

Social Science and Business (Book of Abstracts)

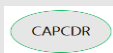
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Center for Academic & Professional Career Development and Research
(CAPCDR)



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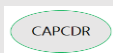
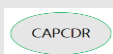


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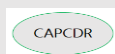
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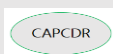
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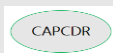
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Preface

This book includes the abstracts of all the papers presented at the International Conference on Social Science and Business, December 16-17, 2023, organized by the Center for Academic & Professional Career Development and Research (CAPCDR). A full conference program can be found before the relevant abstracts.

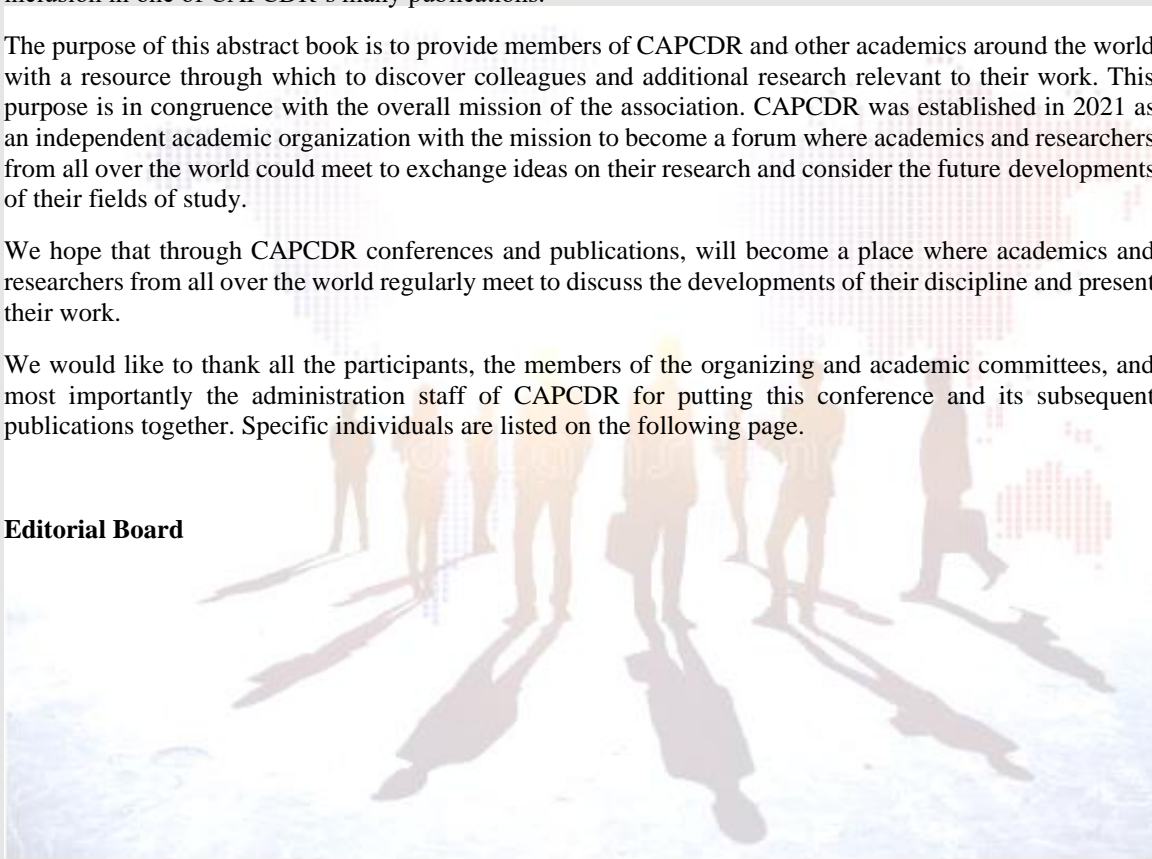
By CAPCDR's Publication Policy, the papers presented during this conference will be considered for inclusion in one of CAPCDR's many publications.

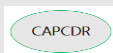
The purpose of this abstract book is to provide members of CAPCDR and other academics around the world with a resource through which to discover colleagues and additional research relevant to their work. This purpose is in congruence with the overall mission of the association. CAPCDR was established in 2021 as an independent academic organization with the mission to become a forum where academics and researchers from all over the world could meet to exchange ideas on their research and consider the future developments of their fields of study.

We hope that through CAPCDR conferences and publications, will become a place where academics and researchers from all over the world regularly meet to discuss the developments of their discipline and present their work.

We would like to thank all the participants, the members of the organizing and academic committees, and most importantly the administration staff of CAPCDR for putting this conference and its subsequent publications together. Specific individuals are listed on the following page.

Editorial Board





Welcome Message

It is my great pleasure to welcome you all to our CAPCDR Conference. This is the 6th conference the conference is being held online. On behalf of the conference organizers, I would like to thank you all for your participation.

The theme of this conference is "Social Science and Business." More than two years have passed since the outbreak of the pandemic, during which time it has caused enormous loss and damage to people all over the world. Finally, we are beginning to see the light at the end of this dark tunnel as effective vaccines are being rolled out. It is at this juncture that our conference poses the following questions: what will the so-called new normal look like that emerges after the pandemic? and, how are we going to adapt to this new normal? These questions are the central theme of the conference.

The last few weeks have witnessed heightened awareness of the threat from the outbreak of COVID-19 (coronavirus). As the virus spreads around the world, we also need to understand what it means for the education systems of Europe and Central Asia. With the need to contain the virus, many countries are implementing measures to reduce gatherings of large crowds. Our schools are not immune to these actions nor to the spread of the virus. Many countries have now implemented measures in their education systems – from banning gatherings to the temporary closing of schools.

At the epicenter of the virus – China – more than 180 million schoolchildren are staying home. But while schools are temporarily closed for quarantine, schooling continues. It's just that it is a different kind of teaching. Students are being educated remotely using technology. This is being done through a variety of online courses and electronic textbooks. To date, almost all countries in the Europe and Central Asia region have instructed their primary and secondary school systems to close completely or partially, to stop a possible virus spread among students and the general public.

The question is, from an educational perspective, what do these students do when schools are closed? In China, a massive effort is underway to make sure children keep learning. Technology seems to be the answer. We will only know how effective this is after the crisis, but it does seem to be a good use of children's time. Home schooling might be an answer, but this option is not very widespread outside of the United States. In Europe and Central Asia, we have a diverse set of countries at different levels of income and development. The spread, use and availability of technology is key, as is the availability of online learning materials, as well as devices and the level of internet connectivity at home.

At the same time, one more important question is: can students actually benefit from technology at home? Here we clearly have an equity issue. While financially well-off families can afford computers and multiple devices, students from struggling families can hardly afford simple devices and may likely not have the internet at home. For example, PISA 2108 data from Belarus confirms the lack of any device puts students at a large disadvantage in terms of educational achievement. It is also an indicator of poverty. Using a quick survey of World Bank staff working on education in the region, we gathered some key statistics on the availability of technology and online learning materials in the region.

In terms of internet connectivity at school, most countries in the Europe and Central Asia region have the basic capabilities that enable schools to deliver instruction using technology. Only a few countries lack this capacity. What is happening on the other end of the internet cable? In many countries in the region, we see that home connectivity has become widespread and home internet connections may enable students to connect to different type of learning resources. As many countries have been implementing computer equipment programs in the region over the last few decades, they are better positioned in terms of



technological equipment in schools. For example, as per our assessment of the IT equipment and internet connectivity in schools, 50% of them have basic resources to ensure the minimum ability to deliver content.

At the same time, another 20% are in a position to provide good computers and networking with decent internet connectivity and robust security. Yet, with all this progress in a majority of countries, one-third are in the unenviable position of not being fully equipped nor fully connected to the internet. Let's look at educational content. Two-thirds of school systems do not use digital content in education. Another 20% of countries use some digital learning resources in teaching, but only in some schools. A mere 10 percent of countries have more robust digital learning capabilities with some of the educational content available outside of school. No country, according to our assessment, has universal curriculum-linked resources for teaching and learning, regardless of place and time.

Distance education capabilities are also limited. By our estimation, in 70 percent of countries in the region, we see zero to minimal distance education capabilities. The other 30 percent have better capabilities, but none have integrated curriculum widely delivered with a blended mode. We need to think about the state of distance education. Traditionally, distance education was conducted by paper mail through the post office. This is not the case today. Yet, we do not see tremendous progress in terms of its use. It is very likely that the traditional school education just does not need distance technology.

At the same time, countries that lack access to good teaching in remote areas try to use this capability for education improvement, both by using the older and proven technologies such as radio and television broadcasting, and leveraging the potential of ICT. This is where teacher training with digital technologies and applications becomes important.

Media, and especially social media, can also be used to educate students about the virus itself and to teach basic hygiene. In Vietnam, for example, a cartoon musical video about handwashing and other precautionary measures to protect from the virus has gone viral. As the region's current education systems are designed for face-to-face teaching and learning, the lock-down and school closures may be accommodated if they happen in short periods of time. However, if the situation continues to last for months, it may need a dramatic change in delivery.

A time of crisis is also an opportunity for all education systems to look into the future, adjust to possible threats, and build their capacity. We believe that the Europe and Central Asia region has enormous potential for this to happen, regardless of COVID-19.

Thank you.

Professor Dr Kazi Abdul Mannan
Chairperson.
Conference Organizing Committee



About CAPCDR

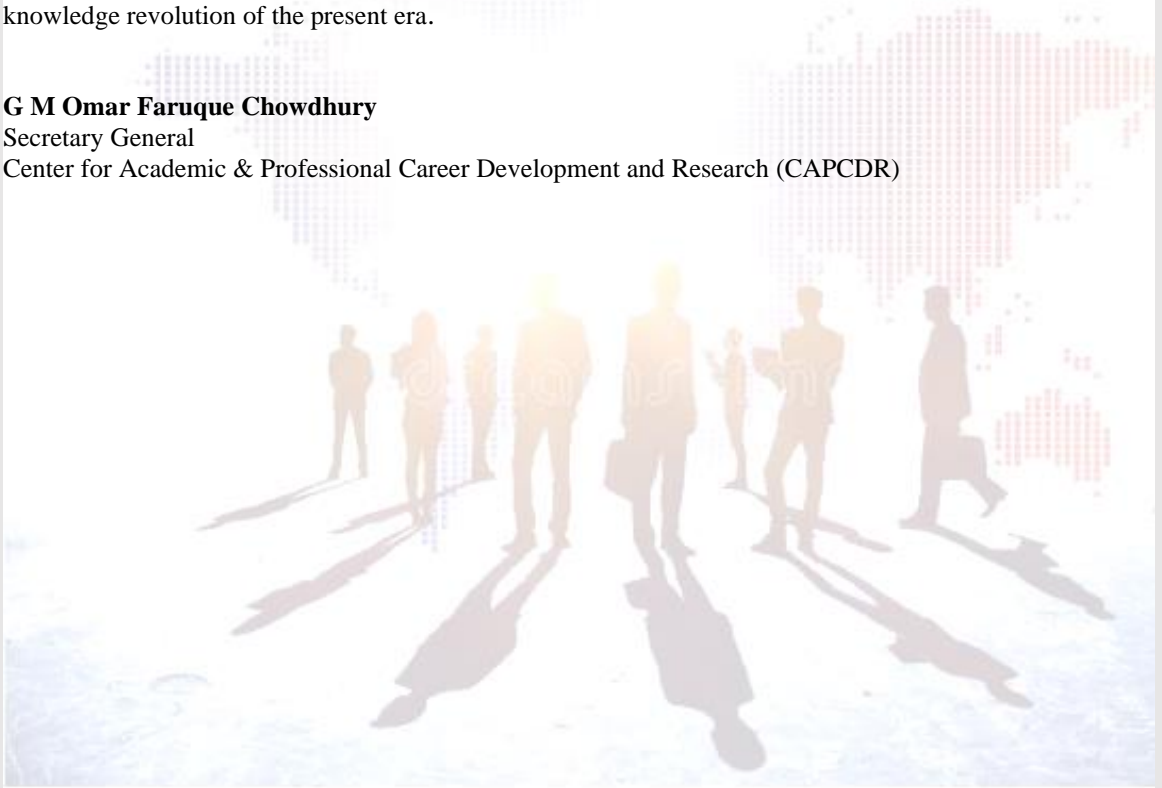
Center for Academic & Professional Career Development and Research (CAPCDR) is a consortium of research and policy makers drawn from national and international universities, institutes and organizations. CAPCDR is presently based in Asia and is shaping as the largest such group focusing specifically on the issues related to academic career, professional development and research.

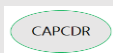
The CAPCDR works as an academic and policy think tank by engaging national and international experts from academics, practitioners, and policy makers in a broad range of research areas. In the changing global environment of academic research and policy making, the role of CAPCDR will be of immense help to the various stakeholders. Many developing countries cannot afford to miss the opportunity to harness the knowledge revolution of the present era.

G M Omar Faruque Chowdhury

Secretary General

Center for Academic & Professional Career Development and Research (CAPCDR)





About Conference

The world of business is undergoing a time of considerable stress, change and in some sectors unprecedented growth. Much of the conventional wisdom concerning business education and theory is being challenged and thus it is all the more important to endeavour to elucidate what is taking place. Economic certainties look increasingly vulnerable and existing formulas appear jaded and, in some cases, moribund. Where once academics were fixated with global brands and multi-nationals increasingly the role of SMEs is coming to the fore.

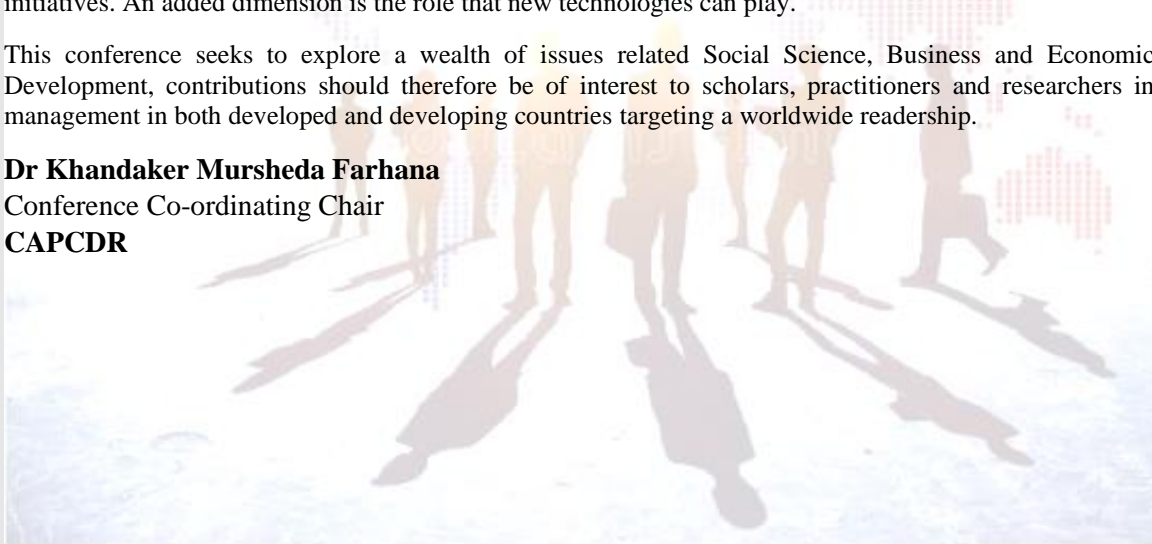
Regrettably the global economic crisis is increasingly used as an excuse for poor performance at all levels thus limiting the search for routes out of it. It should not be seen as a destroyer but as a purifier, ensuring the survival and prosperity of the fittest. The business environment has changed and will be changing more than ever in years to come – some traditionally powerful markets have weakened while others have grown, cultural and geographical distances between people are shrinking, innovation in all aspects (technology, markets, finance, etc.) has become paramount for sustainable competitive advantage. The challenge of economic development is one faced by all nations and there is an extraordinary array of initiatives that are being put into place to act as ‘economic pump primers’. Whereas once developed markets would have only been interested in how other developed economies are stimulating economic development, increasingly there is interest in how developing economies are proving fertile nurseries for imaginative and often successful initiatives. An added dimension is the role that new technologies can play.

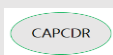
This conference seeks to explore a wealth of issues related Social Science, Business and Economic Development, contributions should therefore be of interest to scholars, practitioners and researchers in management in both developed and developing countries targeting a worldwide readership.

Dr Khandaker Mursheda Farhana

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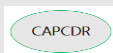
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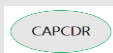
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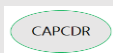
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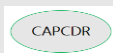
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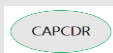
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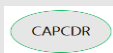
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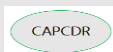
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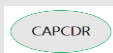
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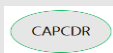
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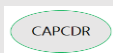
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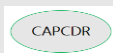
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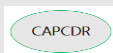
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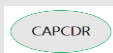
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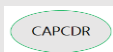


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Moderator

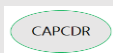
Babitha N S

Research Scholar of Law

CHRIST (Deemed to be University)

India





Session Chairs



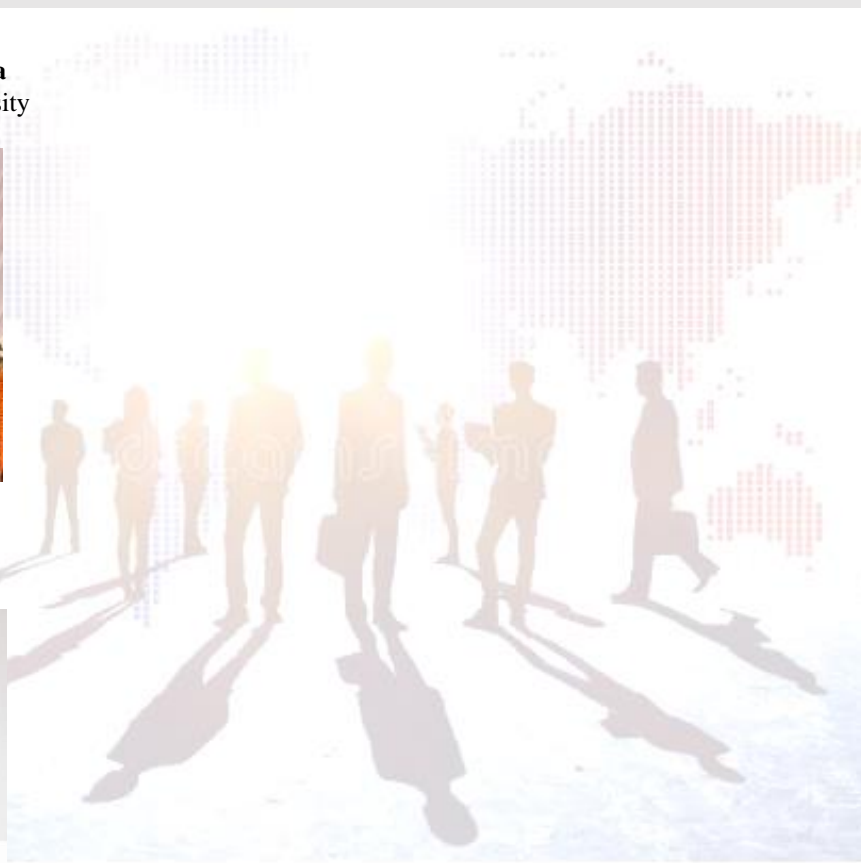
Dr Jaymund M. Floranza
Catanduanes State University
Philippines

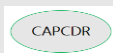


Dr Samridhi Tanwar
Indira Gandhi University
Haryana
India



Prof. Dr Viveka Nand Sharma
Malwanchal University
India





Dr J. Suresh Kumar
St. Joseph University, Nagaland
India



Dr Sharmila Kayal
Adamas University
India



Professor Dr Abul Hossain
Green University of Bangladesh
Bangladesh





Prof. Dr Ankur Goel
Meerut Institute of Technology
Meerut (UP)
India



Dr Vinodkumar D. Kumbhar
Shivaji University
India



Dr Nisikant Nayak
XIM University
India



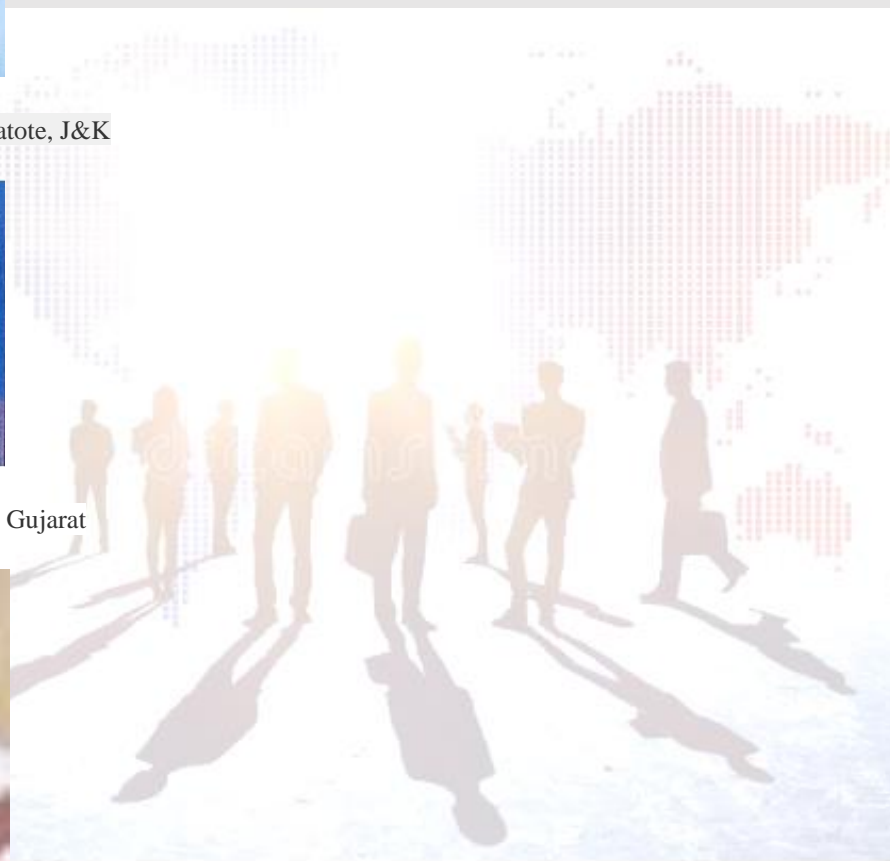
Dr Om Raj Katoch
Govt Degree College Batote, J&K
India



Dr Vijay S. Jariwala
Sardar Patel University, Gujarat
India



Dr R. Ramachandran
Sona College of Arts and Science
India





Smriti Singh Chauhan

Sharda University
India



Dr K. Manimekalai

Sri GVG Visalakshi College for Women
India



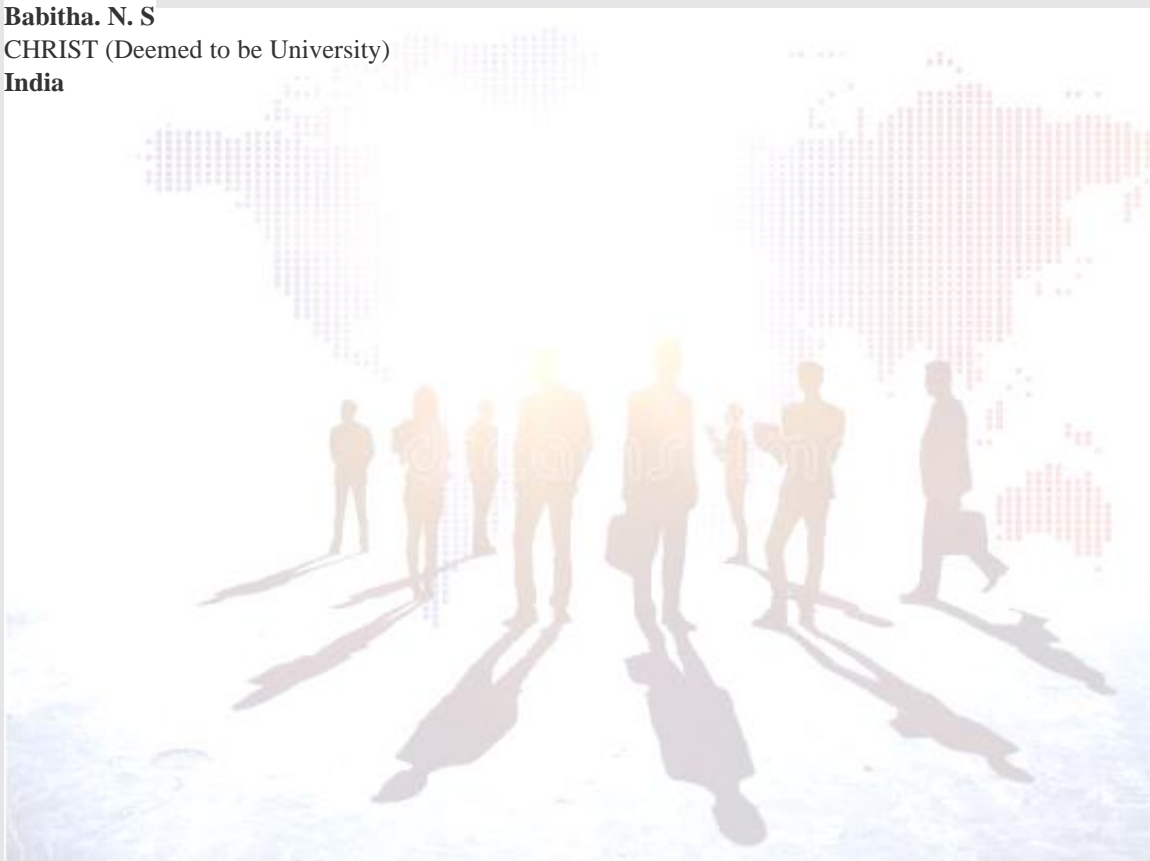
Dr Shalini Singh

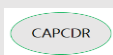
CHRIST (Deemed to be University)
India





Babitha. N. S
CHRIST (Deemed to be University)
India



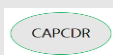


SESSION MEMBERS

ROOM	MEMBERS
I	Co-Chair Dr Kh Atikur Rahman Member Dr Aswathy VK
II	Co-Chair Dr M. Palanisamy Member Dr Rajeev Kumar Sinha
III	Co-Chair Dr Vijay S. Jariwala Members Dr D. Ranjithkumar Dr Divya Vijay
IV	Co-Chair Dr Gunmala Gugalia Member Dr Mariya Aslam
V	Co-Chair Dr M. Vadivel Member Dr Rahul Pandey
VI	Co-Chair Dr V. Saranya Members Dr Biniyam Dr Anamika Chauhan
VII	Co-Chair Dr Debojit Konwar Members Dr. Chandra Bhooshan Singh Ms. Mariyam Ahmed Ms. Sunanda Narang Gao



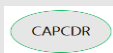
VIII	Co-Chair Dr Pawanjeet Kaur Member Dr Prakash Rajaram Chavan Dr Dhanesh Ninganna Ligade
IX	Co-Chair Dr Meera Bamba Members Dr Biniyam Bogale Dr Mamta Aggarwal Dr Nguyen Thi Do Quyen
X	Co-Chair Dr Nidhi Goenka Member Dr T. J. Joseph
XI	Co-Chair Dr D. Shobana Member Dr Sonia Rajoria
XII	Co-Chair Dr Rupali V. Jadhav Member Dr Shubhanker.Yadav
XIII	Co-Chair Dr Kh. Mursheda Farhana Member Dr Sumeet Kachhara
XIV	Co-Chair Dr Muhammad Getso Members Prof. Dr Mahadev G. Landge Dr Rajender Kumar Nikita Suresh Kumawat
XV	Co-Chair Dr Mujahid Farid Member Dr Navdeep Kumar



XVI

Co-Chair
Ms.B.Iswary
Member
Lt. Dr K. Shobana
Dr Nidhi Goenka





PROGRAM SCHEDULE

International Conference

on

Social Science and Business

December 16-17, 2023

Venue: Zoom Platform

PLENARY SESSION

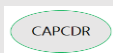
16th December 2023

Based Time: (1:30-3:00 pm) India

Local Time: Albania (9:00 am), Algeria (9:00 am), Bangladesh (2:00 pm), Ethiopia (11:00 am), India (1:30 pm), Indonesia (3:00 pm), Mauritius (12:00 pm), Morocco (9:00 am), Nigeria (9:00 am), Pakistan (1:00 pm), Philippines (4:00 pm), Russia in Moscow (11:00 am), Tanzania (11:00 am), Zambia (10:00 am) and Zimbabwe (10:00 am)

Welcome Address	: Babitha. N. S School of Law, Central Campus CHRIST, Bangalore India	1:30-1:35 pm
Focus: Cross-border cooperation between Russia and China in education: problems and prospects	: Professor Dr Zalesskaia Olga Doctor in History Blagoveshchensk State Pedagogical University/ Blagoveshchensk Russia	1:35-1:55 pm
Focus: Gig workers and inclusion: perspective of social security benefits	: Professor Dr Sapna Sainath Head of the Department of School of Law Christ University Bangalore India	2:00-2:20 pm
Focus: University to work transition: Exploring the expectations of potential employers and the required roles of a University	: Dr Kh Atikur Rahman Associate Professor of English and Communication Bangabandhu Sheikh Mujib Maritime University Bangladesh	2:25-2:45 pm
Vote of thanks	: Dr Khandaker Mursheda Farhana Associate Professor Department of Sociology and Anthropology Shanto-Mariam University of Creative Technology Bangladesh	2:45-2:50 pm

Join Zoom Meeting: <https://us02web.zoom.us/j/81762359250?pwd=V1hvMFU3YjEvK253M2Jlby9HOHZBdz09>
Meeting ID: 817 6235 9250
Passcode: 939842



PARALLEL SESSIONS

DAY ONE

16th December 2023 (Saturday)

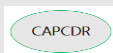
ROOM: I		Session Members
Session Chair	Time	
<u>Dr Jaymund M. Floranza</u> Catanduanes State University Philippines	9:00-11:00 am (Bangladesh) 8:30-10:30 am (India)	Co-Chair Dr Kh Atikur Rahman Member Dr Aswathy VK
Mohammad Jashim Uddin Sharmin Sultana Northern University Bangladesh Author ID: Edu51161223 Bangladesh	Breaking the Chains: A Postmodern Feminist Study of Syed Waliullah's Bohipiri	
Dr V. Saranya Ms. U. Pushpalatha KCG College of Technology Author ID: Bus99161223 India	Empowering College Students with AI: Writing Analysis and Enhancement	
Ms. U. Pushpalatha Dr V. Saranya KCG College of Technology Author ID: Edu23161223 India	A Scientific Approach to Improve Listening Skills for the ESL Learners	
Anzar Hussain Shah Radhika Arni University Himachal Pradesh Author ID: Edu12161223 India	An increasing tendency of unemployment among educated youth, which is harmful to society, special reference to India	
Mohammad Jashim Uddin Northern University Bangladesh Author ID: Edu74161223 Bangladesh	Aminul Islam's Poems : Conflict between Modernism and Post-Modernism	
Join Zoom Meeting: https://us02web.zoom.us/j/89130900140?pwd=ZG5sMHl4am12YW5XRW9EWjhIVjFTQT09 Passcode: 913805 Meeting ID: 891 3090 0140		



DAY ONE

16th December 2023 (Saturday)

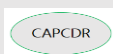
<u>Session Chair</u>	<u>ROOM: II</u>	<u>Session Members</u>
Dr Samridhi Tanwar Indira Gandhi University Haryana, India	<u>Time</u> 9:30-11:30 am (Bangladesh) 9:00-11:00 am (India)	
Dr Navdeep Kumar Lyallpur Khalsa College, Jalandhar (Punjab) Author ID: Bus56161223 India	Fintechs and Sustainable Development – Indian Scenario	Co-Chair Dr M. Palanisamy Member Dr Rajeev Kumar Sinha
Dr Abdal Ahmed et al Tula's Institute of Management & Engineering Author ID: Bus62161223 India	Sales Promotional Activities During the Covid-19 Pandemic: A Study	
Dr Chandra Bhooshan Singh Ms. Mariyam Ahmed Kalinga University, Raipur Author ID: Bus66161223 India	Revolutionizing digital marketing: the impact of artificial intelligence on personalized campaigns	
Dr Pawanjeet Kaur GD Goenka University Author ID: Bus88161223 India	Applicability of Artificial Intelligence in Business	
Lt. Dr K. Shobana Ms. B. Iswarya Sree Saraswathi Thyagaraja College, Pollachi Author ID: Bus100161223 India	Effective utilization of social media in the growth of business	
Join Zoom Meeting: https://us02web.zoom.us/j/81762359250?pwd=V1hvMFU3YjEvK253M2Jlby9HOHZBdz09 Meeting ID: 817 6235 9250 Passcode: 939842		



DAY ONE

16th December 2023 (Saturday)

<u>Session Chair</u>	<u>ROOM: III</u>	<u>Session Members</u>
Prof. Dr Viveka Nand Sharma Malwanchal University India	<u>Time</u> 11:30 am-1:30 pm (Bangladesh) 11:00 am-1:00 pm (India)	
Miss Nchumbeni S Ovung Dr Debojit Konwar St. Joseph University Author ID: Eco30161223 India	A Case Study on Performance and Impact of National Minorities Development & Finance Corporation (NMDFC) Scheme in Kohima District of Nagaland	Co-Chair Dr Kh. Mursheda Farhana Members Dr D. Ranjithkumar Dr Divya Vijay
S. TemsusenlaAo Dr Debojit Konwar St. Joseph University Author ID: Bus32161223 India	Presentation Title: Cost Benefit Analysis of the Production of spices in Peren District, Nagaland	
Dr M. Sasikala Saravanan Holy Cross College Author ID: Bus34161223 India	Impact of textiles in agriculture industry	
Ms. Riweu Kenye Dr J. Suresh Kumar St. Joseph University Author ID: Bus35161223 India	Performance of banking sector: a study of select bank in India	
Priya Dr Mamta Aggarwal Dr Meera Bamba Chaudhari Bansi Lal University Author ID: Bus37161223 India	Women's financial resilience: a look at mudra yojana's influence on Indian MSMEs	
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DAY ONE

16th December 2023 (Saturday)

ROOM: IV

Session Chair

Dr J. Suresh Kumar
St. Joseph University,
Nagaland
India

Time

4:00-6:00 pm (Bangladesh)
3:30-5:30 pm (India)

Session Members

Co-Chair

Dr Gunmala Gugalia
Member
Dr Mariya Aslam

Urvisha J. Mataliya
Dr Vijay S. Jariwala
Sardar Patel University
Author ID: Bus49161223
India

An analytical study of comparison
between State Nutritional Index (SNI)
and HDI for Indian states

Dr Abdal Ahmed et al
Tula's Institute of
Management & Engineering
Author ID: Bus60161223
India

Exploring the Influence of Online
Platforms on Well-Being: The
Intersection of Social Media and
Mental Health

Dr M. Vadivel
Erode College of Law
Author ID: Tech65161223
India

Role of digital economy in Indian
economic growth

Ms. Sunanda Narang
Dr Chandra Bhooshan
Singh
Kalinga University
Raipur
Author ID: Bus67161223
India

An Empirical Study of Underpricing
in Initial Public Offerings

Dr M. Palanisamy
JKK Nataraja College of
Arts and Science
Author ID: Bus76161223
India

Competitiveness and determinants of
agricultural exports:
evidence from India

Join Zoom Meeting: <https://us02web.zoom.us/j/81762359250?pwd=V1hvMFU3YjEvK253M2Jlby9HOHZBdz09>
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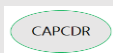


DAY ONE

16th December 2023 (Saturday)

ROOM: V

<u>Session Chair</u>	<u>Time</u>	<u>Session Members</u>
Dr Sharmila Kayal Adamas University India	4:30-6:30 pm (Bangladesh) 4:00-6:30 pm (India)	
Ms. Meera . B Dr Tripura Sundari. C.U Dhinesh Kumar. S Bharathidasan Govt.College for Women Author ID: Bus93161223 India	Need of Women entrepreneurs to succeed India's Sustainable Development Goals	Co-Chair Dr M.Vadivel Member Dr Rahul Pandey
Leenshya GUNNOO Eric BINDAH University of Technology Mauritius Author ID: Bus14161223 Mauritius	Analysing the Level of Financial Literacy and the Corresponding Impact on Financial Decision-Making: An Empirical Study in Mauritius	
Eric BINDAH Leenshya GUNNOO University of Mauritius Author ID: Bus15161223 Mauritius	Understanding the Evolving Landscape of Consumer Durables Purchases in Post-COVID-19 in Mauritius	
Regis Misheal Muchowe Hazel Mubango Zimbabwe Open University Author ID: Bus21161223 Zimbabwe	Human Resources Analytics in SMEs in Harare CBD: Opportunities and Challenges	
Lloyd Chingwaro Regis Mishaeal Muchowe Zimbabwe Open University Author ID: Eco22161223 Zimbabwe	Perceptions and attitudes of lecturers towards emergence of artificial intelligence in Zimbabwe state universities	
Join Zoom Meeting: https://us02web.zoom.us/j/89130900140?pwd=ZG5sMHl4am12YW5XRW9EWjhIVjFTQT09 Passcode: 913805 Meeting ID: 891 3090 0140		

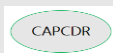


DAY ONE

16th December 2023 (Saturday)

ROOM: VI

<u>Session Chair</u>	<u>Time</u>	<u>Session Members</u>
Professor Dr Abul Hossain Green University of Bangladesh Bangladesh	6:30-8:30 pm (Bangladesh) 6:00-8:00 pm (India)	
Dr K. Manimekalai Sri GVG Visalakshi College For Women Author ID: Soc92161223 India	Issues and challenges of disability and rehabilitation services in India	Co-Chair Dr V. Saranya Members Dr Biniyam Dr Anamika Chauhan
Dr Abdal Ahmed et al Tula's Institute of Management & Engineering Author ID: Soc61161223 India	Analyzing the Influence of Indian Culture on Globalization: A Comprehensive Study	
Dr Sonia Rajoria Gitarattan International Business School Author ID: Soc31161223 India	Higher education for eliminating gender discrimination: breaking new grounds	
B. Iswarya Lt. Dr K. Shobana Sree Saraswathi Thyagaraja College Author ID: Soc87161223 India	Effect of social media on society	
Chongbang Nirmal et al Tribhuvan University Author ID: Sco43161223 Nepal	Local Entrepreneurship Enhancing Socioeconomic Status of Migrant Worker Household in Nepal: A field study	
Nelofar Ara Dr Aswathy VK Lovely Professional University Author ID: Soc06161223 India	Recollection of Racial Violence: Memory Movements and the Renaissance of Distressing Pasts	
Join Zoom Meeting: https://us02web.zoom.us/j/81762359250?pwd=V1hvMFU3YjEvK253M2Jlby9HOHZBdz09 Meeting ID: 817 6235 9250 Passcode: 939842		



DAY ONE

16th December 2023 (Saturday)

ROOM: VII

<u>Session Chair</u>	<u>Time</u>	<u>Session Members</u>
Prof. Dr Ankur Goel Meerut Institute of Technology Meerut (UP) India	7:00-9:00 pm (Bangladesh) 6:30-8:30 pm (India)	
Dr Samridhi Pooja Indira Gandhi University, Meerpur Author ID: Bus33161223 India	The G20 and Sustainable Development Goal: Bridging Global Commitments for a Sustainable Future	Co-Chair Dr Debojit Konwar Members Dr. Chandra Bhooshan Singh Ms. Mariyam Ahmed Ms. Sunanda Narang Gao
Dr Vijay S. Jariwala Dr Pankaj Gandhi Sardar Patel University Author ID: Bus64161223 India	An analysis of factors affecting to investor's decision for various investment avenues -a case study of investors of bardoli city of gujarat	
Dr Vinodkumar D. Kumbhar Dr Amol G. Sonawale PDVP Mahavidyalaya, Tasgaon Author ID: Bus69161223 India	The Role of Social Sciences in Shaping Sustainable Business Practices	
Dr Nidhi Goenka Kalinga University Author ID: Bus80161223 India	Analyzing content marketing's impact on brands in Raipur city	
Dr D. Shobana Dr J. Suresh Kumar St. Joseph University Author ID: Bus95161223 India	Sustainable Development through Creative Entrepreneurship in Nagaland: Challenges and Opportunities	

Zoom Meeting: <https://us02web.zoom.us/j/89130900140?pwd=ZG5sMHl4am12YW5XRW9EWjhIVjFTQT09>
code: 913805
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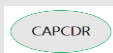
DAY TWO

17th December 2023 (Sunday)

ROOM: VIII

<u>Session Chair</u>	<u>Time</u>	<u>Session Members</u>
Dr Vinodkumar D. Kumbhar Shivaji University India	9:00-11:00 am (Bangladesh) 8:30-10:30 am (India)	
Swaraj M. Landge et al Vaidyanath College Author ID: Bus13161223 India	A Comprehensive Study on Business Communication on Corporate Social Responsibility in Pune, Maharashtra	Co-Chair Dr Pawanjeet Kaur Member Dr Prakash Rajaram Chavan Dr Dhanesh Ninganna Ligade
Ms. Mariyam Ahmed Mr. Satvik Jain Kalinga University Author ID: Soc59161223 India	The Planning and Implementation of Urban City at Naya Raipur in the State of Chhattisgarh, India – A Descriptive Study	
Ms Anshu Singh Choudhary Amity School of Fashion Design & Technology Author ID: Bus58161223 India	Threads of Transformation: Fostering an Entrepreneurial Mindset in Fashion	
Mr. Muhammad Waqas University of Veterinary and Animal Sciences, Lahore Author ID: Bus73161223 Pakistan	Investigating the Perception of Public about the COVID-19 Vaccinations in Pakistan	
Muhammad Wahaj Zaidi Sabika Alisher Jinnah University for Women Author ID: Bus54161223 Pakistan	Effects of Kidspreneurship on children's' autonomy in Pakistan	

Zoom Meeting: <https://us02web.zoom.us/j/83062460809?pwd=bTd2RklyUkVhUTc0dGs2MVZiWm8rQT09>
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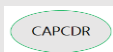


DAY TWO

17th December 2023 (Sunday)

ROOM: IX

<u>Session Chair</u>	<u>Time</u>	<u>Session Members</u>
Dr Nisikant Nayak XIM University India	9:30-11:30 am (Bangladesh) 9:00-11:00 am (India)	
Amit Anand Dr Masood Alam Khan Lalit Narayan Mithila University Author ID: Edu19161223 India	A Comparative study of the Attitude of Hindu and Muslim women, their Educational level and Social change in Sitamarhi district	Co-Chair Dr Meera Bamba Members Dr Biniyam Bogale Dr Mamta Aggarwal Dr Nguyen Thi Do Quyen
Neethu E Dr T. J. Joseph Central University of Kerala Author ID: Eco42161223 India	Determinants of Public Health Expenditure in India: A State- Level Panel Data Analysis	
Dheeraj Daniel CMA Sujata Singh Kalinga University Author ID: Bus57161223 India	Evidence from India for Measuring Equity Fund Efficiency	
Rashmi Ranjan Mohapatra Hindalco Industries Limited Author ID: Bus68161223 India	Social Science and Business	
Neha Khilwani Guru Ghasi Das (Central) University Author ID: Bus85161223 India	Green economy: "The need of the hour"	
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DAY TWO

17th December 2023 (Sunday)

ROOM: X

<u>Session Chair</u>	<u>Time</u>	<u>Session Members</u>
Dr Om Raj Katoch Govt Degree College Batote, J&K India	11:30 am-1:30 pm (Bangladesh) 11:00 am-1:00 pm (India)	
Aamir Ahmad Teeli Central University of Tamil Nadu Author ID: Eco01161223 India	Examining the impact of Sectoral Growth on Unemployment in Post Reform India	Co-Chair Dr Nidhi Goenka Member Dr T. J. Joseph
Mohammed Essa Dr Pramod Kumar Aggarwal Punjab University, Patiala Author ID: Eco04161223 India	Macroeconomic effect of inflation on Economic Growth in Ethiopia	
Sushanta Kumar Tarai Berhampur University Author ID: Eco05161223 India	Nexus between Foreign Direct Investment and Trade Openness	
Tama Hope Jacob et al Taraba State Polytechnic Jalingo Author ID: Eco28161223 Nigeria	Effect of Naira Notes redesign policy in Nigeria: Evidence from household and money market operator's cost of living in Taraba State	
Sulaiman Bashir Federal University Dutsin- Ma Author ID: Eco20161223 Nigeria	Nigeria's Economic Crisis in the Aftermath of the Petroleum Subsidy Removal	
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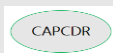


DAY TWO

17th December 2023 (Sunday)

ROOM: XI

<u>Session Chair</u>	<u>Time</u>	<u>Session Members</u>
Dr Nilesh Pandya Uka Tarsadia University India	12:00-2:00 pm (Bangladesh) 11:30-1:30 pm (India)	
Albert Joseph G. Ceniza Kasiglahan Village National High School Author ID: Edu10161223 Philippines	Factors affecting the job satisfaction in kasiglahan village national high school as perceived by educational leaders and teachers	Co-Chair Dr Vijay S. Jariwala Dr D. Shobana Member Dr Sonia Rajoria
Mary Jane G. Bayaton Emily M. Apalla Kasiglahan Village National High School Author ID: Sci09161223 Philippines	Qualitative Assessment of the 7S Program using 7S Audit Checklist in Kasiglahan Village National High School	
Sunnylyn B. Ceniza Kasiglahan Village National High School Author ID: Edu11161223 Philippines	Effects of personality on the performance of educational leaders and teachers at Kasiglahan village national high school utilizing the big five personality test	
Zubairu Muhammad University of Ahmadu Bello University Author ID: Eco47161223 Nigeria	Assessment of the anchor borrower programme on smallholder farmers in Zaria local government area of Kaduna state Nigeria	
Deepak Rashmi Pal University of Delhi Author ID: Edu41161223 India	Entrepreneurship education in Indian context	
Join Zoom Meeting: https://us02web.zoom.us/j/82558408399?pwd=RU8xWEUyc0NtSWRJR3lYODBzeW1Ndz09 Passcode: 484973 Meeting ID: 825 5840 8399		



DAY TWO

17th December 2023 (Sunday)

ROOM: XII

<u>Session Chair</u>	<u>Time</u>	<u>Session Members</u>
Dr R. Ramachandran Sona College of Arts and Science India	3:00-5:00 pm (Bangladesh) 2:30-4:30 pm (India)	
Mudasir Maqbool University of Kashmir Hazratbal Srinagar-190006 Author ID: Sci03161223 India	Management of Polycystic ovary syndrome using drugs of herbal origin	Co-Chair Dr Rupali V. Jadhav Member Dr Shubhanker.Yadav
Dr Gunmala Gugalia SDM PG Girls College Author ID: Sci16161223 India	Preparation of herbal products from waste flower of Temple of Bhilwara, Rajasthan, India	
Dr FOGBONJAIYE, Seun Samuel Southwestern University Nigeria Author ID: Eco55161223 Nigeria	Entrepreneurship, technology and sustainable development goals in Nigeria: today's reality	
Jyoti Upadhyay Rabindranath Tagore University Bhopal MP Author ID: Sci86161223 India	Assessing Water Quality and Sustainable Ecological Balance through Zooplankton Diversity and abundance" A study on the diversification of Zooplanktons as Bioindicators" Future Scope	
Mandan Savita et al R. C. Patel Institute of Pharmaceutical Education and Research Shirpur Author ID: PH94161223 India	Diclofenac vultures Poisoning	
Join Zoom Meeting: https://us02web.zoom.us/j/83062460809?pwd=bTd2RklyUkVkUTc0dGs2MVZiWm8rQT09 Passcode: 081610 Meeting ID: 830 6246 0809		

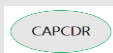


DAY TWO

17th December 2023 (Sunday)

ROOM: XIII

<u>Session Chair</u>	<u>Time</u>	<u>Session Members</u>
Dr Rama Gandotra PT. M L SD College for Women India	3:30-5:30 pm (Bangladesh) 3:00-5:00pm (India)	
Evgenii Gamerman Russian Academy of Sciences Author ID: Eco97161223 Russia	China and environmental security	Co-Chair Smriti Singh Chauhan Member Dr Sumeet Kachhara
Dr Olubiyi, Timilehin Olosoji Babcock University Author ID: Bus70161223 Nigeria	Leveraging indigenous knowledge management practice in emerging economies: a family business perspective study	
Msc. Ana LLAZO “Dom Nikoll Kaçorri” High school Author ID: Edu27161223 Albania	The cost of education in the pre-university system	
GWAISON Panan Danladi et al Nigeria Police Academy Author ID: Bus38161223 Nigeria	Effects of Population Growth Rate, Poverty and COVID-19 on Economic Growth in Africa (2020-2022). A panel regression Approach	
Dr OMIMAKINDE John Akintayo OMIMAKINDE Elizabeth Adeteju Obafemi Awolowo University Author ID: Pad39161223 Nigeria	An assessment of external factors affecting the quality of governance among public sector institutions in Nigeria	
Join Zoom Meeting: https://us02web.zoom.us/j/82558408399?pwd=RU8xWEUyc0NtSWRJR3lYODBzeW1Ndz09 Passcode: 484973 Meeting ID: 825 5840 8399		



DAY TWO

17th December 2023 (Sunday)

ROOM: XIV

Session Chair

Time

Session Members

Dr K. Manimekalai

Sri GVG Visalakshi College For

Women

India

5:30-7:30 pm (Bangladesh)

5:00-7:00 pm (India)

Mary Jane G. Bayaton

Kasiglahan Village National
High School

Author ID: Sci02161223

Philippines

The Impact of Computer-Aided
Instructional Materials on Students'
Academic Performance in Science 7

Co-Chair

Dr Muhammad Getso

Members

Prof. Dr Mahadev G. Landge

Dr Rajender Kumar

Nikita Suresh Kumawat

Chitisha Gunnoo

University of Mauritius

Author ID: Sci08161223

Mauritius

The Role of Technology in Promoting
Sustainability Education in Higher
Education Institutions

Kumawat Nikita

Mandan Savita

R C Patel Institute of
Pharmaceutical Education and
Research

Author ID: Sci17161223

India

Green and sustainable technological
applications in nanotechnology

M. K. Ganeshan

Alagappa University

Author ID: Tech48161223

India

The future of electronic human resources:
artificial intelligence and automation in
human resource functions in the information
technology sector

Mr. Satyendra Prasad

Dr. A.P.J. Abdul Kalam

Technical University

Author ID: Sci50161223

India

“To Develop Nobel Prize “QUANTUM
DOT” Theory By Verilog Programming &
Verify by Test Programming”

Nishtha Sharma

Ms. Shinki K Pandey

Kalinga University

Author ID: Sci63161223

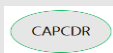
India

Trend Analysis of LIC Products for
Safeguarding Future Financial Security in
an AI Scenario

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Passcode: 081610

Meeting ID: 830 6246 0809

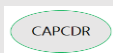


DAY TWO

17th December 2023 (Sunday)

ROOM: XV

<u>Session Chair</u>	<u>Time</u>	<u>Session Members</u>
Dr Shalini Singh CHRIST (Deemed to be University) India	6:30-8:30 pm (Bangladesh) 6:00-8:00 pm (India)	
Sabika Alisher Sadia Saleem Jinnah University for Women Author ID: Soc40161223 Pakistan	Critical analysis of the factors responsible for dropout of female students at university level in Karachi Pakistan	Co-Chair Dr Mujahid Farid Member Dr Navdeep Kumar
Tawhidul Islam Shifat Ayub Ali International Islamic University Chittagong Author ID: Bus83161223 Bangladesh	Export-Oriented Industrialization and Unemployment in Bangladesh: An Econometric Analysis	
Gayatri Sunkad Karnataka Author ID: Eco36161223 India	Business and Economics	
Dr V. Saranya Ms. U. Pushpalatha KCG College of Technology Author ID: Bus99161223 India	Empowering College Students with AI: Writing Analysis and Enhancement	
Ms. U. Pushpalatha Dr V. Saranya KCG College of Technology Author ID: Edu23161223 India	A Scientific Approach to Improve Listening Skills for the ESL Learners	
Join Zoom Meeting: https://us02web.zoom.us/j/82558408399?pwd=RU8xWEUyc0NtSWRJZ3lYODBzeW1Ndz09 Passcode: 484973 Meeting ID: 825 5840 8399		



DAY TWO

17th December 2023 (Sunday)

ROOM: XVI

Session Chair

Time

Session Members

Babitha. N. S

CHRIST (Deemed to be
University)
India

8:00-10:00 pm (Bangladesh)

7:30-9:30 pm (India)

Md Swaid Sameh

Govt Bangla College
University of Dhaka
Author ID: Eco07161223
Bangladesh

Women's Economic Empowerment in
South Asia: A Comprehensive Review of
Barriers and Challenges

Co-Chair

Ms.B.Iswary

Member

Lt. Dr K. Shobana

Ms.Ratna Raghuwanshi

Ms. Aarti Upadhyay
Author ID: Bus71161223
India

A Comparative Study on Internal and
External Audits in Forensic Accounting:
Effectiveness and Impact on Organizational
Integrity

Aarti Upadhyay

Rabindranath Tagore University
Author ID: Bus77161223
India

An Empirical Study on Entrepreneurship
Ecosystem Required for Sustainability of
Start-ups under Industrial Revolution 4.0,
with Special Reference to Start-ups

Jyoti Upadhyay

Rabindranath Tagore University
Bhopal MP
Author ID: Sci86161223
India

Assessing Water Quality and Sustainable
Ecological Balance through Zooplankton
Diversity and abundance" A study on the
diversification of Zooplanktons as
Bioindicators" Future Scope

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Passcode: 081610

Meeting ID: 830 6246 0809

THANK YOU

Conference Link: <http://capdr.org/capcdr-6th-conference/>

Examining the impact of Sectoral Growth on Unemployment in Post Reform India

Aamir Ahmad Teeli

Research Scholar

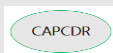
Department of Economics

Central University of Tamil Nadu

India

Economic growth is of prime importance for the development and prosperity of an economy. When the economic growth takes place in an economy, it is expected to create employment opportunities for the people who are looking for job in an economy. The current study aimed to analyze the employment creating capacity of Indian post reform growth. For the purpose of the study annual data for the variables, sectoral growth and unemployment was used from 1991 to 2018. The study found that there exist negative relationships between primary sector growth and unemployment rate both in the short run as well as long run with relationship coefficients of -5.67 and -2.497 respectively. Further the study found that there insignificant relationship between secondary sector growth and unemployment rate both in the short run as well as long run. Further the results found that the does not exist any relationship between services sector growth and unemployment rate neither in short run nor in the long run. The study concluded that unemployment rate was only sensitive to primary sector growth both in the short run as well as long run. The study supported the case of jobless growth in India for the study period particularly in services sector, which is the major contributor to the overall GDP growth of Indian economy.

Keywords: economic, unemployment, primary sector, services sector, GDP



An Empirical Study on Entrepreneurship Ecosystem Required for Sustainability of Start-ups under Industrial Revolution 4.0, with Special Reference to Start-ups

Aarti Upadhyay

Research Scholar

Department of Commerce

Rabindranath Tagore University

India

The advent of Industrial Revolution 4.0 has ushered in a transformative era for entrepreneurship, characterized by the rapid integration of cutting-edge technologies, such as artificial intelligence, the Internet of Things, and automation. In this dynamic landscape, start-ups are playing a pivotal role in driving innovation and economic growth. Madhya Pradesh (MP), a central state in India, is no exception to this trend, as it has witnessed a surge in entrepreneurial activities. To ensure the sustainability of start-ups in this new industrial paradigm, it is imperative to investigate the critical entrepreneurship skills and ecosystem factors that contribute to their success. This empirical study aims to address this imperative by delving into the specific case of start-ups in Madhya Pradesh. The study employs a mixed-methods approach, combining qualitative and quantitative research methodologies. Data will be collected from both primary and secondary sources, including surveys, interviews, and a review of existing literature. Our research will focus on identifying the key entrepreneurship skills and competencies that founders and key team members must possess to navigate the challenges of Industrial Revolution 4.0. Additionally, we will analyse the role of the regional ecosystem, encompassing government policies, incubators, access to funding, and mentorship networks, in facilitating the growth and sustainability of start-ups in Madhya Pradesh. The findings of this study will shed light on the specific requirements of start-ups in Madhya Pradesh to thrive in the context of Industrial Revolution 4.0. This research will not only contribute to the academic understanding of entrepreneurship but also provide practical insights for policymakers, investors, and entrepreneurs aiming to foster a conducive environment for start-up sustainability in the state. Furthermore, it will help entrepreneurs and aspiring start-up founders in MP to tailor their skill sets and strategies to meet the challenges and opportunities posed by this new industrial era. As the world continues to evolve within the framework of the fourth industrial revolution, this study will be a valuable resource for promoting the growth and prosperity of the entrepreneurial ecosystem in Madhya Pradesh.

Keywords: Ecosystem, Startup Sustainability, Entrepreneurship, and Skill Required

Exploring the Influence of Online Platforms on Well-Being: The Intersection of Social Media and Mental Health

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Dr Sumera Qureshi

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Shama Nargis

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Social media usage has been linked to worsening mental health issues, as indicated by a comprehensive research study exploring the impact of social network usage on mental well-being. Initially, fifty papers were identified from Google Scholar databases. Following the application of specific inclusion and exclusion criteria, 16 papers were selected for evaluation, taking into account their quality. Among the chosen papers, eight were cross-sectional studies, three were longitudinal studies, two were qualitative studies, and the rest were systematic reviews. This research paper delves into the intricate relationship between social media usage and mental well-being. In the age of digital connectivity, online platforms have become integral to daily life, shaping the way individuals communicate, share information, and construct their identities. This study seeks to explore the multifaceted impact of social media on mental health, considering both the positive and negative effects. Through a comprehensive review of existing literature and empirical analysis, we aim to provide insights into the ways in which online platforms influence well-being, as well as strategies for promoting a healthier online experience. Understanding the intricate interplay between social media and mental health is of paramount importance in our digitally connected society. This research has significant implications for individuals, mental health practitioners, educators, and social media platform developers alike. By elucidating the positive and negative aspects of social media's influence on mental well-being, this study aims to provide a balanced perspective that can inform both individuals seeking healthier online experiences and developers looking to create platforms that prioritize user well-being.

Keywords: Digital Landscape, Social Media, Effect on Mental Health

Analyzing the Influence of Indian Culture on Globalization: A Comprehensive Study

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Shama Nargis

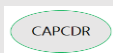
Deputy Director Law, Competition Commission of India, Delhi (India). (On Deputation from U.K
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Jasmeet Kaur

Assistant Professor, Graduate School of Business, Tula's Institute of Management & Engineering,
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India, with its rich and diverse cultural heritage, holds a unique position in the global context. It delves into the various aspects of Indian culture, such as art, music, literature, philosophy, cuisine, and spirituality, and analyzes their influence on the global stage. This research aims to explore the profound impact of Indian culture on the ongoing process of globalization. By examining case studies, historical events, and cultural exchanges, this study provides valuable insights into how Indian culture has contributed to shaping and transforming the dynamics of globalization. This comprehensive study analyzes the various dimensions of Indian culture and its impact on globalization, encompassing areas such as music, art, literature, cinema, philosophy, religion, and cuisine. The findings shed light on the significance of cultural diversity and intercultural interactions in the context of globalization, highlighting India's unique cultural contributions to the global community.

Keywords: Indian Culture, Globalization, InterCulture, Impact



Sales Promotional Activities During the Covid-19 Pandemic: A study

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CoVid19 was shocking to individuals, groups, and governments alike. When the pandemic first started, everyone was shocked, and businesses attempted to adjust to the "new reality." Some industries, like the tourism and events sector, were forced to either completely stop offering goods and services due to lockdown restrictions, or to reduce their offerings due to declining demand. It appeared that more devastating health, social, and economic catastrophes than the 2008 financial crisis were on the horizon. This worldwide crisis impacted almost every organization and business to some degree. While demand was down in some industries—such as the automotive, aerospace, construction, hotels, spas, cultural, and creative—due to lockdown restrictions, demand was up in others, such as companies manufacturing medical products, drugs, devices, disinfectants, construction, digital industries, and courier services. Many organisations conducted research with potential customers to find out their opinions about these kinds of techniques and we studied a number of promotional marketing campaigns to find out the actions done by companies from various industries. Businesses that faced challenges during the pandemic period turned to promotional marketing campaigns with a number of goals in mind, such as increasing sales, raising brand awareness for the goods or services provided, and even gaining more clients with a mixed market expansion that goes beyond intense or extensive growth.

Keywords: Promotional campaigns; raffles; prizes; strategies in pandemic times



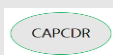
Factors Affecting the Job Satisfaction in Kasiglahan Village National High School as Perceived by Educational Leaders and Teachers

Albert Joseph G. Ceniza

Kasiglahan Village National High School
Philippines

Teachers' job satisfaction can be a determinant of the manifestation and realization of the most significant objective of education sector, the enhanced educational system which can be considered as one of the factors to the performance of teachers as educators. Since a teacher is a role model for the students, job satisfaction and eventually performance of teachers become very vital in the fields of education (Chamundeswari, 2013). The study aimed to reveal the perception of selected and/or volunteer educational leaders and teachers of Kasiglahan Village National High School on job satisfaction and its possible relationship to their performance using t-test, ANOVA, and correlation through the SPSS. The study revealed that there is no significant difference on the perception of teachers on job satisfaction according to their education, positions and designation on job satisfaction. It may imply that education, position and designation have little to none effect on the perception of educational leaders and teachers in job satisfaction. The data analysis showed that there is a strong negative correlation on the perception of educational leaders and teachers on job satisfaction and their performance, as the job satisfaction decreases, the level of performance of educational leaders and teachers also decreases. It also signifies that there is no significant statistical correlation between the perception of educational leaders and teachers on job satisfaction and their performance. The strong negative correlation possibly transpired by chance on the sample and there is insufficient evidence to say that this correlation exists in the entire population. The researcher shared the results of this study in school-based research forum in line with the preparation of the upcoming district and division-based research conference. This study was used as a basis in formulation of intervention to increase teachers' job satisfaction through the implementation of Project BTS-ARMI (Boosting Teachers' Satisfaction And Review of Management's Initiatives to Increase Indemnification) as well as basis for creation of guidelines and policies that can lessen and address the challenges in achieving teachers' job satisfaction.

Keywords: Job Satisfaction, Educational Leaders, Teachers, Educational Management, Factors affecting Job Satisfaction



A Comparative study of the Attitude of Hindu and Muslim women, their Educational level and Social change in Sitamarhi district

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Lalit Narayan Mithila University
Darbhanga Bihar
India

Dr Masood Alam Khan

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Education Department
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Darbhanga
India

Education is an important factor in any society, with the help of which both direction and condition of the society change. In ancient India, traditional education was imparted through religious institutions. In the Vedic period, the status of women was very good and high, women were able to work side-by-side with their husbands and could decide for their future life. She had the right over the property of her father and husband. Swayamvar system was the strong foundation of the social status of women. Women were equal to men in the intellectual field. Lopamudra, the wife of sage Agastya, was the author of Vedic hymns. Maitreyi used to discuss the problems of philosophy with her husband. Mundan Mishra's wife Mandavi had even defeated Adi Shankaracharya in a debate. The queen of Jhansi, Laxmibai gained fame as heroine Begum Hazrat Mahal, Razia Sultana and Ahilyabai as an administrator, the whole society is familiar with Noorjahan's administration. Rama's companion Sita, Krishna's beloved Radha, Meerabai's Spiritual Singing and becoming one with Krishna reveals the form of women's primal power. But during the British Rule, Western Education was introduced in India, which had a unique effect on both Hindu and Muslim women. As a result of the change in their attitude, the women's society took a new turn. In Independent India, the decentralization of power in the fields of politics, the abundant reservation given to women and the facility of education turned the game. The changed perspective of the Indian society and the increasing step of modernization have changed the life of women in many roles and social relations. Both Hindu and Muslim women are no longer confined to their families but are playing active roles outside the home for economic gain and personal goals. Educated Women have brought a change in the traditional outlook by joining many jobs and are playing an influential role for themselves and their families and society. As a result of increasing steps of social change, spread of education political modernization, many type of changes are seen in the Indian society. Sitamarhi district is the birthplace of Maa Janki, where the birth anniversary of Maa Sita is celebrated with great respect, even today Hindu women could not get the respect which they deserved. The condition of Muslim women is even more pitiable, they are limited to their own families their contribution to the society is negligible. The reason behind all this is their low education level and low attitude which is not connecting them with the modern social change. Logical analysis of all such things and complete conclusion will be tried to know in the research paper presented.

Keywords: Attitudes, Social change, Education level, Sitamarhi District, Decentralization

An increasing tendency of unemployment among educated youth, which is harmful to society, special reference to India

Anzar Hussain Shah

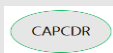
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Radhika

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Extended unemployment among youth has been linked to lower levels of pleasure and work satisfaction as well as other forms of mental illness. Youth without jobs claim to feel more alone in their communities. Youth who are not in any organization or the workforce are unable to learn new things or enhance the skills. Communities with substantial levels of unemployment are more likely to have restricted employment options, poor-quality housing, fewer opportunities for recreation, restricted access to public transit, and the government that seems disinterested in education. Generating employment for youths is a big difficulty across the world, which has been worsened by the worldwide economic downturn. In this larger global perspective, via this study consider the factors affecting on employment and unemployment in India, the country with the world's biggest youth generation. Poverty and a lack of human capital pose significant challenges for young educated Indians.

Keywords: Educated youth, Technology, Society, Wages, Mental illness



Effect of Social Media on Society

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In actuality, nobody can say for sure. These days, social media is so integral to our lives that it's difficult for us to imagine living without it. It has changed the way we obtain news about events happening in our communities, states, nation, and the world. It has also become our preferred method of communication with people we do not see every day. The impact of social media on society is multifaceted and far-reaching, influencing various aspects of individuals' lives, communities, and even entire nations. Social media platforms have indeed transformed the way people interact, communicate, and form relationships. Here are some key points to consider regarding the impact of social media on society: Reduced Face-to-Face Interaction, Social Isolation, Impact on Mental Health, Superficial Relationships, Cyberbullying, Information Overload, Opportunities for Positive Change. Social media has undoubtedly reshaped how we interact and communicate, both positively and negatively. It's crucial for individuals to strike a balance between online and offline interactions and be mindful of the potential impact excessive social media use can have on their well-being and relationships. Social media has profoundly transformed society, shaping how people interact, learn, do business, and engage with social and political issues. While it offers numerous benefits, it also poses challenges that require careful consideration, regulation, and responsible use to mitigate potential negative impacts. Some of the Challenges and Concerns are, (1) Privacy and Security: Social media raises concerns about data privacy, online security, and the misuse of personal information. (2) Cyberbullying: The anonymity of the internet can lead to cyberbullying, which can have severe emotional and psychological consequences. (3) Misinformation: Spread of false or misleading information, which can influence public opinion and decision-making processes. This paper presents about the challenges of social media in society, what is the main reason why individuals are reluctant to give up social media could be the influence it has had on our daily lives. Individuals are always scrolling through articles published by other users, checking their newsfeeds, and viewing images of their pals. People find it difficult to put down their phones or computers as a result. Because social media has ingrained itself into our daily lives, it has had an impact on how we live. People find it challenging to fully break the habit of constantly checking their phones for notifications throughout the day.

Keywords: Social media, Phone, Computer, People, Society, Privacy and Security



The Role of Local Actors along the Eastern Desert Route of Migration in Somali Region, Ethiopia

Dr Biniyam Bogale

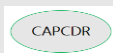
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JJU

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One of the migration routes in Ethiopia that lie in Somali region, extending from the city of Jijiga to the border town of Tog-wochalle near Somaliland is known as the Eastern Desert Route. This route serves as a concentration hub for many of the irregular migrants arriving from the Northern and Central parts of Ethiopia, Somaliland and Somalia. As a result of the influx of migrants to this route from the different parts of Ethiopia and Somaliland/Somalia to irregularly migrate to the Gulf state and Europe respectively, the Somali region of Ethiopia has been overwhelmingly pressured by the problem of migration management. The data for this study was collected in this route to understand the trend of irregular migration en-route and the role of local actors in managing migration. The study investigated the nature, past and current trend of irregular migration along the route and the response of the regional government. The research philosophy employed in this study was constructivism wherein, in-depth and key informant interviews, focus group discussion and observation were used to gather the data. Theoretical frameworks from symbolic interactionism, social network and globalization are used to analyze the data. The findings of this study revealed that an increase in the number of irregular migrants transiting via the Jijiga-Tog-wochalle route and growth in the consciousness of the local community on the diverse sources of income and other economic benefits gained from the business of irregular migration have led to the emergence of new social interaction between migrants and local community. The study also found that the local community along the route considers migration and migrants as regular sources of income and this in turn has challenged the management of irregular migration made by the Somali regional state in collaboration of neighboring regions.

Keywords: Somali, irregular migration, migration management, Risks and Local actor



Revolutionizing Digital Marketing: The Impact of Artificial Intelligence on Personalized Campaigns

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India

Marketing campaigns in the digital age have moved from basic mass communications to highly targeted, individualized, and engaging strategies. The use of Artificial Intelligence (AI) technologies into digital marketing techniques has made this change feasible. This study explores the impact of artificial intelligence (AI) on marketers and consumers, as well as the critical role AI plays in personalizing digital marketing strategies. The digital marketing environment has undergone a notable shift in recent times due to the extensive use of Artificial Intelligence (AI) into campaign plans. With the advent of AI-powered algorithms and machine learning models, marketers are now able to quickly and effectively examine enormous datasets. The process of comprehending consumer preferences, behaviors, and purchasing patterns has been expedited by this capability. Businesses may now adjust their campaigns to each individual consumer's specific demands and interests by combining AI-driven technology with state-of-the-art tools. This study examines the complex processes by which artificial intelligence (AI) provides personalization in digital marketing. Artificial Intelligence (AI) is revolutionizing marketing by helping companies engage with the appropriate audience at the right moment, through personalized product suggestions and dynamic content creation. The study discusses the difficulties and moral conundrums associated with AI-driven personalization in addition to its advantages. Concerns about data security, consumer privacy, and appropriate use of personal information are given top priority. The study highlights how crucial it is to strike a balance between privacy protection and customisation. The research report concludes with a thorough review of the developing mutual benefit of artificial intelligence and digital marketing personalization. While putting an emphasis on the responsible use of customer data, it highlights how AI has the potential to completely transform marketing strategies. Artificial intelligence-driven personalization will completely change the landscape of digital marketing by bridging the gap between technology and consumer expectations.

Keywords: Digital marketing campaigns, Artificial intelligence, AI in marketing, AI driven recommendation

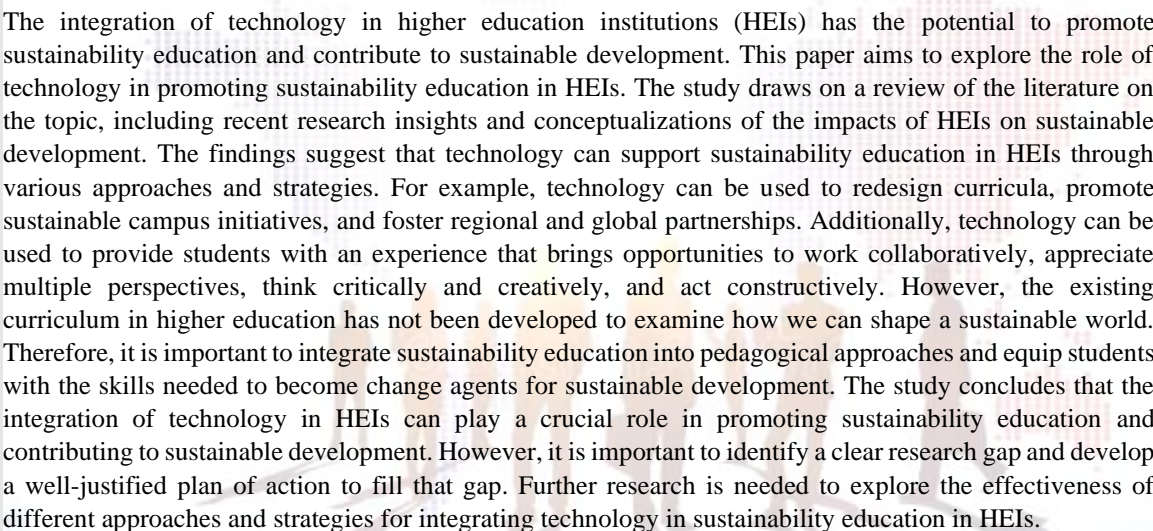
The Role of Technology in Promoting Sustainability Education in Higher Education Institutions

Chitisha Gunnoo

Mphil/PhD student

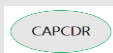
University of Mauritius

Mauritius



The integration of technology in higher education institutions (HEIs) has the potential to promote sustainability education and contribute to sustainable development. This paper aims to explore the role of technology in promoting sustainability education in HEIs. The study draws on a review of the literature on the topic, including recent research insights and conceptualizations of the impacts of HEIs on sustainable development. The findings suggest that technology can support sustainability education in HEIs through various approaches and strategies. For example, technology can be used to redesign curricula, promote sustainable campus initiatives, and foster regional and global partnerships. Additionally, technology can be used to provide students with an experience that brings opportunities to work collaboratively, appreciate multiple perspectives, think critically and creatively, and act constructively. However, the existing curriculum in higher education has not been developed to examine how we can shape a sustainable world. Therefore, it is important to integrate sustainability education into pedagogical approaches and equip students with the skills needed to become change agents for sustainable development. The study concludes that the integration of technology in HEIs can play a crucial role in promoting sustainability education and contributing to sustainable development. However, it is important to identify a clear research gap and develop a well-justified plan of action to fill that gap. Further research is needed to explore the effectiveness of different approaches and strategies for integrating technology in sustainability education in HEIs.

Keywords: Sustainability, education, technology, curriculum, pedagogy



Local Entrepreneurship Enhancing Socioeconomic Status of Migrant Worker Household in Nepal: A field study

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Local products and enterprises are impacted due to external product dominance. Changes in customer behavior, advertising dominance, and the cost-effectiveness of mass production retard the development of local markets for locally produced goods. These are substantial obstacles to local production and marketing. The study examined how resourceless households have suffering with their products owing to competition from macro production houses at the local level, and how this has affected their daily lives and means of subsistence in the context of resourceless homes in Dang, Nepal. The research paper examined existing local entrepreneurial environment and significant impediments for resourceless communities in the area of study. The research employed a descriptive methodology. Through a closed-ended questionnaire administered to local informants, primary data has been gathered. Landless, local entrepreneurship, and community-based activities on self-entrepreneurship related to published information were considered as a secondary source for this study. Analyzing quantitative data involved descriptive & correlation analysis, and case study involved in qualitative analysis. Local business is hindered by a small market, high transportation costs, weak market networking, expensive labor engagement in production, and a lack of startup capital. The support of seed funding, the improvement of skills, the use of micromachines, and local promotional policies on the production, and story sale idea of local products may be able to increase the sustainability of local entrepreneurship.

Keywords: Accessibility, capital, entrepreneurship, returnee migrant worker, resilience, & seed-grant

Sustainable Development through Creative Entrepreneurship in Nagaland: Challenges and Opportunities

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This research study investigates the potential of creative entrepreneurship as a catalyst for sustainable development in Nagaland, a culturally rich and diverse region in Northeast India. The study aims to provide a comprehensive understanding of the challenges faced by creative entrepreneurs in Nagaland, while also identifying opportunities for growth and development in this sector. The research employs a mixed-methods approach, combining qualitative interviews with creative entrepreneurs, policymakers, and industry experts, along with quantitative analysis of economic indicators and market trends. The findings of this study reveal a complex landscape for creative entrepreneurship in Nagaland. On one hand, the region's rich cultural heritage and tradition provide a fertile ground for creative enterprises to flourish. Handicrafts, handloom, music, and other creative industries have a significant potential to generate income and employment opportunities, particularly for marginalized communities. However, several challenges impede the growth of these enterprises, including limited access to capital, lack of market access, inadequate infrastructure, and regulatory hurdles. Moreover, the study highlights the critical role of policy interventions in supporting and nurturing the creative entrepreneurship ecosystem. Government initiatives aimed at providing financial support, skill development, market linkages, and infrastructure improvement are crucial for fostering a conducive environment for creative entrepreneurs. Additionally, the study underscores the importance of incorporating sustainable practices in creative businesses to ensure long-term viability and positive environmental impact.

Keywords: Creative entrepreneurship, sustainable development, opportunities, challenges, marginalized communities, skill development and Government initiatives

Entrepreneurship Education in Indian Context

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India is known to be the fifth largest economy in the world. The nation has young population which is now emerging as entrepreneurs as many business initiatives and startup ideas are built during their education. In relation to this, Entrepreneurship education has gained prominence in India. It acts as a critical component of the educational landscape, equipping students with essential skills and knowledge to foster innovation and economic growth in 21st century. This study explores the context and significance of entrepreneurship education in Indian schools. It examines the evolving curriculum, teaching methodologies, and the impact of such initiatives on the students and the nation's development and growth. The study is qualitative in nature. The semi structured interviews with teachers and focus group discussions with the students were conducted to collect the data. The purposive sampling was done. It also discusses the challenges and opportunities in integrating entrepreneurship education into the Indian school system, emphasizing the need for a holistic approach to empower the next generation of entrepreneurs like Business Blasters as initiated by Delhi Government for secondary level students. The findings discuss the possibilities of entrepreneurship education in nurturing creativity, problem-solving abilities, and a mindset of self-reliance among students, positioning them to contribute to society.

Keywords: Entrepreneurship Education, 21st Century skills, Curriculum, Pedagogy, Business Blasters, Society

Evidence from India for Measuring Equity Fund Efficiency

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Using data envelopment analysis (DEA), this research examines the technical efficacy of Indian equities funds and explains the reasons for inefficiency. It relies on secondary data that has been collected from the Association of Mutual Funds in India's financial reports. This study has investigated the effectiveness of equity funds offered to Indian investors. Applying data envelopment analysis with radial measurers (BCC), study considered large, mid, small, large & mid, and multi-cap equity fund plans from the years 2019 to 2023. The findings indicate that during the study period, almost 14 percent equity funds were fully efficient with an average efficiency of 71.96 percent. The equity funds' efficiency remained almost steady during the study. The findings reiterated that the performance of a fund is primarily influenced by investment risk rather than associated expenditures. This study encompasses several forms of equity direct plans and is the first of its type to assess Indian equity funds' effectiveness. As a result, It provides essential details for regulators, practitioners, and policymakers.

Keywords: Data envelopment analysis, technical efficiency, equity funds, Mutual Funds, India

Understanding the Evolving Landscape of Consumer Durables Purchases in Post-COVID-19 in Mauritius

Eric BINDAH

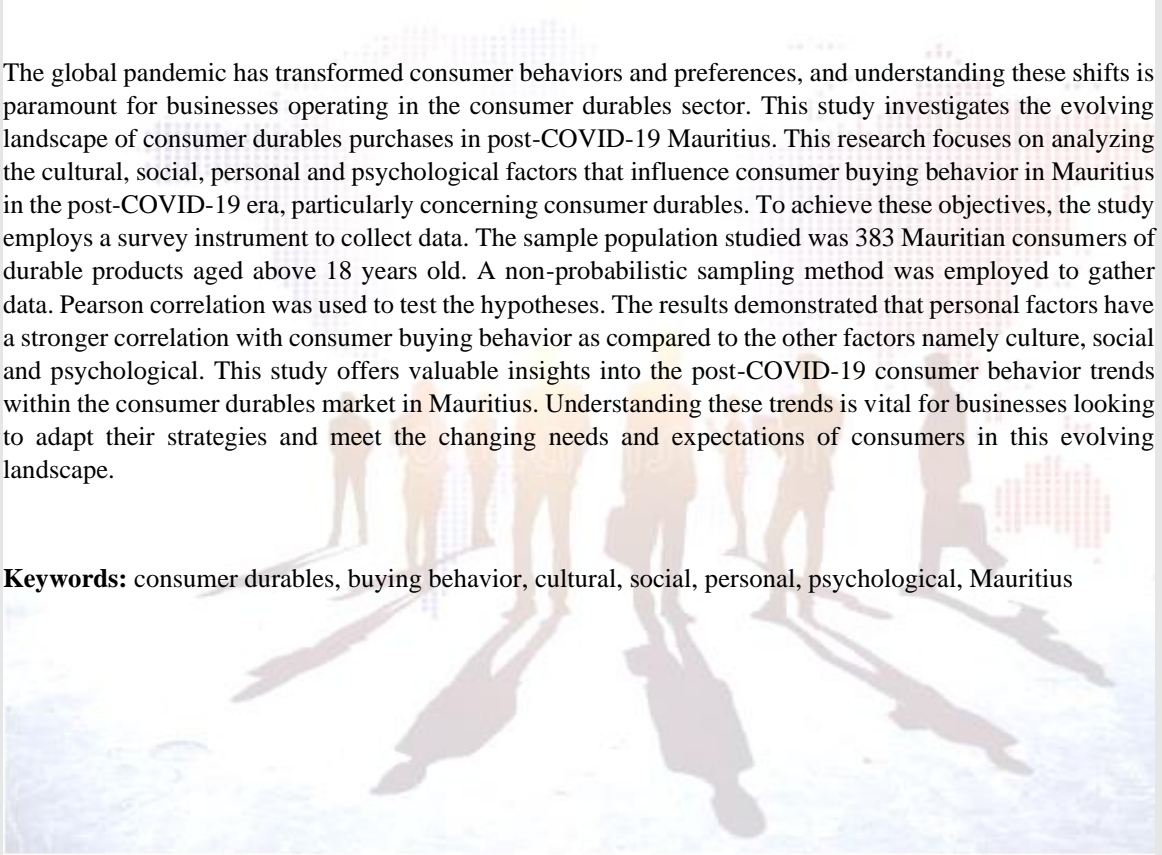
University of Mauritius
Mauritius

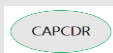
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The global pandemic has transformed consumer behaviors and preferences, and understanding these shifts is paramount for businesses operating in the consumer durables sector. This study investigates the evolving landscape of consumer durables purchases in post-COVID-19 Mauritius. This research focuses on analyzing the cultural, social, personal and psychological factors that influence consumer buying behavior in Mauritius in the post-COVID-19 era, particularly concerning consumer durables. To achieve these objectives, the study employs a survey instrument to collect data. The sample population studied was 383 Mauritian consumers of durable products aged above 18 years old. A non-probabilistic sampling method was employed to gather data. Pearson correlation was used to test the hypotheses. The results demonstrated that personal factors have a stronger correlation with consumer buying behavior as compared to the other factors namely culture, social and psychological. This study offers valuable insights into the post-COVID-19 consumer behavior trends within the consumer durables market in Mauritius. Understanding these trends is vital for businesses looking to adapt their strategies and meet the changing needs and expectations of consumers in this evolving landscape.

Keywords: consumer durables, buying behavior, cultural, social, personal, psychological, Mauritius





China and environmental security

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China ranks second in the world in terms of energy consumption and first in terms of annual growth dynamics. A characteristic feature of the PRC's energy sector is the total dominance of coal in the country's fuel and energy balance (more than 70%), which leads to serious environmental problems in the country itself and in the subregion as a whole (smog in Beijing and other large Chinese cities is already quite an ordinary phenomenon). Against the background of the annual increase in the consumption of hydrocarbons - oil and gas, a serious change in their share due to a general increase in the level of energy consumption has not yet occurred. Only for 1995–2005. Energy consumption in China increased by 80%, while production growth in China itself slowed. Since 2005, China has taken second place after the United States in energy consumption and production. Electric power capacity in China is growing every year. On average by 7–10%. Thus, in 2021, the installed capacity of the country's electricity sector amounted to approximately 2,377 gigawatts (GW), which is 7.9% more than in 2020 (for comparison, in Russia - about 250 GW). Electricity consumption in China in 2021 amounted to 8313 TWh (terawatt-hour), an increase of 10.3%. This is the undisputed first place in the world, and by a noticeable margin. Another modern energy trend in China is a decrease in the share of thermal power plants operating on the basis of coal, gas, fuel oil and natural gas, biomass. In 2017, their share was 71.1%, in 2018 – 70.4%, in 2019 – 68.9%, in 2020 – 67.9%, and in 2021 – already 67.4%. And this is the dirtiest type of energy, which significantly affects the environment. The figures are very impressive, but the decrease in share over the past 5 years can already be called a very fruitful trend and a movement in the right direction. However, in 2020–2021, China faced the consequences of climate change and record heat waves, and as a result, catastrophic power shortages and blackouts of entire areas in southern megacities. In addition, there is a growing demand for electricity after the lifting of lockdowns. In 2022, Chinese authorities sharply increased the construction of coal power plants. The volume of authorized capacity has increased more than 4 times compared to 23 GW in 2021. And this is the maximum since 2015. Of the projects allowed in 2022, 60 GW were not under construction at the start of 2023, but that process is likely to begin very soon. Overall, 86 GW of new coal power projects were started, more than double the 2021 level. The largest number is found in Guangdong, Jiangsu, Anhui, Zhejiang, Hubei. Outside of China, only 7 new coal-fired power plants were announced in 2022, 6 of which were in India and 1 in Indonesia. For the first time in modern history, no coal-fired facilities were proposed in either North America or Europe. Overall, China accounts for 72% of the world's future projects. Naturally, coal imports into the Celestial Empire have also increased. With all this, it should be noted that the energy sector as a whole is growing in China. In 2022, a record 125 GW of solar and wind generation was commissioned in China (the previous record was in 2020), of which 87 were solar and 38 were wind. China sets itself the task of achieving the level of “ecological civilization”, combined with world leadership in the field of energy and key macroeconomic indicators. However, there is still quite a long way to go to achieve the desired results.

Keywords: China, environmental safety, energy, coal, Renewable energy sources

Entrepreneurship, Technology and Sustainable Development Goals in Nigeria: Today's Reality

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The United Nations Sustainable Development Goals is focused on making life better for all. However, the impact of technology on entrepreneurship has caused a shift from the traditional education system that tends towards producing employees instead of employers. It is evidence in Nigeria that there is wide disconnection between the job in the marketplace, and the realities of today's skill requirements. The educational system today has incorporated entrepreneurship into educational curriculum which prepares graduates to be employers of labour, workplace managers, and imbuing them with job-specific and employability skills that connect them with the business community. This study identified that there is a need to intensify on connecting the academia, business and government towards achieving the Sustainable Development Goals. It also found out that entrepreneurship and technology will enhance the quality of graduates. Finally, it recommended that effort should be in place to develop a standardized entrepreneurial model automated with technology, so as to drive business creativity, innovation skills and economic sustainability.

Keywords: Entrepreneurship, Economic Growth, Sustainable Development Goal and Technology

Business and Economics

Gayatri Sunkad

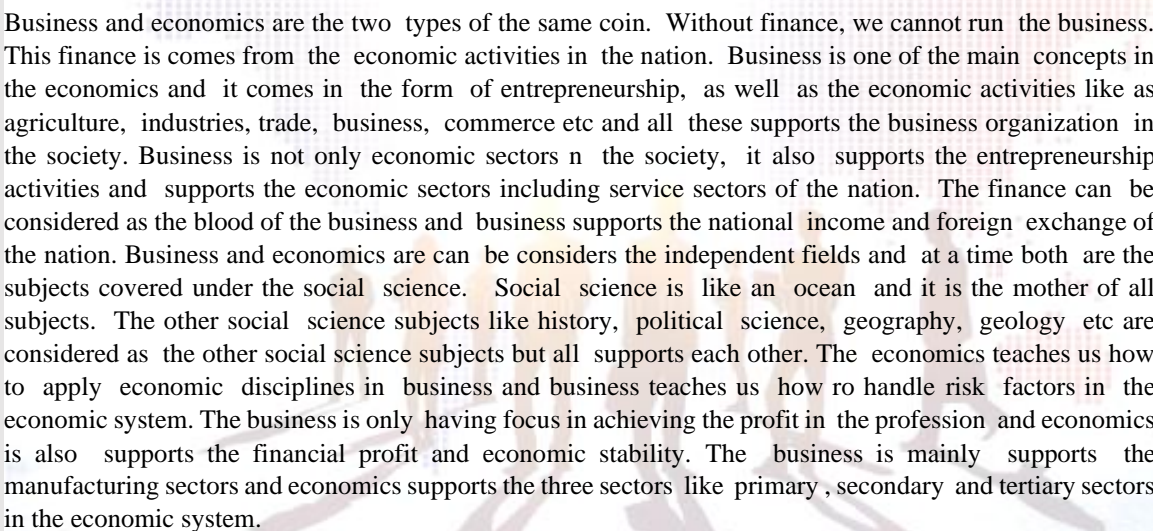
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Business and economics are the two types of the same coin. Without finance, we cannot run the business. This finance is comes from the economic activities in the nation. Business is one of the main concepts in the economics and it comes in the form of entrepreneurship, as well as the economic activities like as agriculture, industries, trade, business, commerce etc and all these supports the business organization in the society. Business is not only economic sectors n the society, it also supports the entrepreneurship activities and supports the economic sectors including service sectors of the nation. The finance can be considered as the blood of the business and business supports the national income and foreign exchange of the nation. Business and economics are can be considers the independent fields and at a time both are the subjects covered under the social science. Social science is like an ocean and it is the mother of all subjects. The other social science subjects like history, political science, geography, geology etc are considered as the other social science subjects but all supports each other. The economics teaches us how to apply economic disciplines in business and business teaches us how ro handle risk factors in the economic system. The business is only having focus in achieving the profit in the profession and economics is also supports the financial profit and economic stability. The business is mainly supports the manufacturing sectors and economics supports the three sectors like primary , secondary and tertiary sectors in the economic system.

Keywords: business, economics, teaches, primary, secondary, tertiary

The Impact of Social Media Marketing on Consumer Behavior: A Comparative Analysis of Facebook and Instagram

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This research paper investigates "The Impact of Social Media Marketing on Consumer Behavior" through a comparative analysis of two prominent platforms, Facebook and Instagram. In the digital age, social media has emerged as a powerful tool for businesses to engage with consumers. Study delves into the distinct marketing strategies employed on Facebook and Instagram, examining their effectiveness in influencing consumer behavior. We explore how various factors, including content type, frequency of posts, and engagement strategies, shape consumer perceptions and behaviors on these platforms. By conducting surveys and analyzing user-generated content, we provide insights into the evolving landscape of social media marketing and its role in driving purchasing decisions. The findings reveal that both platforms exert a considerable influence on consumer behavior but through different mechanisms research not only contributes to a deeper understanding of the impact of social media marketing but also offers practical implications for businesses seeking to maximize their online presence and engage effectively with their target audience in an ever-evolving digital ecosystem.

Keywords: Social Media, Mass Communication, Mass Trend, consumer Perception, Consumer behaviour

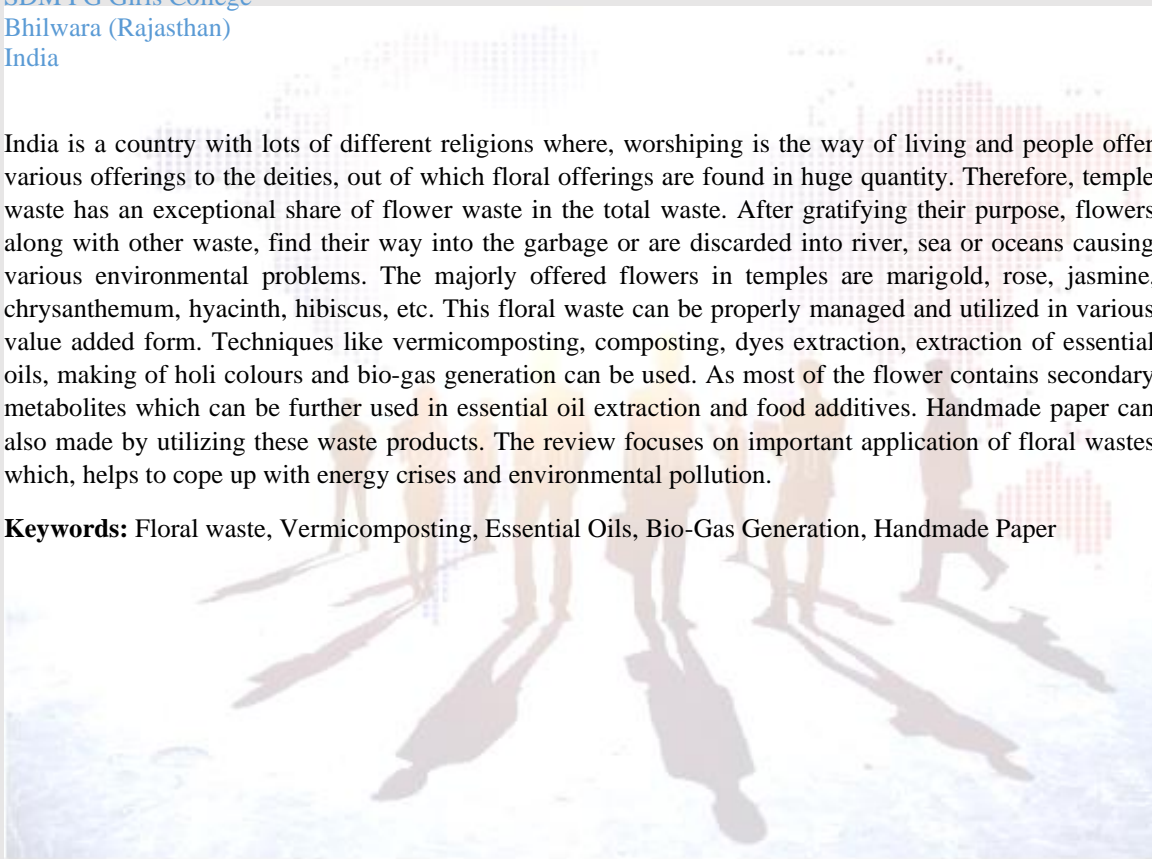
Preparation of Herbal products from Waste Flower of Temple of Bhilwara, Rajasthan

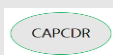
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India is a country with lots of different religions where, worshipping is the way of living and people offer various offerings to the deities, out of which floral offerings are found in huge quantity. Therefore, temple waste has an exceptional share of flower waste in the total waste. After gratifying their purpose, flowers along with other waste, find their way into the garbage or are discarded into river, sea or oceans causing various environmental problems. The majorly offered flowers in temples are marigold, rose, jasmine, chrysanthemum, hyacinth, hibiscus, etc. This floral waste can be properly managed and utilized in various value added form. Techniques like vermicomposting, composting, dyes extraction, extraction of essential oils, making of holi colours and bio-gas generation can be used. As most of the flower contains secondary metabolites which can be further used in essential oil extraction and food additives. Handmade paper can also made by utilizing these waste products. The review focuses on important application of floral wastes which, helps to cope up with energy crises and environmental pollution.

Keywords: Floral waste, Vermicomposting, Essential Oils, Bio-Gas Generation, Handmade Paper





Effects of Population Growth Rate, Poverty and COVID-19 on Economic Growth in Africa (2020-2022). A panel regression Approach

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Africa, a continent marked by its rich cultural diversity and abundant natural resources, has long grappled with several challenges influencing its economic growth. However, in recent times, the confluence of rapid population growth, persistent poverty, and the disruptive impact of the COVID-19 pandemic has posed unprecedented challenges to the region's sustainable development and economic growth. This study examined the effect of population growth rate, poverty and COVID-19 on economic growth in Africa spanning from 2020-2022. The expo factor research design was used. Secondary data on population growth rate, poverty COVID-19 and economic growth were sourced from world bank development indicators website from 36 African countries. A panel regression technique was used to analyse the data with the aid of Eview-10.0 software. Both the pooled OLS, fixed effect, random effect and Hausman test were estimated. The result indicated that Poverty and COVID-19 has negative and significant impact on economic growth in Africa. Population growth rate has negative but insignificant impact on economic growth in Africa. The study recommended the need design and implement targeted poverty alleviation programs. These initiatives should aim to improve access to education, healthcare, and employment opportunities for the impoverished communities. Additionally, providing skill development and entrepreneurship training can empower individuals to contribute to the economy. Considering the adverse impact of COVID-19 on economic growth, African nations should prioritize strengthening their healthcare infrastructure and pandemic preparedness. This involves investing in the healthcare sector, improving access to vaccines and medical resources, and establishing robust public health systems. Additionally, fostering international collaboration for knowledge sharing and resource distribution can aid in mitigating the negative economic effects of future health crises.

Keywords: Africa, COVID-19, Economic Growth, Population Growth Rate, Poverty

The efficiency of transforming the tacit knowledge to an economic power

Dr Hafsa Elagag

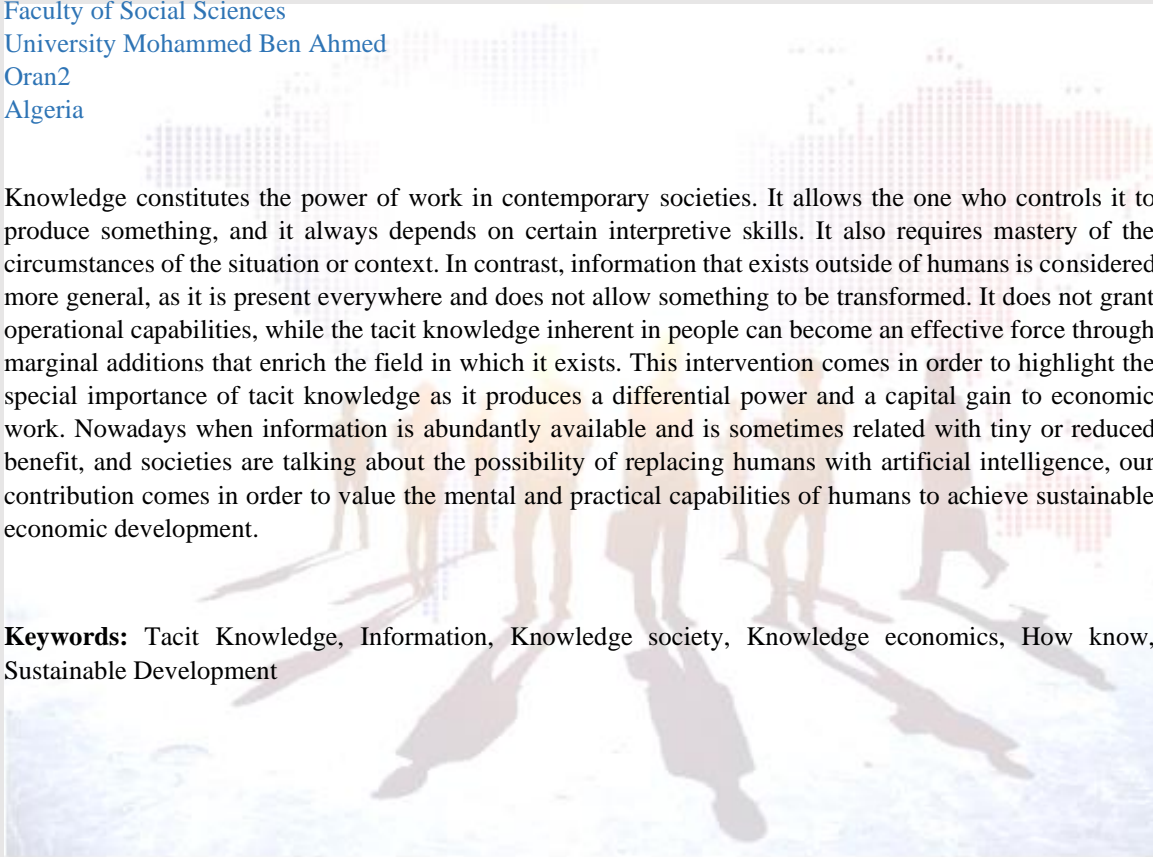
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Knowledge constitutes the power of work in contemporary societies. It allows the one who controls it to produce something, and it always depends on certain interpretive skills. It also requires mastery of the circumstances of the situation or context. In contrast, information that exists outside of humans is considered more general, as it is present everywhere and does not allow something to be transformed. It does not grant operational capabilities, while the tacit knowledge inherent in people can become an effective force through marginal additions that enrich the field in which it exists. This intervention comes in order to highlight the special importance of tacit knowledge as it produces a differential power and a capital gain to economic work. Nowadays when information is abundantly available and is sometimes related with tiny or reduced benefit, and societies are talking about the possibility of replacing humans with artificial intelligence, our contribution comes in order to value the mental and practical capabilities of humans to achieve sustainable economic development.

Keywords: Tacit Knowledge, Information, Knowledge society, Knowledge economics, How know, Sustainable Development

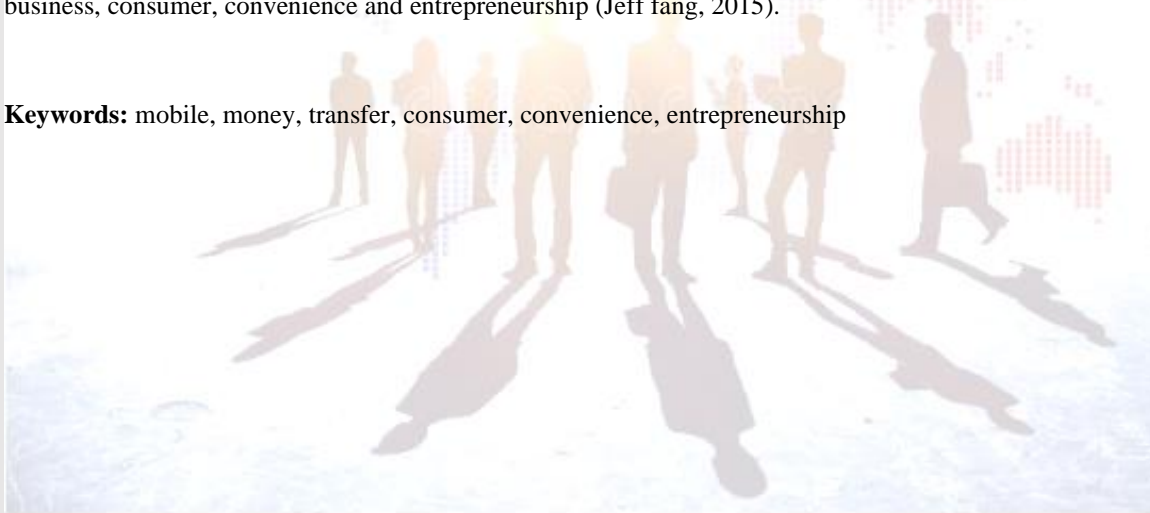
The mobile money transfer (MMT) in Pakistan

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The mobile money transfer (MMT) is a broad concept and can be accounted a significant factor in determining the supply of money in Pakistan. The online transaction of mobile money changing the velocity of money, which indicates the number of times money changes hands of goods and services in a year. The number of people who are operating the mobile phones for online transaction and fiscal transfer is constantly increasing. In fact, the mobile cash is now used for the branch less bank accounts and unbanked purchases, a way to contract through storing and acquiring funds digitally (Cynthia, 2010). The transaction of mobile services, known to be “mobile cash”, allows unbanked people to transfer monetary balances to store and exchange cash. Further the use of these services is enhanced to pay services bills and payments in exchange for goods. This mechanism of mobile transactions is referred in the banking industry as mobile money (Jenkins, 2008). Huge literature available on the impact of mobile money transfer and transaction on the local business, consumer, convenience and entrepreneurship (Jeff fang, 2015).

Keywords: mobile, money, transfer, consumer, convenience, entrepreneurship



Effect of Modular Learning Approach Towards Students' Academic Performance

Jhovie Chleo F. Tan

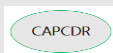
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Feedback is personalized information based on direct observation, crafted and delivered so that receivers can use the information to achieve their best potential. Learning is at the heart of feedback, and feedback in education is important. This research work employed the convergent parallel mixed methods design, which is a form of mixed methods in which the researcher converges or merges quantitative and qualitative data to provide a comprehensive analysis of the research problem. In this study, quantitative data was collected from a survey questionnaire on the performance of learners, which indicated the profiles and feedback of parents and learners on the modular learning approach. The qualitative data will be analyzed from the interview that will be conducted with predetermined groups of parents and learners in the target schools. The majority of parents have low educational attainment and, therefore, might affect their ability to assist their children in school. Each learner might be supported less since the attention of their parents could be divided among their siblings. Most are still below the poverty threshold, which implies that it is not surprising to observe that most parents are deeply troubled with financially supporting their children with their meager family income. Both learners and parents appreciated their teacher the most for trying to keep in touch with them even online. However, they gave the lowest appreciation to the module's potential to develop their self-confidence and neither would want to recommend this approach to other learners.

Keywords: approach, challenges, effect, feedback, modular learning.



Water Quality and Sustainable Ecological Balance through Zooplankton Diversity and Abundance: A Study on the Diversification of Zooplanktons as Bioindicators in reference to Bhopal

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Water quality is a critical factor in maintaining the ecological balance of aquatic ecosystems and ensuring the health of our planet. Zooplankton, the microscopic aquatic organisms inhabiting diverse aquatic environments, are emerging as essential bioindicators in this context. The role of zooplankton as bioindicators and their potential to assess water quality and promote sustainable ecological balance. It encompasses a comprehensive analysis of zooplankton diversity and abundance in various aquatic ecosystems, ranging from freshwater lakes and rivers to marine environments. By examining zooplankton communities across a wide range of geographical locations, this research provides a holistic perspective on the adaptability and sensitivity of these organisms. employed a multidimensional approach, incorporating the analysis of physical, chemical, and biological parameters, in addition to the structure of zooplankton communities. The results of this research demonstrate a significant relationship between water quality parameters and the diversity and abundance of zooplankton species. Variations in temperature, pH levels, dissolved oxygen, nutrient concentrations, and pollution levels were found to exert profound effects on zooplankton communities. These findings underscore the invaluable role that zooplanktons play as early warning indicators for ecological imbalances and environmental pollution in aquatic systems. the study highlights the need for standardized protocols in zooplankton monitoring, the integration of advanced technologies such as DNA barcoding to enhance species identification, and the promotion of public awareness regarding the importance of zooplankton in safeguarding water quality and overall aquatic ecosystem health. In conclusion, this research underscores the significance of zooplankton as indispensable bioindicators for the assessment of water quality and the preservation of sustainable ecological balance. It emphasizes the necessity for ongoing research efforts and conservation initiatives aimed at safeguarding these tiny but powerful organisms, ensuring the continued health of aquatic ecosystems, and ultimately contributing to the preservation of our planet's ecological balance.

Keywords: Zooplanktons, Bioindicator, Water Quality, Sustainable Ecological Balan

Issues and Challenges of Disability and Rehabilitation Services in India

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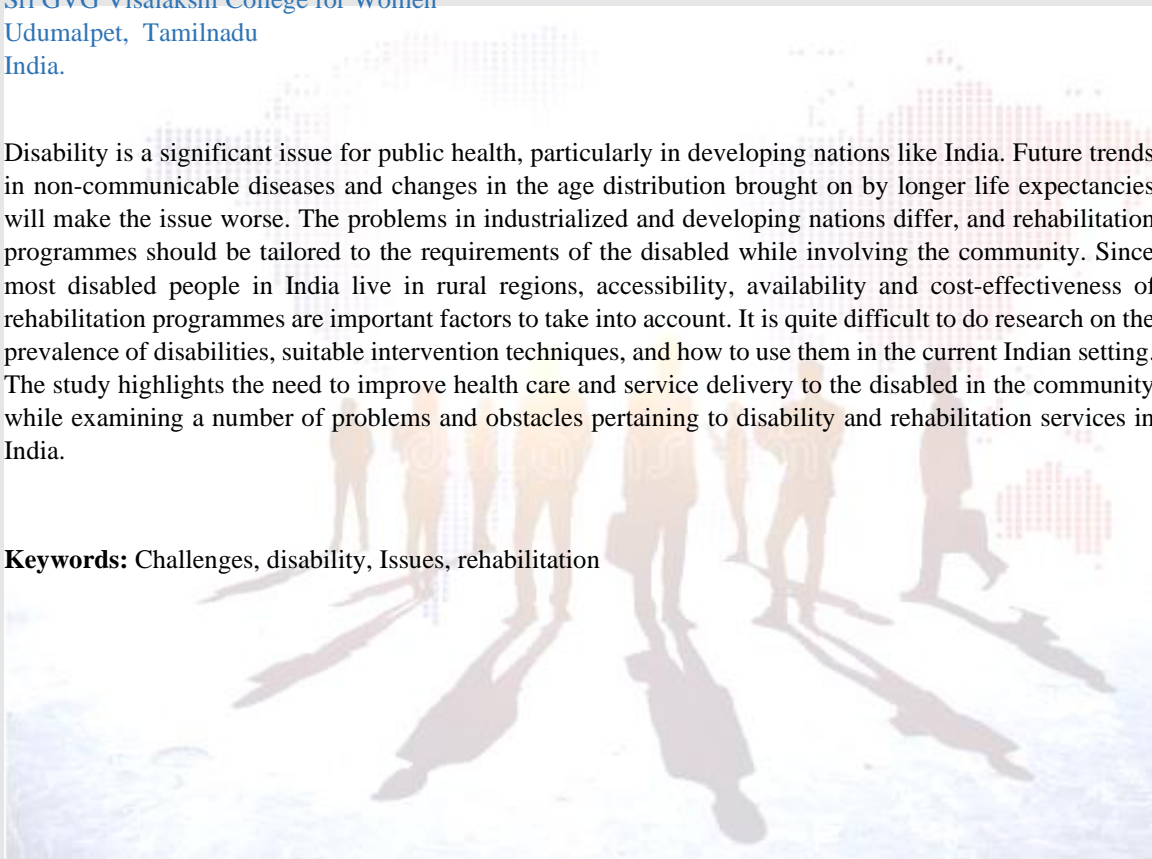
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Disability is a significant issue for public health, particularly in developing nations like India. Future trends in non-communicable diseases and changes in the age distribution brought on by longer life expectancies will make the issue worse. The problems in industrialized and developing nations differ, and rehabilitation programmes should be tailored to the requirements of the disabled while involving the community. Since most disabled people in India live in rural regions, accessibility, availability and cost-effectiveness of rehabilitation programmes are important factors to take into account. It is quite difficult to do research on the prevalence of disabilities, suitable intervention techniques, and how to use them in the current Indian setting. The study highlights the need to improve health care and service delivery to the disabled in the community while examining a number of problems and obstacles pertaining to disability and rehabilitation services in India.

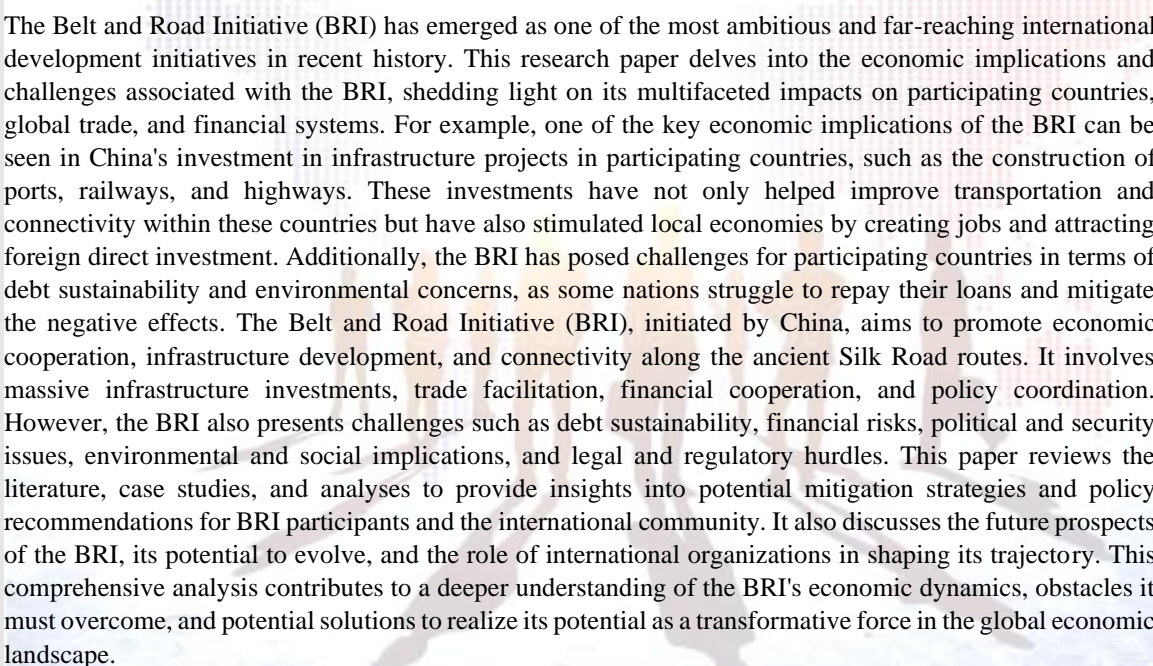
Keywords: Challenges, disability, Issues, rehabilitation



Bridging the World: Unraveling the Belt and Road Initiative's Economic Odyssey

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The Belt and Road Initiative (BRI) has emerged as one of the most ambitious and far-reaching international development initiatives in recent history. This research paper delves into the economic implications and challenges associated with the BRI, shedding light on its multifaceted impacts on participating countries, global trade, and financial systems. For example, one of the key economic implications of the BRI can be seen in China's investment in infrastructure projects in participating countries, such as the construction of ports, railways, and highways. These investments have not only helped improve transportation and connectivity within these countries but have also stimulated local economies by creating jobs and attracting foreign direct investment. Additionally, the BRI has posed challenges for participating countries in terms of debt sustainability and environmental concerns, as some nations struggle to repay their loans and mitigate the negative effects. The Belt and Road Initiative (BRI), initiated by China, aims to promote economic cooperation, infrastructure development, and connectivity along the ancient Silk Road routes. It involves massive infrastructure investments, trade facilitation, financial cooperation, and policy coordination. However, the BRI also presents challenges such as debt sustainability, financial risks, political and security issues, environmental and social implications, and legal and regulatory hurdles. This paper reviews the literature, case studies, and analyses to provide insights into potential mitigation strategies and policy recommendations for BRI participants and the international community. It also discusses the future prospects of the BRI, its potential to evolve, and the role of international organizations in shaping its trajectory. This comprehensive analysis contributes to a deeper understanding of the BRI's economic dynamics, obstacles it must overcome, and potential solutions to realize its potential as a transformative force in the global economic landscape.

Keywords: BRI, Silk Road, Enhanced Connectivity, Debt Burden, Debt Traps

University to work transition: Exploring the expectations of potential employers and the required roles of a University

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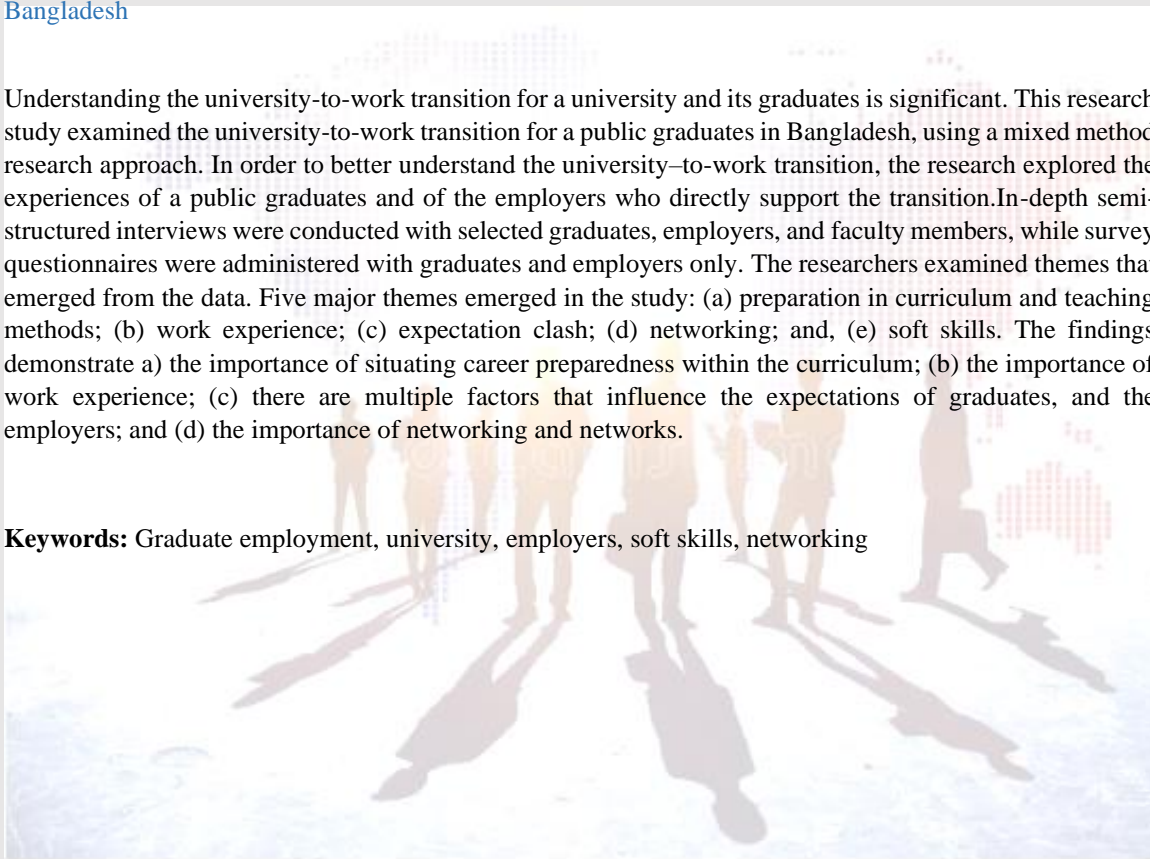
Department of English

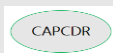
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Understanding the university-to-work transition for a university and its graduates is significant. This research study examined the university-to-work transition for a public graduates in Bangladesh, using a mixed method research approach. In order to better understand the university-to-work transition, the research explored the experiences of a public graduates and of the employers who directly support the transition. In-depth semi-structured interviews were conducted with selected graduates, employers, and faculty members, while survey questionnaires were administered with graduates and employers only. The researchers examined themes that emerged from the data. Five major themes emerged in the study: (a) preparation in curriculum and teaching methods; (b) work experience; (c) expectation clash; (d) networking; and, (e) soft skills. The findings demonstrate a) the importance of situating career preparedness within the curriculum; (b) the importance of work experience; (c) there are multiple factors that influence the expectations of graduates, and the employers; and (d) the importance of networking and networks.

Keywords: Graduate employment, university, employers, soft skills, networking





Travel Behaviour Characteristic Study for Residential Land Use of a Metropolitan City

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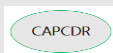
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in the number of people in urban areas. Urbanization is the outcome of social and economic developments that lead to urban concentration and growth of large cities, changes in land use, and travel pattern in metropolitan city. The socio-economic behavior also changes and leads to phenomenal growth of private vehicles which resulted in drastic changes in traffic as well as travel characteristics. This heavy growth of traffic will worsen transport scenario, which needs sustainable transport planning. The present research work studies the travel behavior of people in metropolitan City, Surat. Considering one of the residential zone (West Zone) of Surat, the various field surveys are done to analyze travel demand and travel behaviour. The surveys conducted are Traffic Volume Count to get the peak hour. The O-D Survey is conducted to study number of trips, trip length and number of commuters during peak hour. To study various other aspects like the average family size, working member and schools / college going children and mode of travelling etc. household Survey is carried out. Based on the above studies, it is been found that use of private vehicles is high as compared to public transport due to which planning refines the travel pattern and effects the environment.

Keywords: Travel Behaviour, Travel demand, Public transport, Sustainable transport planning



Green and sustainable technological applications in nanotechnology

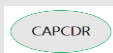
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Green technology is environmentally friendly technology designed in a way that preserves natural resources and doesn't harm the environment. The science of creating and using nanoscale particles is called nanotechnology. International efforts to promote sustainability can benefit greatly from the use of nanotechnology. According to popular belief, nanotechnology will significantly influence the development of "clean" and "green" technologies with significant environmental benefits, and this has been termed "Green Technology." As the availability of sufficient resources is decreased as the world's population has grown. A critical milestone in the field of nanotechnology is the creation of dependable and environmentally friendly processes for the synthesis of nanoparticles. The goal of nanotechnology is to develop environmentally friendly procedures and goods. The development of "cleaner" and "greener" technologies with major advantages for human health and the environment can be greatly influenced by nanotechnology. The need of the hour is the development of pollution-free technology for environmental restoration and clean energy sources for the long-term development of human society. To prevent the harmful by products, significant efforts have been made over the past ten years to develop green synthesis techniques. Engineers are currently researching how to make it environmentally friendly. Due to their size, dispersion, and shape, nanoparticles perform better than bulk materials in a number of scientific disciplines. Additionally, it compares environmentally friendly techniques of synthesis to physical and chemical ones that are equally effective. This information is important for choosing the best approach for the synthesis of nanoparticles. Although nanotechnology now holds out great hope for resolving sustainability challenges, it is impossible to ignore the negative consequences of nanomaterials on the environment and human health. The synthesized green technology nanoparticles have been used for environmental remediation through their antibacterial, catalytic, pollutant removal, dye removal, and heavy metal ion sensing properties.

Keywords: Cleaning up oil spills, Environmental remediation, Nano-contact-sensors, Nanotechnology, Silver nanoparticles



Effective Utilization of Social Media in the Growth of Business

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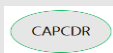
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Social media may be a useful tool for establishing rapport with clients, gaining their loyalty and trust, and developing a good online image that will attract more visitors. Businesses can engage with their clients through social media in other ways besides advertising, which is a more general way to use this platform. Social media has completely changed the way companies engage with their customers and build their brands. If executed correctly, it can yield substantial advantages such as increased consumer involvement, recognition of the brand, and economical promotion. Social media marketing offers a never-before-seen chance to interact with customers, establish a global audience, and cultivate a devoted following. Social media has a substantial impact on customer relationships, sales, and overall business performance in addition to brand recognition and reach. This findings of the study among various business people how the social media impact on their business in various strategies.

Keywords: Social media, business, market, brand, customers



Analysing the Level of Financial Literacy and the Corresponding Impact on Financial Decision-Making: An Empirical Study in Mauritius

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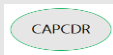
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Policymakers have paid close attention to how socioeconomic and demographic factors affect financial literacy. This study sought to critically examine the relationship between financial decision-making and financial literacy among the population of Mauritius. The study aimed to investigate the impact of age, gender, level of education, income, and financial literacy initiatives on financial literacy, as ultimately determine the correlation between financial literacy and financial decision-making. This study is innovative and specifically focus on Mauritius and provide the potential for unique insights, as well as the examination of the impact of financial literacy initiatives and practical proposals for enhancing financial literacy within the local population. These contributions are valuable in advancing the understanding of financial literacy and its impact on financial decision-making in the Mauritian context. This study used a sample of 373 Mauritians. Both descriptive statistics and correlation analysis were conducted. The findings revealed that younger age groups possessed lower levels of financial literacy, individuals with higher educational levels demonstrated higher levels of financial literacy, and financial literacy initiatives positively impact financial literacy. In terms of gender, both males and females demonstrated similar levels of financial literacy, with no noticeable difference between the two groups. In addition, the study also showed a high positive correlation between financial literacy and financial decision-making. Based on the findings, the study concludes by proposing interventions to improve the financial literacy of the local population, enabling them to make better financial decisions.

Keywords: financial literacy, financial decision making, socioeconomic, demographic, Mauritius



Perceptions and Attitudes of Lecturers Towards Emergence of Artificial Intelligence in Zimbabwe State Universities

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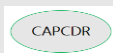
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Artificial Intelligence (AI) is bringing enormous changes in various sectors across the globe, and the tertiary education sector is not an exception as it is affected immensely. Understanding lecturers' perspectives and attitudes towards emergency of AI is paramount because it enables effective integration of AI tools into the educational system. This study sought to explore perceptions and attitudes of lecturers towards emergence of AI in Zimbabwe State Universities. Qualitative research methodologies were employed and in-depth interviews were conducted with lecturers from Zimbabwe State Universities in all faculties. The interviews were conducted to obtain lecturers' insights, expectations and concerns regarding integration of AI in the tertiary education context. The study focuses on several key areas of concern including lecturers' awareness and understanding of AI, realized and perceived benefits and challenges associated with integrating AI into teaching and learning, and their attitudes towards AI's potential impact on the overall teaching and learning process. The findings provides valuable insights regarding awareness and readiness of lecturers in Zimbabwe State Universities embracing AI tools, identifying potential challenges impeding successful integration of AI in teaching and learning. More so, these findings contributes to extant literature on AI in tertiary education, particularly in the context of Zimbabwe State Universities. Policy makers, higher and tertiary education institutions and relevant stakeholders can develop appropriate strategies and support frameworks to enable effective adoption and utilization of AI tools in tertiary learning institutions.

Keywords: artificial intelligence, perceptions, attitudes, lecturers, teaching and learning



Competitiveness and Factors of Agricultural Exports: Evidence from India

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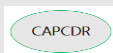
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The export opportunity allows the agricultural sector to expand productive capacity to the full extent. An attempt is made in the present study to specify and estimate the agricultural exports of India at the commodity level. The majority exportable crops used in the study are Maize, Wheat, Rice, Others and Country wise United States of America, Spain, India, Mexico and Sri Lanka Imports, Export of Fruit and Vegetables & Cereals and Preparations. The literature surveyed clearly shows that Indian exports are influenced by a number of factors. The main Objective this study the factors that affect exports of major agricultural commodities in India from 2018-19, 2019-20, 2020-21, to study the Food Imports Fruit and Vegetables & Cereals and Preparations, to study the Cereals Imports and Exports by Main Commodities. Geographically, the investigations were carried out at the all-India level and separately for three important tradable commodities, viz., rice, wheat, Maize and others. The choice of these crops was determined by their increasing share in external trade. The analysis covered a time 2018 to 2021. Data were collected from secondary sources and converted at 2004-2005 prices. Therefore, the findings of the study validate the impact of various factors on agricultural exports may not be the same for all commodities. In a nutshell, the empirical findings reveal the predominance of factors like lagged export, production and world income in determining agricultural exports of India. For rice and wheat rather than production, stock with the government influences export to a large extent. Because of semi government interventions in cereal market, actively for mandatory PDS, exports are not allowed on regular basis for many tradeable commodities like wheat, therefore, much depends on demand and supply.

Keywords: Agricultural Commodities, Agricultural Exports, Trade Liberalisation, Global Competitiveness



The Future of Electronic Human Resource: Artificial Intelligence and Automation in Human Resource Functions in Information Technology Sector

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Organizations are looking for ways to simplify processes and procedures in order to increase efficiency, effectiveness, and agility in the new digital world. Artificial Intelligence (AI) technology allows machines to think like humans. It is a technology that allows actions to be performed based on previously obtained data. AI is quickly becoming the core of our era's innovation. AI as a technology develops new business models, having an influence across different HR functions. Human resources are one of the most critical responsibilities of any organization. It is a technology that may automate low-value HR operations, allowing attention to move to strategic ones. HR professionals may use AI-powered solutions to evaluate employee performance, identify areas for growth, and deliver customized feedback. Almost all HR decisions will be driven by AI. These solutions can also give real-time performance data to HR personnel, allowing them to make data-driven choices about promotions, training, and other HR-related issues. This research is based on the latest review of the literature. Secondary data is collected from India's top IT companies through websites. This research explores the applications, roles, benefits, challenges, and ethical considerations of these technologies in reshaping the HR landscape. AI in HR will increase employee productivity and assist HR professionals in improving the whole experience, beginning with the recruiting process and continuing until the team member is onboarded and beyond. AI would assist in regaining time by automating low-value processes and focusing on business-driven initiatives.

Keywords: HRM, digital transformation, digital innovation, artificial intelligence, automation

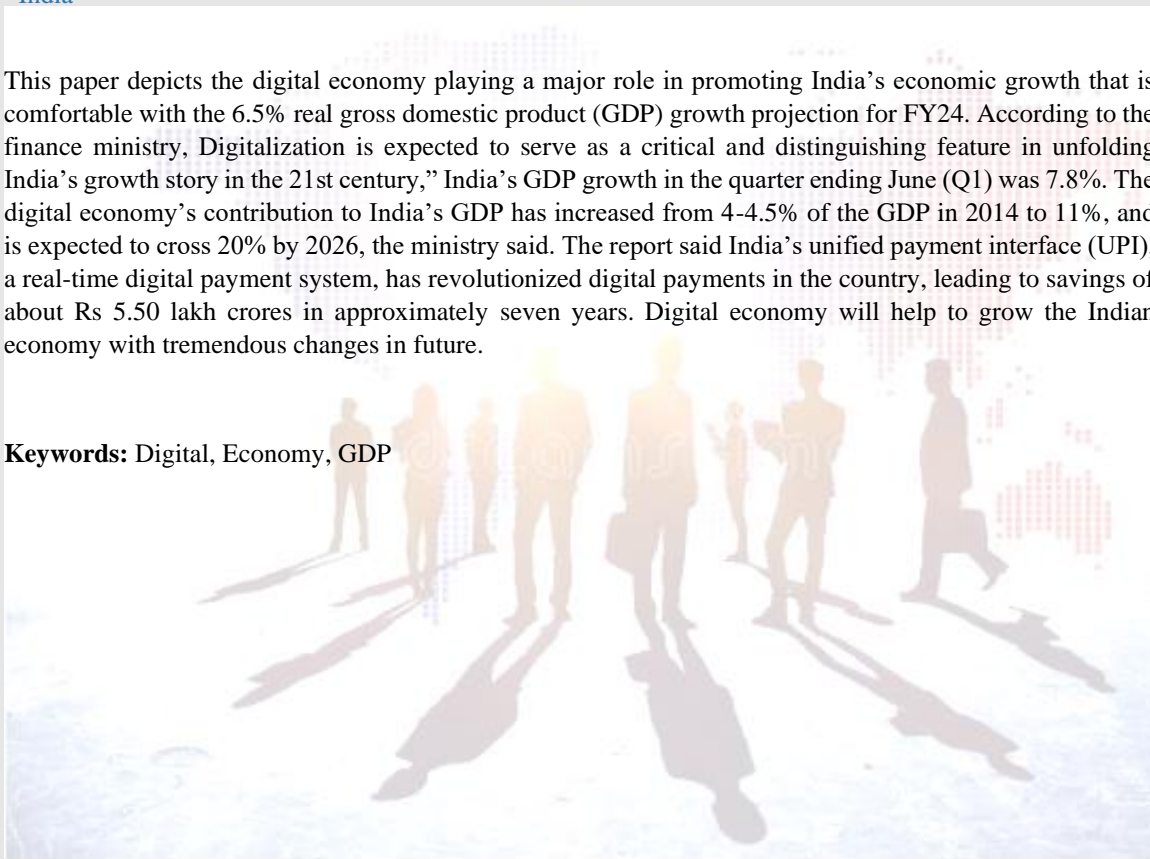
Role of Digital Economy in Indian Economic Growth

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This paper depicts the digital economy playing a major role in promoting India's economic growth that is comfortable with the 6.5% real gross domestic product (GDP) growth projection for FY24. According to the finance ministry, Digitalization is expected to serve as a critical and distinguishing feature in unfolding India's growth story in the 21st century," India's GDP growth in the quarter ending June (Q1) was 7.8%. The digital economy's contribution to India's GDP has increased from 4-4.5% of the GDP in 2014 to 11%, and is expected to cross 20% by 2026, the ministry said. The report said India's unified payment interface (UPI), a real-time digital payment system, has revolutionized digital payments in the country, leading to savings of about Rs 5.50 lakh crores in approximately seven years. Digital economy will help to grow the Indian economy with tremendous changes in future.

Keywords: Digital, Economy, GDP



Diclofenac vultures Poisoning

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The vulture is one of nature's most adept scavengers. The world is home to 23 different species of vultures. Since the mid-1990s, there has been a drop in the number of vultures in Southeast Asia. This decline has been attributed mainly to the decline of over 90% in the Indian Gyps species, which includes the Indian whitebacked vulture, *Gyps bengalensis*, Indian vulture, *Gyps indicus*, and the slender billed vulture, *Gyps tenuirostris*. Based on experimental research, diclofenac, a nonsteroidal antiinflammatory medicine, is the cause of renal failure that results in vulture death. Since 1974, diclofenac has been used to treat a variety of issues in cattle, including swelling, mastitis, lameness, and pain during calving. A number of other ailments, such as actinic keratosis, rheumatoid arthritis, osteoarthritis, dysmenorrhea, and ocular inflammation, were also treated with the drug. It has helped cattle, but among other things, it has had a disastrous impact on the vulture population. It has helped cattle, but among other things, it has had a disastrous impact on the vulture population. The pharmacological makeup, uses, and method of action of diclofenac are discussed in this article, along with its harmful impact on vulture populations. It is also discussing preventive measures to stop the vulture species decline and return their populations to normal, as well as safer alternatives like meloxicam.

Keywords: Diclofenac, vultures' species, Diclofenac mechanism, negative impact, alternative



The Impact of Computer-Aided Instructional Materials on Students' Academic Performance in Science 7

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The studies goals to supply and expand a Computer-Aided Instructional Workbook (CAIW) for grade 7 science. The precise subjects in fundamental biology may be used as a well-known educational workbook or a supplementary reference manual for instructors to decorate their coaching technique or method and efficaciously inspire a high-quality mastering mindset for the student. The researcher first of all made the CAIW primarily based totally on compiling a hard and fast of image and visible interactive strategies from numerous references in General Biology. For functions of evaluation, to gain the favored wide variety of topics for the observe, the researcher devised a pre-confirmed survey questionnaire became divided into 3 parts, namely: The first component covers the profile of the respondents in phrases of demographic distribution; The 2nd component consists of the idea for figuring out the extent of acceptability of the respondents primarily based totally at the following: targets or mastering outcomes, accompanied with the aid of using the content material, usefulness, clarity, presentation, appropriateness and language and style. The observe applied the descriptive comparative technique of studies to expand and apprehend the content material and execution of the devised computer-aided educational workbook. The effects mean that the CAIW has all of the crucial quantities on the way to inspire higher mastering facilitation and make college students greater engaged in Biology. Most respondents fantastically endorsed the proposed CAIW. The workbook and the Bio APPs are enjoyable, foster energetic engagement, expand essential thinking, and sell retention most of the inexperienced persons and instructors.

Keywords: Computer-Aided, Biology, workbook, education

Qualitative Assessment of the 7S Program using 7S Audit Checklist in Kasiglahan Village National High School

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The research aims to assess and create awareness of the 7S Program with a systematized approach to organize work areas, set rules and standards, practice self-discipline as a way of life, and maintain Safety in the workplace in the Kasiglahan Village National High School. An exploratory method of research was used to gather relevant data which can be used for the 7S Program and to investigate how effective the Program is in Kasiglahan Village National High School. The 7S Program was implemented in the school. 7S Audit checklist was used to validate the effectiveness of the Program. The impact of the Program helps the school to create awareness of the 7S Program with a systematized Approach to organize work areas, set rules and standards, practice self-discipline as a way of life, and maintain Safety in the workplace. The 7S Program helps to create awareness of basic concepts of 7S Methodology of good housekeeping; implement and apply the 7S Program in the workplace, enhances Safety and makes a pleasant workplace, helps in work efficiency, and removes wastes from the workplace. The Researchers aim to validate the 7S Program using 7S Audit Checklist and to ensure a sound and systematic approach to improving working conditions by concentrating on maintaining the discipline needed to efficiently and effectively discharge its tasks and functions in the school.

Keywords: 7S audit checklist, qualitative, red tag, safety, systematize.

Women's Economic Empowerment in South Asia: A Comprehensive Review of Barriers and Challenges

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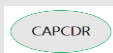
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In today's dynamic world, it is impossible to achieve progress without the participation of women, but in many parts of the world, it has not yet been possible to implement it. South Asia is a region where there is huge potential for modernization but women are trapped due to many obstacles which are no longer a reality. For that reason, in this paper, I have presented all the barriers faced by women entrepreneurs and small business management (SME) in the countries of the region separately, so that anyone can get information about the barriers of all the countries in the region together & easily. Apart from that, the percentage of women's contribution to the GDP and the total amount of money of the countries in the region are demonstrated separately, which will have important implications for further research or any workshop. Although it has been difficult to collect data on women's barriers in the economy in some countries, it has been possible to overcome them through various government documents, newspapers, the NGOs. Barriers to women's advancement are detailed in eight South Asian countries separately, and finally, economic calculations are presented.

Keywords: Women entrepreneurs, SMEs, Gender inequality, GDP, South Asia



Breaking the Chains: A Postmodern Feminist Study of Syed Waliullah's Bohipir

Mohammad Jashim Uddin

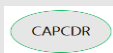
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In South Asia, the feminist movement emerged as part of the anticolonial national movement in the early 20th century. Since then, the condition of women has been gradually changing, but in Bangla literature, this change is evident more than in any other sector. Prolific writers such as Rabindranath Tagore, Mohammad Najibur Rahman, Begum Rokeya, Kazi Emdadul Haque, Kazi Nazrul Islam, and many others focused on women and gender issues in their writing to minimize the gaps between males and females. Unfortunately, Syed Waliullah (1922-1971) observed that women in Bangladesh face pervasive gender-based discrimination, especially due to patriarchy and religious hypocrisy. This paper aims to focus on the ways of breaking the chains of women's suppression through Tahera, a bold revolutionary character in Syed Waliullah's Bohipir, who is ready to take on any challenges against conventional beliefs about women. It will also analyze how Hashem Khan, the only son of Zamindar Hatem Khan in Syed Waliullah's Bohipir, goes against the patriarchal society to establish equity in society. Using the lens of postmodern feminism, the objective is to analyze and evaluate Syed Waliullah's women movement in his period. The research is qualitative in nature..

Keywords: postmodern feminism, conventional beliefs about women in Bangladesh, Bohipir, revolution and boldness



Aminul Islam's Poems : Conflict between Modernism and Post-Modernism

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The Modernist period in English Literature occupied the years from shortly after the beginning of the 20th century. The Modernist period was marked by a strong and international break with tradition. This break includes a strong reaction against established religious, political and social views. Moreover, the thoughts that influenced this form of literature were influenced by Sigmund Freud and Charles Darwin. Modernist literature came into its own due to increasing industrialization and globalization. New technology and the horrifying events of both world wars made many people question the future of humanity: what was becoming of the world? Writers reacted to this question by turning toward Modernist sentiment. On the other hand, Postmodern literature is literature characterized by reliance on narrative techniques such as fragmentation, paradox, and the unreliable narrator; and often is (though not exclusively) defined as a style or a trend which emerged in the post-World War II era. Postmodern works are seen as a response against dogmatic following of Enlightenment thinking and Modernist approaches to literature. Postmodern literature, like postmodernism as a whole, tends to resist definition or classification as a "movement". Indeed, the convergence of postmodern literature with various modes of critical theory, particularly reader-response and deconstructionist approaches, and the subversions of the implicit contract between author, text and reader by which its works are often characterised, have led to pre-modern fictions such as Cervantes' Don Quixote (1605, 1615) and Laurence Sterne's eighteenth-century satire Tristram Shandy being retrospectively considered by some as early examples of postmodern literature. Aminul Islam is a poet of the nineteen nineties of Bangladesh. He does not write poetry following the traditional style. His poetry speaks against all kinds of injustices of the time. The collection of poetry that he has developed in the chemistry of Bengali myth-tradition and myths of different countries of the world is not seen much among contemporary poets. The reading of his poetry also provides an opportunity for worldview. Aminul Islam's poetry depicts the conflicts between modernism and post-modernism. In his poems, he challenges modernism and embraces the tradition, roots of Bangladesh and culture. Poet Aminul Islam depicts it in establishing his identity because modernism is the heart of colonialism, imperialism and capitalism. It is a qualitative research in nature where it has used both primary and secondary resources in developing ideas of poet Aminul Islam.

Keywords: modernism, postmodernism, colonialism, capitalism and identity crisis



Macroeconomic effect of inflation on Economic Growth in Ethiopia

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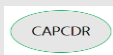
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The interaction between growth and inflation is one of the macroeconomic problems. Determining the effect of inflation on the economic growth of one country must be considered as a prior issue to build up a healthy economy. The main objective of this paper is to test that, whether inflation is an indicator or obstacle for economic growth of Ethiopia. Pair wise Granger causality test has been made to verify the objective of the paper and the pairwise Granger causality test result suggesting the existence of strong and significant correlation between variables pairwise. The test reveals a uni- directional causation between, real GDP and export (EX) and between real GDP and inflation and real GDP and investment. The causation runs from real GDP to inflation, real GDP to export and real GDP and investment respectively. In addition, taking the main objective which hypothesizes to proof whether inflation cause economic growth or the reverse holds true, the granger causality test pertains a uni- directional causation which runs from economic growth to inflation. Accordingly one can conclude that economic growth can cause for inflation. Based up on the finding it is evident that balancing economic growth target in line with a monetary policy target may have a vital role to boost economic growth and control the level of inflation.

Keywords: Economic growth, Ethiopia, Granger Causality, Inflation



A Case Study on Performance and Impact of National Minorities Development & Finance Corporation (NMDFC) Scheme in Kohima District of Nagaland

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The National Minorities Development & Finance Corporation (NMDFC) has various types of loan but in Nagaland micro finance was initiated in 30th September 1994 and was targeted only to women and Self Help Groups (SHG's). Under the scheme, an amount of Rs. 1 lakhs under credit Line-1 & up to Rs. 1.5 lakhs under Credit Line-2 is extended to each member of SHGs at interest rate of 7% & 10% respectively. Concession of 2% is extended to women beneficiaries under Credit Line-2. The study is based on primary sources and has made an attempt to highlight the impact of schemes with and without support and the performance of NMDFC in productivity, reduction of cost and introduction of input in the state.

Keywords: National Minorities Development & Finance Corporation (NMDFC), State Channelizing Agencies (SCAs), Self Help Groups (SHG's), Micro Finance, Women Beneficiaries

To Develop Nobel Prize “ATTOSECOND” Theory By Verilog Programming & Verify by Test Programming

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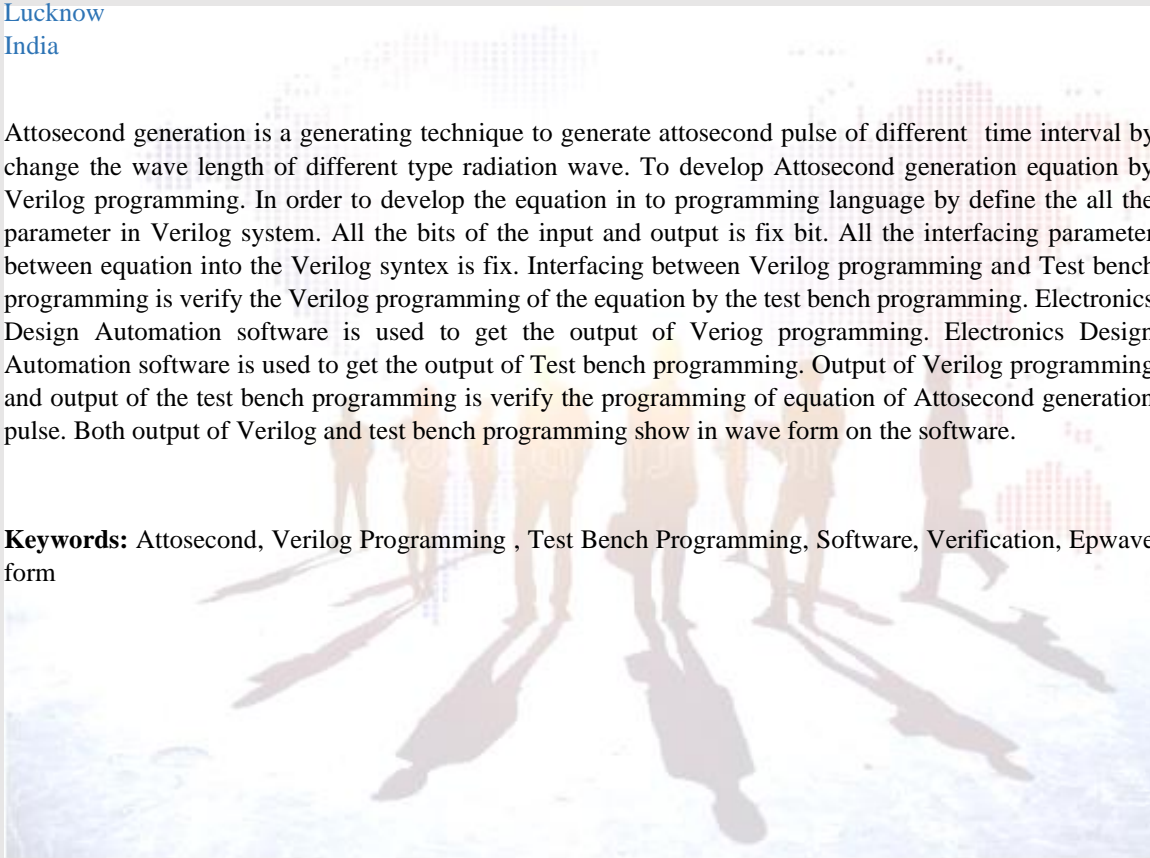
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Attosecond generation is a generating technique to generate attosecond pulse of different time interval by change the wave length of different type radiation wave. To develop Attosecond generation equation by Verilog programming. In order to develop the equation in to programming language by define the all the parameter in Verilog system. All the bits of the input and output is fix bit. All the interfacing parameter between equation into the Verilog syntax is fix. Interfacing between Verilog programming and Test bench programming is verify the Verilog programming of the equation by the test bench programming. Electronics Design Automation software is used to get the output of Verilog programming. Electronics Design Automation software is used to get the output of Test bench programming. Output of Verilog programming and output of the test bench programming is verify the programming of equation of Attosecond generation pulse. Both output of Verilog and test bench programming show in wave form on the software.

Keywords: Attosecond, Verilog Programming , Test Bench Programming, Software, Verification, Epwave form



To Develop Nobel Prize “QUANTUM DOT” Theory By Verilog Programming & Verify by Test Programming

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 India

QUANTUM DOT is a generating technique to generate QUANTUM DOT of different time interval by change the wave length of different type radiation wave. To develop QUANTUM DOT equation by Verilog programming. In order to develop the equation into programming language by define the all the parameter in Verilog system. All the bits of the input and output is fix bit. All the interfacing parameter between equation into the Verilog syntax is fix. Interfacing between Verilog programming and Test bench programming is verify the Verilog programming of the equation by the test bench programming. Electronics Design Automation software is used to get the output of Verilog programming. Electronics Design Automation software is used to get the output of Test bench programming. Output of Verilog programming and output of the test bench programming is verify the programming of equation QUANTUM DOT. Both output of Verilog and test bench programming show in wave form on the software.

Keywords: QUANTUM DOT, Verilog Programming , Test Bench Programming, Software, Verification, Epwave form.

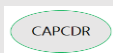
Investigating the Perception of Public about the COVID-19 Vaccinations in Pakistan

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The novel coronavirus has been shown to be extremely contagious and has spread quickly in a matter of months throughout the entire world. In many countries, vaccination is a complicated phenomenon. Because of both its successes and shortcomings, it has consistently been in the news. Similar to how COVID-19 has been the subject of rumors and conspiracy theories throughout the world owing to unease, worry, and terror over a phenomenon that is always changing, COVID-19. These stories ought to be viewed as "social phenomena" that show how different socio-cultural, economic, and geo-political aspects interact. Public perceptions and attitudes have their origins in the nation's varied socioeconomic, economic, and political elements, which are crucial in the development of unique imaginaries and behavior. We all belong to a global community, and COVID-19 has shown that as a result, providing appropriate healthcare is both a national and international responsibility. This study employed qualitative method to acquire information on people's attitudes and perspectives on the current COVID-19 pandemic vaccines in Pakistan, in-depth qualitative interviews (n=30) were performed. The 30 files are transcribed before being loaded into the NVivo program, which is then used to locate, code, group, and establish a conceptual framework based on emergent themes using thematic analysis. It was found out that majority of the respondents have positive perceptions regarding the COVID-19 vaccinations as far as quality is concerned. The themes which emerged from these interviews were awareness, experience and negative words of mouth. Finally, results show the significance of the study for different aspect of use in various walks of life in our global society.

Keywords: COVID-19, Coronavirus, Vaccine, Pandemic, Perception, Rumors



Impact of Textiles in Agriculture Industry

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Agriculture is the backbone of our country. Now it is saying that textile can be the backbone of agriculture. Textile fabrics have a long history of use in agro-tech sectors to protect, gather and store products. Between the 18th century and the end of the 19th century, agricultural development was occurred, which saw a massive and rapid increase in agricultural productivity and vast improvements in farm technology. From then, Textiles have always been used extensively in the course of food production, most notably by the fishing industry in the form of nets, ropes and lines but also by agriculture and horticulture for a variety of covering, protection and containment applications. However, modern textile materials are also opening up new applications. Lightweight Spun bonded fleeces are now used for shading, thermal insulation and weed suppression. Heavier non-woven, knitted and woven constructions are employed for wind and hail protection. Fibrillated and extruded nets are replacing traditional baler twine for wrapping modern circular bales. Capillary non-woven matting is used in horticulture to distribute moisture to growing plants. Seeds themselves can be incorporated into such matting along with any necessary nutrients and pesticides. Agriculture, forestry, horticulture, floriculture, fishing segments, landscape gardening, animal husbandry, aquaculture and agro-engineering all these sectors combined together are popularly called as Agro-tech sector. Agro textiles are the application of textile materials in those sectors. It is a very much important segment of Technical Textile. The word “AGRO TEXTILES” is now used to classify the woven, non-woven and knitted fabrics, applied for Agro tech industries including livestock protection, shading, weed and insect control and extension of the growing season. With the continuous increase in population worldwide, stress on agricultural crops has increased. So it is necessary to increase the yield and quality of agro-products. But it is not possible to meet fully with the traditionally adopted ways of using pesticides and herbicides. Today, agriculture and horticulture has realized the need of tomorrow and opting for various technologies to get higher overall yield, quality and tasty agro-products.

Keywords: Agro Textiles, agro-engineering, horticulture, livestock protection and pesticides

Threads of Transformation: Fostering an Entrepreneurial Mindset in Fashion

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This study explores the dynamic link between entrepreneurship and the fashion industry, looking at how designers and industry experts have turned their creative endeavours into successful businesses. ‘Threads of Transformation’ examines the elements that go into fashion entrepreneurs' success, examining their creative methods and techniques. To understand more about how an entrepreneurial attitude may transform the fashion business, we will examine case studies, market trends, and entrepreneurial ecosystems. The research will highlight the value of sustainability and morality in modern fashion business and demonstrates how taking a responsible approach can be both morally and financially advantageous. This paper will also explore the transformational threads that bind the fashion industry and entrepreneurial vision using in-depth interviews, surveys, and extensive data analysis.

Keywords: Fashion, Entrepreneurship, Innovation, Sustainability, Creative Business, Fashion Entrepreneurship, Entrepreneurial Vision, Sustainable Practices, Case Studies



The Planning and Implementation of Urban City at Naya Raipur in the State of Chhattisgarh, India - A Descriptive Study

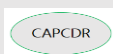
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Global development is largely dependent on urbanisation, and sustainable and attractive cities are made possible by good urban planning. With the population's significant shift towards urbanisation comes a demand for the Smart City. The idea of a "Smart City" has recently gained popularity in both urban and rural areas of the world. An improved lifestyle built on the foundation of cutting-edge technology and communication systems is the aim of a smart city. This research article offers a descriptive analysis of the conception and construction of Naya Raipur, a contemporary metropolis situated in the Indian state of Chhattisgarh. To build a model city that promotes economic growth, social inclusion, and environmental sustainability, the article discusses the primary objectives, planning tactics, and implementation processes used. The smart city landscape, however, is forced to progress towards a chaotic condition due to improper planning. Everyone is aware that there isn't a single, broadly agreed definition of what a "smart city" is. And as a result, terms like Information City, Digital City, Intelligent City, etc. have been coined to describe Smart Cities. This widely used term can have varied meanings for many individuals, communities, and nations. In this paper, we examine the successful smart city models of Naya Raipur, the fourth planned capital city of India by considering the official papers that are provided by the federal, private, and municipal agencies responsible for the development of Smart City, a content analysis of the smart city (SC) and the management of the entire city is discussed and investigated carefully with the secondary data analysis. This study intends to offer insights into the successful emergence of Naya Raipur as a prospective urban centre through a review of several elements including infrastructure, housing, transportation, and government.

Keywords: Urban planning, Smart City, Architecture, Management, Land Management



Need of Women entrepreneurs to succeed India's Sustainable Development Goals

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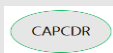
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Sustainable Development Agenda or Goal (SDG) was executed with 17 Goals which are to be achieved universally by 2030 through a global strategy (sustainable development UN summit, 2015). The goal involves "Poverty, hunger, improved nutrition, promote sustainable agriculture, promote well-being for all at all ages, Ensure inclusive and equitable, gender equality, water and sanitation, full and productive employment, Build resilient infrastructure, provide quality education, promote inclusive and sustainable industrialization and foster innovation". (UN IEAG, 2017). Without enterprise and entrepreneurs, there would not be much invention, growth and employment. They account for a large part of the economic activities operate both in agricultural and non-agricultural sector. According to Adam Smith an entrepreneur, as an individual who forms an organization for commercial purpose. He / She is proprietary capitalist, a supplier of capital and at the same time a manager who intervenes between the labor and the consumer. The targets for Sustainable Development Goal 5, 'Achieve gender equality and empower all women and girls', Goal 5.5 "Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life". Enterprise is a vibrant source of economic growth which creates income. India is the second highest populated economy having a wider market. Both male and female entrepreneurs, are relatively rare here compared to other emerging economies (OECD, 2018). Only 23.7 percent of eligible Indian women are part of the workforce compare that to 75 percent of men, also India ranks low in terms of economic participation of women. The Global Gender Report 2022 by the World Economic Forum ranked India at 127 out of 146 countries. Based on the above theory the current paper tries to capture the growth of Women entrepreneurs at global level and attempts to compare it with the progress and of Indian Women entrepreneurs. Secondary data from Global entrepreneurship and development institute, OECD reports, world bank reports, Sustainable development report, Indian Government reports, and census reports has been collected to verify the above objectives. By adopting the. Percentage method, Data visualization techniques and growth rate is used to analyse the objective, the global need for Women empowerment is proved and based on which the policy suggestions are provided.

Keywords: Entrepreneurship, economic development, employment, Sustainable Development Goals



A Comparative Study on Internal and External Audits in Forensic Accounting: Effectiveness and Impact on Organizational Integrity

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Forensic accounting plays a crucial role in safeguarding the financial integrity of organizations and identifying fraudulent activities. In this context, audits serve as the primary mechanism to detect and prevent financial irregularities. This study aims to provide a comprehensive comparative analysis of internal and external audits, focusing on their effectiveness in ensuring organizational integrity within the realm of forensic accounting. The research investigates the inherent differences, advantages, and limitations of both internal and external audits, considering factors such as cost, independence, expertise, and the scope of review. It explores the extent to which these audit mechanisms contribute to fraud detection, risk management, and overall organizational compliance. Through a systematic review of existing literature and empirical data, this study evaluates the impact of internal and external audits on organizational performance and transparency. It also assesses their effectiveness in uncovering financial misconduct and ensuring that corrective actions are taken. By drawing on case studies and real-world examples, the study delves into the practical application of internal and external audits in various industries and sectors. It examines the role of auditors, the tools and techniques employed, and their ability to provide actionable insights that support forensic investigations. The findings of this comparative study are intended to guide organizations and regulatory bodies in making informed decisions about the optimal audit approach for their specific needs. While recognizing that no one-size-fits-all solution exists, the study aims to shed light on the relative merits of internal and external audits in the context of forensic accounting. Ultimately, the research seeks to enhance the understanding of how these audit methods can best serve organizations in their pursuit of financial transparency and integrity.

Keywords: Forensic accounting, Internal audit and External audit



Performance of Banking Sector: A Study of Select Bank in India

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This research paper provides a comprehensive overview of maternal and child health, addressing various aspects such as maternal health during pregnancy, childbirth, and postpartum, as well as the well-being of infants and children. The paper explores the global significance of maternal and child health, identifying key challenges and advancements in healthcare practices. Additionally, it delves into the socio-economic factors influencing maternal and child health outcomes and discusses interventions and policies aimed at improving overall well-being. Maternal and child health is a critical component of public health, focusing on the well-being of women during pregnancy and childbirth, as well as the health and development of infants and children. The significance of maternal and child health is underscored by its impact on the health of future generations, societal well-being, and the overall development of nations. Exploring the importance of early and regular antenatal care in ensuring the health of both the mother and the developing fetus. Examining safe childbirth practices and the role of skilled healthcare professionals in reducing maternal mortality rates. Addressing postpartum health and the need for comprehensive care to support maternal recovery and well-being. Discussing the importance of neonatal care for newborns, including vaccination, nutrition, and early interventions for potential health issues. Exploring the impact of early childhood experiences on long-term health outcomes and cognitive development. Highlighting the significance of immunization in preventing childhood diseases and promoting overall health. Examining the correlation between socio-economic status and maternal and child health outcomes. Discussing the role of healthcare accessibility in influencing health disparities among different populations. Analyzing global maternal mortality rates and identifying regions with the highest challenges. Exploring global initiatives and interventions aimed at improving maternal and child health on a broader scale. Discussing the role of governmental policies in addressing maternal and child health issues at the national level. Highlighting the effectiveness of community-based interventions in improving health outcomes for mothers and children. Summarizing key findings and emphasizing the importance of continued research, education, and policy implementation to enhance maternal and child health globally.

Keywords: Maternal Health, Child Health, Antenatal Care, Socio-Economic Factors, Global Perspectives, Policies, Interventions

An Empirical Study of Underpricing in Initial Public Offerings

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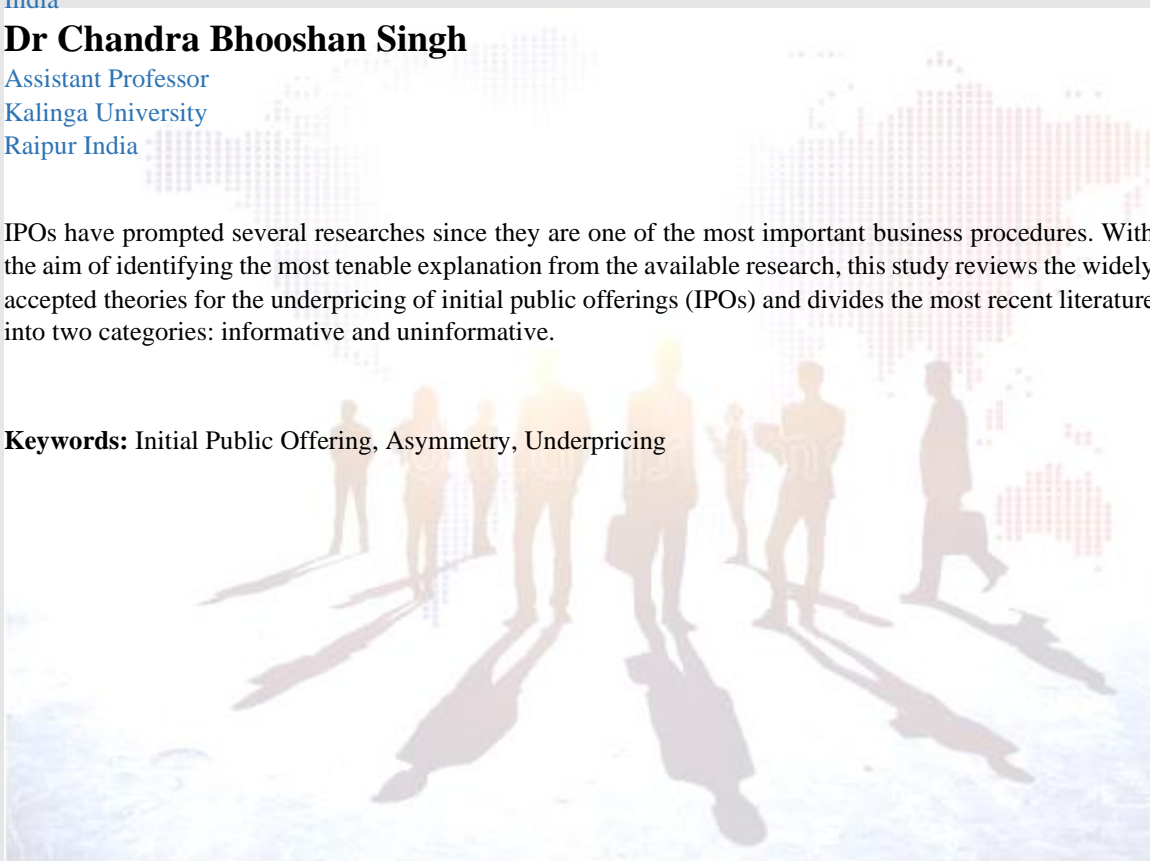
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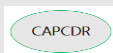
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IPOs have prompted several researches since they are one of the most important business procedures. With the aim of identifying the most tenable explanation from the available research, this study reviews the widely accepted theories for the underpricing of initial public offerings (IPOs) and divides the most recent literature into two categories: informative and uninformative.

Keywords: Initial Public Offering, Asymmetry, Underpricing





The Synergy Between Social Science and Business: An Interdisciplinary Perspective

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The synergy between social science and business refers to the collaborative and mutually beneficial relationship between these two domains. Social science encompasses various disciplines, such as sociology, psychology, economics, anthropology, and political science, which provide valuable insights into human behaviour, societies, and organizations. When applied to the business world, social science can help companies better understand their customers, employees, and the broader social and cultural contexts in which they operate. This paper evaluates the synergy between social science and business involves applying social science knowledge and research methodologies to enhance various aspects of business operations, from understanding consumer behaviour and employee dynamics to addressing social and ethical considerations. This interdisciplinary approach can lead to more informed and responsible business practices and ultimately contributes to a company's success in a complex and interconnected world. Both primary and secondary data were gathered. Twenty questions on the relationship between Social Science and Business were included in a structured questionnaire. The collected data was processed using Proper Software and then analyzed using various statistical tools. Through this paper, I offers a comprehensive examination of the symbiotic relationship between social science and business, demonstrating how interdisciplinary collaboration can shape more informed and responsible business practices in our interconnected world.

Keywords: Synergy, Business, Social Science, Collaborative, Relationship, Social & Cultural, Companies

A Scientific Approach to Improve Listening Skills for the ESL Learners

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Listening is an important skill to attain proficiency in the target language, which is also closely interlinked to speaking skill. As listening plays a vital role in learning, it should be followed and monitored thoroughly to get excel in this skill. This paper attempts to highlight the significance of scientific approach in inculcating listening skill through activities. The objectives of this study is 1) to identify the effectiveness of the implementation of the scientific approach to enhance listening skill of the students, 2) to analyze the students' ability in adapting the new scientific learning styles to develop their listening skill, and 3) to observe the changes in learning and the enrichment in their listening ability. For this research work, pre-experimental research methodology was adapted and the research was carried out for the first year engineering students of India. This scientific approach was profoundly scrutinized and analyzed to find out the outcomes of the research. This paper has given evidences and recommended to implement scientific approach in the learning process of the target language.

Keywords: Learning Styles, Scientific Approach, and Speaking Skill

The Cost of Education in the Pre-University System

Msc. Ana LLAZO

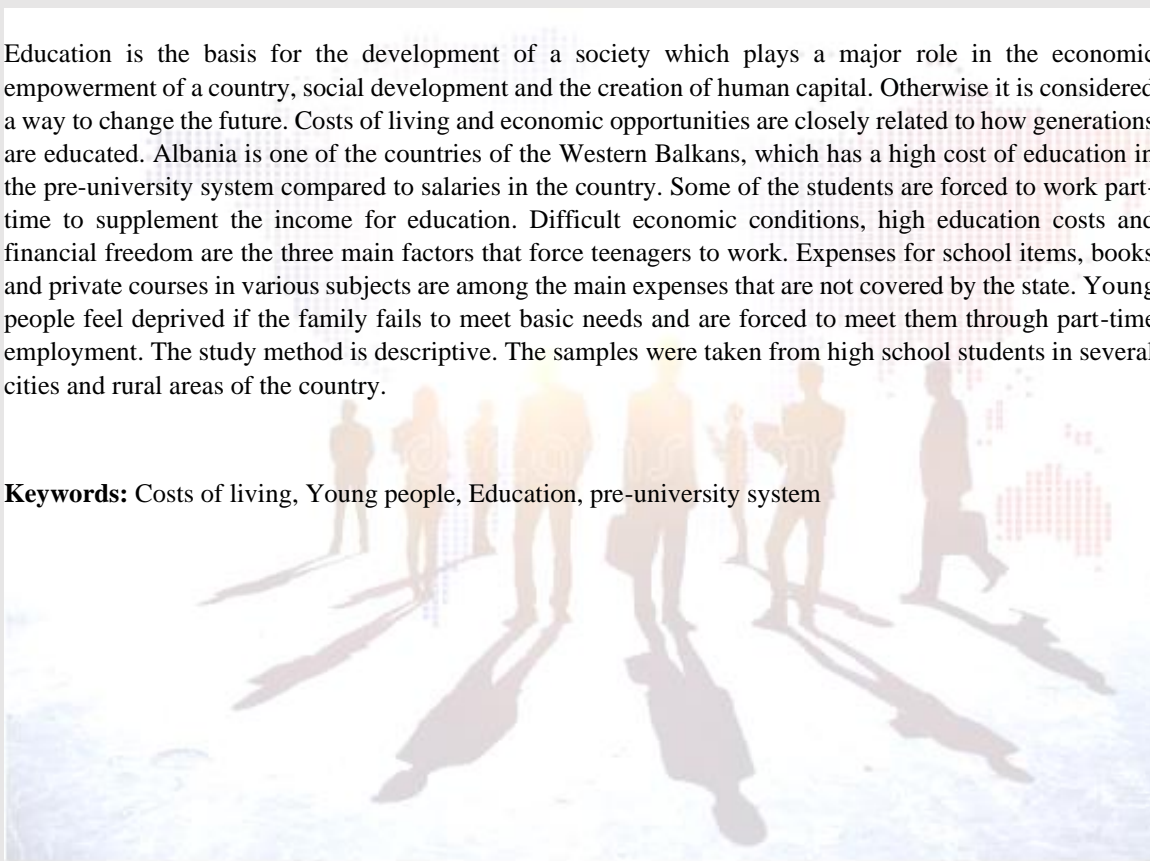
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Education is the basis for the development of a society which plays a major role in the economic empowerment of a country, social development and the creation of human capital. Otherwise it is considered a way to change the future. Costs of living and economic opportunities are closely related to how generations are educated. Albania is one of the countries of the Western Balkans, which has a high cost of education in the pre-university system compared to salaries in the country. Some of the students are forced to work part-time to supplement the income for education. Difficult economic conditions, high education costs and financial freedom are the three main factors that force teenagers to work. Expenses for school items, books and private courses in various subjects are among the main expenses that are not covered by the state. Young people feel deprived if the family fails to meet basic needs and are forced to meet them through part-time employment. The study method is descriptive. The samples were taken from high school students in several cities and rural areas of the country.

Keywords: Costs of living, Young people, Education, pre-university system



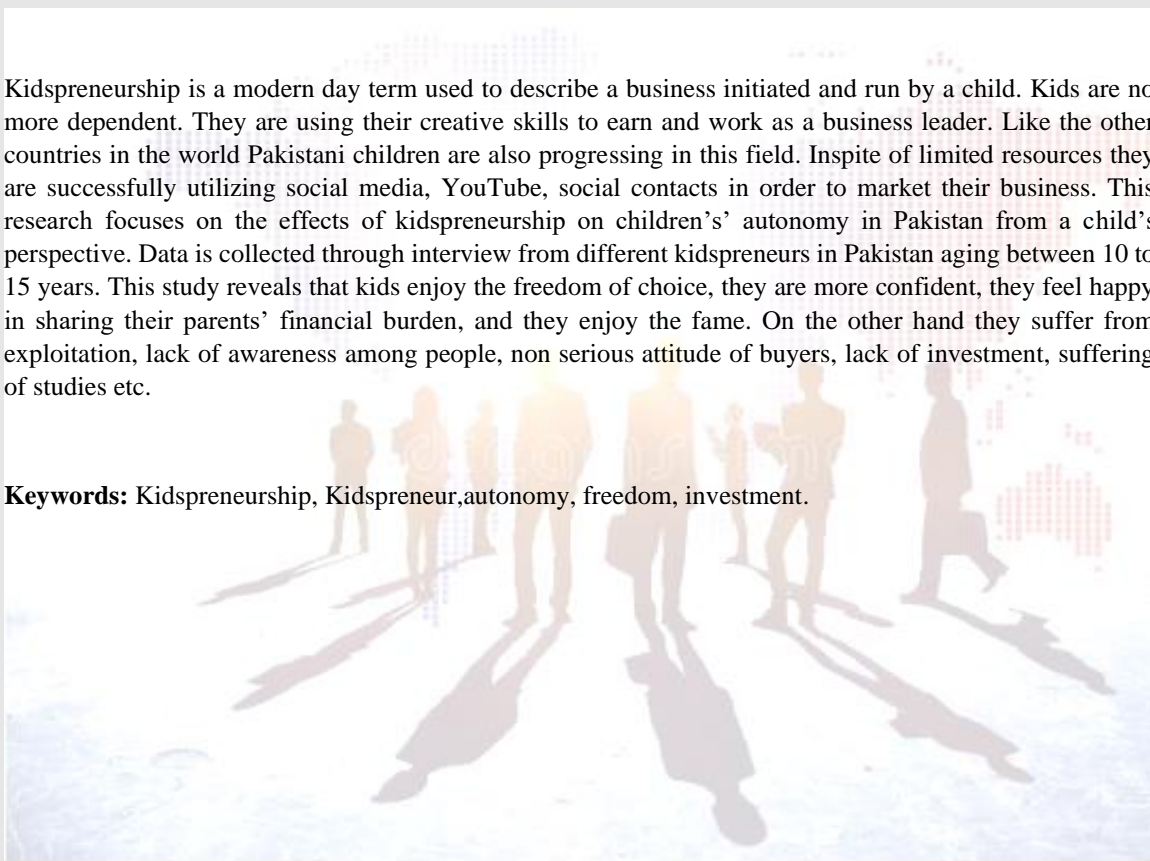
Effects of Kidspreneurship on children's' autonomy in Pakistan

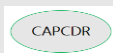
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Kidspreneurship is a modern day term used to describe a business initiated and run by a child. Kids are no more dependent. They are using their creative skills to earn and work as a business leader. Like the other countries in the world Pakistani children are also progressing in this field. In spite of limited resources they are successfully utilizing social media, YouTube, social contacts in order to market their business. This research focuses on the effects of kidspreneurship on children's' autonomy in Pakistan from a child's perspective. Data is collected through interview from different kidspreneurs in Pakistan aging between 10 to 15 years. This study reveals that kids enjoy the freedom of choice, they are more confident, they feel happy in sharing their parents' financial burden, and they enjoy the fame. On the other hand they suffer from exploitation, lack of awareness among people, non serious attitude of buyers, lack of investment, suffering of studies etc.

Keywords: Kidspreneurship, Kidspreneur, autonomy, freedom, investment.





Management of Polycystic ovary syndrome using drugs of herbal origin

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Background and Aim: Polycystic ovarian syndrome (PCOS) is a complex syndrome that has significant clinical implications for reproductive, metabolic and psychological health. However conventional therapies can lead to intolerable side effects in PCOS. PCOS has no satisfactory treatment till now and most often patient gets only symptomatic treatment with hormones and insulin sensitizer, and becomes drug dependent in the long term. Unani physicians have recommended regular induction of menstruation, Correction in insulin levels etc. as treatment modalities. The aim of this poster is to systematically review management of polycystic ovary syndrome using drugs of herbal origin. **Materials and Methods:** We conducted an exclusive search using various electronic databases such as: PUBMED, BMJ, LANCET, WHO Website, Unicef Website and Google Scholar for studies related about Polycystic Ovary Syndrome and various drugs showing promising results in the management of polycystic ovary syndrome. **Results:** Many studies across the world have confirmed that PCOS can be treated with herbal remedies and lifestyle management. Unani physicians have recommended regular induction of menstruation as one of treatment modality applied for women who has developed masculine features suggestive of PCOS. Management based on correction of temperament, menstrual regulation by use of emmenagogue drugs and local application of herbs to reduce the severity of hair growth, acne and hyper pigmentation due to PCOs have also been reported. **Conclusion:** Preclinical and clinical studies have provided preliminary evidence that herbal medicines may have beneficial effects for women with PCOS. In addition alternate therapeutic protocols have been followed to improve the quality of life in these patients. However Further investigations into the mechanisms of effect for herbal extracts are needed to complete our understanding of the reproductive endocrinological effects for herbal medicine for this condition.

Keywords: Polycystic ovary syndrome, Hirsutism, Abnormal menstrual cycle, infertility

A Study on Financial inclusion In India: Farmers Perspective

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The Indian economy is built on agriculture, according to Mahatma Gandhi six decades ago. The situation is still the same today, with agriculture serving as the main economic engine for the communities and almost supporting the entire economy. It accounts for around 52% of Indians' employment and 16% of the nation's total GDP. Agriculture must expand quickly if it wants to become self-sufficient and generate significant foreign exchange. Insurance is a crucial component of the fight against poverty because it gives the poor access to financing. Sadly, in India, both catastrophe and agriculture insurance are either unavailable or unreasonably expensive. India is the country with the biggest financial losses as a result of natural disasters. Natural disasters cause severe budget instability and financial risk. Even India, which has effective systems for managing disaster risk, may still be very vulnerable to the financial and economic shocks brought on by severe disasters. Financial Inclusion programmes assist the creation and application of specialized financial protection methods that improve the capacity of the federal, state, and municipal governments, as well as individuals with low incomes, to react more swiftly and resolutely to disasters. My research concentrated on the Pradhan Mantri Fasal Bima Yojana, its advantages, and its drawbacks for Indian farmers.

Keywords: PMFBY, Farmers, Crop Insurance

Fintechs and Sustainable Development – Indian Scenario

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Fintechs have emerged as catalyst for innovations in the financial sector with the use of technology to improve efficiency in providing diverse financial services. Fintech revolution has disrupted financial systems by opening up new opportunities. Fintechs are enablers for sustainable finance as well by incorporating technological innovations such as artificial intelligence, block chain technology, big data etc. among others. As there is growing recognition to promote sustainable development all across the globe, fintechs are significantly contributing towards sustainable finance by ensuring green finance, reducing cost, promoting efficiency, valuing nature's assets, and providing sustainable finance. Fintech in India is the third largest in the world after China and USA. The growth in fintech innovation contributes towards the green development of the economy. In this perspective, the present paper focuses on role and relevance of fintechs in promoting sustainable development with special reference to India in the light of challenges and future prospects.

Keywords: Fintechs, Sustainable Development, Innovation



Recollection of Racial Violence: Memory Movements and the Renaissance of Distressing Past

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The Race is a socially constructed concept; an ethnological human stratification that was used to reinforce the rationale for the enslavement of people around the world and particularly of African descent. Relatively racism is surrounded in the very configuration and operation of the social order. Recent years have seen a marked rebirth of interest in America's racially violent past. But despite the growing presence of the country's racially violent past in present-day politics and culture, there has been little erudition on the rise of efforts to address the legacies of long-buried violence. The aim of this review-based study is to theoretically explain the resurgence of memory of past American racial violence, especially through local-level commemoration that seek to repudiate and, in some ways, rectify this repulsive history, it also addresses a larger set of actions and articulates more general scholarly apprehensions. The study is based on reviewing secondary data sources like journals, articles, newspapers, etc. And finally, some suggestions as well as recommendations will be made in the concluding remarks.

Keywords; Blacks, Conflict, Discrimination, Ethnicity, lynching, People, Race, Violence, Whites

Determinants of Public Health Expenditure in India: A State- level Panel Data Analysis

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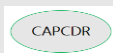
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Public health spending varies greatly between Indian states. This study investigates the extent to which income and other socio-economic and demographic characteristics account for the disparity in health spending. The present study employed panel fixed effect model for examining the determinants of public health expenditure in India. The study used an annual panel data of 15 major Indian states (together contributing 90 percent of population) from 2004-05 to 2020-21. The empirical result show that per capita income is a major driver of the public health expenditure in India. The level of per capita income shows a positive and statistically significant relationship with the public health expenditure. The income elasticity of public health expenditure is greater than one indicating that health is a luxury good. Besides the level of income, health infrastructure and fiscal balance is also having a significant positive impact on the level of public health expenditure and the health status proxied by Infant Mortality Rate (IMR) is having a significant negative impact on public health expenditure. On the other hand, urbanisation and literacy has no significant impact on the public health expenditure.

Keywords: Public health expenditure, Fixed effect model, per capita income, fiscal balance, health infrastructure



Green Economy: “The Need of the Hour”

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We are living in times where global crises- social, ecological, economical problems are increasing rapidly, hence require novel answers. In this context, the concept of Green economy is being discussed for achieving sustainability as our environment is suffering from various hazards. Therefore, in 2012 the United Nation General assembly decided to hold a summit in Rio de Janeiro, where government agreed to frame the green economy as an important tool for sustainable development which helps in maintaining the functioning of ecosystems with proper economic growth, poverty eradication and employment generation. The green economy aims to improve the consumption practices and production processes in order to reduce resource consumption, waste generation and carbon emission. Green economy can restore prosperity & nature by adopting various principles by offering opportunities for green and decent livelihood, enterprise & jobs and also prioritizes the access & investment to the sustainable natural systems, infrastructure, education & knowledge needed to prosper for all people. The paper stated the sustainable measures in the context of Indian economy & it is going to have ripple effects on employment, domestic industries, trade and agriculture which require fiscal reforms, trade patterns, skill development and indigenous research & development for resource efficiency etc. This paper is based on descriptive analysis and finds the importance of development of strategies to adopt the principles of green economy in the context of Indian economy. The paper also finds the possible solutions to the problem faced by India while adopting the principles of Green economy. It is expected that the findings of the paper will help the policy makers for better implications of the policy and also contribute to achieve sustainable achievement in context with Indian economy.

Keywords: Green Economy, Sustainable Environment, Economic Development, Skill Development, Economic Growth



Trend Analysis of LIC Products for Safeguarding Future Financial Security in an AI Scenario

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The financial environment has changed as a result of artificial intelligence's (AI) rapid growth and incorporation into many facets of our lives. Life Insurance Corporation of India (LIC), a major force in the insurance sector, must adjust to the changing AI landscape while maintaining policyholders' financial stability. The potential of LIC products to protect future financial security in the face of the development of AI technologies is the main subject of this study's thorough trend analysis of LIC products. The study starts out by examining how artificial intelligence has revolutionised the finance industry. It demonstrates how AI-powered technologies have changed risk assessment, underwriting, claims processing, and client engagement. The study looks into how LIC is responding to an AI-driven environment. It looks at how LIC's product line has changed over time, highlighting the addition of AI-powered services like chatbot-driven customer support and risk assessment models. The analysis evaluates these innovations' possible advantages and disadvantages while taking policyholders' and the business's competitive position into account. Additionally, the study explores policyholder viewpoints regarding LIC's AI-enabled products. It measures user satisfaction, faith in AI-driven services, and data security issues using surveys and interviews. These perceptions give LIC a useful grasp of policyholder attitudes and enable it to enhance its product line through data-driven enhancements. By keeping an eye out for new developments and taking proactive steps to adjust to the AI era, LIC can maintain its position as a reliable source of financial security and protect its policyholders' futures in this quickly changing landscape.

Keywords: Artificial Intelligence (AI) Integration, Financial Landscape Transformation, LIC Product Analysis, AI-Driven Innovations, Policyholder Perspectives

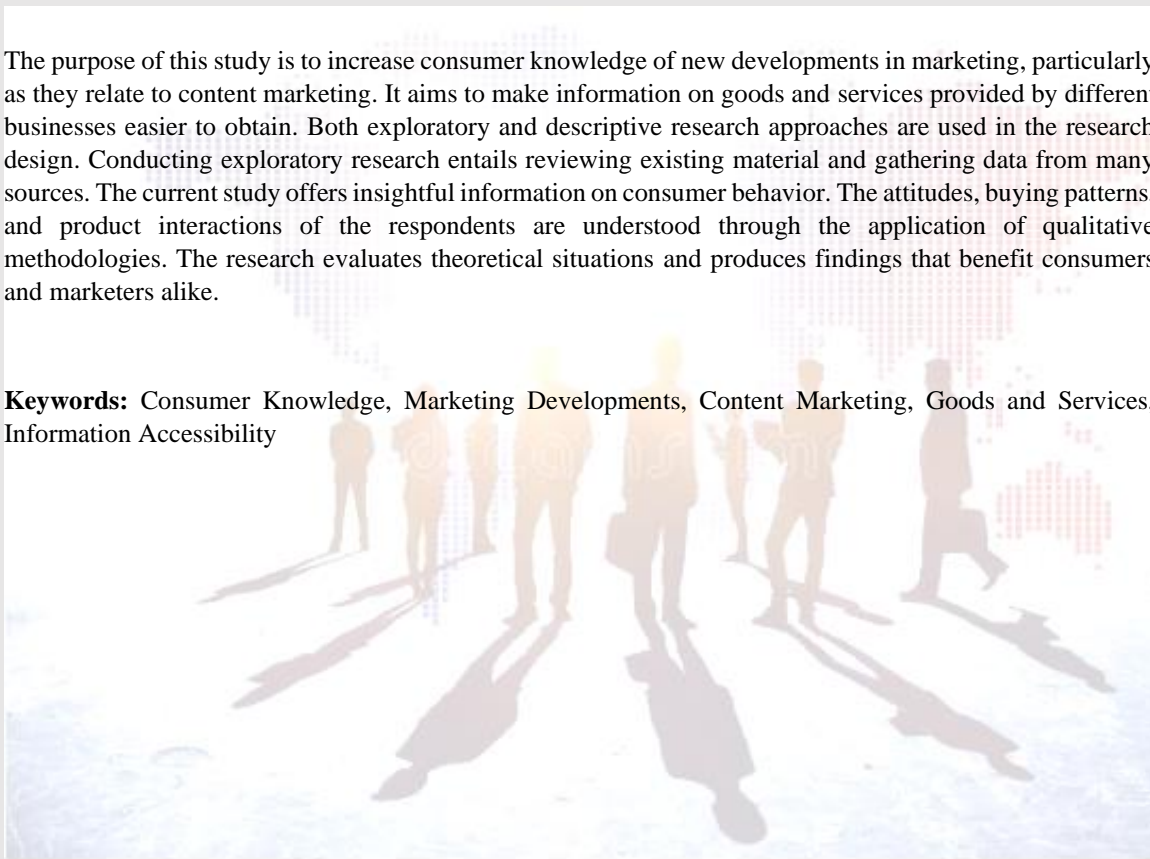
Analyzing Content Marketing's Impact on Brands in Raipur City

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The purpose of this study is to increase consumer knowledge of new developments in marketing, particularly as they relate to content marketing. It aims to make information on goods and services provided by different businesses easier to obtain. Both exploratory and descriptive research approaches are used in the research design. Conducting exploratory research entails reviewing existing material and gathering data from many sources. The current study offers insightful information on consumer behavior. The attitudes, buying patterns, and product interactions of the respondents are understood through the application of qualitative methodologies. The research evaluates theoretical situations and produces findings that benefit consumers and marketers alike.

Keywords: Consumer Knowledge, Marketing Developments, Content Marketing, Goods and Services, Information Accessibility





Predictors of Parental Involvement in The Learner's Academic Performance

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This study aims to identify parents' demographic profile, parental involvement, and the academic performance level of learners in the Biliran District during the school year 2021-2022. Using an enhanced version of the Parental Questionnaire by Mejia et al. (2009), the study selected 198 parents through stratified random sampling whose children were enrolled in different schools in Biliran District. Linear regression using IBM SPSS Software was conducted to analyze the data, revealing that sex, parents' employment, and parental involvement were significant predictors of academic performance among learners. The study suggests that parental involvement needs to be strengthened to elicit positive outcomes from learners. In this regard, a three--day training proposal was developed to enhance parental involvement. The study's findings suggest that parental involvement is a crucial factor in enhancing academic performance among learners. Parental employment status and gender are also critical demographic factors that affect learners' academic performance. Thus, it is recommended that educators and schools work closely with parents to provide them with the necessary support and guidance to enhance their children's academic success. Furthermore, efforts to increase parental involvement in education should be tailored to address families' unique needs and circumstances, including their socioeconomic status, culture, and language. This study highlights the need for ongoing research to develop effective strategies for enhancing parental involvement and ultimately improving student outcomes.

Keywords: Academic Performance; Parental Involvement; Predictors.



Trends and Challenges of School Leaders and School- Based Management Level

Noel P. Tancinco, PhD

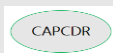
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The study primarily aimed to determine the trends and challenges of school leaders and the School-Based Management Level in Calubian North District, Calubian, Leyte. Employing the mixed-methods research design, 11 school leaders were purposefully chosen to answer the survey questionnaire and interview guide questions in attaining the objectives of the study. Findings revealed that most school leaders in Calubian North District were at their prime working age, female, and married. Likewise, most were doctorate degree holders, Principal II, had administrative experience of less than ten years, and attended national training. Schools 9 and 14 had more teachers and learners than the rest of the schools in terms of school profile. As to the classification of schools, there were more monograde schools than their multigrade counterpart. As for the trends of school leaders in Calubian North District, the top three trends of school leaders were building a trusting relationship between staff, learners, parents, and community partners; managing the fiscal, human, and material resources for learning; and managing the fiscal, human, and material resources for curriculum and instruction. Moreover, most schools in Calubian North District were validated as Level 1 as far as the School-Based Management Level is concerned. Regarding the challenges encountered by the school leaders in Calubian North District, four themes emerged based on the interview conducted, such as the following: physical facilities/resources, human resources, community engagement, and instruction. Most importantly, there was no significant relationship between the socio-demographic profile of the schools' leaders and SBM Level except on the length of administrative experience. On the other hand, there was a significant relationship between the trends of school leaders and SBM. It was concluded that the trends of school leaders in Calubian North District manifest their strong partnership with stakeholders. This research thus recommends that the Department of Education conduct an assessment of the challenges encountered by the school leaders to provide the needed interventions through the division program supervisors.

Keywords: Challenges; Trends, School leaders, School--Based Management.



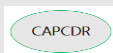
Leveraging Indigenous Knowledge Management Practice in Emerging Economies: A Family Business Perspective Study

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The transfer of information and knowledge from one person to another is a key process that can determine a business performance or failure. This perspective piece responds to the emergence of indigenous knowledge management practice as a significant prospect for family business knowledge transfer and continuity in Africa. Therefore, the purpose of this paper is to provide insights into this developing research area. The research was carried out by reviewing and analyzing an extant body of relevant literature from prior years. With the help of specific keywords, and many database platforms such as Emerald, Science Direct, Springer Nature, Science Direct, Web of Science, Google Scholar, and Ebscohost search for extant literature to support past research findings were identified and reviewed. This paper predicts that indigenous knowledge management practice studies will be relevant and topical for academic research in Africa over the coming years and also establishes a research agenda for future research in this area. The study recommends the integration of indigenous knowledge practice into family business operations to strengthen family business continuity. This perspective study will provide practitioners with a lens through which to examine indigenous knowledge management practice in the context of their organization in order to create capacities that will lead to improved business performance and continuity.

Keywords: Artificial intelligence, Family business, Indigenous knowledge, Knowledge transfer, Succession planning.



An Assessment of External Factors Affecting the Quality of Governance among Public Sector Institutions in Nigeria

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The study assessed the impact of external factors (EF) on the quality of governance among public sector institutions (PSI) in Nigeria. Descriptive research design was used while survey method of data collection using questionnaire as an instrument was adopted. Twenty-seven (27) public sector entities were purposely selected from among over 500 MDA's in Nigeria for the purpose of raw data collection using structured questionnaire which was designed using the Likert scale format. The questionnaires were properly validated and its reliability was assured using test –retest reliability and obtaining a r value of 0.78. Due to multidimensional nature of the explanatory variable, factor analysis was used to generate factor score representing each of the factors in the variables. Model Analysis was confirmed with a KMO>0.6 across the models. The study which was anchored on both Agency and stewardship theories considered factors like religion, traditional institution, political influence, culture, ethnitism and unionism. The impact of these factors on governance was analysed using multi- regression statistical method. The grand mean of 2.16 shows that external factors moderately affect the quality of governance. However, unionism has strong impact on governance. The study recommended that while external factors can be given minimal consideration in governance, their effect must be well managed as they have the tendency to weaken the quality of governance in any institution and promote inefficiency.

Keywords: Public-Sector, External-Factors, Quality, Governance, Assessment.

Applicability of Artificial Intelligence in Business

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An innovative, efficient, and competitive era has begun with the incorporation of Artificial Intelligence (AI) into commercial processes as it transforms the businesses by providing a plethora of applications across miscellaneous industries. Nearly every aspect of business has been impacted by the various uses of AI, from cybersecurity and supply chain management to customer service and data analytics. Large-scale datasets are processed by AI to identify important patterns and trends, giving organizations the ability to make data-driven decisions. Artificial intelligence (AI) algorithms examine consumer behaviour to provide personalized content and product recommendations that boost client engagement and boost revenue. AI foresees equipment breakdowns, lowering manufacturing and transportation downtime as well as maintenance expenses. Robots and AI-driven automation systems improve productivity, cut costs, and detect flaws in products during the manufacturing process, all while increasing factory efficiency. This abstract provides a concise overview of artificial intelligence (AI) being useful asset for businesses looking for cost savings, operational efficiency, and a competitive edge due to its versatility and adaptability. It also elucidates the responsible and secure implementation of AI technologies, ethical and privacy considerations in businesses.

Keywords: Artificial Intelligence; Business Operations; Ethical Considerations; Automation Systems, Supply Chain Management



Women's Financial Resilience: A Look at Mudra Yojana's Influence on Indian MSMEs

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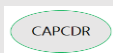
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The entrepreneurial intentions among the individuals of any nation serves as a driving force behind the growth and development of any nation. To ensure the growth and prosperity of any nation it is imperative that there should be no gender disparity within the entrepreneurial ecosystem of the country. Women constitute around half of the world population and still wide disparity prevailing in the economic status of women in India. To address the disparity government of India has take various initiatives to promote women's participation in entrepreneurship, thereby contributing towards the nation's development. Among all the initiatives Pradhan Mantri Mudra Yojana holds significant role in this endeavour by focusing on extending credit facilities to women entrepreneurs. The main focus of this study is to evaluate the effectiveness of Mudra yojana in enable women to establish and expand their MSMEs. For the purpose of this study secondary data will be collected from the multiple sources such as annual reports of Mudra, MSME Report, RBI etc. Through the means of indepth analysis of government reports and other statistical data, this study shed light on the empowerment of women entrepreneurs in India. This study examines the women's accessibility to financial assistance, loan disbursement and overall effectiveness of Mudra Yojana in facilitation, growth and development of women-led micro, small and medium enterprises. The valuable insights derived from this study offered guidance to policymakers, financial institutions, other researchers and stakeholders interested for supporting women entrepreneur and contributing to the understanding of gender inclusive growth and development in India.

Keywords: Financial Assistance, MSME, gender equality, women entrepreneurship, MUDRA Yojana and Financial inclusion



Asymmetric Information and Farm Gate Price: An Experiment with Vegetable Producers

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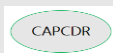
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The study focused on market system and the role of asymmetric information about prices between vegetable producers and local trade intermediaries, in Bangladesh. Agriculture plays a crucial role in the economy of Bangladesh, and vegetable production is a significant part of it. However, vegetable growers often face challenges related to information asymmetry, leading to low farm gate prices. The research pervasive issue of information asymmetry, which hinders the ability of vegetable growers to negotiate fair prices for their produce. This knowledge gap results in a considerable discrepancy between wholesale and farm gate prices, benefiting intermediaries rather than farmers. The empirical study aims to investigate the impact of providing market-related information to farmers, thereby improving their negotiation power based on available literature. The research examine the impact of information asymmetry on price negotiation, identifying the factors contributing to information asymmetry, analyzing the effectiveness of information dissemination mechanisms, and providing recommendations to enhance market efficiency and equity. In conclusion, this research addresses a critical issue in the vegetable sector of Bangladesh, aiming to empower farmers with access to accurate market information. By bridging the information gap, the study strives to improve the livelihoods of vegetable producers, create fairer market conditions, and support the overall development of the c.

Keywords: asymmetric, market efficiency, equity, empower farmers, empower farmers



Social Science and Business

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Sustainability may broadly be seen from the three dominant frameworks, viz., Circular Economy, Social & Solidarity Economy, and Ecological Economics. Circular Economy Framework: While there has been discussion of the circular economy for over two decades, there has been a growing interest in the application of the concepts and principles of circular economy (CE) in industrial clusters. Interestingly some of the factors such as support systems, systems enablers, and decentralization of technologies for regenerative economies have also been reflected in the recent literature. Mass and energy transfer balances in secondary and tertiary activities have been at the heart of studies in a circular economy. Sustainable Development Goal (SDG) compass also largely adopts mass and energy balance techniques to help corporations transition to sustainability. SDG Compass is one of the least challenging tasks for large linear specialized value chain production-based corporations to align its value chain to meet a few of the indicators of the SDGs. The United Nations Statistical Commission provides a workable list of SDG indicators that corporations can use to benchmark their achievements on SDGs. There is a growing understanding and experience of the limitations of these approaches toward achieving sustainability. Social & Solidarity Economy Framework: The Social and Solidarity Economy (SSE) evolved as a counter to the capital and technology-intensive features of the mainstream economy and focused on community participation and ownership in enterprises/cooperatives. Social entrepreneurship as part of this field of study focused on the purpose of the enterprise being the people and not the external financial investors. Ecological Economics Framework: Ecological economics is built on the increasing understanding that economics is embedded in the broader ecosystem that supports all human activity and hence economic analysis needs to be renewed to this new holistic understanding of the need for balance between artificiality in humans and nature. First, CE focuses largely on the circularity of material movements through reuse, recycling, and reduction techniques. Second, Solidarity Economy focuses on building trust, fraternity, and sharing among the members of a community to build solidarity. Third, Ecological Economics attempts to revamp the current economic logic from an ecological time span and seek a balance between humans and nature. While the first is focused on Economics, the second is focused on Social, and the third is focused on Ecology.

Keywords: Circular economy, Sustainability, Economics, Social, and Ecology



Human Resources Analytics in SMEs in Harare CBD: Opportunities and Challenges

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SMEs have been the lifeline of the Zimbabwean economy for a long time. However, issues to do with survival and competitiveness have been problematic in Zimbabwean SMEs. Their demise will be fatal for the Zimbabwean economy and populace. However, human resources analytics could prove fundamental in making smart strategic and human resources decisions that can enhance the profitability and survival of SMEs. The main purpose of this study is to understand the viability of human resources analytics in SMEs in Zimbabwe. The main objective of the study is to understand the impact of human resources analytics on SMEs competitiveness. The study will be used to determine challenges and opportunities associated with the use of human resources analytics in SMEs. The study uses qualitative methodologies to tap into the subjective data from research participants. At the 10th interview, data was saturated, and face-to-face interviews were stopped. However, repeat interviews were conducted after two weeks to check for consistency so as to determine the trustworthiness of the study. The study found that human resources analytics can be instrumental in recruitment, selection, performance management, reward management and health and safety decisions that can improve the competitiveness of SME organisations. However, the study found that SMEs have limited data, HR personnel lack HR analytics skills, lack HR analytics software, and limited resources and policies as challenges associated with human resources analytics. The study recommends improvisation and human resources personnel capacity development in order to take advantage of human resources analytics.

Keywords: human resources management, human resources analytics, SMEs, competitive advantage

A Positive Work Culture: Mindset of Millennials and Generation Z

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The modern workforce differs from the conventional labour of the past. Employee priorities are actually changing away from lengthy corporate hours and toward a comfortable work environment and work-life balance. Thus, monitoring the shift in culture is essential. The younger members of the millennial generation are now in their early twenties. Millennials make up a growing portion of the workforce now. Over the past ten years, the workplace has undergone significant changes in attitudes and expectations of Millennials, those born between 1981 and 1996. In coming years major workforce will be from millennials and gen Z. In order to establish a productive and enjoyable work environment for everyone, it is critical to comprehend the perspectives, objectives, and challenges of the workforce. The objectives of the paper are to understand the mindset of different generations towards a healthy work culture. The study focusses on creating a comfortable work atmosphere which will be more productive and will have a higher rate of staff retention. A workplace culture which appeals to continuous growth and development through flexibility can help organizations attract and retain different generations talent at place. Millennials and the younger generation that is just starting to enter the workforce differ significantly in terms of generation. Each person of a generation is an individual with their own distinct characteristics. The study will help to understand the traits of generations and assist the corporate sector in embracing the millennium with its personnel.

Keywords: Gen Z, Millennials, Work culture, mindsets, traits

Production Trend and Cost Benefit Analysis of Spices in Peren District of Nagaland

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Nagaland State has rich biological diversity blessed with good agro climatic condition. The study was carried out in Peren district of Nagaland with three major spices grown in the State i.e., Naga King Chilly, turmeric and Ginger. In the year 2020-21 the production of Naga King Chilly was 12757.80 M.T with an area 595 hectare, turmeric production was 9102.10 M.T with an area of 649.50 hectare and ginger production was 35303 M.T with an of 4694 hectare. The study aims to study the cost benefit analysis of the species in Peren District. Horticulture crops has better insight to sustained income and known to be the cash crops and are labour intensive and hence high chance of labour employment in production and marketing. The cost benefit analysis result shows that it has a positive benefit in cultivation of spices. Thus, the farmers of Nagaland need to be inculcated with the utilization of modern equipment's and this opportunity should be given by the Government of Nagaland. There is a need to enhance the horticulture development to meet the demands, exports and hence generate revenue for the State Economy.

Keywords: Cost benefit, production, employment, horticulture

Critical analysis of the factors responsible for dropout of female students at university level in Karachi Pakistan

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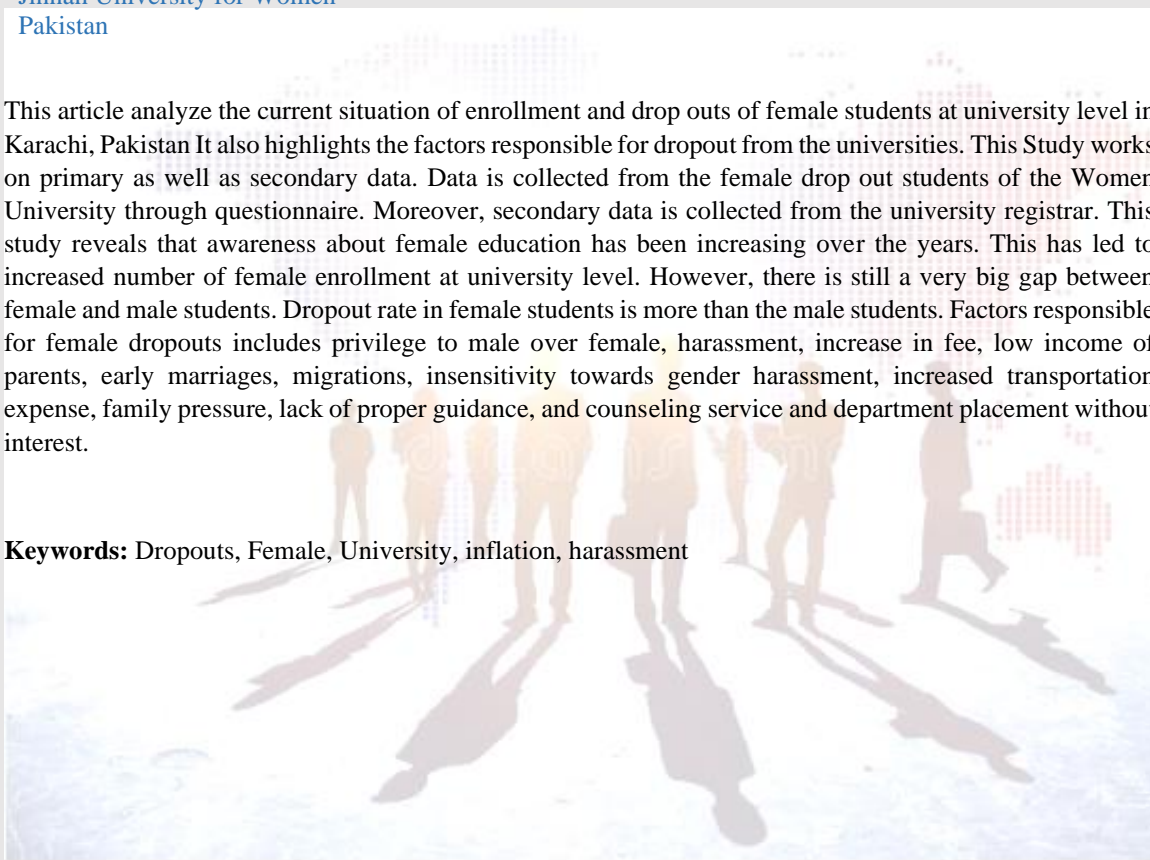
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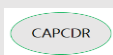
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This article analyze the current situation of enrollment and drop outs of female students at university level in Karachi, Pakistan It also highlights the factors responsible for dropout from the universities. This Study works on primary as well as secondary data. Data is collected from the female drop out students of the Women University through questionnaire. Moreover, secondary data is collected from the university registrar. This study reveals that awareness about female education has been increasing over the years. This has led to increased number of female enrollment at university level. However, there is still a very big gap between female and male students. Dropout rate in female students is more than the male students. Factors responsible for female dropouts includes privilege to male over female, harassment, increase in fee, low income of parents, early marriages, migrations, insensitivity towards gender harassment, increased transportation expense, family pressure, lack of proper guidance, and counseling service and department placement without interest.

Keywords: Dropouts, Female, University, inflation, harassment





The G20 and Sustainable Development Goal: Bridging Global Commitments for a Sustainable Future

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The G20 or a group of twenty is an international forum for government and central bank governors from countries and the European Union. The establishment of G20 is mainly to discuss and coordinate financial policy, related to international financial stability. The primary focus of the G20 is on economic and financial matters, but the G20 has also addressed the issues related to sustainable development goals. The main aim of this study is to address the role of G20 countries in achieving sustainable development goals. This study will provide a comprehensive understanding of what extent G20 countries have been able to achieve sustainable development goals. The Sustainable Development Goal is a set of 17 development goals that were adopted by United Nations members in 2015 and is part of the Sustainable Development Agenda 2030. With the aim of promoting sustainable development, these goals covered a wide range of social, economic, and environmental issues. Several of the goals related to G20 economic and financial issues such as poverty reduction, climate action, and economic growth. The study will be conducted using a literature review by examining existing literature on sustainable development goals and G20. The findings of the study will reveal the role of G20 member countries in shaping a sustainable future and highlight the success of G20 countries in achieving sustainable development goals.

Keywords: G20, Sustainable Development Goal, Sustainable Future, Financial Stability, Financial Policy



The Education of the Diasporic Biliran Mamanwa in Formal Schools

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In addressing the globally acknowledged educational disparity between Indigenous and non-Indigenous communities—a pervasive social challenge—we present a single-case study that delves into the intricate educational landscape of the Biliran Mamanwa diaspora. Our study comprehensively assessed various facets, including access, challenges faced, and teacher-student interactions, aiming to offer informed recommendations for enhancing educational policies and practices. Navigating the nuanced terrain of formal education for the Biliran Mamanwa diaspora reveals the multifaceted challenges and dynamics shaping their educational journey. Within the mainstream formal education system, Mamanwa students, lacking access to an exclusive Indigenous school, integrate into the broader Department of Education framework. The absence of Mamanwa Indigenous teachers raises critical questions about cultural representation and its impact on the overall educational experience. Despite efforts at cultural integration, the predominantly non-Mamanwa student demographic poses limitations on incorporating Mamanwa cultural practices. Notably, educators actively seek wisdom and knowledge from Mamanwa community elders, showcasing a commendable collaborative approach. A pivotal revelation underscores the imperative for a community-driven paradigm in integrating Mamanwa Indigenous Knowledge Systems and Practices (IKSP) into formal education. The success of educational policies and practices, we argue, lies in the meaningful inclusion and empowerment of the Biliran Mamanwa community. Our recommendation advocates for elevating Mamanwa voices in decision-making processes, fostering a collaborative approach that embraces and integrates their unique cultural perspectives, ensuring representation within the educational system. This approach, we contend, paves the way for a more equitable, enriching, and sustainable educational experience for the Mamanwa diaspora. As we navigate these findings, our study offers a nuanced understanding of the complexities surrounding the education of the Biliran Mamanwa diaspora. These insights contribute valuable perspectives for policymakers, educators, and communities committed to fostering equitable and enriching educational experiences for Indigenous peoples within formal schooling systems.

Keywords: Indigenous education, holistic approach, Mamanwa. community-driven paradigm, representation

Charting a Path of Indigenous Rights: A Sustainable Heritage Futures of the Mamanwa Indigenous Community in the Province of Biliran

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Today, the significance of Indigenous Cultural Heritage (ICH) and the rights of Indigenous Peoples (IPs) resonates deeply. A mounting awareness underscores the critical importance of preserving ICH for the sustenance and prosperity of Indigenous communities (Xanthaki 2017, 1). This paradigm shift recognizes that safeguarding ICH extends beyond cultural considerations and is integral to the broader discourse of human rights. This literature review endeavors to navigate the intricate terrain of Indigenous Cultural Heritage (ICH) protection within the context of the Mamanwa Indigenous Communities in Biliran Province. With a paramount objective, the research sought to craft a comprehensive plan and framework that not only safeguards the rich tapestry of Mamanwa cultural heritage but also upholds and fortifies the inherent rights of Indigenous Peoples (IPs). The exploration delves into historical injustices and ongoing challenges faced by the Mamanwa, emphasizing principles of self-determination, land sovereignty, and cultural autonomy. With a commitment to rectifying historical imbalances, this review acknowledges the resilience of the Mamanwa people. Synthesizing existing literature, it offers a proactive understanding of the complex issues surrounding ICH protection, laying the foundation for sustainable heritage futures. The framework proposed is not merely a retrospective analysis but a proactive guide, intending to contribute to the global discourse on Indigenous rights. The study employed a targeted focus on the Mamanwa community, recognizing the uniqueness of their cultural context within the broader discourse of Indigenous rights.

Keywords: Indigenous Cultural Heritage, sustainable heritage futures, Mamanwa, Indigenous rights, Biliran Province



E-Commerce and Budgeting's Impact on High School Students Financial Literacy and Online Shopping: A Mixed-Methods Research

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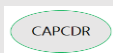
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This explanatory sequential mixed-methods research study explores the convergence of e-commerce, budgeting education, and its impact on senior high school (SHS) students' financial literacy and online purchasing behaviors. The digital era has been accompanied by a surge of online purchasing platforms, necessitating an investigation into how these platforms influence young consumers' financial behaviors and understanding. 100 SHS students aged 15 to 18 were selected through stratified random sampling from various strands during the quantitative phase, while 10 students were purposefully taken based on inclusion criteria during the qualitative phases of the study. Quantitative data were gathered through a standardized financial literacy test and a survey assessing students' online purchasing behaviors and budgeting knowledge. Qualitative data were obtained via focus group discussions and in-depth interviews with selected participants, seeking to examine their perceptions and experiences related to online purchasing and financial management. The results demonstrated a positive correlation between budgeting education and financial literacy while disclosing a high prevalence of impulsive purchasing behavior among students engaged in online shopping. Notably, students with higher financial literacy scores exhibited more prudent online purchasing practices and were likelier to adhere to a budget. The qualitative findings echoed these patterns, with students needing enhanced financial education to navigate e-commerce platforms responsibly. The study elucidated the relationship between students' exposure to e-commerce platforms and their proficiency in budgeting and financial decision-making. From the findings, it was evident that there was a need for targeted educational interventions to enhance financial literacy among SHS students, particularly in online purchasing. The research recommended incorporating practical financial literacy courses within the SHS curriculum, concentrating specifically on budgeting, responsible spending, and the potential hazards of e-commerce. Hence, the study suggested the engagement of parents in keeping track of their children's online purchase behavior, nurturing a collaborative approach to building solid financial skills from a young age.

Keywords: E-commerce, financial literacy, online shopping, explanatory sequential



Exploring the Synergy: A Mixed-Methods Investigation on The Impact of Efficient Accountancy Techniques in Maximizing the Profit of Small-Scale Enterprises

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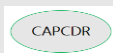
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This research examined the intricate relationship between efficient accountancy techniques and their impact on maximizing profits within small-scale enterprises. The study employed a mixed-methods approach, integrating both qualitative and quantitative research methodologies to obtain a comprehensive understanding of the research topic. A purposive sampling technique was utilized to select 10 small-scale enterprises as the informants for quantitative and qualitative phases, ensuring a diverse variety of industries and financial stability were included. Data were gathered through unstructured interviews, financial record analysis, and surveys, seeking to collect both subjective insights and objective financial data. The interviews allowed entrepreneurs to express their experiences and perceptions regarding implementing various accountancy techniques. Concurrently, financial records spanning two years were meticulously analyzed to assess the correlation between the application of specific accountancy practices and the enterprises' profitability. Additionally, surveys were administered to assess the general attitude and awareness level of the entrepreneurs towards efficient accountancy practices. The results indicated a significant positive correlation between the adoption of efficient accountancy techniques and an increase in profits for small-scale enterprises. Enterprises that actively engaged in modern and efficient accountancy practices demonstrated a 25% higher profitability rate than those that did not. The qualitative data emphasized the significance of financial literacy, with a recurring theme being the need for tailored training and resources to assist small-scale entrepreneurs in instituting efficient accountancy practices. The implications of this study underscore the transformative potential of efficient accountancy techniques in enhancing the financial sustainability of small-scale enterprises. The research recommends the development of accessible educational programs intended to increase financial literacy among small-scale entrepreneurs. Hence, policy implications imply the potential for Local Government Unit (LGU) incentives to encourage employing efficient accountancy practices within the small business sector across the municipality. This study serves as a pivotal stepping stone in understanding the synergistic relationship between accountancy efficiency and profitability, paving the way for future research and policy development aimed at strengthening the financial resilience of small-scale enterprises.

Keywords: E-commerce, financial literacy, online shopping, explanatory sequential



Women Empowerment and the Business World

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Women are believed to be self-effacing, humble and patient, and are immediately sometimes seen as a very weak or distress if they would find it to take their own decision or stand. Generally, Indian society have focused on that she have an only reproductive roles in the society, taking care of their families and other relationships, which are not completely by taken legal rights being taken firstly, should be considerate. Hence, women are especially in all over in the society are treated differently irrespective to men. Moreover, women have to be considered in different phases of equality where shaping the future in the society in India. Yet there is still Gender discrimination in India but it is not only found in biologically also it is determined by socially and only the Higher Education can changed the appropriate and perpetuate efforts to bring positive social changes. Refusal of equity and equality, and those opportunities which are partially disabled which enhance the structure of the society are the origin of gender is discrimination. This paper highlights or gathered data from the secondary sources to bring out the positive changes through the higher education to presents the elimination of the gender discrimination in India, causes of gender discrimination, as well as addressing the inclusive polices with special reference to higher education to extent the level of women empowerment in India.

Keywords: Higher Education, Gender Discrimination, Women Empowerment and Inclusive Policies



Nigeria's Economic Crisis in the Aftermath of the Petroleum Subsidy Removal

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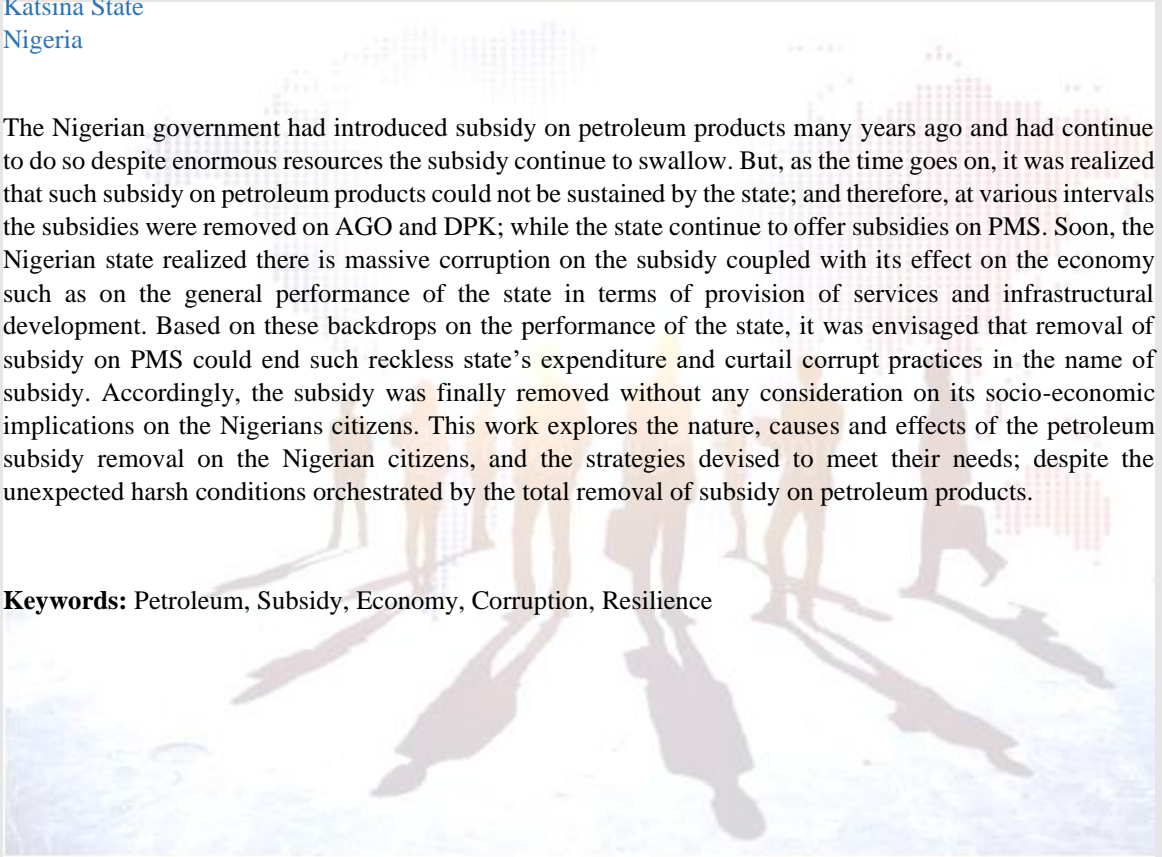
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The Nigerian government had introduced subsidy on petroleum products many years ago and had continue to do so despite enormous resources the subsidy continue to swallow. But, as the time goes on, it was realized that such subsidy on petroleum products could not be sustained by the state; and therefore, at various intervals the subsidies were removed on AGO and DPK; while the state continue to offer subsidies on PMS. Soon, the Nigerian state realized there is massive corruption on the subsidy coupled with its effect on the economy such as on the general performance of the state in terms of provision of services and infrastructural development. Based on these backdrops on the performance of the state, it was envisaged that removal of subsidy on PMS could end such reckless state's expenditure and curtail corrupt practices in the name of subsidy. Accordingly, the subsidy was finally removed without any consideration on its socio-economic implications on the Nigerians citizens. This work explores the nature, causes and effects of the petroleum subsidy removal on the Nigerian citizens, and the strategies devised to meet their needs; despite the unexpected harsh conditions orchestrated by the total removal of subsidy on petroleum products.

Keywords: Petroleum, Subsidy, Economy, Corruption, Resilience



Effects of Personality on the Performance of Educational Leaders and Teachers at Kasiglahan Village National High School Utilizing the Big Five Personality Test

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Personality is difficult to assess and evaluate without appropriate, accurate and proper tools. In support to this, according to the study of Abutalib (2012), psychologists use questions, which reports or reflects individual's feelings, preferences and behaviors and allocate the individuals responses into numerical values to measure patterns of answers across several items. The study aims to determine the Effects of Personality on the Performance of Educational Leaders and Teachers at Kasiglahan Village National High School utilizing the Big Five Personality Test using t-test, ANOVA, and correlation through SPSS. The study revealed that educational leaders and teachers have the same performance whatever personality type they have and probably personality type might have little to none influence to the performance of educational leaders and teachers. The analyzed data also showed that there is no significant difference on the performance of teachers according to their personality. It can be said that educational leaders and teachers have the same performance regardless of their personality type and the results also signify that the numerical rating of educational leaders and teachers are almost identical which imply that personality has a very low impact on the performance of educational leaders and teachers specifically the personalities categorized Big Five Personality Test. Data revealed that that there is a weak negative correlation between the personality of educational leaders and teachers to their performance. The Personality can be negatively correlated to the decrease in the performance of educational leaders and teachers. This could mean that by any chance, personality can be a cause of the decrease in the performance of educational leaders and teachers, but the weak negative correlation possibly occurred by chance on the sample and there is not enough evidence to state that this correlation exists in the teaching personnel of Kasiglahan Village National High School.

Keywords: Personality, Educational Leaders, Teachers, Educational Management, Big Five Personality Test

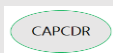
Nexus between Foreign Direct Investment and Trade Openness

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Current research paper aims to investigate the intricate relationship between Foreign Direct Investment (FDI) and Trade Openness, shedding light on their mutual influence in the global economic landscape. FDI and trade openness have become pivotal components of contemporary economic development, prompting substantial interest in understanding their interplay and implications. Through a comprehensive regression analysis, this study seeks to unravel the extent to which FDI influences trade openness and elucidate the underlying mechanisms at play. Utilizing data from various countries and regions, we employ regression models to quantify the impact of FDI on trade openness, controlling for relevant economic and institutional factors. We also explore potential variations in the FDI-trade openness relationship across different contexts and time periods. The findings of this research hold significant policy implications, as they can guide policymakers, businesses, and investors in making informed decisions regarding FDI strategies and trade policies. A better understanding of this relationship can help foster international cooperation and economic growth while mitigating potential risks associated with globalization. Ultimately, this study contributes to the ongoing discourse on the globalization of economies, offering insights into the dynamics of FDI and trade openness, and providing a valuable resource for academics, practitioners, and policymakers alike.

Keywords: Economic Impact, Foreign Direct Investment, Global Economy, Regression Analysis, and Trade Openness



A Comprehensive Study on Business Communication on Corporate Social Responsibility in Pune, Maharashtra

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An attempt has been made to study the business communication in corporate sector. The present paper explains the results of different questionnaires based research conducted on how organization made communication on Corporate Social Responsibility (CSR) in Pune, Maharashtra. The first objective of present work was to study how communication is performed within and outside the organization. The other second objective was to evaluate how they communicate with the prominent stakeholders for their work culture and CSR behaviors. The present research work took place in Dussehra-Diwali period and observe 14-16 best organizations in Pune, Maharashtra. Above all organizations completed questionnaires was collected and data processed. The results obtained were rectified and proper communication suggested to organization for better improvements and sustainable development.

Keywords: business communication, corporate social responsibility, organization, sustainable development



Effect of Naira Notes redesign policy in Nigeria: Evidence from household and money market operator's cost of living in Taraba State

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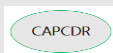
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This research work investigates the effects of Naira notes redesign policy in Nigeria: Evidence from household and money market operators in Taraba state. The study adopted a survey research design to obtain data about practices, situations, and views through questionnaires. The population of this study covered all 66708 households and 3532 Money Market Operators in Taraba State. The study used a simple multistage and cluster sampling method to select the sample respondents. The work employed a descriptive statistic method; simple percentages and the Chi-square (χ^2) statistic were used for the computation and analysis of the data collected. The study found a significant increase in household and money market operator costs of living in Taraba State between 2022 and 2023. The study recommends that a reasonable timeline be given to the implementation period with strict monitoring and control of commercial banks to erode favoritism and corruption in the process of policy implementation. There should be stability in the maximum cash withdrawal policy from all means: Point of sale (POS), automated teller machines (ATM) over the bank counter, etc., and adequate provisions for electronic banking for rural and urban centers should be made by financial sector administrators.

Keywords: Naira Notes, Redesign, Household, Money Market operators



Export-Oriented Industrialization and Unemployment in Bangladesh: An Econometric Analysis

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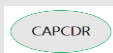
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The escalating unemployment crisis in Bangladesh poses a grave threat to the country's socio-economic stability and progress, with the unemployment rate reaching an all-time high of 6.91% in November 2022, as reported by the nation's bureau of statistics. This study seeks to investigate the intricate relationship between trade and unemployment in Bangladesh, shedding light on how unemployment impacts the country's trade performance. Employing annual data from WDI spanning 32 years (1990 to 2021), this research scrutinizes how the country's terms of trade influence the unemployment rate and its overall economic impact, both in the short and long run. Additionally, the study explores the repercussions on GDP, inflation, and trade openness. This research is pioneering in its focus on an emerging market economy like Bangladesh and contributes valuable insights into the interplay between trade policies and labor market dynamics. As the nation grapples with this pressing challenge, this research aims to provide a nuanced understanding of the dynamics at play, offering potential policy recommendations to mitigate the unemployment crisis and enhance socio-economic stability.

Keywords: Socio-economic Stability, Unemployment Rate, Inflation, Trade, GDP, Emerging Market Economy



An Analytical Study of Comparison Between State Nutritional Index (SNI) and HDI for Indian States

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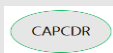
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The overall health of an individual is significantly influenced by their nutritional status. Nutritional status of present children should be emphasised because the quality of future human resources depends on them. In this research exercise, State Nutritional Index (SNI) has been constructed for 27 states of India based on the percentage of stunted, wasted, severely wasted, underweight and overweight children under the age of five years. A comparison has been made between NFHS-4 (2015-16) and NFHS-5 (2019-21) data and between HDI and an SNI ranks of 2020. Results show that four states namely Andhra Pradesh, Gujarat, Kerala and Manipur have remained stable in their rank from NFHS-4 to NFHS - 5. Fourteen states have improved in their ranks and nine states showed deterioration in their ranks from NFHS - 4 to NFHS - 5. Apart from those, results indicate that if some states perform best in HDI, it doesn't mean that their nutritional status is also good. The highest relative difference between HDI and an SNI ranks in terms of deterioration has been found in Karnataka. The highest relative difference between HDI and an SNI ranks in terms of improvement has been found in Manipur. Thus, in these circumstances, the government should first identify the areas and then take some regulatory steps to improve the nutritional status of children. The government and policy makers might use this SNI ranking to tackle the malnutrition problem and prioritise the area.

Keywords: SNI, HDI, Malnutrition, National Family Health Survey (NFHS)



Empowering College Students with AI: Writing Analysis and Enhancement

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In an era where writing skills are pivotal to academic success and professional growth, the role of AI tools in empowering college students cannot be overstated. This paper delves into the transformative potential of AI in the realm of writing analysis and enhancement within higher education. Traditionally, students have relied on human instructors and writing centres for feedback and guidance on their writing. While these resources remain invaluable, AI-driven writing analysis offers a new dimension to support. It provides students with real-time feedback on various aspects of their writing, from grammar and syntax to clarity and coherence. Also, our research explores the implementation of language enhancement tools enhanced by AI-driven writing analysis is its ability to offer instant feedback. This means that students can receive suggestions for improvement while they are actively working on their assignments. Such immediacy enhances the learning process by allowing students to make real-time corrections. Furthermore, we present persuasive case studies and empirical data illustrating the substantial influence of these AI tools on enhancing writing proficiency. Our research outcomes underscore that these tools not only enhance students' comprehension of intricate technical texts but also play a pivotal role in bolstering their academic achievements. This paper invites readers to delve into exploring the synergy, between AI and college education while shedding light on how AI tools can transform students reading capabilities.

Keywords: AI-driven tools, Writing proficiency, Academic success

An analysis of Factors affecting to Investor's decision for various Investment Avenues -A Case Study of Investors of Bardoli city of Gujarat

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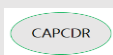
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An asset purchased with the intention of generating income or appreciation is referred to as an investment. The term "appreciation" describes a rise in an asset's worth over time. When a person buys a product as an investment, they do not intend to use it right away; instead, they plan to use it to make money later. The present study is designed to identify the factors that influence investors in various financial market investment outlets. Data are collected from 100 samples of individual retail investors from Bardoli city using a well-structured questionnaire. The data are analysed using appropriate statistical techniques. Results showed that risk is one of the several topics related to investing in various investment avenues that has been examined in terms of investor's attitude and view. Women are less likely to invest than men. Those with lower income levels are more likely to invest their money in various types of investments than those with higher income levels. Since tax rates are always increasing, most people invest to reduce their tax burden. Most of the respondents keep their money in banks. There is a need of periodical advertisements of investment avenues to maintain investor's confidence. It is observed that the main investment objectives of investors are growth and income from investment made.

Keywords: Investors, Investment, Investment Avenue



The Role of Social Sciences in Shaping Sustainable Business Practices

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This research paper explores the significant role that social sciences play in influencing and shaping sustainable business practices. In today's world, sustainability has become a pivotal concern for businesses, and this paper examines the ways in which disciplines such as sociology, psychology, economics, and anthropology contribute to the development of sustainable business strategies. Through a review of literature and discussions, this paper elucidates the interplay between social sciences and sustainable business i.e., Sociology, Psychology, Economics, Anthropology etc. This paper also highlighting its impact and implications. Businesses that successfully integrate social sciences into their sustainability strategies are likely to thrive in a world where responsible and ethical practices are becoming a competitive advantage. Sustainability is not only about profits but also about the impact on people, communities, and the planet. The insights from social sciences can help businesses strike a balance between economic growth and the well-being of society and the environment. In an era characterized by heightened environmental and social awareness, businesses are under increasing pressure to adopt sustainable practices. The role of social sciences, as explored in this paper, is pivotal in helping businesses understand and navigate the complex web of societal values, psychological factors, economic considerations, and cultural influences that impact sustainability.

Keywords: Sustainable, Business Practices, Strategies, Economic growth, societal values

Cross-border cooperation between Russia and China in education: problems and prospects

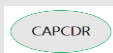
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Cooperation in education and science plays a significant role in the cultural dialogue between Russia and China. At the turn of the XX-XXI centuries, various forms of humanitarian cooperation in the field of education were developed at the interregional level: organisation of international conferences and participation of the Russian and Chinese sides in symposiums, seminars, etc.; foreign business trips and internships of scientists, teachers and students of universities. The key line in educational co-operation was the study of Russian and Chinese languages and cultures by Russian and Chinese students. These activities, embedded in the general context of international cooperation in the 30 years under study, expanded and took various forms. The majority of scientific events were attended by PRC specialists. Russian and Chinese universities began to offer new, not only language training areas, study and internship programmes, short-term and long-term courses. Scientific co-operation was built around the problems common to the border regions - ecology, problems of the Amur border river, regional economics, as well as history, literature, and language problems. In this research the author analyses not only positive opportunities but also existing problems in the field of education in the Far Eastern border region, characterizes cross-border interaction at the population level, highlights the forms of cross-border cooperation in education and science and the prospects of this cooperation.

Keywords: Russia, China, Russian-Chinese relations, Far Eastern borderland, education



Assessment of the Anchor Borrower Programme on Smallholder Farmers in Zaria Local Government Area of Kaduna State Nigeria

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Agricultural production over the years has experienced various farming innovations/programmes that are aimed to address the problems faced by Smallholder Farmers (SHFs) but the efforts have not yielded the desired result. Anchor Borrower Programme (ABP) is one the renewed credit scheme intervention programme. ABP was conceived out by the Central Bank of Nigeria in collaboration with State government, Anchor companies (Off-takers) to resolve and achieve a strong viable agricultural base economy with more integrated value-chains, enhanced food security and increase productivity. This study specifically analyses agricultural innovations introduced by the ABP and their extent of implementation, analyses the impact of the programme on production efficiency and profitability of the SHFs in Zaria Local Government Area. The study used a survey design with a well-structured questionnaire to collect data on 234 respondents. The study adopts a counter-factual analysis with statistical instrument such as; percentages, linear regression model and gross margin analyses. Findings revealed that farming innovation introduced by ABP is credit, though 52% said the loan given was not sufficient and lately disbursed. However, 96% said the loan was to be paid back in kind with a single digit interest rate. About 98% of the respondents were satisfied about the marketing arrangement under the ABP. About 83% of the respondents went through various farming training by the ABP. Result from linear regression shows that both beneficiaries and non-beneficiaries are experiencing increasing return to scale. The efficiency parameter of the beneficiaries was higher (1.47) than the non-beneficiaries (1.21). It was found that the profit of beneficiaries was 154% time higher than the profit of the non-beneficiaries. In conclusion, the ABP has the tendency to address SHFs problems through the various farming innovations programmes. It is therefore recommended that lapses identified in some of the innovations of the programme should be ameliorated.

Keywords: agricultural production, marketing, farming, innovation

