. The questionnaire was designed on five point Likert scales ranging from strongly disagree to strongly agree. Regression analysis was

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used to identify the causal relationship between independent and dependent variables. Pearson Correlation was used to establish relationship between variables. Chi square test for independence is also carried out to check the dependency among variables. One sample t test is used for comparing the means of demographic variables.

Results

From the statistical analysis and hypotheses testing it is inferred that there is a relationship between all the demographic variables with dependent variables. The predictor variables Marital Status, Gender, Educational Qualifications and Age have causal effect on the variable Experience. When the Experience of the teachers changes the job satisfaction is affected. The predictor variables Marital Status, Gender, Educational Qualifications and Age have low or no causal effect on the dependant variable of Personal Development factors such as recognition of teachers' efforts, giving adequate promotion opportunities, providing adequate physical working environment, satisfactory with management co-operation, management creating family atmosphere. The predictor variables Marital Status, Gender, Educational Qualifications and Age have low or no causal effect on the dependant variable of Professional Development factors such as Management values contributions of teachers, freedom in the work place, adequate training opportunities, enhancing challenging nature of work and conducting adequate seminars, workshops and career programs. From the model summary, the predictor variables Marital Status, Gender, Educational Qualifications and Age have low or no causal effect on the dependant variable of Job Security and Job Safety such as 'Management following fair procedures, satisfactory salary, management providing utmost care, promoting Government schemes and management considering the teachers as an asset'.

Conclusion

The purpose of this study was to determine the job satisfaction among the CBSE teachers working under private management schools in Kasaragod District, Kerala. It was assumed that there had not been any similar research conducted on this topic. The objective of the study was to examine the effect of personal, professional development and job security towards job satisfaction. The causal relationship between the independent and dependent variables were established using regression analysis. There is a scope for future studies in this area with wide coverage of populations from various educational sectors other than CBSC schools.

ISSUES AND CHALLENGES FACED BY DIGITAL BANKING USERS

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With the introduction of digitalization and the digital India program, the banking sector has become more competitive, assuring improved customer service and achieving the objective of a cashless economy. Banking has begun to change from cash and paper-based banking to cashless and paperless banking as a result of digitization. The objective of the paper is to study the challenges faced by the customers of digital banking. A sample of 300 respondents was selected from the state of Punjab to collect the data. The Analysis has been done by using Percentages, Chi-square test and Weighted Average Method. Long processing time, Insufficient technical knowledge, server issues, poor network,



and high transaction cost are some hurdles in the path of digital banking that are needed to be resolved for the betterment of digital banking.

REVISITING FEMALE INFERIORITY: THE IMPACT OF GENDER STEREOTYPE AND MALICIOUS ENVY ON DEPENDENCY

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No matter how much people move forward, women were and are considered a second class citizen always restricted to the borders of stereotypes. Whether consciously or unconsciously women themselves fear to leave these boundaries and live a life towards freedom and independence. The current study aims to understand the relation between gender stereotypes, Cinderella complex, inferiority complex and malicious envy in working women. The study also aims to evaluate the impact of gender stereotypes on the Cinderella complex and inferiority complex; impact of gender stereotypes on the Cinderella complex and inferiority complex. The sample of the study was 84 working women of age group 25-40. The results of correlation analysis revealed that there is a significant positive relation between gender stereotype, Cinderella complex, inferiority complex and malicious envy. The regression analysis depicted that Gender stereotypes predicts Cinderella complex (31.7% variance, $p < 0.01$) and inferiority complex (15.8 % variance, $p < 0.01$) malicious envy predicts Cinderella complex (22.9% variance, $p < 0.01$) and inferiority complex (21.9% variance, $p < 0.01$). Thus it can be inferred that increase in gender stereotypes and malicious envy will significantly increase Cinderella complex and inferiority complex in working women. Further studies can be done to formulate these variables into a structural cyclic model. Research can also be done to evaluate measures to eradicate gender stereotypes, boost women's self esteem and confidence so that Cinderella complex can be eliminated.

GENERAL REQUIREMENT FOR ECONOMIC DEVELOPMENT

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With a profile of a developing country in mind and some reasons why it has remained poor, it is now possible to consider what the general requirements are for its development. An answer to this question involves more than merely saying "remove the obstacles to development" or "release the inhibitors" Such a "trigger approach" to the problems of development does not carry one very far. Nor does such a general answer as "stimulate innovation, capital accumulation, and cultural change". These answers are too mechanical and oversimplified; it is necessary to spell out what is involved in these requirements and what are their interrelations. To do this the aid of all disciplines is needed, especially history, psychology, sociology and political science. This chapter considers in broad terms certain requirements for the acceleration of development. Subsequent chapters will then examine in more specific terms some domestic and international policies that might help to achieve these requirements.



GENDERED POWER RELATIONSHIP: IN RESPECTIVE TO MALE DOMINATION OVER WOMEN IN ARTISAN COMMUNITIES OF JAIPUR CITY, RAJASTHAN

Dr. Vrinda Chauhan

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The culture of Indian society is inherited within the traditional customs, ethical values, art and craft since time immemorial. This historical experience relates to the unique contribution of artisan communities which is been endured till the present society, by the efforts of both men as well as women artisans. However, due to the very ingrained patriarchal structure of Indian society, women artisans, alike most of women, are subjected to gendered power relations where males are having superior advantage over them. They are deprived of financial and decision-making rights in their respective households and working spheres. This hindrance exposure of women to the market, interrupting their self-dependency, and lack respect and equality succumbing their work efforts to male counterparts. Thus, the paper seeks to highlight the problem of gendered power relationship in respective to women artisans of Jaipur city, Rajasthan.

A REVIEW ON THE RECENT SCENARIO OF MUNICIPAL SOLID WASTE MANAGEMENT IN KARNATAKA STATE

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In the Karnataka state there is a rapid pace of increasing population, economic growth, urbanization and industrialization is coupled with accelerated solid waste generation. Waste generation has been a part and parcel of the development activities of mankind. Municipal Solid Waste (MSW) is an example of socioeconomic activities that entails with solid waste generation. Management of municipal solid waste is a national problem and is faced in all the cities of India. As a result, wastes are either scattered in urban centres or disposed of in an unplanned manner in low lying areas or open dumps, or burned by the residents in their backyards. Insufficient collection and inadequate have made the situation exasperating due to which several environmental and health related problems are increasing. Keeping in mind of the present situation, the current review examines the opportunities and improvements that could be brought about in MSW management (MSWM) system in the state.

RELATIONSHIP BETWEEN SUICIDAL IDEATION AND PHYSICAL, INTERPERSONAL, ACADEMIC AND ENVIRONMENTAL FACTORS OF STUDENT STRESS AMONG ADOLESCENTS

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The present study aims to investigate the relationship between Suicidal Ideation and Physical, Interpersonal, Academic and Environmental factors of Student Stress. Stress has become an inevitable word in this fast spinning technical world. Stress is experienced by almost everyone around irrespective of the age they are in. Adolescence is a span when individuals become free from their parents. The period of adolescence is well recognized as a period of 'stress and storm' as an adolescent has to undergo a lot of physical and mental changes during this stage. Aside from their home environment, adolescents spend the majority of their time in school or college. The level of stress experienced by

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adolescents is influenced by the school environment, curriculum design, examinations, and social support. Suicidal ideation, often known as suicidal thoughts, is the act of considering, planning, or contemplating suicide. The range of suicidal ideation varies from momentary thoughts, to sweeping thoughts, to detailed planning. Stress is the sum of a person's bodily reactions to any unfavorable stimulus, whether physical, mental, or emotional, internal or external, that disrupts their regular state of well-being. Suicidal ideation can occur when a person feels they are no longer able to handle with an irresistible situation. The nature of the study is normative survey. Research population was the adolescent students of Kerala. From that a sample of 200 Adolescents of Higher Secondary level was randomly selected from schools in Thrissur and Ernakulam District in Kerala state. Due weightage was given to gender and locale in sample selection. Suitable tools and statistical techniques were employed. The results of the study highlights the positive relationship between Suicidal Ideation and Physical, Interpersonal, Academic and Environmental factors of Student Stress of adolescents.

STUDY OF DIGITAL ADVERTISING STRATEGIES IN FMCG SECTOR OF RURAL INDIA

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This paper explores about Digital Marketing of FMCG in Indian rural scenario. The study focuses on modern concept of digital advertising which has incorporated a tremendous change in the way of promotion of FMCG sector in last one decade. Due to change in technology like internet 3G,4G, smartphones etc., the way we communicate has changed in the past 10 years, a few years back, people were unknown and unable to buy online, even we were unable to think that we would buy groceries, furniture, cloths online but now we book our hotels, train, flight tickets etc. We can buy everything online through e-commerce app like Amazon, Flipkart, Snapdeal using our mobile. The delivery partners are also expanding their delivery areas in rural to deliver online orders. Social media are also playing a vital role in helping digital advertising in rural areas. Because now a days the people aged between 18-45 years use smartphones and give sufficient time on Facebook, Instagram, Whatsapp etc. Therefore, Marketers give advertisements on these platforms using google ads to grab the opportunities in rural areas also. Under this study I explored the concept of digital marketing and digital advertising. I have described about the marketing mix, 7P's of digital marketing, types of digital advertising. This paper explores about the digital advertising in India and its effect on FMCG, the significance of digital marketing in the current scenario of FMCG in the rural India.

FACTORS AFFECTING EMPLOYEE RETENTION IN IT SECTOR

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Employee retention is an important aspect of the business strategy as it contributes to the growth of the organization. Retaining employees, particularly talented employees, would give the company a competitive advantage over the long term. Thus, this study was conducted to understand the factors influencing employee retention in IT Sector. This is a conceptual paper reviewed in the research articles, News and other sources related to retention for the past 4 years to understand the IT Industry. Many of the employees may also tend to leave the job for various undisclosed factors such as lack of job security, lack of career advancement, desire for change in new opportunities, anticipating

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higher pay, problems with supervisors and few other personal reasons. It creates a great difficulty for Human resource personnel to fill the gap that has occurred. Modern Human resource managers are taking various steps to reduce the employee attrition rate and it has been a pivotal challenge for today's Managers. This Study has the broad factors such as Communication, Compensation, work-life balance; management/leadership, work environment, social support, autonomy, training, and development were all examined in depth in this study. Measures and initiatives taken by the company should be more consistent to gain employee retention. Long term retention requires a structured and inclusive approach.

THE EFFECT OF PERSONALITY TRAITS ON INTERNET ADDICTION AMONG ADOLESCENTS

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The internet is an integral part of today's life; therefore, the risk of internet addiction is very high. The current consequences of internet addiction are not comparable to those of other types of addiction. However, internet addiction may be a serious problem in the future. For this reason, this issue should be addressed today. The primary objective of the study to investigating the effect of personality traits on internet addiction among adolescents of 262 school/college students (108 male and 154 female) between the age ranges of 12 to 19 years was drawn from two districts (Haryana). They were assessed on Internet Addiction test (Young, 1998) and Neo Five Factor Inventory (McCrae & Costa, 1991). The data were analyzed by using SPSS for Correlation and Regression Analysis. Results show that the personality dimension neuroticism was negatively correlated to the IA score of the participants in all samples. In contrast, IA score negatively correlate with agreeableness and conscientiousness. Regression analysis indicated that neuroticism and conscientiousness are the potent predictors of Internet Addiction. The linear combination of these predictors jointly contributes 61% of total variance in internet addiction among adolescents.

ROLE OF SUBSIDY IN FISCAL POLICY

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Fiscal policy refers to the adoption of specific measures for the management of finances. Through this, the government adjusts the level of expenditure and tax rates occurred due to subsidy. This has a huge impact on the economy. Industry gets liquidity due to tax cut. That gives jobs to more people. This increases employment opportunities. Government expenditure includes subsidies, welfare programs, infrastructure schemes, etc. The government spends money on them in a planned manner. This expenditure is monitored through fiscal policy. In 2020-21, Out of the total revenue expenditure, about Rs 7.08 lakh crore was on account of interest payments and Rs 5.95 lakh crore on account of major subsidies. The share of subsidy in fiscal deficit has been increasing for the past few years. Total Expenditure, which was estimated at 30,42,230 crore in BE 2020-21 has been revised to 34,50,305 crore (13.4 percent increase) in RE 2020-21, which is 17.7 percent of GDP. The increase is mainly due to account of increased allocations for Food subsidy, Health and



Rural Development. The present study is based on secondary data collected through different department and agencies. The paper attempts to elaborate the role of subsidy allocation in respect to fiscal policy of GOI.

A REVIEW ON CONTEMPORARY APPROACHES TO LEADERSHIP BEHAVIOURAL PRACTICES

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Contemporary approaches to leadership include transformational leadership, leader-member exchange, servant leadership, and authentic leadership. The transformational leadership approach highlights the importance of leader charisma, inspirational motivation, intellectual stimulation, and individualized consideration as methods of influence. Its counterpart is the transactional leadership approach, in which the leader focuses on getting employees to achieve organizational goals. Recently, leadership scholars started to emphasize the importance of serving others and adopting a customer-oriented view of leadership; another recent focus is on the importance of being true to oneself as a leader. While each leadership approach focuses on a different element of leadership, effective leaders will need to change their style based on the demands of the situation, as well as utilizing their own values and moral compass.

ASPIRATION AND SELF HANDICAPPING BEHAVIOUR VIA SENSE OF COHERENCE AMONG SCHOOL STUDENTS

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The study attempted to investigate the mediating effect of Sense of Coherence on relationship between Aspiration and Self-handicapping Behavior (SHB) among School students. In this context Aspiration stands for the ability to distinguish and set future goals while being inspired to work towards these goals. Sense of Coherence is a personality trait which is expected to be a predictor of a person's orientation and internal strength. Aspiration as well as Sense of Coherence will have an impact on Self-Handicapping Behaviour of students. The sample of 320 school students both Girls and Boys were taken for the study from class 9th to 12th. The data was collected through the Self-Handicapping Behavior Scale (Jones & Rhodewalt 1982, Aspiration Index (Kasser & Ryan 1996) and Sense of Coherence scale (Antonovsky, A, 1993). The results revealed that all the variables which were taken for the study were significantly correlated with each other. Regression analysis and mediation analysis were used to answer the research questions. Mediation analysis revealed that Sense of Coherence significantly mediated the relationship between Aspiration and Self-Handicapping behaviour. Taking the respective results into consideration, counsellors can help students to consider their internal strengths to alleviate themselves from situations that jeopardise their behavioural responses such as self-handicapping behaviour and can inculcate a sense of aspiration to improve their behaviour responses.

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**PSYCHOLOGICAL CONTRACT, EMPLOYEE COMMITMENT AND ORGANIZATIONAL CITIZENSHIP
BEHAVIOUR AT WORKPLACE: A STUDY OF HIGHER EDUCATION TEACHERS IN UTTARAKHAND**

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Dr. Reena Singh

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Survival of any organization in the era of competition, irrespective of the industry, depends majorly onto its workforce, rather competent workforce. Education Industry has become a backbone to the development thus it is noteworthy to have an insight of its functioning. Similar to any other sector, education sector has also encountered drastic shifts in the Employer-Employee relationship. Psychological Contract is mentioned to be the unwritten contract between the employer and employee, outside the scope of the written employment contract; fulfilment of which is closely responsible to disposition at and for work responsibilities. Apart from survival, prosperity and growth of any organization come from committed workforce, Employee Commitment is therefore understood to the sense of belongingness to the organization. As believed, not everything at work can be mentioned in employment contract, neither can everything marked for reward or penalty, Organizational Citizenship Behaviour is looked upon the behavioural disposition of an employee outside the established frame of duties and reward system. In this study we have taken three variables, Psychological Contract, Employee Commitment and Organizational Citizenship Behaviour, specifically for education sector. Eudemonia, Commitment and Willingness are all three behaviour-related variables, thus these variable shall be studied to find the impact of Psychological Contract and Employee Commitment on Organizational Citizenship Behaviour in Educational Institutions of Uttarakhand. Past has been marked with similar studies in various corporate setups but not much has been explored in this context in Educational Sector. Data collected from various universities including Private and Public shall also help us understand some customary differences among them.

FINANCIAL LITERACY AND FINANCIAL BEHAVIOUR AMONG INDIVIDUAL: AN ANALYSIS

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Dr. Monika Hanspal

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The economic growth of the nation largely depends on the healthy financial system. The healthy financial system depends on the financial literacy and financial behaviour of the individual of the nation. It is not only essential to analyze the financial literacy and financial behaviour of the people living in metro cities but it is also essential to know the behaviour of people living in rural and backward areas. So, that the growth of the whole nation would be possible. Financial literacy simply means financial education among individuals regarding availability of financial products and services. In 2014, Pradhan Mantri Jan Dhan Yojana was started in India. Many people who are living below poverty line and without any education still opened their accounts with zero balance in different banks. Another term, financial behaviour also playing an essential role. The financial behaviour stands for rational behaviour among individuals to invest in a productive manner with the motive of more profits less losses. Hence, these both



terms are interrelated with each other and both are positively related with each other. This is a review-based research paper and the main aim is to analyze financial literacy and financial behaviour of the individual on financial system of the economy.

IMPACT OF GOODS AND SERVICE TAX ON HEALTH CARE SECTOR IN INDIA

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The impact of Goods and Service Tax on healthcare is mixed although financial experts feel it will be ultimately positive. Restructuring is still in progress, getting stabilize slowly. But concern like GDP contribution, FDI, GST on blood components, devices used in Dialysis, orthopedics, cancer, life saving and cardiac procedure need consideration. Under the range of GST, healthcare services cover diagnosis treatment, Usage of ambulance services by the patient to and from hospital, but exclude hair grafting and cosmetic surgery, except when undertaken to restore or to reconstruct anatomy or functions of body affected due to birth defects, developmental abnormalities, injury or trauma.

ROLE OF PERSUASIVE TECHNOLOGY STRATEGIES IN BEHAVIOR MODIFICATION

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Persuasive technology (PT) is widely described as technology that uses persuasion and social influence to modify users' views or actions but not necessarily compulsion. In educational contexts, persuasive technology has become a popular method for modifying the behaviour. The aim of this study is to assess and analyze persuasive technology strategies throughout the previous 10 years (2011-2022), as well as to investigate how persuasive technology might be utilized to modify the students' behaviour. This research has a connection to and is focused on educational settings, and 10 publications were chosen based on the persuasive method used. The characteristics, elements, theories, and procedures employed by the researchers in their experiment were examined. The findings show that a computer can be utilized to influence attitudes and behaviour of students for learning.

PATH TESTING BREAKTHROUGH USING ARTIFICIAL BEE COLONY OPTIMIZATION TECHNIQUE

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In the history of software development life cycle (SDLC), the testing space have always a serious note and was the most vital part of the development. Testing make your development more suitable and reliable. Software reliability is one of the most desirable feature of development process.

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Selection of test cases is itself a typical and tactical task, in other words, to overcome the cost and selection test cases issues we present a method of the selection of the right test cases with the help of Artificial Bee Colony Optimization technique (ABCOT). It is a population based search optimization technique based on the natural behavior of honey bees, to get the optimal solution. This BCOT technique uses a group based intelligence to get maximum path coverage and optimize the test cases. In this process we used CFG (Control flow graphs) to generate independent paths, says path testing methods. In this paper we use fitness value of path, generated by CFG to select or breakthrough the test cases to optimize test path and full coverage by using Bee Colony Optimization Technique.

R. K. NARAYAN AS A REGIONAL NOVELIST: AN ANALYSIS

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R. K. Narayan was a renowned fiction writer born in South India. Along with Mulk Raj Anand and Raja Rao, he was an honoured novelist during the early Indian literature in English. He was awarded Sahitya Akademi Award in 1960, Padma Bhushan in 1964 and Padma Vibhushan in 2000. He is regarded as a regional novelist who wrote about Malgudi an imaginative region. He is compared to William Faulkner in his creation of an imaginary region. Regionalism in literature is the writing that focuses on the characters, dialect, customs, culture, topography and other features particular to a specific region. Malgudi forms the fictional setting in his novels. It is a typically South Indian town symbolizing Indian culture and society. It occurs and reoccurs in his novels and short stories. In this paper selected novels of R. K. Narayan have been analyzed in the perspective of regionalism in literature.

**A STUDY ON PERCEPTION OF COVID VACCINE AMONG ECONOMICALLY WEAKER SECTION OF
THE SOCIETY IN COIMBATORE CITY**

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The Covid-19 pandemic refers to the spread of novel respiratory virus that relates to SARS-CoV-2 which was originated in Wuhan, Hubei Province, China during December 2019. The wide transmission of the Covid-19 virus caused severe havoc across the globe leading to loss of human lives, economic crisis and increase in poverty which led the World Health Organization declaring it as pandemic on March 2020. In the first wave of Covid-19, the Government of India has taken several steps to stop the spread of the virus and nationwide lockdown measures were implemented due to which many individuals and families faced many constraints like scarcity of food, shelter and money. In order to contain the transmission of the Covid-19 virus the scientists worked on vaccinations on war

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footing basis to end the pandemic situation. With the success of developing vaccine, the Indian Government took proactive steps to administer the vaccine to the people. The study was conducted in and around the areas of Coimbatore. The weaker section people were considered as the population for this study. In this study, the research adopted a sampling technique where the population is based on convenience sampling method. Descriptive research design is used in this project, both because it assists with depicting a specific circumstance prevailing. Here, essential and optional information is utilized. The primary data for the analysis was assembled through the survey in Coimbatore region. The questions focused on refusal of vaccine, experience related to COVID-19, risk of infection and likelihood of accepting the COVID-19 vaccination. Cognitive testing is conducted prior to full implementation and the questionnaire is revised by feedback. This survey is designed to be completed by person interview. The sample size for the study is 264.

VISION OF "ATMA NIRBHAR BHARAT" - BUSINESSES INCLUDING MSME's

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MSMEs continue to be the backbone of the economy for countries like India where the problem of unemployment is steadily escalating and the agriculture land holdings continue to shrink. With the limited data and information, this paper aims to examine the recent developments in women participation / entrepreneurs in India. This paper focuses on Vision of Atma Nirbhar Bharat role and significance of micro, small and medium enterprises. The objective of the paper is ; a) to estimate the ratio and share of the labour force in registered and unregistered MSMES . b) To analyse the growth and progress of MSME in India., c) to identify the socio-economic problems faced by MSME's d) credit availability, e) development of women entrepreneurship under planning. The State of Uttarakhand and Rajasthan in India is looking at sustainable and inclusive industrial growth as it faces an acute problem of migration from the hilly terrain to the plains due to lack of employment and business opportunities. The purpose of this paper is to comprehensively analyse the role of women participation in micro, small and medium enterprises in Rajasthan and Uttarakhand and to explore the reasons responsible for hindering their growth. A descriptive study was conducted with the help of secondary data and is based on extensive review which significantly contributes in directing the stakeholders to take appropriate measures for speedy development of the region The recent trends show that when women are better educated and have better paid employment opportunities, then participation of women might decline in SMES and they may move towards large scale industries.

IMPACT OF DIGITALIZATION ON THE INDIAN BANKING SECTOR

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Net/Junior Research Fellow

Society, economics, banks, and banking are all evolving as a result of technological advancements. Banking transactions were initially directed away from branches, which were traditional distribution channels, and toward automated teller machines (ATMs), telephones, internet banking, and mobile devices, which gradually diversified distribution channels. Digitization is the process of converting data into a digital format via the use of technology. In every industry, "digital" is the new buzzword. Banking, like other industries, is moving toward digitization all around the world. Banks of all sizes and

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locations are investing heavily in digital efforts to maintain a competitive edge and provide the best possible service to their clients. Banks may improve customer service by embracing digitalization. Customers will appreciate the convenience and time savings. Manual procedures, transactions, and activities have all been changed into digital services as a result of digitalization. Customer loyalty is increased as a result of digitalization, which eliminates human mistakes. Due to online banking, customers now have access to banks at all hours of the day and night. Managing significant sums of money has also become less difficult. Digitalization has also benefitted customers by facilitating cashless transactions. Customers no longer need to keep cash on hand and can conduct transactions at any time and from any location. The adoption of emerging technologies has benefited banks in several ways. E-banking has helped generate revenue through numerous channels while substantially decreasing costs. With the introduction of MICR-based cheque processing, Electronic Funds Transfer, Interconnectivity across bank Branches, and the adoption of ATM (Automated Teller Machine) Channel, commercial banks in India have pushed towards technology, resulting in the convenience of Anytime banking. The Reserve Bank of India has taken significant steps to strengthen payment and settlement systems in banks. India's government, banks, and fintech firms have been inventing and transforming the way the country spends its money. At the same time, the digital revolution poses significant challenges to the financial system's stability and integrity, as well as consumer protection. Due to online banking, customers now have access to banks 24 hours a day, seven days a week. Managing significant sums of money has also become less difficult. Customers have also profited from digitization because it has made it easier to conduct transactions without using cash. Customers no longer need to keep cash on hand and can transact at any time. It's a flexible, open-source digital participation platform that allows users to increase their agility and speed. The advancement of digital communication has made it possible to communicate with people all around the world. At first, digital banking took the form of a distribution channel, which enabled ease of access, cost savings, and increased productivity by allowing financial services to be supplied without the use of a branch, i.e., staff. This condition improved bank profitability by allowing the banking sector to gain a competitive advantage. One of the technological advancements has been the rise of social media. Blogs and channels such as YouTube have become a part of everyday life. In an ever-increasing pattern, the digital transformation is directing our bank-centered viewpoint toward a customer-oriented viewpoint. Keywords Banking · Digital banking.

STUDY ON IMPACT OF GST ON HOTEL INDUSTRY

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After three decades, reforms in indirect tax system reflected on 01st July, 2017 in India. Goods and Service tax is a single indirect tax, with the aim of One Nation - One Tax and is applicable in whole country. The present research work attempts to highlight the impact of goods and service tax on Indian HOSPITALITY industry. The hotel industry was in burden with multiple taxes on amount charged for different services. Additional charges on various activities of hotels were charged previously. But now in GST, single tax is levied with clearly stated slab rates for various services. Slab rate increases with increase in amount of services charged. For basic services rates are lesser and luxury services are under high GST slab rate. Here we try to explain the impact of GST system on hoteliers of Begusarai district. The present study is based on both Primary and secondary data. For this purpose, researcher collected

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samples from 50 hotels of the city by using structured scheduled interview method. Secondary data was collected from books, magazines and from websites. This study aims to evaluate the customer stimuli and cost implication after the implementation of GST. The study concluded that GST in hotel industry will attract more customers to consume hotel service and also enhances revenues to the government.

FINANCIAL INCLUSION AND ECONOMIC GROWTH IN INDIA: A STUDY ON MODI'S GOVT. INITIATIVES

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Even after 69 years of independence, around 600 million people in India are out of formal banking system. Since Independence, Government and the RBI have launched many initiatives for financial inclusion- Bank Nationalization, Regional Rural banks, Cooperative Banks, Banking Correspondence Agents (BCAs), Swabhiman, Swavlamban, Microfinance, No-frills account, 25% rural branch rule, BharatiyaMahila Bank and so on. But the objective of financial inclusion has never been achieved in entirety. In the direction to achieve financial inclusion objective, Prime Minister Narendra Modi has announced the launch of four major social security schemes in two phases. In the phase I basic financial service scheme Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched and in II phase pension scheme named Atal Pension Yojana (APY), a life-insurance scheme named Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and an accidental death or disability insurance scheme named Pradhan Mantri Suraksha Bima Yojana (PMSBY) were launched. This study focuses on initiative taken by Modi's government towards achieving the goals of financial inclusion for inclusive growth in India and analyses the progress and achievements of PMJDY & APY. The relevant data for this study has been collected with the help of from various Research Journals, Articles, Reports of RBI, Reports of Government and online resources.

GREEN BANKING: A PROGRESSIVE PATTERN IN INDIAN BANKING SECTOR

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The Indian banking sector is the strongest mediator between economic growth and environmental stability. Globally, all the countries are focusing their attention in strengthening economic activities and all the citizen of the country are contributing in growth of the economy. Today, we can see implementation of green banking activities in the banking sector has been a huge topic. Along with this,

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customers can also be made aware about green banking products. Green Banking is a new pattern of banking from which using online banking alternatively branch banking and Paying bills online alternatively mailing them to banks. In the Green Banking concept, the bank fulfills the social and environmentally responsibility along with making optimum use of natural resources like a normal bank. Green banking is the strongest pillar of economy in a country. It is also known as ethical activities bank and The present study proposes studies the impact of green banking and explore new pattern of green banking, viz. green product development, green corporate social responsibility, brand image and goodwill. This study found the implementation of the new pattern of green banking and other ways to address the challenges that lie ahead.

**EFFECTIVENESS OF FORENSIC ACCOUNTING IN BANKING SECTOR: ACCOUNTING
PROFESSIONAL'S PERCEPTIONS**

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With the passage of time the working of banks has been changed. Accounting in Banking Sector has evolved consistently over the past decades, with each new addition and innovation making it even better and challenging while providing satisfaction and convenience to the users. Forensic Accounting is the new innovation in the banking sector and it is emerging out to be an indispensable discipline in the modern world. Frauds are alarming notifications for a country's degradation. Hence India is also not lagging behind in the race to incorporate forensic accounting in its operational activities. The objective of this research study is to critically evaluate the applicability and effectiveness of modern forensic accounting process. The selected respondents for this study consists of banking accounting professionals of nationalised banks in Bengaluru. We also discussed the impact of forensic accounting in current scenario with insight from accounting professionals in banking sector. The survey findings have been assessed with the help of statistical tool and the implications have been clearly stated. The research work has been concluded with presentation of further scope in this particular arena.

**PROBLEMS AND CHALLENGES IN THE ENFORCEMENT OF THE LAW RELATING TO THE
ENVIRONMENT IN INDIA**

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Although India lacks competent environmental protection legislation, the fact that environmental protection laws are implemented is not even regarded as sufficient. If India wants to meet its

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constitutional obligations and other environmental legislation, it must do it effectively and efficiently. The National Green Tribunal [NGT] and Indian courts have made significant contributions to innovation and creativity over this period, and this merits commendation. Since certain businesses and pollution control boards have failed to take the essential procedures to ensure effective pollution control under the Indian Constitution's Articles 48–A and 51–A [h], India's Supreme Court has ordered them to do so. Each state in India should have an adjudicatory body of legal and technology experts to guarantee that these laws are implemented successfully and structured. It is possible to view a concern for environmental control and protection as a desire to ensure national growth is conducted under rational and sustainable norms. It is the duty of the government and every individual, organization, community, industry, and corporation in India to ensure that the delicate ecological balance is not disrupted. The Indian Constitution affirms a fundamental and social obligation to serve one's country in Article 51–A [g].

A BRIEF STUDY ON VALUES & ETHICS PROVIDED BY OM SHANTI BY THE USE OF MEDITATION

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Om is an important & religious word for Hindus. All Hindus have this as a holy word and they use this in their prayers. In Hinduism, the Aum "OM" word is a sacred sound which is also known as sound of Universe. All Hindus chants OM in their prayers and BK are the main followers and spreaders of this word. BK takes the tool of meditation which is actually a practice to take deep silence. BK are the social authorities that starts learning with God. Brahma Kumaris world excellent school is all over resolved to change of related gigantic learning and human characteristics through rational frameworks in world. They are the true followers of God and according to them, God is a soul that can never be determined. This spiritual community follows a Raj Yoga as a spiritual practice to establish a connection between God & Soul. This work presents about the related work of researchers who did this for developing ethics and values in society.

DETERMINANTS OF URBANISATION IN HARYANA

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The human population is constantly increasing over time. More people were born, the population kept on increasing and people started coming together in small groups and forming communities, with the emergence of agriculture. These small groups further developed into cities. The world population has increased remarkably over the past few years. We have moved towards industrialization and modernization, subsequently, many more people have shifted towards cities. Thus, this process is called Urbanisation. Haryana, one of India's most renowned states, has witnessed incredible expansion in industries and enterprises. "Haryana is one of India's most progressive states, having made substantial contributions to the country's socio-economic growth during the previous five decades." In Haryana, urbanisation accounts for 34.88 percent of the total population, which is greater than the national average of 31.16 percent. In the previous 10 years, the urban population has grown by 34.88 percent. My study using the data from the census 2011 tries to investigate the determinants of urbanisation by using the ordinary least squares regression model in the Haryana state of India. Urbanisation is determined by the size and growth of the population. The study uses environmental influence, spatial interaction effect, and



basic infrastructure facilities as independent variables. The findings reveal that urbanisation differs throughout Haryana. However, present infrastructural levels are proven to have a reduced impact on urbanisation. Finally, we propose that appropriate urban policy be developed in order to promote urbanisation. Otherwise, Haryana would confront the challenge of imbalanced urbanisation, which will hinder the nation from realizing its full potential contribution to economic progress.

EFFECT ON JOB SITUATION DUE TO COVID 19 AND INCREASED EMPLOYMENT CRISIS

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The lockdown in response to the COVID-19 pandemic resulted in sizeable job losses in South Africa (and around the world). This exogenous shock provided a natural experiment to investigate how job loss affects mental health. The labor market implications of the COVID-19 lockdown were also unique because many workers retained jobs to return to, but for the duration of the lockdown, they were neither working nor earning an income. This paper reviews the job situation in COVID -19 and how the automation has affected the job situation.

PHYSICO-CHEMICAL ANALYSIS OF DRINKING WATER SAMPLES OF DIFFERENT PLACES IN BARI, TEHSIL-DHOLPUR, RAJASTHAN, INDIA

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Drinking water is the most valuable thing for human life on earth. Physico-chemical analysis of drinking water in Bari tehsil, in Dholpur. Rajasthan (India). In present study two different water sources were compared: bore well and well water. The Physico-chemical parameters such as temperature, total dissolved solids, pH, Hardness, alkalinity, dissolve oxygen, chemical oxygen demand, biological oxygen demand, chloride and conductivity, were analyzed from 01 Aug. 2019 to 30 Nov. 2019. The present investigation revealed that the quality of drinking water of different places of Bari tehsil was found to be suitable for human health.

A STUDY ON NEED AND GROWTH OF MOBILE BANKING

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The banking system has been transformed from traditional branch banking to technology-based banking which provides the customers a platform where financial services are provided through utility applications of mobile phones. The constant developments and inventions in the field of electronics and technology led to the growth of standard products and services. Mobile banking can be considered one of such services which can be referred to as a precious innovation of a digital platform for availing banking

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services. Mobile banking is the need of the Era and Mobile banking refers to the innovative way of rendering banking-related financial services. Mobile Banking helps to generate revenue for the services provider as well as provides a convenient platform for the customers. Mobile banking has seemed like one of the smooth options of digital services amongst customers. Mobile banking can be considered the opportunity for banking sector for maintaining a crucial customer base by providing them with quick, convenient, and quality financial solutions. Mobile banking is a secure utility application-based mobile platform for banking services where customers can avail of banking-related financial services easily such as payment transfers, making utility bills, balance inquiries, stock market operations, etc. The paper has been designed to study the concept of Mobile banking covering the trend in the current era and the growth of mobile banking in India. The study attempts to trace the growth of Mobile Banking and its current status in India. The objective of the study is to find out the reasonable factors that influence the customer to use mobile banking services. It is conceptual research based on a descriptive study with available literature. The findings increase the understanding of the growth of mobile banking and its current scenario in Indian society.

WOMEN ENTREPRENEUR IN INDIA WITH SPECIAL REFERENCE TO MSME SECTOR

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Women-owned enterprises are small in number, concentrated in the micro segment or proprietary, and mainly informal. The number varies by data source and not all Micro, Small and Medium Enterprises (MSMEs) registered as women-owned are headed by women. Of the 58.5 million establishments in operation, the majority at almost 90 per cent are owned by proprietors, of which only 15.4 per cent are women. (MOSPI, 2016). There are urban/rural differences in rates of women entrepreneurship, with more women-owned enterprises based in rural areas. Yet urban-based enterprises are more likely to be registered. This is due to a number of factors including mobility, education and access to technology challenges in particular faced by women. Boosting women's participation in employment and entrepreneurship in India has the potential to grow the country's GDP and simultaneously enhance women's economic empowerment. Yet, while India's business environment is improving, the overall business environment for women-owned and/or led businesses in India is unsatisfactory. The country has comparatively low levels of women entrepreneurship, in a wider context of a declining female labour force participation rate. Consequently, there is a need to address business environment challenges facing women entrepreneurs. These constraints impact the size, scale and productivity of women's businesses, their level of formality and the sectors that they operate in, with implications for the country's inclusive growth and achievement in women entrepreneurship. For motivation of women entrepreneurs, the stories of successful women entrepreneurs spread among them and to foster a positive mindset change in society. In this establish the current profile of and barriers facing women entrepreneurs; analyses promising sectors and regions across India for women-owned/led businesses; ascertain potential sectors that would generate income and employment for women entrepreneurs; and provide recommendations for policymakers and implementing partner interventions on women entrepreneurship.



**MULTI BRAND RETAILING IN INDIA AND FOREIGN DIRECT INVESTMENT:
A THEORETICAL DISCUSSION**

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Retail sector is one of the biggest supportive pillars of Indian economy, it is the second largest sector in terms of employment after agriculture. Government decision to allow 51 percent Foreign Direct Investment (FDI) in Multi Brand Retail has been a contentious issue both for the policy makers and the foreign investors who are willing to invest in India. However, it is revealed that FDI in Multi Brand retailing would improve the logistic and infrastructure prospects in both urban and rural areas in India. The purpose of this study to examine the perceived implications of FDI in Multi Brand retail in India.

**A STUDY ON THE CHANGING CUSTOMER'S PERCEPTION TOWARDS DIGITAL FOOD APP
SERVICES WITH SPECIAL REFERENCE TO THRISSUR TOWN**

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Remya

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In today's world service sector contributes 64.80% in GDP. The rise of digital technology is reshaping the industries. With the increased use of technology, the number of people engaging into the digital sector is rapidly increasing. Even consumers are accustomed to shopping or even ordering online through apps or websites, with maximum convenience and transparency, expecting the same experience that they would get from outlet itself. To match up with the consumer's expectations apps are providing increased facilities and services to the consumers. This scenario doesn't exist only in one country but all across the globe. With the entire boom in digital industry across the globe, it's had its impact on the Indian economy too. The online food ordering firms have sprouted in bulk. The market size of food in India is expected to reach Rs.42 lakh crore by 2020, reports BCG. Presently the Indian food market is around \$350 billion. The space is coming up with a lot of innovation catering to their customer convenience, satisfaction, and retention. This has also built room for a lot of new players, who are targeting specific groups of people. Many new players joining the segment with innovative business models such as delivering food for health conscious people, home cooked meals, etc. Digital technology has just started growing; it will continue to grow at a rapid rate and with the effect of this so will the various other industries, including the food delivering industry. The advent of the internet, accompanied by the growth of related technologies, has created a significant impact on the lives of people around the globe. For marketers, one of the most significant impacts has been the emergence of virtual stores that sell products and services online. Consumers can now purchase goods and services virtually anywhere, 24 hours a day, 7 days a week, without geographical and temporal boundaries.



M- COMMERCE IN INDIA: ADVANTAGE AND DISADVANTAGE

Rupa Devi

M- Commerce and E- Commerce made people to transfer funds, shopping bidding without going to shops within a moment. E-Commerce is conducted on laptops, desktop computer using internet where as M- commerce is conducted on mobile phones using internet. M- Commerce is E- Commerce on mobile phone. E- Commerce introduced any time online transactions and M- Commerce introduced any time, any where online transaction. In E- Commerce we buy and sell goods and services online by the computer and laptop. But in M-Commerce the user not use mobile only for chatting and SMS and listening songs and videos but it also used for other way like, sale, purchase and do many more other activities like get traveling information online, online booking hotels, online payment of their bills etc, The technology used in M-Commerce based on wireless application protocol (WAP). M-Commerce helps in improving relationship with customer and provide helpful environment to do business transactions, and business online. M-Commerce is replacing E-commerce with these advantages M-Commerce have disadvantages such as tiny screen of device, weak processors, limited memory, poor resolutions, poor data entry and lack of WAP - enabled devices, expensive data speed and shortage of bandwidth. The research paper sheds light on the M-commerce its applications, advantages, disadvantages and the growth of M-commerce in Indian scenario. The present paper is qualitative and based on secondary data collected from various sources like books, newspaper, management journal and internet.

CARBON ACCOUNTING A MOVE TOWARDS A DECARBONIZED SOCIETY IN INDIA

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Whether, Carbon Dioxide hits the atmosphere or the accounting books, has become a radical approach of thinking in today's world. Carbon accounting is an accounting method for carbon emission accounting. Various initiatives, motivate in the field of carbon accounting are assisting industrial organizations in managing carbon accounting and reporting in this regard. The present research endeavor is entitled to analyze the objectives i.e. to study the global carbon emission and carbon emission in India w.r.t. low carbon index, to analyze the methods and tools of the carbon accounting and to discuss the carbon accounting treatment and law enforcement in India in this regard. This paper studies the relevance of carbon accounting in India using secondary data collected from internet, newspapers, research papers published in national and international journals. India has become the 3rd largest carbon emitter and faces high pressure to reduce the carbon emission from international side and from national situation. Different methodologies of carbon accounting enable industrial organizations to quantify their emissions; however, some trade-offs emerge when choosing among these approaches. Carbon accounting procedures should not be an isolated task for businesses. On the contrary, there is a strong need to integrate carbon accounting issues into different functional fields in order to achieve both corporate and climate policy goals. In India, according to AS - 2 issued by ICAI, valuation of inventory has to be calculated at cost price or market price whichever is less. The legal framework related to decarbonization in India have also played its own role. Without carbon accounting for carbon emissions, it is impossible to trade them on a carbon market. Better the power generation projects should learn about carbon accounting today and hold the carbon purse strings of tomorrow.



ROLE OF SOCIAL SCIENCE TEXTBOOKS AND TEACHERS FOR VALUES EDUCATION

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Our Textbooks and teachers still held sacrosanct Place in our teaching-learning practices. Textbooks are major source of planning learning activities, so If we want any change in educational practices, we need to modify our textbooks. Our textbooks are mostly written based on facts and objective truths perspectives. Thus textbooks content and various activities should be planned in such a way that it can give opportunities to students where they can share their thoughts, values, feelings and subjective meaning related to text. Also Teacher is the most important factor for any type of pedagogy in schools, it is who that plan lessons, deliver it through various strategies. So in order to have effective value education pedagogy, teachers should also need to modify his/her teaching learning patterns. He need to plan his pedagogy in a way that students can actively participate in classrooms and share their values systems. Stories, debates in class, asking different question in which there are some values conflicts and asking students to choose one of these values, are some of the effective strategies of value education which should be effectively utilise in classrooms. Thus we need to change our traditional teaching pedagogy and textbooks construction process in which students should be given more opportunities were they can reflect their values systems and share their subjective meaning related to what is taught. So it can be concluded that only through modifying our curriculum in terms of textbooks and teachers teaching practices, a sound values education programme can be achieved.

A STRATEGIC ANALYSIS OF GROWTH IN INDIAN APPAREL INDUSTRIES IN POST MFA PERIOD

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The Apparel Industry has played a leading sector role in the Indian economy, like most of the developing nation. It is one of India's oldest and most deeply rooted manufacturing sector and a major employer. Keeping in view, present study is intended to explore the strategic analysis of growth in Indian Apparel Industries in post MFA period. The study was carried with the help of descriptive research method. The primary and secondary data was collected for the study. Besides, the factors that account for India's slow integration into global Textile and Apparel markets have also, indirectly, provided subsets a segment of the industry with opportunities to move along a different, more high road path to upgrading and export growth. The features associated with this growth path are a flexible organization of production that can accommodate small- batches of increasingly, design- intensive and higher value product categories. Rapid automation accompanied by a rising demand for skilled workers has put a premium on training which in turn is associated ironically with a tight labour market, better working conditions and higher than minimum wages for a subset of the workers in this labour intensive sector. As the Indian Textile and Apparel Industry adjust to the uncertainties of the post MFA world, an understanding of the diverse paths of



adjustment at the firm level is critical. The presence of a strong set of internationally integrated domestic firms, a growing design sensibility, and the emergence of a set of upgrading processes that are not necessarily tied to commoditized labour or deep dependence on footloose global textile value chains is a hopeful finding.

**INTERNET OF THINGS (IOT) SECURITY CHALLENGES AND COUNTERMEASURES:
A LITERATURE REVIEW ON CURRENT RESEARCH**

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In today's world Internet of Things (IoT) devices can be found everywhere in homes, offices, agriculture, healthcare, insurance, transportation etc. These devices have brought significant changes in our daily lives, society and industry. But securing these IOT devices has become utmost important for manufacturers as well as their consumers. Because human factors are intertwined with IoT infrastructure, it's critical to think about data security and device functionality. Traditional security methods can't be applied to these devices due to their heterogeneity and resource constraints. Distributed Denial of Service (DDoS), Man In The Middle (MITM), and replay attacks are some of the most common types of attacks. This literature review paper intends to analyze recent research in IOT security from 2018 to 2021. Goal of this paper is to provide researchers information about IoT security research, challenges and countermeasures, open issues, datasets and simulation models used for IoT Security.

THE NITTY-GRITTY DETAILS OF REVERSE LOGISTICS IN THE INDIAN E-COMMERCE INDUSTRY

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The world has witnessed a massive surge in online sales over the last few years. Even though there were eminent signs of stabilization, rigorous growth of e-commerce and development continued in many developing countries. The Indian market has still not realized the drift of its full potential. In today's new world, where everything is changing so swiftly, exponential growth in all dimensions is bound to happen combined with the radical changes in technology. One of these aspects is that of reverse logistics which has made businesses achieve great heights and many have also experienced a standstill. Reverse logistics has emerged as an instrumental development within the broader supply chain functions. Reverse logistics with the integration of blockchain technology has made things much easier and simpler for organizations. It has made the whole online transaction experience more transparent and convenient for the customers. This has eventually made the customers believe in the whole online purchase custom which was seen as a taboo in the Indian market not so long ago. Reverse logistics earlier were seen as a dormant entity as the volume with the backward flow was not of significance as much. The growth in the size of the backward flow in recent years has shown equitable importance in the management of the reverse flow of goods. Organizational performance is conspicuously getting affected by the management of reverse logistic solutions which in due course is affecting the buying patterns of respective customers. Careful dissemination of resources within the whole supply chain becomes crucial with an increasing volume of backward flow of goods. This area is required to induce some lines for the future.



**ATTRIBUTES OF A PRIVATE BANK SERVICES BRANDING MODEL:
CORPORATE, INTERNAL, AND EXTERNAL BRANDING**

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Intangibility and perishability characterise services, making marketing a difficult task. Service businesses must establish a strong image in the minds of customers in order to become industry leaders and achieve long-term success. This demands the creation of a brand name, as well as brand awareness and brand equity. The brand name serves as both an identity and a means of distinguishing oneself from competition. From the perspective of the customer, trademarks assist in identifying the functional benefits, hidden trusts, and strong commitment. As a result, businesses must seek to improve their corporate, internal, and external brand image.

**AN EXAMINATION OF THE USE OF PROFITABILITY ANALYSIS OF
SELECTED AUTOMOBILE COMPANIES**

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The Indian automobile plays major role in the world's automobile market. Automobile industry covers two wheelers, three wheelers, commercial vehicles and passenger vehicles. This paper measures the profitability and also to analyze the effects of different factors on the profitability of Indian Automobile industry. Profit is the lifeline of any business firm. Profit means more income than expenditures. Profitability means capacity to earn profit from all the business activities of an organization. Five automobile companies are selected for this study. Secondary data is used for this research paper. The period for the study is 5 years from 2014-15 to 2018-19. With a view to achieve objectives of the study various profitability ratios are calculated.

**DOES FOREIGN DIRECT INVESTMENT GROWTH IS SIGNIFICANT IN INDIAN COMPUTER
SOFTWARE & HARDWARE SECTOR?**

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Foreign capital is a complement to the domestic capital vigorous embodying technology and innovations required for the expansion of Indian firms. Foreign promoters have played relatively significant economic roles among firms across production sectors in the manufacturing industry in India. It also facilitates job creation, enhances skill, fosters innovation, development and protects intellectual property. FDI contributed positively to sales, profit, employment, and wages of the Computer Software

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and Hardware in India from the period of Liberalization and This sector is one of the largest industries in the global market. The present paper focused on the growth of FDI inflows in the Indian Computer Software and Hardware sector and studied the Trends of Foreign Direct Investment in Indian Computer Software & Hardware sector through the Government of India Liberal Policies in this Sector. Linear Regression analysis Trend of Foreign Direct Investment in the Computer Software & Hardware sector in India shows positive trend. The slope coefficient of the semi log model is found to be 0.3928 indicating annual growth rates of 39.28 percent of FDI inflows in India during 2010-11 to 2020-21. Computer Software & Hardware Sector placed First position in attracting the highest FDI inflows. The FDI equity inflow received by the Computer S & H sector during 2010-2021 is Rs. 426955 Crores and it is 16.03 % of the total equity inflow received by the sectors since 2010 in India.

ATTITUDE OF TEACHERS TOWARDS IN-SERVICE TRAINING PROGRAMMES FOR THEIR SKILL DEVELOPMENT

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There is a good saying 'No one is perfect here and no one be completely imperfect', means that possibilities of learning are always exist for the professionals of a particular field. This is also true for teachers. Even teachers need much greater learnings than the others. For the completion of continuous learning needs of teachers governments had established the institutes like IASE, CTE, DIETs in the best supervision of NCERT at national level and RSCERT at state level. These institutes continuously took efforts for skill development of teachers. DIETs which are known as District Institute of Education and Training are set up nation-wide as per implementation of Programme of Action- 1992. Ministry of Human Resources Development, Govt. of India rightly termed the DIETs as the light houses in the field of Education. DIET are not only leading elementary and secondary education activities of the concerning district but also they are responsible for implementing new policies and innovations in the field of Education in terms of teachers training programs. These teachers training programmes are held by the DIETs in two forms -1) one is supposed for pre service training programmes and 2) the second one is related to in-service training programmes. Here we are discussing about the teachers professional development which is directly related to the in-service training programmes organized by the DIET. Before proceeding further, it is appropriate to have a look of professional development of teachers. The concept in itself related to the improvement of skills of teachers which in turn boost student outcomes. Now, Learning of teachers can take place in formal or informal settings. For various other sector formal learning settings include conference, courses, seminars, retreats and workshops. But for our teachers, formal learning takes place only in DIETs. So, it is the DIETs' sole responsibility to make suitable approaches to enhance professional development of teachers. And, no doubt, the DIETs have provided this all not only for teachers but to benefit the schemes of government, In the last few years we have seen that government programmes like LEHAR, GURU-MITRA, ABL and CCE or SIQE well implemented by the teachers through the knowledge they got from the training programmes of DIETs. DIETs are regularly taking efforts to enhance the professional development of teachers. For it training of teaching subjects are provided along with the training of educational research and work experiences. Professional development of teachers is important as the good teachers are better at teaching student effectively. It is the vision of DIETs that teachers have access to continuous learning opportunities and professional development resources. They are better equipped achievement as the ultimate goal of teacher's

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professional development or any training programs of DIET. Again, it is appropriate to mention here that New Education Policy, 2020 recognizes that teachers will require training in high quality content as well as pedagogy. The professional courses provided by DIETs in the form of trainings, promote local professions, knowledge and skills such as art, agriculture, business and such other things. For organising skill development programmes for elementary school teachers' diet has 7 components namely IFIC, WE, CMDE, DRU, ET, PSTE and P&M. All these components organise various teachers training programmes. IFIC works for innovations and language teachers trainings. ET is an important cell of DIET which is responsible for technological development of teachers. In the last few years when Corona forced to close the schools, technology supported the teachers to continue their teaching. IT is the most obvious and clear example of teachers professional development. Today teachers have more responsibility than teaching. They have to look after various activities like MDM, ICT, ABL, Scholarships. etc. DIET not only promotes professional development programmes but continually take efforts for enhancing teaching skills. Today teachers feel more comfortable due to the short training programmes of DIET. Actually DIET is a nodal agency of Govt. as well as a supporting body for teachers. DIET trains teachers in pedagogy and other necessary requirements of schools and teachers. Seeing the importance of DIETs, Govt of India made recommendation for in-service teachers training in the terms of multi disciplinary and integrated training. Though diet has made extra ordinary efforts in the directions but much remain to do. There are many challenges in the professional development of teachers. First of all lack of interest of teachers in trainings is a big challenge, though trainings organise by DIET is mandatory for teachers, But some how they try to escape it.

**A COMPARATIVE STUDY ON QUALITY OF WORK LIFE OF TEACHERS SELF-FINANCING AND
GOVERNMENT AIDED ARTS COLLEGE IN CALICUT DISTRICT**

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The quality of work life and quality of life a pivotal aspect in everyone's work-life. This also brings employee satisfaction. The employer can obtain staffs physical presence at a given place, and a measured number of skilled muscular motions per hour or day. But the enthusiasm, initiative, joy, loyalty, cannot be obtained by devotion of hearts, minds and souls. Apart from this, if the employee is provided with other extrinsic and intrinsic benefits then it will lead to higher productivity and results in employee satisfaction too. To introduce the hard practices into the organization, it is the important to have encouraging atmosphere. QWL is one of the most important factors, which leads to such favorable atmosphere. It produces more humanized jobs. It attempts to serve the higher order needs of employees who are considered to be human resources that are to be developed rather than simply used. At present in India, the educational institutions are functioning under three categories, namely government institutions, government aided institutions and self-financing institutions. However, some of the self-financing institutions offer very good salary package and good amount of fringe benefits to the teachers than the government institutions. It is not uniform in all the arts and science colleges. Hence, QWL perceived by the college teachers is not uniform in all educational institutions. The reason is that in self-financing and in the aided institutions, the management is the higher authority for all administrations. Moreover the QWL of college teachers of these institutions suffer due to the plenty of Human resources



waiting to be recruited into this field as college teachers. Hence, the management is not considering the QWL of existing teachers and they refuse to fulfill their requirements. Proper quality of work life of the teachers will lead to dedicated educational service to the young generation of the society. Hence the scope of the study was to analyze the quality of work life of teachers of government aided and self financing colleges in Calicut district. This study is attempted to explore various dimensions of Quality of Work Life (QWL) and factors affecting QWL.

A RETAKE ON SELFISHNESS AND ALTRUISM: A STUDY OF PERSONAL GROWTH AND CONTENTMENT

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Altruism is always viewed in a positive light and selfishness in a negative perspective, but the reality is far more complex and intriguing. These two paradoxical forms that are pathological altruism and healthy selfishness, have recently entered empirical domain and the current study provides an insight towards the paradoxical concept of selfishness and altruism in context of emerging adults in India. The study also aims to understand if these two paradoxical forms have any impact on an individual's future personal growth that individual has initiated and their contentment with life. The sample of the study consists of 106 emerging adults. The result of correlation analysis revealed that Health Selfishness has a significant positive relation with Personal Growth Initiative and Contentment. And Pathological Altruism has a significant negative relation with contentment. Regression analysis further revealed that Health Selfishness predicts both the dependent variable viz. Personal Growth Initiative (AdjustedR²= .305, p<0.01) and Contentment (AdjustedR²= .231, p<0.01) and Pathological Altruism only predicts contentment (AdjustedR²= .035, p<0.01). Thus it can be inferred that increase in healthy selfishness increases an individual's contentment with life and helps them initiate personal growth, but whereas on the other hand pathological altruism decreases and individuals contentment with life. Further studies in India can be done to gain more knowledge and an intervention to promote healthy selfishness can be created, as in turn it will increase an individual's contentment and personal growth initiative.

A SYSTEMATIC REVIEW ON PERFORMANCE OF GEMS AND JEWELLERY SECTOR IN INDIA WITH SPECIAL REFERENCE TO BSE LISTED COMPANIES

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The Indian Gems & Jewellery sector is contributing to the Indian economy by generating huge employment opportunities and forex earnings. This sector is boosting mainly due to the manufacturing of gold and diamonds in India at a cheaper rate than the rest of the world and thus, getting competitive advantage due to huge, skilled, and cheap labour availability and therefore, actively contributing to the "Make in India" initiative. India reigns supreme as a major exporter of diamonds in the international

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market, with an envious 20.6% share in 2020. This revenue is a major factor that contributes to the GDP of our country, which needs a boost to continue performing well in future. This sector ranks in the top ten countries globally, which is a testament to the importance and immense potential of this sector, which is renowned for its finest craftsmanship and diversified range of products. This sector contributes to a major proportion of Indian Exports and thus contributes around 7.5% to GDP (Gross Domestic Product) and 14% to India's total merchandise export. As per statistics from the Gem & Jewellery Export Promotion Council (GJEPC), India is exporting 95% of the world's diamonds. India is deemed to be the hub of the global jewellery market. Various studies have been conducted on the gems and jewellery sector but yet no attempt has been made to study the financial performance of gems and jewellery companies in India. Therefore, there is need to study this so far untouched research area. Keeping in view the importance of potential of growth of the gems and jewellery sector in India, the proposed research topic is selected as it will be helpful to witness the performance of the gems and jewellery sector in India and recommend various measures to improve the performance of this sector. In the past few years, many studies have been undertaken on the performance of listed companies of different sectors on the same parameters. Therefore, the present paper is an attempt to highlight the various related studies conducted by different authors in a detailed manner. The objective of the paper is to review the related research papers which includes the performance of gems and jewellery sector, EVA & MVA analysis and SPEL analysis of listed companies of same or related sector. For this purpose, the authors have reviewed 35 research papers related to time period of 2005 to 2021 and have done detailed analysis of the selected research papers. Various studies revealed the history, origin and export-import performance of gems and jewellery sector in India. Further, the studied literature has investigated the relationship between EVA and MVA, profitability and liquidity of the selected companies and provide the direction for the researchers to do future research related to this topic.

AN EMPIRICAL EXAMINATION ON MARKETING OF CLOUD KITCHEN THROUGH SOCIAL MEDIA

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The most recent innovation in the food delivery industry is Cloud Kitchen. A cloud kitchen works on an online ordering system through which customers place orders to takeaway restaurants and restaurant exclusively accepts orders. Restaurants that don't offer dine-in service may be considered food factories. Cloud Kitchen is also known as Ghost Kitchen, Dark Kitchen etc. Social Media is a computer-based technology that works on virtual networks and communities by which people share their ideas, opinions, and information with each other's and it is fulfilling its purpose for those who are bettering

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their chances of survival, growth, and profit. This industry (social marketing industry) is important in every industry, not just cloud kitchen. Managers, owners, and new entrepreneurs must accept and understand this dynamic notion of social marketing and trends to survive and flourish. Social marketing began with word-of-mouth advertising and has since evolved to include Instagram and internet advertisements, with development continuing ongoing. The COVID-19 virus's widespread impact on India's food services sector has established the circumstances for the industry's structure to be radically altered. Due to social media, the industry gets its presence and space. During this course of the pandemic, social media helped the industry to establish itself and to fulfill the customer's demands. Because of social media, not only does the former company gain popularity but so does the new company in the eyes of clients and the market.

TRADITIONAL COSTUME OF BHOTIYA TRIBE OF KUMAUN REGION OF UTTARAKHAND

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Costume is often referred as the second skin. Costume of people differs from one society to another. It depicts various things such as status, sex, occupation and religion. In a country like India ornaments along with clothing plays an important role. The traditional costumes of the Bhotiya tribe of Kumaun region of Uttarakhand have now got contemporize to such an extent that the traditional costumes are at a verge of extinction. The present study was undertaken in order to help retain the costumes before they are completely abandoned. Bhotiya tribe had adopted contemporary dress which was causing a threat to their age old heritage.

**A QUANTITATIVE ANALYSIS OF IMPACT OF JOB SATISFACTION ON NURSES' WORK
PERFORMANCE IN PUBLIC AND PRIVATE SECTOR HOSPITALS IN JAIPUR**

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Nurses and doctors are the driving force behind many of the best health care organizations in the world today, and they deserve their status. These businesses compensate their employees based on the responsibilities and results of each individual employee. The goal of the study was to find out how nurses' job satisfaction affects their productivity and performance. This study's sample included 364 people in total. An exploratory cross-sectional design was used for this investigation. Using a self-administered structured questionnaire, data was gathered from the hospitals of Jaipur, India. In order to analyse the data, SPSS version 23 was used. Data was analysed using descriptive statistics, such as frequency and percentage. 450 questionnaires were distributed, and 364 participants completed and returned the survey. On the subject of current incentives, the nurses' reactions were mixed. Nursing is a largely female-dominated profession, and the study found that most nurses were satisfied with their current work. The majority of nurses were content with their current wages, but they were dissatisfied with the incentives they received and the way in which they were organised. Annual incentives and salaries, according to most nurses, influence their job satisfaction, leading to better performance and a more developed health care system.



**TAILORIGSKILLS AND HEALTH HAZZARDSRELATED WITH THIS JOB WITH SPECIAL
REFERENCE TO KOTA CITY: A CASE STUDY APPROACH**

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The present study aimed to analyse the task performed by tailors while working, find out health problems faced by tailors and to find out the interest of next generation of tailors in continuing the tailoring job. This study was a qualitative case study approach. The respondents were three master tailors from Kota district. The respondents were investigated, using interview cum questionnaire schedule. Questions formed were open ended so that respondents can elaborate and answer in detail. The result of this study reveals that tailors are skilled, competent and devoted to their work. In spite of this, it is observed that the competencies and present skills of tailors of Kota city may lack sustenance and the trade may suffer continuation as a result of youth showing decreasing interest in the tailoring work. The reason for this could be better education, better employment opportunities, less wages or no interest in this profession.

STUDENTS STARTUP INNOVATION POLICY, GOVERNMENT OF GUJARAT: AN OVERVIEW

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Government of Gujarat has developed a policy for aiding Startups/ Innovation. Under this scheme, any individual/ group of individuals having innovative idea/ Concept will be eligible and/ or Universities/ education institutions, Incubation Centre/ PSUs/ R&D Institutions/ Private and other establishments will be eligible as an institution to support and mentor to innovators as approved by Committee. Startups in an economy's technology sectors is an important indicator of technological performance for several reasons. The Student Startup & Innovation Policy of Government of Gujarat aims to create an integrated, state-wide, university-based innovation ecosystem to support innovations and ideas of young students and provide a conducive environment for optimum harnessing of their creative pursuit. Developing student centric Innovation and Preincubation Ecosystem for Students (IPIES). Creating environment for creativity to flourish and an end-to-end support system in educational institutions to allow ample support to ideas for better execution. Build internal capacity of educational institutions and key components of the innovation ecosystem to enable deployed processes to make sustainable impact at scale. Create pathways for mind to market by harnessing and handholding projects/ research/ innovation/ ideas of students in Gujarat. Creating and facilitating sectoral and regional innovation efforts in state around educational institutions. Create a common platform to showcase, support and upscale innovations for motivating stakeholders as well as for an opportunity to create value for money and value for many. Leverage public system initiatives at state and central level, academia, industries and by other ecosystem stakeholders / domain experts and institutions to make an inclusive effort Empower all universities to set-up and execute the broad agenda of innovation and preincubation. Aim to create an environment that converts at least 1% graduates into job creators by innovation and allied means. Support at least 1,000 student-led innovations per year and aim to file 1000 patents from

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universities in the state every year. Harness 500 student startups in the next 5 years, and upscale. Empower universities and educational institutes to build a robust Innovation and Preincubation support systems within. Create incentives, awards, appreciations and benchmarks for innovation and student startups and associated efforts at all layers. Build capacity for at least 200 educational institutes in the state in the next five years, to have a robust preincubation support for student / alumni startups and Innovations. Undertake strategic interventions to empower all universities in the state to develop full-fledged preincubation ecosystem in the next 5 years. Ensure that the innovation processes link academia, society and SMEs through systematic ways so that students and faculty solve their challenges and create further entrepreneurial opportunities. Role of stakeholders has well defined in the policy. Government: Mandate, support, facilitate, integrate, and scale. Academic stakeholders: Deploy agenda within, quality assurance, create end-to-end support systems, and codification. Non-academic, industry and other ecosystem stakeholders: Mentoring, market access, and domain knowledge.

COMPANIES ARE REVIVING AND REWIRING ITS AMBIENCE THROUGH PSYCHOLOGICAL SAFETY: A CRITICAL STUDY

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The COVID phase was marked by intense flurries of information exchange, fluctuating workloads and shrinking time frames that have entangled organizational boundaries. Amidst such uncertainties and disruptions employees are still experiencing conflicts and stress in the post COVID phase. Often adverse psychological responses have affected their sociability and sense of security at work. It is to be remembered that a good work environment is everybody's responsibility. Thus organizations must gravitate towards a new work philosophy of psychological safety that would allow employees to voice their half finished ideas and opinions and can reach their full potential to make a meaningful contribution towards their firm. Companies that cultivate psychological safety provide an opportunity to leverage the strength of all its talents. The paper explores the impact of psychological safety through systematic literature review to highlight the facets that trigger a climate of innovation, respect and productivity.

IMPACT OF SOCIAL MEDIA ON CONSUMERS BEHAVIOUR WITH REFERENCE TO RAJKOT CITY

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Technology gives consumer the power to explore products to label them and criticize them in equal measure, and more. Many companies are doing online marketing now a days, which is called E – Marketing. Today, the world becomes global market. Most of the product and service based companies have pages on social networks like Facebook, Instagram to complement the information having about products and Services, getting feedback of consumers about products and likely to be relate more to a company after reading different ratings and reviews. Consumers have wide range of variety and choice for purchasing the products due to social media. They can easily compare all the products with competitors



and can take the decision effectively. The paper is related to the impact of social media on consumer behaviour with reference to Rajkot City, therefore it has been made Quantitative research. The data was collected from the various secondary sources like newspaper, magazines etc. as well as researcher had conducted scheduled interview with the 100 sample respondents. The analysis was done by using chi square test and percentage analysis. Moreover, after doing the complex statistical analysis using SPSS it can be seen how much it is influenced and the real impact of social media reflected in the vast behavioural changes in the consumers of Rajkot city.

RESEARCH ON THE INVESTIGATION AND PROBLEMS OF CHONGQING INTELLIGENT INDUSTRY

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The intelligent industry is an essential part of a strategic emerging industry. It has been used as the main direction of industrial development in Chongqing as the main direction of industrial development. It has become the key to achieving regional industrial upgrading and creating a new engine of economic growth. Promoting the development of the intelligent industry in Chongqing meets the strategic requirements of national and local development. This article has found the development direction of the intelligent industry by investigating the status quo of the intelligent industry in Chongqing. It is recommended to promote the development of the Chongqing intelligent industry by establishing an innovation platform, lending intellectual expo, and reserving high-end talents.

CONTEMPLATION OF WOMEN EMPOWERMENT & AGRO- ECONOMY IN MEWAT GEOGRAPHICAL AREA (INDIA)

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Dr. D.R. Agarwal

Guide

The developing Countries like India, agriculture sector plays important role in the income generation activities. In India, about 70% of its rural household still depends primarily on agriculture for their income. The Researcher has dealt with a district from a feminist perspective. In Many countries, the

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role of women in agriculture is considered just to be a 'HELP' & not an important economics contribution to agriculture production. Indian rural women act as the most effective & efficient workforce who contribute in the development of economy. Agriculture in India- Indian economy depends on agriculture. It is believed that agriculture is backbone of the economy of India. The headline GDP no. of 8% contraction does not capture the deferential impact of the pandemic on different sectors of economy. Women in agriculture- Women are the backbone of society and important resources in agriculture. Despite dominance of the labored force women in India face extreme disadvantage in term of pay, land right, & representation in local farmer organization. Agriculture in Mewat (Haryana) –Haryana is one of the better states in term of agriculture performance in India. Soil of Mewat district alkaline in reaction, poor in O.C & phosphorus. At present cropping intensity 150%. Major Field crops in kharif season are bajra, jwar and gwar. Likewisemajor crop in rabi season are mustard and wheat. Need For study-Out of total geographical area 186232 hectares Mewat/ 151180 hectares area was sown during 2006-2007. The district has only 994 hectares area under forest, 22675 hectares under non agriculture use & 8767 hectares as cultivable waste. It indicates that there is scope to enhance area under cultivation by more than 31000 hectares. Women of Mewat can also contribute economy of country. So study was taken to Observation & Result- As far as social demography of mewati women is concerned. Maximum women who work in agriculture sector in mewat are of age between 30-50 years. Literacy below 12th class & very less in higher education. Annual family income is just hand to mouth & savings negligible. Women works more than 180 days full time in a year. Women participate in agree processing & crop enterprises significant but extent of effectiveness of their participant is not significant. Study shows that mewati womens are not significant decision making in different aspects.

**EMPLOYMENT GENERATION THROUGH FELT WASTE PRODUCTS DEVELOPMENT IN TONK
DISTRICT, RAJASTHAN**

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The purpose of this study is to offer a contribution to the sustainable development of people by exploring felt in generating their livelihood. This study is all about how they can generate their income with the help of waste felt. Felt is a fabric structure made of wool fiber under specific condition. Felt is a versatile material which is an integral part of our daily life. In the increasing competitive world today, it becomes essential to develop varied products of waste felt. The present investigation was conducted to study the existing felt waste handling practices in the handmade felt industry of Tonk region and to develop and evaluate various types of innovative product from felt left-over. The developed product included some utility articles and some decorative articles. Among the articles tea – coaster was the most liked ones. While among the other utility and decorative article handbag, bandhan wall and photoframe got higher scores. Responses of judges indicated that a ten percent profit margin can be easily earned on almost all the items and the orders from viewers indicated that products will have high demand.



GENDERED POWER RELATIONSHIP: IN RESPECTIVE TO MALE DOMINATION OVER WOMEN IN ARTISAN COMMUNITIES OF JAIPUR CITY, RAJASTHAN

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The culture of Indian society is inherited within the traditional customs, ethical values, art and craft since time immemorial. This historical experience relates to the unique contribution of artisan communities which is been endured till the present society, by the efforts of both men as well as women artisans. However, due to the very ingrained patriarchal structure of Indian society, women artisans, alike most of women, are subjected to gendered power relations where males are having superior advantage over them. They are deprived of financial and decision-making rights in their respective households and working spheres. This hindrance exposure of women to the market, interrupting their self-dependency, and lack respect and equality succumbing their work efforts to male counterparts. Thus, the paper seeks to highlight the problem of gendered power relationship in respective to women artisans of Jaipur city, Rajasthan.

EVALUATING THE FINANCIAL HEALTH OF THE SELECTED INDIAN STEEL COMPANIES BY APPLYING ALTMAN Z SCORE MODEL

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In India, the steel industry is one of the most important industries. It is to be seen among many other industries as the backbone. It supplies raw material for many other sectors and creates jobs for people in the country as well. The growth of such an industrial sector is therefore very significant for the public as well as for the economy. This study aims to assess financial health by using an Altman Z Score Model and to predict the chances of bankruptcy of selected steel businesses in India. For the purpose of the study five companies were selected. The present analysis is based on secondary data, covers the 5-year period from 2015-16 to 2019-20. The analysis indicated that Jindal Steel, Tata Steel BSL, and SAIL's financial health was very poor throughout the study period, and they were in distress zones. In 2017-18 & 2018-19 the z score for JSW Steel and in 2017-18, for the Tata Steel company stood at over 1,81 but less than 2,99 and hence in that period they were located in the Grey area. In short, it can be inferred that during the study period the financial health of all the tested enterprises was quite weak. It is recommended that the management of these companies take remedial measures to improve their financial condition; otherwise, there is a high risk of bankruptcy in the near future.

UNDERSTANDING THE NEEDS OF INDIAN SHOPPERS TOWARDS MOBILE PHONES

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Mobile phones have become a boon to mankind. It has made communication possible at any time and from anywhere. A smart device like a mobile is not only used for interaction but also for other



technical utilities like operating pumps from remote location. In this paper we discuss about the shopping journey of the new age shoppers begins at the learning phase, moves on to the exploring phase and finally concludes at the buying phase and mobile is the constant companion throughout this diversified shopping journey. In this paper we collected the data by both primary and secondary method.

A STUDY ON CONSUMER BEHAVIOUR TOWARDS PURCHASE OF SELECT INSTANT FOOD PRODUCTS

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Consumer behaviour relates to how people look for, buy, use, evaluate, and dispose of items and services. Consumer behaviour is critical for forecasting and understanding product and brand preferences. The current paper focuses on the research of consumer behaviour when it comes to instant meal products. Changes in customer demographics and demand choices are the most significant. As a result, an attempt has been made to analyse the frequency with which consumers purchase instant food products. More efforts have been made to understand customer knowledge of products and analyse aspects impacting current food items.

EVALUATION METHODS: WAYS OF IDENTIFYING THE LEARNING CAPABILITIES AND LEARNING PERFORMANCE OF STUDENTS WITH DISABILITIES IN INCLUSIVE CLASSROOM

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The contemporary study explores evaluation methods: ways of identifying the learning capabilities and learning performance of students with disabilities (SwDs) in inclusive classroom settings. The primary goal of education is to provide information to people from various socioeconomic classes. Students' abilities and limitations can be considered, and instruction can be tailored to their needs. Teachers can assess the development of their students and make appropriate modifications to their public personas as an outcome of that evaluation. Evaluation methods are used to determine whether or not students are on track to achieve their educational goals. Students with disabilities might sometimes benefit from teachers' assistance in learning effective teaching and learning strategies in an inclusive classroom, but this is not always the case. The opinions of one's students should be used to gauge one's level of competence. This has a significant influence on student achievement. A strong feeling of purpose and direction can help individuals with disabilities excel in school. Regardless of their educational background, SwDs should be confident and fearful of any evaluation process. In many persons, the word "assessment" keeps bringing up emotions of anxiety and insecurity. When they hear negative responses, students lose interest in the teaching-learning process. As an outcome, students' talents and performance in the classroom may be assessed through evaluations. It is possible to employ both assessments and evaluations equally, even though they are two separate processes in the research. When evaluating an SWD's learning holistically, the environment in which the teaching happened is taken into account. It is essential to be ready to deal with the surprising when doing an evaluation. In the end,

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evaluations are very well initiatives that are open to input. The SwDs instantly get from the instructors when the evaluation procedure has started. Students will be able to better prepare for the test due to this adjustment. Whenever their students perform well in their SwDs instruction, teachers will know if they are making an exceptional effort. Teachers of all levels must utilize it routinely to build inclusive classroom settings.

**A STUDY ON IMPACT OF COVID – 19 PANDEMIC IN ALL DISCIPLINES AND ASPECTS OF
BUSINESS**

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The effects of Coronavirus disease (COVID 19) outbreak have been felt all across the World. The Pandemic had a significant impact on workplace. In addition to endangering public health, the economic and social turmoil endangers millions of people's long – term livelihoods and well being. The Pandemic is wreaking havoc on labour markets, economies and businesses around the world, as well as global supply lines, causing severe commercial disruptions. COVID – 19 is a pandemic. It is a disease that poses a threat to the functioning of the entire world. It is analogous to the 1918 influenza pandemic which also affected people and caused several deaths in a short period of time. The lives of people were affected in multiple ways. A "new normal" way of life, where people are assured of existence through the pandemic. Confined to their dwellings, everyone had their definition of it. Work from home, lockdowns, online classes, social distancing, quarantines, self – quarantines at home, are major facets of the new normal. New rules and restrictions were introduced and people were advised to stay at their homes. Masks and sanitizers became a permanent part of everybody's lives. Schools and colleges, all workplaces across various industries, public places, majority of government offices, etc, were closed; a total shutdown of all possible human activities. The effects of this new normal are multidimensional, in both positive and negative ways. Alongside its numerous negative impacts on society and its people, it does have several positive impacts.

**ARTISTIC INTERACTIONS: EXPLORING THE VALUE OF ARTIST RESIDENCIES IN
CONTEMPORARY ART SCENE**

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This study is an exploration of the phenomenon artist residency. Nowadays artist residencies have developed into an essential element in the contemporary art scene connecting the local to the global art world. These residencies allow creative practitioners to experiment, explore and practice within another environment, meet other creative people, experiment with new materials, create new connections, and experience creative life in a new atmosphere. Artist Residencies emphasize the importance of meaningful and multi-layered artistic exchange and collaboration. The phenomenon of artist residency is blooming, propagating to provide creative practitioners excellent opportunities for creative work and collaboration. Many exciting artistic exchanges and dialogues between artists take place that broadens their thoughts and experiences. These residencies are providing the greatest opportunities for artists to interact with other artisans and live in a new environment to find an inspiration

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to channel into their work. Artists in Residence programmes have been exploring new ways of working through associated mobility and exchange programs. This study examines the value of artist residencies in current art scene by analyzing the various available studies. Artist residencies have provided unique professional development opportunities for visual artists through programs that complement local conventions. This study provides an overview of the concept of the artist residency and how it has become a catalyst in contemporary art scene. This study helps to identify the growing phenomenon 'artist residency' in contemporary art system.

**IMPACT OF TRAINING AND DEVELOPMENT IN JOB PERFORMANCE AND JOB SATISFACTION IN
THE EDUCATION SECTOR**

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The aim of this article is to examine the training and development of teachers and how it can enhance their performance in the education sector. The performance of teachers is of primary importance in the education sector. Teachers are a source of encouragement to their students because of the developed relationship and in addition, provide instruction in their respective academic areas. To achieve a competitive advantage and get the best results in the education sector to have to provide the means to upgrade their teachers which they can best do by organizing training and development programs that not only improve the employee's skills but also enhance their performance, motivation, and give a sense of job satisfaction. This study investigates the relationship between training and development, job performance, and job satisfaction in the education sector.

**GREEN MANAGEMENT & TECHNOLOGY PRACTICES IN SELECT INDIAN COMPANIES IN
ACHIEVING SUSTAINABLE DEVELOPMENT GOALS**

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An environmentally friendly company, or a "green" business, is one that has a minimum detrimental influence on both the environment and the local or global community, society, or economy. As public awareness about economic sustainability grew, the concept of 'green business' was born around the end of this century. An increasing number of people are becoming concerned about environmental issues, such as resource depletion and degradation. It took companies around 20 years to adopt the greening trends into their philosophy and practice, even though they started in the middle of the 1960s, when the phrase "green business" was first used. There are still numerous ways to describe "green business," as seen by the many different ways it is characterised. Many businesses throughout the globe have yet to adopt green business practices, with noticeable variances in the extent to which 'green' concepts have penetrated the business sector in different nations. For one thing, it's because "greening of company" is still mainly viewed as an additional burden (in terms of cost increases or revenue losses), and for another, it's because of cultural, political, and economic variations across different countries. There is an emphasis on the contemporary significance of green business practices and an examination of how well-known Indian organisations are carrying out these practices and the effect they have on their productivity and efficiency.



ज्ञानाश्रयी काव्य धारा के संत और ओशो

भानु प्रकाश शर्मा

सहायक आचार्य हिंदी, राजकीय महाविद्यालय उनियारा एवं पीएचडी स्कॉलर डॉ केएन मोदी यूनिवर्सिटी, निवाई, राजस्थान।

ज्ञानाश्रयी काव्य धारा जिसे निर्गुण संत धारा एवं संत काव्य धारा के नाम से भी जाना जाता है, यह हिंदी साहित्य की अनमोल निधि है। हजारी प्रसाद द्विवेदी और पीतांबर दत्त बड़थवाल जैसे विभिन्न आलोचकों ने इस धारा को विश्लेषण करने का प्रयास किया है। फिर भी ऐसे कई प्रश्न हैं, जिनका उत्तर आलोचक सम्यक रूप से नहीं दे पाए। जैसे ज्ञानाश्रयी धारा में 'ज्ञान' शब्द कौन से गुढार्थ प्रकट करता है? या संत काव्य की गुणवत्ता पर संत कवियों के बेपढ़े-लिखे होने का क्या कोई प्रभाव है? सौभाग्य से संत काव्य दर्शन पर आचार्य रजनीश जिन्हें ओशो के नाम से जाना जाता है, का अद्भुत साहित्य हमारे सामने आता है। ओशो ने विभिन्न आयामों से ज्ञानाश्रयी संत कवियों के अध्यात्म-दर्शन का विश्लेषण किया है। वे तर्कपूर्ण ढंग से स्पष्ट करते हैं कि संत कवि अनपढ़ या अशिक्षित होकर भी उपनिषदों के ऋषि के समान उत्कृष्ट हैं। संत काव्य के आलोचक 'माया' तत्व को प्रायः भ्रम या इल्यूजन के अर्थ में ग्रहण करते हैं, परंतु ओशो तर्कपूर्ण ढंग से सिद्ध करते हैं कि माया के लिए सम्मोहन शब्द उपयुक्त है। "अंग्रेजी में एक शब्द है, हिप्नोसिस। मैं माया का अर्थ हिप्नोसिस करता हूँ, सम्मोहन। माया का अर्थ इलूजन नहीं करता, माया का अर्थ भ्रम नहीं है। माया का अर्थ है, सम्मोहन। माया का अर्थ है, हिप्नोटाइज्ड हो जाना।" इसी प्रकार परमात्मा प्रकाश है, इस सिद्धांत के गूढ रहस्य को वह सामने लाते हैं। लगभग सभी संतों की महिमा को ओशो ने नई दृष्टि प्रदान की है। वे कहते हैं कि संतों की भाषा पर मत जाना, भाव पर जाना। काव्यी फूटा उनसे! जब दीया भीतर जलता है, तो रोशनी कृत्स्नकी किरणें बाहर फैलनी शुरू हो जाती है। वही संतों का काव्य है। प्रस्तुत आलेख संत कवियों को ओशो की रहस्य पूर्ण दृष्टि से देखने का प्रयास है।

चित्तौड़गढ़ जिले में अफीम की कृषि के पर्यावरणीय प्रभावों का भौगोलिक विश्लेषण

महेश कुमार भीणा

सहायक आचार्य—भूगोल, राजकीय पी.जी. महाविद्यालय, दौसा, राजस्थान।

चित्तौड़गढ़ जिलाराजस्थान के दक्षिण एवम् दक्षिणपूर्वी भाग में 24° 13' से 25° 13' उत्तरी अक्षांश और 74° 04' से 75° 53' पूर्वी देशान्तर के मध्य स्थित है। इसके पूर्वी भाग में कोटा जिला और मध्य प्रदेश का नीमच जिला, दक्षिण में प्रतापगढ़ जिला पश्चिम में उदयपुर एवम् राजसमन्द जिले तथा उत्तर में भीलवाड़ा और बूंदी जिले स्थित हैं। चित्तौड़गढ़ जिले की जलवायु उष्णकटिबंधीय शुष्क है और औसत अधिकतम एवम् औसत न्यूनतम तापमान 35.7 डिग्री एवम् 21 डिग्री सेंटीग्रेड है। तथा औसत वार्षिक वर्षा 841.5 मिलीमीटर है। यहां खरीफ फसलों के अन्तर्गत मक्का, सोयाबीन, मूंगफली, ज्वार तथा राई की फसलों के अन्तर्गत गेहूँ, सरसो तथा गन्ना की फसल उगाई जाती है। अफीम चित्तौड़गढ़ जिले की प्रमुख नकदी फसल है जो राई के ऋतु में उगाई जाती है। चित्तौड़गढ़ राजस्थान का अग्रणी अफीम उत्पादक जिला है। जिले की सभी ग्यारह तहसीलों में अफीम की फसल उगाई जाती है।

कालिदास के ग्रंथों में नायिका का शृंगारिक पक्ष : राजस्थानी कलाकारों की दृष्टि से

प्रीति यादव



शोध छात्रा, कला इतिहास विभाग, काशी हिन्दू विश्वविद्यालय, वाराणसी

भारतीय कला एवं साहित्य में कालिदास की रचनाओं की भूमिका उनकी विशिष्टता के द्योतक रहे हैं। कालिदास एक महान कवि, नाटककार, कला एवं संगीत के पारखी भी थे, जो उनकी रचनाओं में स्पष्ट रूप से दिखाई पड़ता है। कालिदास ने मुख्य रूप से सात ग्रंथों की रचना की। जिसमें तीन नाट्य रचनाएँ एवं चार काव्य ग्रंथ शामिल हैं। प्रमुख नाट्य रचनाएँ— अभिज्ञानशाकुंतलम्, विक्रमोर्वशियम्, मालविकाग्निमित्रम् तथा ऋतुसंहारम्, मेघदूतम्, रघुवंशम्, कुमारसंभवम् काव्य ग्रंथ के अंतर्गत हैं। कालिदास के इन सभी ग्रंथों ने नायिका के विभिन्न स्वरूप का अद्भुत संयोग झलकता है तथा अनेकों दशाओं का वर्णन परिलक्षित होता दिखाई पड़ता है। समाज की रचना तथा उसके व्यवस्थित विकास में भारतीय नारी की भूमिका अत्यन्त महत्त्वपूर्ण रही है। इस क्रम में उसके जीवन में शृंगार का स्थान सर्वस्व है। शृंगार एक नैसर्गिक प्रक्रिया है तथा इसकी अभिव्यंजना सौन्दर्य—बोध है। मानवीय सौन्दर्य को पुरुष एवं नारी सौन्दर्य में विभाजित किया गया है। एक का रूप सौन्दर्य, कोमलता और माधुर्य में है तो दूसरे का ओजस्विता और गाम्भीर्य में। वस्तुतः नायिका सौन्दर्य की केन्द्रबिन्दु है, इसलिए रूप शृंगार उसके सौन्दर्य को और मुखरित करता है, जिससे काम स्वयं उत्प्रेरित होता है। शृंगार से आकर्षण बढ़ता है, इसलिए नायिका अपने प्रियतम को स्वाभाविक के रूप से कामोद्रेक के लिए उत्प्रेरित करती है। यह तो स्पष्ट है कि शृंगार एक कला है, जिसमें सौन्दर्य—बोध एवं प्रणय भावनाओं सुकुमार संगम होता है और इन्हीं को आधार मानकर साहित्यकारों एवं कलाकारों ने नायिका के शृंगार को अधिक प्रक्षय दिया है। इस प्रकार मैं अपने इस शोध-पत्र में कालिदास के ग्रंथों पर आधारित नायिका के शृंगारिक पक्ष का वर्णन राजस्थान के कलाकारों के दृष्टिकोण से उनकी कृतियों में दिखाने का प्रयास करूँगी। जिन्होंने नायिका के सौन्दर्य को अपनी दृष्टि से तूलिका के माध्यम से अपने चित्रों में दर्शाया है, जो कलाप्रेमियों और शोधार्थियों के लिए विशेष स्थान रखेगी।

विद्यार्थियों की जीवन शैली एवं शैक्षिक उपलब्धि का अध्ययन

राजीव कुमार शर्मा

शोधछात्र, लॉर्ड्स विश्वविद्यालय, चिकानी, अलवर, राजस्थान।

डॉ निर्मला राठौर

प्रोफेसर, लॉर्ड्स विश्वविद्यालय, चिकानी, अलवर, राजस्थान।

शिक्षा व्यवस्था किसी भी समाज के विकास की आधार शिला होती है। विद्यालय शिक्षा से उच्च शिक्षा तक यह व्यवस्था जैसी होगी समाज में नैतिकता तथा आचरण का प्रवाह भी उसी तरह परिलक्षित होगा। शिक्षा सीखने और सिखाने की औपचारिक—अनौपचारिक व्यवस्था है। मानव में सीखने की प्रक्रिया जन्म से मृत्यु पर्यन्त अनवरत चलती रहती है। उदाहरण स्वरूप— शिशु अपनी माँ तथा पालन—पोषण करने वाले अन्य व्यक्तियों के उन व्यवहारों, जिन्हें वह स्वयं देखता—सुनता है और इसके आधार पर बहुत कुछ सीखता है। इस प्रक्रिया में बालक, परिवार, आस—पड़ोस, समाज सभी का योगदान रहता है। खान—पान, गतिविधियों का चुनाव एवं व्यवहार जीवनशैली को प्रभावित करता है। सकारात्मक जीवनशैली व्यक्ति के अंदर प्रसन्नता का संचार कर सकती है वही नकारात्मक जीवनशैली व्यक्ति में दुःख, बीमारियों तथा तनाव को बढ़ा सकती है। जीवनशैली के आधार पर ही बालक अपनी आजीविका निर्धारण के विषय में सोचने लगता है। व्यक्ति की जैसी जीवनशैली होगी, जैसी आदतें होंगी उसी के अनुरूप उसकी व्यावसायिक रुचि होगी। वास्तव में व्यक्ति की व्यावसायिक रुचि मूलतः उसकी आदतों, जीवनशैली, शैक्षिक रुचि एवं उपलब्धि पर निर्भर करती है।

महात्मा गांधी अंग्रेजी माध्यम विद्यालय में हिन्दी माध्यम से प्रवेशित छात्रों की समस्याओं का अध्ययन
पुष्पा मेहता

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डॉ. विजयशंकर आचार्य

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भारत में 1935 में लार्ड मैकाले ने अपना स्मरण पत्र गवर्नर जनरल की परिषद के समक्ष प्रस्तुत किया जिसे विलियम बैटिक ने स्वीकार करते हुए अंग्रेजी शिक्षा का अधिनियम 1935 पारित किया। 1954 के वुड के डिस्पेच को भारत में शिक्षा का मेगनाकार्टा माना जाता है द्वारा अंग्रेजी शिक्षा पर बल दिया गया 1958 में मैकाले द्वारा इंडियन एजुकेशन एक्ट बनाया गया। जिसके द्वारा अंग्रेजी को शिक्षा का माध्यम बनाया गया। 1976 से पूर्व शिक्षा पूर्ण रूप से राज्यों का उत्तरदायित्व था। 42 वें संविधान संशोधन द्वारा शिक्षा को समवर्ती सूची में डाला गया अतः शिक्षा पर राज्य व केन्द्र मिलकर कार्य करते हैं। राजस्थान में अंग्रेजी शिक्षा सर्वप्रथम अजमेर मेरवाड़ा क्षेत्र से प्रारम्भ हुई। अलवर के शासक बनेसिंह ने अलवर में अंग्रेजी माध्यम विद्यालय की स्थापना की उन्नीसवीं सदी के अंत में राजस्थान शिक्षा के प्रसार में शासको, प्रतिष्ठित नागरिकों, अंग्रेज अधिकारियों ने सराहनीय योगदान दिया। नौकरी में अंग्रेजी शिक्षा के माध्यम से उन्नति का मार्ग खुला।

कुपोषण के स्तर में कमी लाने में महिला एवं बाल विकास विभाग की योगदान का विश्लेषणात्मक अध्ययन*
(गर्भवती एवं शिशुवती महिलाओं के विशेष संदर्भ में)

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बच्चों एवं महिलाओं में व्याप्त कुपोषण एवं एनिमिया में उल्लेखनीय कमी लाना राज्य सरकार की मुख्य एवं सर्वोच्च प्राथमिकता है, इसके लिए विभिन्न प्रयास किये जा रहे हैं। जिनमें से एक "मुख्यमंत्री सुपोषण योजना" विशेष रूप से संचालित नवाचारी योजना है। जिसके प्रभावी क्रियान्वयन से उल्लेखनीय संख्या में बच्चों कुपोषण के दुश्चक्र से बाहर आए हैं। कुपोषण एक बहुआयामी समस्या है, जिसके निवारण के लिए स्वास्थ्य, पोषण के साथ-साथ स्वच्छता, शिक्षा, जीवन स्तर में सुधार, आधारभूत संरचना में सुधार इत्यादि कई मुद्दे पर एक साथ काम किया जाना आवश्यक है। राज्य में बच्चों में व्याप्त कुपोषण एवं एनिमिया तथा बालिकाओं एवं महिलाओं में व्याप्त एनीमिया के उन्मूलन हेतु महिला एवं बाल विकास विभाग अंतर्गत कुपोषण के स्तर में उल्लेखनीय कमी लाने के उद्देश्य से विभिन्न योजनाएँ संचालित हैं, जिनमें से कुपोषण मुक्ति संबंधी महत्वाकांक्षी कार्यक्रम "पोषण अभियान" का संचालन वर्ष 2018 से किया जा रहा है। जीवनचक्र में कुपोषण कई रूपों में दिखाई देता है जैसे – वजन कम, बौनापन, दुर्बलता तथा खून की कमी। कुपोषण के दूरगामी दुष्परिणाम को देखने मिलते हैं, जैसे कि बार-बार संक्रमण होने की संभावना, शिक्षा के दौरान कमजोर प्रदर्शन एवं भावी जीवन में कम उत्पादकता इत्यादि। इन दुष्परिणामों से बचने एवं सुपोषण के लक्ष्य को प्राप्त करने के लिए जरूरी है कि पीढ़ी दर पीढ़ी चलने वाले कुपोषण के दुश्चक्र को तोड़ा जाए। इस हेतु गर्भावस्था से शिशु के दूसरे जन्म दिन के बीच के 1000 दिन पर

ध्यान दिया जाना अत्यंत महत्वपूर्ण है। इस अवधि में माता और शिशु के बेहतर पोषण के लिए उन्हें अनिवार्य सेवाएँ उपलब्ध कराया जाना आवश्यक है। इसलिए यह सुनिश्चित किया जाना आवश्यक है कि विभिन्न विभागों द्वारा संचालित योजनाओं का लाभ प्रत्येक हितग्राही/परिवार को प्राप्त हो सके, तभी तो छत्तीसगढ़ राज्य सरकार की अवधारणा कुपोषण मुक्त नवा छत्तीसगढ़ की अवधारणा सफल होगा।

कोरोना का प्रभाव और भारतीय अर्थव्यवस्था की प्रगति

डॉ. शकुन्तला मीना

सहायक आचार्य ई.ए.एफ.एम., महारानी श्री जया महाविद्यालय, भरतपुर, राजस्थान।

कोविड-19 महामारी के कारण न केवल भारतीय अर्थव्यवस्था अपितु सम्पूर्ण विश्व की आर्थिक क्रियाओं पर विपरीत प्रभाव पड़ा है। इस महामारी ने आर्थिक संकुचन, रोजगार, उत्पादन व आप के वैश्विक प्रभाव को बाधित कर दिया है। कोविड के कारण उत्पन्न आर्थिक संकुचन को तोड़ने के लिए तथा आर्थिक क्रियाओं के प्रवाह को बढ़ाने के लिए सरकार द्वारा सुनियोजित तरीके से किए गए प्रयासों का ही यह परिणाम है कि वैश्विक आर्थिक पर्यावरण की अनिश्चितता के बावजूद भारतीय अर्थव्यवस्था विश्व में तेजी से उभरती अर्थव्यवस्थाओं में से एक है। जहां पर लागो में अपने जीवन और आजीविका को लेकर निश्चितता है। आर्थिक सर्वेक्षण 2021-22 के अनुसार वर्ष 2020-21 में भारत के जी.डी.पी. में 7.3 प्रतिशत की कमी दर्ज की गयी थी। वर्ष 2021-22 में अग्रिय अनुमानों के अनुसार जी.डी.पी. की वृद्धि दर 9.2 प्रतिशत की वृद्धि का अनुमान है। विश्व बैंक ने भी वर्ष 2022-23 के भारत की जी.डी.पी. में 8.7 प्रतिशत वृद्धि का अनुमान लगाया है। एशियाई विकास ने भी जी.डी.पी. में 7.5 प्रतिशत वृद्धि संभावना व्यक्त की है।

व्यासायिक व पारम्परिक पाठ्यक्रम के विद्यार्थियों की आक्रामकता, एवं शैक्षिक उपलब्धि का अध्ययन

विपिन कुमार वशिष्ठ

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किसी भी समाज या राष्ट्र का विकास उसकी शिक्षा व्यवस्था पर निर्भर है। शिक्षा की सकल्पना में व्यक्ति को बेहतर मानव बनाने का सकल्प निहित है। बेहतर मानव ही विश्व में मानवता के कल्याण व विकास में अपना योगदान देने में तत्पर हो सकता है। शिक्षा बेहतर भविष्य के लिए गत्यात्मक परिवर्तन का स्रोत है। किसी भी युग में शिक्षा, शिक्षक और शिक्षा नीति पर राष्ट्र की परम्परा, राष्ट्रीय प्रतिभा तथा राष्ट्र की परिस्थिति के सम्बन्ध में विचार होता आया है। इसका कारण यह है कि राष्ट्र के सर्वोत्तम विकास का प्रभावशाली माध्यम शिक्षा है। विद्यालयों का मुख्य कार्य बालकों को शिक्षा प्रदान करना होता है और उसको पूर्ण करने के लिए वहाँ पर जो कुछ किया जाता है उसे पाठ्यक्रम का नाम दिया गया है। पाठ्यक्रम को परिभाषित करते हुए एक विद्वान ने इसे व्हॉट ऑफ एजुकेशन कहा है। प्रथम दृष्टि से यह परिभाषा बहुत सरल प्रतीत होती है परन्तु इस व्हॉट की व्याख्या करना तथा कोई निश्चित उत्तर प्राप्त करना बहुत कठिन कार्य है। इस सम्बन्ध में अमेरिका के नेशनल एजुकेशन एसोसिएशन ने टिप्पणी करते हुए कहा— "विद्यालयों का कार्य क्या है ? यह एक ऐसा प्रश्न है जिसका उत्तर कई

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बार अनेक ढंग से दिया जा चुका है, फिर भी बार बार इस प्रश्न को उठाया जाता रहा है। कारण स्पष्ट है। यह एक ऐसा प्रश्न है जिसका उत्तर प्रत्येक समाज एवं प्रत्येक पीढ़ी की बदलती हुई प्रकृति एवं आवश्यकताओं के अनुसार बदलता रहता है। इसी प्रकार शिक्षा के इतिहास से भी इस बात की पुष्टि होती है कि समय के साथ साथ पाठ्यक्रम में भी परिवर्तन होते रहे हैं तथा इसमें कभी व्यापकता और कभी संकीर्णता आती रही है। परन्तु शिक्षाविदों को जब इस बात का आभास हुआ कि विद्यालयों में शिक्षित युवक सदैव अपने भावी जीवन में सफल नहीं हो पाते हैं तब यह निष्कर्ष निकाला गया कि जीवन की तैयारी के लिए पढ़ना लिखना ही सब कुछ नहीं है। मनोविज्ञान के विकास ने भी इस धारणा को बल प्रदान किया कि मात्र अध्ययन अध्यापन पर ही पूरा दबाव रखना बालकों के विकास की दृष्टि से न केवल एकांगी है, बल्कि अन्य प्रवृत्तियों के समुचित विकास के अभाव में हानिप्रद भी हो सकता है। इस दृष्टिकोण का प्रभाव विद्यालयों के कार्यक्रमों पर पड़ा और उनमें व्यापकता आनी प्रारम्भ हुई। विद्यालयों में पाठ्यविषयों के साथ साथ ऐसी प्रवृत्तियों का समावेश भी किया जाने लगा, जिनसे बालकों में बौद्धिक ज्ञान के साथ साथ स्वास्थ्य, सौन्दर्यबोध, सृजनात्मकता तथा अन्य मानवीय एवं सामाजिक गुणों का समुचित विकास भी हो सके।





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