

CONFERENCE PROCEEDINGS

JUNE, 2023

INTERNATIONAL CONFERENCE

ON INNOVATIVE SUSTAINABLE PRACTICES:
A GLOBAL MULTIDISCIPLINARY APPROACH



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CONFERENCE PROCEEDINGS

Editors

Dr. Manvinder Singh Pahwa
Prof. Sushanta Kumar Nandi
Dr. Anuja Jain
Dr. Rajnish Kler
Dr. Yashpal Meena





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INTERNATIONAL CONFERENCE ON INNOVATIVE SUSTAINABLE PRACTICES: A GLOBAL MULTIDISCIPLINARY APPROACH

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TECHNICAL SESSION-I

01-06-2023 (Thursday)

**INNOVATIVE SUSTAINABLE PRACTICES:
A GLOBAL MULTIDISCIPLINARY APPROACH**
[Commerce, Management, Humanities & Social Sciences]

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TECHNICAL SESSION-II

02-06-2023 (Friday)

INNOVATIVE SUSTAINABLE PRACTICES: A GLOBAL MULTIDISCIPLINARY APPROACH

[Economics, Education, Technology, Women Empowerment & Applied Sciences]

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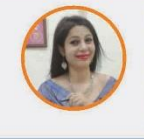
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Abstracts



**ROLE OF SOCIAL MEDIA PLATFORMS ON WOMEN PURCHASE INTENTION
TOWARDS ECO-FRIENDLY SANITARY PRODUCTS: REVIEW PAPER**

Bhavana Bagherwal

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Dr. Mukesh Porwal

HOD (Management Studies), Medi-Caps University, Indore

All over the world the consumer's interest was increasing towards the protection of the surroundings. The landscape of eco-friendly sanitary products has changed astronomically in the last few years. Startup culture and the increased accessibility of social media platforms allow creative entrepreneurs to not only destigmatize eco-friendly sanitary products and solve core problems relating to the environment, sustainability & comfort, but also to completely rebrand the period market. These emerging brands are eco-friendly, trend-led, stylish, and aspirational, with marketing campaigns that appeal to enlightened and develop purchase intentions in contemporary women and girls. Thus this study will have investigated the impact of social media marketing on the purchase intentions of females regarding eco-friendly menstrual products and focus on the factors affecting the social media marketing as well as purchase intentions by exploring the differences dimensions in terms of eco-friendly menstrual products.

**NIFTY AND NIFTY BANK INDICES AND THEIR DERIVATIVE PRODUCTS – AN
ECONOMETRIC STUDY**

Bande Dasthagiri

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Kadapa, A.P. India

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Risk is a characteristic feature of most commodity and capital markets. Variations in the prices of agricultural and non-agricultural commodities are induced, over time, by demand-supply dynamics. The last two decades have witnessed many-fold increase in the volume of international trade and business due to the wave of globalization and liberalization sweeping across the world. This has led to rapid and unpredictable variations in financial assets prices, interest rates and exchange rates, and subsequently, to exposing the corporate world to an unwieldy financial risk. In the



present highly uncertain business scenario, the importance of risk management is much greater than ever before. The emergence of derivatives market is an ingenious feat of financial engineering that provides an effective and less costly solution to the problem of risk that is embedded in the price unpredictability of the underlying asset. The financial markets around the globe play an important role in the process of economic growth and developments by facilitating savings and channelizing funds from savers to investors. While there have been numerous attempts to develop the financial sector, small as well as emerging economies face the difficulty of high volatility and low liquidity in numerous fronts including the volatility of its financial markets. Volatility and illiquidity may impair the smooth functioning of the financial system and adversely affect economic performance. Stock market volatility has negative implications on the industrial growth of a country. Stock market volatility may also affect business investment.

A STUDY ON NON PERFORMING ASSETS IN INDIAN BANKING (COMPARATIVE STUDY BETWEEN SELECTED PUBLIC AND PRIVATE SECTOR BANKS)

Balram Chopra

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The study asserts and concludes the negative impact of rural banks on agricultural output and development. Rural banks have been able to satisfy the monetization of the rural areas. On the other hand, they failed to provide adequate credit for the rural farmers to buy needed implements, seeds and accumulate capital. Therefore, this work concludes that funds have been flowing from rural to urban areas, thereby they failed in mobilizing the share of rural savings that should be retained in the rural communities, for agricultural transformation. Credit was identified as a significant factor for agricultural development. It is concluded that no significant relationship exists between agricultural development and credit probably as a result of the present character, mode of operation and attitude of the rural banks. Finally, the study detailed out that expansion or opening more of the same banks as suggested by the Central Bank is not a plausible solution; rather prototypes of Grameen Bank or non – institutional organization with relaxed rate of interest are the new type of credit institutions suited for the rural environment. Having considered all factors, summarize by stating that agricultural under – development is a result of inadequate credit facilities and banks’ mode of operation and factors that discriminate against and alienate the rural small scale farmers. Agriculture is an important avocation of people of India from time immemorial and its contribution to Indian economy has been



phenomenal over the years. Agriculture is also a major employment provider to a large chunk of population in India both in rural areas as well as through agro-based industries spread in other areas. The problems affecting the agriculture are reflected in the poor progress in rural areas. The strength of agriculture determines the well being of the rural society. Although a large number of programmes have been undertaken to hasten the progress in the field of agriculture, there are many more issues adversely affecting the agriculture remain unattended. Many households in rural areas are not in a position to take their share of governmental support, because of their low asset base (poor nutrition, low education, marginal/non-existent fix assets). This research paper assess current problems hampering the progress of agriculture and measures to address those problems and evaluates performance of Regional Rural Banks in providing agricultural finance through sample respondents and evolve a package of measures for effective and efficient performance of Baroda Rajasthan Kshetriya Gramin Bank.

THE ROLE OF BEHAVIORAL FINANCE BIASES ON AN INDIVIDUAL INVESTOR'S INVESTMENT DECISION MAKING

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Behavioral finance is a developing discipline that investigates how psychological variables influence investment decision-making in the face of uncertainty. Behavioral finance is one of the key areas we need to understand in order to understand how individuals think when they invest in different types of financial avenues. This research seeks to ascertain the significance of a particular behavioral finance bias such as heuristics, optimism, awareness, accuracy, grounding dissonance between thoughts, regret aversion, constrained framing, and mental accounting, on the investment decision-making process. Understanding the effect of behavioral finance bias on investments was the major goal of our research, and other goals included examining the importance and influence of behavioral finance as it pertains to of individual investors' investment decision-making.



A STUDY OF FINANCIAL SOURCES OF INDIAN STARTUPS

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India

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Startups are growing rapidly in almost all the sectors worldwide and are contributing to the economic growth of all the nations. Startups are innovative ventures and funding is very crucial for their growth. The government of various countries are providing the initial funding support to the startups in the form of seed funds. In addition to this various private sector investors like angel investors, venture capitalists, different financial institutions etc. invest into the different growth stages of these startups and are mainly focused to earn profits with the expansion of these startups. The main aim of this research paper is to explore the various sources of funds available to the startups in their different growth stages. The paper is based on the secondary data sources. The paper elaborates the total funds raised by Indian startups. Split of funds invested by different investors is also given. Major Indian cities and sectors which are attracting more funds are also highlighted. Therefore this is a comprehensive study of financial sources of Indian startups.

ANTICEDENTS OF BLENDED LEARNING ADOPTION INTENTION OF INDIAN STUDENTS – A STUDY OF NATIONAL CAPITAL TERRITORY OF NEW DELHI

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The present study explores the critical antecedents of blended learning adoption of students in India. It extends the unified theory of acceptance and use of technology (UTAUT) with attitude (ATT) and self-management of learning (SL) as additional constructs. The proposed model has been tested empirically using confirmatory factor analysis (CFA) and structural equation modelling (SEM). The data were collected through a questionnaire from 383 students in New Delhi, India. The



analysis of the data reveals that effort expectancy (EE), performance expectancy (PE), facilitating conditions (FC) and SL have significant positive effects on BI and ATT towards blended learning. The impact of social influence (SI), PE on BI and ATT respectively is statistically not significant, FC exerts a positive influence on EE. Further, ATT is an important factor for creating BI as well as for actual usage (AU) of blended technology. The impact of BI on AU is also positive and significant. The present study makes an important contribution to the extant literature by proposing a modified framework for identifying the behavioural intention and actual use of blended learning by the students. The study is expected to provide useful insights in formulation, promotion, and implementation of blended learning in educational institutions in India.

STATUS OF WORKING WOMEN IN EDUCATION SECTOR DURING THE COVID-19 PANDEMIC

Arshpreet Kaur

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The foremost steps taken by governments have been to quickly close academic establishments in a bid to control the spread of Covid-19 in the population that is under 18, due to extreme precaution and partially due to non-availability of vaccines for this set of population. In India too, the authorities as part of the national lockdown, have closed all academic establishments, due to which, school-going students and staff members in school, are affected. Nevertheless, Covid-19 has induced professionals to reconsider the traditional mode of education. Digital education seems to be a possible option to fill the void for school room education for duration of three to four months even as minimizing the possibilities of any contamination to school students still instructions resume. We cannot mitigate and make amends for the impediments posed and inconvenience induced because of the Covid-19 pandemic to the education, by using the opportunity to the traditional education device, with the aid of using extension. Learning, as they say, is a non-stop and ever-evolving technique. The academic establishments, in India, from faculties to universities, can use this gift of adversity as a blessing by making virtual education a main part of the learning technique for all students. This paper sheds light on the effect of Covid-19 to the teaching-learning technique, working women, parents, and school students.



**THE EMPLOYEES SATISFACTION OF SECURITY PERSONALS IN TOURISM
DESTINATIONS IN KERALA**

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This study aims to examine the level of employee satisfaction among security personnel in tourism destinations in Kerala, India. The study surveyed 200 security personnel in various areas of the tourism industry, including hotels, airports, tourist attractions, and transportation. The results of the study indicate that the majority of security personnel in Kerala's tourism industry are satisfied with their job, and this can be attributed to the factors of salary, work environment, training, and support provided by their employers.

**EVALUATING THE EFFICACY OF NUTRA-ERGONOMIC STRATEGIES AND
INTERMITTENT WORK STATION EXERCISES IN MITIGATING
MUSCULOSKELETAL PAIN AMONG NIGHT SHIFT IT PROFESSIONALS**

Ankita

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Background: IT professionals who work with computer terminals and keyboards during different shifts experiences disrupted sleep, varied food intake pattern, and wide spectrum of musculoskeletal diseases.

Objectives: The study aimed of this study was to examine if there are effects of nutra ergonomic strategies and workstation exercises on musculoskeletal disorders in computer professionals working in night shifts.

Methods: The study included 60 participants, randomized in 2 groups. Group A received Nutra-ergonomic strategies a combination of nutrition at workplace and



exercises to be done and Group B was control group for which the awareness was given for health betterment. The study assessed musculoskeletal discomfort by coronel musculoskeletal questionnaire both before and after 4 weeks of the given intervention.

Results: The study found no significant differences in demographic characteristics between both the group. There was significant effect of Nutra-ergonomics strategies and workstation exercises on musculoskeletal discomfort. The major effect was seen on the pain in neck, shoulder and back.

Conclusion: Nutra-ergonomics strategies improve musculoskeletal discomfort of the night shift professionals which is an indicator of improved overall health.

A DISCUSSION ON “ASSISTIVE TECHNOLOGY- A HELPING HAND FOR DISABLED”

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We are living in a world which fast grows and advances technologically every moment. We experience technological advancement in our everyday life. Assistive Technology (AT) is also an innovative and upcoming technological advancement in the field of disability. The people with disability becomes more able to perform their daily life as normal with the assistance of this technological advancement. The people with disability can overcome their functional hinderances with the help of Assistive Technology and they can achieve higher performance with the help of AT. In a simple manner, technological advancement we experience at the brim of our finger like mobile phone. A person with disability can foster his/her life with the help of AT. It functions like an assistive hand for person with disability. AT is a powerful tool to increase independence and participation of persons with disabilities in the form of mobility, vision, hearing, communication and cognition. For example, wheel- chair, walking stick, crutches, artificial leg or hand etc. will foster the function of mobility and eyeglasses, magnifier, magnifying software for computer White cane, GPS-based navigation device Braille systems for reading and writing, screen reader for computer, talking book player, audio recorder and player Braille chess, balls that emit sound etc will foster the function of vision. Headphone, hearing aid Amplified telephone, hearing loop etc. are examples of AT for the assistance of hearing function. Communication



cards with texts, communication board with letters, symbols or pictures electronic communication device with recorded or synthetic speech etc are some AT which foster communication function. Task lists, picture schedule and calendar, picture-based instructions Timer, manual or automatic reminder, smartphone with adapted task lists, schedules, calendars and audio recorder Adapted toys and games are some AT which promote cognitive function. According to the study of UNICEF-WHO, in many low-income countries only 5–15 percent of those who need assistive technology are able to obtain it. It is an urgent need to be met for the well being of persons with disability. This paper discusses the role of assistive technology for the smooth functioning of persons with disability and also the accessibility, affordability and usability of this technological advancement based on other scientific studies and literature review.

EVALUATING THE PERFORMANCE OF SELECTED NIFTY 50 EXCHANGE-TRADED FUNDS: AN EMPIRICAL ANALYSIS

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An ETF is a hybrid type of mutual fund that can be exchanged on the stock market as shares or stocks. The amount of money mobilized and the variety of products available have both increased significantly in the previous few years for the ETF sector. It was thought vital to assess the performance of Indian ETFs using a variety of widely used performance indicators. The analysis is conducted on a number of chosen ETFs that are listed on the NSE India. The three exchange-traded funds out of 17 Nifty 50 Index namely Quantum Nifty 50 ETF, ICICI Prudential Nifty 50 ETF, and HDFC Mutual Fund- HDFC nifty ETF are subject of this study. The nature of the current investigation is empirical. In order to rank the ETFs according to their exceptional performance, the study analyses the returns generated by the chosen ETFs and compares them to the returns generated by their respective benchmark indices using a variety of performance ratios (Sharpe, Treynor, Jensen's alpha, etc) calculated for three financial years (April 2020 to March 2023).



SECTORAL DISTRIBUTION OF NPA AMONG PUBLIC AND PRIVATE SECTOR BANKS

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In order to fulfil the credit needs of the marginalised section of society, RBI coined the term of Priority sector lending in 1972. It encompasses various sectors, including agriculture, MSME, education, housing, and exports, which have been identified as critical for addressing socio-economic challenges and promoting balanced growth. However, NPAs in the priority sector, particularly in agriculture and MSME, have been a persistent concern over the years. Using historical data from 2000 to 2020, this paper aims to shed light on the NPA trends in the priority sector within public and private banks. The findings of this study contribute to the existing body of knowledge by offering a comprehensive understanding of the NPA scenario in agriculture, MSME, and other priority sectors which is lacked in the existing literature. Thus, the research highlights the challenges faced by banks in managing NPAs of priority sector and provides recommendations to enhance credit quality and risk mitigation in the priority sector.

THE ERA OF DIGITALIZATION, CONSUMER BEHAVIOUR AND ARTIFICIAL INTELLIGENCE

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Research Guide (Gujarat Technological University), Assistant Professor (Shri
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The world we live in is continuously changing, and one aspect that it has the potential to have a big influence on is consumer purchasing behaviour is artificial intelligence (AI). Businesses may use AI-based technologies like machine learning, natural language processing, and predictive analytics to analyse customer data and learn more about consumer preferences, routines, and behaviour. This data may be



utilised to personalise marketing initiatives and deals, enhance customer service, and boost revenue. This article discusses the different ways that businesses are utilising AI to comprehend and affect customer behaviour as it relates to the impact of AI on consumer purchasing behaviour. The article also looks at the possible ways of employing AI for consumer marketing and sales.

MODELLING OFF-ROAD TIRE BEHAVIOUR AND ANALYSING THE MULTI-PASS EFFECT ON VEHICLE DYNAMICS: A COMPREHENSIVE STUDY

Amartya Sharma

B.Tech(ME) + M.Tech(AME) - Integrated, Amity School of Engineering and Technology, Amity University, Noida

Off-road activities play a crucial role across various industries, and the intricate interaction between tires and terrain significantly impacts vehicle performance. This research paper focuses on Partially based on observation and experience, an off-road tire designed for various terrains model that combines study of multiple scholars to accurately predict key tire characteristics in scenarios of off road terrain. These characteristics include Traction force exerted on a vehicle's hitch, rotational force that propels the vehicle, sideways force experienced during movement, the effect of tire slip and sinkage, and the repeated traversing of a route behaviour, model's extended to encompass the Essential characteristics of a tyre operating on soil which is soft in nature within unified framework. The approach is extensively discussed, highlighting the vigour and weaknesses of diverse deployment .The research accounts both flexible and rigid tyres, examining the longitudinal/lateral dynamics. Advantage of semi-empirical model lies in its computational efficiency, making it suitable simulations of vehicle dynamics in real-time. Interestingly, current vehicle dynamics codes are found to inadequately address operations on off road, in which the interaction of tyre terrain dominates performance of vehicle.The research focuses on specific twosoil types: sand terrain(loose) and firmer moist clay. results achieved demonstrate, model accurately predicts lateral/longitudinal forces, while also giving reliable estimates of slip-sinkage behaviour and sensitivity of tyre parameter.In summary, this research explores a Model of an off-road tire based on empirical observations and analysis, consolidating work of multiple scholars to effectively capture tire behaviour in off-road conditions. The findings emphasize the significance of the tire-terrain interaction and its impact on vehicle performance, highlighting the need for improved representation in dynamics codes of current vehicle.



WORK FROM HOME AND PRODUCTIVITY: AN EMPIRICAL EVIDENCE FROM IT PROFESSIONALS

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Ballari

Working from home practice has gained prominence as a part of quarantine measure to curb the spread of the disease since the beginning of the CoViD-19 outbreak. In this context, the purpose of the paper is to study the impact of work from home on productivity. The study was conducted using primary data, which included self-structured and administered questionnaire that was floated among the 300 IT Professionals working in select IT companies in Karnataka, and secondary data was gathered by going through recent literature that focused on the context of Work from Home. Sampling method such as convenience sampling is used to collect the data. A statistical tool such as multiple regressions is used to test the hypothesis. In order to analyse the data, SPSS software is used. Our empirical results found that working from home has both positive and negative impact on the productivity and also found that frequency of working from home is crucial.

EXPLORING THE RELATIONSHIP BETWEEN WORKPLACE INCIVILITY AND PRODUCTIVITY-AN EMPIRICAL INVESTIGATION

Bhumika Sharma

Research Scholar, Punjabi University, Patiala

Dr. Pushpinder Singh Gill

Professor, Punjabi University, Patiala

Purpose: This empirical study examined how workplace incivility is related to the productivity of employees working in organized retail.

Design/Methodology/approach: Workplace incivility and productivity consists of (task performance, organizational support, social support from supervisor, and social support from coworkers) was extensively reviewed in the study. Purposive sampling was used to select the respondents for the study. Data collected has been validated using confirmatory factor analysis and hypotheses have been tested through structural equation modeling

Findings: The results of the SEM analysis showed that the hypothetical model had a good fit with the data. Results suggest that there is a significant negative relationship between workplace incivility and productivity among the employees. This



implies that when employees experience incivility in the workplace, their productivity decreases.

Conclusion: It is important for organizations to take steps to prevent and address workplace incivility to improve employee productivity.

Research Limitations/Implications: This study was conducted in Indian cultural context, which can be extended to other Asian countries. Further, explore the effectiveness of different interventions for preventing and addressing workplace incivility, as well as the factors that may moderate the relationship between workplace incivility and productivity.

Originality/Value: The paper empirically identifies the relationship between workplace incivility and productivity in Indian context. Further, this model developed can be used for future research keeping it as a base.

WORK -LIFE BALANCE AND STRESS MANAGEMENT AMONG WOMEN PROFESSORS IN PRIVATE COLLEGES WITH SPECIAL REFERENCE TO BENGALURU CITY

Dr. Dakshayini E

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In the current situation for the improvement of family levels it is very essential to work both men as well as women. Working women has to face lot of challenges. This research paper mainly focuses on the working women facing tough situations in profession and personal life. Economic situations as well as demands of social results in changing the role of women. Working women has immense pressure to grow her career as well as to engage in maintaining her personal life too. Family and institution supportiveness plays a significant role and results in positive impact to balance in a better manner. This paper mainly to find out the routes to handle the impacts and to nurture the profession and personal activities in their daily life. Working women tries to provide productiveness in her profession and maintains family as well as satisfaction herself. In every stage women employee has to face stress hence to over come all these problems it is essential stress management and proper balance in their career and personal life. Implementation of work life balance can reduce the stress and results in quality of work as well to build better career growth.



**WORK -LIFE BALANCE AND STRESS MANAGEMENT AMONG WOMEN
PROFESSORS IN PRIVATE COLLEGES WITH SPECIAL REFERENCE TO
BENGALURU CITY**

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In the current situation for the improvement of family levels it is very essential to work both men as well as women. Working women has to face lot of challenges. This research paper mainly focuses on the working women facing tough situations in profession and personal life. Economic situations as well as demands of social results in changing the role of women. Working women has immense pressure to grow her career as well as to engage in maintaining her personal life too. Family and institution supportiveness plays a significant role and results in positive impact to balance in a better manner. This paper mainly to find out the routes to handle the impacts and to nurture the profession and personal activities in their daily life. Working women tries to provide productiveness in her profession and maintains family as well as satisfaction herself. In every stage women employee has to face stress hence to over come all these problems it is essential stress management and proper balance in their career and personal life. Implementation of work life balance can reduce the stress and results in quality of work as well to build better career growth.

APPLICATIONS OF ARTIFICIAL INTELLIGENCE IN AGRICULTURE

Dr. Chandra Prakash Sagar

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The use of artificial intelligence(AI) has revolutionized the agricultural sector, enabling farmers to optimize their operations, increase crop yields, and reduce resource consumption. Areas where AI is being utilized include precision farming, crop monitoring, machine learning, predictive modeling, and data analysis. This review paper explores the varied applications of AI in agriculture. Different AI techniques and their applications in agriculture, including computer vision, robotics, and Internet of Things (IoT) based sensors have also been examined. The advantages and limitations of these applications and the challenges associated with implementing AI in agriculture have been discussed. In the end, the future outlook for AI in the agricultural sector has been overviewed.



POLAROGRAPHIC STUDIES OF MIXED LIGAND COMPLEXES OF In(III) WITH HISTIDINE AND PHTHALIC ACID

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Polarography investigations have been carried out on the ternary complexes formation of In(III) with Phthalic acid and Histidine at different concentrations of weak ligand (Phthalic acid) at 298 K temperature. The complexes have been studied polarographically at the DME, $\mu = 1M$ (KCl). The stability constants of In(III) with phthalic acid and amino acid was determined by method of deford and Hume while the stability constants of mixed ligand complexes have been evaluated by the method of Schaap and mcmasters. The reduction of the system in each case is quasireversible and diffusion controlled involving three electrons. The steric and electrostatic effects have also been discussed by using these stability constants. The mixing constants (K_m) and stabilization constant (K_s) were calculated for comparative study of simple and mixed ligand complexes.

WOMEN EMPOWERMENT AND ECONOMIC DEVELOPMENT

Dr. Anuja Jain

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Women Empowerment is one of the effective tools of development. Women are perceived as being empowered worldwide when given leadership roles. It enables them to make independent decisions for their personal growth as position of women in Indian society is still lagging behind due to gender inequality. Even though women make up nearly half of the population, they are not treated fairly. We are all aware that a nation cannot hope for success or progress if it abandons one-half of its people to the whims of the other. Women in India contribute significantly, effectively, and productively to the national economy, yet they still have relatively limited access to information, skills, resources, opportunities, and power. If one ignores the necessity of enhancing the role of women, the foundations of socio-economic growth of society would be upended. Therefore, every woman needs a desired atmosphere to support her in the process of empowerment. The paper is replete and designed on secondary data available in various research papers, books, magazines provides in-depth information of many aspects of women empowerment and economic development.



**AN IMPACT OF DIFFERENT FINANCIAL PARAMETERS ON SHARE PRICE: A
CASE STUDY OF IT SERVICES AND BANKING SECTOR COMPANIES**

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Tathawade, Pune (Savitribai Phule Pune University, Pune)

Abhijeet V. Hake

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The main objective of the present study was to find out the impact of different financial parameters on share prices of selected Nifty IT index companies and Nifty Banking Index companies listed on NSE. The present study also highlights the significant difference of current market price of shares among different IT Services companies & Banks selected for the study. The present study was conducted on the data collected for NSE listed IT Services & Banking sector companies. The regression model was used to know the impact of different financial parameters on share prices. The model prediction accuracy was tested by calculating the difference between predicted values of current market price of share and actual values of current market price of share to understand the error in prediction. Mean Absolute Percentage Error (MAPE) was used to know the error in the prediction. In case of IT sector the MAPE is 19% and in case of Banking sector, MAPE is 18%. These percentages show that the regression model framed for both the sectors is good and accurate.

INTRODUCTION: COPYRIGHT LAW IN INDIA

Dr. Anil Kumar

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This paper provides a comprehensive overview and analysis of copyright law in India. It explores the historical development of copyright law, the legal framework, and the key provisions of the Copyright Act, 1957. The paper also examines recent amendments, judicial interpretations, and international obligations that have shaped copyright protection in India. Furthermore, it discusses the challenges and future prospects of copyright law in the digital age. The aim of this paper is to provide a clear understanding of the copyright landscape in India and to highlight the significance of copyright protection in promoting creativity and innovation.



MAKE IN INDIA: RELYING ON START-UPS

Dr. Anand Kumar

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The basic objective of the make in India initiative is to promote India as a preferred destination for manufacturing and service sector. This can be realised with the help of start-ups. The basic objective of a start-up is to generate employment which in turn is going to strengthen the national economy. This in turn is going to increase export of products and services from the country and it will lead to earning of Precious Foreign Exchange for the country leading to economic development. Various facilities to be given to start-ups incentives, softloans, technical help, etc. are discussed here.

WOMEN EMPOWERMENT IN INDIA: A REVIEW

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Farheen Parveen

Faculty in Home Science, Shailabala Women's Autonomous College, Cuttack, Odisha

The status of women in society specifies its level of civilisation and development. Status of women is not a continual phenomenon; it has undergone many changes during various historical stages. During the Vedic era, woman enjoyed high status in the beginning but gradually the status declined in the medieval period. The contradictory situation was such that sometimes she was considered as 'Goddess' and other time a 'slave'. After the fall of Mughal empire, the British people establish their supremacy over the Indian people. But Indian women have come a long way to achieve the present position. Woman at present have stepped out of their domain of four walls and are now in the battlefields struggling each day against social restrictions, emotional ties, religious boundaries and culture clutches. There is no area which is left unconquered by Indian women starting from politics, culture, defence to sports. Today Indian women are enjoying a considerable good position in our country because of the Indian constitutional and legal provision. Women have fought for their rights and have achieved a lot as compared to the women in past but in reality, there are lot more to achieve.



A BRIEF STUDY OF LIQUIDITY MEASUREMENT OF LISTED AGRO CHEMICAL COMPANIES LISTED IN BSE IN INDIA

Dr. Ajay D Patel

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A Brief study of Liquidity Measurement of Listed Agro Chemical Companies listed in BSE in India is important because they often have significant short-term obligations, such as payments for raw materials, labor, and other expenses. If a company does not have sufficient current assets to cover these short-term obligations, it may face liquidity issues and may not be able to meet its financial obligations on time. This can lead to difficulties in managing operations and potentially even bankruptcy. Moreover, agro chemical companies often have seasonal demand for their products, and their revenues and cash flows can be affected by weather patterns, crop cycles, and other factors. As a result, they need to maintain sufficient liquidity to meet their obligations during periods of low demand. We use trend analysis with linear regression model and R-squared value to determine the trend line for each company's Current ratio over the five years.

ROLE OF HR IN EMPLOYER BRANDING WITH SPECIAL REFERENCE TO IDEAL EPF SERVICES

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Mamta Jagdish Meghnani

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Employer Branding aims at captivating and retaining the best and super talented employees in the job market, wherein the Human Resource department has got a very active role to play. It's the HR department of the organization who plays a very powerful role in shaping, developing & promoting the reputation of the employer and that leads to the organization's ability to recruit, attract and retain extremely talented employees from the job market. This study will focus on the vital role of the Human Resource Department in Employer Branding by providing EPF services. There are various ways in which employer branding can be done, but by providing good EPF



services social security concerns of the employees can be met as well as tackled. Organizations are providing EPF benefits but there are various other EPF services which can be availed by employees but not able to since there is lack of awareness about the same. There should be awareness amongst the employees as to the amount that can be withdrawn from their PF account during the period of their service, reasons for which amount can be utilized, documentation, compliance to be made if any, nomination etc. and this can be done by the HR Department. The HR Department should take efforts to exhibit the organization's commitment in providing absolute and consistent EPF services, which will further lead to economic security and welfare of the workers. To ensure the same, HR can design and activate employee oriented policies and programs with respect to EPF services. Apart from basic, routine activities, HR should ensure transparency in its approach, create an effective grievance redressal mechanism and should try to have good rapport with the EPF regulatory body. So through this research, we will try to explore and analyse some of the cases with regards to EPF services by using secondary sources of data.

**ANALYZE THE RESULTANT EFFECTS OF BUSINESS ENTERPRISES AFTER
THE ADOPTION OF E-PAYMENT WITH SPECIAL REFERENCE OF SELECTED
CITIES OF GUJARAT**

DhruvilHirenbhai Shah

Research Scholar in Accounts (Commerce), Gujarat University, Gujarat

This paper investigates the resultant effects of e-payment adoption by business enterprises. The paper develops an integrated model following a comprehensive review of financial statements of business enterprises for the pre and post period of adoption of e-payment. For the purpose of research data collected from 50 MSME of Ahmedabad, Surat, Rajkot and Vadodara of Gujarat State. The specific objectives were to- To know the trend of resultant effect of E-payment on financial performance of MSMES in Gujarat state, Examination of influence of electronic payment on financial performance of business enterprises in selected cities of Gujarat. For the purpose of study total 200 business enterprises taken as population. For the purpose of research the financial statements of business enterprises collected. Descriptive statistics (frequency and percentage) and inferential statistics (Karl Pearson correlation, hierarchical regression analysis, and analysis of variance) were used to analyse the data that were obtained. The findings showed a substantial positive association between the factors that drive the adoption of electronic payments in Gujarat, including convenience, security and safety, trust, and social influence.



**GREEN HUMAN RESOURCE MANAGEMENT “A STEP TOWARDS
ENVIRONMENTALLY SUSTAINABLE BUSINESS”**

Neelam Kumari Singh

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Dr. Jayant Bhagat

Associate Professor, Department of Commerce Jamshedpur Co-Operative College

Our environment is in danger. If the current state of the environment remains, life on this planet cannot remain unaffected and immune. Degradation of the environment is a matter of global concern and is in dire need of a global remedy. Amidst all this, a relatively new concept has gained momentum known as G-HRM. Green HRM has become a new catchword in the business organizations these days because of its increasing importance and benefits. Green HRM is the use of HR policies in such a way that it results in the more sustainable use of the resources in the business organizations thereby promoting environment sustainability. The establishment of human resource policies and practices that lead to the protection and preservation of natural resources is termed as green human resource management. The business domain sees the genesis of Green HRM with the expanding role of the HRM function in pursuit of environmentally sustainable business. Environmental sustainability hence is generating increased concern among business executives, governments, consumers, and management scholars. Amidst the stakeholders' struggle and the challenges and opportunities from environmental concerns, HRM function joins the ongoing discussions and debates. Under this environmentally friendly initiative are taken by the human resource department in order to reduce cost and indeed to increase the efficiency of the employees. The main goal of green HRM is to sustainably use the available resources and to enhance the sustainability of the environment. This helps in increasing the awareness and involvement of the employees towards the process. The paper discusses the current trends of green HRM practices in companies based on findings from a few studies, survey reports and secondary data from companies' web resources. It also brings out the role of HRM function towards creating a 'green' culture in companies. The organization should encourage their employees to assist organization to reduce the causes of environmental degradation through green policies and procedures. This will help in saving resources for the future generation. Keywords: -Green HRM, environment sustainability, global issue, degradation, natural resources.



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**GREEN INNOVATION AND ENTREPRENEURSHIP BY UTILISING A NATURAL
FIBRE BLEND**

Daksha

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Green innovation is an innovation that aims to make significant or gradual changes to products or processes, support economic growth and a high standard of living without having a harmful impact on the environment. Academics are becoming more and more interested in how "economic development" of nations is influenced by innovation in green materials (new products and processes). This paper focuses on the blending of organic cotton and banana fiber in order to study the relation between the natural fibres. Despite of the fact that pseudo-stem, which accounts for the majority of the biomass in banana trash, produces high-quality fibre that may be used to build a variety of value-added products and handicrafts, tonnes of banana garbage are generated each year due to a lack of information about their benefits. Colour fastness qualities (i.e., wash and light) of a blend fabric (organic cotton + banana) were investigated in this study as a result of green innovation and entrepreneurship. As a result of the superior properties of the blended fabric, there was a considerable change in the preliminary properties of the fabric, as well as washing and light fastness properties against the performed rating scale. And Improvement in functional properties opening new avenue of its commercialization in textile sector for entrepreneurship development.

ROLE OF NGOS IN THE DEVELOPMENT OF THE ECONOMY OF RAJASTHAN

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Now a days, NGOs are providing many services and programs, such as educating children, providing scholarships for further studies, providing free health services, free medical checkups, free coaching for competitive exams, creating job



opportunities, and many more, for the betterment of society. Apart from this, NGOs are also executing various programs such as employment guarantee schemes, initiating camps for providing knowledge about technology, promoting sport activities, supporting the development of art and craft, and making people aware of human rights such as the right to information, the right to education, and social equality with the help of different campaigns. This paper highlights the study of some NGOs that play an important role in the development of the state of Rajasthan. For this purpose, the paper includes a case study of five NGOs that are working in Rajasthan to improve the quality of education, health, and standard of living, promote awareness about the benefits of cleanliness, and provide access to clean water, fight hunger, poverty, and malnutrition. This research work is based on secondary data that was gathered from books, journals, websites, magazines, newspapers, and other written materials. The performance evaluation of NGOs is also highlighted in this paper, which also explains the crucial role that NGOs may play in development of economy of Rajasthan.

**A STUDY ON THE USES AND EFFECTIVENESS OF FAIR PRICE SHOPS IN
TAMILNADU**

Dr.R. Radhamani,

Mr.S. Elango

Ms.U. Sri Gowsi

To stabilize prices of foodgrains and to rationalize the pattern of distribution food zones were organized in March 1964 when the country was divided into foodgrain surplus and foodgrain deficit zones (or states) and movement of foodgrains by private trade was banned from one zone to another. The Government itself took the task of distributing them the deficit zone through the public distribution system. public distribution system in India is to provide essential consumer goods to the weaker sections of the society at cheap and subsidized prices, and insulate the poor consumers from the impact of rising prices due to the vagaries of moon soon and poor crop and also the activities of black marketers. In order to run this system successfully, levy purchase of marketable surplus is done from trader's miller producers, with rising trend of population and instability in agricultural production and prices, the problem of managing food economy of the country has become a formidable task of the Government. The primary function of the Government in this respect is to ensure that food grains at least the minimum aments is made available to all sections of the society at prices within their reach. This study intends to examine



the satisfaction level of the family cardholders in fair price shops and also examine benefits and problems of cardholders in fair price shops. The data collected for this investigation are primary as well as secondary data. This present study intends to examine the issues framed in the objectives and hypothesis in the uses and effectiveness of fair price shop. The study is an empirical research based on survey method.

BUILDING A GREENER FUTURE: EXPLORING THE CONTRIBUTION OF HUMAN RESOURCE MANAGEMENT TO GREEN HRM

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This abstract explores the role of human Resource Management (HRM) in Green HRM, a concept that involves integrating environmentally sustainable practice into HRM processes and strategies. HRM plays a crucial role in promoting and implementing Green HRM practice within an organization. The abstract highlights the significance of strategic planning, recruitment and selection, training and development, performance management and employee engagement in driving green initiatives. It also emphasizes the importance of HRM in fostering a culture of sustainability and facilitating organizational change towards environmental responsibility. By incorporating sustainable practice into HRM, organizations can enhance their environmental performance, attract and retain environmentally conscious employees and contribute to a greener future.

EMPOWERMENT OF FISHER WOMEN

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India's fishing sector is steadily rising, increasing by an average of 10.87% annually since 2014–15. 161.87 lakh tonnes of fish were produced worldwide in 2021–2022, an all-time high. An important part of the Indian economy is the fishing sector, or Sunrise Sector. As a result, exports, employment growth, and national



income are all impacted. India has improved its reputation as a global brand thanks to transformative changes, becoming the second-largest fish producer in the world and the fourth-largest exporter of fish and fishery products. Of the 120 million people who directly profit from fishing and processing, nearly 47% are women. On the other side, there aren't many women in executive roles. processing tasks including food gutting and can filling. Even while there aren't many women in leadership positions, they make up roughly 85% of the workforce in vocations like filling cans, gutting food, and other processing tasks. The goal of the Fisheries Cooperative Society is to encourage its members' independence, thrift, and reliance. The growth of fisherwomen cooperative societies has led to the expansion of small-scale fishing units. The smaller cooperatives would manage manufacturing, and the bigger cooperatives would handle supply and marketing.

EARNING MANAGEMENT AND CORPORATE PERFORMANCE

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In view of the rising concern over the quality of financial reporting by the Indian commercial especially after a series of commercial scams in the recent times, this study is motivated in the hunt of various earnings management practices of the listed Indian enterprises that have an important bearing on the quality of financial reporting by the Indian commercial. Presumably similar earnings management practices have also some part in recent commercial scams. Although it cannot be denied that earnings management has an important part to play on the quality of financial reporting of Indian enterprises and on public perception about enterprises, yet there are no substantial empirical studies in India on the issue. Either, there's a severe dearth of the theoretical and empirical literature on the issue in developing nations. The present study intends to contribute towards the literature on the earnings management especially the real earnings management in the Indian listed enterprises. In terms of the impact of macroeconomic terrain, the study examines whether there has been a change in the earnings management behaviour of the Indian listed enterprises during the Global Financial Crisis of 2008 vis-à-vis the non-crisis period. By examining the relationship between the earnings management in enterprises and its future performance, the study intends to understand whether earnings management signals future prospects of the establishment to outsiders or help directors to make private earnings by rehearsing opportunistic earnings



management. fastening on the real earnings management- considered to be more value mischievous for the establishment than accrualmanagement- the study explores the part of directorial capability towards confining REM in enterprises. The findings of the study might give significant information to investors, controllers, board of directors and other stakeholders for effective decision- making in commercial.

A STUDY OF PERFORMANCE OF STOCKS OF BFSI SECTOR IN INDIA

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Indian companies provide product mix of various financial products or services and are termed as Banking, Financial services, and Insurance (BFSI). BFSI sector in India is valued at Rs. 81 trillion and is likely to become fifth largest in the world by year 2020 and third largest by year 2025. The financial system is the backbone of the BFSI (Banking, Financial Services, and Insurance) sector, and both are closely interrelated. The financial system comprises a network of institutions, markets, and intermediaries that facilitate the flow of funds between savers and borrowers. In contrast, the BFSI sector provides financial products and services to individuals, businesses, and governments, using the financial system to operate. The importance of the financial system to the BFSI sector lies in its ability to mobilize savings and allocate capital to productive investments, which fuels economic growth and development. The Indian BFSI sector has been one of the fastest-growing sectors in recent years, attracting a significant amount of investment opportunities for the investors and is playing a very important role in economic development. The paper aims to evaluate the performance of BFSI companies in the Indian stock market over the past five years, with a focus on identifying the best investment opportunities for investors to achieve high returns with low risk. Using exploratory and descriptive statistics, the paper analyses the annual risk and returns of three BFSI companies out of nine to examine the relationship between their returns and the returns of the BSE Index. The findings of the study will help investors make informed investment decisions and suggest the best-performing BFSI company in the Indian stock market.



A STUDY ON INVESTMENT AWARENESS AND INVESTMENT PATTERN AMONG WORKING WOMEN

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Background: The investment pattern among working women in Kerala has been changing in recent years. In the past, working women were more likely to save their money than invest it. However, with the increasing availability of investment options and the growing awareness of the importance of investing, more and more working women are now investing their money. A study by the Centre for Development Studies in Thiruvananthapuram found that the investment pattern among working women in Kerala is now more diversified than ever before. The study found that working women are now investing in a variety of asset classes, including mutual funds, stocks, bonds, and real estate. The most preferred investment pattern among working women in Kerala is a mix of traditional and modern investment options. Traditional investment options, such as gold and real estate, are still popular among working women, as they are seen as safe and secure investments. However, modern investment options, such as mutual funds and stocks, are also becoming increasingly popular, as they offer the potential for higher returns.

A COMPARATIVE STUDY ON FINANCIAL CYBER CRIME AND AWARENESS IN THE REFERENCE OF INDIAN YOUTH

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Ms. Shivangi Seth

Lecturer, Accountancy, Institute of Hotel Management, Jaipur

India has seen a surge in the usage of digital payment platforms, making them attractive targets for cyber fraud. Fraudsters may employ tactics like sim card cloning, social engineering, or malware to gain control of e-wallets or payment apps and transfer funds without the user's knowledge. This paper is based on the survey that has been conducted to know the average percentage of youth subjected to online



financial frauds and to know the average percentage of frauds that get reported, to check the level of awareness. The Google Forms survey is designed to gather information on their experiences, perceptions, and concerns related to online frauds. Primary data is collected through this Google Forms from 100 college students who actively engage in online transactions. The data collected through survey was tested with already existing data. It has been observed from the survey conducted that youth is more prone to victimization regarding online financial frauds as they are more techno savvy and are more frequent users of such payment platforms but on the bright side the youth is also comparatively more aware about the redressal procedure and aware about the remedies available in such cases and hence more likely to report and gain compensation in case of frauds. It is also observed that in youth the monetary value of fraud is significantly less than the population covered by the Economic Times in the survey.

Objectives

- To study the awareness level regarding various investment opportunities among working women.
- To study the most preferred investment option among working women.

Methodology

The study uses both primary and secondary data. Primary data is collected using a structured questionnaire from 120 working women respondents of different categories in Kadackanad village through a structured questionnaire. The secondary data for the study is collected from various sources like journals, articles, newspaper, books etc. The main tools used for analysis and interpretation are simple percentage method, weighted average method and different statistical diagrams.

Results

It was found that most respondents are aware of the different avenues of investment, but prefer savings bank as their investment option, that too, in the public sector. The main aim of investment is to secure their financial status. 56.7% of the working women respondents are ready to undertake moderate level of risk during investment. 36.7% of the respondents consider high returns as the priority factor before investing. 56.7% prefer mid-term (1-5 years) as the time period to invest.

Conclusion

The changing investment pattern among working women in Kerala is a positive development. It shows that working women are becoming more financially savvy and are taking control of their financial future. It is important for working women to



remember that there is no one-size-fits-all investment strategy. The best investment strategy for one woman may not be the best investment strategy for another woman. Working women should work with a financial advisor to develop an investment strategy that meets their individual needs and goals.

DISASTER MANAGEMENT IN INDIA

Dr. Prem Sonwal

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A disaster is defined as a disruption on a massive scale, either natural or man-made, occurring in short or long periods. Disasters can lead to human, material, economic or environmental hardships, which can be beyond the bearable capacity of the affected society. As per statistics, India as a whole is vulnerable to 30 different types of disasters that will affect the economic, social, and human development potential to such an extent that it will have long-term effects on productivity and macro-economic performance. India, due to its unique geo-climatic and socio-economic conditions, is vulnerable, in varying degrees, to floods, droughts, cyclones, tsunamis, earthquakes, urban flooding, landslides, avalanches and forest fire. Loss of life and property due to these disasters have been steadily mounting throughout the world due to inadequate technology to combat disasters, rise in population, climate change, and continuing ecological degradation. The global efforts to manage disasters have proven to be insufficient to match the frequency and magnitude of natural disasters. Disaster risks in India are further compounded by increasing vulnerabilities related to changing demographics and socio-economic conditions, unplanned urbanization, development within high-risk zones, environmental degradation, climate change, geological hazards, epidemics and pandemics. Clearly, all these contribute to a situation where disasters seriously threaten India's economy, its population and sustainable development. The National Disaster Management Authority (NDMA), headed by the Prime Minister of India, is the apex body for Disaster Management in India. Setting up of NDMA and the creation of an enabling environment for institutional mechanisms at the State and District levels is mandated by the Disaster Management Act, 2005. NDMA is mandated to lay down the policies, plans and guidelines for Disaster Management. India envisions the development of an ethos of Prevention, Mitigation, Preparedness and Response. There are institutional mechanisms at the National, State and District level in the country viz. National Disaster Management Authority (NDMA), State Disaster Management Authorities



(SDMAs) and District Disaster Management Authorities (DDMAs) respectively for appropriate preparedness, coordination and prompt response mechanisms for effective management of natural disasters. Central Government has also set up the National Disaster Response Force (NDRF) for providing a specialist response to threatening disaster situations or disasters.

EXAMINING THE RELATIONSHIP BETWEEN GREEN MARKETING TOOLS AND CONSUMER BUYING BEHAVIOR

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A green marketing strategy is one that promotes goods and services that are thought to be safe for the environment. Due to its emphasis on promoting environmentally friendly products, green marketing differs from traditional marketing. It is often referred to as ecological or environmental marketing. These initiatives, which are spreading quickly around the world, play a significant part in raising consumer knowledge of environmentally friendly products and their effects on the environment, which aids customers in making informed purchasing decisions. The purpose of this article is to analyze how green marketing strategies, such as eco-labeling, eco-branding, and green advertising, affect Indian consumers' purchasing decisions. The objective has been studied using the linear regression technique. The findings indicate that, eco-labels and certifications and eco-brands have a favourable and significant influence on customer persuasion to buy green products over conventional products but green advertising does not have significant influence on customer buying behavior.

A STUDY OF INNOVATIVE FARM BUSINESS IDEAS TO EMPOWER WOMEN THROUGH AGRIPRENEURSHIP

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A woman's contribution to the growth of agriculture is vital, and women entrepreneurs can contribute to society's transformation. Women are demonstrating their potential via their ingenuity, talent, and hard work, yet Agripreneurs are



confronted with additional difficulties and difficulties both in the beginning and in the management of an enterprise. Women's agribusiness serves as a vehicle for women's emancipation by enhancing their economic security, independence in making decisions, purchasing power, and sociocultural engagement. To obtain a sound economic advantage, it is necessary to study and implement a variety of options in agriculture and related areas. In an effort to strengthen their contribution to the economy of the respective countries and for genuine inclusive growth, this paper seeks to emphasize the situation of women entrepreneurs, their importance, and the possibilities and challenges they confront. This is a conceptual essay that draws heavily from the findings, opinions, and reports of numerous other people on the subject. The article came to the conclusion that achieving this goal will raise income and enhance women's living conditions, both of which are necessary for the growth of human resources and the economy.

A STUDY OF COVID PANDEMIC AND INDIAN ECONOMY CHALLENGES

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The covid-19 pandemic situation has adverse reflective effect on Indian business and sectors of economy. Nearby, the effect of the pandemic could rapid jam in local interest. This will bring about downfall of buying power because of occupation troubles or pay chops and hamper impact of conceded request will have a more drawn out enduring effect on different areas, particularly where request is optional in nature. India's real Gross Domestic Product tried to its base in more than six years during 2019-20. India's development for one year from now 2020-21 is measure in the inside of 5.2% to 5.8%. The pandemic has revealed several shortcomings in the worldwide framework. In spite of our aggregated involvement with emergency the board, this infection has had the option to seclude us all in our homes. This virus has caused serious pause for the Indian economy. The current pandemic could prompt a 04% lasting adversity to genuine Indian total national output (GDP). It is assessed for India's Gross Domestic Product (GDP) development rate to 1.9 % for 2020-21. This will be the least after India recorded development rate at 1.1% in 1991-92. The Covid-19 has upset significant areas; it's markedly obvious that different areas the avionics, telecom, travel industry and transportation auto area, are most affected areas that are confronting negative repercussion of the current fiasco. In the given fact, withal the retail areas closing down their business the occupation of the laborers are at ideal danger. The Government of numerous nations has offered backing to the businesses



to pay compensations to their workers. The current examination is attempted to contemplate the effect of Covid-19 in different sectors considering the information which are supporting in nature, diverse proper factual apparatuses and procedures are applied for review and end. This disease has spread out across the globe within a span of few months. Many industries have been affected by the nation-wide lockdown. All economies are facing the problems how to the economy open and functioning during Covid-19. The Companies are expected to register the poor growth in business. The organization's financial performance will remain slow in the coming few quarters. On the other hand, there are some industries which are impacted adversely. There are some industries which are impacted positively. This research paper is based on these secondary data collected from the different sources. For the past three years now, the world is worried to struggle this dreaded pandemic. The medicine has been thrown to a violent test of its character. Science has been trying to find the answer of How and Why of the pandemic. While an early vaccine was 'Cry of the day', changed variants caused greater harm, by putting up the recovery of the nation in the form of second wave. The present paper is a review of the advent of the pandemic, measures taken, its revival and the crumbling down of the nation. Its impacts on various socio-economic ranges have far more reaching consequences than expected. On the analysis its after-effects are far extending and lasting than expected.

A CONCEPTUAL STUDY ON CONSUMER BEHAVIOR & TYPES OF CONSUMERS

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Consumers are the ones who determine an organization's profit and sales volume by their purchasing decisions and other actions that truly determine the organization's acceptability. The marketing strategy is customer-focused, with a stronger focus on the customer than the product. The main goal of this research paper is to comprehend the fundamentals of contemporary marketing, which include generating profit and significantly enhancing customer satisfaction. Customers' needs and desires must be met through a variety of items and production strategies. In this way, a business' ability to succeed depends on its ability to build a loyal client base, which makes it essential for the whole market or business to understand and be aware of the various consumer types and their demands. The research is descriptive in character and is classified as "pure" or "basic." Any action carried out by the



company must be planned with the customer as the main focus, and marketing helps to meet this need by anticipating and addressing the client's wants. This essay offers a concise explanation of what consumer behaviour means and a comprehensive description of all the many consumer categories that are available in the market, along with examples that are pertinent.

EXPLORING THE ROLE OF EDUCATORS IN FACILITATING TASK-BASED TECHNOLOGY IN ENGLISH LANGUAGE LEARNING FOR STUDENTS WITH SPECIAL EDUCATIONAL NEEDS IN AN INCLUSIVE CLASSROOM SETTINGS

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The present study explores the role of educators in facilitating task-based technology (TBT) in English language learning for students with special educational needs (SwSEs) in an inclusive classroom setting. The role of educators in facilitating TBT in teaching is only one part of learning a language. In addition, the goal is to help students develop the leadership and interpersonal skills that will serve them well in the commercial world. TBT promotes activities as a core component in language classrooms because they offer a more favourable position for engaging learners' acquisition processes and enhancing English language learning for students with SEN in inclusive classroom settings. Academics share efforts to improve the education of students with SEN in English language instruction and the modern education system. Specialists have created technologically supported strategies to help students with SEN adjust to school and improve their academic performance. In recent years, it has been increasingly usual for a special education program to integrate technological aids. While students in the modern era may take this access to TBT for assumption, it is different in other areas of the globe. It is undeniable that technology is being used more and more in and out of school to help students learn. Most English language classes make use of supplementary materials of some kind. English language learning has made great strides thanks to the increasing use of technological aid in that area. Owing to the development of new technologies, educators now have more tools to help their students acquire better language skills. TBT is becoming more common in inclusive classrooms to assist students with SENs in their goal of English language proficiency. The role of educators' access to digital resources has allowed them to better meet the requirements of students with SEN and their continuing



education across a wide range of curriculum subjects. Educators' pedagogical ideas, their ability and confidence in integrating such tools, their influence on the functioning, and the political and social setting all play a role in determining the often and efficiency with which TBT is used in schools. It is generally accepted that improving educational outcomes for students with SEN requires improving educators' and institutions' ability to accommodate these students. Examining the basic concepts of these approaches and the importance of TBT in the inclusive classroom, this paper describes pedagogical strategies and approaches for supporting students with SEN. Ways that the study's outcomes can be utilized in inclusive pedagogy are also explored. In addition, it addresses the unique challenges educators have as they try to use TBLT with their students with SEN and suggest ways to overcome them in an inclusive classroom setting.

GROWTH OF HOSPITALITY COMPONENTS IN THE LAST 5 YEARS IN AHMEDABAD CITY TO ATTRACT TOURISM

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This study paper provides an in-depth analysis of the growth of hospitality components in Ahmedabad city during the last five years, as well as an examination of their influence on attracting tourism. Ahmedabad, a famous Indian city, has deliberately concentrated on tourism promotion, resulting in considerable developments in its hospitality industry. This paper explores major aspects leading to the growth of hospitality components and assesses their efficiency in luring tourists to the city using extensive data collecting and analysis. To discover trends and patterns, statistical variables such as the number of hotels, room capacity, occupancy rates, and tourist arrival statistics are evaluated. In addition, to better understand the link between these factors, the paper investigates the association between the number of hotels and the number of tourists. The results are useful for policymakers, hospitality firms, and tourism stakeholders as they work to further develop and market Ahmedabad as a booming tourist destination.



**STRATEGIES FOR DOUBLING OF FARMER'S INCOME: AN
RESEARCH INITIATIVE IN RAJASTHAN**

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Indian agriculture is passing through difficult times due to two consecutive drought situations in several parts of the country, thereby primarily on raising agricultural output and improving food security & did not explicitly recognize the need to raise farmers' income and did not mention any direct measure to promote farmers welfare. The net result has been that farmers income remained low, which is evident from the incidence of poverty among farm households. Low level of absolute income as well as large and deteriorating disparity between income of a farmer and non-agricultural worker resulting into wide spread distress among farmers. Past strategy for development of the agriculture sector in India has focused constitute an important reason for the farmers' suicides during 1995 to 2004, and is also forcing more and more cultivators, particularly younger age group, to leave farming. This can cause serious adverse effect on the future of agriculture in the country. To provide a solution for all these problems central and state government introduce various strategy.

**MODERN OPPORTUNITIES AND CHALLENGES IN THE AGRI-INDUSTRY: A
REVIEW IN ODISHA**

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Odisha's agri-industry, like many others, is changing, with both pros and cons. The study covers modern agriculture in Odisha and its prospects and problems. Precision farming, remote sensing, and drone technologies can improve crop management and productivity in Odisha's agribusiness. Farmers can capitalise on market demand for organic and locally grown produce by establishing direct market links. Value addition and processing can reduce post-harvest losses, lengthen shelf life, and raise agricultural product value, improving farmer income and rural employment. The review outlines various Odisha agri-industry issues. Cyclones, floods, and climate change threaten agricultural production. Fragmented landholdings make mechanisation and efficient irrigation difficult. Poor storage and transportation facilities limit market access and increase post-harvest losses. Modernization and



information and knowledge gaps hinder agricultural progress. Water shortage and sustainable agriculture require efficient water management. The assessment offers alternative solutions to solve these difficulties and harness opportunities. These include encouraging technological adoption, infrastructure improvements, climate-smart agriculture, land consolidation, farmer education and extension services, and water management legislation. Odisha's agri-industry may achieve sustainable growth, improved farmer livelihoods, and economic development by tackling these issues and seizing possibilities.

AI IN ADVERTISING: WITH REFERENCE FROM DEVELOPING TO MONITORING AND EFFECTIVENESS

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AI is the "science of making machines smart." That means making machines that can do intellectual tasks that humans can do. Tasks like: read, write, and understand text; see and identify objects; move around obstacles; hear and understand language; and sense the external environment. Once trained by humans, AI can go learn and improve on its own. The more data you give an AI system, the better it can learn and improve. Self-driving cars use AI to detect obstacles and drive safely. Every mile they drive gives them more data to improve their driving abilities. Siri and Alexa use AI to understand voice commands and predict what responses make the most sense. Every time you talk to them, they learn to improve the quality of their responses. In fact, AI isn't just one technology. It's an umbrella term that encompasses a range of smart technologies like these that can learn and improve on their own. Today's advertising relies on programmatic to target and deliver ads in real-time across the internet. AI is critical to the infrastructure that underlies advertising products on many platforms, though you may not always see it. Modern programmatic platforms often use AI to manage real-time ad buying, selling, and placement. AI can do all of these things and more. That's why forward-thinking companies are using AI to:

- Allocate advertising budgets, both across channels and audiences
- Adjust advertising budgets automatically to hit KPIs
- Find new advertising audiences and conversion opportunities
- Build richer audience profiles
- Determine and hit campaign goals



- Gain insight into competitors' ad spend, creative, and strategies
- Create advertising copy
- Create visual ad creative
- Hyper-personalize ad messages and images to individual consumers
- Hyper-personalize ad targeting
- Predict ad performance before launching campaigns.

**AWARENESS AND PERCEPTION TOWARDS TAX COMPLIANCE UNDER
REVERSE CHARGE MECHANISM (RCM) IN GST AMONG THE BUSINESSMEN IN
JORHAT CITY, ASSAM**

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Reverse Charge Mechanism (RCM) is an important aspect of the GST regime. The Goods and Services Tax (GST) Council introduced several mechanisms to ensure that tax evasion is minimized and the government is able to collect the tax revenue that is due. The Reverse Charge Mechanism (RCM) is one such mechanism. The RCM is a system that shifts the tax liability from the supplier of goods and services to the recipient of such goods and services. This mechanism is used when the supplier is not required to pay tax or is an unregistered dealer. The mechanism is applicable in certain cases when goods or services are purchased from an unregistered dealer or when specified goods or services are purchased. The mechanism is designed to shift the tax liability from the supplier to the recipient of the goods or services. This helps to ensure that the tax is paid even if the supplier is not registered or is not required to pay tax. The GST Council has specified a list of goods and services on which RCM is applicable, and it is periodically updated to ensure that it is in line with the changing business environment. The list includes items such as legal services, goods transport services, and insurance services. The basic objective of the present study is to understand the concept and applicability of Reverse Charge Tax under GST and to understand the compliance procedure under Reverse Charge Tax Mechanism, It also aims at understanding the level of awareness of businessmen in context to Reverse Charge Mechanism, For this purpose, both primary and secondary data have been collected and analysed. In order to understand the



awareness and perception towards Tax Compliance under Reverse Charge Mechanism (RCM) in GST, data have been collected from the businessmen in Jorhat city of Assam. The findings of the study indicate that there are both positive and negative aspects associated with reverse charge tax mechanism. On one hand, reverse charge tax mechanism is seen as a good accounting system that improves transparency and efficiency in the tax system. It widens the scope of tax levy, brings unorganized sectors into the tax net, and helps in reducing tax evasion. The shift of responsibility from the supplier to the recipient promotes tax compliance and accountability. The study also highlights some challenges faced by businesses with reverse charge tax mechanism. Difficulty in understanding the provisions, increased compliance burden, delayed payments, and identifying transactions subject to reverse charge tax mechanism were among the major concerns raised by respondents. It is crucial for businesses to receive proper training and support to navigate the complexities of the system.

HUMAN RESOURCE MANAGEMENT & LEADERSHIP

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Leadership and human resource management (HRM) are related fields that have a big impact on how well an organisation does. Recruitment, training, performance management, compensation, and employee relations are only a few of the tasks covered by HRM. Optimising employee performance and ensuring that it is in line with organisational objectives are its main objectives. On the other hand, leadership entails motivating and directing people or groups to achieve shared objectives, developing a vision, and promoting a positive workplace culture. The important facets of leadership and HRM are examined in this abstract. In HRM, recruiting and selection guarantee that the right individuals are found and attracted, while training and development provide employees with the skills they need for their current positions and future career advancement. Performance is assessed, and feedback is given as part of performance management. Benefits and compensation are intended to draw and keep brilliant people. Workplace harmony and relationship management are the main goals of employee relations. Legal observance and equitable treatment of employees are ensured by HR rules and compliance. Setting a vision, creating strategies, using good communication, and making decisions are all aspects of leadership. Employees are empowered by leaders who coach and advise



them, giving them authority and encouraging autonomy. Leadership requires emotional intelligence, which includes self-awareness, empathy, and effective emotion control. To stimulate creativity, attract and keep talent, create a great work environment, and accomplish strategic goals, organisations integrate HRM and leadership practises. For the development and implementation of HR strategies, teamwork between HRM specialists and leaders is essential, and HRM practises assist leaders by supplying qualified and motivated personnel. In conclusion, HRM and leadership are essential components of organisations and work together to promote success in terms of performance, employee engagement, and organisational success.

CLIMATE CHANGE NEXUSES THE POVERTY OF TRANSGENDER INDIVIDUALS IN INDIA DIRECTLY OR INDIRECTLY

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Today, the idea of gender vulnerability to the effects of climate change is widely accepted. Climate change has the greatest impact on marginalized populations compared to others, especially transgender individuals, for two significant reasons: they have limited resources to recover from climate disasters such as droughts and floods, they earn very low incomes and they have limited alternative livelihood options. According to research studies, being poor doesn't mean that a person will be affected by climate shocks. Instead, it's a combination of many different things, like income, social exclusion, a lack of assets and skills, and policies that make the poor population more vulnerable during climate disasters. Most transgender people already live in poverty and frequently deal with higher levels of illness, mental stress, stigmatization, shame, and other burdens. Furthermore, climate shocks and stresses exacerbate their financial disadvantage and make it more difficult for them to escape poverty, react to outside shocks, or make long-term plans. This paper sheds light on the research into the link between climate change and transgender people being poor, directly or indirectly.



BLENDED LEARNING: THE FUTURE OF EDUCATION IN THE POST PANDEMIC ERA

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The pandemic Covid-19 came as havoc for developing countries like India. It has significantly disrupted the education sector which is a critical determinant of a country's economic future. It has compelled the human society to maintain social distancing. Students and teachers were made to sit at home and the same led to mental stress and suspicion of what's coming next. During that period of lockdown, on line teaching learning was the best solution to meet the challenges of education. Every challenge is an opportunity. These challenges have also created opportunities for the educational institutes to strengthen their technological knowledge and infrastructure to tackle the Covid-19 like situation. Indian education system was acquainted with face to face or physical teaching learning process. Most of educators and learners were not equipped with use of technology in education and there was also lack of practice and motivation towards use of technology in education which created more challenges during pandemics. Post corona virus, class rooms have been replaced by homes, seminars are morphing into webinars, and meetings are no more physical. A really digital life is emerging though the issues related to equitable access to the tools exist. Research says that the academic content delivered through a passive one-way communication does not engage a student's curious mind, although learning can lead to improved cognitive outcome. The physical presence of a teacher is indispensable in the entire teaching learning process. Reviews from various studies indicate that blended learning i.e. combining online and in-person instruction can deliver good teaching-learning outcomes. Therefore the teachers must be trained in the technology enabled active learning pedagogy. So, in this paper researchers will discuss about blended mode of learning.

WOMEN AND EMPOWERMENT SINCE ANCIENT INDIA

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Women are almost half of the world population. Nothing is possible without the helping hand of women. But years of denied equal opportunities and rights since



ancient times India has become a patriarchal society, where men hold more power and privilege than women. History proves that empowered women like Gargee, Maitreyi, Sita and Draupadi etc. received equality and rights. They have inspired women throughout the ages. Through this paper I want to focus on women throughout the history who have inspired and motivated women to fight for their rights.

FINANCIAL INCLUSION AND STOCK MARKET

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Financial inclusion is only one part and important to achieve inclusion growth in India. The government started looking seriously at financial inclusion past from four years, this is the only a single step taken by government and yet to go a far. The bullish view for financial inclusion is based n the accessibility of financial services includes expansion of banks branches, minimizing a barrier in access to financial inclusion. With the help of financial inclusion the development of economic growth will be sustainable. This paper focuses on financial inclusion through the capital market route and more specifically the role of stock exchanges in this task. In a diverse country like India, financial inclusion is a critical part of the development process. Since independence, the combined efforts of successive governments, regulatory institutions, and the civil society have helped in increasing the financial-inclusion net in the country. The state of financial inclusion has improved considerably over time. However, the financial inclusion hasn't reached the poorest of the poor and there exist many bottlenecks and challenges which need immediate attention. In India everything is in place or could be easily put in place. The problem is that there continues to be a serious lack of will.

ANALYSIS OF DETERMINANTS OF MEDICAL TREATMENT IN INDIA

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Health Tourism in India is growing at an increasing rate. Indian hospitals cater to the needs of developed nations for various reasons. Prior studies and reports state that quality healthcare at reasonable costs, savings for the patient, efficient doctors, customised approach and bypassing waiting lists lead to the increased arrival of patients from other nations, who is seeking treatment in India. Further major cities in



India are well connected by air and other means of transportation, which leads to growth in Indian medical tourism sector. E-VISA policy of government of India is also work towards the growth of medical tourism in India. This study employsexplorative factor analysis to identify various factors influencing medical treatment in India. The results of the study extracted six factors that influence medical treatment in India. Hospital image, cost, culture, security, transportation and tourism are the major determinants that attract foreigners to Indian medical tourism destination.

A STUDY ON THE IMPACT OF DIGITALISATION ON RESPONDENTS' ONLINE FOOD PURCHASING ACTIVITIES

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The impact of digitalisation on respondents' online food purchasing behaviour is evaluated in the current paper. The study is incredibly useful in the current environment because digitisation has affected every aspect of society that is important, including the food industry. With the help of this study, we tried to gauge its effect on a number of parameters. Primary data was the type of information that was gathered for the study. For statistical purposes, a sample size of 208 respondents was used. Several tests were applied, including the Mean, Chi-square test, and ANOVA. The paper's stated objectives were successfully met, and other insightful findings were also reached.

INDIA'S BANKING SECTOR ANALYSIS AFTER COVID-19

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Since India gained its independence in 1947, it has been clearly obvious that the banking industry in India has been an important contributor to the overall socioeconomic growth of the nation. Every nation's finance and banking industry is



often regarded as the "heart and soul" of the country's economy. It is the most crucial support for any form of financial sector, and it is a vital component in the growth of an economy in a particular nation. In this paper, we make an effort to analyse and investigate the banking industry in India both before and after the adoption of Covid-19. We do so by comparing the two periods. The influence that COVID-19 has had on the general population is another important issue that will be discussed in this study. This was achieved by selecting respondents at random, and their comments were summarised by making use of graphs in order to make the information easier to comprehend.

RISE OF ONLINE STREAMING PLATFORMS DURING COVID-19

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An OTT media service, also known as an Over-The-Top media service, is a media service that is delivered directly to viewers over the internet, bypassing traditional television platforms such as cable, broadcast, and satellite. Netflix, Amazon Prime Videos, Disney+ Hotstar etc are examples of prominent OTT platforms. Over-the-top services are often accessed by websites or Android/iOS apps on personal computers, as well as mobile phones, televisions, and digital media players, such as gaming consoles. The researcher chose the study "Rise of online streaming platforms during Covid-19" with a focus on Jorhat, Assam, to better understand how the use of OTT platforms has been affected by the Covid-19 pandemic, with a focus on the study location. Several previous investigations of this nature have been carried out. However, none of those studies have attempted to compare the pre- and post-Covid-19 state of the various over-the-top media providers accessible. As a student in the commerce stream, the project work has broadened the researcher's understanding of how OTT platforms work and generate income. With the help of the survey conducted by the researcher, it has also assisted the researchers in gathering the opinions of the respondents on OTT streaming services.

The objective of the study was:

- To learn about the various Over-The-Top streaming platforms that are used the most in and around Jorhat Assam.



- To find about the various subscription schemes that are followed by various OTT platforms. The researcher also aims to compare these schemes and to find the cheapest and most efficient subscription scheme.
- To get a clear picture on the status/condition of OTT platforms before and after covid19 pandemic.

For the purpose of the study, the researcher conducted a survey with the help of students from various educational institutions as respondents. As part of the study, the researcher produced a Google Forms questionnaire and emailed it to the respondents. Both primary and secondary data were collected. The sample strategy for the study was judgement or purposive sampling.

AN ENHANCED DIGITAL MARKETING STRATEGY FOR HEALTHCARE SYSTEM (WITH SPECIAL REFERENCE TO DELHI-NCR)

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The main concern is the uses of digital marketing in the field of health care, which seems to be the widest area to cover in order to cater the market. The literature reveals the truth that still there are many influencing factors such as variety of disease and treatments, patients from remote areas, strategy for the economy packages etc are not considered. So the aim of this proposed work is to frame out all the necessary inputs from the ground and to outline the best suited strategy so as to meet the requirements. The proposed work aimed to make an enhanced strategy for digital marketing by using optimized content and methods to influence the customers and to reach them effectively. The proposed research work would be decrypting in nature and survey would be the best research design. In this research work, the area of Delhi-NCR-Haryana will be considered to carry out the research work. Initially, a sample size of 500 will be evaluated by random sampling technique. The present work would study the various digital marketing strategies being approached currently and results of that along with this a survey for the existing problems would be carried out parallel to frame a new strategy. It is expected from the proposed work to figure out some problems and gaps needed to match and to take the digital marketing practices in the health care sector to the next extent by reaching more customers in a very influential and effective way.



**WORK-LIFE INTEGRATION & ICT: THE NEW NORM FOR HIGHER
EDUCATIONAL INSTITUTES**

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Balanced work-life seems to be a thing of the past or it is shifting fast towards work-life integration. Fast paced world and advanced technologies have drastically changed the work culture. Contemporary organizations can't survive without ICT or digital technologies. Knowledge driven globalized economies and market demand for highly skilled workforce has made it mandatory to incorporate ICT in the education system at each level, starting from school education to higher education. This change in the education system, although not new, has gained popularity in recent years, especially during the pandemic of Covid'19 and it is still continuing to be growing. Researchers have highlighted various implications of the said change during Covid'19 in terms of students & teachers. Educational institutes are integrating various digital technologies or ICT devices to accomplish the goals of better academics in terms of, education, research, & co-curricular activities, etc. The said change is impacting the faculties of educational institutes, directly or indirectly. To accomplish various academic & non-academic tasks, the usage of ICT after working hours can be seen among faculties. The changing concept of work-life, work-culture of higher educational institutes have been highlighted and various implications of the said change is discussed further in this paper.

**EMPOWERMENT OF WOMEN THROUGH ETHICAL AND SUSTAINABLE
FASHION**

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Women's empowerment through ethical and sustainable fashion is a powerful amalgamation that can drive positive change in society, the environment, and women's lives across the globe. Sustainable fashion refers to ethically and environmentally conscious production, consumption, and disposal of clothing and accessories. When women are involved in this movement, it amplifies the impact and creates opportunities for empowerment on multiple levels. Women empowerment can be fostered through economic empowerment, wherein sustainable fashion can



provide economic opportunities for women by promoting fair trade practices and supporting ethical fashion brands. The fashion and heritage craft industries also underwent significant changes. They have become more consumer-oriented rather than profit-oriented. They play their roles in women's lives by boosting their confidence and creating new business opportunities. This paper studies how ethical fashion and textile craft industries are pondering shifting old systems and practices for women related to craft and fashion. This paper includes both primary and secondary data reviews. Preliminary data was collected using a survey conducted to understand women's views on the topic and try to answer the purpose of this paper, which is how the craft and fashion industries impacted women's empowerment. The research revealed that women could find decent work, earn fair wages, and have safer working conditions by producing sustainable fashion. These opportunities contribute to their economic independence, allowing them to support themselves and their families.

EXAMINING THE IMPLEMENTATION AND UTILIZATION OF FINTECH IN CROWDFUNDING FOR SOCIAL SERVICES

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Fintech has transformed several industries, including social service crowdfunding. This study examines fintech applications in social cause crowdfunding platforms. This paper analyses the present environment, major determinants, and the influence of fintech on crowdfunding for social services to identify possibilities, difficulties, and possible consequences for stakeholders. Mixed-methodologies research uses quantitative and qualitative methods. The research is based on academic papers, industry reports, and case studies on fintech and crowdfunding in social services. Fintech acceptance in crowdfunding platforms is influenced by theoretical frameworks, technical developments, and regulatory factors. Surveys and interviews with crowdfunding platform operators, social service organisations, and individual contributors gather primary data. Thematic analysis of qualitative data and statistical analysis of quantitative data provides a complete grasp of the study issue. This investigation yielded numerous interesting results. First, fintech in crowdfunding platforms has increased social service fundraising reach and efficiency.



Fintech has boosted donations for social organisations by simplifying payment processing, improving security, and providing user-friendly interfaces. The research finds trust and transparency issues in fintech-enabled crowdfunding. Data privacy, fraud prevention, and accountability are crucial challenges. These issues must be addressed to preserve the crowdfunding environment. Statistical techniques such as regression analysis, correlation analysis, and descriptive statistics will be employed to evaluate the relationship between Fintech adoption and campaign outcomes, including funds raised, donor participation, and project success rates. The study will involve collecting primary and secondary data related to the implementation and utilization of Fintech in crowdfunding for social services. Finally, the study examines how regulatory frameworks affect fintech crowdfunding for social services. The report emphasises the need for flexible, adaptable policies that promote innovation and protect stakeholder interests. This study illuminates fintech use in social service crowdfunding platforms. Fintech can alter social cause fundraising. The results help crowdfunding platform operators, social service organisations, governments, and individual funders use fintech while managing its obstacles. Fintech in crowdfunding may empower underserved populations by increasing trust, transparency, and regulatory reform.

NOMOPHOBIA AND ANXIETY AMONG UNIVERSITY STUDENTS

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Nomophobia is one of the most prevalent disorders in today's adult and adolescent population and so, this study focuses on finding the correlation of Nomophobia with Anxiety. The basic hypothesis of the study is there is a correlation between Nomophobia and Anxiety. The investigation takes place with the help of Nomophobia questionnaire (Yildirim) to assess reaction of the individual after being away from mobile phone and Beck anxiety inventory (Aaron t. Beck) to assess the anxiety of that individual. The sample of 40 university students (18-27 years) through convenience sampling technique was taken. The results indicated that there is a positive correlation between these two variables which means if one will increase so will the other.



**IMPACT OF DIGITAL MARKETING ON CONSUMER BUYING BEHAVIOUR
TOWARDS ONLINE SHOPPING**

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The purpose of this study was to explore the impact of digital marketing on consumers' purchasing decisions. A survey was conducted on a sample of 300 individuals to collect data on their online purchasing behavior, exposure to digital advertisements, and the effectiveness of various types of digital marketing in influencing their decisions. The data collected was analyzed using descriptive statistics, correlation analysis, and regression analysis. The findings indicate that the majority of respondents have purchased a product or service online in the past year, and frequently come across digital advertisements on social media platforms. Additionally, a significant number of respondents reported making a purchase based on an advertisement they saw online. The study also found that search engines are the most commonly used digital platform for researching products or services before making a purchase. Furthermore, the majority of respondents reported that online reviews or ratings sometimes influence their purchasing decisions. The study also explored the effectiveness of different types of digital marketing in influencing consumers' purchasing decisions. Email marketing and influencer marketing were found to be the least effective. The study concludes that digital marketing has a significant impact on consumers' purchasing decisions and has made it easier for consumers to find deals on products and services.

IMPACT OF COVID-19 ON ONLINE SHOPPING IN APPAREL INDUSTRY

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Covid 19 impacted all of us greatly. The impact was not only on personal grounds but also on professional front to the extent none could have imagined. It impacted more than 215 countries and even more than 24 million individuals. Along with many sectors even the apparel industry faced the unprecedented crises. Pandemic completely shut the supply chain and the offline outlets, which provided a boom to the already paced online market. With the motive to understand the impact of covid-19 on online shopping in apparel industry this paper is attempting to understand



how consumers were forced to use online platform due to restrictions imposed which made them comfortable with online shopping for apparels.

FINANCIAL ANALYSIS OF BAJAJ AUTO LTD. (FY 2018 - FY 2022)

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Bajaj Auto Ltd. is one the oldest Indian automotive industry. It is an Indian multinational automobile company situated in Pune. It manufactures two-wheelers and three-wheelers for which it had obtained license from the government of India. When we talk about financial analysis, as the name suggests it is used to judge the financial strength and position of the company and for judging the financial position of the company various ratios or we can say ratio analyses have to be done, so in this research paper analyses of various ratios have been done in order to calculate the financial efficiency, liquidity and profitability of the company over the last five years.

GREEN BANKING AND SUSTAINABLE DEVELOPMENT

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Mrs. Meenakshi

Dr. Maya Rani

Dr. Uttama Sorout

Environmental concerns are becoming more prevalent across all corporate sectors, but banking has a unique position because of its capacity to impact national economic development. The current study examines the effects of three green banking activities, including the creation of green products, green banking, and green lending. Corporate social responsibility and environmentally friendly internal procedures on two potential results, namely Green Brand Trust and Green Brand Image. The study is qualitative in nature and consists of 36 middle- to senior-level managers from twelve public and private Indian banks who participated in semistructured in-depth interviews. By increasing the availability of finance and meeting the needs of a "green economy," the banking industry may play a significant role in greening the banking system. The study's findings showed that 63% of all respondents believed their bank developed several green banking products and



services, 53% of bankers believed their bank integrated green internal processes into daily operations, and 78% of respondents believed their bank engaged in green external processes. undertakes several green corporate social responsibility initiatives. This investigation further highlights that more than 60% respondents believed that Green banking initiatives have positive role in restoring customer trust through enhanced Green brand image. With dearth of studies on green banking in India, the present qualitative study contributes to the body of knowledge and paves way for future research in green banking for sustainable development.

**EXAMINING THE EFFICACY OF ADVERTISING IN FOSTERING THE ADOPTION
OF ECO-FRIENDLY PRODUCTS AND SUSTAINABLE BEHAVIORS AMONG
YOUNG INDIVIDUALS**

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This study examines if advertising encourages young people to choose eco-friendly items and practises. Researchers have been asked to find ways to promote sustainable behaviours and eco-friendly products, especially among youth, to solve environmental sustainability challenges. This research investigates how advertising affects young people's attitudes, intentions, and actions towards eco-friendly items and sustainable practises. To investigate advertising effectiveness in this setting, a mixed-approaches strategy combines qualitative and quantitative research methods. A thorough literature evaluation establishes a theoretical framework and identifies key aspects that affect green product and sustainable behaviour advertising strategies. This literature study informs surveys, focus groups, and in-depth interviews. The quantitative step entails surveying a varied group of 18–30-year-olds. These surveys examine eco-friendly product and sustainable practise knowledge, attitudes, and behaviours. The surveys also assess participants' advertising exposure and how it affects their decisions. Regression analysis is used to analyse survey data to discover how advertisement exposure affects sustainable practises and eco-friendly product consumption. The study's qualitative component further illuminates young people's advertising reactions. In-depth interviews and focus groups with survey sample participants allow for a nuanced investigation of their thoughts, experiences, and interpretations of advertising campaigns promoting environmentally friendly goods and



sustainable lifestyles. This study will help explain how advertising influences younger generations to consume more sustainably. Marketers, advertisers, and governments may use these insights to create appealing programmes that encourage youth sustainability. Stakeholders may create more effective eco-friendly product and behaviour promotion efforts by understanding what makes advertising campaigns effective. This study hopes to motivate young people to adopt eco-friendly food and lifestyle habits, contributing to a more sustainable future.

WOMEN EMPOWERMENT WITH FINANCIAL INCLUSION: A COMPREHENSIVE RESEARCH PAPER

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This research paper explores the intersection of women's empowerment and financial inclusion as powerful catalysts for sustainable development. It provides a comprehensive analysis of the linkages between these two concepts, examining the multidimensional nature of women's empowerment and the transformative potential of financial inclusion in enhancing women's economic participation. The paper provides a comprehensive analysis of the existing literature, case studies, and empirical evidence to shed light on the multifaceted dimensions of women's empowerment through financial inclusion.

A COMPARATIVE STUDY ON FINANCIAL PERFORMANCE OF PRIVATE AND PUBLIC SECTOR BANKS –CAMEL APPROACH

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The Indian banking sector is an essential of the Indian financial system. It has a strong impact on the nation's economic development and growth. When we are talking about the economy, The financial system play very vital role. From the last 4 years nation's economy hits by the pandemic. The negative effect of Covid -19 leads in increasing the NPAs in the period of lockdown and afterward. The paying capacity of the borrowers were impacted by the pandemic. Indian financial system divided into



many categories. The two sectors from scheduled banks are chosen for the study. public sector banks and private sector banks are playing very key role in the pandemic. The purpose of this study is to measure the financial health, and performance of the largest public sector banks (SBI) and private sector banks (HDFC). This research paper is made to analyse the relationship between NPAs, profitability and advances during pandemic. The aim of the study is to determine the financial situation and performance of the selected banks and to check whether there are significant differences in performance. Study is based on secondary data collected from selected banks' annual reports for the five-year period 2018-19 to 2022-23. The CAMEL model was used to assess the financial strength of the selected banks. The t-test was applied to key parameters such as capital adequacy, asset quality, management efficiency, earning capacity and liquidity to draw conclusions from the study. The analysis shows that both the banks maintain the required standards.

GREEN MARKETING STRATEGIES FOR INDIAN AUTOMOBILE COMPANIES: A CONCEPTUAL FRAMEWORK

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As the global concern for environmental sustainability continues to rise, businesses across various industries are increasingly adopting green marketing strategies to address consumer demand for environmentally friendly products and services. The automobile industry, being a significant contributor to environmental pollution, has witnessed a growing need for sustainable practices. This paper presents a conceptual framework for implementing green marketing strategies specifically tailored for Indian automobile companies. The conceptual framework integrates various elements and dimensions of green marketing strategies into a coherent model. It begins by examining the current environmental challenges faced by the Indian automobile industry, such as air pollution, greenhouse gas emissions, and depletion of natural resources. The framework then proposes a set of green marketing strategies that can be adopted by Indian automobile companies to address these challenges effectively. The suggested strategies encompass product development, marketing communications, distribution channels, pricing mechanisms, and consumer engagement. Additionally, the framework emphasizes the importance of collaboration with stakeholders, including suppliers, regulatory bodies, and customers, to foster a sustainable ecosystem. It also acknowledges the role of technological advancements and innovation in enabling green practices within the industry. The proposed



conceptual framework serves as a guide for Indian automobile companies seeking to align their marketing strategies with environmental sustainability goals. By implementing green marketing strategies, these companies can not only improve their brand reputation but also contribute to a greener and more sustainable future. Future research could focus on empirical studies to validate the effectiveness and applicability of the framework in the Indian context and explore potential barriers and enablers for its successful implementation.

THE INFLUENCE OF ORGANIZATIONAL CITIZENSHIP BEHAVIOURS ON STUDENT ENGAGEMENT AND ACADEMIC PERFORMANCE

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This study examines the influence of organizational citizenship behaviors on student engagement and academic performance. OCBs refer to discretionary behaviors exhibited by individuals within an organization that are not formally required but contribute to its effective functioning. The study aims to investigate whether OCBs demonstrated by students within an educational setting positively affect their engagement levels and subsequently impact their academic performance. The research utilizes a quantitative approach and collects data from a sample (N=383) of students enrolled in various educational institutions. The data is analyzed using statistical methods, including regression analysis, to determine the relationship between OCBs, student engagement, and academic performance. Several control variables, such as demographic characteristics and prior academic achievement, are considered to ensure the validity of the findings. The results of the study indicate a significant positive association between OCBs and student engagement. Students who engage in OCBs demonstrate higher levels of engagement compared to those who do not exhibit such behaviors. Furthermore, the study reveals a positive relationship between student engagement and academic performance, suggesting that engaged students tend to achieve better academic outcomes. The findings of this study have important implications for educational institutions and policymakers. By promoting and encouraging OCBs among students, educational institutions can potentially enhance student engagement and subsequently improve academic performance. This research contributes to the understanding of the factors influencing student engagement and provides insights into the role of OCBs in the educational context.



**ELECTIONS AND SOCIAL MEDIA: AN ANALYSIS OF RECENT TRENDS IN
PUNJAB POLITICS**

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Media and politics have a close relationship with each other. Both are the important part of democracy. Media is very significant tool of communication. It is an effective tool in the hand of the democracy to make everything smooth and proper. It allows the people to take smooth and prospective part in election. Media plays a watchdog role in politics. In their watchdog role, it encourages the accountability and transparency of the decision makers by highlighting the wrong policies of the government. In the past, Print media like Newspapers, Journals plays a very important role in freedom struggle in India to mobilize the public opinion against the British rule. In the recent time, various modems of media mobilize on time to time to support the politicians. Social media has emerged as an important tool because along with its primary functions of networking, broadcasting information, social photo and video sharing, its uses are multifold. For example, Facebook and Instagram are also used for business promotion, marketplace, YouTube is also used for education, WhatsApp groups are also used as a bridge between buyers and sellers. All these social media platforms are a hub for politics; Politics too has a direct or indirect effect over all spheres of life discussed above.

**A STUDY OF CONSUMER'S EXPECTATION AND PERCEPTION TOWARDS
LAKME BRAND PRODUCTS IN SILCHAR TOWN**

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Lakme is an Indian brand of cosmetics, owned by Unilever. It started as 100% subsidiary of Tata Oil Mills (TOMCO) which was a part of Tata group, named after French Opera meaning Goddess of Wealth. Indian cosmetic Lakme was started in 1952 after the request of then Prime Minister Jawaharlal Nehru to the JRD Tata to manufacture them in India. The company headquarter is in India. It offers new goods and services to provide a wide range of high-quality, world-class cosmetics, skincare



products, and beauty salons. Lakme combines cutting-edge international cosmetic technology with a thorough awareness of the demands and desires of Indian women. Lakme goods aid in the creation of customer awareness and perception. Advertisements shape people's perceptions of themselves in order to persuade them to buy something. Attention getting techniques used by Lakme products include catchy language, celebrity endorsement, appealing packaging, advertising, and repeated messages, among others. In the present research work an attempt has been made to analyse the expectations and perceptions relating to Lakme products from those who are the users of different Lakme products in Silchar Town of Assam and in addition finding the gap between the expectation and perception towards the Lakme brand product. The study mainly focuses on the female respondents, a structured questionnaire has been constructed and required data have been collected by using Online Google Forms, and all the collected data have also been used for analyzing purpose which leads to draw a conclusion of the present research work.

**EXAMINING PRIMARY SCHOOL TEACHERS' PERCEPTIONS ON THE EFFECT
OF NEW EDUCATION POLICY 2020 ON THEIR STRESS LEVELS: A STUDY IN
TRIVANDRUM DISTRICT**

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The Indian government's New Education Policy (NEP) 2020 has been implemented nationwide, including in the Trivandrum district of Kerala. This comprehensive policy framework has introduced a range of new initiatives and reforms that have impacted primary school teachers' work roles, responsibilities, and workload. This study aims to examine primary school teachers' perceptions of the effect of the NEP 2020 on their stress levels, with a special focus on Trivandrum district. The study employs a qualitative research design and collects data through semi-structured interviews with ten primary school teachers from the district. The study uses thematic analysis to identify themes and patterns in the data. The findings suggest that primary school teachers in Trivandrum district experience an increased level of stress due to the implementation of the NEP 2020. Specifically, the study highlights the impact of workload, accountability pressure, and an inadequate infrastructure, leading to teachers experiencing burnout. The study identifies several



factors that affect teacher stress levels, including the need for additional training and resources and issues around communication regarding policy changes. The study's implications suggest that policymakers should pay attention to the experiences of primary school teachers in Trivandrum District to ensure the proper implementation of NEP 2020, considering the diverse educational contexts of Kerala. Teacher training programs and communication strategies such as policy dialogue and consultative mechanisms with stakeholders can be effective for addressing teachers' stressors. Overall, the study highlights the importance of considering the perspectives and experiences of the primary school teachers in the district to ensure the success of NEP 2020.

A STUDY OF EMPLOYEES JOB SATISFACTION AND ITS IMPACT ON THE ORGANISATION

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Employees that are content with their jobs are more likely to be successful. In order to maintain the efficiency of the organisation by keeping their employees consistently engaged and motivated, employee job satisfaction is crucial. The management is also challenged by environmental challenges, rising healthcare expenditures, and a variety of worker needs. This could be avoided by building a work climate that encourages exceptional performance at the workplace while also maintaining employee job happiness and achieving work-life balance. Due to the environment's constant change, organisations nowadays face numerous difficulties. One of the many difficulties a company faces is keeping its employees happy in order to succeed and stay competitive in an industry that is always changing and evolving. In order to improve the efficacy, productivity, efficiency, and dedication to the job of employees' requirements must be met by the company by offering comfortable working conditions. This essay provides a general overview of the different factors that affect employee happiness as well as several strategies for enhancing it. The report ends with a few brief recommendations for how organisations might better understand the value of a positive work environment and increase employee job satisfaction. In addition to encouraging employees to give more to their jobs, this



paper may also aid in their personal development. In order to accomplish the organization's aims and objectives, it is crucial for an organisation to inspire its workforce to work hard.

WOMEN IN BPO – CHALLENGES FACED IN TRANSFORMATION ERA

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This conceptual paper tries to analyze status of women in India during Ancient, Medieval and Modern period. Major transformations in the lives of women since yesteryears are reviewed. Report on NASSCOM shows that more than 1/3rd of the women are employed in BPO segments, realizing the fact that BPO in Information Technology Enabled Services as the booming sector, challenges faced by women in BPO is chosen for the study. Accordingly few suggestions were also identified to improve the status of women BPO.

REVIEW STUDY ON THE MODERN PAYMENT METHODS WITH RESPECT TO CUSTOMERS IN RURAL AREA

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Through the Government of India's flagship programme 'Digital India' that aims to transform India into a digitally empowered society and knowledge economy, the government has been taking several measures to promote digital payments in the country. India's digital leap is further augmented by the announcement Finance Minister Nirmala Sitharaman made during her Budget 2022 speech to set up 75 digital banking units in 75 districts. It also stated the inclusion of all 1.5 lakh post offices under the core banking system, digital currency, and financial support to promote the



use of digital payments. The government measures indicate its commitment towards a "Faceless, Paperless, Cashless" economy. As modern payment systems have received different acceptance level throughout the world, some methods of Modern payments are highly adopted while others are relatively low. Banking sector play an important role in modern payment by offering modern payment modes such as debit cards, internet banking mobile wallet and UPI etc. this paper highlight usages and importance of modern payment system and different modern modes of payment and the growth of digital payment with respect to rural area.

HUMAN RESOURCES MANAGEMENT AND LEADERSHIP

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Human resource management (HRM) plays a crucial role in organizations by effectively managing human capital and aligning it with organizational goals. Leadership within HRM encompasses the ability to inspire, motivate, and guide individuals and teams towards achieving desired outcomes. This abstract explores the dynamic relationship between HRM and leadership, highlighting their interdependence and the critical role they play in fostering organizational success. Effective HRM involves various functions, including recruitment, selection, training, performance management, and employee development. These functions are essential for attracting and retaining a talented workforce, ensuring their skills are aligned with organizational needs, and promoting a positive work environment. HRM professionals are responsible for implementing strategies and policies that enhance employee engagement, job satisfaction, and overall well-being. Through effective HRM practices, organizations can optimize their human resources and create a competitive advantage. Leadership in HRM entails the ability to influence and inspire employees at all levels. HR leaders must possess a strong vision and the capability to communicate it effectively, creating a sense of purpose and direction. They must also possess excellent interpersonal skills, fostering trust, and building strong relationships within the organization. Effective HR leaders empower employees by delegating authority and fostering a culture of innovation and continuous learning. They create an environment where employees feel valued and motivated to contribute their best. The



relationship between HRM and leadership is symbiotic. Effective HRM practices facilitate leadership development by identifying and nurturing high-potential individuals, offering training and mentoring opportunities, and providing feedback for growth. Leadership, in turn, shapes HRM by setting the tone for organizational culture, influencing decision-making processes, and championing the importance of people-centric strategies. Effective collaboration between HRM and leadership leads to the alignment of HR practices with the organization's strategic objectives, fostering a culture of high performance and employee engagement.

EXAMINING THE IMPACT OF CAPITAL STRUCTURE ON PROFITABILITY IN THE INDIAN FMCG SECTOR: A VAR MODELLING APPROACH

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The FMCG sector is a crucial part of the Indian economy, and understanding the factors that affect its profitability is important for practitioners and researchers. This research investigates how capital structure affects the profitability of companies in the Indian FMCG sector through the application of a VAR (vector autoregressive) modeling approach. The research focuses on analysing the relationship between capital structure decisions and financial performance, specifically within the FMCG companies operating in India. The study utilises secondary data from 20 companies over a period of 10 years (2013–2022). Financial indicators such as ROE ATR, NPM, DER, EPS and CR are analysed using descriptive statistics and panel data analysis. The study employs the FMOLS as an econometric model to examine the relationships. The findings indicate a important association between capital structure factors and company profitability, highlighting the significant influence of capital structure on the financial performance of the sample organisations. The study findings reveal a strong and meaningful correlation between capital structure factors and the profitability of companies operating within the FMCG sector in India. This implies that the decisions related to capital structure, such as the composition of debt and equity, have a major influence on the financial performance of the sample organizations. The study underscores the importance of carefully managing capital structure decisions in order to enhance profitability within the FMCG sector. This insight is valuable for



industry practitioners and researchers seeking to optimize financial management practices and improve overall performance within the Indian FMCG industry.

SMOKER'S PULMONARY FUNCTION AND EXERCISE: A NARRATIVE REVIEW

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Smoking is a significant contributor to the development of lung cancer and chronic obstructive pulmonary disease (COPD). The best method to lower the risk and enhance pulmonary function is to stop smoking, but regular exercise can also be quite beneficial. The purpose of this narrative review is to investigate how exercise helps smokers' pulmonary function. Methods: Electronic databases such as PubMed and Google Scholar were used to perform a thorough literature search. The following search terms were used: "exercise," "pulmonary function," "smokers," "lung capacity," and "respiratory health." This study covered pertinent papers released between 2000 and 2023. Studies examining how exercise interventions affect smokers' pulmonary function include Exercise's Impact on Pulmonary Function: Studies have indicated that regular exercise has a favorable effect on pulmonary function among smokers. Aerobic workouts, such as jogging, cycling, and walking, have been shown to boost oxygen uptake, improve overall endurance, and improve lung capacity. These cardiovascular-strengthening workouts enhance lung function and oxygen transport by strengthening the cardiovascular system. In terms of enhancing pulmonary function, interval training, which involves switching between high-intensity and low-intensity exercise, has shown encouraging benefits. The respiratory system is put to the test by the high-intensity intervals, while the recovery times allow waste to be removed and breathing patterns to return to normal. In smokers, interval training has been linked to enhanced exercise tolerance, decreased dyspnea, and higher lung ventilation. Additionally, breathing exercises like pursed lip breathing and diaphragmatic breathing help improve pulmonary function. Diaphragmatic breathing encourages deeper breaths and assists in engaging the diaphragm, which increases lung capacity. Pursed lip breathing improves airway resistance, lowers respiratory rates, and controls breathing patterns to improve lung function overall. Strengthening the breathing muscles, such as the diaphragm and intercostal muscles, through



strength training exercises like weightlifting has been beneficial for smokers. Better respiratory mechanics and lung function can be supported by increased muscle strength and endurance. Yoga and Tai Chi have proven beneficial for respiratory health because they place an emphasis on controlled breathing, relaxation, and gentle movements. These techniques enhance pulmonary function overall, lung capacity, and respiratory control. Additionally, they support unwinding and reducing tension, which is particularly advantageous for smokers trying to quit. In summary, exercise is extremely important for enhancing pulmonary function in smokers. Improved lung capacity, respiratory efficiency, and general respiratory health can be attained by aerobic exercise, interval training, breathing drills, strength training, and mind-body activities like yoga and Tai Chi. It is crucial to remember that quitting smoking is still the best strategy to enhance lung capacity and lower your chance of developing respiratory illnesses.

CORRELATION BETWEEN CAPITAL STRUCTURE AND PROFITABILITY – A CASE STUDY ON CIPLA LIMITED

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Capital structure decisions play a pivotal role in shaping the financial health and performance of companies. This research paper aims to explore the relationship between capital structure and profitability in the context of Cipla Limited. By employing a descriptive research design, secondary data spanning five years (2014-2019) has been collected and analyzed. The study considers several key variables, including debt-to-equity ratio, net profit, capital employed, and return on equity, to assess their correlation with capital structure. The findings of this study shed light on the significant influence that capital structure exerts on the profitability of Cipla Limited. Through a comprehensive analysis of the data, it becomes evident that the capital structure decisions made by the company have a direct or indirect impact on its profitability. By providing empirical evidence of the correlation between capital structure and profitability in the case of Cipla Limited, this research contributes to the existing body of knowledge on corporate finance and offers practical insights for researchers, academicians, and industry professionals alike.



GREEN CONSUMERISM

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For most of us, the green measures are doing less harm to a planet like opting electric cars and Energy Star Rated appliances, installing solar panels or buying organic food. If the sheer number of "environmental friendly" products in the market is any indication, consumers are very well doing their part. And the manufacturers are also acting rightly either due to genuine environmental interest or simple financial interest in meeting consumer demand. We're reducing our carbon footprint, recycling stuffs. But are these efforts enough and helping our environment? The rate at which we adopted new technologies showed that we valued its conveniences much more than its consequences. Development has its own cost and is threatening to future existence of our environment & human life. From the Recent COVID 19 pandemic the impact of environmental problems on all humanity in the last two decades, has gradually become evident. But it has also demonstrated that human societies are capable of transforming themselves more or less overnight. It has forced the consumer to "GO GREEN". Environmental technologies, economic policies, increasing growth of inclusive and sustainable industrial development, awareness about the clean environment, government regulations and laws and social initiatives will all play important roles in the pursuit of Global Green Sustainable Market. Both the actions and interactions of consumers and producers determine environmental impacts as Consumption –Production forms a holistic system. The key mechanisms of sustainable production-consumption systems include responsible purchasing, certification and labeling, resource-efficient strategies. Eventually all of these depend strongly on consumers' willingness and ability in changing their behavior and consumption patterns. Thus the notion of green consumption has emerged as a focus for policy makers, marketing strategies, and a subject for research. This research paper aims to academically analyze the consumers' attitude towards green consumerism, their concerns about environment, willingness to consume Green Products, if the companies offering green products enjoy any competitive advantage. Green consumerism can be used as a tool for sustainable growth as it has come a long way from becoming fad to necessity.



CRITICAL ANALYSIS OF CARBON MARKETS

Pooja Choudhary

Emissions trading, also known as 'carbon market' is one of the two instrument of carbon pricing the other one being 'carbon tax'. Carbon market is becoming increasingly popular in environmental law and is based on the 'polluter-pays principle'. It is a market where a given number of emissions allowances which usually gives the holder the right to emit one ton of CO₂ are assigned and can be traded among emitters based on a non-fixed price of carbon emissions. As the global carbon market is yet to be implemented, national or sub-national emissions trading schemes are developing worldwide. There are a number of issues which plague the carbon market as of now. This research is intended to discuss such issues namely the problem of low quality carbon credit offsets, problem of ghost carbon credits also called as 'phantom carbon credits' etc. There are issues relating to the calculation methods of the carbon emissions given the fact that the global warming is not a consequence of emissions today but it is the consequence of cumulative emissions of CO₂ over centuries which remain suspended in the atmosphere. Carbon credits don't have the same value and this is mainly because the carbon credit market, like any other voluntary markets, are not regulated and hence different factors affect the final value or price of the credit. The paper also analyses the claim which says that carbon offsetting is not economically sustainable because poorer countries are paid to offset carbon while the rich countries continue to emit and thereby goes a long way in maintaining an economic gap between the world's rich and the poor. It has been found that carbon market is incredibly effective if it meets standards and is permanent. It has been concluded that the carbon markets though are integral and should be part of a greater sustainability plan, but it is not the only solution. Hence, certain alternatives of carbon markets which are emerging in the world which includes the concept of green finance has been discussed in this paper.

THE NEXT FRONTIER: EXPLORING AI'S IMPACT ON EDUCATION

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The rapid advancement of Artificial Intelligence (AI) has sparked interest and speculation about its potential impact on various industries, including education. This paper aims to provide an overview of the current and potential applications of AI in education, as well as its associated benefits and challenges. AI holds the promise of transforming traditional educational practices by enhancing personalized learning,



automating administrative tasks, and facilitating intelligent tutoring systems. Through adaptive learning algorithms and machine learning techniques, AI can analyze vast amounts of data to identify individual student needs, deliver customized content, and provide real-time feedback. This personalized approach can revolutionize the education landscape by catering to diverse learning styles and abilities, ultimately fostering improved academic outcomes and student engagement. Furthermore, AI can assist educators in automating administrative tasks, such as grading and scheduling, freeing up valuable time that can be redirected towards more meaningful interactions with students. Additionally, AI-powered virtual assistants and chatbots can provide immediate support to students, answering their questions and offering guidance, thereby enhancing accessibility and inclusivity. Despite its tremendous potential, the implementation of AI in education also raises significant challenges. Concerns regarding privacy, data security, and algorithm bias require careful attention and ethical considerations. Ensuring that AI systems are transparent, accountable, and equitable is crucial to prevent reinforcing existing inequalities in education. This paper explores prominent AI-driven educational technologies and adaptive learning platforms to suggest practical implications for minimizing the negative impacts while maximizing the positive ones to demonstrate the transformative power of AI in education. AI represents a promising frontier in education, revolutionizing traditional teaching practices, enhancing personalized learning experiences, and empowering educators. However, its implementation requires a thoughtful and inclusive approach to address ethical concerns and ensure equitable access to AI-driven educational opportunities. By embracing AI's potential and navigating its challenges, we can pave the way for a future where education is more effective, inclusive, and engaging for all learners.

MARKETING STRATEGY AT DIFFERENT STAGES OF THE PRODUCT LIFE CYCLE (PLC) AND ITS IMPLICATIONS FOR HERBAL FMCG PRODUCTS

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This study investigates the marketing strategies used at various product life cycle (PLC) stages and their effects on herbal fast Moving Consumer Goods (FMCG) items. The objective is to provide insights into how marketing strategies can be tailored to each stage of the PLC to maximize the success and profitability of herbal FMCG products. The study utilizes literature review to examine the marketing



strategies employed during the introduction, growth, maturity, and decline stages of the PLC. It investigates how these strategies create awareness, generate demand, increase market share, sustain sales, and manage decline for herbal FMCG products. Additionally, the research explores the implications of effective marketing strategies, such as brand loyalty, market positioning, and customer retention, at each stage of the PLC. The findings of this study offer practical recommendations for herbal FMCG companies to develop and implement tailored marketing strategies, enhancing their ability to navigate the different stages of the PLC, adapt to market dynamics, and maximize their competitive advantage. Ultimately, this research contributes to a better understanding of the marketing implications throughout the PLC for herbal FMCG products and guides companies towards strategic decision-making in their marketing efforts.

IMPACT OF TYPE 2 DIABETES ON MENTAL HEALTH, HEALTH-RELATED QUALITY OF LIFE, AND FATIGUE: A NARRATIVE REVIEW

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Background: Diabetes mellitus is a metabolic disorder which is due to an increase in blood glucose levels. It leads to damage in the heart, vascular system, eyes, kidneys and nerves if remains persistent for a longer duration of time as mentioned by WHO. Type 2 diabetes mellitus prevails in most of cases. Obesity or having a greater body fat percentage, primarily in the abdominal area, are the main characteristics of T2DM patients. The prevalence and incidence of type 2 diabetes (T2DM) have quadrupled as a result of population ageing, sedentary lifestyles, high-calorie diets, and global obesity rates. The pancreas, liver, skeletal muscle, kidneys, brain, small intestine, and adipose tissue are among the organs involved in the development of T2DM. these individuals has a greater impact on cardiac health, mental health and overall quality of life.

Purpose: This narrative review aimed to examine the current evidence about the relationship between type 2 diabetes and cognition, fatigue and overall quality of life. Method: The articles identified were relevant literature which was identified through searches of published studies in major databases namely Google Scholar,



PubMed, PEDro etc. using keywords such as “Type 2 diabetes, cardiovascular fitness, diabetic encephalopathy and fatigue ”and also by Cross-referencing. Only articles published after 2015 were included in the study.

Result: Fatigue being the most reported symptom in type 2 diabetic individuals. Due to this reason, it is also considered most significant hurdle in self-management of the diabetes. The primary reason of fatigue in individuals with type 2 diabetes is descriptively thought to be the presence of poor blood glucose control. It has also been observed that people with type 2 diabetes have mild to moderate cognitive decline which is sufficient to alter day-to-day activities.

Conclusion: Though the relationship between type 2 diabetes and fatigue, altered quality of life and cognition is well established; the studies to manage fatigue are very less. Thus, it is important to study the various strategies to manage the diabetes-related fatigue health-related quality of life.

AN EMPIRICAL RESEARCH ON THE IMPACT OF LOCAL FOOD, CULTURE, AND TOURISM RESOURCES ON UPHOLDING THE REGIONAL IDENTITY OF THE PAURI-GARHWAL REGION

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Food is a fundamental component of all cultures, an essential element of global heritage, an increasingly major source of the tourism experience, and an essential part of sustaining the regional identity. Food and culture are topics explored in a myriad of tourism-related products. They are also a popular focus of marketing campaigns conducted by private companies and government agencies responsible for promoting a certain destination. Links between food, culture and tourism serve as the foundation for learning more about the destination of choice, its local economic growth, sustainable practices, and experience in food. In addition to supporting local customs, culture, and variety, they contribute to developing a local brand and stimulating demand. The present research aims to identify the impact of food, culture, and tourism resources in sustaining the regional identity of the Pauri-Garhwal region. The study is based first on studies that have already been completed in this sector



and second on new research conducted among tourists and their preferences for local culture and food. The research aims to highlight the impact of tourism and resources in the development of sustainable tourism destinations, as well as the interaction between the two, and to determine if tourists are interested in tourism and resources, giving regional identity.

DIGITAL DIVIDE AND ITS IMPACT ON TECHNOLOGICAL ENVIRONMENT: A STUDY ON BUSINESSMEN'S PERCEPTIONS

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The Digital Divide refers to the inequality in access to, usage of, or effects of information and communication technology. India faces challenges in bridging this divide due to socioeconomic factors, education, infrastructure limitations, and language barriers. Rural areas suffer from inadequate infrastructure and connectivity, while urban areas generally have better access to digital services. This inequality in access to, usage of, or impact of information and communication technologies leads to economic and social disparities. Bridging the digital divide is crucial for ensuring equal opportunities and driving the country's progress. The digital divide in India can be attributed to factors such as literacy rate, per capita income, lack of infrastructure, and limited digital literacy. These barriers hinder the adoption and utilization of new technologies. The digital divide also poses challenges in terms of efficient management, consistent demand and supply, and disruption in supply chain management, especially in the business and technological environment. The present study aims at understanding the impact of Digital Divide on technological environment of business. It also includes the objective of understanding how businessmen perceive the digital divide, its implications on their businesses, and the strategies they employ to overcome digital barriers. The study is based on data collected through secondary source from different journals, magazines and websites. Data related to company has been taken from the company's website. In order to know the perceptions on Digital Divide, data have been collected through structured questionnaire from the businessmen of different cities in India. The study revealed that the majority of businessmen are aware of the Digital Divide and recognize its significance in today's technologically driven business environment. They acknowledged that limited access to digital tools and skills can hinder business



growth, customer reach, and competitiveness. It is found that the impact of the digital divide on businessmen's operations varied depending on the nature and size of their businesses. Small business owners, in particular, faced challenges in adopting digital technologies due to limited resources, lack of digital skills, and inadequate infrastructure. This hindered their ability to effectively market their products or services, reach new customers, and streamline business operations. Despite the challenges, the study identified various strategies employed by businessmen to bridge the digital divide. These included utilizing digital tools and platforms, collaborating with other businesses for knowledge sharing and support, investing in digital skills development, and seeking assistance from government initiatives and industry associations.

STRATEGIES FOR PROMOTING CONSUMPTION OF ECO-FRIENDLY PRODUCTS AMONG CONSUMERS: LEARNING FROM THE FINDINGS OF AN EMPIRICAL STUDY

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The pressure placed on the environment to support economic growth has forced the world to promote responsible consumption behaviour and adopt eco-friendly or green products. This study examines psycho-social factors that influence purchase intention and consumption behaviour of consumers towards eco-friendly products. Findings of this study reveal that environmental concern of consumers is an essential contributor to purchase intention for these products. The investigation of impact of social interaction of consumers and their awareness of green products on green consumption gives some interesting insights for policy makers. However, the proportion of the purchase intention that translates into actual buying of green products is found to be low and calls for policies to mitigate this gap. The study contributes by giving a direction to the strategies to promote sustainable consumption. The study contributes by recommending effective strategies within the SHIFT framework for marketers and policy makers concerned with sustainable consumption. These strategies and cognitive steps harness each element of SHIFT namely Social Influence, Habits, Individual factors, feelings and quest for tangibility from consumption of eco-friendly products. This cross-sectional study employed Structural Equation Modelling using SPSS and AMOS for analysing primary data from a survey of Indian urban consumers.



**A STUDY TO ANALYZE ECONOMIC POSITION OF ASPIRING WOMEN
ENTREPRENEURS IN AMRAVATI CITY**

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This research paper is about the women entrepreneurs who has become the buzz in the market. Today, women entrepreneurs are plying a significant role in pushing up the economy of many countries. In the whole world and in any field, women have established themselves from last century. And their participation is increasing by every single day. Women have become more competitive by entering into the world of entrepreneurship. This paper talks about the economic position of aspiring women entrepreneurs in Amravati city. This paper is based on primary data collected through a questionnaire.

**ISSUES AND CHALLENGES WITH MSMEs OBTAINING FINANCIAL
ASSISTANCE FROM BANKS DURING COVID-19**

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The micro, small, and medium-sized business (MSMEs) industry has been acknowledged as the foundation of the economy. The micro, small, and medium enterprises (MSMEs) sector has been highlighted as one of the economic sectors affected by the COVID-19 pandemic due to the propensity for a lack of business capital resulting from decreasing income, which is consistent with the current drop in people's purchasing power. Due to the government's decision to lockdown during the COVID-19 pandemic, Indian banks were forced to reduce credit lines to commercial sectors. According to the explanation given above, it can be concluded that COVID-19 has a negative impact on lowering MSMEs' income levels, which in turn decreases MSMEs' capital in India. The modified questionnaire method was used to obtain the necessary information from 110 MSMEs using a convenience sample approach for this study. Descriptive statistics such as frequency counts and percentages were applied to analyze demographic data and research questions, while inferential statistics such as ANOVA and the T-test were also used to evaluate the stated



hypotheses at the 0.05 level of significance. The study concluded that Enterprise size i.e. Micro, Small and Medium faced the similar kind of challenges while obtaining finance from banks but tenure of operation is important factor in obtaining finance. Organizations operating for a longer duration received finance easily and on simple terms, but new organizations faced difficulty obtaining finance during COVID-19. There is also a significant difference in bank type. Availing loans from public-sector banks was quite easy as compared to private-sector banks.

TRANSFORMING WEST BENGAL AGRICULTURE: HARNESSING THE POWER OF ARTIFICIAL INTELLIGENCE

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This abstract investigates the function of artificial intelligence (AI) in West Bengal's agricultural industry. A considerable section of the population is involved in farming, which is important to the state's economy. However, there are several difficulties that farmers must overcome, including erratic weather patterns, a lack of information, and low output. AI innovations have the potential to solve these problems and transform agricultural methods. Crop monitoring, yield forecasting, insect identification, and soil analysis are just a few examples of how AI is being used in agriculture. Farmers can monitor crop health, identify nutritional deficits, and find illnesses or pests early on thanks to remote sensing techniques such as satellite imaging and drones. This enables tailored responses, minimizing crop loss and the requirement for heavy pesticide application. Furthermore, to effectively predict yields, AI-powered predictive models use historical data, weather predictions, and crop-specific factors. With this knowledge, farmers are better equipped to choose crops, allocate resources, and plan markets. Access to this information decreases resource waste while increasing productivity and profitability. AI tools also help with soil analysis by giving farmers comprehensive data on fertility, moisture content, and soil composition. Farmers can use this information to optimize irrigation and fertilizer use, resulting in effective resource use and sustainable farming practices. Additionally, AI-based systems can suggest individualized crop management plans that take into account regional variables and farmer preferences. Infrastructure, digital literacy, and cost are barriers to the use of AI technologies in West Bengal's agricultural sector. However, a number of government programs and collaborations with businesses are supporting the use of AI in agriculture. Creating digital infrastructure, assisting farmers



with training and support, and facilitating access to AI technologies and services are a few of these initiatives. In conclusion, artificial intelligence has a transformational impact on West Bengal's agriculture. Technologies based on artificial intelligence have a huge potential to help farmers overcome obstacles, increase output, and promote sustainable agricultural methods. West Bengal's agricultural industry can make substantial improvements and support the state's economic growth and food security by utilizing AI-powered technologies for crop monitoring, yield prediction, insect identification, and soil analysis.

INNOVATIVE TECHNOLOGY FOR SUSTAINABLY USE OF NATURAL DYES FOR TEXTILE PRINTING

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In ancient time, natural dyes are the only choices for dyeing and printing the textile substrates, but development of synthetic dyes in mid eighteenth century gained much more popularity as these synthetic dyes are easily available in easy to use powder form to make direct printing paste for application on textile materials. Concerns over the potential environmental and health hazards of utilising synthetic dyes result in growing interest of using natural and sustainable resources and innovative techniques in textile printing sector. Research are conducted for develop and present natural dyes and printing auxiliaries in print paste form for easy applicability by artisans for direct printing of fabric. To make the availability of natural dyes in ready to use form with enhanced fastness properties modern extraction and application process such as ultra-sonication and ball-milling process used. The results of screen printed cotton fabric with developed print paste were found encouraging. This work provides a potential the utility of natural dyes in textile printing industry in sustainable way.



GLOBAL VS LOCAL: A CHOICE INFLUENCED BY ETHNOCENTRISM LEVEL

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With the dawn of the 21st century, trade barriers have dismantled and the globe is undergoing a massive change in the flow of goods and services. Now, it is no longer a difficult task for marketers to enter the international marketplace and market their products. However, what remains a prime task is getting acceptance from the consumers' side. Existing research states that consumer ethnocentrism (CE) is an essential determinant influencing the purchase of domestic vs. foreign products. This has raised a germane clarification of how does the ethnocentric tendencies could help in choosing between local vs. global products? Therefore, the current research aims to investigate the determinants of CE and its influence on the actual purchase behaviour of domestic vs. foreign goods among Indians post covid-19 pandemic using the Theory of Planned Behaviour (TPB). A survey of 861 responses was conducted via a structured questionnaire in the different metropolitan cities of India in two phases. EFA, CFA, t-test, ANOVA and regression were performed for the statistical analysis. Results reveal that the two major determinants of ethnocentrism are patriotism and nationalism. Indians have moderate to high ethnocentrism level and their tendency to be ethnocentric significantly differ across demographic traits, also there is a significant influence of CE on attitude formation that subsequently leads to favourable intention and finally to actual purchase behaviour. The contribution of the paper is multi-folds. On the academic front, it helps to gain insights about the roots of the ethnocentrism construct, and on the managerial front, it helps domestic and foreign marketers to analyze the Indian market and to tailor their marketing strategy for more acceptance of their products.

AN ANALYTICAL STUDY ON THE EFFECTS OF PERFORMANCE MEASURE INDICES IN GREEN SUPPLY CHAIN MANAGEMENT IN HOSPITALS (WITH SPECIAL REFERENCE TO DELHI NCR)

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Supply Chain Management (SCM) can be described as the management of the flow of goods and services from raw material to end user. The basic goal of supply chain management is to keep track of manufacturers, suppliers, transporters, warehouses, wholesalers, retailers and final users. SCM is the integration of various activities like supply chain planning, supply chain strategy, forecasting, procurement, material handling, storage and logistics. Green supply chain management (GSCM)



approaches the reduction of energy use & renewable alternatives, cutting water volumes & countering contamination, reducing, scrubbing or sequestering greenhouse gases (GHGs), decreasing quantities of waste recycling, packaging material reductions and reverse logistics. The present work proposes to identify the gaps in the stakeholder communication channel and to measure the PMI (Performance Measure Indices). The prime objective of this proposed work is to investigate the cause-effects of the performances of the stakeholder on different dimensions in order to make the Green Supply chain management more effective and optimized. This research work would be analytical in nature and will evaluate the responses of the responded. The research method would survey and case study and for this the Supply chain management of the Healthcare system will be critically examined. The overall project can be concluded as the measurement of PMI would take the GSC to the next level, where the entire system can be fast and error free. This proposed research would be emphasized on the development of new dimensions for an effective PMI.

IMPACT OF DIGITAL PAYMENT ON BUSINESS PERFORMANCE: A STUDY OF WOMEN STREET VENDORS IN ALWAL AREA

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In today's electronic generation, not even a single day goes without usage of internet and smart phones. This has made us more convenient way of approaching things at the tip of finger. One of those practice which all of us come across is "Digital payment. Today Paytm have gained a lot of significance in the past few years in India. Street vendors in India are using digital payment apps in their business operations for smooth functioning of sales. Security of payments is very crucial in every online transaction. To safeguard all payment transfers are processed securely, Paytm Payment Gateway uses the latest technical -know to keep proceedings safe for customers. Street vendors of Telangana were dominant in the country in the use of latest technology in their daily transactions. More number of street vendors in the state have become habituated to digital payments. These days Street vendors are using cashless proceedings through the App like G-pay, phone pay and Ptm in all areas of Hyderabad..Digital proceedings, leading a major role in the State of Hyderabad. customers are preferring to pay small amounts of Rs 5, Rs 10 in digital



mode .It reduces the cashless transactions. The present study is basically done to study the opinion on digital payments among street vendors of Alwal area and problem faced by street vendors while practicing the digitalization using Digital payments. This study covers both the primary data and secondary data. The study was conducted to evaluate sales or income of street vendors before and after practicing the Digital Payments through survey and questionnaire method.

AN EMPIRICAL STUDY ON COMPARATIVE ANALYSIS OF PUBLIC AND PRIVATE HOUSING FINANCE COMPANIES IN INDIA

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Housing being the one of the essential requirements of humanity, the demand for sanctorum grows in line with the increase in population and the standard of living. Hence the need of financing the purchasing of a House came up. Housing is a habitual problem both for developed and developing countries but in varying degrees and confines. The problem of Housing has been exacerbated by the increase in population, failure of land areas, twisting land prices, low- income situations and low rate of addition to the Housing stock, inadequate conservation and the fast pace of urbanization. With the emergence of National Housing Bank in 1987, the systematized Housing finance industry has been dominated by the technical Housing Finance Institutions regulated by NHB, and the role of marketable Banks, Co operative Banks, and Agricultural and Rural Development Banks come secondary. But, in performance of National Housing Policy and precedence sector lending morals of Central Government, marketable banks come more dynamic in the Housing finance business, which posed trouble to the technical HFIs, and their market share has vastly adulterated. Lowering of interest rates, entry of numerous new players, thin spreads, reduced credit off take to artificial sector, insignificant product isolation etc. have made competition in Housing finance industry veritably stiff. Further, the borrowers are brazened with numerous problems as they aren't completely apprehensive of the different aspects of Housing loan of different fiscal institutions, similar as the services rendered, interest computation, processing charges, maturity term, effective rate of interest etc. which make comparison between institutions more complicated. Therefore, the complex nature of Housing finance in India itself necessitates an evaluation of the services rendered by the players in the industry to



its customers and their comprehensions and position of satisfaction in this regard. Hence, a relative study on the performance of Public and Private Housing Finance Companies in India has been made.

UNVEILING THE COMPLEXITIES OF RELATIONSHIPS: A STUDY OF PREETHI SHENOY'S NOVEL "THE ONE YOU CANNOT HAVE"

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Relationships form the very foundation of human existence, shaping our lives in profound ways. Whether they are familial, romantic, or platonic, relationships have the power to bring immense joy, support, and fulfilment, while also presenting challenges and opportunities for growth. Having positive relationships in our lives can contribute to our overall happiness and well-being. They can also help us learn how to better regulate our emotions, understand our feelings and experiences, solve problems more effectively, and face life's challenges with greater resilience. The present study on Preethi Shenoy's novel, "The One You Cannot Have", delves into the multifaceted web of human emotions and relationships, exploring the complexities of love, loss, and second chances with hope, determination, and transformation. After reviewing a greater number of articles, books and theses it has been proved that safe guarding our mental health is very essential and should be prioritised by all. Investing in healthy and meaningful relationships is an important part of taking care of our mental health and well-being.

भारतीय बैंकिंग क्षेत्र के सुधारों पर परियोजना : चुनौतियाँ

डॉ विमलेश कुमारी

असिस्टेंट प्रोफेसर, विद्या सम्बल योजना, ई. ए. एफ. एम. विभाग, श्री रतनलाल कँवरलाल पाटनी गवर्नमेंट पी.
जी. कॉलेज, किशनगढ़, अजमेर, राजस्थान

भारत में 1991 से आर्थिक सुधार कार्यक्रमों को अपनाया इस दिा में, बैंकिंग क्षेत्र में सुधार की आवश्यकता अनुभव की गई। बैंकिंग क्षेत्र में सुधार 1969 में 14 बड़े निजी बैंकों और 1980 में 6 और बैंकों के राष्ट्रीयकरण के साथ प्रारम्भ हो गई थी। बैंकिंग सुविधाएँ कम विकसित क्षेत्रों ग्रामीण किसानों, लघु उद्यमियों व अर्द्धशहरी व शहरी क्षेत्रों में शाखा विस्तार करना, बड़े पैमाने पर जमा एकत्र करना व समाज के कमजोर वर्गों पर विशेष ध्यान देते उत्पादक क्रियाओं के लिए निधियां उधार देने पर विशेष बल दिया गया था। 1969 में कुल



बैंक जमाएँ सकल घरेलू उत्पादन का 15% थी वे बढ़कर 40% हो गयी है। इस तरह बैंक शाखाओं की लगभग 40% शाखाएँ ग्रामीण क्षेत्र में है। व्यापारिक बैंक प्राथमिक प्राप्त क्षेत्रों में अपने कुल ऋणों का 35 से 40% ऋण दे रहे है। बैंकिंग क्षेत्र में क्षेत्रीय विषमताओं में भी कमी आयी है।

आध्यात्मिक पर्यटन के परिप्रेक्ष्य में आतिथ्य उद्योग की भूमिका(राजस्थान क्षेत्र के विशेष संदर्भ में)

महेंद्र कुमार वर्मा

सहायक आचार्य – व्यावसायिक प्रशासन, श्री रतनलाल कंवरलाल पाटनी, राजकीय स्नातकोत्तर
महाविद्यालय, किशनगढ़

विश्व के विभिन्न उद्योगों में पर्यटन उद्योग भी अपनी एक अलग पहचान रखता है। विश्व यात्रा और पर्यटन परिषद के अनुसार पर्यटन और यात्रा वैश्विक स्तर पर तेजी से बढ़ता हुआ उद्योग बन गया है। प्रकृति, वरीयता और उद्देश्यों के आधार पर पर्यटन को विभिन्न श्रेणियों में विभाजित किया जा सकता है जिसमें हम सांस्कृतिक पर्यटन, ऐतिहासिक पर्यटन, पारिस्थितिक पर्यटन पर्यावरण पर्यटन, आध्यात्मिक पर्यटन, मनोरंजन पर्यटन, ग्रामीण पर्यटन, तीर्थ पर्यटन, चिकित्सा पर्यटन, व्यापार पर्यटन, स्वास्थ्य पर्यटन, प्रकृति पर्यटन, साहसिक पर्यटन, कृषि पर्यटन, फिल्म पर्यटन व खेल पर्यटन को सम्मिलित कर सकते हैं। पर्यटन उद्योग रोजगार का प्रमुख जरिया भी है, इससे जुड़े प्रत्यक्ष एवं अप्रत्यक्ष रूप से कई सेवा उद्योगों में बहुत से लोगों को रोजगार के अवसर प्राप्त होते हैं। समाजशास्त्र, व्यापार अनुसंधान तथा सेवा वितरण के क्षेत्र में आध्यात्मिक पर्यटन की अवधारणा को मजबूती प्रदान की है, क्योंकि कोई भी पर्यटक एक देश से दूसरे देश में भ्रमण हेतु जाता है तो व्यापार व रोजगार के साथ-साथ विदेशी मुद्रा भी लेकर जाता है। विदेशी मुद्रा का महत्व विकासशील देशों के लिए राष्ट्र जीवन रक्षक के समान होता है। भारत आध्यात्मिकता का प्रमुख केंद्र पुरातन काल से रहा है। प्रतिवर्ष कहीं विदेशी पर्यटक आध्यात्मिक शांति आत्म खोज के लिए आते हैं। जिनमें विभिन्न धर्म क्षेत्र के पर्यटक सम्मिलित होते हैं। विदेशी पर्यटक के साथ-साथ घरेलू पर्यटक भी आस्था विश्वास आध्यात्मिकता के लिए देशभर में भ्रमण करते हैं। (रणनीतिक पहल और सरकारी सलाहकार दल अप्रैल 2012) पर्यटन के अलावा वर्तमान समय में अध्यात्म की ओर लोगों का ध्यान जाने से सेवा उद्योग में उल्लेखनीय परिवर्तन हुए हैं। पर्यटन उद्योग को आध्यात्मिकता की अवधारणा ने प्रभावित किया है। राजस्थान राज्य भारत के कई संस्कृतियों और रीति-रिवाज आज भी बरकरार रखे हुए है। राजस्थान की सड़कों पर टहलते हुए कोई भी स्थानीय संस्कृति को छू सकता है, और उसे अनुभव कर सकता है। वे कुछ विलुप्त धार्मिक रीति-रिवाजों को भी देख सकता है। राजस्थानी व्यक्ति धार्मिक रीति-रिवाजों को बेहद गंभीरता से लेते हैं। अधिकांश यात्री न केवल राजस्थान के प्रसिद्ध स्थलों और कला के शानदार कार्यों के बारे में जानने के लिए आते हैं बल्कि अपनी आत्मा की प्यास को संतुष्ट करने और उसे प्रार्थना करने के लिए भी आते हैं, चाहे मस्जिद हो या मंदिर राजस्थान सभी प्रकार के धार्मिक स्थलों से समृद्ध है, जो मानवीय गरिमा और शांति के लिए प्रति सम्मान की भावना को प्रेरित करते हैं। (ब्राउनस्टीन 2008 और 2006) वर्तमान काल में पर्यटन उद्योग भारत में स्थापित सेवा उद्योग है, क्योंकि 25 से 35% पर्यटकों की आवाजाही से राजस्व की प्राप्ति होती है 70% से अधिक पर्यटक प्रतिवर्ष आध्यात्मिक स्थलों की यात्रा करते हैं। (कॉक्स एंड किंग)



मध्यप्रदेश के आर्थिक विकास में पर्यटन उद्योगों की भूमिका का विश्लेषणात्मक अध्ययन
लखन लाल चौकसे

शोधार्थी, वाणिज्य अध्ययनशाला, विक्रम विश्वविद्यालय, उज्जैन, मध्यप्रदेश

विश्व के प्रायः सभी देशों में पर्यटन एक प्रमुख मनोरंजन व्यवसाय है। भारत में भी पर्यटन को दुरत गति से विस्तार मिल रहा है। भारत के पर्यटन मानचित्र पर मध्यप्रदेश एक उभरता हुआ राज्य है। मध्यप्रदेश का प्राकृतिक सौन्दर्य विलक्षण है। यहाँ के प्राकृतिक, धार्मिक, पुरातात्विक, आध्यात्मिक और सांस्कृतिक महत्व के स्थल पर्यटकों को स्वाभाविक रूप से आकर्षित करते हैं। मध्यप्रदेश सांस्कृतिक रूप से भी समृद्ध राज्य है। मध्यप्रदेश राज्य में पर्यटन के विकास के लिए राज्य निर्माण के बाद से बहुत तेजी से काम हुए हैं। मध्यप्रदेश अपने आप में पर्यटन के क्षेत्र में समृद्धि की ओर बढ़ता हुआ राज्य है। यहाँ ऐतिहासिक, पुरातात्विक, धार्मिक, औद्योगिक केन्द्र, प्राकृतिक सौंदर्य राष्ट्रीय उद्यान एवं वन्य प्राणी अभ्यारण्य के साथ-साथ गौरवशाली आदिम संस्कृति का अद्वितीय उदाहरण देखने को मिलता है। मध्यप्रदेश एक विकासोन्मुख राज्य है, जहाँ की अर्थव्यवस्था में पर्यटन उद्योग की विशेष भूमिका है। राज्य में समस्त प्रकार के पर्यटन स्थल प्रचुर मात्रा में अवस्थित हैं तथा इनके विकास और विस्तार की आवश्यकता है।

मुख्यमंत्री चिरंजीवी स्वास्थ्य बीमा योजना का मूल्यांकनात्मक अध्ययन
(अलवर जिले के विशेष संदर्भ में)

प्रो. बी.एस.शर्मा

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राजस्थान राज्य भारत में जनसंख्या की दृष्टि से 7 वां सबसे बड़ा राज्य है, यहाँ की अधिकांश जनसंख्या गाँवों में निवास करती है, गाँवों की आबादी के आय का मुख्य स्रोत कृषि है मुख्यमंत्री चिरंजीवी स्वास्थ्य बीमा योजना राज्य के योजनाओं में से सबसे बड़ी योजनाओं में से एक है। इस योजना का मुख्य उद्देश्य राज्य के प्रत्येक व्यक्ति को कम खर्च में स्वास्थ्य सुविधा उपलब्ध करवाना है, जिसके लिए राज्य सरकार **"निरोगी राजस्थान"** का सपना लिए हुए राज्य में स्वास्थ्य सुविधाओं को बढ़ाने व बदलने का कार्य कर रही है। इस योजना के शुरू होने के बाद राज्य के स्वास्थ्य बीमा में वृद्धि आई है। यह योजना राजस्थान की उभरती हुई योजना में से एक है। इस घोषणा से लोगों के लिए स्वास्थ्य सुविधाएं बढ़ेंगी और स्वास्थ्य पर होने वाले खर्च में कमी आएगी। राज्य सरकार भी इन स्वास्थ्य सुविधाओं को पहुँचाने में भी सफल रही है सरकार बीमा योजना को ग्रामीण इलाकों के साथ साथ शहरी इलाकों में भी क्रियान्वयन करने में सफल हो पाई है। राज्य सरकार को बीमा योजना का क्रियान्वयन एवं इसके सफल संचालन करना एक चुनौती पूर्ण कार्य है। इस योजना को बढ़ावा देने के लिए हाल ही में पेश किए गए बजट में बीमा राशि 25 लाख कर दी गयी है। इस शोध का उद्देश्य यह निर्धारित करना है कि अलवर जिले में मुख्यमंत्री चिरंजीवी स्वास्थ्य बीमा योजना का मूल्यांकनात्मक अध्ययन करना है।



**THE INTERRELATIONSHIP BETWEEN SELF-EFFICACY AND RESILIENCE
AMONG HIGH SCHOOL TEACHERS IN THE UAE**

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This study investigates the relationship between self-efficacy and resilience among high school teachers in the UAE, focusing on how these constructs impact their professional lives and effectiveness in the classroom. Self-efficacy, defined as the belief in one's capabilities to execute tasks successfully, significantly influences teachers' performance, motivation, and ability to inspire students. High self-efficacy leads teachers to view challenging tasks as opportunities to overcome rather than threats to avoid, fostering a positive and proactive approach to teaching. Resilience, the capacity to recover from adversity and maintain emotional stability, is equally vital for teachers facing daily stress and challenges. This research aims to understand the interplay between self-efficacy and resilience and their combined effect on teachers' professional lives. Using a descriptive research design, the study involved high school teachers with a minimum of two years of experience. The findings indicate that high levels of self-efficacy correlate with increased resilience, suggesting that teachers who believe in their capabilities are better equipped to handle stress and bounce back from setbacks. Additionally, the study found that demographic factors such as age, gender, income, and experience also influence the levels of self-efficacy and resilience among teachers. This relationship underscores the importance of fostering self-efficacy in teacher development programs to enhance resilience, ultimately benefiting both teachers and students. These findings can guide school administrations in implementing training sessions and support systems that bolster teachers' confidence and resilience, ensuring a more effective and resilient teaching workforce.



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