



# **Two-Day International Seminar** **On**



## **Contemporary Issues in Accounting, Economics & Management**

(Hybrid Mode)

**Organized by**

Department of Commerce & Department of Economics,  
Dukhulal Nibaran Chandra College  
Aurangabad, Murshidabad, West Bengal

**In collaboration with**

Raja Birendra Chandra College  
Kandi, Murshidabad, West Bengal

**Revised Date of Seminar**  
13<sup>th</sup> & 14<sup>th</sup> May, 2025

**Venue**

Dukhulal Nibaran Chandra College Auditorium  
Aurangabad, Murshidabad, West Bengal

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## **The Role of Behavioural Finance in Predicting Market Movements- An Investor Sentiment Analysis**

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### **Abstract**

The investigation focuses on behavioural biases alongside investor sentiment during market projection and stock investment assessment. The research explores three fundamental aspects: the behavioural impact on personal investments, the usage of sentiments as market indicators and risk tolerance relationships with investment accomplishments. The research examines three main objectives that study overconfidence bias as it relates to investment behaviour patterns and explore market trend prediction capabilities of investor sentiment while investigating human behavioural biases which affect stock investing decisions. One hundred thirty-one investors located in Bangalore participated in the study by completing a standardized questionnaire. The investigation gathered data concerning participants' age and gender as well as their academic level and their history with investing. The research uses three statistical tests (Spearman's Rank Correlation and Kruskal-Wallis H test and Mann-Whitney U test). Behavioural biases demonstrate substantial effects on investment choices under market instability and during group influence periods according to the results. The short-term success of the market may be predicted by investor emotion and the overconfidence bias does not discriminate between men and women. It was observed from the study that, even with high investment experience, the investors remain biased to the market behaviour influencing their actions especially during market volatility. It proposes that investment institutions should focus on teaching investors the right knowledge, taking less biased decision support systems and enhancing the financial media literacy in order to counteract these biases. The paper also emphasizes specific investor profiling for cities so as to assess and accommodate the different features of Bangalore investor. All things considered, the results provide light on the factors that influence investor conduct in an urban Indian context, which contributes to the growing body of research on behavioural finance.

**Keywords:** Behavioural Finance, Investor Sentiment, Market Movements, Cognitive Biases, Retail Investors, Emotional Investing, Bangalore, Financial Decision-Making, Market Volatility, Investment Psychology.

[2]

## **Digital Advancement for Economic Growth**

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### **Abstract**

Digital transformation has become a crucial catalyst for economic growth in today's world. The swift evolution of digital technologies has changed industries, disrupted conventional business practices, and altered societal functions. This research paper delves into the opportunities and obstacles linked to digital transformation in the context of economic development. It assesses the potential advantages that digital transformation can offer to economies, including enhanced productivity, innovation, and competitiveness. Furthermore, it explores the challenges and risks that policymakers, businesses, and individuals must address to fully leverage the benefits of digital transformation. The paper concludes by emphasizing essential considerations and strategies that can support effective digital transformation efforts and optimize their positive influence on economic advancement.



[3]

## **The Impact of FinTech and Blockchain on Financial Inclusion in Rural India**

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### **Abstract**

The transformative potential of FinTech and Blockchain technologies is reshaping the financial inclusion landscape in rural India. This study synthesizes insights from recent literature to examine how digital financial services, mobile banking, blockchain-enabled frameworks, and cybersecurity awareness contribute to greater access, equity, and sustainability of financial services among rural populations. Evidence highlights that mobile-based FinTech platforms have significantly reduced transaction costs, enhanced access to credit, and promoted digital savings among rural households (Behl & Pal, 2016; Dash & Mohanta, 2024). Blockchain applications in agricultural subsidy distribution and livelihood sustainability offer new models for transparent, corruption-free financial systems (Bakare et al., 2021; Enayati et al., 2024). However, rural digital financial ecosystems face challenges related to digital literacy, cybersecurity vulnerabilities, trust gaps, and uneven technology adoption rates (Afzal et al., 2024; Gautam et al., 2022). Moreover, issues of gender inclusion, regulatory bottlenecks, and fragmented user experiences continue to impede the full realization of inclusive growth (Durairaj Kumarasamy et al., 2023). This paper emphasizes that a cohesive strategy integrating cybersecurity literacy, digital infrastructure investments, blockchain innovation, and behavioural finance approaches is crucial for achieving sustainable and scalable financial inclusion in rural India.

**Keywords:** FinTech, Blockchain, Financial Inclusion, Rural India, Digital Finance, Mobile Banking, Decentralized Finance (DeFi)

[4]

## **Consumer Trust And Online Shopping Behavior: A Rural-Urban Comparative Study In Bihar**

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### **Abstract**

In today's world, the rapid growth of digital technology and the internet has significantly changed consumer trust and online shopping behavior. This research paper examines the consumer trust and buying behavior of people from rural and urban areas in Bihar. People from urban areas are using the internet and buying things online for a long time because it's relevant and convenient way of shopping. The online shopping has some extra features like entertainment coupons, offers and discounts which are very useful for customers. They have more experience about both good and bad and they know whom to trust. On the other hand, people from rural areas have not the same level of exposure. They buy things from local markets, where they can touch and feel the product and know the selling person for a longer time. However, trusting someone they do not know is a significant development in online shopping. Consumer behavior is the study of people's way of deciding to spend their available resources like money, time and energy on their chosen items for consumption based on their demand and lifestyle. It's the behavioral science which deals with consumer behavior during searching, evaluating, purchasing and consumption of products and services. This paper explores, the difference between urban and rural people regarding their buying behavior, perception towards online shopping and consumer trust. The study outlines the reason behind the less user-friendly attitude of rural people towards online shopping. The study overall concludes that consumer trust and related factors affect buying behavior of the people towards online shopping.

**Keywords:-** Online Shopping, Consumer Trust, Digital technology, Buying behavior

## **Green Cosmetics Purchase Intention under the lens of Theory of Reasoned Action- A study based on Kolkata**

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### **Abstract**

The recent environmental issues that the world has been experiencing, have enhanced the awareness of consumers towards the necessity of a sustainable consumption pattern to the natural environment. Therefore, green consumption has increased, and companies need to respond to the rising demand for green products by offering a wider selection of environmentally friendly products for green consumers. This article aims to study the purchasing

intention of green cosmetics in the case of female student consumers in West Bengal. The paper extended the theory of reasoned action (TRA) by including perceived quality and environmental concern as factors that influence the attitude of consumers towards green cosmetics. This research also takes into consideration the effect of subjective norms on the purchasing intention of green cosmetics. The study employs quantitative research conducted in Kolkata district of West Bengal in December 2024. The data is analysed using PLS-SEM to assess the proposed hypotheses. The results of the study were in line with the literature, with perceived quality and environmental concern having a positive influence over the attitude towards green cosmetics. Attitude and subjective norm also had a significant influence on the purchasing intention of green cosmetics. This research provides new insights into how managers can enhance the consumption of green cosmetics, by highlighting the quality of their products and focusing their strategies towards the awareness of consumers for the environment.

**Keywords:** Theory of Reasoned Action (TRA), Perceived quality, Environmental concern, Green cosmetics, Purchase Intention

## **Medical Tourism in India: Potential and Challenges**

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### **Abstract**

India has rapidly emerged as a global hub for medical tourism, attracting thousands of international patients each year seeking high-quality medical care at affordable costs. The country's unique healthcare ecosystem offers a compelling blend of advanced medical infrastructure, internationally trained and English-speaking healthcare professionals, and a diverse range of treatment options, including both modern medicine and traditional wellness therapies such as Ayurveda and Yoga. These strengths position India as a highly competitive destination in the global medical tourism landscape.

However, despite its many advantages, the sector faces several critical challenges that may impede its long-term growth. These include the absence of a unified regulatory framework, disparities in healthcare infrastructure between urban and rural areas, ethical concerns, particularly in areas like organ transplantation, and increasing competition from other Asian countries such as Thailand, Malaysia, and Singapore. Additionally, cultural and linguistic barriers can affect the patient experience, further highlighting the need for comprehensive reform and investment.

This paper aims to analyze the key drivers of India's success in medical tourism while providing a critical assessment of the structural and policy-related obstacles that need to be addressed. It concludes with strategic recommendations for policymakers, healthcare providers, and stakeholders to strengthen India's global standing. These include implementing standardized regulations, improving infrastructure in underserved regions, enhancing ethical oversight, and investing in branding and service innovation. By addressing these issues holistically, India can solidify its role as a world leader in the medical tourism sector.

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## **Impact of Financial Literacy on Rural Women Entrepreneurs with Special Reference to Gorakhpur District**

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### **Abstract**

A person's financial planning is always a crucial part of their life. Despite the fact that men and women work on an equal basis nowadays, Indian women lack financial knowledge. In India, women's financial literacy continues to lag. Therefore, a comprehensive investigation is required into the problems related to the financial literacy of Indian women. In this work, an effort is made to understand the problems in this topic and provide suggestions. The technique employed in this research is solely theoretical, and it is based on secondary data. Women's financial literacy is hampered by a number of factors. This essay will be very beneficial in offering corrective actions to improve women's financial literacy.

**Keywords:** Gender Gap, Women's empowerment, and Financial Literacy.

## **Impact of Macro economic factors on the Indian stock market**

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### **Abstract**

This is a theoretical article that analyses the different ways through which macroeconomic variables influence the Indian stock market. The paper explains how factors like economic growth, inflation, interest rate, foreign exchange and fiscal policies affect the markets. Among the useful forecast variables in the context of the emergence of India's economy, GDP growth is distinguished as the indicator that most directly affects investors' attitudes and market trends, which characterizes the overall economic outlook and opportunities for the growth of corporate revenues. Inflation and interest rates are considered as two driving forces influencing the capability of consumers to purchase or acquire things and the expenses incurred by firms to acquire capital respectively hence affecting stock prices. The Foreign exchange rate is also examined in relation to a trade balance and investment, as it affects Multinational companies that do business in India. Concerning taxation and government spending, the ability of the two fiscal policies to stabilize and transform the market are considered. The paper draws both, theoretical evidence and empirical findings to provide an understanding of the macroeconomic factors and the relationship between them and overall effects on markets for stocks. Consequently, it seeks to serve as a useful reference guide to assist investors and policymakers to be aware of the potential trends in the shape of the financial market in India. Based on these finding, implications for future research are advised as follows: The findings of this study should be extended to other international markets in order to understand the conditions under which institutional ownership and CEO power relationships will prevail in the new era of global economy.

**Keywords:** Economic growth, Inflation, Interest rate, Foreign exchange, Fiscal policies, Stock markets in India

## **Transforming Human Resource Practices and Organizational Culture for a Hybrid Workforce**

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### **Abstract**

The emergence of the hybrid workforce has redefined traditional workplace paradigms, compelling organizations to rethink and transform their human resource (HR) practices and organizational culture. This research paper explores the multifaceted challenges and opportunities presented by hybrid work environments, where employees operate both remotely and on-site. The study examines how HR practices—including talent acquisition, performance management, employee engagement, learning and development, and well-being initiatives—must evolve to support a distributed workforce effectively. Particular attention is given to the role of technology in enabling flexible work arrangements and fostering continuous communication and collaboration.

The research further analyzes how organizational culture can be preserved and strengthened amidst physical and virtual divides. Core cultural values such as trust, inclusivity, transparency, and adaptability are emphasized as essential components for sustaining employee motivation and cohesion. The paper draws on case studies from leading global organizations that have successfully navigated the transition to hybrid work models, offering insights into best practices and innovative HR strategies.

Through a combination of literature review, qualitative interviews, and survey data, this study identifies key trends and recommends actionable strategies for HR leaders and policymakers. The findings underscore the need for organizations to adopt agile, employee-centric approaches that prioritize flexibility, equity, and mental well-being. As the hybrid workforce becomes a permanent fixture in the modern economy, reimagining HR functions and organizational culture will be critical to maintaining competitive advantage and fostering a resilient, engaged workforce.

**Keywords:** Hybrid Workforce, Human Resource Practices, Organizational Culture, Employee Engagement, Performance Management, Flexibility, Technology Integration, Inclusivity, Remote Work

## **Integrating Ethics into Corporate Decision-Making: Economic and Managerial Insights**

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### **Abstract**

In the increasingly complex and interconnected global business environment, ethical considerations have become central to corporate decision-making processes. This research paper explores the critical intersection of ethics, economics, and managerial perspectives in shaping responsible business practices. It examines how ethical principles influence corporate strategies, financial decisions, and stakeholder relations, emphasizing the balance between profit maximization and social responsibility. The paper delves into theoretical frameworks, including stakeholder theory, utilitarianism, and deontological ethics, to understand how decision-makers can navigate moral dilemmas while pursuing organizational objectives.

The study analyzes real-world case studies where ethical lapses led to significant financial and reputational damages, alongside examples where ethical leadership fostered long-term value creation and competitive advantage. It highlights the role of corporate governance, regulatory frameworks, and organizational culture in promoting ethical decision-making. Moreover, the research discusses the economic implications of ethical practices, such as consumer trust, investor confidence, and sustainable business growth.

From a managerial perspective, the paper identifies key competencies required for ethical leadership, including transparency, accountability, and stakeholder engagement. It also addresses challenges managers face in aligning ethical standards with economic pressures and market competition. Through qualitative and quantitative methodologies, including surveys and interviews with corporate leaders, the study offers insights into effective strategies for integrating ethics into corporate decision-making processes.

The findings advocate for a proactive approach to ethics, asserting that businesses which embed ethical considerations into their core operations not only fulfil moral obligations but also achieve sustainable economic success.

**Keywords:** Corporate Ethics, Decision Making, Managerial Perspective, Economic Impact, Stakeholder Theory, Corporate Governance, Ethical Leadership, Social Responsibility, Sustainable Business



**The Role of Gender in Financial Decision-making: Insights from Young Boys and Girls on Saving and Investment in Kachchh District of Gujarat State**

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**Abstract**

This research explores the role of gender in financial decision making among young girls and boys in the Kachchh district of Gujrat state. The study focuses on understanding how girls and boys approach investing and saving. As well as what influences their choice about money. Financial decision making includes actions such as deciding how much money to save, how to manage expenses and where to invest.

The study aims to find out whether there is difference in their financial habits between girls and boys, it focuses on factors such as education, family influences and social expectations that can shape the way young girls and boys think about money. It also examines whether girls and boys in the region have similar or different levels of knowledge about investment and saving options. And whether they are equally confident in making financial decisions.

By studying the younger generation, the research hopes to highlight any gaps in financial literacy between genders provide insights into how to improve financial education for both girls and boys. The result of this study can help educators, policymakers and community leaders to create programs and resources that encourage both girls and boys to make better financial decisions and improve their future financial security.

Overall, the aim of this research is to contribute to a better understanding of the role of gender in financial decision making, especially in rural areas like Kachchh and to promote financial empowerment and equality for youth in the region.

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## **The Role of Artificial Intelligence in HRM: Opportunities and Challenges**

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### **Abstract**

Artificial Intelligence (AI) is revolutionizing Human Resource Management (HRM) by enhancing efficiency, decision-making, and employee experiences. This paper explores the opportunities and challenges associated with integrating AI into HRM practices. AI-driven tools are transforming recruitment, performance management, employee engagement, and workforce analytics by enabling data-driven decision-making, automating repetitive tasks, and personalizing employee experiences. AI-powered chatbots, predictive analytics, and machine learning algorithms are improving talent acquisition and retention strategies, reducing biases, and enhancing productivity. However, the adoption of AI in HRM also presents significant challenges, including ethical concerns, data privacy risks, potential biases in AI-driven decisions, and the need for employee upskilling. There is an ongoing debate on the balance between automation and the human touch in HR functions, as over-reliance on AI may lead to depersonalization in employee relations. Additionally, organizations must navigate regulatory frameworks and ensure responsible AI implementation to build trust among employees.

**Keywords:** Artificial Intelligence, Human Resource Management, AI in HRM, HR Analytics, Ethical AI, Workforce Automation

## **Financial Inclusion and Digital Banking**

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### **Abstract**

In the digital age, financial inclusion continues to be connected to social inclusion. While most personal financial transactions are shifting from cash currency to digital transactions, we must ensure that marginalized members of the society are not unbanked and excluded from financial opportunities. Many countries are declaring their intention to transform to cashless societies. India is one such country. This paper examines the role of digital banking in promoting financial inclusion, particularly in underserved and rural areas. As traditional banking system face limitations in reaching all segments of the population, digital financial services- such as) mobile banking, e- wallets, and online banking platforms are emerging as key tools to bridge the financial access gap. The paper concludes by highlighting the need for robust digital infrastructure, financial literacy programs, and regulatory support to ensure inclusive and sustainable growth in the digital financial sector. This study investigates how digital banking innovations are transforming access to financial services, with a focus on low income and rural populations. This research contributes to the growing body of literature by providing an in-depth analysis of how digital banking can be a catalyst for inclusive financial growth. This paper explores the relationship between financial inclusion and the growth of digital banking, emphasizing how technological innovations are transforming access to financial services, especially in underserved populations. It examines the role of mobile banking, digital payment systems, and fintech solutions in reducing the barriers to entry for low- income individuals and rural communities.

**Keywords:** Financial Inclusion, Financial Literacy, Digital Banking , Mobile Banking ,Fintech , Digital Transformation

## **Mapping the Landscape of Insurtech Research: A Bibliometric Analysis**

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### **Abstract**

InsurTech, which stands for "insurance technology," refers to technology and innovation with the primary purpose of providing better services and technology to the insurance business in current progressive technological environment and industrial revolution. That industry is increasingly relies on technology to gain a competitive advantage, and it helps decision-makers make sound decisions. New technologies are integrating and strongly influencing people's work and life, and they have emerged as a key driver of the insurance industry's constant innovation. The application of InsurTech has gained widespread attention in the industry, and it is essential to conduct an in-depth deconstruction and analysis of its impact on insurance business innovation. This study aims to analyse the recent trends and patterns of research in the field of Insurtech using bibliometric methods. For this, 668 articles in total were retrieved from the Scopus and Web of Science databases after removing the duplicates. The data was analyzed using Bibliometric R-package. The results identified the leading countries, institutions, authors, journals, most occurring keywords, scientific publications on the topic and shed light on current research trends. Some of the results demonstrate that the most cited country is the United Kingdom followed by China and Germany, the most productive institution is University of Vaasa, the most productive author is Zhang J followed by Giudici P, Grobys K, Okoli T and Wang J, and the most productive journal is Journal of Risk and Financial Management followed by IEEE Access.

## **The Direct Tax Code 2025: An Overview**

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### **Abstract**

In India's tax reform journey the Direct Tax Code (DTC) 2025 marks a significant milestone, aiming to simplify, consolidate, and modernize direct tax laws to foster transparency, equity and economic growth. The DTC also addresses contemporary issues such as digital economy taxation, anti-avoidance rules, and global best practices in tax compliance. It also emphasis on the restructuring of tax slabs, reduction in litigation through clearer definitions and the introduction of a uniform corporate tax framework.

In particular, the DTC 2025 attempts to broaden the tax base while reducing the compliance burden through digital integration and simplified filing procedures. This paper provides an in-depth analysis of the DTC 2025, highlights its key provisions, objectives, and potential implications for taxpayers and the economy including its proposed overhaul of the Income Tax Act, 1961. The paper also analyzes the potential macroeconomic impact of the Code, assessing how changes in tax rates and incentives may influence investment, consumption, and revenue generation. Challenges such as transitional complexities, administrative readiness, and stakeholder apprehensions are also discussed, along with recommendations for effective implementation. The study concludes that while the DTC 2025 is a forward-looking initiative, its success hinges on robust execution, stakeholder cooperation, and dynamic policy adjustments in response to a rapidly changing economic environment.

**Keywords:** DTC 2025, The Income Tax Act, 1961, Digital Economy Taxation, Economic Environment

## **Impact of Behavioral Finance Biases on Investment Decisions: A Study of Retail Investors in Lucknow, Uttar Pradesh**

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and

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and

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### **Abstract**

This study investigates the impact of key behavioral finance biases—overconfidence, herding behavior, anchoring, and disposition effect—on investment decision-making among retail investors in Lucknow, Uttar Pradesh. The objective is to analyze how these psychological factors shape retail investors' financial choices in an emerging urban setting.

The study adopted a quantitative, cross-sectional research design using primary data collected through a structured questionnaire from 150 retail investors. Descriptive statistics, correlation, and multiple regression analyses were performed using SPSS to assess the relationships between behavioral biases and investment decisions.

Findings indicate that overconfidence and herding behavior significantly influence investment decisions, suggesting a tendency among investors to overestimate their abilities or follow group behavior. Anchoring and disposition effect, however, did not exhibit a statistically significant impact.

This study is limited to retail investors within Lucknow, which may affect the generalizability of results. Additionally, the reliance on self-reported data may introduce response bias. Future research may benefit from broader geographic coverage and mixed-method approaches for deeper insights.

**Keywords:** Behavioral Biases, Overconfidence, Herding Behavior, Investment Decision-Making, Retail Investors

## **A Critical Overview of Business Responsibility and Sustainability Report (BRSR) as a Standardised Evolution of the Business Responsibility Report (BRR)**

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### **Abstract**

The introduction of the Business Responsibility and Sustainability Report (BRSR) by the Securities and Exchange Board of India (SEBI) marks a significant shift toward a more structured and holistic approach to corporate sustainability disclosures. As a standardised evolution of the earlier Business Responsibility Report (BRR), the BRSR aims to align Indian businesses with global Environmental, Social, and Governance (ESG) norms while enhancing transparency and accountability. This paper presents a critical overview of the BRSR framework, analysing its objectives, structure, and implications for stakeholders. It contrasts the BRSR with the BRR, highlighting key improvements, including data-driven disclosures, quantitative metrics, and linkage to Sustainable Development Goals (SDGs). The study also examines the challenges associated with BRSR adoption, such as compliance costs, data availability, and capacity constraints, especially for small and mid-sized companies. The analysis concludes with recommendations for effective implementation and emphasises the role of regulatory bodies and industry leaders in fostering a sustainability-oriented corporate culture in India.

**Keywords:** Business Responsibility, Sustainability Reporting, BRSR, ESG Disclosures, Corporate

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## **Social Media Impact on Children's Behaviour**

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### **Abstract**

Social media has become an integral part of everyone's lives, influencing their behaviour, communication, and mental well-being. This study explores the impact of social media on children's behaviour, focusing on both positive and negative effects. The research aims to understand how excessive social media usage affects children's academic performance, social interactions, and emotional health. Data is collected through the questionnaire with children, parents, and educators. The study highlights the need for parental guidance and digital literacy programs to ensure a balanced and healthy use of social media. These insights provide awareness for educators, parents, and policymakers to create a safer digital environment for children. A structured survey was conducted, collecting responses from social media users. The data was analyzed using statistical methods, including regression analysis and hypothesis testing, to determine the significance of social media factors or not.

**Keywords:** Social media, children's, parents, academic performance, communication, social skills, introversion,



## **A Study on the Effectiveness of Social Media Platform In Recruitment and their Impact on Employment Motivation**

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### **Abstract**

This study explores the effectiveness of social media platforms in recruitment and their impact on employment motivation. With the rapid advancement of technology, social media has become a key tool for businesses to attract and engage potential employees. The research highlights the efficiency and flexibility social media offers in the recruitment process, allowing organizations to connect with a wider and more diverse talent pool. It examines how social media not only aids in sourcing candidates but also plays a role in employer branding, employee engagement, and motivation. Beyond the recruitment function, the study explores how social media platforms contribute to enhancing employer branding, allowing organizations to present themselves in a more authentic and engaging manner. By showcasing company culture, values, and employee experiences, businesses can attract candidates who align with their ethos and create a sense of connection long before formal employment begins. Furthermore, the research delves into the ways social media strengthens employee engagement by providing platforms for continuous communication, feedback, and professional development, thereby contributing to a positive work environment and motivating employees to perform at their best. This expanded version provides additional context, explaining the specific ways social media impacts recruitment, employer branding, and employee motivation.

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## **A Study on Impact of Cyber Fraud in Online Transaction on Behavioural Changes**

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### **Abstract**

The rapid growth of digital transactions has revolutionized the way consumers and businesses interact. However, this convenience has also led to a rise in cyber fraud incidents, raising significant concerns about security and trust in online financial activities. This study aims to investigate the impact of cyber fraud on the behavioural changes of individuals engaged in online transactions. The research explores how experiences or awareness of cyber fraud influence users' trust, risk perception, transaction habits, and adoption of cybersecurity measures. Using a combination of surveys and interviews, data was collected from individuals with varying degrees of exposure to online fraud. The findings reveal that incidents of cyber fraud often result in heightened caution, reduced frequency of online transactions, increased use of authentication methods, and a demand for more secure digital platforms. Furthermore, demographic factors such as age, education, and digital literacy were found to moderate these behavioural changes. This study highlights the urgent need for stronger cybersecurity measures, awareness campaigns, and user centric designs to rebuild and maintain consumer trust in the digital economy.

**Keywords:** Cyber Fraud,Online Transactions, Behavioral Changes, Consumer Trust, Risk Perception, Digital Security,Cybercrime,Online Payment

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## **A Study on Role of It in Rural Development And Rural Transformation**

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and

**Pavithra.M**

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### **Abstract**

This study looks at how Information Technology (IT) is changing life in rural areas and helping villages grow and develop. In the past, people in rural regions faced many problems, such as poor roads, limited schools and hospitals, and few job opportunities. IT is now helping to solve these problems in many ways.

The government is also using IT to make services more transparent and efficient. Systems like Aadhaar and Direct Benefit Transfer (DBT) ensure that benefits reach the right people quickly, and Common Service Centres (CSCs) help villagers access government services online. IT is also opening up new business opportunities for people in villages. Rural entrepreneurs and self-help groups can sell their products online, get microloans, and learn new digital skills, which helps create more jobs and reduces the need for people to move to cities.

However, there are still challenges. Not everyone in rural areas knows how to use computers or smartphones, and some places still lack good internet connections. Economic differences and lack of awareness also make it hard for everyone to benefit equally from IT. This study uses real-life examples, case studies, and data to show both the benefits and the challenges of using IT in rural areas. The goal is to understand how IT can make rural life better, what has worked so far, and what still needs to be done to make sure everyone in rural areas can take advantage of these new opportunities.

## **St. Francis Xavier's Exposition in Goa: An Event Aligning with Sustainable Development Goals**

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### **Abstract**

Sustainable event management has gained significant attention as global concerns over environmental, social, and economic impacts intensify. This study explores the integration of sustainability principles into large-scale religious events, with a focus on the Exposition of the Sacred Relics of St. Francis Xavier in Goa. The study highlights the need for responsible waste management, carbon footprint reduction, stakeholder collaboration, and inclusive event planning. The findings emphasize the critical role of government, local community engagement, and innovative strategies in ensuring that large-scale events minimize negative environmental impacts while maximizing economic and social benefits. By aligning sustainability goals with event management, this research contributes to the growing concern on green events and provides actionable insights for the future organization of sustainable religious and cultural festivals.

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**A Study on Role of Youtubers in Influencing the Purchasing Behaviour of Public  
Reference to Cosmetics, Electronic City**

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**Abstract**

In today's digital era, social media influencers, particularly YouTubers, play a crucial role in shaping consumer behaviour. This study explores the impact of You Tubers on the purchasing decisions of the public, with a specific focus on the cosmetics industry. The research aims to examine the key factors influencing public trust in You Tubers, analyse the awareness created by them regarding cosmetic products, and evaluate the extent to which their reviews affect consumer purchasing behaviour.

A structured methodology is employed to assess consumer perceptions through surveys and data analysis. The study hypothesizes that elements such as content quality, expertise, and authenticity significantly influence public trust in You Tubers. Additionally, it is hypothesized that You Tubers play a vital role in increasing awareness about cosmetic products and that positive reviews directly impact consumer buying decisions. The findings of this research will provide valuable insights into the growing influence of digital content creators on consumer behaviour, offering implications for both marketers and consumers in the beauty industry.

**Keywords:** Beauty marketing, Consumer behavior, Cosmetics industry, Marketing strategies

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## **A Study on Impact of E payment System on Consumer Spending and Savings Behaviours with Special Reference to Anekal**

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and

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### **Abstract**

The rapid adoption of e-payment systems has significantly transformed consumer financial behavior, particularly in semi-urban and developing regions. This study explores the impact of e-payment systems on consumer spending and saving behavior, with a specific focus on users in Anekal. The research aims to identify the relationship between socio-economic characteristics and impulsive buying behavior in the context of e-payments, to evaluate the role of digital payment platforms in enhancing financial planning, saving, and investment practices, and to assess the challenges faced by consumers while using e-payment methods. Data for this study was collected through structured questionnaires distributed among e-payment users in Anekal. Preliminary findings indicate there is increased impulsive buying tendencies due to the ease of digital transactions. At the same time, digital payment systems are found to facilitate better tracking of expenses, aiding in financial planning and encouraging savings among certain demographic groups. However, challenges such as security concerns, Transaction failures, Hidden charges, and internet dependency still hinder widespread and efficient use. The study concludes that while e-payment systems have the potential to positively influence financial behavior, targeted efforts are required to address existing barriers and ensure inclusive digital financial growth.

## **Long-Term Investment Decision Enablers: A Precedence Analysis among Working Women in Sikkim**

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and

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### **Abstract**

In the contemporary era of financial independence and growing economic participation, working women are emerging as significant contributors to household and societal investment decisions. Yet, their patterns and preferences regarding long-term investment remain underexplored, especially in geographically and culturally distinct regions such as Sikkim. This study aims to identify and prioritize the key factors influencing long-term investment decisions among working women in Sikkim, using a robust combination of exploratory and analytical techniques. The research is based on a primary survey conducted among 238 working women across various sectors in Sikkim, including education, healthcare, banking, and entrepreneurship. EFA results revealed a multi-dimensional factor structure, highlighting five key latent factors: Firm Image, Accounting Information, Neutral Information, Advocate Recommendation and Personal Financial Needs. To prioritize these factors based on their relative influence, the study employed RIDIT (Relative to an Identified Distribution Integral Transformation) analysis. This non-parametric technique facilitated the transformation of ordinal responses into meaningful comparative scores, enabling a nuanced prioritization of influencing factors. The RIDIT results indicated that *Advocate Recommendation* holds the highest relative importance, followed by *Personal Financial Needs*, whereas *Accounting Information* and *Firm Image* were ranked lower in comparative impact.

The findings offer practical insights for policymakers, financial advisors, and educators seeking to enhance women's participation in structured investment avenues such as mutual funds, pension schemes, and long-term equity investments. The study underscores the need for targeted financial literacy programs and simplified access to credible investment information in order to bridge the gender-investment gap in regions like Sikkim. Moreover, the use of EFA and RIDIT analysis provides a methodological contribution by combining factor discovery with factor prioritization, thus offering a comprehensive framework for future behavioral finance research.

**Keywords:** Behavioural Finance, Working Women, Long-term Investment, RIDIT Analysis, Financial Literacy.

## **Assessing the Housekeeping Service Quality of a University Setting: A Perception-Based Study**

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and

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### **Abstract**

Housekeeping services are integral to maintaining a clean, safe, and productive academic environment in higher education institutions. Despite their importance, these services are often overlooked in service quality assessments within university ecosystems. This study aims to assess the quality of housekeeping services in a university setting based on the perceptions of key stakeholders, including students, faculty, and staff. Using a modified SERVQUAL framework, the study measured perceptions across five dimensions—Tangibility, Reliability, Responsiveness, Assurance, and Empathy—through a structured questionnaire. Data were collected from 212 respondents using stratified random sampling to ensure representation across various user groups. The study employed descriptive statistics, exploratory factor analysis, and a gap analysis to identify key service quality drivers and discrepancies between expectations and actual service delivery. Findings revealed that while Tangibility and Reliability dimensions scored relatively high, significant gaps were observed in Responsiveness and Empathy, particularly concerning washroom sanitation, hostel maintenance, and complaint resolution. Factor analysis further distilled four core constructs: Operational Efficiency, Facility Cleanliness, Staff Behaviour and Attitude, and Responsiveness to Complaints, with Facility Cleanliness emerging as the strongest predictor of overall satisfaction. A Grey Relational Analysis algorithm was used to prioritize the dimension items to assess the precedence of the relative items to facilitate the policy decision making. The study recommends regular training for housekeeping staff, implementation of digital feedback and monitoring systems, and stakeholder involvement in cleanliness audits to enhance service delivery. This perception-based assessment provides valuable insights for university administrators to develop data-driven strategies for enhancing housekeeping service quality, thereby contributing to a healthier and more conducive learning environment.

**Keywords:** Housekeeping Services, Service Quality, University Campus, Perception Study, SERVQUAL, Campus Hygiene, Stakeholder Satisfaction



## **Integrating Sustainable Development Goals into Economic Planning: Pathways for Inclusive Growth**

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### **Abstract**

The Sustainable Development Goals (SDGs), adopted by the United Nations in 2015, provide a comprehensive framework for achieving global prosperity, social inclusion, and environmental sustainability by 2030. Effective economic planning plays a pivotal role in aligning national development strategies with these global targets. This presentation explores the dynamic relationship between sustainable development and economic planning, emphasizing the necessity of integrating SDGs into fiscal policies, investment strategies, and long-term growth models. It examines case studies from diverse economies to illustrate best practices, challenges, and innovative policy approaches that balance economic advancement with environmental stewardship and social equity. The discussion highlights the importance of multi-stakeholder partnerships, data-driven decision-making, and adaptive governance frameworks to ensure that economic progress contributes meaningfully to sustainable development. Ultimately, the session aims to foster dialogue on building resilient economies that prioritize people, planet, and prosperity.

**Keywords:**Sustainable Development Goals (SDGs), Economic Planning, Inclusive Growth, Environmental Sustainability, Policy Innovation, Governance, Fiscal Strategies, Resilient Economies

## **Challenges of Digital Economy: Special Reference to Digital India**

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### **Abstract**

Prime Minister of India Mr. Narendra Modi on 1 July 2015 announced the Digital India Programme with an objective of connecting rural areas with high-speed internet networks and improving digital literacy. Digital illiteracy, poor infrastructure, low internet speed, diversity of government departments, issue pertaining to taxation etc are hurdles to implement Digital Economy and making Digital India. The vision of this programme is to transform India into a digitally empowered society and knowledge economy. It is one of the biggest steps by government of India. Present Study we discuss the challenges in Digital India with contribution of Maharashtra in Digital economy and challenges in front of it.

## **Beyond Efficiency: Exploring Clean and Sustainable Paradigms in Artificial Intelligence**

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### **Abstract**

Clean and Sustainable Artificial Intelligence (AI) addresses the growing environmental and ethical concerns associated with AI development and deployment. This research article defines clean AI as focusing on data quality and the use of AI for clean technologies, while sustainable AI, or Green AI, emphasizes minimizing the environmental impact of AI systems. Traditional AI practices, particularly large-scale models, have a significant environmental footprint through high energy consumption, carbon emissions, and resource utilization while maintaining huge data centre and processing centre. Various methods are being explored to achieve cleaner AI, including energy-efficient algorithms, optimized hardware, and green computing infrastructure. Strategies for sustainable AI involve responsible data management, ethical considerations, and a lifecycle perspective for AI models. The transition towards clean and sustainable AI presents challenges such as high energy demands and ethical concerns, but also offers opportunities for energy efficiency, sustainable agriculture, and climate change monitoring across different sectors. Future directions include advancements in energy-efficient AI and a broader societal and environmental impact through the adoption of these practices. Numerous organizations and research initiatives are currently working on clean and sustainable AI solutions, paving the way for a more responsible and environmentally conscious AI landscape.

**Keywords:** Clean AI, Sustainable AI, Green AI, Environmental Impact, Energy Efficiency

## **Trends and Patterns of Regional Economic Development in India: A State Level Analysis**

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### **Abstract**

India's economic development over the past six decades has shown significant regional disparities, with certain states emerging as growth leaders while others lag behind. This paper explores the trends and patterns of regional economic development in India. We analyzed the regional economic development indicators like per capita income, per capita agriculture income, rural literacy rate, growth rate of state domestic product, rural infrastructure and urbanization. The factors influencing regional economic development in India are historical, geographical, political, and economic. States such as Sikkim, Goa, Karnataka and Delhi report per capita incomes 3–4 times higher than states like Bihar or Jharkhand or Manipur. Gross agricultural income per hectare as well as per capita agricultural income varies widely in rural India across states from 1990-91 to 2022-23. The compound annual average growth rate of per hectare net agriculture income as well as per capita agriculture income also varies significantly across the same. It is observed that the size of land owned by the farmer has a very significant effect on per capita agricultural income; with an increase in the average size of landholdings, the per capita agricultural income increases. Higher literacy rate states like Kerala, Gujarat, Punjab, Haryana, Mizoram, Goa, Himachal Pradesh, Karnataka and Maharashtra have higher per capita agricultural income. The percentage of the urban population is one of the important factors that influence per capita agricultural income, because the urban population creates demand for agricultural goods, it has a positive impact on agricultural income. With higher irrigation facilities, states like Punjab and Haryana have higher per capita agricultural income. The paper identifies structural factors, policy decisions, and global influences that shape regional outcomes. It concludes with policy recommendations to foster balanced growth across the Indian states.

**Keywords:** Regional economic development, per capita income, rural infrastructure, urbanization

## **Determinants of Child Mortality among Scheduled Caste and Scheduled Tribes in India**

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### **Abstract**

Child mortality remains a critical indicator of a nation's health and socio-economic development. Despite global progress in reducing under-five mortality (U5M), disparities persist, particularly among marginalized communities in India, such as Scheduled Castes (SC) and Scheduled Tribes (ST). This study examines the determinants of child mortality among SC and ST populations in India using data from three rounds of the National Family Health Survey (NFHS: 2005-06, 2015-16, and 2019-21). Logistic regression analysis was employed to assess the impact of child, maternal, and household factors on U5M.

Key findings indicate that child-related factors—such as birth weight and breastfeeding duration—are significant predictors of U5M across all social groups. Underweight children face a higher mortality risk, while prolonged breastfeeding reduces it. Maternal education consistently lowers U5M, particularly among SC mothers, whereas maternal employment shows mixed effects. Household wealth significantly reduces mortality, with richer families experiencing lower U5M. Caste-based disparities persist, with SC and ST children facing higher mortality risks than the general population, though regional variations exist. Surprisingly, improvements in basic amenities did not consistently reduce U5M, suggesting deeper structural inequities.

The study highlights the need for targeted interventions addressing malnutrition, maternal education, and healthcare access among marginalized communities to achieve India's Sustainable Development Goal (SDG) of reducing U5M to 25 per 1,000 live births by 2030. Policy efforts must prioritize SC and ST populations to ensure equitable child health outcomes.

**Keywords:** Child mortality, Under-five mortality, Scheduled Castes, Scheduled Tribes, India, NFHS, Logistic regression, Health disparities.

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## **Exogenous Shocks and the Vanishing Sector Mechanism in a General Equilibrium Model :Existence, Stability and Generalization**

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### **Abstract**

This paper attempts to develop a broad set of conditions under which competitive forces can eliminate certain industries to ensure overall stability. The findings of the paper aim to generalize the results in Beladi et.al (2016) and extend it to a different class of models in high dimensional trade theory. The outcome will provide astute insights into how under finite changes can certain industries completely vanish in an economy. However, under finite change in a system with inter-linkages can actually bring about the development of new industries in an economy. Such sectors are known to be as Emerging Sectors. We shall examine the necessary conditions under which emergence of new sectors are viable and the restrictions to ensure overall stability in the system.

**Keywords:** Vanishing Sector, Factor Market, General Equilibrium

## **The Tripple Threat: Corruption, Governance, and Environmental Degradation in Bimstec Countries**

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### **Abstract**

Environmental degradation is one of the serious threats in the economy that are being looked in the world today. The rapid carbon emissions are causing greater problems like climate change and global warming. This study is trying to investigate the interplay between democracy, corruption, and environmental degradation across the Bay of Bengal Initiative for Multisectoral and Economic Cooperation (BIMSTEC) region. Using a panel of seven BIMSTEC countries spanning a period of 20 years (2000-2019), the present study seeks to shed some light to examine the association among political factors, and the environmental degradation. Essentially, the purpose of our study is to analyze the impact of political factors on carbon emission in the economy. We apply fixed effect and random effect estimation technique to analyze this relationship. Our findings suggest that an increase in population density has a positive and significant impact on carbon emissions. Estimation results also affirm that democracy increases carbon emissions. Furthermore, regression results show that that a more politically stable country distribute more carbon emissions across the region. Essentially, our study discloses that the intertwined influences of population growth, democratic governance, and political stability cooperatively intertwine a complex tapestry of carbon emissions, with far-reaching outcomes for the well-being of our ecosystem.

**Keywords:** Democracy, Corruption, Political stability, Panel data, BIMSTEC countries

## **Role of AI and Automation in accounting**

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### **Abstract**

The research explores the influence of Artificial Intelligence (AI) and automation on the accountancy profession using a descriptive research methodology that combines both qualitative and quantitative methods. The results show that while the uptake of AI is increasing, it is still uneven across the sector. Around 40% of respondents are actively applying AI technology in their accounting activities, while 40% have yet to utilize such tools, indicating a profession in the process of radical change. Quantitative findings point to AI's most significant use in task automation of mundane tasks, including data entry, payroll, and reporting, and improving efficiency and accuracy. Despite this, respondents had difficulties when AI adoption was hindered by poor training or integration support. Mixed opinions were noted on AI's role in job security through qualitative observations, although agreement was realized on its role in improving strategic decision-making capacities. The research also identified the rising demand for new skill sets such as cyber security, data analysis, and digital literacy, highlighting the movement towards a technologically driven accounting profession. As much as AI opportunities are available, serious hurdles exist, including a lack of technical competence, ethics issues, and institutional reluctance.

**Keywords:** Artificial Intelligence (AI), Automation, Accounting profession, AI adoption, Technology in accounting, Repetitive task automation, Data analysis skills, Digital literacy,



## **From Compliance to Commitment: CSR and Ethics in Indian Corporations**

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### **Abstract**

Corporate Social Responsibility (CSR) in India has progressed from mere regulatory compliance to a deeper commitment to ethical practices, reflecting a growing awareness of businesses' role in the society. This review article intends to explore the active interplay between CSR and ethical practices within Indian corporations. The objectives of this review are threefold: to examine the transition of CSR from a compulsory obligation to a strategic ethical commitment, to analyse the influence of cultural and regulatory frameworks on ethical corporate behaviour, and to highlight best practices that drive sustainable impact. The methodology involves a comprehensive analysis of peer-reviewed literature, case studies of leading Indian firms, and policy documents, ensuring a robust synthesis of current trends and practices. By weaving together qualitative insights and real-world examples, the article captures the human dimension of CSR—stories of communities uplifted and environments preserved through ethical corporate actions. The outcomes reveal that while regulatory mandates sparked CSR adoption, intrinsic ethical values and stakeholder expectations are now fuelling meaningful initiatives. The review identifies challenges like greenwashing and uneven implementation, alongside opportunities for innovation in ethical governance. Ultimately, it underscores the transformative potential of CSR when rooted in genuine commitment, offering a roadmap for Indian corporations to align profit with purpose.

**Keywords:** Corporate Social Responsibility, Ethical Practices, Indian Corporations, Sustainability, Stakeholder Engagement

## **Harnessing FinTech and Blockchain for Financial Inclusion and Rural Credit Accessibility in Developing Economies**

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### **Abstract**

This study investigates the innovative combination of Financial Technology (FinTech) and Blockchain as strategic weapons to drive financial inclusion and promote rural credit accessibility in developing economies. In most low-income and underserved areas, conventional financial institutions have been unable to close the gap due to geographical, infrastructural, and socio-economic issues. This research takes a descriptive, qualitative, and quantitative design, using a sample of 100 rural community members, complemented by expert views from FinTech developers and policy experts.

Using surveys, interviews, and statistical tests such as frequency distribution, cross-tabulation, and chi-square testing, the study assesses the effectiveness, adoption rates, and perceived advantages of digital finance tools. Findings indicate that mobile banking, digital wallets, and decentralized finance (DeFi) platforms are substantially increasing credit access, lowering transaction friction, and enhancing financial literacy. Blockchain technology is also found to promote trust by means of immutable record-keeping, transparent transactions, and secure identity verification, providing a promising basis for inclusive rural finance systems.

In spite of these developments, there are still challenges—most importantly the digital divide, sparse digital education, poor regulatory clarity, and absence of technological infrastructure. The research calls for a multi-stakeholder approach that includes governments, financial institutions, and technology companies to co-design policy frameworks, scale pilot initiatives, and invest in rural digital ecosystems.

This study not only adds to the theoretical literature on digital inclusion but also provides actionable, scalable models for financially sustainable empowerment in underbanked areas.

**Keywords:** FinTech, Blockchain, Financial Inclusion, Rural Credit, Developing Economies, Digital Transformation, Mobile Banking, Digital Literacy, Inclusive Finance, Decentralized Finance, Technological Infrastructure

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**Role of Career Maturity and Emotional Intelligence in Startup, Innovation and Entrepreneurship of Senior Secondary School Students**

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**Abstract**

This research paper examines the synergistic roles of career maturity and emotional intelligence (EI) in fostering success within startups, innovation, and entrepreneurship. Career maturity-defined as the ability to make informed, adaptive career decisions-enables entrepreneurs to navigate uncertainty and align their skills with market demands. Emotional intelligence, encompassing self-awareness, self-regulation, and empathy, enhances decision-making, leadership, and team dynamics in high-pressure environments. By synthesizing empirical studies and theoretical frameworks, this paper demonstrates how these competencies drive innovation, mitigate risks, and sustain entrepreneurial ventures. Practical implications include integrating EI training and career development programs into entrepreneurial education, while future research should explore longitudinal and cross-cultural dimensions. The construct of career maturity consists of a readiness, attitude, emotional intelligence, self-concept and competency to cope effectively with the career development tasks career maturity assumes a great importance in the life of students for their proper future placement. It is the pre requisite ability to make a wise choice towards particular occupation and represent development along a continuum.

**Keywords:** Career Maturity, Emotional Intelligence, Self Regulation, Entrepreneurship, innovation, startup.

## **Empowering Women Using Financial Literacy AsA Tool**

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Midnapore, Paschim Medinipur, West Bengal

### **Abstract**

Economic empowerment can help to secure gender equality by procuring women, with the resources, opportunities, and skills to take control over their lives and take part in economic activities. Financial literacy is the amalgamation of financial skills of fund management, budgeting, saving and investing. Financial literacy enables women to take informed decisions about their finances and secure their future. Economic empowerment depends on access to education and training, access to resources and opportunities, supporting women to become Entrepreneurs and grow their businesses, protecting women's rights in financial matters as property rights, inheritance laws, and workplace discrimination. Along with these social protection programs as childcare, and social security, helps women to join the workforce at an equal footing as men. In this paper focusses on how empowerment for women can be achieved through financial literacy and entrepreneurial supports. Secondary sources are mostly used to gather data and findings show that financial literacy brings economic independence, promotes entrepreneurship, protects against financial abuse and helps women to make long-term plans for their future.

**Keywords:** Economic empowerment, Entrepreneurship, Financial literacy, skills, women

## **Email in the Digital Age: A Strategic Tool for Personalized Communication of Digital Economy in Developing Nations**

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Midnapore, Paschim Medinipur, WB

### **Abstract**

In an era of rapid digital transformation, email is one of the most resilient and influential tools in the marketing arsenal. This paper explores the strategic relevance of email marketing in the digital age, highlighting its evolution from a basic communication method to a dynamic platform for personalized engagement. Through the integration of data analytics, automation, and artificial intelligence, email marketing has become increasingly targeted, interactive, and measurable. This enables businesses to build long-term relationships, deliver relevant content, and achieve high returns on investment while maintaining cost-effectiveness. Through case studies and analysis of emerging trends, the study shows how email continues to adapt and thrive as a sustainable and influential medium in contemporary digital marketing strategies.

**Keywords:**Email,Digital Age, Strategic Tool,Personalized Communication, Sustainable Engagement

## **Evaluating the Role of Saurashtra Gramin Bank in Financial Inclusion: Analysis of Key Performance Indicators**

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### **Abstract**

This paper attempts to analyse the financial performance of Saurashtra Gramin Bank (SGB). The financial performance of SGB was measured with the help of Key Performance Indicators (KPIs). The main objective of this paper is to study the difference in performance of SGB before and after Corona pandemic. For this purpose, the data of 4 years before Corona, and 4 years after Corona was taken. The study period also includes the year 2019-20 i.e. the year in which Corona arrived in India. The data was collected from the annual reports of SGB. Trend analysis and charts were used as statistical tools for analysing the KPIs. Ratios like CDR, ROA, and CAR were used, variables related to routine bank activities like deposits mobilised, advances, loan disbursement, investments, and borrowings were considered. Also, indicators like net profit, EPS, recovery amount as well as recovery percentage, and NPA were taken into consideration to analyse the overall financial performance. It was found from the study that SGB improved its financial performance during the critical time of Corona pandemic. The recovery rate was increased, borrowings were decreased, etc. were positive signs for SGB. Variables like CAR, EPS, ROA etc. showed a rapid increase after the period of Corona which can be considered a good sign for SGB. A higher rate of recovery resulted in higher profits, ROA and EPS.

**Keywords:** Regional Rural Banks, Saurashtra Gramin Bank, Financial Inclusion, Corona Pandemic, Key Performance Indicators (KPIs).

## **Economic Impact of Climate Change and Resource Management**

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### **Abstract**

The 21st century presents humanity with a dual challenge of unprecedented scale: the escalating crisis of climate change and the growing pressures on finite natural resources. These are not isolated problems; they are deeply intertwined, with climate change acting as a threat multiplier on resource scarcity and unsustainable resource management exacerbating climate change. Understanding the complex economic impacts of this interplay is crucial for formulating effective policies and fostering a sustainable future. This article delves into the multifaceted economic consequences of climate change, underscores the vital role of robust resource management in mitigating these impacts and fostering economic resilience, and explores the potential pathways towards a sustainable economic paradigm.

**Keywords:** Climate change, economic impact, natural resources, management, sustainable future.

## **Challenges and Opportunities for Small and Marginal Farmers in Bihar**

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Tilka Manjhi Bhagalpur University

### **Abstract**

This study analyses the roles and problems of smallholder agriculture in India. It covers cultivation patterns, agricultural growth trends, small-holding agriculture participation, small-holder productivity performance, connecting small-holders to markets and value chains, the role of small-holders in improving food security and creating jobs, institutional support and different policies for small-holders, challenges and future options for small-holding agriculture, including information needs. It also offers other nation's insights into small-holding agriculture gleaned from India's experience.

**Keywords:** Small and marginal farmer's, livelihoods, food security and institutions.



## **Economic Revitalization through Higher Education Reforms in Kerala**

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### **Abstract**

The higher education system in Kerala is currently facing considerable challenges, characterized by a substantial number of unfilled seats in both undergraduate (UG) and postgraduate (PG) programs, as well as an increasing trend of students relocating to other states and countries in pursuit of superior academic and professional opportunities. Furthermore, a significant proportion of students in Kerala depend solely on financial support from their parents, which restricts their autonomy and limits their potential economic contributions. This proposal advocates for a transformative strategy to address these issues, emphasizing the necessity for structural reforms within the higher education sector. Key recommendations include the reorganization of academic schedules to accommodate part-time employment, the modernization of curricula to incorporate multidisciplinary and industry-relevant courses, and the revitalization of the "Earn While You Learn" initiative to promote self-sufficiency among students. The intended outcomes of these reforms are to enhance students' financial independence, improve their employability, and ensure that educational offerings are aligned with the economic realities of the state. By enacting these changes, Kerala has the potential not only to retain its student population but also to establish its higher education system as a catalyst for sustainable economic development, thereby securing a more promising future for both the state and its youth.

**Keywords:** Kerala Higher Education, Economic Challenges in Education, Sustainable Education

## **Wooden Dolls of Bardhaman's Natungram: An Assessment of Craft Entrepreneurship**

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and

**Sudipta Sarkar**

Associate Professor,  
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### **Abstract**

Craft entrepreneurship in West Bengal thrives on the region's rich tradition of handmade and artisanal goods, blending age-old craftsmanship with modern entrepreneurial skills. Districts such as Bankura, Burdwan, Purulia, Medinipur, and Alipurduar are celebrated for their distinctive crafts-ranging from terracotta and dokra art to chou masks, patachitra, wooden dolls, and bamboo products. These crafts not only reflect Bengal's cultural heritage but also serve as vital sources of livelihood, especially in rural areas. Natungram village in Purba Bardhaman stands out for its wooden doll-making tradition, which has gained national and international acclaim. Artisans here, often working within family units, craft figures like goddesses, kings, queens, masks, and especially owls-iconic symbols of Bengal's handicrafts. With limited agricultural prospects, wooden craftwork is the primary occupation for most households, involving both men and women, thereby fostering women's empowerment and family-based entrepreneurship. Government initiatives, such as the West Bengal Artisans Financial Benefit Scheme and the formation of cooperative societies like the Swami Jankidas Natungram Wooden Carving Craftsmen Cooperative Society, provide artisans with financial aid, modern tools, marketing support, and infrastructure. NGOs and international organizations, including UNESCO, further contribute to capacity building and market expansion, supporting the recognition of Natungram's craft as Intangible Cultural Heritage. Products are marketed through government fairs, exhibitions, KVIC outlets, and private organizations, with growing export potential. The craft sector not only sustains rural economies but also enriches Bengal's cultural identity, offering substantial opportunities for employment and tourism.

**Keywords:** Craft, Entrepreneurship, Doll artisans, Employment.

## **Economic History of West Bengal: Post-Independence Period**

**Srimanta Das**

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Dukhulal Nibaran Chandra College, West Bengal, India

### **Abstract**

The economic history of West Bengal after India's independence in 1947 presents a complex journey marked by both challenges and transformations. Initially a leading industrial and commercial hub, West Bengal suffered a major economic setback due to the Partition, which resulted in the loss of key jute-growing areas to East Pakistan (now Bangladesh). The influx of refugees placed enormous pressure on infrastructure, housing, and jobs. The state's industrial base, once thriving, declined significantly from the 1960s onwards due to labor unrest, political instability, and capital flight. The era of Left Front rule (1977–2011) emphasized land reforms and rural development but was criticized for hindering private investment and industrial growth. However, improvements in human development indicators and agricultural productivity were notable. From the 2000s, a gradual policy shift toward industrial revival and infrastructural development began, especially under new political leadership. Despite persistent challenges such as unemployment and regional disparities, West Bengal's economy has shown signs of diversification and urban growth, particularly in services and MSMEs, reflecting a slow but evolving trajectory of economic restructuring.

## **Eco-tourism and Indian Economy**

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### **Abstract**

Eco-tourism plays a vital role in wildlife management by promoting conservation, generating revenue, and engaging local communities. Eco-tourism provides financial support for wildlife reserves and national parks through entry fees, guided tours, and permits. This revenue helps maintain protected areas, fund anti-poaching patrols, and support habitat restoration. Tourists visiting eco-tourism sites learn about local ecosystems and endangered species. This fosters a deeper appreciation for wildlife and encourages responsible behavior. Eco-tourism creates jobs for local communities, reducing dependence on activities like deforestation and poaching. When locals benefit economically from conservation, they are more likely to support wildlife protection. Unlike mass tourism, eco-tourism focuses on minimizing environmental impact while maximizing benefits for conservation and local economies.

**Key words:** Eco-tourism, protection of wildlife, Indian economy.

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## **Integrating Sustainable Development Goals into Economic Planning: Pathways for Inclusive Growth**

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### **Abstract**

The Sustainable Development Goals (SDGs), adopted by the United Nations in 2015, provide a comprehensive framework for achieving global prosperity, social inclusion, and environmental sustainability by 2030. Effective economic planning plays a pivotal role in aligning national development strategies with these global targets. This presentation explores the dynamic relationship between sustainable development and economic planning, emphasizing the necessity of integrating SDGs into fiscal policies, investment strategies, and long-term growth models. It examines case studies from diverse economies to illustrate best practices, challenges, and innovative policy approaches that balance economic advancement with environmental stewardship and social equity. The discussion highlights the importance of multi-stakeholder partnerships, data-driven decision-making, and adaptive governance frameworks to ensure that economic progress contributes meaningfully to sustainable development. Ultimately, the session aims to foster dialogue on building resilient economies that prioritize people, planet, and prosperity.

**Keywords:**Sustainable Development Goals (SDGs), Economic Planning, Inclusive Growth, Environmental Sustainability, Policy Innovation, Governance, Fiscal Strategies, Resilient Economies

## **Balancing Act: Achieving Sustainable Economic Growth through Profit Maximization and Resource Efficiency**

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### **Abstract**

This paper focuses into the necessary strategic consideration for achieving long term prosperity in a world marked by dynamic changes. There is a global threat about the fact that the rate at which environmental and life sustaining facilities are being degraded will leave little in a few decades or perhaps a century or two and this will mean the end of life on this planet. At this present scenario it is necessary on focusing the integration of economic growth, profit maximization and sustainable utilization of resources. During 1950s and 1960s, the traditional approach to economic growth in the most of the nations emphasized profit maximization at the expense of environmental considerations. As a result, extreme environmental damage occurred such as pollution and inadequate water supply transportation and sewer infrastructure problems amongst others. This paper reviewed the pursuit of long-term prosperity necessitates a strategic approach that harmonizes economic growth, profit maximization to include social and environmental consideration.

**Keywords:** Economic Growth, Profit Maximization, Environment, Sustainable Development

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## **Exploring Customer Perspectives in Digital Banking: Trends, Themes, and Global Contributions**

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and

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University of Calicut, Kerala

### **Abstract**

The rapid advancement of digital technologies has significantly transformed the banking industry, emphasising customer-centric methods in digital and online banking services. This study uses bibliometric analysis to analyse the intellectual, conceptual, and social structure of customer-focused research in digital banking. Data were extracted from the Web of Science and Scopus databases from 2001 to 2024, including articles. After combining from both the repositories, 40 duplicated documents were removed and used 327 articles for study. The study uses the Biblioshiny interface from the Bibliometrix R package to identify the most globally cited documents, influential countries, co-authorship networks, and theme trends. Factorial analysis and keyword co-occurrence mapping highlight significant research themes including trust, adoption, service quality, and digital experience.

## **Zoology in Sustainable Development: Bridging Biodiversity and Economic Planning**

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### **Abstract**

The integration of Sustainable Development Goals (SDGs) with economic planning is essential for fostering a balance between environmental sustainability and socio-economic development. Within this framework, zoology—the scientific study of animal life—emerges as a critical discipline, particularly in the context of SDG 13 (Climate Action), SDG 14 (Life Below Water), and SDG 15 (Life on Land). Zoological research provides vital insights into biodiversity, species conservation, and ecosystem health, all of which are fundamental to sustainable development. By understanding animal behaviour, distribution, and population dynamics, zoologists contribute to the development of informed policies that mitigate biodiversity loss and support habitat conservation. Economic planning that incorporates zoological data can guide responsible land use, agricultural practices, and urban development while safeguarding critical wildlife habitats. Additionally, sustainable practices such as eco-tourism, community-based conservation programs, and the regulation of wildlife trade demonstrate how zoological knowledge can generate economic value without compromising ecological balance. These interdisciplinary approaches are also crucial in addressing challenges like zoonotic diseases, invasive species, and climate-induced habitat shifts. This abstract highlights the need for collaborative frameworks involving zoologists, economists, and policymakers to develop strategic plans that align with the 2030 Agenda for Sustainable Development. By integrating zoology into economic planning, societies can ensure the long-term viability of natural resources, protect animal biodiversity, and promote inclusive and sustainable economic growth.



## **Strengthening Women's Empowerment through Financial Literacy and Enterprise: The Transformative Role of Gram Sabha**

**Mithun Debnath**

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Dukhulal Nibaran Chandra College, West Bengal, India

### **Abstract**

Women's empowerment is a crucial component of inclusive and sustainable development, particularly in rural India where socio-economic disparities remain significant. This paper explores the transformative role of the Gram Sabha—the fundamental unit of local self-governance—in strengthening women's empowerment through financial literacy and enterprise development. The Gram Sabha provides a democratic platform for community participation, where women can express their needs, influence decisions, and access critical information. By integrating financial literacy into its activities, the Gram Sabha helps rural women understand banking systems, manage budgets, access credit, and make informed economic decisions. These skills are foundational to enhancing their autonomy and financial security. Additionally, the Gram Sabha facilitates the formation and functioning of Self-Help Groups (SHGs), promoting women-led microenterprises and entrepreneurship. It acts as a conduit for the implementation of government schemes such as the National Rural Livelihoods Mission (NRLM) and MUDRA loans, enabling women to access training, funding, and markets. This localized governance mechanism not only bridges the gap between policy and practice but also nurtures leadership among women, thereby challenging traditional gender norms. The abstract underscores the importance of participatory governance in empowering women beyond economic terms, encouraging their active role in community decision-making and development. It concludes that empowering women through financial literacy and enterprise at the grassroots level, with the Gram Sabha as a central actor, is a powerful strategy for driving long-term rural transformation and achieving gender equity in India.

## **A Study on Awareness Level of Financial Literacy and Factors Influencing the Investment Decision Among Employed Women in Vatakara City**

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Department of Economics, National College of Arts and Science, Puliavu, Kozhikode  
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**Shimjith Moolayil**

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Department of Commerce, Park's College, Tirupur

### **Abstract**

In today's digital era, financial literacy is vital for enabling individuals to make well-informed financial choices. As more women enter the workforce and the significance of digital financial services rises, it becomes crucial to assess the digital financial literacy levels among working women. In India, where women make up 46 percent of the population, many face limitations in opportunities and rights due to financial dependency. This research investigates the financial literacy and awareness of financial services among women in Vatakara city. Utilizing a descriptive research design, primary data was gathered from 120 working women, revealing that the majority of participants are young, educated, and have a moderate understanding of financial tasks and products. The findings indicate a positive correlation between age and income with financial literacy awareness among employed women, as younger women in the active age group demonstrate a strong interest in learning about new financial services and products. Income significantly impacts financial literacy, affecting investment choices. Overall, women show a favourable understanding of financial products, suggesting that while there is room for improvement, respondents have a satisfactory grasp of these financial offerings.

**Keywords:** Financial Inclusion, Financial Literacy, Women Empowerment, Investment Decision, financial awareness, financial products,

## Recent advances in Sustainable Development Goal 7 in India

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### Abstract

Sustainable Development Goal 7 (SDG-7 or Global Goal-7) is one of 17 Sustainable Development Goals established by the United Nations General Assembly in 2015. It aims to "Ensure access to affordable, reliable, sustainable and modern energy for all. Access to energy is an important pillar for the wellbeing of the people as well as for economic development and poverty alleviation. The goal has five targets to be achieved by 2030. Progress towards the targets is measured by six indicators. Three out of the five targets are *outcome targets*: Universal access to modern energy; increase global percentage of renewable energy; double the improvement in energy efficiency. The remaining two targets are *means of implementation targets*. India has made significant progress towards this goal. The Saubhagya Scheme has been instrumental in ensuring that all households have access to electricity, a crucial step towards achieving SDG 7. India has ambitious targets for renewable energy capacity, aiming for 175 GW by 2022 and 225 GW by 2027, with a significant portion coming from solar and wind power. Interventions in rural areas and new ultra-mega power projects are also contributing to the goal of universal energy access. The National Solar Mission plays a key role in India's efforts to increase renewable energy adoption and reduce reliance on fossil fuels. India is projected to be a major contributor to the global rise in energy demand, highlighting the importance of sustainable and efficient energy solutions.

## **Income effect of central government and state government expenditure in India**

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Department of Economics, Malda Women's College, Malda, West Bengal.

### **Abstract**

In the evolving landscape of public administration and fiscal policy, the debate over the efficacy of sub-national versus national government expenditure has gained significant attention. The debate is whether the national government or sub-national government expenditure is more beneficial for economic growth. Some studies, among others, Aray and Pedauga (2024), Hung and Tanh (2022), Xavier et al (2021), Canavire-Bacarreza et al. (2020), have noticed expenditure decentralization foster economic growth while among others, Arif and Ahmed (2018), Yushkov (2015), Gemmell et al (2013), Jin and Zou (2005) have found the opposite results. Under this setting, this paper explores the relative impact of total and different components of central government and state government expenditure on income in India. This paper identifies that total as well as different components of both central and state government expenditure are associated with income in India. Involving ECM-ARDL framework this study found that state governments' expenditure are more income inducing than central government expenditure for both overall as well as disaggregate level of expenditure. The results also corroborate that the impact of money supply on income in all the estimations used in aligns with both Keynesian and monetarist perspectives. Additionally, the findings confirm that higher real interest rates negatively impact income, while improvements in total factor productivity positively contribute to income level.

**Keywords:** Central, State, Government Expenditure, Fiscal Decentralisation, Cointegration.

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## **Silent Cries for Justice: Wage Patterns and Economic Inequality in Tea Garden**

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### **Abstract**

The economy of North East India is largely dependent on Tea. Millions of people of this region totally depend on Tea industry for their livelihood and survival. This study explores the harsh economic realities faced by the workers of Karbala Tea Garden in the Dooars region of West Bengal. The research uses both qualitative and quantitative methods to explore wage structures, gendered divisions of labour, and exploitative management practices that perpetuate poverty cycles. Theoretical insights from Oscar Lewis's culture of poverty suggest that prolonged deprivation can lead to social stagnation, where poverty becomes inherited and accepted as a way of life. Simultaneously, Marxist theory reveals how capitalist forces exploit the labour of workers to generate profit, creating a sharp divide between owners and the working class. This paper calls for urgent intervention, including just wage policies, gender equity, stronger labour rights, and systemic reforms to restore dignity and fairness to a forgotten workforce. Ethical guidelines were followed throughout the study. The respondents were informed prior to the interviews and discussions of the purpose of the research and were assured that the information they provided would be treated in confidence.

**Keywords:** Labour, Tea, Plantation, Poverty, Livelihood, Right

## **Local Level Democratic Self-government: A Key to Human Development in West Bengal**

**Britya Gayen**

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### **Abstract**

Local level democratic self-government is crucial for human development in West Bengal during the period from 1980 to 2024. The State's Panchayati Raj System, established in 1992 through the 73<sup>rd</sup> Amendment Act, has empowered local governments to function as institutions of self-government, preparing plans for economic development and social justice. The 73<sup>rd</sup> Amendment Act aimed to decentralize governance and development planning to local communities through Gram Sabhas and three-tier Panchayati Raj Institutions and the reservation of seats for marginalized groups, including women, has ensured their representation in local governance as well as regular elections have also promoted accountability and transparency in local governance to a great extent.

It has impacted on human development in West Bengal, to a greater extent in terms of poverty reduction, rural infrastructural development, increased participation of citizens in decision-making process etc, though lot of challenges exist. In this context, it is high time to make an analytical study on the role of local level democratic self-government in human development of West Bengal for the two political regimes – Left Front regime and Trinamool Congress regime. Therefore, the paper entitled “Local Level Democratic Self-government: A Key to Human Development in West Bengal” has focused mainly on: the Significance of the study; role of Left Front Govt in establishing people's Panchayat and a brief sketch of Panchayati Raj Institutions; relationship of local level self-government and human development in terms of multi-dimensional poverty index and other social development indices; and net Evaluation. The study has covered the period from 1980 to 2024. For the analysis of the study, both primary and secondary data have been collected from various reliable sources. To make the analysis fruitful, some simple mathematical and statistical tools as well as some social theories have been used.

**Keywords:** Local Self-government, Panchayati Raj System, Human Development, Inclusive Growth, Accountability and Financial Autonomy.

## **Systematic Investment Plans (SIPs) As A Mechanism For Financial Discipline and Wealth Accumulation**

**Dr. B. Manohar**

Associate Professor

Vaageswari College Of Engineering

### **Abstract**

Mutual funds are playing a vital role in the capital market and creating innovative product plans/schemes to mobilise the funds from the day to day increasing investors. Systematic Investment Plans (SIPs) have emerged as a disciplined approach to financial planning, enabling investors to accumulate wealth gradually while maintaining financial stability. In the present SIP is a famous mutual fund product and also available in digital platforms like websites, e-wallets and apps related to concerned fund companies. This study examines the significance of SIPs in fostering financial discipline, analyzing their merits, challenges and the effectiveness of SIPs in wealth creation and financial security by exploring various market conditions and investor behaviour towards SIPs.

**Key words:** Mutual fund, Systematic Investment Plans (SIPs), Financial discipline, Net

## **Biophilic Design as a Strategic Marketing Tool: Reimagining Consumer Engagement in Sustainable Business Environments**

**Dr Ruma Pal**

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Indukaka Ipcowala Institute of Management (IIIM), Charusat

### **Abstract**

In the evolving landscape of sustainable business practices, biophilic design—a concept that emphasizes human connection with nature in built environments—is gaining prominence beyond architecture and interior design. This paper explores its innovative application in the field of marketing, particularly in enhancing consumer experience, emotional engagement, and brand loyalty. With increasing environmental awareness and a growing preference for wellness-centric lifestyles, modern consumers are drawn to spaces that offer comfort, authenticity, and psychological well-being. Biophilic design, when strategically embedded into retail spaces, hospitality settings, and corporate environments, can evoke positive emotions, reduce stress, and create memorable brand interactions.

This paper critically examines how marketers can leverage biophilic principles to not only attract eco-conscious consumers but also differentiate their brands in a competitive market. Drawing upon interdisciplinary research from environmental psychology, experiential marketing, and sustainability studies, it presents a conceptual framework illustrating the marketing benefits of biophilic design. Case studies of brands that successfully use nature-inspired elements—such as indoor greenery, natural lighting, organic textures, and sensory stimuli—are analyzed to demonstrate practical implications.



## **Women Empowerment: Through Financial Literacy and Entrepreneurship**

**Shivani Singh Rajpoot**

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Department of Education, Bundelkhand University

### **Abstract**

Women's empowerment is an important basis for today's social and economic development. Financial literacy and entrepreneurship are extremely important to make women self-reliant. Financial literacy means having knowledge and understanding of financial activities such as money management, investments, savings, and loans. When women are equipped with financial knowledge, they can not only make better decisions in their personal lives but also strengthen the financial condition of society and family. Entrepreneurship gives women the power to start their own business, innovate and create employment opportunities. A successful woman entrepreneur not only empowers herself financially but also inspires others.

## **Environmental Awareness in Sanskrit Literature**

**Dr. Pallab Mondal**

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### **Abstract**

In modern times, the environment in India and the whole world is polluted by us, knowingly or unknowingly. The amount of environmental pollution is seen on a large scale every day. This affects our water, air and land in every way. Environmentalists and scientists are thinking of ways to overcome this problem. The Sanskrit literature specifies measures on environmental protection. The Vedas, Smritis, Puranas, poems and dramas mention various ways of protecting the environment. The great poet Kalidasa criticized water pollution and its elimination. Identification Shakuntala is also seen in Shakuntala who were engaged in watering the trees in the alley. This will conserve water. Water is life, like nectar, healing and curing disease. Therefore, its preservation is essential. Water is a chemical that relieves all diseases, destroys heart disease and increases strength. The Puranas contain advice on preventing pollution. In the Shiva Purana, Sanatkumara, on the occasion of describing the greatness of water, said that water is the best gift. Therefore, a healthy society will be built through the creation of a healthy environment. If we become conscious of ourselves, we improve in the material sense, that is peace.

## **A Study on Digital Marketing Issues and Challenges**

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### **Abstract**

Digital marketing has emerged as a transformative force in the modern business environment, reshaping how organizations connect with consumers. Utilizing digital channels such as search engines, social media, email, and websites, it enables companies to engage target audiences with personalized and measurable strategies. Unlike traditional marketing, digital marketing offers real-time data analysis, cost-effectiveness, global reach, and precise targeting. With the increasing usage of digital media by consumers, more companies are using digital marketing to reach their target markets. Many marketers and companies still approach the Web based on the traditional mass communication model. This paper focuses on the overview and significance of digital marketing for both marketers and to understand the challenges faced by the digital marketing and its impact on the small and medium scale enterprises.

**Keywords:** Digital Marketing, Technology, Globalization, Traditional Marketing,

**OUT-OF-POCKET HEALTH EXPENDITURE AND HEALTH INSURANCE: A  
STUDY OF COOCH BEHAR DISTRICT OF WEST BENGAL**

**Sushovan Mondal,**

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**Abstract**

Universal Health Coverage (UHC) aims to ensure that everyone, everywhere, should have access to essential healthcare services without facing financial hardship. India has adopted several policies toward improving access to healthcare and thereby achieving the goal of UHC. However, India's vast population of over 1.4 billion, combined with its diverse social and economic conditions, has experienced significant demographic and epidemiological transitions over the years, posing challenges to achieving this goal. Epidemiological transitions means the burden of disease has shifted and the share of communicable diseases was fallen from 60.9% to 32.7% and non-communicable diseases increased from 30.5% to 55.4% in between 1990 to 2016. Studies reveal that Noncommunicable diseases (NCDs) are often chronic and expensive, leading to higher out-of-pocket health expenditures (OOPHE) for individuals. This financial burden disproportionately affects lower-income groups, who are forced to spend a larger percentage of their income on healthcare. Even non-poor households can experience financial hardship due to high medical costs and data reveals that 50 to 60 million people in India fall into poverty annually due to medical expenses.

The present study examines the pattern of out-of-pocket health expenditure related to utilisation of in-patient and out-patient services in the last 365 days by the people of Cooch Behar district of West Bengal. A cross-sectional household survey was conducted among 280 households from both rural and urban areas, selected through multistage sampling method. The study breaks down total healthcare costs to identify the burden across various expenditure components. Furthermore, it investigates the key factors influencing out-of-pocket healthcare spending and examines the role of health insurance as an instrument of health care financing in the Cooch Behar district.

**Keywords:** Communicable diseases, Epidemiological transitions, Noncommunicable diseases (NCDs), Out-of-pocket health expenditure, Health Coverage

## **Peace Education as an Ethical Foundation for Sustainable and Conflict-Free Schooling**

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Doctor Harisingh Gour Vishwavidyalaya (A Central University), Sagar, MP – 470003

**And**

**Sandeep Kumar Patak**

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Doctor Harisingh Gour Vishwavidyalaya (A Central University), Sagar, MP – 470003

### **Abstract**

In response to escalating global challenges such as environmental degradation, social inequality, and conflict, education is increasingly positioned as a transformative force for shaping ethical, peaceful, and sustainable societies. This paper explores peace education as a foundational ethical framework that intersects with green technologies, inclusive pedagogy, and global citizenship to cultivate conflict-free and future-ready schools. Drawing from critical pedagogy, humanistic theory, and philosophical traditions including Gandhian and Ubuntu thought, the study outlines how peace education goes beyond the absence of violence to nurture empathy, justice, environmental responsibility, and intercultural respect. Through participatory learning, restorative justice practices, and sustainable school infrastructure, peace education empowers students to act as ethical stewards of both society and the environment. The paper further integrates policy recommendations aligned with the Sustainable Development Goals (SDGs) and India's NEP 2020, emphasizing the role of all stakeholders—educators, communities, and policymakers—in institutionalizing peace education. Ultimately, it positions peace and sustainability not as add-ons to curriculum, but as core pillars of 21st-century education aimed at building inclusive, resilient, and harmonious learning environments.

### **Keywords**

Peace Education, Conflict Resolution, Sustainable Schooling, Green Technology, Education for Sustainable Development (ESD), Global Citizenship, Inclusive Pedagogy, Gandhian Philosophy, Restorative Justice, NEP 2020, SDG 4.7, Ubuntu Philosophy, Ethical Schooling, Environmental Stewardship, Holistic Education

## **Migration as a Catalyst for Rural Development: Pathways, Pitfalls, and Policy Responses**

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Dukhulal Nibaran Chandra College, W.B.

**And**

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### **Abstract:**

Migration has long played a crucial role in shaping rural development outcomes across the globe. As individuals and households move in search of better opportunities, they generate both challenges and opportunities for their communities of origin. This article examines how migration can act as a catalyst for rural development by analyzing its economic, social, and institutional pathways. It also highlights the common pitfalls—including dependency, inequality, and social disruption—that may arise from unmanaged migration flows. Finally, it explores policy responses that can maximize the developmental benefits of migration while mitigating its adverse effects. The paper argues for a comprehensive and inclusive rural development strategy that integrates migration into broader economic and social planning.

**Key words:** Migration, Rural Development, Dependency, Inequality, Economic Planning, Social Planning.

## **Impact of social media platform on students' academic performance**

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### **Abstract**

This research paper investigates the impact of social media platform on the academic performance of college and university students, using secondary data from studies conducted in Malaysia, Saudi Arabia, and the Philippines. The analysis is based on descriptive and explanatory research designs involving over 250 student respondents. Statistical tools, including regression and correlation analyses, were used to interpret the data. Findings show that **68%** of students use social media daily, with **42%** spending more than three hours online. Excessive, non-academic use is associated with a **60%** reported decline in academic performance, largely due to distraction, procrastination, and poor time management. However, **30%** of students indicated positive academic outcomes through social media, such as peer collaboration, information sharing, and easier access to educational content. Key variables affecting performance include time appropriateness, friend connections, nature of usage, and health-related addiction, while time duration and security/privacy concerns were not statistically significant. A study in Saudi Arabia found no direct linear link between time spent on social media and GPA, highlighting the importance of time management. The paper concludes that social media has both positive and negative effects on academic performance, urging educational institutions to promote responsible and purposeful use among students.

**Keywords:** Social Media Platforms, Academic Performance, Educational Use of Social Media, Student Engagement, Social Media Addiction.

## **Start-up Ecosystem and Employment Generation Scenario in Northeast India**

**Souvik Mukherjee**

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### **Abstract**

Northeast India's start-up ecosystem is promising for employment generation and economic development. Due to its diverse ecology and natural resources, the region offers unique start-up opportunities, especially in horticulture, agriculture, and related sectors (Gope, 2024; Kumar et al., 2022; Kumar & Shobana, 2023). It encourages youth to pursue entrepreneurship by leveraging local resources and strengthening education and support systems. Adequate financing and eliminating infrastructure challenges will further enhance the region's start-up landscape and employment situation. Despite the region's abundant natural resources and ample entrepreneurial opportunities, traditional preferences for government jobs and various structural challenges have shaped the employment landscape. Recent research explores how entrepreneurship, particularly among youth and tribal communities, can transform the employment scenario in the region. Entrepreneurship enables communities to utilize local resources, such as biodiversity and handicrafts, to create value-added products and services that meet market demand (Kumar & Shobana, 2023). Tribal entrepreneurs play a significant role in the region's economic growth, particularly in districts with high tribal populations. Their experiences highlight both the advantages and challenges unique to the region (Basu & Adak, 2018). Key challenges include inadequate access to funding, infrastructure constraints, and the need for more robust entrepreneurial support systems. Government initiatives and funding schemes are helping to address some of these barriers, but gaps remain (Kumar et al., 2022; Basu & Adak, 2018; Kumar & Shobana, 2023). This paper attempts to quantify how start-up creation impacts the employment scenario of northeastern states.

**Keywords:** Start-ups, North East India, Employment, entrepreneurship, Natural Resources

JEL Classification: M13, J13, Q01, Q26, Q28



## **Impact of Liberalization and Globalization on India's Trade Pattern Since the 1990s**

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### **Abstract**

There has been a remarkable change in India's pattern of trade in terms of both volume and direction since the 1990s. The so-called Liberalization, Privatization, and Globalization (LPG) wave has further integrated the Indian economy with the global world.

This study highlights key points such as globalization and trade policy, the main features of the new trade policy, and trade liberalization during the reform period. A detailed analysis of globalization from both global and Indian perspectives has been carried out, elaborating on its necessity and the role it plays in achieving the goal of introducing globalization worldwide.

This study also discusses different categories of exports and imports, various types of import licenses, and alternative methods of importing during the pre-reform period. It includes an exposition on the rationalization of the export structure, the liberalization of the exchange rate regime, and different export policies.

Export performance, the composition of exports, the impact of import liberalization on export performance, and the volume of exports and imports during the post-reform period are also presented. Furthermore, the study examines the impacts of import liberalization on export performance.

**Keywords:** Liberalization, Globalization, Trade Policy, Export, Import.

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Exploring the Balance of Life with Work Among The Teachers' in Higher Educational Institution – A Study

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**and**

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### **Abstract**

Work -Life balance is the equilibrium between any Individual's professional responsibilities and personal life and is a concept crucial for maintaining physical and mental health.

When Individuals experience an imbalances between work and life that will results in stress, burnout and negative impact on their physical and psychological health. That can lead to long absenteeism ,turnover rate also increases and in this way their organisational performance also decreases.

On the other hand, when there is a healthy Work Life Balance, that signifies positive effects on an Individual's overall well-being, productivity and job satisfaction. Ultimately A healthy Work Life Balance leads to happier, healthier, and more productive Individuals, benefitting both Individuals and Organizations.

This study explores the key factors influencing Work Life Balance in the education sector , including workload management and Institutional support . Basically, The academic environment demands high levels of commitment to scholarly excellence, leading to long hours spent on research, and engaging with students, So, here we highlighted the Work Life Im- Balances on educator's mental and physical health ,Job performances and student outcomes.

### **Keywords:**

Work-Life Balance, Psychological. Health, Absenteeism, Job performance, Institutional Support

## **Unraveling the Mind of the Investor: A Review of Behavioral Finance Through the Lens of Psychology**

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**Ms. Bisman Kaur**

Research Scholar, University Business School, Guru Nanak Dev University, Amritsar

**Dr. Dilpreet Kaur**

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### **Abstract**

This review paper undertakes an extensive exploration of the growing field of behavioral finance by synthesizing insights from previously published academic work and other secondary sources. Behavioral finance has emerged as a vital complement to classical financial theories by acknowledging that investor decisions are not always grounded in pure logic or objective analysis. Instead, they are often influenced by psychological factors and cognitive limitations. This study delves into pivotal behavioral biases—including overconfidence, herd behavior, loss aversion, and mental accounting—and examines how these tendencies shape individual and group financial behavior. By drawing upon a broad spectrum of empirical studies and theoretical contributions, the paper seeks to underscore the significance of behavioral finance in explaining persistent market anomalies and the departure from rational decision-making. Through this comprehensive literature review, the paper offers a consolidated understanding of the field's contributions, limitations, and future research possibilities.

**Keywords:** Behavioral finance, psychology, investor behavior, biases, market anomalies, decision-making

## **Accounting Repercussions of Mergers and Acquisitions in Pharmaceutical Sector: A Study on Select BSE Listed Companies in India**

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&  
Assistant Professor, Department of Commerce, Rani Dhanya Kumari College, Jiaganj  
Murshidabad, West Bengal

### **Abstract**

Implementing scope choices and realizing varied potentials are the main objectives of corporate restructuring, which typically takes place in tandem with mergers and acquisitions (M&As). Major global M&A activities that has fundamentally changed numerous industries defines the contemporary form of industrial ownership. In essence, corporate entities make these strategic choices in order to achieve inorganic growth by merging two or more companies under joint ownership while abolishing their individual identities. Government pricing control and fierce price competition define the fragmented nature of Indian pharmaceutical industry (Shah, 2018).

The main objectives of this study are to establish the theoretical underpinnings of accounting performance analysis derived from corporate combinations, quantify it for the chosen sample companies in the Indian pharmaceutical sector over a ten-year study period, spanning from the fiscal year 2014–2015 to 2023–2024, and empirically compare those performance, both before and after the merger and acquisition tenure. There are conflicting findings from the study, which could be useful to pharmaceutical companies seeking to combine as a means of strategic decision making.

**Keywords:** Corporate restructuring, Inorganic growth, Accounting performance, Pharmaceutical industry, Strategic Decision.

**JEL Code:** A11, M, M41, G34

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## **Capital Structure and Firm Value: Evidence from Indian Listed Companies**

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Jiaganj, Murshidabad

### **Abstract**

This study investigates the impact of capital structure on the firm value of 100 companies listed on the Bombay Stock Exchange (BSE) 500 index. Utilizing panel data analysis for the period of [Insert Time Period, e.g., 2020-2024], we examine the relationship between various capital structure measures, including debt-to-equity ratio, total debt to total assets, and long-term debt to equity, and firm value, proxied by metrics such as Tobin's Q and market capitalization. Controlling for firm-specific characteristics like size, profitability, and growth opportunities, our findings provide insights into the optimal capital structure decisions for Indian firms and their implications for shareholder wealth maximization. The results of this research contribute to the existing literature on corporate finance in emerging markets and offer practical guidance for managers and investors in the Indian context.

**Keywords:** Capital structure, Firm value, Bombay Stock Exchange (BSE), leverage effect.

## **India's Digital Leap: Charting the Transition from a Cash-Based to a Cashless Economy**

**Dr.Kranthikumar Ananthoju**

Department of Finance, Bharat Electronics Ltd, Telangana

### **Abstract**

India is currently navigating a monumental shift from a predominantly cash-based economy to one that is increasingly governed by digital payments and financial technologies. With over 1.4 billion citizens and marked socio-economic and regional diversity, this transformation is reshaping the country's financial landscape. Government initiatives such as Digital India, the introduction of Unified Payments Interface (UPI), Aadhaar-enabled banking, and the Pradhan Mantri Jan Dhan Yojana have collectively played a vital role in pushing the digital agenda forward. These initiatives have accelerated financial inclusion, reduced the reliance on physical currency, and offered innovative solutions to underserved and remote communities.

This study seeks to understand the nuances of this transformation by analyzing current literature, policy measures, industry trends, and behavioral data from consumers and businesses alike. The article delves into the conceptual understanding of a cashless economy, tracks the evolution of digital payments, and evaluates both the benefits and challenges associated with this digital shift. In doing so, it identifies key technological enablers and institutional efforts that have fueled India's digital growth while highlighting persisting issues such as digital illiteracy, infrastructural gaps, and cybersecurity risks. Finally, the article offers strategic policy recommendations aimed at making the digital economy more inclusive, secure, and sustainable. By providing a comprehensive view of India's journey, this paper contributes to the broader discourse on how emerging economies can leverage digital tools for equitable financial development.

## **The Role of FinTech in Driving Sustainable Development: A Review of Recent Advancements (2020–2024)**

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**Dr. Vaishali**

Assistant Professor, School of Management, Doon University, Dehradun, Uttarakhand,

### **Abstract**

Financial services are going through an enormous change due to the rapid growth of financial technology, or fintech, which is encouraging innovation and sustainability. Ten recent studies (2020–2024) that look at the varied impacts of fintech technologies on sustainable development are summarized in this quick summary. The use of blockchain to boost efficiency and transparency, the development of digital payment methods for financial inclusion, and the rise of green fintech solutions for environmental sustainability are all significant themes. This study also highlights the revolutionary effects that machine learning and artificial intelligence are having on risk management and customized financial services. Collectively, these studies highlight how critical fintech is to enabling a sustainable future by promoting ethical financial practices, enhancing financial accessibility, and minimizing environmental consequences. This assessment highlights the fintech industry's potential to serve the Sustainable Development Goals (SDGs) of the UN by providing an in-depth review of current trends, obstacles, and forthcoming developments within the sector.

**Key words:** Fintech, Sustainability, Financial Services, Digital Transformation

## **Environment management: from Vedic to modern perspectives**

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**And**

**,Deblina Ghosal**

Assistant Professor, Department of Geography, D.N.C College, Aurangabad, Murshidabad

### **Abstract:**

This paper incorporates ethical and moral values into the management of the environmental, which has become a very important issue in today's world. The paper uses the perspectives culled out from the Indian ethos and scriptures about environment, its use and management. The Vedic literature of ancient India offers profound insights into the harmonious relationship between human beings and nature. The Vedas clearly declare, 'Mātā eva putrān rakṣasva' (R̥gveda 10-17-10). One has to treat nature as one's own mother. The mother gives protection with love. The Vedas give simple yet concrete steps to manage the environment. The management of defense systems, which is causing a big hazard to the world, has been explained using the description given in the Mahābhārata. Finally, the chakra model of environment management, which is a holistic model presented in the Śrīmad Bhagavad Gītā, has been described along with the summary lessons that need to be learnt from Indian ethos regarding environment management. The Vedic approach to environment management included: Yajñas (Sacrificial Rituals), Plant Worship and Afforestation, Water conservation, Air and Atmospheric Purity, Sustainable Living etc.. Kauṭilya's Arthaśāstra have tremendous information for environment, natural resource management and even pollution. (Adhikary, 2003). Thus, the Vedic perspective teaches that human beings are caretakers of nature, not its masters, and that true prosperity can only arise through ecological balance and spiritual respect for all living entities.

**Key-words:** Veda, Environment management, Indian ethos, Ecological balance,



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## **Impact of Social Media on Business, Politics, and Economic Behavior: A Special Study in Telangana**

**Dr. M. Raju**

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### **Abstract:**

This study investigates the multifaceted influence of social media on business strategies, political engagement, and economic behavior in the state of Telangana, India. Using secondary data collected from reports, academic publications, and publicly available social media analytics (Twitter trends, Facebook insights, YouTube campaigns), the research explores how digital platforms are transforming traditional models of communication and decision-making. The study finds that social media has become a critical tool for businesses to market products and engage customers, for politicians to shape narratives and mobilize voters, and for individuals to make informed economic choices. Case examples such as local digital entrepreneurship, social media election campaigns in Telangana, and financial awareness drives via influencer content are analyzed. The findings suggest that social media is not merely a communication medium but a behavioral catalyst influencing consumption patterns, voting behavior, and socio-economic participation.

**Keywords:** Social Media, Telangana, Digital Politics, Business Marketing, Economic Behavior, Secondary Data, Online Campaigns, Influencer Impact

## **Green Banking Practices and Banks' Environmental Performance: A Hybrid PLS-SEM–RIDIT Analysis**

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And

**Vivek Kumar Pathak**

Associate Professor, ICFAI University, Sikkim

### **Abstract**

The increasing concern over climate change and environmental degradation has compelled the financial sector to adopt sustainable and environmentally responsible practices. Among these, green banking has emerged as a strategic initiative aimed at promoting ecological responsibility among the banking systems. This study investigates the impact of green banking practices on banks' environmental performance, employing a hybrid framework that integrates SEM with RIDIT analysis to examine causal relationships and prioritize the contributing factors. The study is based on a structured survey administered to a sample of 188 employees across private sector banks in Sikkim. The survey instrument was designed to capture multidimensional constructs such as Bank's employee-related practices, Bank's operation-related practices, Bank's consumer-related practices, Bank's policy-related practices, and Banks environmental performance. The first phase of the analysis employed SEM to test the hypothesized causal relationships between green banking practices and environmental performance using SmartPLS software tool. To further strengthen and prioritize these contributing factors, RIDIT analysis was employed in the second phase. This non-parametric technique is particularly effective in converting ordinal data into standardized comparative scores, offering valuable insights into how each green banking practice is relatively perceived in terms of its importance and effectiveness. The RIDIT results showed that Bank's operation-related practices holds the highest relative weight among all the practices. By combining regression with RIDIT analysis, the study offers a nuanced understanding of both the strength of relationships and the perceived priority of each practice in enhancing environmental performance. This hybrid approach contributes to the methodological literature in sustainability studies and provides actionable insights for bank managers and policymakers. The findings advocate for a more structured implementation of green banking policies related to the operations and employee related factors.

**Keywords:** Sustainable Finance, Green Banking Practices, Environmental Performance, Structural Equation Modelling, PLS-SEM, RIDIT Analysis.

**Navigating the Tides of Change: The Interplay of Globalisation, Localisation, and Business Adaptability in the Modern Economy**

**Butul Khanam And Dr. M. Raju**  
**Student of Management, Osmania University**

**Abstract:**

The rapid evolution of global markets in the 21st century has redefined traditional business paradigms, compelling organizations to strike a delicate balance between global integration and local responsiveness. This research paper examines the interconnected forces of globalisation, localisation, and business adaptability, highlighting how they collectively shape strategic decision-making and operational efficiency in contemporary enterprises. While globalisation provides access to international markets, advanced technologies, and wider talent pools, localisation ensures cultural sensitivity, regulatory compliance, and trust among local consumers.

Using a mixed-methods approach involving qualitative case studies of multinational corporations and quantitative analysis of small and medium enterprises (SMEs), the study reveals that businesses employing hybrid models—those that merge global strategies with local insights—achieve greater market sustainability, customer engagement, and innovation. The paper also explores how digital transformation, agile leadership, and customer-centric approaches drive adaptability in a volatile and competitive environment. The findings contribute to the discourse on glocalisation, offering actionable strategies for businesses, policymakers, and scholars navigating the complex dynamics of the global economy.

**Keywords:**

Globalisation, Localisation, Business Adaptability, Glocalisation, Hybrid Business Models,

## **Work Flexibility, Job Autonomy, and Digital Connectivity: Drivers of Work-Life Balance in a Digital Workplace**

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And

**Vivek Kumar Pathak**

Associate Professor, ICFAI University, Sikkim

### **Abstract**

In the era of digital transformation, employees are experiencing unprecedented changes in how, when, and where work is conducted. Work flexibility, job autonomy, and digital connectivity have become central to the modern work environment, influencing employees' ability to maintain a healthy work-life balance. This study aims to explore the influence of these key workplace dimensions on employees' work-life balance. Grounded in the Job Demands-Resources (JD-R) theory and Boundary theory, the research investigates how work flexibility and job autonomy act as job resources enhancing work-life balance, while digital connectivity, although offering efficiencies, may act as a job demand creating potential conflicts between work and personal life. Using a quantitative approach, data will be collected through a structured questionnaire employing a five-point Likert scale. The study will apply multiple regression analysis to assess the individual impacts of work flexibility, job autonomy, and digital connectivity on work-life balance. Findings from this research are expected to provide valuable insights for organizations seeking to promote employee well-being by designing workplace policies that optimize flexibility and autonomy while managing the risks associated with over connectivity. The results will contribute to both academic literature and practical human resource management strategies in the digital age.

**Keywords:** Work-Life Balance, Digital Workplace, Job Autonomy, Work Flexibility, Digital Connectivity, Job Demands-Resources (JD-R) Theory

## **Human Resource Development Practices and Employee Performance: A Hybrid Regression - RIDIT Analysis**

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**Vivek Kumar Pathak**

Associate Professor, ICFAI University, Sikkim

### **Abstract**

Employee performance is a crucial aspect for the success of an organization and the human resource development (HRD) practices plays a significant role in enhancing the performance of an employee. The present study attempts to understand the various HRD practices and its impact on employee performance in beverages industry of Arunachal Pradesh. A mixed-methods approach was employed, which included a literature review, qualitative interviews with employees and human resource managers, and a quantitative survey. The data collected was analysed using regression analysis and a precedence analysis to identify the causal relationship and importance of different human resource development practices in driving employee performance. The study findings suggests that there is a positive and significant relationship between the HRD practices and employee performance and career development found to be relatively more significant HRD practice influencing employee performance. The findings of this research provide valuable insights into the influence of human resource development practices on employee performance in the beverage industry and can guide the company's human resource development investments to improve employee performance and maintain its competitive edge in the market.

**Keywords:** Human resource development practices, employee performance, training and development, career development, Regression analysis, RIDIT analysis.

## **Refugee and Migration challenge the national security : an overview of North East India.**

**Dr. Ramkrishna Mahanti**

Assistant professor Dukhulal Nibaran Chandra College Aurangabad: Murshidabad

### **Abstract**

Before the independence the complex interplay of refugee influx and migration patterns presents a significant challenge to national security in India, particularly in the geopolitically sensitive region of North East India. This paper explores the socio-political, economic, and security dimensions of migration and refugee movements across India's porous borders with Bangladesh, Myanmar, and other neighboring countries. The North East, characterized by ethnic diversity and historical tensions, has witnessed demographic shifts that have led to identity conflicts, insurgency, and cross-border crime. The refugee crises—most notably involving the Rohingya and displaced ethnic minorities—exacerbate existing vulnerabilities in governance and border management. This study critically analyzes the policy gaps, security implications, and the role of regional cooperation in addressing the challenges posed by irregular migration and refugee flows. Emphasis is placed on the need for a comprehensive national security framework that balances humanitarian obligations with strategic interests. The seminar presentation aims to foster dialogue on sustainable, rights based approaches to migration governance, while highlighting the unique challenges and potential solutions relevant to the North East region of India

Key words: Ethnic conflict, Identify crisis, Demographic changes, Radicalization, Human trafficking .

## **Literary Reflections On Economic Inequality And Sustainable Development**

**Mr. Digvijay Singh**

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### **Abstract**

This research paper explores how English literature serves as a reflective medium for economic inequality and sustainable development, aligning with the objectives of Sustainable Development Goal 10 (SDG 10), which aims to reduce inequality within and among countries. Through a critical analysis of selected literary works spanning from the Victorian era to contemporary times, the study examines how narratives have historically depicted and critiqued socio-economic disparities and their implications for sustainable societal growth. The paper begins by delving into the social novels of the 19th century, such as Charles Dickens' *Hard Times* and Elizabeth Gaskell's *North and South*, which vividly portray the class struggles and economic hardships brought about by the Industrial Revolution. These works not only highlight the dire conditions of the working class but also underscore the need for social reforms, resonating with modern discussions on equitable economic planning and sustainability. Moving into the 20th and 21st centuries, the study examines how contemporary authors address themes of economic disparity and social justice. For instance, Arundhati Roy's *The God of Small Things* offers insights into the intersections of caste, class, and economic inequality in India, while John Steinbeck's *The Grapes of Wrath* provides a poignant narrative on the impacts of economic depression and displacement in the United States. These narratives not only reflect the socioeconomic challenges of their times but also advocate for systemic changes to achieve a more equitable society. The research further explores how literature can influence public perception and policy-making concerning economic inequality and sustainable development. By analyzing the rhetorical strategies and narrative structures employed by authors, the study demonstrates how literature can evoke empathy, raise awareness, and inspire action towards achieving the SDGs. In conclusion, the paper asserts that English literature offers valuable insights into the complexities of economic inequality and the pursuit of sustainable development. By critically engaging with literary texts, readers and policymakers alike can gain a deeper understanding of the human dimensions of these global challenges, thereby informing more holistic and empathetic approaches to economic planning and social reform. Keywords- Economic Inequality, Sustainable Development, English Literature, Social Justice

## **The Role Of Climate Scenario Analysis In Long-Term Business Planning**

**Dr. Manoj Singh**

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### **Abstract**

As the global impacts of climate change become increasingly evident, long-term business planning must evolve to incorporate tools that enable organizations to anticipate, assess, and adapt to a range of possible climate futures. One such tool gaining prominence is climate scenario analysis—a strategic method that allows businesses to explore and evaluate how different climate-related outcomes may affect their operations, supply chains, financial performance, and strategic direction. This paper investigates the role of climate scenario analysis (CSA) in corporate planning, its integration into risk management frameworks, and its potential to drive more resilient and sustainable business models. Drawing on case studies, industry reports, and regulatory guidance—such as from the Task Force on Climate-related Financial Disclosures (TCFD)—this study identifies the growing adoption of scenario-based thinking in sectors highly exposed to climate risk, including energy, finance, agriculture, and logistics. It examines how CSA helps organizations model physical risks (e.g., extreme weather events, sealevel rise) and transition risks (e.g., policy shifts, carbon pricing, technological disruption) under various emissions pathways (e.g., 1.5°C, 2°C, and >3°C warming scenarios). We explore how companies use these analyses not only for internal risk assessment but also to inform investors, meet disclosure obligations, and guide strategic investments. The research also assesses the methodological challenges associated with CSA implementation. These include the uncertainty inherent in climate models, the difficulty in translating scientific scenarios into business-relevant metrics, the lack of standardized data, and the complexity of aligning CSA with financial reporting structures. Nevertheless, the study finds that when thoughtfully integrated, CSA provides actionable insights that enhance corporate agility, identify climate-related opportunities (such as new markets or technologies), and strengthen stakeholder confidence. Importantly, this paper highlights that climate scenario analysis should not be viewed merely as a compliance tool but as a core component of strategic foresight and value creation. Companies that embed CSA into their long-term planning are better positioned to navigate systemic risks, meet sustainability targets, and maintain competitiveness in an increasingly decarbonized global economy. In conclusion, the paper calls for greater standardization, cross-sector collaboration, and investment in capacity-building to ensure the effective deployment of climate scenario analysis across business functions. It also suggests that regulatory bodies and financial institutions play a key role in encouraging the adoption of CSA through incentives, guidance, and disclosure mandates. By embracing CSA as a strategic imperative rather than a reporting obligation, businesses can better align their operations with climate-resilient futures and contribute meaningfully to the global transition toward sustainability.



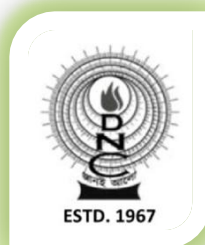
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**Frequency of Publication:** Two Issues per Year (June & December).

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