

CONFERENCE PROCEEDINGS (ICRDC)

DECEMBER, 2021

CONFERENCE PROCEEDINGS

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INTERNATIONAL CONFERENCE ON RECENT DEVELOPMENTS & CHALLENGES IN GLOBAL BUSINESS, ECONOMICS, FINANCE EDUCATION, ENVIRONMENT & SOCIAL SCIENCES

Editors:
Dr. Ravi Kant Modi
Dr. Ritu Sharma
Dr. Ujjwal Mukherjee



S.S.G. PAREEK PG GIRLS COLLEGE
Jaipur, Rajasthan, India

10th International Conference on
Recent Developments & Challenges in
Global Business, Economics, Finance, Education Environment & Social Sciences
(ICRDC VIRTUAL-2021)
December 23rd & 24th, 2021



CONFERENCE PROCEEDING

INTERNATIONAL CONFERENCE ON
RECENT DEVELOPMENTS & CHALLENGES
IN GLOBAL BUSINESS, ECONOMICS, FINANCE, EDUCATION
ENVIRONMENT & SOCIAL SCIENCES

Edited by:

DR. RAVI KANT MODI

Incharge, Faculty of Commerce &
Head, Department of EAFM
LBS PG College, Jaipur

DR. RITU SHARMA

Assistant Professor (ABST), Department of Commerce
S.S.G. Pareek P.G. Girls College
Jaipur, Rajasthan, India

DR. UJJWAL MUKHERJEE

Assistant Professor, Department of Commerce
Singhbhum College, Chandil, Kolhan University
Chaibasa, Jharkhand, India

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(VALEDICTORY)
PROF. M.L. VADERA
Former Dean, School of Business & Commerce
Manipal University, Jaipur &
Senior Vice President, Indian Accounting Association (IAA)

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Banasthali University & Former Head
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Associate Director, MBA Program and
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PROF. (DR.) ANURAG SHARMA
Department of Business Administration &
Director, Centre for Entrepreneurship Development
University of Rajasthan, Jaipur

CMA DR. KINNARRY V THAKKAR
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Vice Chancellor, University of Rajasthan
Jaipur, Rajasthan



DAY 1 : DECEMBER 23, 2021

RECENT DEVELOPMENTS & CHALLENGES IN GLOBAL BUSINESS, ECONOMICS & FINANCE

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PROF. NINA POYDA-NOSYK

Doctor of Economic Sciences
Professor of Accounting and Audit Department, Ferenc Rakoczi
Transcarpathian Hungarian College of Higher Education
Beregovo, Ukraine

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DR. CHAI CHING TAN

School of Management
Rattanakosin International College of Creative Entrepreneurship(RICE)
Rajamangala University of Technology
Rattanakosin, Thailand



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Dean, Professor and Head
Department of Business Management
Saurashtra University, Rajkot, Gujarat &
General Secretary, Indian Accounting Association (IAA)

KEYNOTE SPEAKERS



MR. TULSI RAM PANDEY

Academic Head @ CG Institute of Management (MBA) &
Vice Chairman (International) Access to Human Right International (AHRI)
Kathmandu, Nepal



CMA DR. NATIKA PODDAR

Associate Professor in Finance
St. Francis Institute of Management and Research
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President, Inspira Research Association (IRA) &
Past President, Indian Accounting Association (IAA)
Former Head, ABST, PG School of Commerce
University of Rajasthan, Jaipur, India
Email: profdrssmodi@gmail.com
+91-98293 21067



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Principal
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Principal
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Jaipur

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DR. RAVI KANT MODI
General Secretary
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HOD, Faculty of Commerce & Head
Department of EAFM
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CONTACT

S.S.G. PAREEK PG GIRLS COLLEGE, JAIPUR
Banipark, Jaipur
Email Id – ssgpareekgirlscollege@gmail.com
Website - <https://www.ssgpareekpggirlscollege.com>
Phone No :
+91-95301 53426, 141-2204578

INSPIRA RESEARCH ASSOCIATION, JAIPUR
(A Leading Organization for Research Development)
25, Sudama Nagar, Tonk Road, Jaipur - 302018
Email Id – inspirawebinars@gmail.com
Website - <https://www.inspirajournals.com>
Phone No :
+91-9828571010, 9829321067

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DECEMBER 23-24, 2021



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* * *



Message



MR. KASHI PUROHIT
President
S.S.G. Pareek College & Associated
Institutions, Jaipur



All Participating Professors, Researchers, Literary and Scholar Friends. I welcome you to the Two-day Virtual International Conference which is jointly organized by .S.S.G Pareek PG Girls College, Jaipur and INSPRA Research Association Jaipur, Rajasthan. Various Researchers, Guides, Professors, Scientists, Writers as well as Experts have sent us their articles and their research papers. It is a boon for solving global problems of the future of the world to come. Research in any country is fruitful for its progress. Thank you all for adopting this medium of research and sending us various articles and research papers.

Mr. Kashi Purohit



Message



MR. ASHOK KUMAR KESHOT
Secretary
S.S.G. Pareek College & Associated
Institutions



It gives me immense pleasure to know that “S.S.G. Pareek P.G. Girls College, Jaipur” & Inspira research association Jaipur, Rajasthan are jointly organizing this two days international conference on **“Recent development and challenges in Global Business, Economics, Finance, Education and Government and Social Science”** on 23rd and 24th of December 2021.

This Conference is in the right spirit to guide the enterprising youth, embarking on their career path. I appreciate all the efforts of the College & IRA team for selecting such an innovative and appropriate theme for this international conference. I extend my heartiest congratulations to the Principal and Organizers of the international conference and wish the event a great success.

Mr. Ashok Kumar Keshot



Message



PROF. NINA POYDA-NOSYK
Doctor of Economic Sciences
Professor of Accounting and Audit Department
Ferenc Rakoczi Transcarpathian Hungarian
College of Higher Education Beregovo
Ukraine

Dear participants and distinguished guests!

It is an immense pleasure for me to welcome you today at the official opening of the 10th INTERNATIONAL CONFERENCE ON RECENT DEVELOPMENTS & CHALLENGES IN GLOBAL BUSINESS, ECONOMICS, FINANCE, EDUCATION ENVIRONMENT & SOCIAL SCIENCES (ICRDC VIRTUAL-2021) being organized by S.S.G. Pareek PG Girls College, Jaipur & Inspira Research Association-IRA, Jaipur, Rajasthan during December 23-24, 2021.

First of all, let me congratulate the organizers with a round serial number of the conference. This shows that after ten conferences, every each next one will only increase the impact of such scientific activities on the scientific community. This conference gathered together many academicians and renowned persons from various walks of life who believe in academic excellence and knowledge sharing.

Secondly, let me express my sincere gratefulness to the President of Inspira Research Association (IRA) Prof. (Dr.) S.S.Modi for inviting me to chair a session at this important event. Once again, I have the privilege of addressing you today as the chairperson and I appreciate your trust much.

One of the objectives of the Conference is to provide a platform to discuss opportunities and challenges arising in the field of Commerce, Management, Economics, Education, Humanities, Information Technology, Social Sciences, Applied Sciences, Accounting, Finance, Insurance and others. And that's true, this conference is a platform to share ideas in the sphere of different knowledges. And our mission is sharing what we know... As someone said: "Gaining knowledge is the first step to wisdom. Sharing it is the first step to humanity". Knowledge increases by sharing, not by saving.

Today's topic of the conference is rather complicated, but it is very relevant for nowadays. It covers researches in the sphere of recent development and challenges in global business, economics and finance. 47 presenters are going to give a talk today. And, as I have noticed, many of the reports are dedicated to cryptocurrency, consumers behavior, INNOVATIVE TECHNIQUES IN FINANCIAL INSTITUTIONS... But maybe we should think about global structural reforms...

We live in a very dynamic world and there are lots of challenges to different sectors of economy caused by turbulent surroundings and global imbalances, lack of structural reforms along with the need of adherence to the principles of sustainable development.

In fact, nobody is really thinking about what is needed in terms of large-scale structural reforms to the global financial architecture. Unfortunately, such thinking is today out of fashion and people



are not looking at structural changes. One of the large-scale structural reforms is the need to do something about the fragility of the global system. Imbalances in the global system have led to financial fragilities that many economists believe were contributing factors to the global financial crisis in 2008. And similar crises are in front of us as well in the nearest future.

The “real sector” is the part of the economy that includes companies that produce real goods and services. It is well-known that the state becomes richer when it has a natural product...The financial sector is supposed to serve the real sector. But with extensive financial sector deregulation in the last 40 years, it’s become a problem that too much investment capital is today seeking higher returns on more speculative investments in the financial sector and less investment capital is available for companies in the real sector, which are trying to expand production and employment. The financial industry thinks it has become an end in itself and has forgotten its purpose is to serve the real sector. Its oversized growth relative to the real sector has become a problem, and it needs to be shrunk. That is precisely what needs to happen. But we’ve got a long way to still go towards making that happen.

Thus, there are lots of challenges and threats to the development of global business, economics and finance that I hope are going to be discussed today.

I believe in that some of the most important ideas as well as the exchange of information and views will contribute to the future development of new scientific directions and more tight cooperation of scientific schools. I am sure that in the spirit of open discussions and willing cooperation to solve mutual problems new scientific discoveries may appear at the intersection of scientific interests and this will be a successful event.

I’d like to end by expressing my best wishes to you to enjoy perception of new ideas and good luck! I wish everyone fruitful work, an interesting conference, exchange of experience, constructive discussions, deepening international cooperation, and expanding professional relations. I am sure your ideas will contribute greatly to your most appreciated efforts for developing the science of global business, economics and finance.

Sincerely Yours.

Prof. Nina Poyda-Nosyk



Message



PROF. DR BEATRIZ LUCIA SALVADOR BIZOTTO
Department of Social and Applied Sciences
Unifacvest University Center, Lages Brazil

Honored to participate as Chairperson in Session II December 23-24 at the 10th INTERNATIONAL CONFERENCE ON RECENT DEVELOPMENTS & CHALLENGES IN GLOBAL BUSINESS, ECONOMICS, FINANCE EDUCATION ENVIRONMENT & SOCIAL SCIENCES (ICRDC VIRTUAL-2021). Special thanks to the Directors of the organization: Prof. (Dr.) S.S. Modi-PATRON, Mr. Kashi Purohit Mr. Ashok Kumar Keshot, Prof. (Dr.) Anil Mehta, Prof (Dr.) N.M Sharma. Dr. Ravi Kant Modi and Dr. Ritu Sharma, no less important to the other organizers, speakers who will be sharing their knowledge in these days, especially due to the relevance of the themes in the current context. We know that practically these last two years were a typical for companies, governments, schools, teachers, students, we certainly learned a lot, it was also at this time and we realized how insignificant we are in the face of adversity, but that the same adversities made people leave the inertia in various sectors. Not for lack of technologies, but some reasons that are common to all, if it's ok in the way we are working and studying, then why change how it was being done? We break paradigms, intellectual, technological and work, and also why not say geopolitical, cultural and religious paradigms! Yes, because today we manage to put all these irrelevant ideologies on the table in a conference room. Because for knowledge get here are no borders. In this way, it is possible to have new insights in the management of companies as well as alternatives that meet the sustainability tripod. However, if we look at the job market and the demands of the 21st century, it is clear that there is a gap of qualified professionals, but it is not only in reading, writing and mathematics, it will be necessary for professionals prepared to analyze the performance of their companies, not only the financial performance, environmental performance and the measurement and dissemination of results. Ability to work together and with an entrepreneurial, investigative and self-determined spirit, technological knowledge and self-direction. I believe that expanding the availability of Entrepreneurship Education for young people is a competitive advantage at the local, regional, national and international levels.

Prof. (Dr.) Beatriz Lucia Salvador Bizotto



Message



DR. JOLLY SAHNI
Director, Jubilation Office
Associate Director, MBA Program and
Assistant Professor, College of Business
Administration
Prince Sultan University, Riyadh, Saudi
Arabia

With great pleasure, I would like to congratulate InspiraResearch Association and S.S.G. Pareek PG Girls College for collaborating in organizing the 10th International Conference on Recent Developments & Challenges in Global Business, Economics, Finance, Education, Environment and Social Sciences (ICRDC VIRTUAL-2021).

It will not be an understatement to say that INSPIRA is leading in organizing such wonderful multi-disciplinary conferences, especially during and post Covid-19 pandemic. The two days conference will provide a plethora of researchers an opportunity to share their research work, learn from experts and network with new people from around the world. I understand there is very enthusiastic response to the Call for Papers both from within and outside the country.

I am confident the delegates will be greatly benefited and carry with them pleasant memories of the Conference. I wish the delegates very productive interactions and great learning experience.

Hope that you will find the conference valuable and enjoyable!

Dr. Jolly Sahni



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** for organising an two days international conference on “**Recent development and challenges in Global Business, Economics, Finance, Education and Government and Social Science**” on 23rd and 24th of December 2021 in association with **SSG Pareek PG Girls College, Jaipur** to focus on the Recent developments and challenges in Global Business, Economics, Finance, Education and Government and Social Science etc.

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

Prof. (Dr.) S S Modi



Message



DR. VIJAYLAXMI PAREEK
Conference Organizing Director
Principal
S.S.G. Pareek P.G. Girls College, Jaipur



When our college, S.S.G Pareek p.g Girls College, Jaipur decided to organise Two Days International Level Conference on **“Recent development and challenges in Global Business, Economics, Finance, Education and Government and Social Science”** on 23rd and 24th of December 2021. I became very happy for this academic and an innovative activity jointly organised by Inspira Research Association, Jaipur, Rajasthan. Definately the conference will be beneficial and fruitful to academicians and research scholars. I specially congratulate to chief organisers, Conveners, Co-conveners, and organising committees of S.S.G Pareek P.G Girls College, Jaipur and INSPIRA Research Association, Jaipur. I also congratulate to Resource Persons, Research paper writers and participants because of you all the conference will get grand success. I congratulate to publisher for publishing research scholars' papers in their reputed National and International journals. My best wishes to you and organising committees.

I give my best wishes for the success of this conference.

Dr. Vijaylaxmi Pareek



Message



PROF (DR.) N.M. SHARMA
Conference Joint Organizing Director
Principal
S.S.G. Pareek P.G. College, Jaipur



I am giving my best wishes for the Two-day International Virtual Conference jointly organized by S.S.G Pareek PG Girls College, Jaipur and INSPIRA Research Association. Through various research papers from this virtual conference, researchers will be able to display their thoughts, research work and their research ideas. I congratulate them, for their research work. We hope, this International Conference be fruitful in continuing research work. Once again I give my best wishes for this virtual international conference..

Prof. (Dr.) N.M. Sharma



Message



PROF. (DR.) ANIL MEHTA

Senior Vice President
Inspira Research Association (IRA) & Professor
Faculty of Legal Studies Banasthali Vidyapith
Banasthali, Jaipur
Former Professor, School of Business & Commerce
Manipal University, Jaipur



It is indeed a great pleasure for me that Inspira Research Associations is organising 10th ICRDC Virtual 2021 international Conference on "Recent Developments & Challenges in Global Business, Economics, Finance, Education, Environment & Social Sciences" jointly with SS Pareek PG Girls College, Jaipur. I welcome all eminent speakers, delegates and of this conference for quality paper presentations and discussion on contemporary issues in various disciplines. I am quite sure that deliberations of the conference will provide rich inputs and further insights to understand various contemporary global issues in diverse disciplines.

I am pleased to note that this is the 10th conference of Inspira Research Association. We are regularly organising series of academic programs in the form of guest lectures, research methodology workshop and conference. I am also happy to note that it's every program is getting overwhelming response from every corner of the country and abroad. I am quite sure that this conference too, will be academically fruitful for all the participants and will touch new milestone.

I wish the conference a grand success.

Anil Mehta
Prof. (Dr.) Anil Mehta



Message



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



Warm greetings from Inspira Research Association-IRA, Jaipur

When good things are ordained, the whole universe conspires to make them happen. **Inspira Research Association-IRA** feels extremely proud and privileged to host the virtual two days international conference on **“Recent development and challenges in Global Business, Economics, Finance, Education and Government and Social Science”** on **23rd and 24th of December 2021** in collaboration with **SSG Pareek PG Girls College Jaipur**, Rajasthan a reputed leading college.

We are extremely thankful to the members of the Executive Body of IRA, Life Members of IRA & Team SSG Pareek PG Girls College, 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. RITU SHARMA
Conference Organizing Secretary
HOD & Assit. Professor
Deptt. of Commerce
S.S.G. Pareek P.G. Girls College, Jaipur



It's a moment of great privilege and Honour for me to extend a hearty welcome to all of the eminent speaker and guest. It gives me pleasure to announce that SSG Pareek PG Girls College Jaipur, Rajasthan is organising a virtual two days international conference on **“Recent development and challenges in Global Business, Economics, Finance, Education and Government and Social Science” on 23rd and 24th of December 2021**. This conference has definitely very useful and innovative in the term of recent global events. This conference will provide opportunities to exchange innovative ideas among the participants. Creations and Innovations are considered to be core competencies in today's world. There are number of emerging trends which will influence the thinking process of new generations to achieve their goals. I hope, this conference will definitely provide various opportunities to achieve these goals for them.

I give my best wishes for the success of this conference.

Dr. Ritu Sharma



Message



DR. AARTI CHOPRA
Joint Secretary
Inspira Research Association (IRA) &
Principal, Bhavan's College of
Communication & Management
Jaipur, India



I am honored and delighted to welcome you to the 10th International Conference on Recent Developments & Challenges in Global Business, Economics, Finance, Education, Environment and Social Sciences. The world is facing intense challenges in the present due to various conditions including pandemic, inflation, energy crisis, labor dissatisfaction, government policies, emerging markets and so on. Such problems need to be discussed by the think tanks of the society that include the researchers, academicians and the industry experts on a platform which may reap productive output through valuable deliberations and exchange of ideas. This conference would definitely prove to be a catalyst in this regard.

Inspira Research Association, right from its inception has set up an ambient environment for the growth of the researchers and academicians by providing them a productive platform for 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 urge all the participants from throughout the nation to reflect their view on thrust areas of the conference.

Dr. Aarti Chopra



Key Papers



**METHODOLOGICAL PRINCIPLES OF
FINANCIAL MANAGEMENT IN THE SUPPLY CHAIN ECONOMY**

Nina Poyda-Nosyk

DSc, Professor, Professor at Accounting and Auditing Department,
Ferenc Rakoci II Transcarpathian Hungarian College of Higher Education, Ukraine

In modern conditions, the spread of streamlined approaches in the management of economic activity reflects the logistical stage of the economy. This stage contains two characteristics, which are determined by the integration of market participants to achieve optimal interaction in micro and macro-logistics systems, as well as the formation of logistics networks that permeate all areas of economic activity. Today in Ukraine, logistics is an integral part of the national economy and at the same time the driving force behind the activation of all industries towards integration into the world economy. Management of financial flows in the context of logistics of the economy is becoming increasingly important and plays a key role in ensuring a sufficient level of liquidity, solvency, profitability of industrial enterprises. Development of effective approaches to managing financial flows of enterprises on the basis of logistics and creating conditions for coordinated management of material, financial, information flows will ensure the reliability, completeness, timeliness of financial services, reduce dependence on environmental factors.

At the same time, insufficient recognition and disregard in the conditions of logistics of economy of involvement of a financial stream in formation and functioning of a material stream causes a vacuum in management of finances of the enterprises and, as a result, causes low efficiency of functioning of the industrial enterprises. The basis for the development of a set of logistics mechanisms are the basic principles of logistics, which reflect the unity of flow processes and are acceptable for use in all areas of enterprise management. Accounting for logistics in the management of economic activity is based on the formation of effective logistics systems, which are then combined into logistics chains at all hierarchical levels of the economy.

The purpose of the study is to present the ways of effective management of financial flows for industrial enterprises in terms of logistics, which requires: first, the formation of logistics systems by industrial enterprises; secondly, the integration and rational use of the provisions of logistics and financial management; third, the development of methodological and practical aspects of financial and logistical management of financial flows.



INJECTING STRATEGIC RISK MANAGEMENT CULTURE AND SYSTEM INTO COMPANY'S STRATEGY MAP: CASE OF HOTELS IN THAILAND

Chai Ching Tan

School of Rattanakosin International College of Creative Entrepreneurship (RICE), Rajamangala University of Technology Rattanakosin, Thailand

The literature indicates that a lack of strategic risk insight and foresight can cause many companies to be insufficiently unprepared in the face of deep uncertainty. To this end, organizations are recommended to undertake strategic risk management (SRM) initiatives, which manifests the organizational capability to manage deep uncertainty in strategy formulation. Rather than having organizations react to emerging risks or events continuously, SRM takes a proactive position, anticipating and taking corrective and preventive actions to succeed in strategy implementation. A proactive standpoint indicates a risk-conscious culture, which embeds a risk minimization attitude in the day-to-day undertaking and strategy implementation. As the world accelerates business development and lifestyle changes, the pace of research efforts and actual practices of SRM or its alternative variants are likely to quicken in the future. SRM is not a straightforward issue, and managers and scholars struggle to understand it and its strategic impacts, i.e., on business performances. There are many variants and concepts of SRM. SRM involves developing processes, people, and practices that make the organization ready and capable of responding to emerging and potential risks, with the ultimate aim of protecting and creating shareholder value. Thus, anything that can prevent one from creating value and meeting expectations is a domain and source of risks that need to be addressed.

With this view, SRM can be conceptualized as actions taken to eliminate or reduce uncertainty to strategy formulation and implementation, which is the ultimate theoretical concept of this study. A more systematic effort designated in SRM can potentially reduce the risks of not succeeding in the strategy implementation. One way to accomplish this is thus to set up a mechanism or management structure known by SRM to guide the value-creation or strategy design and implementation processes. To avoid a silo-based approach where risks are managed in isolation, we propose adapting and modifying Kaplan and Norton's strategy mapping concept, as shown in Fig. 1.

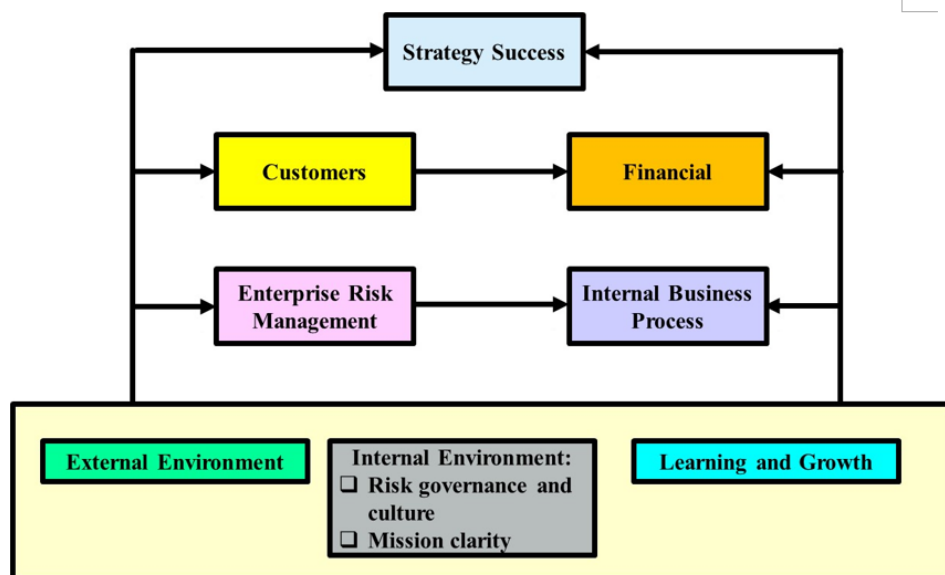


Fig. 1: SRM-Induced Strategy Map



As environment uncertainty has been shown to induce firm performance variability, it is essential that organizations like hotels incorporate the consideration of the environment and improve the clarity of information disclosed. When the environment changes, such as technological disruptions, it induces potential risks and could lead to unrealized strategy, and thus, organizations need to adapt and change accordingly. According to the comprehension theory, it helps the organizational members better interpret the messages and sound judgment. To accomplish this, we further introduce two crucial factors that the organization needs to consider for the internal environment, namely, (1) mission clarity and (2) risk governance and culture, as shown in Fig. 1. Risk governance and culture can be considered an organizational resource that aims to create collective synergy and attitude towards risks and consider the heuristic advantage of knowledge and practices.

Using 324 hotel respondents from Uttaradit and Phitsanulok in Thailand, Fig. 1 is validated, and the resultant structural equation model (SEM) is given in Fig. 2, evidenced with robust absolute and increment model fits, Chi-square/df = 1.241, $p = 0.291$ (> 0.05 , signifying good absolute model fit), RMSEA at 0.027 (< 0.05), NFI = 0.998, RFI = 0.981, IFI = 1., TLI = 0.996, and CFI = 1.0. Professors Kaplan and Norton from Harvard Business School first introduce the concept of the strategy map and balanced scorecard. They stress learning, and growth initiatives to provide the organization with knowledge and insights to improve internal business processes to meet customer needs better, satisfy customers, and deliver improved financial performances. This study demonstrates that organizations should install risk governance and culture alongside learning and growth efforts, ensure mission clarity, and be sensitive and insightful of the competitive environment. In addition, this study also shows that every facet of the business strategy should have risk perspectives being considered. Enterprise-wide risk management efforts, together with strategy maps and a heightened awareness and responsible monitoring of the external environment, as shown in the SEM in Fig. 2, can better contribute to strategy success.

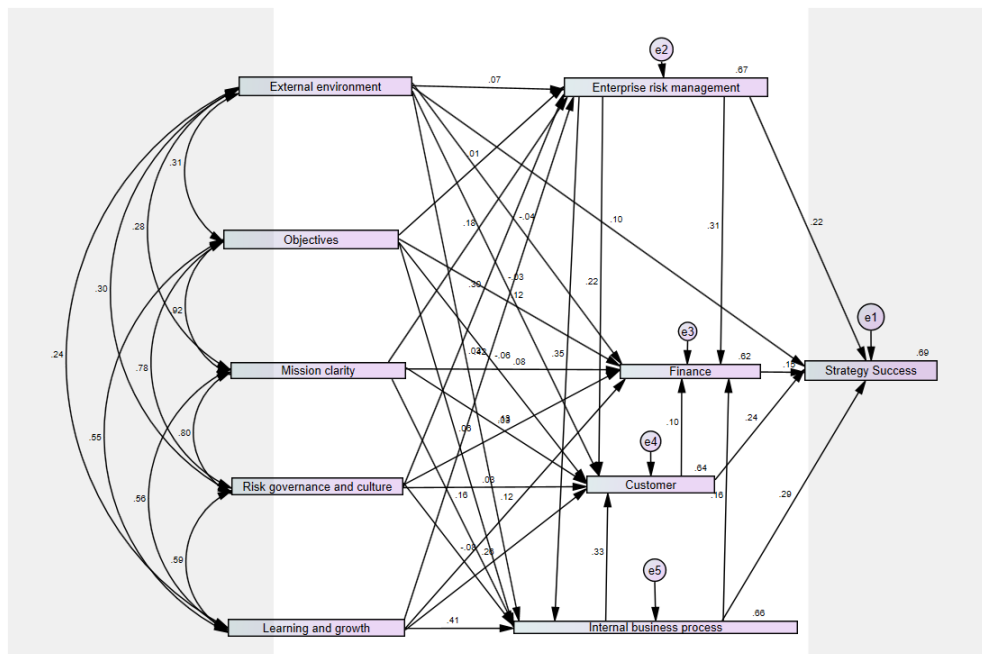


Fig. 2: The SEM



**MYTHS AND CHALLENGES OF THE NEW MILLENNIUM: ENTREPRENEURIAL EDUCATION
FOCUSED ON THE CIRCULAR ECONOMY IN THE FINANCIAL CONTEXT**

Prof Dr Beatriz Lucia Salvador Bizotto

Centro Universitário Unifacvest, Lages- Brasil

Introduction

In modern economic contexts of market competition, companies demand agility and perpetuity of their resources. It is not possible to incur errors. In this way, the good management of resources is necessary, whether natural, environmental or economic. Proper management of financial resources, promoting greater profitability, requires knowledge and expertise in the area, the market no longer allows for amateur essays, so it is necessary to be linked to education, but not only in basic education, but education in the university context. In this context, the ability to work and interpret financial resources stands out. (Neto et al 2017). However, if we look at the job market and the demands of the 21st century, it is clear that there is a gap of qualified professionals, but not only in reading, writing and mathematics, it will be necessary professionals prepared to analyze the performance of their companies, not only the financial performance, environmental performance and the measurement and dissemination of results. Ability to work together and with an entrepreneurial, investigative and self-determination spirit, also technological knowledge and self-direction. More than ever, we need to educate students to be continuous learners. These multifaceted challenges will require a range of different solutions that better involve young people in their education, while building stronger connections between communities, businesses and schools. We believe that expanding the availability of Entrepreneurship Education for young people is a competitive advantage at the local, regional and national level. Providing them with the skills, knowledge and tools they need to start their own ventures, thus creating innovative entrepreneurs, managers and employees. We need programs within universities aimed at youth education and entrepreneurship with critical thinking and lifelong learning skills among young people to meet the needs of growing economic knowledge if we are to be competitive in the global economy. Entrepreneurship education is an answer to this question, and an important tool. We need to spread the word among teachers in alternative schools and universities where students practice entrepreneurship with an emphasis on the circular economy. However, they still need to check and study the 17 goals where each one has its goals proposed by the UN. By 2030, the goals imposed by the UN must be met in terms of sustainability. However, it is implicitly clear when talking about sustainable development, it needs to meet the tripod of sustainability. The UN imposed a time limit to meet environmental goals and intrinsically directed the responsibility to companies, understanding that they are the most responsible for causing environmental damage. But it is possible to infer that the greatest environmental damage is caused by people. This is why urgent educational measures are needed. It is easy to talk about sustainable development, not least because it is a buzzword among enthusiasts for environmental and social preservation. To meet social and environmental objectives, it is necessary to be profitable and maintain the company's perpetuity, thus it is not possible to disassociate economic development. It is possible to infer that it is first necessary to develop the economy, produce food and jobs for the population, thus reducing social class nonsense. And of course not least the environmental and social. It is a logical and necessary sequence. It is possible to invest in social areas only with profitable and well-run companies. A factor that deserves to be mentioned is that, in order to meet the needs, companies also need to innovate in technologies to obtain a competitive advantage, and contribute with innovations for sustainability, this is real, and the theory perfectly contemplates it. (Porter, 1993). Also, there are already studies carried out in schools where they verify the commitment of the school and universities with the environmental factor. This corroborates with the statement (Gijón, 2021), which emphasizes that there is an appreciation related to affectivity, morality, individuality and ecology and their ecological values presented by university students. It is possible to infer that government help is needed to help companies, people, teachers and volunteers to disseminate the idea of the importance of the environment, in order to meet the pillars of sustainability. There are plenty of products wasted in the environment, where with innovative ideas it is possible to reverse the situation of social and environmental chaos. The plausible alternative is to know the processes of the circular economy, this is



the role of professors and universities. The government can provide courses on entrepreneurship and professors apply through universities that will form the necessary knowledge, whether in management, production, quality control. There are initiatives in the private sector in Brazil that are already carrying out excellent initiatives. The survey carried out by (CNI, 2021), where it was found that 94% of executives perceive an opportunity in sustainability actions and 63% of the companies interviewed stressed that even with the negative economic consequences caused by the COVID pandemic, they will expand investments in sustainability social and environmental issues in the coming years. Still 28% reported that even with the economic crisis that affected Brazil, they said they had increased investments in the last two years. Education is an action where it involves all actors, family, school, teachers and students, we need joint and practical actions.

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NEW MODES OF TEACHING AND LEARNING EVALUATION

Dr. Natika Poddar

Associate Professor -Finance, St. Francis Institute of Management and Research

Hybrid learning is defined as teachers taking both online and offline classes simultaneously for the students. Some students attend the classes in person while some attend in virtual mode i.e online mode. It mostly depends on the students to choose the way they wish to attend the classes. Students are given online study materials, and they can attend the classes from anywhere they wish to.

Hybrid learning is usually confused with other means of learning like blended learning, online learning, flipped learning, and experiential learning.

Hybrid Learning v/s Online Learning v/s Blended learning v/s Flipped learning

- **Meaning**

In hybrid learning, the teachers take both offline and online classes for the students simultaneously.

In online learning teaching, the students are completely online. The complete academic of the student is executed virtually with no physical involvement.

Blended learning is the combined approach of offline learning with an online learning experience.

It is a type of blended learning approach that allows to switch from the traditional method of a teacher teaching by one or many students being independently engaged in activities that boost their potential.

- **Technique and Platform**

In Hybrid learning Lectures are conducted both online and in-person; it depends on the students how they want to attend the sessions. In Online Learning the teachers conduct live classes via online applications like Google Meet and Zoom meetings, Ms-Teams etc. The students are also provided with online study material.

In Blended learning, the physical presence of both the students and tutor is usually required. Apart from the dominance of traditional teaching methods, students are also engaged in online educational activities, computerized learning, and other digital means of learning. Flipped Learning may require both the online and offline presence of the students. It involves an experiential learning strategy that demands the active participation of students in their classes.

- **Study Materials**

- In Hybrid learning, Students are provided with online study materials, and they can attend the classes from anywhere they wish to.
- In Online Learning, Students are provided with online study materials. They can access notes from anywhere.
- Blended learning is not the same as hybrid learning as it requires the presence of all the students for offline classes which are assisted with digital learning techniques. Study material is provided based on the convenience of the students.
- Flipped learning aims at making them well equipped for employability. It aims at making them capable of experimenting, analysing, and comprehending the assigned tasks under the guidance of the teachers.
- When we discuss about different learning processes, it would be unjust to not mention the highly influential process of highly appreciated experiential learning. This is an independent way of making students active learners and not passive ones. Experiential learning provides a platform to the students where they are guided through what they should learn rather than being 'just taught' and this approach can be and should be implemented in all modes of teaching.



Project based Learning

Project-Based Learning (PBL) is a teaching method in which students learn by actively engaging in real-world and personally meaningful projects. Classroom teaching-learning is executed, implemented, experienced by the students by taking real live projects. In Project Based Learning, teachers make learning come alive for students.

Students work on a project over an extended period of time – from a week up to a semester – that engages them in solving a real-world problem or answering a complex question. They demonstrate their knowledge and skills by creating a public product or presentation for a real audience.

As a result, students develop deep content knowledge as well as critical thinking, collaboration, creativity, and communication skills. Project-Based Learning unleashes contagious, creative energy among students and teachers.

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**SOCIO ECONOMIC AND FINANCIAL WELL-BEING OF RURAL HOUSEHOLDS IN RAJASTHAN
THROUGH PRIME MINISTER SOCIAL SECURITY SCHEMES (WITH SPECIAL REFERENCE TO
PMJDY, PMJJBY, APY)**

Dr. Bhawna Hinger

Assistant Professor in Accountancy and Business Statistics, Government Meera Girls College, Udaipur

Introduction

The overall prosperity of a nation depends upon many factors including socio-economic environment, financial conditions, international trade relations etc. The nations always have an aim to fully consider the social security of the needful individuals, facing many contingencies in their lives. The term social security refers to a framework set up for the social protection of the individuals by the state of the society. The unavoidable incidents such as retirement, resignation, retrenchment, death, disablement is some of those for which social security is essential to be provided by the concerned Government. The only purpose behind offering social security is to ensure socio-economic and financial prosperity of the needy people. Although, the provision of social security is yet to be incorporated in Indian constitution still the state is obligated to promote the people welfare by way of enabling them for the assistance. Here social well-being is regarded as the state where people go beyond their basic needs and create a cohesion in relative communities with more opportunities in advancement. In simple terms, social wellbeing is a sense of inclusiveness which leads to making a genuine contribution to the society.

The concept of socio-economic well-being is more crucial to study in context of rural regions of India as communities thereof have been found lacking the social protection from basic contingencies. Apart from this, many studies indicate that lack of outreach or the awareness programs are main factors, increasing rural urban equality differences. According to data from a survey, just a small proportion in India owns shares in security market. To encourage people to invest, in year 2014 Prime Minister Narendra Modi launched "Pradhan Mantri Jan Dhan Yojana (PMJDY)", "Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)", "Atal Pension Yojana (APY)" (byjus, 2021). The above-mentioned programmes' comprehensive viewpoint was to "make sure complete financial integration among all families in the country thru highly developed & standardized financial services & achieving financial literacy, credit use, bancassurance infrastructure, and so forth" (Department of Financial service, 2021). The envisaged study aims to shed light on the current impact of the previously stated initiatives on household betterment in India in predicting prospective challenges and opportunities.

Review of Literature

A review of literature indicates an examination of facts of the selected area of researches. The review gives the readers a glimpse of the methods, strategies, findings, tools and techniques for the purpose of observing the major gaps therein. Also, the analysis of the previous studies puts a light on the approaches of the key researchers for assistance in the concerned subject. Keeping the objective in mind, the present review of literature has been done in order to explore the aspects related to social security schemes run by Indian Government.

Justino's 2007 study seeks to analyze the operational relevance of social security schemes. The researcher utilized scientific data to gain a deep understanding of the consequences & potential ramifications on the public at large. The analysis confirmed that government initiatives targeted at enhancing socio-demographic survivability were instrumental in ensuring the government's goal of financial inclusion (Justino, 2007).

Ms Anitha's 2017 study focuses on the various insurance schemes initiated by Indian Prime Minister Narendra Modi, that is "Pradhan Mantri Suraksha Bima Yojana (PMSBY)" & "Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)." The study's main goal was to investigate its operational implementation of the insurance plans. Having followed an exploratory research, it was revealed that a significantly bigger rural segment continues to remain underexplored from the scope. In furthermore, there was a big discrepancy in spreading awareness about the initiatives and their economic advantages (Anitha, 2017).



Sulzer claimed in his research that social security framework in India is so far underdeveloped in many aspects such as operations, customer need identification, program awareness among people, and uneven reach in terms of service availability. Also, two contradictory concepts such as universalization and targeting the audience were also the major topics which the researcher highlighted (Sülzer, 2008).

Kodan (2013) aimed to examine the influence & consequences of India's financial inclusion initiatives. He used a UNDP method of analysis & established a district level financial inclusion index to analyze the facts in six districts throughout Punjab state. As per the study's findings, 3 districts were indeed identified as having moderate financial inclusion, whereas the remaining districts are categorized as having relatively low inclusion (Kodan, 2013).

The purpose of the study by Mr Sandeep (2015) was to highlight the major loopholes in implications and effects of financial inclusion programs, particularly "Pradhan Mantri Jan Dhan Yojana". Study found that even after thousands of efforts by Government of India & RBI to channelizing rural households in the mainstream of financial system, still they are suffering with the same financial issues in lives. Results of the study indicate that a major gap of knowledge and education was one of the prime reasons of the concerned challenge (Sandeep, 2015).

Objective

Major purpose of current study is to review some previous studies and their findings in context of the selected social security's schemes namely PMJJBY, PMSBY and APY and their impact of rural households' socio-economic and financial well-being in Rajasthan. Also, the Progress and contribution of these schemes in attaining objective of national financial inclusion was also the major area to focus upon.

Research Methodology

The study region will be the selected rural areas of Rajasthan. The rural households of Rajasthan linked with the selected social security schemes. The study design is Descriptive in nature. The study type is exploratory in nature. Data is compiled related to 3 social security schemes i.e "PMJJBY", "PMSBY" & "APY".

Facts and Analysis

In past few years, the broad sense understanding of social security has really been shrunk to also include the post-retirement cash flow, unemployment compensation, healthcare benefits, as well as financial gains in the event of an unforeseen disability or death. Nevertheless, just 27% of the worldwide population continues to receive any measure of social security, whereas 73% receive hardly a social security even really (ILO, 2014). Thereby also, the government's recently introduced schemes are headed in the same direction, as they aspire continue providing social security as well as personal accident.

The Government of India has many social security practices in place to increase economic freedom for community members & endorse the economy growth. Even just a tiny proportion of the Indigenous population selects safeguards. Prime Minister Modi debuted the respective Social Security Schemes to motivate more individuals to invest in those kind of initiatives. The preferred prime minister's social security initiatives assumed for the current research are indeed the Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), and Atal Pension Yojana (APY).

PMJDY Status

The outcome of the Government's coherent and integrated processes in relation to FI related interventions in the nation is evidenced in 44.05 crore Jan-Dhan accounts created under "Pradhan Mantri Jan Dhan Yojana" till 01.04.2021, with a cash credit balance of more than Rs. 147,812.21 crores. Even as 53.31 percent of Jan-Dhan account holders are ladies, estimated 66.78 percent of account holders



are in remote & semi-urban zones. Pradhan Mantri Jan Dhan account holders have also received nearly 31.16 crore RuPay cards with built-in accidental insurance.

State Name	Beneficiaries at rural/semi-urban centre bank branches	Beneficiaries at urban/metro centre bank branches	Total Beneficiaries	Balance in beneficiary accounts (in crore)	No. of RuPay cards issued to beneficiaries
Rajasthan	20,169,721	10,502,129	30,671,850	11,918.62	23,248,204
Prop in Total	6.86	7.18	6.96	8.06	7.46
Rank of Rajasthan in India	5	6	6	4	5
All India (Total)	294,169,455	146,334,463	440,503,918	147,812.21	311,660,633

The above table compares data from Rajasthan state to data from the entire nation. In Rajasthan, 3.06 crore Jan-Dhan bank account holders under PMJDY till April 1, 2021, with a cash credit balance of more than Rs.11918.62 crores. 65.75 percent of account holders belong to rural or semi-urban zones. In Rajasthan, nearly 2.32 crore RuPay card numbers have also been dispersed to PMJDY account holders. On the whole, Rajasthan is ranked sixth in India.

Status of “Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)”

In India, “Pradhan Mantri Jeevan Jyoti Bima Yojana” is a govt life insurance plan. The PMJJBY is accessible to individuals between the ages of 18 & 50 who seem to have a bank account & commit to take part / enable auto-debit. The principle KYC for the bank account would have been Aadhar. The Rs. 2 lakh life cover will be sustainable for a timeframe of one year, from 1st June to 31st May. The risk coverage underneath this plan is Rs. 2 lakh in the circumstance of the death of the insured person for any rationale. A premium is Rs. 330 per annual basis that is to be auto-debited from the user's personal bank account in one episode on or around the 31st May of every annual policy term underneath the mechanism. Life Insurance Corporation as well as all life insurance companies able to offer the item on common context with required approvals & patch up with banking institutions for this intent have been focusing on providing this scheme.

Parameters	As on. 31.03.2021
Gross enrolment documented by banking institutions, pertaining to applicants proof, and such (enrolments in Crores)	10.27
Total No. of claims recd.	2,50,351
Total No. of claims disbursed	2,34,905

Just since March 31, 2021, the gross enrolment besides banking institutions is estimated 10.27 crore individuals under PMJJBY, pertaining to confirmation of eligibility requirements; & 2,34,905 claims amounting Rs. 3,301.80 Crore have been apportioned. In Rajasthan, final counts of 17.07 lakh people have registered in this scheme.

Status of “Atal Pension Yojana”

The Hon'ble Prime Minister initiated the Atal Pension Yojana (APY) on May 9, 2015, but it entered into force on 1 on June 1, 2015. The Program's main objective is to have monthly pension benefits to qualified customers who are not protected by any other structured pension plan. APY is obtainable among all bank & post office customer accounts in between ages of 18 & 40.

As of Dec. 31, 2019, the count of APY customers was 2.06 crore, with banks attributing Rs.8,818 crore. Around 79 lakh new members enlisted the Atal Pension Yojana plan in 2021, reaching a total of enrollments in the government's social security scheme to 3.02 crore. Roughly 70% of all account holders were initiated by psbs, with regional rural banks taking account for the leftover 19%. In the 2nd



quarter of FY21, the frequency of enrolment increased, together with total amount of APY customers ascending from 2.23 crore in March 2020 to 3.02 crore in March 2021. APY has enlisted a final tally of 6.26 lakh people in Rajasthan.

Findings and Conclusion

- Without a doubt, PMJDY has created financial inclusion a universal phenomenon and it has transformed the financial services portfolio of rural India. Initiatives to strengthen financial capability as well as BM infrastructure/services can accelerate PMJDY to another stage.
- The overall analysis of the selected literatures demonstrates that where in general premium companies the premium amount goes higher along with the age factor, surprisingly the PMSBY scheme ensured the same premium amount irrespective of the age.
- Atal Pension Yojana is indeed a worthwhile option for all those who are interested in contributing small amounts over a prolonged period of time to his/her retirement funds. It is perceived as a pivotal point in India's switchover from a pension-less community to a pension-rich community.
- Security provision for family member contained the alternative for using in medical or other personal purposes are essential for social security and financial wellbeing.
- The selected schemes simplified the lengthy and time-consuming documentation process.
- The schemes offered comparatively greater benefits especially to the poor and unemployed youngsters.
- The overall assistance was found evenly disbursed in urban and rural regions of Rajasthan. Besides, the role of Government and banks were remained proactive throughout the study period (**Kaur, 2018**).
- Some other studies reflect that the rural households in Rajasthan showed a favourable response towards registering in the concerned schemes while a major part thereof was reluctant due to lesser knowledge (**Chowhan, 2014**).
- A study conducted by Garima Jain revealed that public sector banks have had a major and active role in introducing and maintaining the PMJDY schemes as banks recorded Rs. 16.75 crore with the opening account which was the 60% of the total rural population (**Jain, 2017**).

Broadly speaking, PMJDY, PMJJBY, & APY have significantly assisted financial inclusion in India & Rajasthan. Notwithstanding, coherent measures are necessary to deal with issues related to Communication and Information Technology (ICT) in banking institutions, BCs, &FLCs so that the acceleration attained so far has been kept up as well as the main objective of complete financial inclusion is attained in the coming years.

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Abstracts



ANALYSIS OF ALLERGIC REACTIONS CAUSED BY VARIOUS FOOD AND THEIR AMONG INDIVIDUALS RESIDING IN LUCKNOW CITY

Deepthi Mishra

Assistant Professor, Department of Home Science, Ramadheen Singh Girls' Degree College, Lucknow

Allergy means altered or abnormal tissue reaction after exposure to an antigen (also called allergen). Allergic reactions occur if the body tissues are sensitive to allergen. Allergic reactions are caused by wide variety of substances and conditions. We have seen a rapid rise in incidence of food allergy in recent years. Oral allergy syndrome is now the commonest food allergic manifestation in adults. There are wide variety of foods that cause allergy like milk, eggs, vegetables, fruits, sea foods and meat etc. Since they are commodities consumed almost daily so, there is a need to know which one is the most allergic and what symptoms do they cause during allergy. There are various causes of these allergies like natural salicylate in foods, lactose, amino acids. Apart from growth of pests and molds also lead to allergic reactions which reach out body by various means. The survey conducted by me was depicted the quite often we do not hear complains of allergic reactions. Out of the 105 respondents 33.43% population was found to be allergic and rest were non allergic. The standard deviation was calculated to be 11.89. The common allergic foods were sea foods, milk and wheat. The most common test used to detect was skin prick test. It is not believed that adverse food reactions are responsible for many undiagnosed health complaints. As a result numbers of health practitioners are using allergy avoidance diets to identify food allergies and food intolerance in their patients so; allergy is a current topic of discussion. The research will help me find out the most common allergy causing foods and their effect on human body.

AN OVERVIEW OF ELECTRONIC COMMERCE IN INDIA – PROSPECTS AND DRAWBACKS

Deepika Chawla

Research Scholar, Department of Economic Administration and Financial Management, University of Rajasthan, Jaipur.

Dr. Jitendra Kumar Sharma

Associate professor Department of E.A.F.M., L.B.S. Government. P.G College, Kotputli, Jaipur, Rajasthan

Electronic Commerce is a platform from where every user can buy and sell their products and interchange their ideas. The Indian retail market is estimated to be U.S. \$ 600 billion and one of the top five retail markets in the world by economic value. According to TRAI the total number of Internet users in the country has risen 795.18 million at the end of Dec. 2020 to 825.30 million at the end of March 2021 but growing at an exponential rate, the market value of the e-commerce industry in India is approximately only 200 billion U.S.\$.. In this article we will study that despite depressed consumer spending, economic slowdown and uncertainty created by COVID -19, E-commerce players are expecting strong sales growth in 2021. Present paper intends to study about possible prospects of e-commerce in India at a wide place because it is a future of India's market and all kinds of drawbacks.

AN ANALYSIS OF THE WORLD BANK ROLE IN GROWTH OF INDIAN MICRO SMALL AND MEDIUM ENTERPRISES (MSME'S)

Darshanpreet Kaur

Assistant Professor, P.M.N.College , Rajpura

Micro Small and medium enterprises (MSME's) are the important sector for the country's growth and have contributed immensely to the country's economy. The growth of Indian MSMEs in the country's economy is elevated with the favourable contribution from the World Bank. These Enterprises form the backbone of the Indian manufacturing sector and have become engine of economic growth in India.



According to the survey report, there are around 42.50 million MSMEs in India. The MSMEs sector has been acknowledging an engine growth of all over the world. A spark for socio-economic transformation of the country the sector is critical in meeting the national objectives of generating employment, reducing poverty, and discouraging rural urban migration. Several factors constrain the growth and competitiveness of Indian MSMEs. The lack of access to sufficient and timely financing is especially critical in growth of Indian MSMEs. The Indian authorities have taken several steps to retain MSME Financing and Developments, and the World Bank in 2015 has provided support through an MSME Financing and Development Project. Today in considering the development of MSMEs sector, role played by the World Bank in cater financing assistance is quite remarkable. The research paper also analysis the present scenario role of the World Bank in overall development of MSMEs across the nation and their aim to estimate possible opportunities and threats in the sector of MSMEs for raising funds through World Bank group which should be review by policy makers for better results.

FINANCIAL ANALYSIS OF LOYAL TEXTILE MILLS LIMITED ON THE BASIS OF TOTAL ASSETS TURNOVER RATIO

Ashutosh Mehta

Research Scholar Department of Business Studies, Sardar Patel University

Dr. Kapil K. Dave

Assistant Professor, Bhavan's Shri I L Pandya College, Sardar Patel University, Vallabh Vidyanagar,
Gujarat

A financial ratio is used to calculate a company's financial status or production against other firms. It is a tool used by investors to analyse and gain information about the finance of a company's history or the entire business sector. To calculate financial ration, numbers are taken from the balance sheet, income statement, and cash flow statement. The financial ratio is not a calculation but an explanation of the economic status of a company, in terms of profit, liquidity, leverage, and market valuation. A ratio may serve as an indicator, red flag or clue for various issues. Asset turnover ratio is used as a guide to optimising the firm's assets, inventory, and accounts receivable collection on a regular basis.

BLOCKCHAIN ACCOUNTING AND SOCIAL ACCOUNTING

Chenna. Deepika

Garlapati. Anusha

Abstract Blockchain technology and its numerous applications have become a major catalyst of new ideas and solutions for the financial sector. A headline containing the word "blockchain" attracts tons of attention from the media and new start-ups developing something in blockchain receive huge investments. But the theoretical framework for blockchain even for financial industry remains raw and empirical evidence is insufficient. In this study, we explore the theoretical framework for blockchain applications in accounting, identify the core benefits and downside, and discuss its implications for auditing and accounting in general and for credit risk management in particular. The research methodology of this study is designed to satisfy objectivist ontological position and positivist epistemological stance as the notion researched is considered to be primarily external to affected social actors, consequently the quantitative methods are used to establish the relationships between the variables, in turn the variables are produced by a deductive approach from general theories and ideas which exist in abundance in the area but lack empirical observations. A case study was consequently chosen as a research strategy to add a real-life touch to our statistical modelling. In the case study where we use financial data of Ericsson corporation to model theoretical effects of blockchain accounting on credit scores measures we add an empirical dimension to the research in a real-life context. Then we discuss the findings and try to draw general conclusions and identify consequences of the results for



different affected parties. As it is always important to do when dealing with new technologies we discuss potential ethical advantages and issues resulting from the technology's implementation. Social accounting is a method by which a firm seeks to place a value on the impact on society of its operations. It is a systematic analysis of the effects of the organisation on its shareholders, with stakeholder input as part of the data that are analysed for the accounting statement. It provides tools and guidelines to collect, analyse and monitor financial, social and environment data. The concept of 'social accounting' relates to the manner in which an organisation interacts with its social surroundings. Many corporate, today, are providing information on their social performance in order to demonstrate to their shareholders and public that they are ethical and moral. This paper looks at what social accounting is where it comes from and its present level of development and it also aims to bring out some important social accounting practices followed in Indian firms.

LEGISLATIVE PROTECTION OF CYBER BANK FRAUDS IN INDIA

Apurv Banerjee

PHD Scholar, Manipal University Jaipur, Rajasthan

Dr. Mariyam Ishrat Beg

Manipal University Jaipur, Rajasthan

Cybercrimes are no less than epidemics like Corona. Cyber Crimes are a global threat and developing countries are spending a lot to overcome this threat. Cybercrimes are very deceptive in nature so that it becoming very difficult for law enforcement agencies to combat cybercrimes. Among many kinds of cybercrime that take place every now and then most of the cyber crimes are so deceptive that victims have no clue that how these cybercrimes take place and what remedies they do have in case they become one of such victims. Cyber offenders are not only masters in bringing new kinds of cybercrimes but very well aware of the social response to these crimes and even the response of law enforcing authorities about these kinds of crimes. Most of the cyber crimes which take place most of them are related to bank fraud the prime reason for it is the greed of money and financial institutions and banks are mostly targeted because banks and financial institutions are place where a lot of money can be obtained in minimum efforts. The advent of cyber techniques is from developed nations like the United Nations of America and in the late 90's it is introduced in India . We have followed cyber technology in many spheres of life along with banking and from that point in time cybercrimes increased in India the difference between the former and the latter countries is vast India is a populated country and not very techno-friendly in comparison to America. America facing a lot of cybercrimes and spending a lot in order to prevent cybercrimes on the latest technology and Americans using technology from the '80s are much acquainted with cyber technologies in comparison to Indian people . In developed countries like the USA & UK, there is a lot of legislation to fight and prevent cyber crimes in India there are few .But the question is how effective these provisions are to fight cyber crimes in India . The present paper is there to put a light on it.

RELATIONSHIP BETWEEN NUTRITIONAL STATUS AND MORBIDITY PROFILE AMONG AGEING ADULTS

Anamika Verma

Research Scholar, Department of Home Science, University of Rajasthan, Jaipur, Rajasthan

Reshma Boolchandani

Professor, Department of Home Science, University of Rajasthan, Jaipur, Rajasthan

Ageing is a natural process that starts at conception and continues until death. Ageing is an irreversible biological phenomenon that happens to everyone at some point in their lives. Good nutrition and heredity may help to slow down the ageing process. Health and nutrition are essential as objectives in themselves, and in underdeveloped nations, they are frequently highlighted as vital components of



basic necessities. Over the last decade, the role of nutritional status in a number of morbid illnesses, including as cancer, heart disease, and dementia in those over 60, has become widely acknowledged. The older person's food intake and nutritional state are also affected by stress. Lack of physical activity, poor appetite, dementia, melancholy, alcoholism, anxiety, emotions of unwantedness, and a sense of neglect are just a few of the physiological and psychological issues that come with becoming older. Nutritional needs may change as a result of several physiological and psychological changes that occur as an adult ages. Anemia, heart disease, osteoporosis, dental issues, hypertension, chronic obstructive pulmonary disease (COPD), cataract, asthma, arthritis, gastrointestinal illness, and neurological disorders were the most common morbidities. The release of most digestive enzymes and digestive fluids decreases, resulting in lower protein, calcium, iron, and vitamin B12 absorption. Hormonal abnormalities can disrupt the nitrogen and calcium balance in the body, causing osteoporosis and bone loss. To avoid under nutrition in the elderly and lower the risk of non-communicable illness, their meals should include a balanced energy distribution in terms of macronutrients, such as glucose, appropriate quality protein, healthy acid, and adequate possibly lacking micronutrients. Underlying factors such as chronic disease, depression, medicine, and social isolation must be treated as part of a comprehensive approach to management.

MSME IN WOMEN ENTREPRENEURSHIP IN KERALA WITH REFERENCE TO 'KUDUMBASHREE'

Anitha Mary Alex

Associate Professor, Department of Commerce, Naipunnya Institute of Management and Information Technology, Kerala

MSME's are now a vital part of the economy. They want balanced regional development, equal income and wealth distribution, and small savings put to productive use. Between 2002 and 2012, the MSME sector grew by an average of 8% per year, with over 60 million employees. Women-led businesses contribute to our country's overall growth by promoting economic, family, and community development, which benefits society and the economy. According to the Fourth All India MSME Census, women own 13.72 percent of MSME's in India. With Kumarashree, the Kerala Department of Local Self-Government seeks to redefine economic development and citizen-centric governance for women in Asia. This paper examines the role of Kudumbashree micro-enterprises in women entrepreneurship.

A STUDY OF IT INFRASTRUCTURE AND IT'S IMPACT ON MSME PERFORMANCE IN ROHILKHAND REGION

Alok Johari

Research Scholar Commerce, Sahu Jain College Nazibabad Affiliated To Mjp Rohilkhand University Bareilly, U.P., India

Dr. Parmil Kumar

Associate Professor in Commerce, Sahu Jain College, Najibabad Affiliated to MJP Rohilkhand University, Bareilly, U.P., India

India is MSMEs oriented economy. During pandemic situation MSMEs plays significant role in providing employment and revenue. Government of India implemented GST in 2017 with the vision of "one nation one tax" and smooth functioning of business. remove the cascading of taxes and uses of color devices. since GST is Information technology based taxation system. so, it has significant impact on the performance of MSMEs

Purpose – About 54% manpower is youth. This committed manpower is to build new age economy through various mode like. E-Commerce, online trading, teleshopping, web technologies. but prime profit driver product is indigenous product it is estimate that by 2025 the E-commerce market will be Rs 25 million. the prime contribution in economy comes from MSMEs. these sectors is facing lack of IT infrastructure and it' performance



Design/methodology/approach – The Research design is both descriptive/exploratory based on primary data .which is collected through structured questionnaire with the 236 respondents situated in Rohilkhand region . Since there is more than two variables. the researcher used linear/multiple Regression equation

Findings – the impact of it infrastructure in Rohilkhand region is effected by key factors “Government of India launched “Digital MSME Scheme” is growth oriented and Online system of return filing make ease supplemented by usage of Digital technology

Research limitations/implications – though This present study gives insight views of future and sustainability of MSMEs in IT oriented Era. but this research paper uses primary which cannot collected physically in pandemic situation and remote area of Rohilkhand region

Originality/value –this paper is based on Primary data. but all the computation is original through various statistical tools.

EMPIRICAL EVIDENCE OF BOARD COMPOSITION AND CEO-DUALITY WITH FINANCIAL PERFORMANCE OF SELECT INDIAN BANKS

Alka Pandey

Research Scholar, Department of Commerce, Govt. V. Y. T. PG. Auto. College, Hemchand Yadav University, Durg, CG

Dr. O. P. Gupta

Professor, Department of Commerce, Govt. V. Y. T. PG. Auto. College, Hemchand Yadav University, Durg, CG

Corporate governance is a combination of various techniques, mechanisms, and processes with the help of which management and control of any organization can be executed. Over time corporate governance has established a relationship with the financial performance of companies. Banks are the key financial institutions in Indian financial system and play a vital role in the channelization of funds from the depositors to the borrowers. With changing scenario, and witnessing several scams, corporate governance gained popularity in this sector also. Corporate governance creates an environment of trust and transparency so that the interest of all the stakeholders can be preserved. The main objective of this study is to analyze the impact of Board Composition and CEO Duality on the financial performance of the select banks in India. The 4 selected banks are SBI, PNB; ICICI & HDFC studied over period of 10 years i.e. 2011 to 2020. It was found in this research that the Board Composition and Financial performance of select banks are insignificant to each other while the CEO Duality has a significant and positive relationship on financial performance.

WOMEN AMIDST COVID 19 PANDEMIC OUTBREAK AND EMERGING HEALTH ISSUES: SEARCH FOR SUSTAINABILITY OF LIFE

A Devidas Sharma

Associate Professor, Department of Economics, Manipur College, Imphal, Manipur

The global economic fallout from COVID-19 has been devastating, with people having lost jobs, and employers now having no means to support their employees while they are losing business. The COVID-19 pandemic crisis has brought to forefront, the importance of reducing environmental risks in the process of economic development and risk reduction in future. The COVID-19 pandemic highlights that the need to look at health more holistically in terms of planetary health which encompasses both human health and ecological health. The fact that health is no longer only a demographic or an individual-level issue, but rather a global pandemic, shows the true nature of its importance, and its impact helps create a important pillar of global sustainability. The significance of adding human health as one of the sustainability development goals can be seen through the results of the current COVID-19 pandemic.



With women comprising of the bulk of the world's frontline health workers, both formally at work and informally at home, they are at significant risk of infection. Therefore, any policies to address these vulnerabilities must also be context-specific. In the case of COVID-19, although the virus infects people regardless of gender, its impacts are nonetheless gendered. Rather than creating 'gender-blind' policies which only appear neutral but can have devastating consequences for women, whose suffering and vulnerabilities are not sufficiently addressed, policies must instead be gender-sensitive and thus, take gender relations into account.

PERFORMANCE MANAGEMENT: CREATING AN EFFECTIVE APPRAISAL SYSTEM

Dr. Asha Rathi

Assistant Professor , Department of Business Administration, Faculty of Commerce and Management Studies, Jai Narain Vyas University Jodhpur Rajasthan

Performance appraisal and performance management was one of the emerging issues since last decade. Many organisations have shifted from employee's performance appraisal system to employee's performance management system. Presented paper focus on the changing concept of performance appraisal to performance management and how concept of performance management can be used to create an effective appraisal system. this paper uses a review of literature to analyse performance appraisal methods and purposes which are not solved by it. Lacuna of performance appraisal and arising new names created situation in front of management practitioners to search for new destination. Performance management is a new destination in field of human resource management. The main purpose of the present paper is to differentiate these two systems, employees performance appraisal and performance management system by means of the review of the previous studies. The review of the literature focused to evaluate the development of appraisal system and argues the critic areas of appraisal system. The review identified as advancement in the management field and growing complexity and corporate sectors demand more capable HR , so mere appraisal of employees performance is not sufficient. Employees contribution should be aligned with organisational objectives and strategy through continuous feedback and strategic reward system . the paper describes the paradox inherent in the performance management system and also understand the role of performance appraisal within the performance management system.

THE NATIONAL EDUCATION POLICY (NEP): DURING &POST COVID-19 SCENARIO

Dr. Amit S Nanwani

Assistant Professor, Dept. of Commerce, Dada Ramchand Bakhru Sindhu Mahavidyalaya, Nagpur

At the time of submission of the Draft of National Education Policy in the year 2019, no one could have predicted the current disastrous state of educational system in India created by the Covid-19 pandemic. The four stages of continual countrywide lockdown led to closure of all the schools, colleges, tutorials and other education institutions with immediate effect. The Covid-19 pandemic has affected severely to the traditional education system and it has been very alarming. As both students and educators may not be ready for this single accessible option, countries all over the world have no choice but to turn to go online. Online classroom has replaced the traditional teaching methods within a very short span of time. The pandemic has left society with little time to design a systematic strategy to meeting education demands. During this period, outbreaks appear to be exacerbated and the developing country like India has miraculously responded by adopting an update to its education policy. The vision of National Education Policy (NEP) 2020 is to restructure and transmute the Indian education system. National Education Policy (NEP) 2020 has already included provisions for the use of digital pedagogy, which has become a necessity in a very short period of time. This Policy suggests the major efforts in light of the rise of digital technologies and the growing relevance of utilizing technology for teaching and learning at all levels, from school to higher education. The revival of education system on the basis of new education policy would seek prudent deliberation by taking into consideration the present hurdles being



faced during COVID era. The main aim of this paper is to assess worth of the New Education Policy in during and Post Covid-19 scenario in India. The entire research study and findings are based on the objectives.

WORKING CAPITAL MANAGEMENT: WITH SPECIAL REFERENCE TO CURRENT INDIAN BUSINESS SCENARIO

Devesh Pal

Guest Lecturer, Department of Commerce, Allahabad Degree College, University of Allahabad, Prayagraj, U.P.

Organisation needs capital for meeting the short-term investment purpose which is required for day-to-day business operations. A type of capital that invests in short-term investments has a high quality and low risk. The objective of this type of capital is to protect the organisation's finance with low level of risk in investment. Short-term assets investment can be made in cash, inventory, debtors, etc., this is termed as short-term funds or working capital. Thus, proper management of the current assets and the current liabilities of an organisation are needed, by this the concept of working capital management comes into existence. In a nutshell we can say that organisation short financing are referred to as working capital management. With this objective my paper presents the balance sheet concept, operating cycle concept and the factors determining working capital needs of organisation established in India.

EMERGING MANAGEMENT THEORIES – AN ANALYSIS

Dr. Vinod Kumar Tewari

Associate Professor, Head of the P.G. Commerce Department, D.N. College, Fatehgarh

The second half of the twentieth century will be remembered for the reconstruction and establishment of new global economy. This new global economy is based on the principle of equality of all nations and inspired by the objective of peace and welfare of all humanity. The national boundaries of trade have been relaxed; this has led to a rapid growth in trade volume and increased competition. Developing countries have tried to achieve high rate of growth during this period. To achieve high growth rate, it is necessary to adopt efficient management style and techniques by business enterprises. There has also been a continuous change in the style of management at different times. The journey of systematic study of management thought starts classical approach and it is changing as per need of time and culture. The purpose of this paper is to review the evolution of management styles/theories in the world.

RADIOPROTECTIVE EFFECT OF EMBLICA OFFICINALIS (AMLA) AGAINST RADIATION INDUCED GASTROINTESTINAL DAMAGE IN SWISS ALBINO MICE

Dr. Abhilasha Sharma

Department of Zoology, SSG Pareek PG Girls College, Jaipur, Rajasthan

Research in medicinal plants has gained a improved focus recently. The main reason is that other system of medicine although effective come with a number of side effects that often lead to serious complications. Plant based system of medicine being natural does not have any serious side effect. Although *Emblica officinalis* has a range of medicinal applications, but it is the need much period of time to explore. The use of *Emblica officinalis* as antioxidant, immune modulatory, antipyretic, analgesic, cytoprotective, anti ulser, immune modulatory, anti inflammatory, antitussive and gastroprotective are also studied. Exposure to very high levels of radiation, can cause acute health effects such as skin burns and acute radiation syndrome (ARS). It can also result in long-term health effects such as cancer and cardiovascular disease. The *Emblica officinalis* extract (aqueous) was tested for its radioprotective properties against sublethal gamma radiation (7 Gy) in Swiss albino mice. The fruit pulp of *Emblica*



officinalis (EO) is an important drug used in Indian systems of medicine for radiation protection. In view of its multifarious uses, *Emblica officinalis* (Amla) a bioflavonoid predominant in citrus fruits (vitamin c), has been found to scavenge free radicals, therefore it may also reduce radiation-induced damage. Vitamin C present in EOE is known as a potent antioxidant. When the body is exposed to radiation, free radicals and reactive oxygen species (ROS) are produced and oxidize cell components, resulting in cell damage. Vitamin C of emblica officinalis extract has the potential to hunt these radical products, thereby protecting against radiation-induced cell damage. We investigated the effects of Emblica officinalis extract (EOE) on radiation-induced gastrointestinal (GI) damage in mice. The mice received whole-body irradiation. Pretreatment with EOE administration effectively mitigated radiation-induced GI syndrome and improved mice survivals, while post-treatment with EOE was ineffective, presumably due to impaired absorption from the radiation-damaged intestine. In conclusion, administration of high-dose EOE effectively reduced the radiation lethality in mice.

A STUDY ON EFFECTIVENESS OF BUSINESS PRACTICES BY ORGANIZED RETAIL IN VIZAG CITY

Dr. V Sai Prasanth

Associate Professor Avanthi Institute of Engineering and Technology, Vizianagaram

The purpose of this study is to analyze the present policies and practices in retail malls. The methodology used to study the above problems is collection of primary data and secondary data. Primary data was collected with the help of a questionnaire. The methods used to study this are identifying the leading store brands/ organized retail malls like Spencer's, Big Bazaar, Reliance, More and others and collecting information from customers of these stores. Information from employees of these stores was collected to understand their perception on various policies of these stores.

REVIEW ON REHABILITATION PROCESS REQUIRED IN COMMON SPORTS INJURIES

Dr. Imran Khan

Assistant Professor, UEM school of physiotherapy, Jaipur, Rajasthan, India

Dr. Gaurav Shrivastava

Assistant Professor (MPT orthopaedic), UEM school of physiotherapy, Jaipur, Rajasthan, India

Sport rehabilitation centres around comprehension, forestalling and treating sports and exercise-related injuries and musculoskeletal conditions. As a sport rehabilitator, you'll assume an essential part in supporting competitors, players and sports members, everything being equal. For competitors confronting a physical issue, active recuperation is a significant piece of recuperation and getting back to play securely. Exercise based recuperation is clinical consideration that is aimed at further developing torment, development and the capacity to perform every day errands and sporting exercises with less complexities, limitations or development weaknesses. It is vital to recognize rehabilitation as a cycle designated at limiting the misfortune related with intense injury or chronic disease, to advance recuperation, and to augment practical limit, wellness and execution. This paper reviews on rehabilitation process required in common sports injuries.

CONCERNS OF WORK FROM HOME: THE NEW NORMAL

Dr. Binu Singh

Temporary Assistant Professor, Department of Sociology, Faculty of Arts, The Maharaja Sayajirao University of Baroda, Vadodara

When the lockdown was announced in India in March 2020, most of the companies chose Work From Home (WFH) as a way to carry on with the unstoppable work. When 2021 came, COVID-19 did not allow the companies to physical mode of working so they chose Hybrid model. But by the end of 2022



most of the companies are choosing to physical mode of working than remote working. WFH can be one of the alternatives for women empowerment if it works in right direction. This paper tries to analyze the various concerns which arose due to WFH mode of working. Also if these concerns are taken in consideration then this can bring new direction to more women in work force.

DISPARITIES IN SOCIO ECONOMIC DEVELOPMENT OF WOMEN

Dr. Kamlesh Rani

Associate Professor, Aditi Mahavidyalaya, University of Delhi

Modern interest in women development essentially stems from underdeveloped countries because of their desire for economic development and growth and also the less participation of women in social and economic activities. A developing country like India accordingly needs improvement of the status of women, who are competent to perceive the new economic opportunities and are willing to incur the mandatory risks in exploiting them. The increased supply of such men and women ends up in increased number of economic activities. The development in the status of women always includes a positive impact on economic development. During the last 20 years, various studies, working groups and task forces and national conferences are organized to spot and articulate the important issues confronting women in their multiple roles. The last half of eighties witnessed an unprecedented spurt in policy perspective on women during which, the Governmental efforts were in the type of instituting several committees and women development corporations to market economic activities among women. Because sharing of economic activity and engagement of women in gainful employment always help to push rapid economic development and enhance the standard of family life. Unfortunately, empirical studies available only answer those questions regarding the economic development normally but not those specific to women development and its disparities in several dimensions. This study attempts to produce an summary of women empowerment and disparities in several dimensions. The current study aims to understand more about women and their development and also about the disparities in several dimensions like health, education, sex ratio, income, employment and political participation.

COVID 19 AND ITS IMPACT ON BUSINESS: AN EVALUATION

Dr. Kavita Yadav

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

The introduction of the corona Virus has flashed an enormous impact on the full world economy. This has impacted a large number of people and because of this, the whole industry has decreased to a fall. As per WHO it was declared a Pandemic at the beginning of March 2020. The half-portion of the year 2019-20 has ended with six years' lowest process rate of 4.7 percent. However initially it was expected that the industry will boom up in the next half-year, but the COVID cases were increasing at such a great pace that the increase in Economy and Expectation has become difficult and it was found to be impossible to gain it back. Besides the current challenges, the new challenges as introduced by Covid have made a big economic disruption and imbalance in the demand and supply equation, which contains a good possibility to off-road the economic vehicle. The covid was having an unbelievable impact on the economy of the whole world. The pandemic has driven the world toward adapting to the present circumstances no matter the business, sector, or industry. The coronavirus epidemic (COVID19) has affected the world economy and business industries. The study has been undertaken with the object of assessing the impact of Corona cases on various sectors including Business and Business Industries, its growth, and sustainability. Global sectors and industries are attempting to anchor themselves amidst the pandemic. The present paper concentrates more on the sectors which are broadly impacted because of this and strategies and responses that have been taken up by various countries to maintain their economical position good enough. This study concludes that the vital role of knowledge Technology and



digitization supports the economies in their fight against the pandemic and helps them sustain themselves amid crises.

IMPACT OF LIFE INSURANCE ON HUMAN DEVELOPMENT

Dr. Brahmdeo Modi

Asst Prof, HOD of Commerce, RNYM College Barhi VBU Hazaribag, Jharkhand

The present paper is an attempt to examine formation of "Human development through Life Insurance" qualifying rate of Human Development for getting revealing fund and census report, percentage of below poverty line (BPL) families was high in Jharkhand state. In order to solve this problem, Pradhan Mantri Bima Yojna and Pradhan Mantri Pension Yojna. Yojna has been implemented in every district of Jharkhand. Various banks are involved in formation of Human empowering and development as a facilitate and are also imparting training for their capacity building. Each Bima Yojna for Life Insurance has concentrated on single economic activity. That's why their structure to give economically safety has been proved to be a successful effort. Although per capita income of the swarojgaar is not up to the national/international level have learnt how to improve their life of standard level through Life insurance. The amount of life insurance premium against their applications is satisfactory, a premium habit has been generated amongst them. Ultimately people living below poverty line started earning for their livelihood which has helped in alleviation of poverty and economical safety in Jharkhand.

CONSUMER PREFERENCE TOWARDS ORGANISED AND UNORGANISED RETAILING OF FRUITS AND VEGETABLES IN URBAN SAURASHTRA

Dr. J. D. Bhatt

Assistant Professor, Post Graduate institute of Agri-Business Management, Junagadh Agricultural University, Junagadh Gujarat, India

Dr. S. M. Trivedi

Assistant Professor, Post Graduate institute of Agri-Business Management, Junagadh Agricultural University, Junagadh Gujarat, India

Prof. N. M. Thaker

Associate Professor, Post Graduate institute of Agri-Business Management, Junagadh Agricultural University, Junagadh Gujarat, India

Retailing is one of the oldest business that human civilization has known. The Indian retail industry has emerged as one of the most dynamic and fast-paced industries due to the entry of several new players. India is the world's fifth-largest global destination in the retail space. The growth of an organized retailing is predominant across the globe. Organized retail is also on the threshold of a boom in India. The nation has witnessed a revolution in the last three decades owing to rapid urbanization and changing consumption. Consumer is regarded as king of retailing sector and there is a need to identify the consumer preference towards organized and unorganised retailing. Gujarat is an important vegetable producing state. Fruits and vegetables are part of frequently purchased foods, hence, study of consumer preference with respect to fruits and vegetables purchasing through organised and unorganised retailing was important in agricultural marketing. The study focused on consumer preference with respect to 7 P's of marketing for organised and unorganised retailing of fruits and vegetables. The study concluded that, though, shopping from organised retail chains has attracted many consumers due to shopping environment and ambience, lucrative discount and festive offers and availability of items at one place, consumer prefer unorganised retailing in case of fruits and vegetables. Location convenience also matters as most of the retail chains are not in close proximity to the residential areas. In spite of a growing preference of consumers to shop from modern retail chains, their actual purchasing of fresh fruits and vegetables continues to be more from traditional retailers that is, street vendors and road side vendors.



The main factors those favour traditional retailers over modern retailers are convenience, fresh quality, bargaining possibilities and relationship with retailers. The analysis suggests that urban consumers shopping pattern will continue to depend on traditional retailers for fruits and vegetables despite penetration of organised retail stores.

THE ROLE OF COMMERCIAL BANKS IN PRIME MINISTER EMPLOYMENT GENERATION PROGRAM SCHEME

Dr. K M Chaturvedi

Assistant Professor, Agrawal P.G. College, Jaipur(Rajasthan)

Various types of schemes have been run by the Government of India from time to time to encourage entrepreneurship and alleviate youth unemployment, one of which is the Prime Minister Employment Generation Program Scheme. The scheme was launched in the year 2008 by combining two schemes, the Rural Employment Generation Program and the Prime Minister Employment Scheme (PradhanMantriRojgarYojana). The success of the Prime Minister Employment Generation Program depends on banking facilities. Entrepreneurs face a lot of problems due to banking inconvenience. The subsidy amount is not available to most of the beneficiaries. Most of the applications that come to the banks are rejected, due to which unemployed educated youth are not able to become entrepreneurs, that is, they are not able to take advantage of the employment generation program scheme. Therefore, the flexibility of banking facilities is absolutely essential for the success of the scheme. Secondary data has been used in the research paper. Secondary data is collected from Khadi and Village Industries Commission (KVIC), District Industries Center and Rajasthan Economic Survey. The data has been analyzed through graphs and charts. The area of research study is Rajasthan and study year 2015-16 to 2020-21 has been taken.

IMPACT OF GST ON INDIAN IMPORTS AND EXPORTS

Dr. Ghule Padmakar Tukaram

Department of Economics, STESs, Sinhgad College of Arts and Commerce, Narhe, Pune

Indian economy is one of the fastest growing sectors in the world. The balance of payment is the basic tool to evaluate a country's economic performance and it refers to the balance between import and export as no country is fully self-sufficient. These factors including the balance of payment and trading (import and export) decide the economic fate of a nation. The Goods and Service Tax came into play in India on 1st July 2017. As we already know GST is going to change the existing business structure in India, it will also transform the import-export scenario in the country. Currently, GST is making changes in export and import in India by withdrawing wide variety of previously levied indirect taxes and it will affect the Foreign Trade Policy (FTP) of the nation.

TEXTILE PRINTING INDUSTRY OF JAIPUR: A SWOT ANALYSIS

Dr. Hansa Lunayach

Associate Professor[Geography], Govt. Girls College, Chomu

Jaipur has a history of over 250 years of exquisite block, tie and die printing on cotton and silk textiles. Hand block printing on textiles is a tradition of Bagru & Sanganer tehsils of Jaipur. Jaipur and its suburbs Sanganer and Bagru have earned fame both in the country and abroad for their block printing, screen printing, tie & dye work, readymade garments and quilting. These are strongholds of cloth dyeing and printing industry but are witnessing an unorganized development. Rajasthan has about 6000 garment fabricating units, with maximum concentration in Jaipur. They export garments/textiles worth Rs.450 crores. Besides, job work worth Rs.500 crores is also carried for other exporters located at Delhi and other cities (source: Rajasthan Consultancy Organization). The product range of Jaipur and its suburbs



includes: *bandhej*(tie & dye work), Block printing, screen printing, embroidery work, quilting and fabrication of readymade garments for both domestic and foreign markets. Textile products sub-sector including the printing segment is witnessing an unorganized development in the state. The rural mass market of printed cloth and readymade garments is extremely price conscious. As a result, only cheaper variety of cloth and garments can be pushed in that segment. Manufacturers concentrate on lesser inputs in both raw-material and manufacturing process, whereby quality suffers. These producers cannot manufacture garments for the quality and design conscious urban and export market. Rajasthan is lacking in facilities necessary to diversify the products and designs on the basis of the life cycles of fashions, trends and styles. Bulk rejection of printed textiles and garment products by importing parties abroad is a great threat to the industry.

BLENDED LEARNING: AN INNOVATIVE APPROACH FOR ESL LEARNER

Dr. Geeta Parashar

S.S.G. Pareek College of Education, Jaipur

The world is changing constantly and the various domains are also influenced by the change. Blended learning focus on are of learning by combining technology and traditional learning methods. This gave birth to term "blended learning". It refers to a well-planned combination of meaningful activities in both modes. The NEP 2020 states that while promoting digital Learning and education, the importance of face to face in person learning is fully recognized. This is a new approach for teaching English as a second language. In this Learner have exposure to practice in classroom. Teacher shows path to learner to mashes the Language.

ACTIONS OF GOVERNMENT DURING COVID-19 CRISIS

Dr. Divya Agrawal

Lecturer, Agarwal P.G. College, Jaipur, Rajasthan

The COVID19 pandemic has had a shocking impact, with many human losses and huge economic and social disruption. The full accounting and fallout of the crisis will take considerable time to reveal itself, with consequences playing out over an extended period, beyond the immediate health and economic dimensions. In a fast-moving crisis, as information swarms in from every direction, citizens look to their governments for information, guidance, and leadership. They expect to be kept safe and healthy. Pressure on public officials to act is *enormous*. The implications of the crisis will require continued adjustments, responses and policy reforms from governments. Government of India have played a significant role in handling the crisis caused by the coronavirus (COVID-19) pandemic. In this paper we will discuss about the measures taken by government of India in order to deal with situation and their long term and short term impact. Rather than offering specific policy recommendations.

CRYPTOCURRENCY: "GLOBALLY CHANGING MOVEMENTS OF DECENTRALISED SYSTEM OF EXCHANGE AND IN INDIA'S PERSPECTIVE"

Dr. Deepika Sharma

Assistant Professor, Department of EAFM, SSG Pareek P.G. Girls College, Jaipur, Rajasthan

In the present digitalised world, Cryptocurrency is an encrypted ,peer-to-peer or virtual currency which is available only in online digital form .Cyber currency is based on block chain technique which is secured by cryptography and mechanised by powerful computer system. Cryptocurrency have deprivation of central issuing or regulating authority, while it is using Decentralised System to record transactions and issue new units. The first cyber currency was Bitcoin which was grounded in 2009, and after that many of virtual currencies have been exhibited. Much of the interest in cryptocurrencies is to trade for profit with speculators at times driving prices skywards. Here is bafflement about cyber currency



as there is lot of scepticism around it. This paper is to explore the swap framework of cryptocurrency in global manner and in India's perspective. This research paper is to discern the inference for inspite of many of countries as El Salvador have accepted the Bitcoin as legal tender, many of major countries like Cuba, Ukraine, Japan etc. also welcome the digital token in same form, but on the contrary, in India, Reserve Bank of India and Finance Ministry has been issued warning against the use of digital currency to investors. Government is even preparing the "Cryptocurrency and regulation of official digital currency bill" for applications to regulate the functions of virtual money.

UNDERSTANDING AND DEVELOPING EMOTIONAL INTELLIGENCE

Dr. Dayal Sandhu

Assistant Professor, CDOE, Jamia Millia Islamia, New Delhi

Emotional intelligence (EI), is a potential of a person to know his own sentiments and the same of others, distinguish between dissimilar opinion or tag them properly, practice expressive information for direct opinion and performance, and deal with and/or regulate sentiments to adjust the upbringings or attain their target. It attained recognition in the 1995 book by that heading, printed by instigator and science reporter Daniel Goleman. as this time, Emotional Intelligence, and Goleman's 1995 study, have been criticized within the technical area in spite of inventive reports of its worth in the popular press. EI also reveals capabilities to unite aptitude, compassion and sentiments to develop attention and indulgent of mutual changing. Though, significant difference survives concerning Emotional Intelligence, with respect to both expressions and operationalization.

IMPACT OF DIGITAL MEDIA ON FOREIGN RELATIONS: AN ANALYSIS

Dr. Kiran Raj

Assistant Professor, School of Law, Manipal University Jaipur

In this digital era of Information and Communication Technology (ICT) development, the transfer, transmission, and consumption of data has become easier and accessible to a mass population along with the facility to share their own ideas, thoughts, and content with others. Digital Media refers to the data represented through broadcasting or communicating information with the help of Information and Communication Technology (ICT) like websites and mobile applications using the Internet. Further such data can be in the form of online publishing, journalism, entertainment, and education etc. But the most dominating and effective form is 'Social Media' platforms like Twitter, Facebook, Instagram, Reddit, Quora, and WhatsApp etc. These social media platforms are used by millions of people on a daily basis to share their ideas, thoughts and even private messages as a mode of regular communication. This article analyses the 'growing influence of digital media and its impact on foreign relations in which the term 'Digital Media' is defined, types of digital media has been discussed and various examples of it is given. Further, a detailed section 'digital media vis a vis foreign relations' explains the impact of social media on foreign relations. The next part discusses the practical implications of digital media and its impact on foreign relations based on the analysis of responses received from a questionnaire circulated among participants through a short survey method comprising a sample size of 16 participants. And lastly in conclusion.

THE ROLE OF INDIAN WOMEN WRITERS IN THE LEVITATION OF ENGLISH LITERATURE

Dr. Pooja Goel

Assistant Professor, Department of English, S.S.G. Pareek P.G. Girls' College, Jaipur, Rajasthan, India

Indian women writers have given a new direction to the Indian literature. They have made an everlasting mark in the field of English literature to change the point of view from the long hold of male over them. Now we can see a new awareness in women in all walks of life. Since ages women have



been the point of acrimonious remarks. All the negative views find place in the form of myths, stories, legends and history. "A man's life without a woman is like a flower without fragrance, a ship without a rudder or a body without spirit." A woman plays a pivotal role in her family. Both man and woman are congratulatory to each other. Women are showing their spirit in every field, and in some respect, far better than the men. Now, women are not a marionette in the hands of men. They are equaled efficient like men. Our Indian English literature has gifted numerous enthusiastic women novelist as Arundhati Roy, Shashi Deshpande, Anita Desai, Shobha de, Kiran Desai, Kamala Markandeya, Ruth Prwar Jhabvala, Nayantara Sahgal, Rama Mehta, Geeta Mehta and many more. All of these female novelists are famous for their bold point of view that they tried to reflect through their novels. Their contribution not only flourishes the English literature but also colored the life of women in particular. In a nutshell, it can be said that their novels focused on the women characters as a protagonists who are isolated in the male dominating society. So that in general their contribution is commendable.

A CRITICAL STUDY ON CUSTOMER SATISFACTION TOWARDS ONLINE SHOPPING IN INDIA

Dr. Neeraj Basotia

Associate Professor, Department of Commerce and Management, Shri Jagdish Prasad Jhabarmal Tibrewala University, Jhunjhunu

Presently a-days, buyers have changed their method of shopping from actual store to online store. Internet shopping has turned into a creative method for selling their item through online by this the advanced market is taking over from the conventional market. The clients are assuming crucial part in the showcasing. This Paper is centered on the fulfillment of the clients through internet shopping. In light of writing survey it was recognized that buyer fulfillment towards web based shopping is mostly reliant upon various variables like item, value, installment, conveyance, discount and practicality. Information was gathered through polls from 60 respondents to investigate the elements that impact consumer loyalty. Factual devices utilized in this examination are rates; t-test and ANOVA were utilized to investigate the information. The outcomes likewise showed that there is critical connection between qualities of the respondents and different aspects.

HISTORY OF INDIA'S FOREIGN TRADE TILL GUPTA PERIOD

Dr. Namita Sharma

Assistant Professor, Department of History, S.S.G Pareek P.G. Girls College, Banipark, Jaipur, Rajasthan

Indian foreign trade has very long history. The economy is inextricably linked with our daily lives. In ancient India also there was no exception. This Study mean investigates the growth of exports, imports and trade balance in ancient India. International trade is the exchange of capital goods and services across international borders or territories because there is a need or want of goods or services. In ancient history when archaeologist started exploring the places, many proofs regarding the Harappan culture and Indus valley trade were found. Historians claim that this was the land of early development where trade and agricultural economy came into existence. After this Vedic age came and sea borne trade was carried on by the Aryans. Around 500 BC, the mahajanapadas minted punch marked silver coins. This period was marked by intensive trade activity and urban development. The Maurya Empire had United most of the India subcontinent. The resulting, political unity and military security allowed for a common economic system and enhanced trade and commerce with increased agricultural productivity. When Gupta period came then India became the most important centre for international trade. Indian Trade played key role in propagating the Indian culture. In this period Indian ports always maintained relation with Sri Lanka, Persia, Arabia Ethiopia, the Byzantine Empire, China and islands of the Indian Ocean. This paper is an attempt to analyse the trade policy and examine the trends and patterns in ancient India's foreign trade.



E- CUSTOMER RELATIONSHIP MANAGEMENT

Dr. Neelam Chakrawarti

Assistant Professor in Management, Faculty of law & governance, Jayoti vidyapeeth Women's University, Jaipur

Undeniably, the telecommunications business is evolving rapidly. Communication has evolved into the lifeblood of today's society. The mobile phone service business, in particular, is expanding in popularity and importance all over the world and as mobile usage continues to rise, telecommunication marketers are devising new ways to capitalise on the prospective clients. Client relationship management (CRM) is becoming a much more important instrument for managing customer relationships among businesses, especially communication firms. E-CRM is a type of CRM that uses the internet and web technologies to make it easier to adopt. Companies must maintain excellent relationships with their customers in a highly competitive market. The research study will investigate several approaches and procedures for building efficient CRM to please clients. The study's goal was to see how effective customer relationship management (CRM) is in retaining customers.

SOCIO-ECONOMIC IMPACT OF COVID

Dr. Narendra Kumar Meena

Assistant Professor in Political Science, Dr. B.R.A. Govt. College Mahuwa, Dausa

The COVID-19 outbreak is a sharp reminder that pandemics, like other rarely occurring catastrophes, have happened in the past and will continue to happen in the future. Even if we cannot prevent dangerous viruses from emerging, we should prepare to dampen their effects on society. The current outbreak has had severe economic consequences across the globe, and it does not look like any country will be unaffected. This not only has consequences for the economy; all of society is affected, which has led to dramatic changes in how businesses act and consumers behave. This special issue is a global effort to address some of the pandemic-related issues affecting society. On March 11, 2020, the novel Corona virus disease (COVID-19), was described as a pandemic by World Health Organization (WHO). Globally, the COVID-19 has not only affected the public health socially but also has rigorously affected economically. Substantial declines in income, increase in unemployment, and distractions in the transportation, amenities, and industrial sectors are amongst the major concerns of the pandemic disease extenuation. Furthermore, the governments of most of the countries underestimated the menaces of COVID-19 spread and were typically responsive for the calamities in their respective countries.

BLOCK CHAIN TECHNOLOGY AND HEALTH CARE: IMPORTANCE AND ISSUES IN INDIA

Dr. Meenu

Associate Professor, Department of Public Administration, The Assam Royal Global University, Gowahati, Assam

Blockchain technology is predicated on decentralized consensus and is currently being implemented in both public and personal settings. It makes 'trust' in networks by introducing distributed verifiability, and consensus. Blockchain describes a sequence of knowledge or transactions as blocks linked or chained together by cryptographic signatures, each of which is named a hash, stored in shared ledgers, and supported by a network of connected processes called nodes. Nodes maintain a replica of the whole chain and are continually updated and kept in sync. The application of blockchain in healthcare is nascent; nevertheless, early solutions have shown the potential to scale back healthcare costs, streamline business processes, and improve access to information across disparate and diverse stakeholders working toward a standard goal. Blockchain offers unique possibilities for addressing issues concerning improving governance. There are some technology considerations around blockchain in healthcare. With a good sort of legacy systems within the healthcare environment, integrating all of those



diverse systems is often challenging. But consistent with NITI Ayog studies this technology are often utilized in vaccination, patient record, automatic benefits transfers to doctors and cold chain workers, Unifying immunization data on a blockchain infrastructure would immediately improve real-time visibility of immunization vial transfers and delivery while creating a foundation for future innovation e.g. the utilization of smart contracts for rewarding doctors. Overall, lack of education may be a considerable barrier to adoption. There are opportunities to teach on the appropriateness of blockchain in healthcare, the utilization cases, and associated business values it can provide, its relationship to existing legacy systems, and its privacy and security implications. Workforce training also will be required. Some current solutions simplify the availability chain and administrative processes in healthcare, which can decrease costs. Ultimately, organizations can expect some added technology costs that are prevalent within the adoption of any new technology or solution, including implementing workforce training and alter management requirements. Storage can also be a consideration when determining data included on-chain, especially if the info files are large or change often. Some states also include regulatory requirements for medical history storage which will influence decisions regarding on-chain data. This paper includes blockchain technology features, advantages, and limitations, utilization of blockchain technology in health care, areas of health care that will be benefitted by the utilization of this technology, policies of the Government of India regarding the utilization of blockchain technology in health care.

SWOT ANALYSIS OF “MAKE IN INDIA” IN TEXTILE & FASHION INDUSTRY OF RAJASTHAN

Dr. Minakshi Jain

Associate Professor in Home Science (Textile & Clothing), Government Girls College, Chomu, Jaipur

Rajasthan is growing and well known hub for production of synthetic fibres, yarns and fabrics, value added and speciality fabrics, a wide range of natural and synthetic textiles, garments and fashion products. The “Make in India” initiative is providing immense opportunities for global as well as national textile and fashion companies and retail brands in Rajasthan for investment. The upcoming areas of production include medical textiles, technical textiles, geo-synthetics, nonwoven products and organic textiles. These require skill development opportunities for the youth of Rajasthan to boost up “Make in India” initiative. The textile industry of Rajasthan plays a significant role in the global fashion and textile economy and has ample opportunities for employment generation and industrial growth with technological advancement. To exploit its full potential, pro-active work in domestic as well global market is the need of the hour. For revenue generation and employment creation production of garments and fashion items should be amplified with proper implementation of “Make in India” initiative including branding and export of Khadi and other Handloom products in addition to welfare and sustenance of local indigenous artisans. “Make in India” initiative can pave the way towards sustainable business growth and economic enablement of textile and fashion sector of Rajasthan.

EDUCATIONAL POLICY & POLITICS

Dr. Manohar Kumar Nawria

Assistant Professor, SSG Pareek PG Girls College, Chomu, Jaipur, Rajasthan

The Politics and Education program prepares students for careers as education policy leaders at the local, state and national levels, or to pursue advanced work in post doctoral programs in education policy, political science, Public Administration or public policy. Graduates of this program secure positions as policy advisors and researchers for government agencies, foundations and various private agencies committed to looking at and developing policies for the field of education. This article explores the formation of grassroots political education and how it mediated the development of teachers as community organizers. Through a documentary and narrative account, this article argues that the mediation of political education must be understood relationally and that “teacher as community organizer” is an important and emergent paradigm in social justice teacher education. Implications for social justice teacher education and research on the development and sustainability of social justice



educators are suggested. Schools represent a powerful instrument for shaping the development of future generations of citizens and workers as well as an important source of jobs and investment in many communities. Coursework focuses on how societies handle conflicting visions of what schools should and should not be doing, and what specific changes in political and governance processes might facilitate better decision-making and policy implementation.

FACTORS INFLUENCING CONSUMER BUYING LIFE INSURANCE PRODUCTS

Dr. MamtaBrahmbhatt

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

India has low insurance penetration rate which is about 4.5% compared to other country. This means Indians might not be prepared in cases of unexpected disasters. Studies show that product, price, place, promotion and attitude do influences the purchase intention of insurance. This is a quantitative study where data is collected using survey method. All items were using 5-points Likert scale. 100+ sample is used in this survey using questionnaire developed using adoption and adaptation of existing items. Using PLS-SEM data analysis method, this study found that product is the most important influence on life insurance purchase decision. This study concludes that marketing mix which is product, price, place and promotion will influence customer attitude and subsequently customer purchase intention. Hence, insurance company should develop their marketing mix carefully in order to increase sales. Future studies are recommended to investigate effect of image provided through marketing/sales representatives on life insurance buying behavior.

E-MOTIONAL AWARENESS AND EMOTIONAL INTELLIGENCE CHANGING PATTERNS OF LEADERSHIP IN ORIGINATION

Dr. Mahesh Nawria

Head & Assistant Professor, Department of Sociology, SSG Pareek PG College, Jaipur

Recent research has highlighted the importance of emotional awareness and emotional intelligence in organizations, and these topics are attracting increasing attention. In this article, the authors present the results of a preliminary classroom study in which emotion concepts were incorporated into an undergraduate leadership course. In the study, students completed self-report and ability tests of emotional intelligence. The test results were compared with students' interest in emotions and their performance in the course assessment. Results showed that interest in and knowledge of emotional intelligence predicted team performance, whereas individual performance was related to emotional intelligence.

EFFECT OF DEMONETIZATION ON INDIAN ECONOMY

Dr. Lalit Kumar Nagora

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

The Government has implemented a major change in Economic environment by Demonetizing high value of currency notes -Rs. 500 and Rs.1000 denomination. The aim of the demonetization is to eradicate black money, putting an end to fake currency circulation and a move towards cashless economy. This paper examined the impact of Demonetization on cashless Economy and also made an attempt in usage of cashless payment method by consumers after Demonetization. The study shows that Impact of Demonetization has felt by every Indian Citizen and Introduction of Cashless Economy in India. Its helps in growth and development of economy in India. The volume of people who use digital banking services has shot up sharply post demonetization.



DISASTER MANAGEMENT: PSYCHOLOGICAL IMPACT OF THE POST COVID-19 PANDEMIC

Dr. Krishan Kumar Sharma

Assistant Professor, Department of Geography, SSG Pareek PG College of Education, Jaipur, Rajasthan

Disaster management is the conservation of lives and properties during a natural disaster or a disaster made by man. It addresses various issues like flood, cyclone or spread of any diseases. It is an organization to save people from such chaos. It acts before, during and after the disaster has taken place. It is strategic planning. It is administered and employed to protect critical infrastructure. National Disaster management (or crisis management) is the production of arrangements through which groups diminish defenselessness to risks and adapt to disasters. Disaster management does not deflect or take out the dangers; rather, it concentrates on making arrangements to diminish the impact of calamities. Inability to make an arrangement could prompt human mortality, lost income, and harm to resources. As of now in the United States 67 percent of organizations don't have emergency management plans. Events on which disaster management focuses includes acts of terrorism, industrial sabotage, fire. The Post COVID-19 pandemic has exposed a suboptimal response to this threatening global disaster, including the response to the psychological impact. Both the economic hardship and the continuous media coverage of alarming news have exacerbated this effect which also includes increased domestic violence, unemployment, depressions, problem of age. Selected important papers, personal published papers, PUBMED articles and media news related to the disaster management of the psychological effects of Post COVID-19 pandemic were collected over the last year, critically appraised and used in writing this manuscript. The Post COVID-19 pandemic has exposed a suboptimal response to this threatening global disaster, including the response to the psychological impact. In this article I am discussing all above psychological impact of Post Covid -19 in India.

BENEFITS AND PITFALLS OF EMPLOYEES WORKING FROM HOME

Dr. Archana Tiwari

Assistant Professor, Business Administration, SPC Government College, Ajmer, Rajasthan

Before the COVID-19 pandemic, working from home may have seemed like a perk that freelancers got to do – not everyone. Now, many more full-time employees have experienced working remotely due to employer-mandated safety requirements. In reality, though, just like working in an office, remote work comes with pros and cons. Due to COVID-19 pandemic, many companies allowed their employees to work from home (WFH). Some employees are happy with WFH option, but some are not comfortable with it. There are pros & cons with WFH option for both employees and companies. This paper attempt to study advantages of work from home for employees as well as companies. Disadvantages of working from home for employees and company have also been discussed.

A STUDY ON COST MINIMIZING TRANSPORTATION PROBLEM WITH MIXED CONSTRAINTS

Dr. Vineeta Basotia

Associate Professor, Department of Mathematics, Shri Jagdish Prasad Jhabarmal Tibrewala University, Jhunjhunu

All things considered, notwithstanding, the vast majority of the expenses limiting transportation issues have blended requirements obliging numerous applications that go past transportation related issues to incorporate work booking, creation stock, creation conveyance, allotment issues, and speculation examination. The CMTPs with blended limitations are tended to exceptionally less in the writing on account of the meticulousness needed to take care of these issues ideally. The more-for-less mystery in a transportation issue happens when it is feasible to deliver more complete merchandise for less all out cost, while transporting a similar sum or more from every beginning and to every objective, keeping all delivery costs non-negative. The essential objective of the more-for-less technique is to limit the all out cost and not only expand the shipment load shipped. The event of additional for-less in TP is



definitely not an uncommon occasion, and the current writing has exhibited the common sense of recognizing situations where the confusing circumstance exists. The data of the event of a MFL circumstance is helpful to a supervisor in concluding which distribution center or plant limits are to be expanded, and which markets ought to be looked for.

CENTRALLY SPONSORED SCHEME OF MGNREGA AND COVID-19: ISSUES WITHIN THE FRAMEWORK OF CENTRE-STATE RELATIONS IN INDIA

Dr. Vikas Batra

Associate Professor, Department of Economics, Indira Gandhi University, Meerpur-Rewari, Haryana

In India, under the right based approach of development, a very ambitious programme of central government namely the Mahatma Gandhi National Rural Employment Guarantee Act was implemented in the year 2005 to provide employment in rural areas. The scheme has been evaluated with various perspectives such as employment, assets building, income, migration, women empowerment, implementation issues etc. The covid-19 has changed the scenario of the labour market in India and new dimensions have been taken place in rural areas. Under such challenging circumstances, the paper tries to assess the performance of this centrally sponsored scheme and emerging issues within the framework of central state relations. Based on the analysis of available information, it is shown that nearly 25.6 million households have demanded work under MGNREGA in the month of April 2021 which is 90 per cent more than that of last year April, 2020 and this is mainly because of reverse migration in villages due to COVID-19. It is estimated that due to this crisis, the total requirement of funds is 1,30,000 crores and under such case, the central government need to frame a robust policy to solve the problems. The paper suggests that to handle the current crisis of employment, the funds from the Centre government to state government should be increased and the minimum guarantee days should be increased from 100 to 150 days, hike in wage rates, the launch of urban employment guarantee scheme. Lastly, there is a requirement to build new models of employment generation within social security provisions and states should be given more funds and autonomy to handle such situations. The appropriate transfer of funds from the Centre and generation of new sources of revenue for states in an urgent call to strengthen the capacities of states.

THE STUDY : RESILIENCE AND PERSONALITY AMONG ADOLESCENT IN FAMILIAR CONTEXT OF INDIAN

Dr. Sunita Pareek

Vice Principal, SSG Pareek P.G. Girls Collage, Chomu

However, due to rapid and complex biological and psychological changes, **adolescents** are facing various adjustment difficulties and thus, are more vulnerable to health hazards.

A big number of adolescents are yet able to cope with the adverse events and experiences, suggestive of the mechanism that enables adolescents to successfully protect them from such adverse circumstances; psychologists name this mechanism as '**resilience**'.

The present study aimed to explore the relationship between resilience and personality factors at personal, parental, familial and community level among Indian adolescents.

Hypotheses

Resilience and Extraversion, Agreeableness, Conscientiousness, and Openness to Experience will be significantly positively related where as Resilience and Neuroticism will be significantly negatively related in adolescents.

Sample

The sample of 240 adolescents (120 male and 120 female) for the present study was chosen from constituent colleges of University of Rajasthan, Jaipur by purposive sampling method.



Shortened-Resilience Scale (S-RS)

The shortened-Resilience Scale (S-RS) is a 15-item version developed by Neil and Dias (2001) based on the popular Resilience Scale by Wagnild and Young (1993).

NEO - Five Factor Inventory (NEO-FFI)

The NEO-FFI by Costa and McCrae (1992) is a 60 item version (12 items per domain) of the NEO Personality Inventory Revised a 240-items inventory of the Big Five Factor Model.

Research Design

A correlational design as no experimental manipulation of variables was done.

Major Findings

- The results suggested that the participants of the present study were more resilient.
- The sampled adolescents under study have faced moderate level of stressors.
- The participants of present study are average on Neuroticism and slightly above average on all other factors of Personality, i.e. Extraversion, Openness to Experience, Agreeableness and Conscientiousness.

However, no significant relation between Resilience and Optimism, Activity, Fearfulness, Anger dimensions of Temperament and Neuroticism factor of Personality was found.

GROWTH AND STABILITY IN CASTOROIL EXPORT FROM INDIA

Dr. Shilpa Trivedi

Associate Professor, PG Institute of Agribusiness Management, Junagadh Agricultural University, Junagadh, Gujarat

Prof. Nisha Thaker

Assistant Professor, PG Institute of Agribusiness Management, Junagadh Agricultural University, Junagadh, Gujarat

Dr. Jagruti Bhatt

Assistant Professor, PG Institute of Agribusiness Management, Junagadh Agricultural University, Junagadh, Gujarat

The research study entitled "Growth and stability in castor oil export from India" was undertaken with the objective to analyze the growth and instability in export of castor oil from India. The secondary data for the 20 years was collected and different analytical tools like compound annual growth rate and instability index were used for the study purpose. The study revealed that export of castor oil from India was mainly focused on China, Netherland, France, USA, Japan, Thailand, Korea, UK, Italy, Turkey and Other country group. The growth rate for the quantity of castor oil exported was more than value obtain from export of castor oil. Quantity of castor oil exported was growing at 7.44 per cent per annum. All countries showed more than 8 per cent instability in castor oil export during study period. Italy remains the most unstable market and UK remains more stable markets in terms of export quantity and Korea remains more stable markets in terms of export value of Indian castor oil throughout the study period. Korea, UK and Turkey were the most preferable market for the export of castor oil.

THE COVID-19 PANDEMIC AND ITS ECONOMIC, SOCIAL, AND POLITICAL IMPACTS

Dr. Sanjay Kumar Mandawat

Assistant Professor in Geography, Dr. B.R.A. Govt. College, Mahuwa, Dausa

The recent global outbreak of COVID-19 pandemic caught humanity unprepared. Even as science and technology have developed beyond anyone's imagination, the pandemic not only unexpectedly affected the social and economic lives of societies but also disrupted individuals' mental



health and well-being. Billions around the world suddenly became prisoners in their own homes, and nearly all economic activities in many countries halted. Repeated supply and demand shocks also caused contractions from production to consumption including across the entire supply chain. Eventually, combating the COVID-19 pandemic will require effective vaccines against the potentially deadly disease caused by the novel coronavirus, and for the first time in generations, countries all over the world do not know what to do. This Research paper primarily aims to investigate the impacts of the COVID-19 pandemic on economic, social, and political life.

PHYSIOTHERAPEUTIC REHABILITATION IN POST OPERATIVE CUBITAL TUNNEL SYNDROME

Dr. Sapna Malla

Assistant Professor, UEM school of physiotherapy, Jaipur, Rajasthan, India

Dr. Madhu Teotia

Assistant Professor, UEM school of physiotherapy, Jaipur, Rajasthan, India

Cubital tunnel syndrome (CBTS) is a peripheral nerve compression syndrome. It is a bothering or injury of the ulnar nerve in the cubital tunnel at the elbow. This is additionally named ulnar nerve ensnarement and is the second most normal pressure neuropathy in the furthest point later carpal tunnel syndrome. It addresses a wellspring of impressive distress and inability for the patient and may, in outrageous, cases lead to a deficiency of capacity of the hand. Cubital tunnel syndrome is additionally regularly misdiagnosed. Cubital tunnel syndrome can likewise be brought about by footing, strain or ischemia of the ulnar nerve which goes through the cubital tunnel at the average side of the elbow. Physical therapists assist individuals with cubital tunnel syndrome diminish agony and expanding and re-establish ordinary development and capacity to the arm, wrist, and hand. Physical therapists are development specialists. They work on personal satisfaction through active consideration, patient instruction, and endorsed development. This paper reviews on Physiotherapeutic rehabilitation in post operative cubital tunnel syndrome.

HIGH-VALUE AGRICULTURE POTENTIAL IN BIHAR

Dr. Sanjay Kumar

Assistant Professor, Department of Economic Studies and Policy, Central University of South Bihar, Gaya

Bihar is one of the strongest agricultural states in India because of more than eighty percent of population engaged in this sector. Rice, wheat and maize are the major crops. Pulses like arhar, urad, moong, pea and khesari are largely produced in the state. In food grains production Bihar is self-reliant. In second green revolution, a high value crop was given highest priority and importance. The need of the hour is to give maximum concentration towards high value crops like potato, onion, eggplant, cauliflower, and some fruit items like mango, banana, guava, and cash crop like sugar cane and jute. Poverty and unemployment are the chronic problems of the economy of Bihar. As per the latest NITI Aayog report released the first-ever multi-dimensional poverty index to measure poverty at national level that has been adjudged Bihar as the state with the highest level of multi-dimensional poverty i.e., 51.91 percent people are multi-dimensionally poor. Therefore, to generate employment and increase in income high value crops must be given priority. Therefore, horticulture sector must be given priority to generate employment and increase in income of the farmers in the state. As we know that Bihar is one of the major producer of vegetables ranked third and in fruits production ranked sixth at national level. Bihar has the monopoly power in production of Makhana and litchi in the country and also world famous. Bihar is the biggest producer of Makhana more than 90 percent and this is also not affected by flood or any types of weather uncertainty. This crop is organic, gluten free, anti oxidant super food like medicinal items in terms of food and therefore, its demand is increasing day by day locally as well as globally. Bihar's agriculture potential lies here not only in one crop but many. So the government must concentrate towards many



times increase in investment particularly in Makhana production and require heavy dose of investment in overall agriculture sector generally. To generate employment and increase in farmer's income double and triple government must be given highest priority towards these agricultural crops to increase production and productivity through – availability of adequate infrastructure like road connectivity, storage godowns facilities and power availability, to make facilitate quick and easy credit access to farmers, to make facilitate easy access to inputs at subsidised rate, arrange training and skill formation for farmers, to make attractive farming through profit oriented and encourage and promote youth engagement. There must be arrangement of short duration diploma courses in agricultural activities to attract youth employment. Involvement of Panchayati Raj Institution to arrange proper irrigation facilities at Panchayat level and also arrange marketing facilities at doorstep level. State government must arrange district export hubs through mapping GI (geographical indication) products to encourage business and export. In the state corruption is widespread in the implementation of every government schemes must be controlled at war footing level. Economic growth rates no doubt in double digit but to maintain its sustainability is bigger challenge. That would ensure sustainable double digit growth rate of India and to make India a five trillion dollar economy by 2025.

A STUDY OF ADOPTION & IMPACT OF ROBOTIC PROCESS AUTOMATION IN ACCOUNTING AND AUDITING

Dr. Ritu Sharma

Assistant Professor (ABST), Department of Commerce, S.S.G. Pareek P.G. Girls College, Jaipur,
Rajasthan

Technology has advanced fast in recent decades, gaining relevance for accounting and auditing as a result of its discovered potentials. New technologies are growing capable of simulating human behavior, doing repetitive activities faster and more precisely than humans. Robotic Process Automation (RPA) is a new technology that utilizes software bots to automate business processes and tasks that are based on rules. The bot can carry out tasks that are repetitive, predictable, and based on rules. It has simplified and expedited formerly difficult tasks in less time. RPA has been widely used to automate very well repetitive processes in a variety of sectors, including accounting. In many concerns today, accounting is undergoing massive digital revolutions, and RPA is at the center of those efforts. Robotic software can help improve audit quality by automating organized audit processes that are principle-based, recurring, and manual. It has the ability to disrupt the customary auditing approach. Data gathering and entry, which used to take up a significant portion of the workday, is now handled by programmable software robots or bots. RPA is improving employee career opportunities while also improving the work that they do. Business executives, on the other hand, feel that RPA will boost job satisfaction. Robotic process automation (RPA) is transforming accounting and finance processes at a breakneck pace, maybe faster than any other advanced technology. Future accountants will be responsible for more than just bookkeeping and financial reporting; they will also be in charge of business advising and guiding the RPA revolution. The relevance of robotic process automation (RPA) and its effects on accounting and auditing operations are explained in this article. This study shows the future of audit by introducing the concept of RPA and describing its usage in auditing.

A COMPARATIVE STUDY OF REVENUE FROM VALUE ADDED TAX AND GOODS AND SERVICE TAX

Dr. Ritu Sharma

HOD & Assistant Professor, Department of Commerce, S.S.G. Pareek P.G. Girls College, Jaipur,
Rajasthan

GST is a multi-stage tax structure which is wide-ranging in nature and applied on the sale of goods and services. The main object of this taxation system is to restrain the cascading effect of other Indirect taxes and it is relevant throughout India. GST is known as the Goods and Services Tax. It is an



indirect tax which has replaced many indirect taxes in India such as the excise duty, VAT, services tax, etc. The Goods and Service Tax Act was passed in the Parliament on 29th March 2017 and came into effect on 1st July 2017. In other words, Goods is levied on the supply of goods and services. Goods and Services Tax Law in India is a comprehensive, multi-stage, destination-based tax that is levied on every value addition. GST is a single domestic indirect tax law for the entire country. The single GST subsumed several taxes and levies, which included central excise duty, services tax, additional customs duty, surcharges, state-level value added tax and Octroi/other levies which were applicable on inter-state transportation of goods have also been done away with in GST regime. GST is levied on all transactions such as sale, transfer, purchase, barter, lease, or import of goods and/or services. India adopted a dual GST model, meaning that taxation is administered by both the Union and state governments. Transactions made within a single state are levied with Central GST (CGST) by the Central Government and State GST (SGST) by the State governments. For inter-state transactions and imported goods or services, an Integrated GST (IGST) is levied by the Central Government. This paper focuses on the benefits, challenges and impact of GST on state revenue in India. It's negative and positive aspects and finds the opportunities under Goods and Service Tax and examines the procedural aspects.

HUMAN RESOURCE MANAGEMENT & LEADERSHIP STYLES

Dr. Rajyashree Tiwari

Assistant Professor, Department of Public Administration, SSG Pareek PG Girls College Jaipur

The studies of Leadership and HR-Management share a common goal: Developing a better understanding of how to effectively manage people in organizations. Despite this shared goal, these fields of research remain largely independent, with few studies considering how HRM and Leadership co-determine employee motivation and performance. This state of the literature is deplorable as Leadership and HRM have the potential to counterbalance each other; in theory as well as in research design. In this overview article to this special issue, we first highlight similarities and differences in approaches to people management by mapping key approaches to Leadership and HRM on a value framework. Next, we integrate theory on person-environment fit and strategic HR alignment to map seven possible ways in which Leadership and HRM may interact: Independent, Enactment, Supplementary Fit, Synergistic Fit, Complementary Fit, Perceptual Filter, and Dynamic Fit. We discuss the implications of this theoretical framework for future research that studies the intersection of Leadership and HRM. Human Resource Management (HRM) plays a vital role in all organization's management. The importance of Human Resource Management is to increase the productivity of manpower resources day by day and it became a factor in the organizational strategic management. It gradually increases the human capital and organizational performance by managing them effectively. The HRM must attract the well trained and skilful employees, training; provide guidelines to improve to the Organizations.

THE ECONOMIC ANALYSIS OF SATELLITE GROUND SEGMENT GATEWAYS IN INFORMAL SECTORS OF INDIAN ECONOMY

Dr. C J Jagadeesha

Adjunct Professor, KITS-Coimbatore, Former Scientist –ISRO

The socio-economic system is rapidly changing through digitalisation. Though the orchestration of digitalisation is having hundreds of architectures and methods, it is yet to take place in developing countries. The pace of digitalisation is low in India using even Low Code methods. The debate on why it is so slow in spite of large human resources the developing countries provide is normally not understood or studied. The Indian Business Schools at Hyderabad has already conveyed it to GOI and State Governments as to how to transform education, technology and policy that too when informal sector contribution to economy is substantial amount. The younger generation should know how to make use of GOI / State Govt websites for effective contributions of informal sectors in natural resources (like rural water networks, social forestry, small farm sectors, common pool resources like grazing lands), utilisation



in India. India Government websites of Indian Space Research Organisation like Bhuvan, MOSDAC, VEDAS, NIC, NWIC of Ministry of Jalshakthi, CGWB/SGWB, PCBs, ENVIS(Ministry of Environment and forests), SRSC/NRDMS/SNRDMS etc.If the digitalisation is made effective, by intelligent automation techniques, in the above sectors it becomes very handy for several startups coming from space technology sector to plan for appropriate LEO/ GSO satellites broadband connectivity networks, even including 5G and 6G. NWIC has already collected in digital form all the decisions that are made on a day-to-day basis as well as weekly, monthly, seasonally also, in the field by state and central departments, from both formal and informal sectors related to resource management.Satellite operators are still debating go-to-market strategies for LEO[low earth orbits and GEO (Geo-Stationary orbits) broadband]. With the onset of 5G technology, regulators are looking to upgrade the required wireless connection in cars (transportation sector) to enable internet protocol-based communications. Simultaneously, these regulators have included satellite connectivity in recognition of the limits of cellular wireless networks. The disasters ridden India need to study utilising the broad band as well as narrow bands with 5G technology for handling risks of re-building infrastructure. Satellite has been an important technology to provide broadband in remote areas where it is challenging to deploy other terrestrial broadband networks. The COVID-19 pandemic spotlighted the importance of broadband connectivity in both social and economic aspects of work, learning, communication, shopping, and healthcare. Although network operators have managed the traffic surge contributed by home broadband networks well, governments around the world have witnessed that populations without efficient connectivity faced challenges to navigate through the pandemic. While households in the areas with limited fixed infrastructure need to rely on mobile network to access internet, there is clearly a digital divide across different markets which needs to be addressed.Internet access via satellite networks has been a crucial solution for use cases such as emergency response, maritime, aviation, and broadband access in remote areas. Geostationary Orbit (GEO) satellite systems are the primary platform to provide broadband service, but only at a limited speed, between 5 Megabytes per second to 100 Megabytes per second, and with high latency, around 500 milliseconds, compared to other broadband platforms. The study and needs of informal sector which contributes substantially to Indian Economy needs to be taken up on priority and fix it appropriately, through startups, with LEO / GEO ground segment gateways. *Theme of ICRDC 2021: Digitalisation for Economic Growth and Job Opportunity.*

UNDERPRICING OF INITIAL PUBLIC OFFERING -A REVIEW OF LITERATURE

Kamal Kumar

Ph.D. Research Scholar,Department of E.A.F.M, University of Rajasthan, Jaipur

Dr. Ravindra kumar katewa

Head, Department of E.A.F.M.,R.N.R. Government P.G. College, Ramgarh, Shekhawati, Sikar, Rajasthan

Indian primary markets are emerging because the fast-growing markets and have a possible of acting as an investment avenue. If investors sell the share on the very first day of listing, they will reinvest the identical money in another IPO and repeat the identical process throughout the year. The wait from the offer date to the listing date in India is around 12 working days. Hence, investors have the chance of earning huge returns in barely 12 days lag and thereafter reinvest the same money in another IPO. But doing so needs an efficient evaluation of the IPOs and forecasting the returns. Such evaluation depends upon the technical and fundamental information available to the investors in the type of detailed prospectus and other reliable information sources. But do the investors take the advantage of all the data available to them? During this research work, a trial has been made to review and find the relevant information for an IPO evaluation in the stock market. Also, an endeavor has been made to eliminate the data asymmetry for the retail investors by educating them of the factors for IPO evaluation and making the correct judgment for investing in an IPO. An investor needs more protection in the primary market because the risk is incredibly high because the primary time valuation of the corporate may get it wrong, there's no prior stock history available and therefore the fundamentals of the



corporate might not be known to the investors. For this purpose, two forms of studies have to be undertaken. One to check the determinants that cause the primary day underpricing and second to check the investors' attitude about the IPO underpricing in Indian market.

PSYCHOLOGICAL WELL-BEING AMONG UNIVERSITY STUDENTS IN RELATION TO PROGRAM COMMITMENT

Kiranpreet Kaur

Research Scholar, Department of Education, Panjab University, Chandigarh, U.T.

Prof. Kirandeep Singh

Department of Education, Panjab University, Chandigarh, U. T.

Psychological well-being is an important goal for our physical and mental health together with effectual living. However, it is arduous to maintain this sense of well-being at all stages of life, especially as student and that too of higher education. In the present study, psychological well-being among university students was examined in relation to program commitment. Results indicate the significant relationship in psychological well-being and program commitment of university students. Also, it was demonstrated that program commitment contribute significantly to the prediction of psychological well-being of university students. Although no significant gender difference among psychological well-being and program commitment was found.

SIGNIFICANCE OF TRAINING PRACTICES& ITS EFFECTS ON EMPLOYEE PRODUCTIVITY:A COMPARATIVE STUDY

K.Padmavathi Nageswaramma

Research Scholar, Krishna University, Machilipatnam, A.P.

Dr. R.Padmaja

Assistant Professor, Krishna University, Machilipatnam, A.P.

The paper studies the effects of training on employee productivity. This paper provides a review of the current evidence of such a relationship and offers suggestions for further investigation. An extensive review of the literature in terms of research findings from studies that have been trying to measure and understand the impact that individual HR practices like training have on employee productivity across various sectors. The focal point of our review is on training practices and employee productivity and their relationship. In conclusion, we can say that taken as a whole, the research findings are varied. Some studies have found a positive association, some negative and some no association whatsoever. The paper concludes with directions for future research by applying different level of analysis on exploring the impact of training practices on employee productivity.

SEASONAL CHANGES IN PHYTOPLANKTON COMMUNITY OF LAKE SILISERH, INDIA

Dr. Jyotshna Vashistha

Teacher, Acorn Montessori School, London, U.K.

The seasonality of phytoplankton density and species diversity of Lake Siliserh was studied together with physico-chemical factors for one year on the basis of monthly sampling. Correlation between various physico-chemical parameters, phytoplankton groups were also calculated according to Karl Pearson's formula. The phytoplankton community of the lake belonged to three major groups and according to their density these groups ranked Chlorophyceae > Cynophyceae > Bacillariophyceae. Ulothrix and Closterium were the main contributors in density of Chlorophyceae. Group Cynophyceae was dominated by Coelospharium while Nitzschia and Synedra were the most common genera of



Bacillariophyceae. These dominant forms also exhibited a clear seasonal succession. 27 Phytoplankton species was observed. The lake was found to be slightly eutrophic during monsoon months. Algal bloom was observed during September. At the same time biological oxygen demand (8.98 mgL^{-1}) and nutrients (Nitrate 5.78 mgL^{-1}) were also found higher. These results suggest that temperature and nutrients play a crucial role in the phytoplankton dynamics of Lake Siliserh. The value of Shannon diversity index shows that the water quality can be classified as moderately polluted to clean water.

ONLINE LEARNING IN COVID-19 PANDEMIC BLESSING OR CURSE? WITH SPECIAL REFERENCE TO PRIMARY EDUCATION

Hansa Subnani

Research Scholar, School of commerce & Management, Poornima University, Jaipur Rajasthan

Dr. Monika Khatri

Assistant Professor, Poornima University, Jaipur Rajasthan

As we know the entire world is facing a completely unprecedented crisis due to the COVID-19 pandemic. WHO declared a health emergency on 30th January 2020. This pandemic is not only affecting the human lives but economic sectors as finance, tourism, health and education sector the most. It has changed the overall pattern of teaching- learning process; e-learning has taken place in the life of students. The purpose of this study is to identify the effectiveness of e-learning in students of primary level and to understand the perception of parents toward online education. Data was collected by 100 participants from Jaipur Rajasthan, a simple percentage method is used to analyze the data. Results show that most of the parents were not satisfied with the e-learning because Students are not actively participating while submitting assignments and it's not increasing their performances. At the same time online education makes students better in the use of technology. This paper highlights the current issues faced by students of primary level and this study discusses some advantages and disadvantages of e-learning for students of primary level.

COVID-19:IMPACTS ON E-COMMERCE

Gurpreet Kaur

Asst.prof., Department of commerce,Patel Memorial National College,Rajpura,Punjab

E- Commerce or electronic Commerce is a methodology of modern business which is most considered and chosen way of buying and selling different types of products and services. Nowadays, E Commerce has replaced the traditional method of purchasing. E commerce is also considered as transaction of money, funds and data.E-commerce has deeply affected the life of a normal man, business and governments operate. People have switched from shops, supermarkets and shopping complex to online portals for purchase of products, ranging from basic commodities to branded goods.It plays a significant role in the marketplace both nationally and internationally.There are different functional version of E commerce i.e. retail, wholesale, physical products ,digital products, dropshipping, subscription services, crowdfunding etc.It can be operated over personal computers, smartphones, tablets and other smart gadgets.Nearly every imaginable products and services are available through electronic transactions including , music ,plane tickets as well as financial services such as stock investing and online banking .It is also considered as a very **Disruptive Technology**.E-commerce is a huge part of the economy and plays more pivotal role to business that sell their product or services through electronic commerce. Statistics shows that 96% of Americans have made a purchase online with the access to the Internet.E-commerce offers consumers a more easier way to shop for the products and services.The worldwide spread of the COVID-19 pandemic has disturbed the E Commerce business also. E-commerce market is also facing some challenges which are not expected before. This paper studies about impression on E Commerce business and change in buying behavior of people and in their



demand due to COVID-19 all of a sudden. We will take a look of positive as well as negative impacts of COVID pandemic on E commerce in this study.

PRE AND POST COVID-19 SCENARIO OF MEDICAL TOURISM IN INDIA

Dr. Samridhi Sharma

Assistant Professor, Department of Commerce, S.S.G Pareek PG Girls College, Jaipur, Rajasthan

The covid-19 pandemic had a significant impact on every sector of the economy. During this time we were all like a bird in a cage which has wings but cannot fly. One of the industries impacted by the disease is the 'medical tourism' industries. Prior to the coronavirus, medical tourism was a significant growth industry in many emerging economies. India has been a medical tourism destination for over a decade. If the coronavirus pandemic wasn't there to disrupt the economies then the medical tourism was predicted to grow up to **9 billion dollars**. Now as a lot of people come to India every year for medical treatment. The inflow of medical tourists comprises nearly 7% of the total international tourists who visited India in the year 2019, but it was put on hold in March 2020. Now international travel is steadily returning to the new normal, so the demand for medical tourism is also growing, as government is removing travel restrictions all over the world. In the POST-COVID era, things are now supposed to change for good in terms of medical tourism for India. India has managed to manufacture medical equipment and other healthcare facilities as a global leader. India performed at its best level for both domestic as well as international needs. One of the aspects is that large numbers of healthcare workers and staffs are vaccinated. This means that doctors and healthcare staffs are now safe and they will not be spreading the infection. India is well known for its Ayurveda and wellness practices. Our oldest system of medicine, herbal cures and wellness methods are now accepted as very effective to cure coronavirus infection. After COVID, medical tourism in India is expected to grow, but it will take some time to achieve pre-pandemic level. The study examines the data provided by the Indian government as well as from non-government sources available in the public domain reflecting the impact of covid-19 on medical tourism with suggestions.

A STUDY ON FACTORS AFFECTING SERVICE QUALITY IN MOBILE BANKING

Dr. Renu Jangid

Assistant professor, Agrawal P.G College, Jaipur

Mobile banking (MB) is one of the most recent innovations for financial sectors which could have practical value to both users and banks. This study aims to explore the dimensions affecting mobile banking loyalty intention and examine their interrelationships and effects on service quality and loyalty. By referring to service quality model, customised factors affecting mobile banking service quality and loyalty intention were proposed. The results of SEM analysis directly or indirectly highlight the importance of the interface design, system quality, security assurance and service quality in mobile banking loyalty intention. Meanwhile, the implications of the findings on both theoretical and managerial are discussed, as well as the limitation of this study.

ROLES OF APPLIED SCIENCE AND TECHNOLOGY IN ENVIRONMENTAL CHALLENGES

G. S. Chauhan

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

Global warming is becoming an increasingly important issue on the political and public agenda and is heavily linked to developments in science and technology. Sustainable development is widely recognized as an existential challenge. To address it, humanity needs to change its ways. However, people seem slow to act, not always understanding and often denying environmental imperatives, creating substantial social and psychological barriers. Environmental problems are products of complex,



often nonlinear, interactions between people and the environment, and our understanding of them is usually incomplete and clouded by profound uncertainties. The term 'technology' refers to the application of scientific knowledge for practical purposes and the machinery and devices developed as a result. We are currently living in a period of rapid change, where technological developments are revolutionizing the way we live, at the same time as leading us further into the depths of catastrophe in the form of climate change and resource scarcity. There are many possible combinations of approaches to preventing the worst effects of global warming. It is likely that technology will play a role, but it is also likely to be part of a wider approach incorporating nature-based solutions and lifestyle changes.

THE REPLACEMENT OF TRADITIONAL TELEVISION BY OTT PLATFORMS AND CHANGES EFFECTED BY THE PARADIGM SHIFT

Dr. Mamta Brahmhatt

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

In India, the first ever OTT Platform was BIGFlix, launched by Reliance Entertainment in 2008. In 2010, Digivive launched India's first OTT mobile app called nexGTV, which provided access to both live TV and on-demand content. nexGTV was the first app to live-stream Indian Premier League matches on smart phones and did so during 2013 and 2014. However, the popularity of OTT platforms was limited to Urban areas and above middle class income groups. Since the entry of global players like Netflix, Disney+Hotstar and Amazon Prime, amongst others, and the subsequent aggressive and affordable subscription models introduced, OTT platforms and content have become accessible to the average Indian. Add to that the Affordable Internet Revolution and the Covid-19 nation-wide Lockdown, OTT Platforms have emerged to be a threat to the mainstream and traditional Television Industry. Entertainment programs on Television were not that interesting for the educated middle class and with lesser choice options, the viewership seemed to be slowly waning. So, they switched over to foreign TV programs on OTT platforms. Home-brewed content like Scam 1992 (SonyLIV), PaatalLok (Amazon Prime Video), Special Ops (Disney+Hotstar) and Asur (Voot) have certainly kept the audiences hooked on to the OTT platforms, while also giving domestic talent a wide arena to build on and compete with international content. This paper will attempt to explore how the Indian Audiences are shifting from traditional media platforms such as television and cinema to OTT platforms and the reasons for the shift. An attempt will also be made to understand the audience sentiments towards the proposed governmental controls over OTT platforms and if censorship and bans are the key to arrest the so-called misuse-of-freedom-of-expression-and-creative-liberty or there are other measures to explore. Additionally, how much is the Indian Audience ready to pay for OTT platform subscriptions will also be studied. A sample of 217 respondents was analysed. The first insight derived from the analysis was that 73.73% people used OTT Platforms. Moreover, of these, 83.75% respondents used more than one OTT Platform, with 35% respondents using more than 3 platforms. Netflix, Amazon Prime and Disney+Hotstar continue to be favourites while other smaller players and regional platforms also find a mention. Localised content achieved by dubbing content into regional languages and providing subtitles are also preferred with 43.1% respondents willing to view content in non-native languages. 85.6% respondents preferred OTT Platforms over DTH/Cable TV. 16.88% respondents did not pay anything to consume content, while a majority of respondents, 43.75% pays between 100 and 500 Rs. a month. With the changing scenarios and increasing need of exercising control over content, the Government has put OTT platforms under the scanner of the Information and Broadcasting Ministry and 54.3% of respondents agree with this step. Thus, it can be said that OTT platforms do have the potential to become the next big thing in the Indian Media and Entertainment Industry and the future is bright for existing players as well as local and regional players who want to be a part of the newer and much accessible Digital India.



EMPOWERING WOMEN TO BECOME LEADERS

Dr. Geeta Agrawal

Lecturer, Department of Political Science, Agrawal P.G. College, Jaipur, Rajasthan

In a country like India – a society permeated by gender inequalities, where few women have access to formal power– it has been important to empower women and promote their participation in decision making throughout the organization. Today more women are in leadership positions in both our housing cooperatives and in the central organization. Women feel more secure, they have acquired new administrative skills and tools, and have become real change makers. In this paper we will discuss about the case study of top female leaders of the world, who have proved herself not only on work front but represented their country world wide like Indira Gandhi, Pratibha Patil, Wangari Maathai, Aung San Sun Kyi, Margaret Thatcher, Golda Meir, and many others. Women use to lead effectively as global leaders, such as utilising multiple intelligences and authentic leadership.

CHALLENGES IN TRANSLANGUAGING IN CLASSROOMS IN KERALA

Dr. Chandrasekharan Praveen

Former Principal, IASE, Thrissur, Kerala

A common feature of English classrooms in Government-run schools in Kerala is that a vast majority of children have Malayalam as a mother tongue and the teacher of English, being familiar with the mother tongue, regularly switches from English to Malayalam to teach the target language viz; English. The investigator, a teacher educator found that in most government-run schools, teachers of English, liberally translates words and phrases in English to Malayalam and relies regularly on 'local texts' for teaching English. Of late, a new approach to pedagogy viz; 'Translanguaging' has captured the imagination of teachers. One reason being that it is actively promoted by a leading organization, 'Teaching English to Speakers of Other Languages'(TESOL). According to its advocates, 'Translanguaging' emancipates learners from the adverse impact of second language learning pedagogies. Some teachers of English are of the opinion that 'Translanguaging' helps learners understand the content. They also see no harm in enabling learners utilizing their available linguistic resources to make sense of a given content of a language like English which they are trying to learn. The investigator drawing on own experience of teaching English for two decades have noted that leading private schools in Kerala State, usually insist on students speaking in English inside the campus. The teachers of English in such schools, unlike in government-run schools, seldom translates English words into Malayalam nor relies on 'local texts' in Malayalam. Data collected through interaction and informal interviews with students who have completed secondary level in both type of schools revealed that those who studied in private schools which insisted on compulsory use of English in the campus had a better command of the language particularly in speaking and writing unlike those who studied in Government-run schools. The investigator attributes the difference in ability to two major flaws in the pedagogic process employed in Government-run schools. First to the liberal use of mother tongue and excessive focus on enabling the learner to grasp the content, secondly the flawed decision to abstain from teaching vocabulary, pronunciation and grammar. So the attempt to welcome 'Translanguaging' as a pedagogic strategy in classrooms in Kerala, the investigator argues is likely to be both a challenge and a fiasco as it only aids in developing an understanding of the content in English and not in fostering a mastery in the use of English. To overcome this challenge, the investigator proposes a change in existing Course books which abound in writings by British and American authors set in European settings which is unfamiliar to learners of English in schools in Kerala. This the investigator suggests should be replaced by English translations of content from ancient Indian and vernacular literature. Such a strategy, the investigator affirms will not only make learning English more user friendly by matching the pedagogic strategy of 'Translanguaging', but also help fulfill the prescriptions for an India-centred pedagogy advocated by the National Education Policy (2020).



THE IMPORTANCE OF EMOTIONAL INTELLIGENCE IN 21st CENTURY TEACHER TRAINING

Mahak Chhabra

Research Scholar, University of Rajasthan, Jaipur, India

Prof. Mudit Rathore

Research Supervisor, University of Rajasthan, Jaipur, India

The term 'Emotional Intelligence' was coined in 1990 in a research paper by two psychology professors, **John D. Mayer** and **Peter Salovey** and popularized in the 1995 by the famous journalist Daniel Goleman's book, "Emotional Intelligence: Why It can Matter More Than IQ". Emotional Intelligence is the ability to perceive, understand, manage and regulating the emotions of self and other too. It is the ability to perceive accurately, appraise and express emotion, the ability to access and generate feelings to understand emotion and emotional knowledge and the ability to regulate emotions to promote emotional and intellectual growth. The five major components of emotional intelligence are self-awareness, self-regulation, motivation, empathy and social skills. Emotional intelligence plays an indispensable role in preparing an emotionally intelligent educator for being effectiveness in teaching. It enhances the teaching practices in today's evolving educational sector. It helps in building an effective teacher-student relationship and any kind of conflict or misunderstanding can be handled, diagnosed and resolved if teachers are emotionally intelligent and capable to deal with such situations. The 21st Century teacher requires the excellence of relationship-management which is helpful for good communication between student-teacher and fruitful teaching-learning process. An emotionally intelligent instructor knows well how to manage effective classroom and helpful in creating conducive environment in the classroom. He/She can hold and deal with different issues of children in healthier way. Emotional Intelligence improves the 21st Century teacher training. An emotionally intelligent educator will not be only be self aware but also demonstrate understanding and empathetic attitude towards learners, parents and peers etc. In the present scenario and teaching-learning setting, a teacher needs to be emotionally intelligent to excel in their teaching profession.

AN ANALYSIS OF GROWTH OF MSME'S IN INDIA : A COMPARATIVE STUDY OF RAJASTHAN AND UTTARAKHAND

Ms. Deepali Tomar

Ph.D. Research Scholar, Government Arts College, University of Kota, Kota

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. 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 growth of MSME's 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.

CORPORATE SOCIAL RESPONSIBILITY AND COMPLIANCE

Ms. Aayushi Pareek

Ssg Pareek PG Girl's College, Jaipur, Rajasthan

The concept of Corporate Social Responsibility (CSR) has become a key component in today's business scenarios. With the persuasion of the government across and global recognition, the world has moved to the area of an enhanced level of concern and commitment for this element. In recent times, CSR is come out as a form of self-regulation that firms do to contribute to the Environment and to lead



the path of sustainability by developing and maintaining their projects or by providing sums, volunteering towards ethically oriented practices. This concept is traditionally categorised as environmental, ethical, philanthropic and economic. Together, these are known as the Notions of Sustainability. In India as for the government's initiatives are concerned, these are reflected in the new Companies Act passed in 2013 and the CSR Rules, which mandates CSR spending for a defined category of corporate entities, failing which they are levied with heavy penalties. For better clarity, the act also predefines the activities that can be accepted as CSR Spendings. Also, a separate committee, which shall include a majority of Independent Directors is formed to draft a policy in this regard and to oversee the initiatives taken by the company. A detailed report in this regard is also submitted to the stakeholders and forms part of the Annual report of the company. This has given a fillip to corporate CSR initiatives in a big way, which has, in many cases, going beyond the requirements of the law. There have also been efforts, in tune with the global practice, to make CSR part of the corporate strategy and as a tool for attaining and sustaining a competitive edge in the marketplace. The corporate are now realising the effect of their carbon footprints and thereby making efforts for reducing them.

E-COMMERCE AND BREAKDOWN IN SUPPLY CHAIN MANAGEMENT DUE TO COVID-19 VIS -A - VIS EXISTING LAWS

Ms Tanuja Tiwari

Designation: Assistant Professor, IME Law College, Sahibabad

Covid -19 has the adverse effect on almost every sector of society. It was the time when the Governments worldwide were in surge of medicine or vaccine to control the spread of the virus. Until the situation could be handled the only way left was to control the spread through lockdown in the country or to implement any law. The best possible way was to control the situation through Disaster Management Act 2005. Under the delegated power of this Act, Ministry of Home Affairs issued orders and guidelines which in some way restricted the Right to profession, Right to life etc but this unbridled power was ultimately for the benefit of public at large. This social engineering resulted in the growth of E-commerce industry where less interaction, less risk of infection was possible. E-commerce was only way during pandemic to ensure supply chain efficiency although this was fractured as it too requires human intervention. The changes in the behaviour of people lead to the major shift in the trend of business. The trend of online shopping which risen during lockdown is still continued as the habit of the people had not changed. The other side of coin is the industries associated to travel and leisure which are the biggest economy losers in India. The government stopped visas to foreign travellers. The whole value chain comprising taxi drivers, small time travel agents, tour operators, hotels and online travel aggregators have been badly hit.

CHALLENGES AND OPPORTUNITIES OF RURAL ENTREPRENEURS

Mrs. Suma P.C.

Assistant Professor in Commerce, Mahatma Gandhi College, Iritty, Keezhur PO, Kannur (Kannur University), Kerala, India

Mrs. Hemalatha C

Assistant Professor in Commerce, Govt. Victoria College Palakkad, Palakkad PO (Calicut University), Kerala, India

Every human being satisfies their needs by consuming the products. Factors of production helps to produce the product. Entrepreneurship are the process of forming a company/organization by organizing the three factors of production in an efficient way to provide an innovative and creative product to the market. Rural entrepreneurship helps a country / region to have a balanced regional development and also it helps to utilize the resources in a better way to improve the rural economy. The aim is to study challenges faced by the rural entrepreneurs in Kannur district and also to find out the opportunities



provided by the government in the form of financial assistance. Data is collected from the respondents through convenience sampling method. The study reveals that the major challenges faced by rural entrepreneurs are lack of transportation facility, scarcity of electricity, lack of resources, family members support, and market related issue. It is found that only neutral satisfaction regarding the financial assistance provided by the government. The major opportunity provided are Janasree Bhima Yojana and followed by Swarna Jayathi Gram Swarozghar Yojana. The suggestions put forward was that government should take adequate measures to arrange the training for rural entrepreneur, generate awareness among students, and to ensure the marketing facility so that more people enter into the stream of economic activity and thereby leads to balanced regional development which in turn gain national development.

CYBER SECURITY IN BANKING SECTOR

Mrs. Shalu Pareek

Assistant Professor, Department of Computer Science, S.S.G Pareek PG Girls College, Jaipur,
Rajasthan

One of the most significant tools in the field of banking technology is cyber security. It aids in the security of information and is the world's greatest challenge today. Cyber security is nothing more than the protection of transactional data. As cyber thieves become more sophisticated, hacking not only online transactions but also the profiles of specific businesses and organizations, it is critical to scrutinize criminals solely through security measures. Governments and businesses are putting in place measures to combat cybercrime. Aside from numerous measures, the banking industry continues to be a major source of concern. ATM security, online database transactions, and other threats are key concerns in banking. As a result, the study focuses on the use of cyber security through ranking analysis, cyber incidents in the banking industry by percentage analysis, and the ways to address those concerns in the banking industry. As a result of the study's findings, banks must be vigilant of internet usage and email because cyber crimes continue to diverge along multiple roads as new technologies and applications are introduced, shedding light on cyber security challenges. There is no ideal answer for cybercrime because it is increasing every day, but banks should do all possible to reduce it in order to have a safe and secure future in cyber space.

A STUDY ON BENEFITS OF ENVIRONMENTAL REPORTING IN CENTRAL KERALA

Mrs. Remya S

Assistant Professor & Research Scholar, Research & PG Department of Commerce, St. Joseph's College (Autonomous), (Aided by Govt. of Kerala & affiliated to Uty. of Calicut), Irinjalakkuda, Thrissur,
Kerala

Ms Andrea Varghese

Adhoc faculty, St Josephs College(Autonomous), Irinjalakuda

Accounting word comes from business or commercial activity i.e. trading, buying or selling. Environment refers all surroundings of a living organism, non living organism and natural forces which provide the conditions for development and growth as well as of danger and damage. Environment of business affects the internal or external factors which influence the business. But due to business activities the environment of the earth is degrading and as result the new green accounting practices has emerged. Companies are now being pressurized to disclose their environment performances in their annual or sustainability reporting. This paper seeks to analyze the disclosure of the companies in this regards. For this purpose a sample of 179 respondents of 10 companies' manager, accountants and CA's were selected to present their views and the same has analyzed. Those ten companies were: Scientific Livestock Farms India Pvt Ltd, Kizhakkambalam, Relational Farms and Animal Husbandry Pvt T. Ltd., Edappally, Edassery Enterprises Private Limited, Thevara, Kathayee Cotton Mills Ltd,



Perumbavoor, KiteX Garments Limited, Ernakulam, GTN Textiles Limited, Aluva, Natural Fibre Products Consortium Private Limited, Palarivattom, Ourown Carry Bags Pvt. Ltd., Ollur, Trichur, Saw Mills and Industries Limited, Kokkala Thrissur, Patel Babulal Pranalal Timber Products Private Limited, Shanmugam Road, Ernakulam. The result revealed that respondents have exhibited a fair amount of agreement on need of Energy Minimization as significant positive gap has been observed. Further, out of 25 variables 9 variables i.e., Comp_ER_4, Comp_ER_2, Comp_ER_5, Comp_ER_21, Comp_ER_20, Comp_ER_24, Comp_ER_17, Comp_ER_8 and Comp_ER_9 explains the companies practice/working influence their environmental disclosure.

NEED OF GREEN TECHNOLOGY TO PROTECT OUR ENVIRONMENT

Mrs. Pooja Soni

Assistant Professor, Department of Mathematics, S.S.G. Pareek PG Girls College, Jaipur, Rajasthan

Green technology is environmentally friendly since it encompasses energy efficiency, health and safety concerns, recycling, renewable resources, and many other things. It is a continuously evolving form of technology which aims to be less taxing to the natural resources as humans are consuming the resources faster than it can be replenished. The major goal of green technology is to help control climate change, protect the natural environment, reduce our dependence on non-renewable resources such as fossil fuel, and heal the damage done to the environment. Few sectors that are actively investing in this technology are Transportation, Energy, Waste Management Sectors. While there are many advantages of using this technology, it needs to cross some hurdles before it can become a new normal. Day after day it is getting more obvious that we need to invest more in green solutions for the survival of mankind and the necessity of green tech lies in reducing the risks posed to the environment and in conserving natural resources. If we have now emerging technologies for reducing emissions are available for implementation, including wind power, improved solar cells, and electric vehicles, we still need to deal with the issue of technology transfer as the developing countries produce majority of the world's pollution, particularly CO₂ and other greenhouse gases due to the careless environmental policy implemented.

IMPACT OF SOCIAL MEDIA ON BUYING BEHAVIOR OF CONSUMERS IN DIGITAL INDIA

Mohi Ud Din Abdul Quadir

Ph.D Research Scholar Department of Commerce & Management Shri Venkateshwara university,
Gajrula-U.P India

Syed Tajamul Islam

Ph.D Research Scholar Department of Commerce & Management Shri Venkateshwara university,
Gajrula-U.P India

Dr. Peeyush Kumar Pandey

Research Supervisor Department of Commerce & Management Shri Venkateshwara university, Gajrula-U.P India

In today's business environment in India, social media has become a vital component of the marketing process. Social networking services are gradually being used in various businesses throughout the world. By using a digital platform, e-commerce businesses may swiftly reach a significant number of Indian customers. India's E-Commerce sector also provides the opportunity to interact with clients more efficiently and effectively by leveraging new technology.

Purpose: The purpose of this research paper is to illustrate the concept of Digital India and its connection with consumers buying behavior, and how it is improving the online shopping patterns, and behaviors in Social Media.



Methodology: The paper is more inductive, providing descriptive information to the scientific findings and elucidation. A qualitative analysis approach was chosen for this paper. This research paper follows the primary data collection mode and entirely based the research on the collected data.

Findings: Social Media impact extensively every step of buyers in the overall buying behavior of consumers in Digital India. The reasons are mainly because social media bring convenience to people, consumers can spend more time on it.

GROWTH AND HISTORICAL PERSPECTIVES OF CRYPTO - CURRENCY: LEGAL ASPECTS OF BITCOIN IN INDIA

Mr. Harsh Jain

M.Com Student, C.M.D.P.G. College, Bilaspur (C.G)

Mr. Gaurav Sahu

Assistant Professor, Department of Commerce and Financial Studies, Atal Bihari Vajpayee University, Bilaspur (C.G)

Due to The New Technological and Internet Technologies, Our Many offline Activities Are Shifted to Online Platform; And Due to Cheaper Availability of Mobile Data, And Mobile Devices It Enables Massive Growth of Online Customer's. In this developing technological scenario innovations are happening in all the sectors. One of the sectors which is heavily changed due to internet and communication technologies is financial sector, in the world of financial sector, A network based New Currency Called Crypto Currency is arise. Basically, Crypto Currency Is Intangible but Valuable Object and Exist in Online Systems. It Is New Virtual Money Which Is Become Most Popular in Recent Times. In this paper, which is the outcome of A descriptive research, Investigates What Is Crypto Currency and how Bitcoin comes into existence, What Is crypto – currency's Working Pattern?and How People Can Own It. This Paper Also Investigates need behind Crypto Currency and what are Indian government's concern about crypto – currencies and bitcoin. This paper also analyses recent Indian Government steps regarding Crypto Currency, and why government are seeking opportunities in ownblockchain technology.

CUSTOMERS' SATISFACTION TOWARDS VARIOUS SERVICES OFFERED BY THE SELECTED HOTELS IN CHENNAI

Mr. R. Prabhakar

Ph.D Research Scholar, Department of Commerce, Morappur Kongu College of Arts & Science, Morappur, Dharmapuri(Dt) – 635305 TamilNadu, India

Dr. N. Gunasekeran

Principal and Professor, Department of Commerce, Morappur Kongu College of Arts & Science, Morappur, Dharmapuri(Dt) – 635305 TamilNadu, India

The aim of this research is to determine the customers' satisfaction towards various services offered by the hotels in Chennai Service quality is also studied within a spectrum of different dimensions. An struggle is also made to find out which service quality dimensions may improve the customer satisfaction In a better way. Samples are choosing from a various demographic variables using the convenient random sampling method. Questionnaires were distributed among 150 customers from six 3 to 5 star category hotels in the study area. Descriptive statistics, one sample t-test ,chi-square test used to analyze the data. Findings indicate that service quality and all its dimensions have significant and positive association with customer satisfaction. Therefore this study has been specifically conducted to look into this occurrence and seek experimental justification in this regard by considering service quality as the main contributory factor towards customer satisfaction.



**ASSESSMENT OF PHYSICO-CHEMICAL QUALITY OF GROUNDWATER IN BHINMAL BLOCK,
JALORE CITY, RAJASTHAN, INDIA**

Mr. Vikram Tak

Research Scholar, Madhav University, Pindwara, Sirohi & Assistant Professor, V.V. Government P.G.
College, Jalore, Rajasthan

Ground water is one of the major sources of the drinking water in jalore city (Rajasthan). In the present study groundwater quality of the selected one block (Bhinmal) in jalore city were taken for under analysis by four groundwater samples collected from all direction of block and assessed for their suitability for human consumption. Physico-chemical parameters were carried out during post monsoon seasons in October 2021. The statistical analysis of the collected samples yielded the range of the maximum variation, minimum variation, mean, and standard deviation of variation. But limited work has been carried out on groundwater quality and monitoring. This paper highlights the groundwater quality and compares its suitability for drinking and irrigation purpose in Bhinmal region, a southwestern part of Jalore. It is recommended to carry out a continuous water quality monitoring program and development of effective management practices for utilization of water resources.

ROLE OF HR IN MAINTAINING WORK LIFE BALANCE DURING COVID

Mamta Jha

Research Scholar, Department of Commerce and Business Management, Ranchi University, Jharkhand

HR has forever been significant yet in this new universe of flexible work and with new freedoms and difficulties, HR needs to characterize and foster new abilities to ensure the human resource of an organisation is actively engaged. The COVID-19 pandemic tossed managers and workers into a chaotic and uncertain situations. HR worked in an emergency mode for a lot of 2020 and the main portion of 2021, sorting out how employees could telecommute, attempting to give extra mental and actual wellbeing backing, and working like never before. The role of HR has fundamentally changed during the pandemic. It has taught HR to become more people centric. Albeit the HR office is as yet liable for the usefulness and proficiency of the labour force. But the main focus is to comprehend the difficulties of employees and what they are battling with inside and outside of work. Well – being of an employee is not only about their physical health but also mental health. Millions of employees were facing mental health issues during covid. That was really a stressful time filled with uncertainties as a result of which major surge in panic, depression and anxiety among the employees were seen. Almost all companies rushed to cater mental health issues of their employees. HR offered to extend support in everything from employee assistance programs to programs for mindfulness, exercise, nutrition and financial counselling. The pandemic has raised the concern for work-life and HR took the front seat in redefining their work policies to facilitate employees to manage their personal and professional demands.

**IMPACT OF PRADHAN MANTRI JAN DHAN YOJANA ON FINANCIAL INCLUSION (WITH SPECIAL
REFERENCE TO SLUM-DWELLERS OF CHANDIGARH)**

Ms. Shivani Panwa

M.A. (Hons.) in Economics, Panjab University, Chandigarh

Dr. Sukhvinder Singh

Associate Professor, Centre for Research in Rural and Industrial Development (CRRID), Chandigarh

In order to enhance financial inclusion in the country, the Government of India came up with Pradhan Mantri Jan Dhan Yojana (PMJDY) in 2014. The success of any policy can be effectively analysed by the fact that how well it responds to the issues faced by the deprived sections of the society. The present study focuses on the impact of PMJDY in fostering financial inclusion, with special reference to the slum-dwellers of Chandigarh. The study is descriptive in nature and uses primary data collected



through field survey. PMJDY has been successful to a great extent in opening bank accounts. But, most of the bank accounts opened under PMJDY are not operative. Not even a single person could avail overdraft facility under PMJDY from the sample studied. The scheme in its current form is not adequate to address the problem of financial exclusion. With consistent efforts towards improving financial infrastructure, by raising the level of financial literacy, and through sensitization of bank staff, a lot can be achieved in the direction of financial inclusion. Our research has governance implications to contribute substantially towards inclusive growth.

DETERMINANTS OF COVID-19 VACCINE IN INDIA: INSIGHT FROM BEHAVIOURAL ECONOMICS

Mahima Kathuria

Research Scholar (Economics), Central University of Haryana

The development of a vaccine against the disease is certainly being a challenge but it is quite more challenging to achieve a desired vaccine uptake. Vaccination decisions are typically seen as individual decision making tasks where individuals try to weigh costs and benefits of vaccination in order to make a decision. Taking into account rational choice perspective, vaccination is more likely when subjective risks of the disease outweigh the risk of vaccination. The risk of infection decreases with the increasing vaccination uptake. People are uncertain about receiving the vaccine which is a difficult issue that needs to be resolved. The long term success of public health in response to the corona virus disease pandemic depends on the required immunity in sufficient proportion. So therefore it becomes relatively essential to achieve widespread vaccination by taking into account behavioural barriers in vaccine uptake and solving them. This paper takes into account all the factors such as demographic variables, attitude towards covid-19 vaccine and behavioural factors which affect the covid-19 vaccine intake in India. Methodology adopted to obtain the required results is logistic regression analysis. The results obtained through proper modelling were then analysed.

PERFORMANCE ANALYSIS OF CUMIN EXPORT FROM INDIA

Prof. Nisha Thaker

Assistant Professor, PG Institute of Agribusiness Management, Junagadh Agricultural University,
Junagadh, Gujarat, India

Dr. Jagruti Bhatt

Assistant Professor, PG Institute of Agribusiness Management, Junagadh Agricultural University,
Junagadh, Gujarat, India

Dr. Shilpa Trivedi

Associate Professor, PG Institute of Agribusiness Management, Junagadh Agricultural University,
Junagadh, Gujarat, India

The research study entitled "Performance analysis of cumin export from India" was undertaken with objectives to analyze the growth and instability in export, factors influencing export, comparative advantage in export of cumin, direction of trade and changing pattern, predict future cumin export to importing destination. The secondary data was collected from the various published sources and website. The different analytical tools like Compound Growth rate analysis, instability index, Multiple Linear Regression, Revealed Comparative advantage, Markov Chain analysis, were employed to study the export trade analysis of cumin. The study time period was 2006-07 to 2017-18. The study reveals that export of cumin from India was mainly focused on Vietnam, USA, UAE, Malaysia and Nepal. The growth of export quantity of cumin was positive and significant. While growth of export value of cumin was positive but non-significant. All countries showed more than 25 per cent instability in cumin export during study period. Nepal remains the most unstable market and Malaysia remains more stable markets in terms of export quantity and value of Indian cumin throughout the study period. USA and Malaysia were the most preferable market for the export of cumin. Indian production and exchange rate were the major



factors influencing the export of cumin from India. India has comparative advantage in cumin export with Vietnam, Nepal and UAE. Vietnam and Malaysia were the most loyal markets for Indian cumin while the countries such as Nepal and USA were poorly loyal markets. However, UAE and other countries group were the moderately loyal markets. Prediction of future cumin export showed that Vietnam, USA, Nepal and other countries group shows decreasing trend. However, Malaysia and UAE shows the increasing trend.

A STUDY ON AN IDENTIFYING KEY FACTORS FOR THE SATISFACTION OF THE CUSTOMERS IN THE STAR HOTELS IN CHENNAI

R. Prabhakar

Research Scholar, Periyar university, Salem

The hotel has become one of the most competitive businesses in the world over the past three decades. The Indian hospitality industry has witnessed healthy growth, fueled by a steady influx of foreign tourists as well as an increase in tourist traffic within the country. The hospitality industry is a customer-centric service and it is very important for the hotel industry, which positions itself as brands, to be customer-centric and make sure their customers get the very best. Customer satisfaction in the hospitality industry is the top priority for owners in the hotel competition. The study examined the factors that influence customer satisfaction in the hospitality industry and assessed the degree to which personal adaptation of staff to customer expectations, friendliness, physical environment, and emotional stability of employees affect customer satisfaction. This study notes that staff, cost, location, food and dining area, and physical characteristics of rooms and the hotel are the main factors that affect customer satisfaction in five star hotels.

FUTURE SCOPE OF ED--TECH INDUSTRY IN INDIA

Priyanka Mohnani

Student, Poornima university, Jaipur, Rajasthan

Technology is a bliss in the field of education. It boosts up the Ed-tech industry and leaves back ample of opportunity to learn. It can be used as powerful tool to bridge down the long widening gap in learning process, reinvent our aspect towards learning and teaching. The rigid and conventional system of learning can be improved by collaborating the conventional system with latest technology, it can not only improve educator and student relation but also polish up the skills of an educator. educators and institutes should lead in the line to set up Ed-tech learning. The main concept that has been taken in this research paper is the Ed-tech scenario in India, its roots from where did it grow, the future market growth in different segments of market, merits of innovation in education and its limitations.

DIGITAL AND E-MARKETING ANALYSIS

Prof. Ashish Tiwari

The world of marketing is changing rapidly due to internet revolution and increased number of net user round the World and subsequently throughout India. Earlier key objective was to push brands through various styles of digital media but in present situation, it fulfills the whole marketing process online. Digital marketing includes various internet-marketing techniques like Search Engine Optimization (SEO), Search Engine Marketing (SEM), Social Media Marketing (SMM) and Affiliate Marketing; e-Mail Marketing, Content Marketing, Display Marketing and Pay per Click (PPC). However it's become essential for marketers to use the foremost of evolving digital marketing techniques per consumer preferences, Emerging channels, data proliferation, and. Digital marketing has become best marketing practices in India, and given a transparent path forward to grow business. Digital marketing may be a platform to push the products or brands by using various types of electronic media. Digital marketing is different from traditional marketing, involves the use of channels and methods that enable a



corporation to analyse marketing campaigns and increase accuracy, and provides real time scenario of promoting communication. The direct promotion of product/services or brands through one or more modes of media advertising like social media, internet, digital and TV, radio and mobile phones. Here is need of research on study the Impact of digital marketing on E-commerce business. This study will insight on overall use of digital marketing. In detailed analysis and scope in present go through Global competition and its effect on traditional marketing practices. The study are supported different marketing models and tools developed and always updated by Global players like Google, Facebook, YouTube, Twitter, LinkedIn, Blogging etc.

LEGAL FRAMEWORK OF MERGERS AND ACQUISITIONS- A STUDY ON INDIAN CONTEXT

Priyatosh Sarkar

Associate Professor in Commerce, Raiganj University, Raiganj, Uttar Dinajpur, West Bengal

The Companies Act, 1956 had almost reached its retirement age after having been in existence for more than five-and a half decades. It was essential that robust and young corporate laws were introduced in the system. This journey began in 2008, when the Companies Bill, 2008 was first introduced in the Lok Sabha. However, it hit a road-block on its introduction in August 2008 and had to be withdrawn due to dissolution of the Lok Sabha. The Bill was re- introduced in Parliament in 2009 and was subsequently sent to the Standing Finance Committee. After considerable deliberation with stakeholders, the Committee presented its report to the Lok Sabha in August 2010. Taking into consideration the recommendations of the report, a revised version of the Bill was again referred to the Committee in 2011 with the inclusion of certain new provisions. The Bill was passed by both the houses of Parliament between December 2012 and August 2013. The President signed on the dotted line on 29 August 2013, providing his much awaited consent to the 29 chapters, 470 clauses and 7 schedules comprising the Companies" Act, 2013. This marked a landmark event in the history of Indian corporate law. The much needed new Act will make acquisitions, certain mergers and restructuring easier for companies, empower private equity investors to enforce various restrictions in agreements and check the malpractices of promoters by increasing transparency in their operations. The Act also has the potential to trigger a spate of domestic and cross border mergers and acquisitions, and make Indian organizations more attractive to investors.

NOVEL CONCEPT OF MULTI CRITERIA DECISION SYSTEM FOR CLOUD DATA PRIVACY

Pramesh Chandra Srivastava

Research Scholar, Department of Computer Science and Engineering, Dr. K.N. Modi University,
Rajasthan, India

Dr. Manimala Puri

Professor, Department of Computer Science and Engineering, Dr. K.N. Modi University, Rajasthan, India

In this modern world of high age of technological access, these all details whether personal or official are available online and can be accessed in any point of time and from anywhere. In such an environment, the data privacy becomes are critical issue. Due to such reasons the cloud management and privacy requirement are changing from day to day, creating a rapid need for a regular update in data privacy respect. Seeing the need of the data privacy in cloud environment, we have proposed the two models in this respect which are based on the following of parameters which includes, Access Control, Identity Based Control and also the authorisation control. This paper works on the proposal of the model which is based on AHP method for the purpose of computation of results. The results which are obtained using this approach finds that the model has its advantages over the current models in terms of costs, and other respects. The research analysis shows that the proposed model fits the current need of enterprises in regard of data privacy.



CONCEPT OF PERFORMANCE MANAGEMENT AND LIBRARIES

Poonam Sain

Research Scholar, Department of Library & Information Science, University of Rajasthan, Jaipur, Rajasthan

In this study the concept of performance management will be define. What is the use of Performance Management in any organization especially in the libraries? Why we need it and its impact on employees in libraries. It is helpful in improving the employees and overall performance of the libraries? The concept approaches all the departments and all employees of the libraries and affected the performance of the library. Human resource is the most important resource of a library if we can improve them other resources and services will be improve with it too.

AN EXPLORATION OF COVID-19 AND ITS IMPACT ON THE FMCG COMPANIES

Payal Rajpoot

Research Scholar, Department of Commerce, Govt. V.Y.T.PG Autonomous College, Durg (C.G.)

Dr. O. P. Gupta

Professor, Department of Commerce, Govt. V.Y.T.PG Autonomous College, Durg (C.G.)

The FMCG sector, which is the fourth largest in the Indian economy, has been a substantial source of revenue for the country. The urban market, together with the rising rural market, has double the industry's prospects. The COVID-19 pandemic has brought catastrophic situations for the society of nations across the world. This pandemic affects different dimensions of life and the general public, it has crippled the entire economic activities and detained off the operations of FMCG Company. Here some question arises that does Covid19 affect the FMCG market? Can it be positive or negative, and how can we handle this pandemic situation? This study tries to answer these questions by giving a deep understanding of the concept of the FMCG Market and observed that COVID-19 is affecting our lives and economy from all the fronts positively and negatively, like online marketing, loss of life's & jobs, gradual recession, and deterioration of public financial and private business sectors of the nation, etc. Following the Covid-19 scenario, online platforms are smoothly employed. It was unavoidable that the online market would be penetrated. The research is based on secondary data. Through this paper, we have attempted to analyze the complex network for FMCG companies and also outlined the potential strategies to be incorporated to come out from this pandemic situation successfully.

CONTRIBUTION OF PUBLIC PRIVATE PARTNERSHIP OF TOURISM SECTOR IN ECONOMY OF INDIA

Pawar Sohan Madhukarrao

Research Scholar, Department of Commerce & Management, Shri Jagdish Prasad Jhabarmal Tibrewala University, Jhunjhunu

Dr. Harish Purohit

Assistant Professor, Shri J.J.T. University, Jhunjhunu, Rajasthan

Tourism sector plays an important role in developing economies of world. Partnership has become a replacement financial model of management strategy to require advantage of obtainable resources from different agents for capital investments. This paper serves the target to seek out the advantages of Public Private Partnership (PPP) and its introduction in Tourism sector in Indian economy with help of obtainable research in past years. Paper aims to specialize in the areas where it's been used as a technique and to the extent it is a successful tool to leverage the available natural and manmade resources for Tourism. The paper discusses cases of agreements between government and therefore the private sector for provisions for public services or infrastructure in Tourism Sector. Government being public sector identifies and provides a framework for developing the economy whereas private sector



offers investment, management and workforce. Cases reveal ventures are successful where the participation is a component of policy framework and intense and ventures are failure where both government and personal bodies share proprietary rights. Tourism is characterized as being a sector that stands out together of the business activities with the best potential for worldwide expansion, and as an engine for economical process. If at the national level, the appeal of tourism is critical, on the local level this sector presents itself as an important tool in development, as a way to avoid regional desertification and stagnation, stimulating the potential of more undeveloped regions. In such a competitive sector as tourism, companies should develop synergies and achieve competitive advantage. During this context, public-private partnerships play a crucial role in entire development. The aim of this paper is to present a theoretical context that mixes different concepts and elements to elucidate and understand the public-private partnership phenomenon in tourism.

IMPACT OF COVID-19 ON THE INDIAN AUTOMOBILE INDUSTRY

Pankaj Grover

Assistant Professor, Department of A.B.S.T., Dr. B.R. Ambedkar Govt. college, Sriganganagar

The coronavirus pandemic has dealt a deadly blow to humanity and to the industries globally. This unprecedented crisis has unleashed a global trauma and has become the biggest threat to the global economy in modern history. Major impacted businesses are travel and tourism, consumer goods, automobile, IT, and insurance.

ICT AND MULTIMEDIA: ADVANCED USE IN ENGLISH LANGUAGE TEACHING

Navaneethari.A

Ph.D. Research Scholar, Department of English, Sri Ramakrishna Mission Vidyalaya College of Arts and Science, Coimbatore

In this era, technology is not only defined by quality, but also by efficiency. The need for technological innovations has brought about a revolution in communication and rapid growth in the application of technology in teaching and learning. The uses of Multimedia and Information and Communications Technology (ICT) in education have recently begun to draw attention to the potential and considerable progress in English Language Teaching. It has become a major trend in the educational world and has been used from nursery school to universities to facilitate the teaching process for teachers. This unique multimedia approach makes language teaching more efficient and the use of Multimedia and ICT improves the efficiency and effectiveness of teaching, which can improve the understanding and mastery level of the language. This paper focuses on how the term Multimedia and ICT approach are used in English language teaching and also, the researcher will explain the merits and demerits of using ICT and Multimedia application tools in Teaching English Language.

IMPACT OF COVID-19 ON ENVIRONMENT

Mukesh Kumar Meena

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

The coronavirus disease (COVID-19), is a variant of Severe Acute Respiratory Syndrome Coronavirus-2 (SARS-CoV-2) originated in Wuhan city of China and has now transmitted over the globe. Several vaccines are available now. The upper infection rate in India has challenged several medical facilities like availability of medical oxygen, ventilators and absence of COVID-19 medicines in the hospitals. The COVID-19 pandemic has impacted every aspect of human life and the global economy. The number of latest cases and deaths is increasing at an alarming rate with no signs of control yet, making the estimates of its economic and other impacts uncertain. Reckoning on the extent of COVID-19 impact in each country, yet as country-specific situations and capacity, the world's Governments are



adopting different levels of interventions, including travel restrictions and lockdown to stop the expansion of the virus. Worldwide lockdown was initiated to limit gathering, transport and industrial activities. Lockdown thanks to COVID-19 showed reduction in environmental pollution. The standard of air and water improved in metro cities and in rivers during COVID-19. This research paper is not covering only the latest updates about covid-19 relating to environment, including air, water and biomedical waste and sustainable development at global level but also it covers the fundamental mechanism of COVID-19 transmission.

PROCUREMENT MECHANISM FOR COVID-19 VACCINATION IN INDIA: A CRITICAL ANALYSIS

Ms.Namita Jain

Ph.D.Scholar and Assistant Professor, School of Law, JECRC University, Jaipur, Rajasthan

When we hear the word Covid , there is fear and uncertainty and with the chances of third wave, the only ray of hope is Covid Vaccination and strict Covid Protocols issued by Government of India (Gol).For every citizen it is important to understand that the mechanism of Procuring Covid Vaccination.The entire drive of vaccination in India can be divided into three phases.Phase-I launched on 16th January 2021 ,focused on protecting Health Care Workers (HCWs) and Front Line Workers (FLWs). Phase-II was initiated from 1st March, 2021 and 1st April, 2021 which focused on protecting the most vulnerable and Phase-III aims at liberalized vaccine pricing and scaling up of vaccine coverage launched on 1st May ,2021.The most difficult task in this entire pandemic must have been procurement of Covid Vaccination for each and every State. Since in India, there is no centralized Procurement Legislation , the public procurement system has been facing several challenges, viz a viz procedures, lack of transparency, irregularities, and unavailability of sufficient human resources.In this research paper,the key highlights are methods and tools used by Gol and various States to procure Covid Vaccinations to its citizen and its critical analysis.

DIGITAL TECHNOLOGY ON THIRD-PARTY LOGISTICS SERVICE PROVIDERS IN SUPPLY CHAIN: TAMIL NADU

R. Ruthramathi

Research Scholar, Department of Logistics Management, Alagappa University, Karaikudi, Tamilnadu, India

V. Sivakumar

Professor & Head, Department of Logistics Management, Alagappa University, Karaikudi, Tamilnadu, India

The process of obtaining raw materials, material handling, and distribution products from point of origin to point of consumption with the help of transportation. A transportation network can be classified as a direct network or a hub-and-spoke network. Digital transportation is the fastest mode of transportation. Third-party logistics take care of the supply chain Process. Nowadays, many companies are outsourcing their logistics functions to 3PL services providers. The main aim of the study is the benefits & challenges of the transporters. The methodology used in this study was a simple random sampling technique. Simple random sampling was used in this study. The selected region in Tamil Nadu was Chennai and Coimbatore.

INDUSTRIAL MIGRANT LABOURERS TO LUDHIANA CITY, PUNJAB

Ruchi Arora

Asst. Professor (Geography), S.S.G. Pareek PG Girls College, Bani Park, Jaipur

Migration is the movement of people from a region with less opportunities or less facilities to a region with abundance of the same. People may migrate individually, with their family or a group, may



move for their higher or basic needs. It can be forced or with the will. The migrants can be classified into migrants, refugees and asylum seekers which depends on the motive of their migration. This aspect puts pressure, if not cared well, over the region which gives place to the migrants be it for any purpose. Thus the study region Ludhiana city, today is under a lot of pressure. Ludhiana is one of the most populous cities of India which comes in the Malwa region of Punjab. It is located at 30.9°N 75.85°E. Ludhiana being a major industrial centre of Northern India which is often sometimes referred as the Indian Manchester by BBC attracts a lot of migrants from different regions of India for the work purpose. This leads to some positives and majorly negative effects over the city. It is considered as the area having the best business environment. The objective of this research paper is to study the pull factors of migration in Ludhiana, observe the pattern of migration from different states of the country and to evaluate the problems faced by the city and migrated population.

INFECTION AND TRANSMISSION OF CURVULARIA LUNATA FROM SEED TO SEEDLING IN PEARL MILLET (PENNISETUM TYPHOIDES)

Ruby Singh

Department of Botany, University of Rajasthan, Jaipur

Tribhuwan Singh

Department of Botany, University of Rajasthan, Jaipur

Pearl millet (*Pennisetum typhoides*), also known as Bajra, is one of the four most important cereals (rice, maize, sorghum and millets) grown in tropical semi-arid regions of the world primarily in Africa and Asia. Our aim is to study the infection and transmission of *Curvularia lunata* (*C. lunata*) in pearl millet. The seed of pearl millet (*Pennisetum typhoides*) naturally infected with *Curvularia lunata* were black discolored. Out of 134 seed samples of local cultivar collected from 21 districts of Rajasthan, 106 carried 0.5% to 92.50% incidence of infected seeds which on incubation yielded 1-85% incidence of *C. lunata*. Histopathology of symptomatic seeds revealed infection of *C. lunata* confined to pericarp and aleurone layer near hilar end in seeds showing black discoloration near hilar region only and to all parts including endosperm and embryo in heavily blackened seeds. Asymptomatic (healthy looking) seeds also carried infection in pericarp and endosperm. In growth test, the hyphal inoculum produce in seed spread to seedling and caused loss in germination. Thus we find that the embryonic infection in seed of pearl millet infected with *Curvularia lunata* caused pre- and post emergence mortality and the pathogen is both externally and internally seed-borne. The internal inoculum affects the seed germination.

EXAMINING THE IMPACT OF HOSPITALISATIONS DUE TO SELECTED NCD'S AND EVALUATING THE DIRECT COST BURDEN OF THE DISEASE FOR HOUSEHOLDS IN GOA

Rivya Dias

Assistant Professor, Department of Economics, Carmel College of Arts, Science and Commerce for Women, Goa

Health care costs pose a major burden to individuals as well as those households afflicted with the same. The rising burden of non-communicable diseases and the morbidity associated with it puts pressures on not just the households but also the government. Realising the fact that NCDs, most commonly referred to as chronic illnesses can be life long, life threatening and financially draining special emphasis needs to be laid on the same. Non-communicable diseases also lead to increases in catastrophic health expenditures, besides also leading to mounting amounts of direct and indirect costs. The major NCDs- Diabetes, Cancer, Cardiovascular Diseases (CVD), Chronic Kidney disorder (CKD) also lead to increases in hospitalisations, thus entailing increased costs on the number of days spent at a hospital. This paper uses a sample of 400 individuals within the state of Goa to examine the impact of hospitalisation due to the selected NCDs i.e., Diabetes, Cancer, CVD, CKD and subsequently evaluating the direct cost of burden of these illnesses on households in the state of Goa. The results of the study



revealed that diabetes, cancer and CKD expose a household to a greater risk of being hospitalised. The OLS estimates show us the effects that these NCDs have on the direct cost that are incurred by the households. All of the non-communicable diseases with inclusion of hospitalisations significantly impact the direct cost burden of these illnesses.

A STUDY OF EDUCATIONAL ASPIRATION IN RELATION TO ADJUSTMENT, SOCIO-ECONOMIC STATUS AND FAMILIAR FACTORS AMONG STUDENTS

Ruma Jha

Research scholar IITs University Chikani Alwar Rajasthan

Numerous studies have been conducted on the issue of educational aspiration but those studies were not seem most current and important in the comparison of current technological development. So, hence researcher had decided to do research work entitled on "A study of educational aspiration in relation to adjustment, socio-economic status and familiar factors among students."

IMPLEMENTATION OF FOCUSED MEDITATION AS A NEW STYLE OF LEARNING AND REMEMBERING IN EDUCATION

Ranjna Devi

Research Scholar, University of Rajasthan, Jaipur, India

Dr. Mudit Rathore

Research Supervisor, University of Rajasthan, Jaipur, India

Focused meditation is a form of yoga practice. It involves focus on a single point in the meditative position. The innovative idea in this research study is that, we have replaced the single point of focus in to a particular topic under study. The main assumption behind this study is that focused meditation is equated with concentration which is a one point absorption and diminishes awareness of surrounding. It means we tried to unaware about other things (physical and mental environment) that are happening around us. Six month implementation of these practices has done on secondary level students. As result it is found that focused meditation as a learning style work very well for learning and remembering study material.

RABINDRANATH'S THOUGHT ON RURAL RECONSTRUCTION WITH SPECIAL EMPHASIS ON RURAL LIBRARIES

Rajib Chakraborty

Research Scholar, Department of Palli Charcha Kendra, Palli Samgathana Vibhaga, Visva-Bharati, Sriniketan

Dr. M.K. Masillamani

Associate Professor, Department of Palli Charcha Kendra, Visva-Bharati, Sriniketan

Rabindranath spent several years in villages. His father sent him to Selaidaha to live within villages to look after his family property but Rabindranath began to meet realities of villages and gained experience to live within the villages. He shared his joys and sorrows with the villagers. This was what the culture of his family. Rabindranath was a keen observer of the life around him. He understood that without the development of villages a nation like ours cannot be progressed. Rabindranath Tagore first started his experiments with various crops at Selaidaha in 1899 with a view to accelerate productivity and increase food production. He was a dynamic planner and optimistic and he got success in his zamindari areas particularly in Patisar, Selaidaha and Sajadpur. When Tagore initiated his rural reconstruction programme at Sriniketan, he already passed the prime period of life. He was then at 61 but he did not lose his hope to get success in Sriniketan and Santiniketan (Visva-Bharati area). To regenerate village life



and cultivate the spirit of self-reliance among villagers co-operative and other organizations were formed by him in two dozen villages surrounding Sriniketan and Santiniketan. In his dream projects Rural library appears to be a critical component in achieving farming objectives and improving the lives of farmers. He thought that only through rural libraries rural people can get their correct and desired information. Village library Services are still continuing with some modifications in meeting present day needs. Tagore firmly believed that rural development cannot take shape without proper use of information and it can only be possible through public libraries especially rural libraries and agencies in rural development.

DEVELOPING VALUE EDUCATION PROGRAMMES BASED ON MAJOR MORAL DEVELOPMENT THEORIES

Ramandeep Singh

Research Scholar, Department of Education, Panjab University, Chandigarh (U. T.)

Dr. Vijay Phogat

Government College of Education, Sector 20, Chandigarh (U. T.)

Moral development is a concern since the beginning of the civilisation. It is an important part of the socialization process. The term refers to the way people learn what society considered to be good and bad, which is important for a smoothly functioning society. Due to increase in crime and violence, there is resurgence in need of value education at all levels of education, be it school or higher education. However, for developing effective value education programmes, we need to understand how moral development take place. Notions of moral development have evolved over the centuries. There are various approaches and theories, both traditional and contemporary, which explain moral development. In this article, different philosophical underpinnings about moral development, some of which are virtue ethics of Aristotle, empiricist's position on moral education, ontological and the rationalist ethics of Kant, Dewey ethics, philosophical tradition based on developing relationships of mutual respect, Kohlberg and Piaget moral development theories are discussed. In the next part of this paper, it is discussed that how the value education programmes can be developed based on the understandings of these moral development theories.

CONCEPTUAL REVIEW ON CHRONIC KIDNEY DISEASE PREDICTION USING FEATURE SELECTION METHODS

Rakesh Kumar Pandey

Research Scholar, Department of Computer Science and Engineering, Dr. K.N. Modi University, Rajasthan, India

Dr. Anoop Kumar Tiwari

Assitant Professor, Department of Computer Science and Engineering, Dr. K.N. Modi University, Rajasthan, India

As the human race is progressing, the diseases which are impacting the humans are also progressing and its deadliest example is COVID-19. With the advancement of technology, Healthcare sector is also deeply influenced by the growth of the Information technology. The disease predictions using data mining as the best example of this case. In medical diagnosis, it is very important to identify most significant risk factors related to disease. Relevant feature identification helps in the removal of unnecessary, redundant attributes from the disease dataset which, in turn, gives quick and better results. Chronic Disease Prediction plays a pivotal role in healthcare informatics. It is crucial to diagnose the disease at an early stage. This paper reviews the various of feature selection based approaches which can be used for Chronic Kidney Disease Prediction.



A SURVEY ON ATTRIBUTES REDUCTION TECHNIQUES BASED ON FUZZY ROUGH SETS

Rahul Kumar

Computer Science & Engineering, Dr.K.N.Modi University, Newai, India

Dr. Sandeep Kumar Gupta

Computer Science & Engineering, Dr. K.N. Modi University, Newai, India

Technological progression nearby computing has prompted creation of tremendous measure of organized just as unstructured data. This high dimensional data is intricate to measure. Highlight determination is one of the broadly utilized strategies for preprocessing of this immense data in prescient investigation. Unpleasant set based component determination is a methodology for taking care of the unclearness in data and turns out great on discrete data however battles in the consistent case as it requires discretization. This cycle of discretization prompts data misfortune. Answer for this issue was given by different creators in type of fuzzy Rough set just as intuitionistic fuzzy unpleasant set based methodologies for highlight choice. Intuitionistic fuzzy set has certain advantages over the hypothesis of customary fuzzy sets like its capacity in a superior articulation of fundamental data just as its inclination to discuss delicate ambiguities of the vulnerability of the goal world. The advantages offered by Intuitionistic fuzzy sets is because of the simultaneous thought of positive, negative and aversion degrees for an item to have a place with a set. Fuzzy Rough set are the speculation of conventional unpleasant sets by consolidating intuitionistic fuzzy set hypothesis and Rough set hypothesis. The current investigates on intuitionistic fuzzy unpleasant sets chiefly focus on the foundation of lower and upper estimation administrators by utilizing helpful and proverbial methodologies. Less exertion has been put on the attributes reduction of databases dependent on intuitionistic fuzzy unpleasant sets This paper likewise incorporate fuzzy Rough set based Attributes reduction strategies. Also completely introduced procedures needn't bother .with any extra data to produce diminish set. In this review paper unlabeled data, named data and some data class named dataset have been examined. The point of this paper is to zero in on attributes reduction dependent on intuitionistic fuzzy unpleasant sets. In the wake of reviewing attributes reduction with conventional unpleasant sets, some identical conditions to portray the relative reduction with intuitionistic fuzzy Rough sets are proposed, and the design of reduction is totally inspected.

ROLE OF EDUCATION FOR WOMEN EMPOWERMENT

Radhakishan Meena

Associate Professor in Sanskrit, Dr. B.R.A. Government College Mahuwa, Dausa

Education plays a critical role in women's Economic Empowerment. It actually takes the centre stage, but for long, most women especially in the rural areas have been denied this right and have been subjected to very degrading practices and responsibilities. Education empowers girls to achieve more in their social carrier, economic and family lives .To women education can mean going to class or being trained on capacity building and skills development or better yet being mentored on very essential aspects of WWE. That said, I believe denying women and girls equality and fairness not only hurts them but also hinders the rest of society.

A SYSTEMATIC REVIEW OF INNOVATIVE TECHNIQUES IN FINANCIAL INSTITUTIONS FOR CREDIT CARD FRAUD DETECTION

Rachana Jaiswal

Assistant Professor, Department of Business Management, School of Management, HNB Garhwal (A Central) University, Srinagar, Uttarakhand, India

As the COVID-19 brought major disruption in the way we do transactions, financial institutions also faced stiff challenge from its competitors around the world in an attempt to retain its customer base



with better experience that they provide by way of harnessing innovative technology to increase their revenue and grow at a faster rate. Credit cards are one of the preferred financial products available for purchase in 21st century. As pandemic caused citizens to do more credit card transactions, so too do these types of frauds. It is quite evident that with increase in global financial networking it opens a new door for fraudsters creatively to find new ways to commit frauds. While Internet has enabled financial institutions to reach to new potential customers offering innumerable benefits, it has also elevated probability of frauds in credit card transactions. The bright side of technological advancement is that it has introduced many new machine learning techniques for prevention of credit card frauds. As the cost of hardware and processing power is reducing day by day that is acting as an enabler for financial institutions to have complex system in production that can do through analysis for detecting a fraudulent transactions in microseconds and act swiftly to block and prevent frauds. In this paper, Researcher has presented a comprehensive review of the various state of the art approaches that are used in detecting credit card fraud and potential benefits of them.

A STUDY ON INVESTORS' PREFERENCE FOR INVESTMENT IN MUTUAL FUND IN CONTEXT OF GUJARAT STATE

Vikrant Vala

Research Scholar, Gujarat Technological University, Ahmedabad

Dr. S. O. Junare

Campus Director, National Forensic Science University, Gandhinagar

Dr. Ashish Joshi

Associate Professor, School of Liberal Studies, Pandit Deendayal Energy University, Gandhinagar

Mutual fund (MF) is an investment instrument offers an opportunity to invest in a diversified, professionally managed basket of securities at a relatively low cost. Those who invest in MFs can share their experience which can become a guiding path for those who think that MFs are not their cup of tea. The present survey-based study attempts to analyze the mode of investment options, investor preferences, influencing factors, various criteria while selecting the investment options, investment decisions and awareness in the selected area. The sample of 280 respondents who are MF investors residing in the state of Gujarat has been taken for the purpose of the study. Data have been collected from the primary sources using the questionnaire method. The paper identifies the various attributes that investors consider important while investing in equity MFs via SIP mode. The article also provides recommendations for Asset Management Companies and suggestions for future research.

EMBRACING ORGANIZATIONAL RESILIENCE: HELPING TO THRIVE AND LEAD AMIDST UNCERTAINTY

Wendrila Biswas

Research Scholar, University of Mysore

Dr. Soumendra Nath Bandyopadhyay

Professor, Dept. of Management, ICARE School of Research and Development, Bengaluru

Purpose: The classical organization structures today have witnessed major changes in size, principles as well as in its scope of business. Amidst rapid expansion as well as substantial failures organizations are trying to operate as empowered networks that would help unlock its value agenda. Along with it, the employees too are expecting trust, cohesion, opportunities, liberation to do their best for the firm. Crisis may precipitate through a number of sources. Regardless of its intensity, an organization must think resilience and continue to grow. Such a positive organizational behavior would foster robustness, resourcefulness and preparedness among its people. The current study focuses on answering three primary research questions: what are the predictors of organizational resilience that



accounts to holistic wellbeing of employees; how the holistic wellbeing of employees paves a way for sustained competitive advantage of the firm and how the new approach of organizational resilience is able to create distinctiveness in the overall functioning of the organization.

Design/methodology/approach: To test the proposed hypothesis, data were collected through structured questionnaire from 365 employees. Regression equation on the hypothesized research model was conducted.

Findings: The findings revealed that the out of the four crucial factors 'organizational mindfulness', 'adaptive response' and 'psychological empowerment', psychological empowerment help employees to be psychologically fit that triggers self efficacy and adds meaning to their efforts.

Originality: The study revealed that organizational resilience is not only about optimistically viewing the reality, imagining possibilities amidst darkness or being inventive. It is an effort and an action to cultivate and maintain a proper mindset of employees. It is about helping the workforce to understand the value of dynamic relationship between the present and the future. It is about conquering denials at work amidst setbacks and strengthening an employee's ability to improvise.

CONSUMERS' SHOPPING BEHAVIOR & MOTIVATING FACTORS IN SHOPPING AT ORGANIZED RETAIL OUTLETS

Syed Tajamul Islam

Ph.D Research Scholar Department of Commerce & Management Shri Venkateshwara university,
Gajrula-U.P India

Mohi Ud Din Abdul Quadir

Ph.D Research Scholar Department of Commerce & Management Shri Venkateshwara university,
Gajrula-U.P India

Dr. Peeyush Kumar Pandey

Research Supervisor Department of Commerce & Management Shri Venkateshwara university, -U.P

Retail sector plays an important role in Indian economy and contributes 10% to GDP and 8% to total employment. It has emerged as second largest employment sector after agriculture; it alone managed to generate more than 35 million job opportunities. India is in the fifth position when comes to being the largest and preferred retail destination in the world (Indian Brand Equity Foundation, 2021). The Indian retail sector is largely traditional, but stores in modern format are emerging. Modernization of retailing in India is influenced by the factors which include economic development; improvements in civic situation; changes in consumer needs, attitudes' and behavior; changes in government policies; increased investment in retailing and rise in the power of organized retail. In the light of growing market opportunities for the organized retail stores the present study focuses on motivating factors of organized retail customers towards these stores. The study considered four important motivating factors for organized retail consumers namely convenient shopping , economic shopping , enjoyment shopping , idea shopping and their impact on visiting organized retail store. The purpose of the paper is to study the motivating factors in the shopping of organized retail stores. The impact of demographic variables on motivating factors of organized retail consumers are explained in this paper. The statistical tools like ANOVA, Correlation Analysis and Descriptive Statistics were used for analyzing the primary data. It is found from the study that most of the customers visit the organized retail stores for convenience shopping and to get advantage of sales offers and promotions etc. The development of modern retail will have several implications for managerial practice in manufacturing firms. In this paper an attempt is made to study determinates of store attributes and relationship between consumer demographics and retail format choice shopping. To achieve the objective of the study data is collected from 200 sample respondents base on convenience sampling. From the study it is found that there are three major determinates of store choice they are Store Atmospheric and Merchandise, Store Service and Store Convenience.



IMPACT OF E-BANKING ON THE FINANCIAL PERFORMANCE OF COMMERCIAL BANKS IN INDIA

Vikrant Bhaik

Department of Economics, Panjab University Chandigarh

Dr. Indu Bala

Department of Economics, Panjab University Chandigarh

Government of India is continuously emphasizing on Digital India program with a vision to transform India into a digitally empowered society and knowledge economy. Therefore, a study regarding impact of e-banking on the financial performance of commercial banks in India is required to look into the success of digital India program. Commercial banks in India use technology based banking system and training of manpower to handle new technologies. The adoption and usage of e-banking is at promising stage to enhance the performance and profitability of banks. In the current study we have studied 30 commercial banks in India. This research investigated the efficacy of e-banking in the area of automated teller machines, real time gross settlements, national electronic fund transfer and point of sale terminals of 30 commercial banks (including public sector, private sector and foreign banks) operating in India using financial performance indicators. Mainly return on equity, net interest margin and return on assets. To understand this, we have used secondary data in this study. Statistical analysis made with the aid of E-views software. The findings envisaged that e-banking have a statistically significant impact on profitability of commercial banks. Based on the findings of the study, it is safe to conclude that e-banking influence financial performance of commercial banks in India positively.

THE REGIONAL IMBALANCES IN THE TOURISM SECTOR OF INDIA

Tarun Gothwal

Research Scholar, Department of Economics, Panjab University, Chandigarh

Dr. Amrita Shergill

Department of Economics, Panjab University, Chandigarh

The tourism sector is one of the fastest-growing sectors in the world, where it consume a greater amount of employment and generate income. The study shows the regional variation in the tourism sector between Indian states, study includes 29 states and union territories and with regression analysis with stages of development and geographical location. The study analyzed the effects of stages of development (Per Capita Income, Literacy Rate and Urbanisation) and geographical location (coastal, north, south, east and west) on the tourism sector of the Indian States and union territories. The study concluded that to some extent geographical location and stage of development cause regional variation and produce more employment than generate income.

USE OF THE INSTAGRAM AS TOOL OF POLITICAL ENGAGEMENTS AMONG THE INDIAN YOUTH

Suneel Kumar

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

Varinder Kumar

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

India is a diverse country with a younger population that accounts for 40% of the overall population and spends a significant amount of time on social media sites. These figures sparked an idea that was heavily exploited, with Indian political groups observed using social media sites to interact with the youth for their agendas and political objectives. This genre's youth are very interested in politics. Social media stage like Instagram has evolved into a platform through which people can express their particular viewpoint and influence the consequences. Instagram has impacted politics throughout



the world, and its impact has completely altered the way politicians' campaign for political office. Politicians and political parties use Instagram platforms to communicate directly with people across the country at a lower cost and with a greater reach than traditional media. This study investigates how Instagram's political activities affect college students' political competence and real political engagement in India. This study also sheds light on the relationship between cultural and political events. An online poll (N=80) of men and women undergraduates, graduates, and doctoral students from several Universities in India was done. According to the findings, the majority of students use Instagram for political awareness and knowledge. Political effectiveness is mostly dependent on online political participation. They also feel that Instagram is a growing medium for political activity. Furthermore, the study's findings indicate that Instagram's political activities are closely linked to political knowledge and offline participation.

FEMALE PARTICIPATION IN THE RURAL NON-FARM SECTOR IN WEST BENGAL – CAUSES, DRIVES AND CHALLENGES

Sri Subhamoy Chattopadhyay

State Aided College Teacher in Economics, Kabi Sukanta Mahavidyalaya, The University of Burdwan, West Bengal

Dr. Rupam Mukherjee

Assistant Professor in Economics, Kabi Sukanta Mahavidyalaya, The University of Burdwan, West Bengal

The purpose of this paper is to look at the nature and causes of women's engagement in the rural non-farm sector, as well as how various socioeconomic and demographic factors impact their participation in these activities and the problems they have encountered while doing so. A survey will be undertaken to understand how the average monthly income of these female employees in the Bigati Gram Panchayat of West Bengal's Singur block is influenced by different socioeconomic and demographic factors considered for the study in terms of a multiple regression model. The study will provide necessary inputs to help policymakers plan for financial and infrastructure assistance to create a conducive environment for women in the rural non-farm sector to improve their earnings and employment opportunities.

A QUALITATIVE STUDY ON THE IMPACT OF CELEBRITY ENDORSEMENT AND THE MODERATING EFFECT OF NEGATIVE PUBLICITY ON CONSUMER PURCHASE INTENTION OR ATTITUDES IN AN EMERGING MARKET

Shruti Sharma

PhD Scholar, Suresh Gyan Vihar University, Jaipur, Rajasthan

The practice of celebrities being used for rendering services other than performing their actual job as either an actor or an athlete, such as endorsements has proliferated over time. Despite the cost and the risks involved with this technique of advertising, it has been used quite extensively in the present era. The instrument of celebrity endorsement has nowadays become a pervasive element in advertising and communication management. India as a country is known for loving its stars and more population of youth. The Indians idolize their Bollywood actors and cricketers. The advertisers see this as an opportunity to grab and work on so as to expand their operations and promote their product. The present research paper focuses on examining the perception of these Indian youth consumers about the celebrity endorsement process and the subsequent impact on their purchase decisions. Here we, with a literature review which provides an insight into the research done by the previous authors followed by the structure of the research method adopted to achieve the objective of this study. Most of the findings derived from analyzing the collected data unearthed some very interesting facts which have been summarised in the conclusion and also managerial implication relating to it has been discussed.



WOMEN EMPOWERMENT: AN INSIGHT OF INDIA

Zainab Farooqui

Research Scholar, Department of Commerce and Management Ranchi University, Ranchi, Jharkhand

Gender equality is a basic human right and a key to a peaceful world. Talking about development of the society or a country or the whole world, we often forget that 49.58% of world's population consists of females, and no development can take place without the development of females in all respect. The position of a woman has always been of a subordinate, they have been looked down just as home makers and as producers of heirs. Talking about the ancient times the role of women started and ended just under the roof of her house. She was recognised just as a wife and as a mother. People could never think of a woman outside a house, but with time the stereotype faded and evidences showed that the position of women has improved with time. The Indus valley civilization of India had the practice of mother goddess. Education of girls was considered as an important qualification for marriage. Also, brides were given exclusive rights of selection of their partners this practice was called as "Swayamvara" but slowly a transition from the matriarchal to the patriarchal order was witnessed. Women were supposed to live life as prescribed by certain religious codes. Polygamy in certain religion became a common practice. Men were considered (and are still considered) as providers of the family and women became economically dependent on them. Many social evils like -sati, child marriage, female infanticide and Purdah system worsened the situation. Talking about the modern India that is the period from 1700 to 1947 AD, the position of the women in society began to escalate. The Gandhi led Civil Disobedience Movement of the 1930s and Quit India Movement showed women as the heroes of Indian National Movement. In 1848 AD Savitribai Phule emerged as first women educator in India and this was the true rise of women empowerment in India. She broke all the stereotypes about women and her not being educated. 100 years later India was led by a female leader Indira Gandhi who became first female Prime Minister. Sky is the limit but women empowerment never had any limits after that we saw women doing incredible works for themselves and the society and the number is still counting.

वर्तमान परिदृश्य में शिक्षा के क्षेत्र में सबसे बड़ी चुनौती एवं अभाव:- इमोशनल इंटेलीजेन्स

डॉ. अनुराधा शर्मा

सहायक आचार्य, श्री भवानी निकेतन शिक्षक प्रशिक्षण महाविद्यालय, जयपुर, राजस्थान

आधुनिक युग विज्ञान का युग कहा जाता है। जिसमें सूचना तकनीक का अत्यधिक प्रयोग किया जा रहा है। न केवल उच्च शिक्षा में अपितु विद्यालयी शिक्षा में भी सूचना तंत्रों का अत्यधिक उपयोग किया जा रहा है। सूचना तंत्रों में उपलब्ध सूचनाओं का उचित-अनुचित ज्ञान, कल्याणकारी-अकल्याणकारी, सही-गलत में भेद करना छात्रों के लिये मुश्किल होता है। साथ ही शिक्षण में भी उपलब्ध सूचना के प्रयोग हेतु इमोशनल इंटेलीजेन्स विकसित करना सबसे बड़ी चुनौती बन गया है। छात्र के साथ-साथ शिक्षकों में भी सोचने विचारने की क्षमता का अभाव तथा विवेक भी लगभग समाप्त हो रहा है। शिक्षक-शिक्षार्थी के लिए प्राप्तांक अथवा अच्छे ग्रेड पाना ही इंटेलीजेन्स हो गया है। जिसके द्वारा रोजगार प्राप्त करना तथा धनार्जन करना ही शिक्षा का उद्देश्य बन गया है। ऐसे में विद्यार्थियों में संवेदनशीलता, उच्च मानवीय मूल्यों से सम्पन्नता, सुसंस्कार, नेतृत्वता इत्यादि गुण समाप्त हो रहे हैं। भौतिक आकांक्षाएं बढ़ रही हैं जिससे छात्रों में निराशा, हताशा, पढाई से अलगाव की स्थिति तथा गैर सामाजिक कार्यों में संलग्नता बढ़ती जा रही है। अतः वर्तमान में इमोशनल इंटेलीजेन्स विकसित करना सबसे बड़ी चुनौती बन गया है। शिक्षा का लक्ष्य एवं शिक्षक का उत्तरदायित्व - 'छात्रों को सही दिशा एवं उचित मार्गदर्शन करना तथा छात्रों में ऐसे गुण विकसित करना जिससे वे सफल एवं सुसंस्कारित नागरिक बने।' इसके लिए इमोशनल इंटेलीजेन्स (सांवेगिक बुद्धि) अत्यन्त आवश्यक है। गोलमैन का



भी मानना है कि 'व्यक्ति को जीवन में 80 प्रतिशत सफलता सांवेगिक बुद्धि (इमोशनल इंटेलीजेन्स) के कारण तथा 20 प्रतिशत सफलता बुद्धि लब्धि के कारण मिलती है।

“ग्रामीण एवं शहरी क्षेत्र के विद्यार्थियों की समाजिक परिपक्वता, समायोजन एवं शैक्षिक उपलब्धि का अध्ययन”

अवनीश कुमार सिंह

शोधार्थी लॉर्ड्स विश्वविद्यालय, अलवर, राजस्थान

शिक्षा व्यक्ति के विकास एवं ज्ञानार्जन का आधार मानी जाती है। जन्म के समय मानव शिशु असहाय तथा असामाजिक होता है। जन्म के बाद पूर्ण रूप से वह माता पर निर्भर होता है, और फिर परिवार पर। शिक्षा के बिना बालक न तो सामाजिक बनता है और न व्यवहारिक ही। जैसे-जैसे वह बड़ा होता जाता है वैसे-वैसे वह अपने वातावरण से अनुकूलन करना सीखता है। जीवन के कार्यों को करने में शिक्षा उसे विशेष योगदान देती है। शिक्षा न केवल व्यक्ति को अपने वातावरण से अनुकूलन करने में सहायता देती है वरन् उसके व्यवहार में ऐसे वांछनीय परिवर्तन भी करती है कि वह अपना और अपने समाज का कल्याण करने में सफल होता है। शिक्षा के सम्बन्ध में डॉ. राधाकृष्णन ने लिखा है कि “शिक्षा को मनुष्य और समाज का निर्माण करना चाहिए इस कार्य को किए बिना शिक्षा अनुर्वर और अपूर्ण है।” शिक्षा एक शक्तिशाली हथियार है जिसका प्रयोग व्यक्तियों की सामाजिक, आर्थिक और मानसिक निर्धनता को समाप्त कर उन्हें समृद्ध बनाने के लिए होता है। शिक्षा का एक उद्देश्य व्यक्ति को समाज की परिवर्तित आवश्यकताओं के अनुरूप अनुकूलित करना है। मानव एक सामाजिक प्राणी है तथा व्यक्ति का प्रथम समाज उसका अपना घर ही होता है जहाँ व्यवहार करना सीखता है।

कार्य जीवन संतुलन और तनाव प्रबंधन

श्रीमती अंकश्री भार्गव

असिस्टेंट प्रोफेसर, एस.एस.जी. पारीक पी.जी. कॉलेज ऑफ एजुकेशन, जयपुर

मानव स्वभाव की विशेषता है कि वह अपने जीवन से जुड़े तथ्य आयामों का चिंतन अवश्य करता है। चिंतन मानसिक विकास के लिए उत्तम भी है परंतु जब यह चिंतन सीमा से अधिक होने लगता है जब मानव मस्तिष्क की क्रिया पर हावी होने लगता है तो यह तनाव का रूप ले लेता है।

पर्यावरण शिक्षा को माध्यमिक पाठ्यक्रम में अनिवार्य रूप से जोड़ने से विद्यार्थियों की पर्यावरण जागरूकता पर पड़ने वाले प्रभाव का अध्ययन

डॉ. कल्पना पारीक, प्रोफेसर,

एस.एस.जी पारीक पी.जी कॉलेज ऑफ एजुकेशन, जयपुर

मानव जाति का विकास शिक्षा के माध्यम से ही संभव हुआ है। शिक्षा एक व्यापक प्रक्रिया है। समस्त ज्ञान शिक्षा के माध्यम से ही प्रसारित किया जा सकता है। वर्तमान में पर्यावरण प्रदूषण की समस्या को दूर करने के लिये पर्यावरण शिक्षा की आवश्यकता सभी विकसित एवं विकासशील देशों के द्वारा महसूस की जा रही है। विश्व को पर्यावरण संकट से उभारने के लिए पर्यावरणीय जागरूकता की आवश्यकता है। वर्तमान समय में मानव अपनी भौतिक सुख-सुविधाओं की पूर्ति के लिए पर्यावरण को नुकसान पहुँचा रहा है। पिछले लगभग 100 वर्षों में



जब से मनुष्य ने प्रकृति पर विजय प्राप्त करने के लिए अनेक वैज्ञानिक उपलब्धियाँ अर्जित करने का प्रयास किया है तथा सुख-सुविधाओं की बढ़ोतरी के लिए साधन जुटाए तभी से प्रकृति का सामान्य रूप विखण्डित होने लगा है, वन कटने लगे, उपजाऊ भूमि पर आवास बनने लगे, बड़े-बड़े जंगलों को साफ कर बांधों की योजना बनी और ऐसे कई प्रयोग किये गये जो मानव प्रकृति के अनुकूल नहीं हैं। जिसके कारण प्राकृतिक साधनों की उपलब्धता में कमी आने लगी और धीरे-धीरे वायु, जल, भूमि आदि जो मानव जीवन के लिए आवश्यक हैं प्रदूषित होने लगे और चिंता के कारण बन गये।

शिक्षा और अनुसंधान

डॉ. हितेश कुमार तिवाड़ी

सहायक आचार्य, एस.एस.जी. पारीक स्नातकोत्तर शिक्षा महाविद्यालय, जयपुर

शिक्षा ज्ञान, उचित आचरण, तकनीकी दक्षता, विद्या आदि को प्राप्त करने का महत्वपूर्ण साधन है। शिक्षा शब्द संस्कृत भाषा के शिक्ष धातु में 'अ' प्रत्यय लगाने से बना है जिसका अर्थ है सीखना व सिखाना। व्यापक अर्थ में शिक्षा किसी समाज में सदैव चलने वाली सोद्देश्य सामाजिक प्रक्रिया है जिसके द्वारा मनुष्य की जन्मजात शक्तियों का विकास, उसके ज्ञान एवं कौशल में वृद्धि एवं व्यवहार में परिवर्तन किया जाता है और इस प्रकार उसे सभ्य सुसंस्कृत एवं योग्य नागरिक बनाया जाता है। जब मनुष्य के जीवन में शिक्षा का इतना महत्व है और शिक्षा निरन्तर मनुष्य के ईर्द-गिर्द घूमती है तो यह आवश्यक है कि बदलते परिवेश में जब मनुष्य की आवश्यकता व सोच में परिवर्तन आ रहा है तो शिक्षा में भी परिवर्तन किया जाये लेकिन परिवर्तन कब, कैसे व कितना किया जाये यह जानना जरूरी है क्योंकि बिना किसी जानकारी के शिक्षा में परिवर्तन करना अंधेरे में तीर चलाने के समान है। शिक्षा प्रक्रिया में सार्थक परिवर्तन लाने के लिए अनुसंधान की आवश्यकता है जिसके माध्यम से देश, राष्ट्र, समाज व नागरिकों की आवश्यकता उपलब्ध संसाधनों का पता लगाकर शिक्षा के क्षेत्र में सकारात्मक परिवर्तन किए जा सकें। व्यापक अर्थ में अनुसंधान किसी भी क्षेत्र में ज्ञान की खोज करना या विधिवत गवेषण करना होता है। नवीन वस्तुओं की खोज और पुरानी वस्तुओं एवं सिद्धान्तों का पुनः परीक्षण करना, जिसमें कि नए तथ्य प्राप्त हो सकें, उसे ही शोध कहते हैं। जब नवीन ज्ञान की खोज और पुराने ज्ञान का पुनः परीक्षण करना शोध है तो फिर शोध या अनुसंधान की सबसे ज्यादा आवश्यकता शिक्षा के क्षेत्र में ही है क्योंकि जब तक हम परम्परागत शिक्षा प्रणाली की जानकारी प्राप्त करके उसको नवीनता के साथ नहीं जोड़ेंगे तब तक हम बदलते परिवेश के साथ अपने आप को समायोजित नहीं कर सकते हैं। अनुसंधान शिक्षा के क्षेत्र में गति देने एवं दिशा निर्देशित करने में अत्यन्त आवश्यक है अनुसंधान के माध्यम से ही नयी-नयी तकनीकों का जन्म हो रहा है। उद्देश्यों की पूर्ति हेतु सरल साधनों को प्राप्त करना मानव स्वभाव है और शिक्षा के क्षेत्र में जब अनुसंधान किए जाते हैं तो यह जान लिया जाता है कि किस तरह की तकनीकी को अपनाकर शिक्षा को जन-जन तक पहुँचा कर अधिक से अधिक लोगों को इससे लाभान्वित किया जा सकता है इसलिए दूसरे शब्दों में हम कह सकते हैं कि शिक्षा और अनुसंधान दोनों ही मनुष्य के लिए उपयोगी और आवश्यक हैं और अनुसंधान तथा शिक्षण क्रियाओं द्वारा लक्ष्यों की प्राप्ति सरलता पूर्वक की जा सकती है। शिक्षण की समस्याओं तथा बालकों के व्यवहार संबंधी समस्याओं का अध्ययन शिक्षा अनुसंधान के अन्तर्गत किया जा सकता है। अन्त में ये ही कहा जा सकता है कि हर छोटा बदलाव बड़ी कामयाबी का हिस्सा होता है।



सशक्त महिला, सशक्त समाज

डॉ. चन्दन मल शर्मा

सहायक आचार्य, भूगोल, राजकीय महाविद्यालय, टोडाभीम।

भगवान शिव ने पार्वती को अपने एक हिस्से के रूप में शरीर के अन्दर समाहित किया इसी कारण उन्हें अर्धनारीश्वर (आधा पुरुष, आधी नारी) कहा जाता है। वे परम पुरुष माने जाते हैं। क्योंकि उनका आधा हिस्सा औरत का है। हठ योग में जहां ह का अर्थ सूर्य एवं ठ का अर्थ चन्द्रमा से है। अर्थात् आपके शरीर में सूर्य और चन्द्रमा का एक ऐसा ज्यामितिय संतुलन है, जिसमें से हम सर्वश्रेष्ठ गुणों का लाभ ले सकते हैं। यदि आप केवल शरीर के पुरुष तत्व को ही पोषित करते हैं तो आप में मर्दानेपन की मूर्खता अभिव्यक्त होगी और यदि आप केवल स्त्री तत्व को ही पोषित करेंगे तो आप में अत्यधिक मात्रा में कलात्मकता और भावनाओं की अभिव्यक्ति होगी। जैसे ही इन दो ध्रुवों के मध्य भेद पैदा होने लगता है। वैसे ही हमारी बुद्धि में श्रेष्ठता और निम्नता की धारणाएं बनने लगती हैं। इन धारणाओं से ही भ्रम अशोभनीयता एवं शोषण के अनेक स्तरों का जन्म होता है। स्त्रीत्व से परे मर्दानगी भरा दिमाग अंधकारमय, दूषित, कूटित या डिप्रेस्ड हो जाता है। वे ऐसी स्थिति पश्चिमी देशों में आम बात है। अब इसका प्रारम्भ भारत में भी हो चुका है। जिससे यहाँ निराशावादी जीवन की प्रबलता पायी जाने लगी है। जहाँ पुरुष तत्व प्रधान है वहाँ भारी चीजें आदर्श एवं उत्तम लगने लगती हैं और अन्दर से कुछ भी अच्छा नहीं लगता है। जबकि नारी या स्त्रीत्व सक्रिय होने पर वह छोटी-छोटी वस्तुओं/चीजों में खूबसूरती ढँढने का नजरिया पाल लेता है। भारत एक पुरुष प्रधान देश है। यहाँ लैंगिक असमानता आंशिक रूप से प्राचीन काल से ही विद्यमान है। महिलाओं को उनके परिवार एवं समाज द्वारा कई प्रकार से दबाया गया और भेदभाव पूर्ण हिंसा का शिकार बनाया गया। हालांकि भारतीय समाज में महिलाओं को माता के समान दर्जा देकर देवियों के समान माना गया। परन्तु देश की आधी आबादी महिलाओं को हर प्रकार से सशक्त बनाकर समाज को मजबूत बनाने की आवश्यकता है। क्योंकि हमारे यहाँ प्राचीन काल से सती प्रथा, नगर वधु व्यवस्था, पर्दा प्रथा, दहेज प्रथा, घरेलू हिंसा, यौन हिंसा, कार्यस्थल पर यौन उत्पीडन, बाल विवाह, देवदासी आदि भेद पूर्ण प्रथाएँ विद्यमान रही हैं। इसके विरोधास्वरूप राजाराम मोहन राय ने सती प्रथा के रूप में अपनी आवाजें उठायी, ईश्वर चन्द्र विद्यासागर के प्रयासों से विधवा पुनर्विवाह अधिनियम 1856 की शुरुआत हुई। इसी शृंखला में भारत सरकार ने न्यूनतम मजदूरी अधिनियम 1948, खान अधिनियम 1952, हिन्दू विवाह अधिनियम 1955, दहेज निषेध अधिनियम 1961, मात्रत्व लाभ अधिनियम 1961, राष्ट्रीय महिला आयोग 1990, कार्यस्थल पर महिलाओं के यौन उत्पीडन निषेध अधिनियम 2013 बनाये गये। भारत में इन सभी कानूनों के बनने के पश्चात भी दो परिवारों के मध्य की कड़ी एवं देश के भविष्य को सुरक्षा, संरक्षण, आर्थिक एवं सामाजिक समानता की पुरजोर आवश्यकता महसूस हो रही है।

संवेगात्मक बुद्धि और प्रबन्धन

डॉ. मेघा शर्मा

सहायक आचार्य(ज्योतिष एवं वास्तु), राजकीय धूलेश्वर आचार्य संस्कृत महाविद्यालय, मनोहरपुर।

संवेगात्मक बुद्धि स्वयं की एवं दूसरों की भावनाओं को समझने, व्यक्त करने और नियन्त्रित करने की योग्यता है। अन्य शब्दों में दूसरों की भावनाओं को समझते हुए अपने संवेगों के साथ सामंजस्य स्थापित करने की क्षमता ही संवेगात्मक बुद्धि है। संवेगात्मक बुद्धि को ही भावनात्मक समझ के रूप में भी जाना जा सकता है।



डेनियल गोलमैन की पुस्तक म्उवजपवदंस प्दजमससपहमदबम में संवेगात्मक बुद्धि के विषय में इस प्रकार विवरण मिलता है, कि अपनी और दूसरों की भावनाओं—संवेगों को समझना तथा उनका उचित प्रबन्धन करना ही भावनात्मक समझ है। गोलमैन ने ही इस शब्द को सारे विश्व में प्रचलित कर दिया। इससे पहले बुद्धि लाब्धि को ही स्वीकार्य तथ्य माना जाता था, जबकि वर्तमान में यह माना जाने लगा है कि एक अच्छी बुद्धि लब्धि वाला व्यक्ति अच्छी सफलता पा सकता है, किन्तु सर्वश्रेष्ठता भावनात्मक समझ का ही परिणाम है। वस्तुतः वेगात्मक बुद्धि एक भावजन्य संज्ञा है, वहीं प्रबन्धन बाल्यावस्था से मृत्यु पर्यन्त जीवन के समानान्तर चलने वाली नैसर्गिक संज्ञा है। किन्तु वाणिज्यिक एवं व्यापारिक प्रबन्धन में सफलता की कुंजी संवेगात्मक बुद्धि ही है, क्यों कि अच्छी भावनात्मक समझ रखने वाला व्यक्ति कभी भी क्रोध और खुशी के अतिरेक में अनुचित व्यवहार नहीं करता है, साथ ही अपने आस-पास के लोगों के व्यवहार का भी सटीक आंकलन कर अनुरूप व्यवहार करने में समर्थ हो पाता है। वास्तव में “संवेगात्मक बुद्धि” एक नवीन संकल्पना हो सकती है, किन्तु इसके प्रायोगिक स्वरूप, रामायण, महाभारत जैसे पौराणिक ग्रन्थों में भी प्राप्त होते हैं। वास्तव में आधुनिक युग ही नहीं, अपितु किसी भी देश, काल और परिस्थिति में संवेगात्मक बुद्धि ही है, जिसमें सभ्यताओं के स्थिरीकरण को सुनिश्चित किया। वास्तव में भावनाओं और संवेगों के बिना जीवन की कल्पना करना भी संभव नहीं, क्योंकि मनुष्य की जीवन्तता का प्रमाण ही उसकी भावनाएँ होती हैं। संवेगात्मक बुद्धि की सार्थकता इस बात में है कि इसके माध्यम से मानवीय संबंध स्वस्थ और बेहतर बनाए जा सकते हैं। साथ ही इसकी महत्ता इस बात में भी है कि इसके आश्रय से व्यक्ति जीवन से जुड़ी चुनौतियों से जूझने तथा इन चुनौतियों के प्रति सकारात्मक दृष्टिकोण से समस्याओं का समाधान प्राप्त करने की क्षमता को मजबूती से विकसित कर पाता है। वस्तुतः संवेगात्मक बुद्धि प्रबन्धन का वह अभिन्न पक्ष है, जो इसके समस्त पहलुओं को प्रभावित तो करता ही है, साथ ही प्रबन्धन को एक मजबूत आधार भी प्रदान करता है। भावनात्मक बुद्धि दिल और दिमाग अथवा मन और बुद्धि का सम्मिश्रण है और एक अच्छा प्रबन्धक वही है जो अपने और अपने आस-पास के लोगों की बुद्धि और मन को थाह कर दोनों में मध्य उचित सामंजस्य स्थापित कर सके। संक्षेप में संवेगात्मक बुद्धि एक बेहतर जीवन जीने की क्षमता प्रदान करती है।

भारतीय शिक्षा व्यवस्था में उत्तर कोविड चुनौतियां एवं अवसर

डॉ. विजयलक्ष्मी चौधरी

सहायक आचार्य, एस.एस.जी. पारीक पी.जी. गर्ल्स कॉलेज, जयपुर

डॉ. अशोक कुमार जाट

व्याख्याता, रा.उ.मा.वि. मानसरोवर, जयपुर

यह एक ऐसा सार्वभौमिक बदलाव था जो शिक्षकों, छात्रों और शिक्षण व्यवस्था के लिये विघटनकारी साबित हुआ। संयुक्त राष्ट्र शैक्षिक, वैज्ञानिक और सांस्कृतिक संगठन, यूनेस्को के अनुसार दुनियाभर के 800 मिलियन से अधिक विद्यार्थी कोरोना से प्रभावित हुये तथा प्रत्येक पांच में एक विद्यार्थी स्कूल नहीं जा सका। प्रत्येक चार में से एक उच्च शिक्षा कक्षाओं में शामिल नहीं हो सका। कोरोना से लगभग 90 प्रतिशत छात्र प्रभावित हुये। लेकिन मानव जाति का इतिहास हर समस्या के समाधान का इतिहास रहा है, दुनिया ने कोरोना को हराकर खुद को बदलने की ठान ली। शिक्षा का क्षेत्र अभी एक विवर्तनिक बदलाव के दौर से गुजर रहा है। महामारी के इस परिवर्तनकाल में अंतर्निहित अवसरों की योजना बनायी गयी व सभी को समान रूप से शैक्षणिक



अवसर प्रदान करने के उद्देश्य से शिक्षा को ऑनलाइन किया गया। हर संकट के साथ गहरी चुनौतियाँ लेकिन परिवर्तन के अवसर आते हैं। इस महामारी ने सदियों पुराने चॉक-टॉक शिक्षण को प्रौद्योगिकी द्वारा संचालित ऑनलाइन मॉडल में बदल दिया है। शिक्षा के वितरण में यह ऑनलाइन मॉडल नीति-निर्माताओं को यह पता लगाने के लिये प्रेरित कर रहा है कि समावेशी ई-लर्निंग समाधान सुनिश्चित करते हुये तथा डिजिटल डिवाइड से निपटने के लिये बड़े पैमाने पर किस प्रकार से जुड़ाव बढ़ाया जाये। भारतीय शिक्षा प्रणाली को समाज के लिये अपनी प्रतिबद्धता प्रदर्शित करने के लिये और चुनौतियों का सामना करने का समय आ गया है। यह समय है कि ऑनलाइन मॉडल द्वारा भारतीय शिक्षा प्रणाली सक्रिय रूप से अपनी प्रतिक्रिया दर्ज करें तथा अपनी जिम्मेदारियाँ पूर्ण करें।

वर्तमान समय में विनियोग के बदलते प्रतिमान : म्यूचअल फंड के विशेष संदर्भ में

डॉ. विजयलक्ष्मी पारीक

प्राचार्य, एस.एस.जी पारीक. स्नात्कोत्तर महिला महाविद्यालय, जयपुर राजस्थान

जन साधारण शब्दों में बहुत सारे लोगों से उधार लिये पैसे को म्यूचअल फंड या साझा कोष कहते हैं। जिसका शाब्दिक अर्थ सामूहिक निवेश से होता है। म्यूचअल फंड अंशों, ऋणपत्रों एवं अन्य प्रतिभूतियों का एक ऐसा संयोजन होता है जिसे बहुत बड़ी तादाद में निवेशक क्रय करते हैं। जिसका प्रबन्ध एक पेशेवर निवेशकर्ता द्वारा किया जाता है जो फंड के निवेश को निर्धारित कर होने वाले लाभ व हानि का पूरा ब्यौरा रखता है तथा इससे होने वाले लाभ-हानि का निवेशको में बांट देता है जो निवेशक जिसको स्टॉक मार्केट की जानकारी ना हो निवेश हेतु म्यूचल फंड सीधा व सरल मार्ग है। प्रतिभूतियों के ऐसे प्रत्येक संयोजन को जिसकी अपनी एक विशिष्ट निधी उसे साझा कोष पारस्परिक निधियों या म्यूचअल फंड कहा जाता है। म्यूचअल फंड प्रबन्धक (कम्पनी) सभी निवेशको की निवेश राशि को इकट्ठा कर बाजार में निवेश करती है। जिसके लिये शुल्क भी लेता है। जिसे सुविधा शुल्क कहा जाता है। जिसके कारण निवेशक इस चिन्ता से मुक्त हो जाते हैं कि उन्हें कब शेयर क्रय और विक्रय करने हैं क्योंकि यह कार्य फंड मैनेजर का होता है जो निवेशक के फंड का रख-रखाव का भार उठाता है। इसके अन्तर्गत छोटे निवेशक को भी लाभ होता है इस शोध पत्र के अन्तर्गत म्यूचअल फंड के सम्बन्ध में विस्तार से चर्चा करते हुए आम नागरिक के जीवन में इस प्रकार के विनियोग के द्वारा अपनी आर्थिक स्थिति को सुदृढ करने एवं अपने आर्थिक विकास की और एक मील के पत्थर की तर्ज पर इंगित किया गया है। इस शोध पत्र का उद्देश्य वर्तमान समय में आर्थिक स्थिति में उच्च पायदान पर पहुंचने के लक्ष्य को ध्यान में रखकर छोट-छोटे विनियोग के द्वारा अपनी स्थिति में परिवर्तन का लक्ष्य अंकित किया जा सकता है।

संतुलित कर्मशील जीवन एवं तनाव प्रबन्धन

डॉ. सरोज पारीक

उप-प्राचार्य, एस.एस.जी. पारीक पी.जी.महिला महाविद्यालय, बनीपार्क, जयपुर, राजस्थान

जीवन एक सुखद अनुभूति है। यह एक सतत यात्रा है जिसे हम चाहें तो आनन्द के साथ एवं चाहे तो रोते हुए भी जी सकते हैं। एक विद्वान के अनुसार "जीवन में आनन्द ही अभीष्ट है"। एक शोध के अनुसार प्रत्येक व्यक्ति के जीवन में 80 प्रतिशत सुख एवं 20 प्रतिशत दुःख होते हैं लेकिन यह मानवीय स्वभाव है कि वह



खुशियों को भूल जाता है एवं दुखों को सदैव याद रखता है, जिसका खामियाजा उसको तनाव एवं उससे होने वाली बीमारियों के रूप में भुगतना पड़ता है। इसमें भी 50 प्रतिशत दुःख प्रकृति प्रदत्त होते हैं जबकि 50 प्रतिशत कृत्रिम होते हैं। गीता के अनुसार "सम सुखे दुःखे कृत्वा लाभालाभौ जयाजयौ"। अर्थात् व्यक्ति को प्रत्येक परिस्थिति में समभाव रहते हुए संतुलित जीवन जीने की कोशिश करते हुए सदैव कर्तव्य पथ पर आगे बढ़ते रहना चाहिए। इसी का नाम संतुलित जीवन है।¹

महिलाओं के उधमिता विकास में उधमिता विकास कार्यक्रमों के योगदान का अध्ययन करना (इन्दौर संभाग के विशेष संदर्भ में)

लखन लाल चौकसे

शोधार्थी, वाणिज्य अध्ययनशाला, विक्रम विश्वविद्यालय, उज्जैन म.प्र. भारत

किसी भी राष्ट्र के विकास के लिए उधमिता अतिआवश्यक तत्व है। यह सर्वमान्य तथ्य है कि कोई भी देश उपलब्ध मानव संसाधनों का पूर्ण उपयोग करके ही आर्थिक विकास के लक्ष्य को प्राप्त कर सकता है। चूकिं मानव का आधा भाग महिलायें होती है। इसलिए कोई राष्ट्र महिलाओं की सहभागिता के बिना आर्थिक विकास का सपना पूरा नहीं कर सकता है। इसलिए प्रत्येक राष्ट्र में आर्थिक विकास की गति को प्रोत्साहित करने में महिलाओं की भूमिका बढती जा रही है। जहां तक भारत का प्रश्न है यहां पर आदिकाल से महिलाएं उपेक्षित रहीं है। उनका कार्यक्रम का दायरा घर परिवार तक सीमित रहा है। सत्यता यह है कि महिलाओं के अपने घर परिवार तक सीमित रहने के दृष्टिकोण में परिवर्तन आया है। आज उधमिता के क्षेत्र महिलाएं प्रबंधन, संचालन व सहभागिता के क्षेत्र में तीव्र गति से सबलता प्राप्त कर रही है। भारत की सामाजिक मान्यताओं के अनुसार महिलाओं का स्थान एवं कार्यक्षेत्र घर की चारदीवारी तक सीमित है, किन्तु आदिकाल से ही वह पुरुषों से आवश्यकता पडने पर पीछे नहीं रही। विकसित देशों में महिलायें पुरुषों से आवश्यकता पडने पर पीछे नहीं रही। विकसित देशों में महिलायें पुरुषों के साथ बिना भेदभाव के कार्य करती रहती है, जबकि भारत जैसे विकासशील देश में प्रयासरत है। शिक्षा प्रशिक्षण एवं आवश्यक दिशा निर्देश जैसे जैसे महिलाओं में विकसित हो रहा है। क्रमशः कृषि, पशुपालन के अतिरिक्त औद्योगिक एवं तृतीयक क्षेत्रों में भी महिला श्रमिकों की भागीदारी बडी है। क्या महिलाओं में उधमिता का पर्याप्त विकास हो रहा है। इस शोध पत्र में महिलाओं के उधमिता विकास का अध्ययन किया गया है। समस्त अध्ययन के लिए इन्दौर संभाग का संदर्भ लिया गया है।

नारीशक्ति

इन्दु पारीक

सहायक व्याख्याता, एस.एस.जी पारीक स्नातकोत्तर शिक्षा महाविद्यालय, जयपुर।

इसे बेटा बना पा लो तो यह इतिहास छु लेगी।

करो विश्वास नारी पर यह विश्वास नारी पर यह विश्वास छु लेगी।

कभी जीवन में नारी को नजर अदांज मत करना।

जरा सें पखं खोलोगे तो यह आकाश छु लेगी।



आदरणीय अतिथि महोदय निर्णायक मण्डल एवं मेरे युवा साथियों में नेहा टॉक प्रतापगढ़ राजस्थान से इस युवा सासंद में अपने व्यक्तित्व को प्रस्तुत करने आई हूँ। और मेरा विषय है महिला शक्ति का इष्टतम उपयोग। किसी भी देश के सत्तत विकास में महिलाओं की भागीदारी आवश्यक है। जब जब महिलाओं को अवसर मिले उन्होंने अपनी योग्यताएँ दिखाई है।

नारी त्रिभुवन धारा नारी देहस्वरूपपीण।

प्राचीन काल में महिलाओं को गरिमामय स्थान प्राप्त था। स्मृतिकाल में यंत्र नार्यस्तु पुजयन्ते रमन्ते तत्र देवता कहकर नारी को सम्मान दिया जाता था। गार्गी मैत्रेयी लोपामुता शचि घोषा आदि वैदिक काल की महिलाओं में से हैं। मध्य काल में महिलाओं की स्थिति में गिरावट आयी उन्हें कई कुशीतियों का सामना करना परन्तु फिर भी कुछ महिलाओं ने राजनिती साहित्य शिक्षा धर्म के क्षेत्र में सफलता हासिल की। भारत की पहली महिला शासिका रजिया सुल्तान चॉद बीबी जीजा बाई महारानी दुर्गावती आदि सभी महिलाएँ मध्याकाल की ही थी। बेटियों को मत बांधों दो चार किताबें पढ़ने दो। वे खुद सक्षम है जीने में समाज उन्हे अब गठनें दो। मध्यकाल के बाद भारतीय स्वतंत्रता संग्राम में भी रानी लक्ष्मी बाई किन्तुए की रानी चैन्नम्मा भारत कोकिला सरोजनी नायडु आदि पुरुषों के कंधे से कंधे। मिलाकर स्वतंत्रता की लड़ाई लड़ी। इक्कीसवीं सदी तक आते आते पुन महिलाओं की स्थिति में सुधार हुआ और महिलाओं ने शैक्षिक राजनैतिक सामाजिक आर्थिक धार्मिक प्रशासनिक खेलकुद आदि विविध क्षेत्रोंको अपनाया है। आज महिलाएँ आत्मनिर्भर स्वनिर्मित आत्मविश्वासी है। जिसने पुरुष प्रधान चुनौती पुर्ण क्षेत्रों में भी अपनी योग्यताएँ प्रदर्शित की है। वह केवल शिक्षिका नर्स या डॉक्टर न बनकर इजिनियर पायलट वैज्ञानिक टैकनिशियन सेना पत्रकारिता बन रही है। राजनिती के क्षेत्र में प्रतिभा पाटिल निर्मला सितारमण इन्दिरा गॉंधी एन्जेला मार्कर ममता बनर्जी जैसी कई महिलाओं ने अपना वर्चस्व स्थापित किया है। यही सामाजिक क्षेत्र में सिन्धु ताई मेधा पाटेकर अरुणा रोई जैसी महिलाएँ ख्यातीलब्ध है। खेल जगत में च्ज् उषा अंजु बाली सानिया मिर्जा च्चटण सिन्धू आदि ने नए किर्तिमान स्थापित किए है। वहीं व्यवसाय के क्षेत्र में कल्पना सरोज तो वाणिज्य के क्षेत्र में अरुणदत्ती भट्टाचार्य ष्चण किरण बेदी अंतरिक्ष यात्री सुनीता विलियम्सन कल्पना चावला, भारत की अग्नी पुत्री टैसी थॉमस आदि ने अपनी प्रतिभा दिखाई है। आकड़ों के हिसाब से प्रतिवर्ष कुल परिक्षार्थियों में 50: महिलाएँ डॉक्टर की परीक्षा उर्तीण करती है। आजादी के बाद लगभग 12 महिलाएँ विभिन्न राज्यों की मुख्यमंत्री बन चुकी है। भारत के अग्रणी सॉफ्टवेयर उद्योग में 21: पेश्वर महिलाएँ है। महिलाएँ राष्ट्र का निर्माण कर सकती है क्योंकि कहा जाता है कि भावी पीढ़ी ही निश्चय करेगी की देश का भविष्य कैसा हो और महिलाएँ जो बच्चों की प्रथम शिक्षिका है वह चाहे तो बालकों को अच्छी शिक्षा देकर पूरे राष्ट्र को बदल सकती है। युवाओं के प्रेरणा स्रोत स्वामी विवेकानन्द जी का कहना है कि - किसी भी राष्ट्र की प्रगति का सर्वोच्च थर्मामीटर है वहाँ की महिलाओं की स्थिति। हमें नारियों को ऐसी स्थिति में पहुँचा देना चाहिए जहाँ वे अपनी समस्याओं को अपने ही ढंग से स्वयं सुलझा सकें। हमें नारी शक्ति के उद्धारक नहीं वरन उनके सेवक व सहायक बनना चाहिए। भारतीय नारीया चाहें तो हर काम को सच्ची मेहनत लगन व भावना से कर कर भारत को विकसित देशों में से एक बना सकती है। बस जरूरत है तो इन सभी को अवसर देने की।

ये मीरा की भाति जहर से मर नहीं सकती।

ये झांसी वाली रानी है किसी से डर नहीं सकती।

मदर टेरेसा कल्पना हो या सानिया मिर्जा

क्या है दुनिया में जो नारी कर नहीं सकती।



राजस्थान में पंचायतीराज संस्थाएं— चुनौतियां व संभावनाएं (बाड़मेर जिले के विशेष संदर्भ में)

मांगी लाल

शोधार्थी, (राजनीति विज्ञान विभाग), जय नारायण व्यास विश्वविद्यालय, जोधपुर, राजस्थान

भारत गांवों का देश है, क्योंकि यहां अधिकांश आबादी गांवों में निवास करती है। पुरातन काल से ही यहां गांव सत्कृत रहे हैं। गांवों को स्वायत्ता प्रारम्भ से ही मिली है। यहां की पंचायतीराज संस्थाएं ग्रामीण विकास का आधार स्तम्भ हैं। स्वतंत्रता के बाद इस संदर्भ में व्यापक प्रयास किए गए। सामुदायिक विकास कार्यक्रम 1952 से लेकर 73 वें संविधान संशोधन 1992 तक इस क्षेत्र में प्रयास जारी रहे और अंततः इसे संवैधानिक दर्जा मिला परंतु सैद्धांतिक आधार मिलने के पश्चात् भी पंचायतीराज संस्थाएं अपने व्यावहारिक उद्देश्यों को प्राप्त करने में सफल नहीं हो सकी विशेषकर राजस्थान के पिछड़े बाड़मेर जैसे जिले में पंचायतीराज संस्थाओं की स्थिति अत्यंत दयनीय है। प्रस्तुत भोध पत्र में राजस्थान के बाड़मेर जिले में पंचायतीराज संस्थाओं की प्रमुख समस्याओं व चुनौतियों की पहचान कर एवं उनका समाधान किस प्रकार किया जाए हेतु संभावनाएं सुनिश्चितकरने का प्रयास किया गया है।

भारत में महिला उद्यमिता अवसर एवं बाधाएँ

सरस्वती चौधरी

विभाग: व्यवसायिक प्रशासन (वाणिज्य), कॉलेज: एस.एस.जी.पी.जी. पारीक गर्ल्स कॉलेज

महिला एक नाम शक्ति का एक नाम प्रेरणा का एक नाम करुणा का एक नाम प्यार दया से परिपूर्णता का, परन्तु हम सभी जानते हैं कि जहाँ एक ओर महिला नजाकत प्यार की मूरत है, वहीं उसका एक ओर भी रूप है एक सशक्त महिला के रूप में, एक नायक के रूप, एक पथ प्रदर्शक के रूप में। आइए आज हम महिला के नए रूप से परिचित होते हैं। वह एक सफल उद्यमी के रूप में महिला की एक उद्यमी के रूप में हमेशा से ही औद्योगिक विकास में प्रमुख भूमिका रही है। भारत जैसे विकासशील देश में हमेशा ही उद्यमियों की महत्वपूर्ण भूमिका रही है। उन्होंने भारतीय अर्थव्यवस्था में एक नायक या प्रधान की भूमिका अदा की है। महिला को एक उद्यमी के रूप में हमारे रूढ़िवादी समाज ने सदैव ही बड़े पैमाने पर उपेक्षित किया है, जिसका अर्थव्यवस्था या व्यापार से कोई लेना देना नहीं है। समाज में महिला को सदैव ही एक गृहिणी के रूप में देखा व स्वीकार किया है, जो व्यवसाय करने के लिए बनी ही नहीं है। महिला की उद्यमिता क्षेत्र में सहभागिता न केवल नहीं के बराबर रही है बल्कि वह व्यवसाय करने में उन फर्मों का चुनाव करती है, जिसका पुरुष वर्ग चयन नहीं करता है। एक कुशल गृहिणी से कुशल व्यवसायी बनने का सफर आसान नहीं है। परन्तु अब यह तस्वीर बदल रही है। एक कुशल गृहिणी एक कुशल उद्यमी के रूप में आगे आ रही है जिसका जीता जागता उदाहरण है बाड़मेर जिले के रूमादेवी जिसने भारतीय पारंपरिक हस्तकला कारीगर के रूप में अपनी पहचान बनाई एवं सर्वोच्च नागरिक सम्मान नारी शक्ति 2018से सम्मानित किया गया। आधुनिक भारत में महिलाएं विशेष रूप से सूक्ष्म, लघु, मध्यम उद्योगों का न केवल कुशलतापूर्वक संचालन कर रही हैं, बल्कि इन उद्योगों में अपना परचम भी लहरा रही हैं। हम वर्तमान की बात करें तो संपूर्ण भारत में महिलाएं सदैव ही आर्थिक रूप से मजबूत होने में विश्वास कर रही हैं। स्वतंत्रता, लैंगिक समानता एवं आर्थिक विकास सदैव साथ साथ चलते हैं। इस शोध का प्रमुख उद्देश्य यह है कि व्यवसायिक एवं वाणिज्यिक क्रियाएं। पुरुष नारी के लिए समान होने के बाद भी महिला अपनी क्षमता का पूर्ण उपयोग क्यों नहीं कर पा रही हैं? हमारा उद्देश्य यह पता लगाना है कि आखिर वे कौन से कारक हैं जो एक



महिला को सशक्त उद्यमी बनने की ओर अग्रसर होने से रोक रहे हैं। इसके साथ ही हमें यह भी पता होना आवश्यक है कि वे कौन से कारक हैं जो उसकी इस प्रतिभा को निखारने में बाधक हैं। इस पेपर का मुख्य उद्देश्य महिला उद्यमिता के विकास हेतु कुछ गैर पैरामेट्रिक कार्य की मात्रा का निर्धारण करने का प्रयास है ताकि महिला उद्यमिता को संपूर्ण रूप से सफलतम बनाने में इन कारकों को कोटि प्रदरनकी जा सके। इन्हें कैसे सुलझाया जाए ताकि एक सशक्त नारी एक सशक्त उद्यमी बनकर उभर सके। भारत के संदर्भ में महिला उद्यमिता विकसित होने में आने वाली अवसरबाधाएं।

भारत में लॉकडाउन: शिक्षा की चुनौतियां एवं संभावनाएं

डॉ. संजय कुमार मण्डावत

सहायक आचार्य— भूगोल, डॉ. बी. आर. अम्बेडकर राजकीय महाविद्यालय महुवा (दौसा)

कोविड-19 व उसके नए वैरिएंट संपूर्ण विश्व में फैल गए हैं। इस वाइरस ने मानव समाज को सामाजिक दूरी बनाए रखने के लिए विवश कर दिया है। इसने भारत ही नहीं बल्कि संपूर्ण विश्व की शैक्षणिक व्यवस्था के समक्ष चुनौतियां खड़ी कर दी है। शिक्षा प्रत्येक देश के आर्थिक, सामाजिक, स्वास्थ्य एवं पर्यावरणीय विषय का महत्वपूर्ण तत्व है। भारत में लगभग 32 करोड़ छात्र-छात्राओं ने लॉकडाउन के दौरान विद्यालय एवं महाविद्यालय में जाना बंद कर दिया। राज्य व केंद्र सरकारों ने सभी शैक्षणिक गतिविधियों पर अस्थाई रोक लगा दी एवं एक नई शिक्षा नीति 'ऑनलाइन शिक्षा' पर बल दिया। शिक्षा के क्षेत्र में अचानक से हुए इस परिवर्तन की वजह से छात्र-छात्राओं, अभिभावकों, शिक्षकों के समक्ष एक चुनौती बन कर उभरी है। अतः इंटरनेट के माध्यम से लैपटॉप, डेस्कटॉप, टैबलेट या स्मार्टफोन द्वारा व्हाट्सएप जूम मीट, गूगल मीट, यूट्यूब लाइव, फेसबुक लाइव आदि के माध्यम से ऑनलाइन टीचिंग लर्निंग तंत्र को मजबूत कर ई-लर्निंग प्लेटफॉर्म तैयार किया जाना आवश्यक हो गया है। इसके लिए हमें मानवीय मूल्यों के अभाव में, तकनीकी के नुकसान, हैकर जैसी समस्याओं से बचकर सावधानीपूर्वक आगे बढ़ना होगा। महामारी ने शिक्षा के क्षेत्र में जो बाधा उत्पन्न कि उसे सभी ने चुनौती समझ कर शिक्षा का डिजिटलीकरण कर दिया। यह पत्र कोविड-19 महामारी एवं लॉकडाउन से शिक्षा पर पड़े सकारात्मक व नकारात्मक प्रभावों का अध्ययन करता है।

कला एवं विज्ञान संकाय के विद्यार्थियों की जीवन शैली, व्यावसायिक रुचि एवं शैक्षिक उपलब्धि का अध्ययन

राजीव कुमार शर्मा

शोधार्थी लॉर्ड्स विश्वविद्यालय, 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। वस्तुतः शिक्षा एक व्यापक एवं बहुआयामी अर्थ वाला शब्द है और सीखने की प्रक्रिया ही इसका मूलधार है। वास्तविक स्वरूप में शिक्षा शब्द केवल ज्ञानार्जन मात्र नहीं है। यह वह शक्ति है जो व्यक्ति को आचरण की श्रेष्ठता तक ले जाने की क्षमता रखती है। शिक्षा एक ऐसी प्रक्रिया है जो मनुष्य की जन्मजात शक्तियों के स्वाभाविक और सामंजस्य पूर्ण विकास में योग देती है, उसकी वैयक्तिकता का पूर्ण विकास करती है, उसे अपने वातावरण से सामंजस्य स्थापित करने में सहायता देती



है, उसे जीवन और नागरिकता के कर्तव्यों एवं दायित्वों के लिए तैयार करती है और उसके व्यवहार, विचार और दृष्टिकोण में ऐसा परिवर्तन करती है जो समाज, देश और विश्व के लिए हितकर होता है।

कैशलेस भारतीय अर्थव्यवस्था और डिजिटलाइजेशन

श्री सत्यनारायण खींची

सहायक आचार्य (ई.ए.एफ.एम), राजकीय कन्या महाविद्यालय, टोंक, राजस्थान

वर्तमान समय में संपूर्ण विश्व एक कठिन दौर से गुजर रहा है और विश्व के अनेक देश इस समय कोरोना वायरस महामारी का सामना कर रहे हैं। कैशलेस अर्थव्यवस्था में स्वीडन और कनाडा दोनों ही देश अग्रणी देश हैं। कैशलेस अर्थव्यवस्था एक आर्थिक प्रणाली है जिसके अन्तर्गत लेनदेन में कम से कम नकदी का प्रयोग होता है। कैशलेस अर्थव्यवस्था में डेबिट कार्ड, क्रेडिट कार्ड, नेट-बैंकिंग, मोबाइल वॉलेट या डिजिटल मोड द्वारा लेन-देन किया जाता है। भारत एक विकासशील देश है। नकदी रहित भारत की शुरुआत माननीय प्रधानमंत्री श्री नरेंद्र मोदी ने की थी। इनके द्वारा भारत को कैशलेस इंडिया डिजिटल इंडिया बनाने की दिशा में यह पहला कदम था। 8 नवम्बर 2016 की रात माननीय प्रधानमंत्री मोदी ने अचानक से राष्ट्र को संबोधित करते हुए 500 और 1000 रुपये के नोटों को बंद करने की घोषणा की थी। नोटबंदी की घोषणा के बाद की पहली तिमाही में जीडीपी व वृद्धि दर घटकर 6.1 फीसदी पर आ गई थी। भारत प्रमुख रूप से नकदी संचालित अर्थव्यवस्था है, यहां कैशलेस लेन-देन की बजाय नकद द्वारा लेन-देन ज्यादा पसंद करते हैं। नोट बंदी के परिणामस्वरूप भारत में कैशलेस लेन-देन को बढ़ावा मिला। नीति आयोग के सीईओ अमिताभ कांत ने ऑनलाईन लेन-देन और डिजिटल भुगतान को बढ़ावा देने के लिए कई योजनाओं की घोषणा की। इसके तहत लोगों की पुरस्कार भी दिए गए। भारत में डेबिट कार्ड, क्रेडिट कार्ड, यूपीआई, भीम एप, फोन-पे, पेटीएम, ईपीएस, नेट-बैंकिंग, मोबाइल वॉलेट, इत्यादि के द्वारा नकदी रहित भारत (कैशलेस इंडिया) के लक्ष्य को प्राप्त करने की दिशा में तीव्र प्रगति दर्ज की गई। कैशलेस अर्थव्यवस्था के लिए डिजिटलीकरण अति आवश्यक है। इसमें विभिन्न चुनौतियां हैं जैसे- लेन-देन का खराब सुरक्षा तंत्र, अपर्याप्त बुनियादी ढाँचा, नेट वर्क कनेक्टिविटी, अशिक्षित आबादी इत्यादि। एक रिपोर्ट के मुताबिक गूगल पे, पेटीएम, फोन-पे, और भीम एप जैसे दूसरे यूपीआई प्लेटफॉर्म पर माह करीब 1.22 बिलियन यानी करीब 122 करोड़ तक का लेन-देन होने लगा है। वहीं अगर वर्ष 2016 यानी 5 साल पहले की स्थिति की तुलना करें तो अब इसमें 550 प्रतिशत का इजाफा हुआ है। 2016-17 में 1004 करोड़ डिजिटल ट्रांजेक्शन किए गए हैं। ये आँकड़ा 2020-2021 में 5554 करोड़ तक पहुँच गया। 2021 के अप्रैल-मई में डिजिटल ट्रांजेक्शन 2020 की तुलना में सौ फीसदी अधिक हुआ है। डिजिटल पेमेन्ट इस कोरोना काल में देश के विकास के लिए वरदान साबित हुआ है।

शिक्षित कामकाजी और श्रमिक महिलाओं के बच्चों की बुद्धि का तुलनात्मक अध्ययन

विपिन कुमार वशिष्ठ

शोधार्थी लॉर्ड्स विश्वविद्यालय, अलवर, राजस्थान

सृष्टि के प्रारम्भ से लेकर अब तक, पाषाण काल से स्पूतनिक युग तक नारी, नर के जीवन का पोषण एवं उन्नयन करती रही हैं। आज तक अपनी ममता, वात्सल्य, त्याग, करुणा, कोमलता एवं मधुरता से पुरुष की कठोरता एवं रूक्षता को कम कर जीवन में एक स्निग्ध, अणस्त्र प्रेमधारा बहाने में अपूर्ण योग दिया है यह सत्य



हैं कि संघर्ष पुरुष की जीवन प्रेरणा शक्ति का प्रमाण रहा है, किन्तु विश्व का सामाजिक इतिहास बतलाता है कि पुरुष ने प्रगति पथ पर अग्रसर होने के लिए किसी न किसी अंश में माता, बहिन, पत्नी, प्रेयसी आदि से किसी न किसी प्रकार की प्रेरणा अवश्य प्राप्त की है।

सामाजिक उत्तरदायित्वों का साहित्यिक पक्ष

डॉ. नेहा शर्मा

व्याख्याता, संस्कृत, एस.एस.जी. पारीक स्नातकोत्तर महिला महाविद्यालय, जयपुर

“वसुधैवकुटुंबकम्” अर्थात् संपूर्ण पृथ्वी एक परिवार है।

हमारी भारतीय संस्कृति का उपरोक्त मूल कथन सामाजिक संरचना में मानव विशेष के परस्पर प्रेम, सहयोग एवं सामंजस्य की भावना को प्रदर्शित करता है। अपनी सामाजिक व्यवस्था के अनुरूप हृदय एवं मन को उन्नत बनाने वाले कार्य एवं समाज के प्रति कुछ ऐसे कर्तव्य जिनका समाज उस व्यक्ति विशेष से अपेक्षा रखता है, वे सामाजिक उत्तरदायित्व कहलाते हैं। एक बड़े स्तर पर सामाजिक विकास हेतु अन्य व्यक्तियों अथवा संगठनों के साथ सहयोग करते हुए समाज और पर्यावरण के मध्य उचित संतुलन बनाए रखना इन सामाजिक उत्तरदायित्वों की महत्वपूर्ण आवश्यकता है।

जैसा कि शास्त्रों में लिखा है—

शुचित्वंत्यागिताशौर्यसामान्यं सुखदुःखयोः ।

दाक्षिण्यंचानुरक्तिश्च सत्यता च सुहृद्गुणाः ॥

अर्थात् पवित्रता, उदारता, वीरता, सुख—दुःख में सम्मिलित होना, कुशलता, प्रेम और सत्यता ये मित्र के गुण हैं।

सामाजिक उत्तरदायित्व को निभाने के लिए सर्वप्रथम परस्पर सहयोग एवं मैत्री की सद्भावना मानव व्यवहार में निहित हो, यह अत्यंत आवश्यक है। अतः इस संदर्भ में उपरोक्त श्लोक में वर्णित मित्र के गुण यदि किसी व्यक्ति विशेष के चरित्र में समाहित हैं तो निःसंदेह वह व्यक्तिगत एवं सामाजिक विकास के लिए पूर्ण रूप से अपने उत्तरदायित्व का निर्वहन करेगा क्योंकि उसके व्यवहार में लोकहित एवं सामाजिक कल्याण की भावना सम्मिलित होगी।

IMPACT OF WORKPLACE SPIRITUALITY ON ORGANIZATIONAL COMMITMENT OF BANK EMPLOYEES

Preeti Gugnani

Research Scholar, Banasthali Vidyapith, Niwai, Tonk, Rajasthan

Dr. Richa Chauhan

Assistant Professor, Faculty of Management Studies, Banasthali Vidyapith, Niwai, Tonk, Rajasthan

The present study is a trial to grasp the concept of workplace spirituality by conceptualizing it through three components of meaningfulness in work (individual component), sense of community (organizational component) & alignment with organizational values (individual-organizational fit component) and to explore the connection between workplace spirituality components & workplace outcomes like work life balance, organizational commitment, & job satisfaction. Also, a trial has been



made through present study to grasp the concept of spirituality through Indian context and to explore the link between these components & workplace outcomes like work-life balance, organizational commitment. it's expected that the findings from the study will provide an impetus to managers & organizations in encouraging among employees to seek out meaning in their work that's beyond their normal course of duty, a meaning which is spiritual in nature, creating a piece environment that's based upon the principle of spirituality involving mutual care & support and to adopt practices that produces organizations more moral & ethical, based upon values which are spiritual in nature. The perusal of literature on workplace spirituality suggests that only a few studies were conducted on the banking sector and particularly on the impact of workplace spirituality on the perception of work-life balance in the banking sector in India. Also, it's been found that there's an absence of studies on spirituality in Indian context & its impact on workplace outcomes Thus, the study fills a vital gap in the literature regarding the impact of workplace spirituality on work-life balance, organizational commitment especially in Indian context among employees in the banking sector.



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PROF. (DR.) S.S. MODI
President
Inspira Research Association-IRA
Ex-President
Indian Accounting Association-IAA
Former Head
Department of ABST(Commerce)
University of Rajasthan
profdrssmodi@gmail.com
98293 21067

DR. RAVI KANT MODI
General Secretary
Inspira Research Association-IRA
HoD, Commerce &
Associate Professor & Head (EAFM)
LBS PG College, Jaipur
ravimodii@gmail.com
98285 71010

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