India's Journey
Towards Superpower

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be responsible for their own action. Hence it is clerfied from Editors, Publisher and Printers side.

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:: शुभेच्छा संदेश ::

अधिकांश शिक्षण संस्था या राजकीय दृष्ट्या प्रेरित आणि एकल विचाराच्या असल्याने समाजात राष्ट्रभक्तीचा दिवा तेवत ठेवण्यासाठी, राष्ट्रीय विचारांचे महाविद्यालयातील तरुणांवर संस्कार होण्यासाठी एक महाविद्यालय असावे. या उद्देशाने प्रेरित होऊन संस्थेची व महाविद्यालयाची स्थापना करण्यात आली. याला समाजातून भरभरून प्रेम व मदत प्राप्त झाली. म्हणूनच आमच्या संकल्पनेला मूर्त स्वरूप आले.

संस्थेचे नावं काय असावे हा विचार करताना प्रखर राष्ट्रप्रेमी असलेले स्वा. सावरकरांनी स्थापन केलेली अभिनव भारत या क्रांतिकारी संघटनेचेच नावं संस्थेला दिले गेले जी आज **"अभिनव भारत शिक्षण संस्था, नांदेड"** या नावाने कार्यरत आहे. स्वा. सावरकरांच्या मते, रणाविना स्वातंत्र्य कोणा मिळाले या धारनेला साजेसे असे एक व्यक्तिमत्व डोळ्यासमोर आले ते म्हणजे नेताजी सुभाषचंद्र बोस होय. म्हणून **नेताजी सुभाषचंद्र बोस महाविद्यालय** हे नाव महाविद्यालयास देण्यात आले.

महान क्रांतिकारक सरदार भगतसिंग यांच्या मातोश्री श्रीमती विद्यावतीदेवी यांच्या शुभ हस्ते भूमी पूजन करून महाविद्यालयाची पायाभरणी करण्यात आली. राष्ट्रप्रेम व राष्ट्रासाठी समर्पनाची भावना असलेला विद्यार्थी घडविणे हा हेतू लक्षात घेऊन आजतागयत संस्था कार्यरत आहे.

महाविद्यालयातील अर्थशास्त्र विभागातर्फे नाविन्यपूर्ण असा उपक्रम नेहमीच घेतला जातो. त्याचाच एक भाग म्हणून आज अर्थशास्त्र विभागातर्फे **"भारताची महासत्तेच्या दिशेने वाटचाल"** या विषयावर एकदिवसीय ऑनलाईन राष्ट्रीय चर्चासत्राचे आयोजन केले आहे. त्यांच्या या कार्यास माझ्या हार्दिक शुभेच्छा...!

मा. बालासाहेब बापूराव पांडे

अध्यक्ष

अभिनव भारत शिक्षण संस्था, नांदेड.

(महाराष्ट्रराज्य)

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:: मनोगत ::

स्वातंत्र्यवीर सावरकरांची अभिनव भारत ही संकल्पना डोळ्यासमोर ठेवून राष्ट्रप्रेमी व्यक्तींनी राष्ट्रीय विचाराने प्रेरित होऊन अभिनव भारत शिक्षण संस्थेची 1970 मध्ये स्थापना केली. या संस्थेने नेताजी सुभाषचंद्र बोस यांची शिस्त, कणखर बाणा, अभ्यासूवृत्ती डोळ्यासमोर ठेवून, त्यांच्या व्यक्तिमत्त्वा सारख्या विद्यार्थ्यांच्या पीढ्या निर्माण करण्याच्या हेतूने 1971 मध्ये नेताजी सुभाषचंद्र बोस महाविद्यालयाची स्थापना केली. नेताजी सुभाषचंद्र बोस महाविद्यालयाचे वैशिष्ट्य म्हणजे, या महाविद्यालयाची पायाभरणी शहीद भगतसिंग यांच्या मातोश्री विद्यावती देवी यांच्या शुभहस्ते झाली.

तेव्हा पासून आतापर्यंत महाविद्यालयाने दैदीप्यमान अशी प्रगती केली. महाविद्यालयात शैक्षणिक गुणवत्ते बरोबरच एक आदर्श असा विद्यार्थी घडविण्याचे कार्य अविरतपणे चालू आहे. महाविद्यालयात विविध कार्यक्रमांचे आयोजन दरवर्षी केले जाते. त्याचाच एक भाग म्हणून महाविद्यालयातील अर्थशास्त्र विभागाने दि. 21 मार्च 2024 रोजी "भारताची महासत्तेच्या दिशेने वाटचाल" या विषयावर एकदिवसीय आभासी पद्धतीने राष्ट्रीय चर्चासत्राचे आयोजन केले आहे. निश्चितच या चर्चासत्राद्वारे भारत महासत्तेच्या दिशेने वाटचाल करताना समाजात एक सकारात्मकता निर्माण होऊन आपला देश महासत्ता बनेल, त्या दृष्टीने टाकलेले हे एक पाऊल आहे. या एका नव्या व चालू विषयावर अर्थशास्त्र विभागाने चर्चासत्राचे आयोजन केल्याबद्दल मी या विभागाचे कौतुक करू इच्छितो आणि त्यांच्या या कार्यास हार्दिक शुभेच्छा....

प्राचार्य डॉ. सुधीर शिवणीकर
नेताजी सुभाषचंद्र बोस कला, वाणिज्य व
विज्ञान महाविद्यालय, नांदेड. (महाराष्ट्रराज्य)

:: संपादकीय ::

प्रिय आदरणीय शिक्षक, प्राध्यापक, सहकारी मित्र, वाचक, अभ्यासक, संशोधक मित्रांनो !

स्वामी रामानंद तीर्थ मराठवाडा विद्यापीठ, नांदेड आणि अभिनव भारत शिक्षण संस्था, नांदेड द्वारा संचलित नेताजी सुभाषचंद्र बोस कला, वाणिज्य व विज्ञान महाविद्यालय, नांदेड, अर्थशास्त्र विभागाच्या संयुक्त विद्यमाने दि. 21 मार्च 2024 रोजी "भारताची महासत्तेच्या दिशेने वाटचाल" या विषयावर झालेल्या एकदिवसीय ऑनलाइन राष्ट्रीय चर्चासत्राच्या निमित्ताने चर्चासत्रात सादर झालेल्या आणि संकलित केलेल्या शोधनिबंध संग्रहाचा हा सुबक आणि आखीवरेखीव असा संशोधनमूल्य आणि संदर्भमूल्य लाभलेला दर्जेदार संपादित ग्रंथ आपल्या हाती देताना मला किंबहुना आम्हाला मनापासून आनंद होत आहे. यासाठी आपण आम्हाला जे भरभरून सहकार्य केले त्याबद्दल पण मी आपला सर्व प्रथम आभारी आहे.

"भारताची महासत्तेच्या दिशेने वाटचाल" या विषयावर व्यापक अशी चर्चा घडवून आणावी आणि आपण सर्वांनी आपला देश महासत्ता कसा होईल यासाठी प्रयत्न करावे व त्या दृष्टीने एक पाऊल पुढे टाकावे. या यज्ञ कुंडात सर्वांचा खारीचा वाटा असावा. या हेतूने प्रेरित होऊन आम्ही हे चर्चासत्र आमचे मार्गदर्शक संस्थेचे अध्यक्ष मा. बालासाहेब पांडे यांच्या अध्यक्षतेखाली आणि संस्थेच्या सचिव अड. विनिता जोशी व महाविद्यालयाचे सन्माननीय प्राचार्य डॉ. सुधीर शिवणीकर यांच्या मार्गदर्शनाखाली आयोजित केले होते.

डॉ. विकास सुकाळे, डॉ. वरदराज बापट, श्री मिलिंद मराठे, डॉ. अशोक टिपरसे, डॉ. नामदेव मुंढे, प्रो. डॉ. डी. डी. चौधरी व डॉ. रत्नाकर कांबळे यांनी मार्गदर्शन केले त्यांचा मी कायम ऋणी आहे.

भारत जागतिक महासत्ता होण्याच्या मार्गावर आहे हे अजूनही अनेकांना स्वप्नरंजन वाटते. मात्र भारतीय अर्थव्यवस्थेच्या दीर्घकालीन

भवितव्याबद्दल आंतरराष्ट्रीय नाणेनिधींचा जो अंदाज आहे तो या बाबतीत बरेच काही सांगून जातो.

2000 मध्ये भारताचे देशांतर्गत उत्पादन होते 0.5 लाख कोटी डॉलर्स म्हणजे जगाच्या एकूण उत्पन्नात आपला हिस्सा होता फक्त 1.5(दीड) टक्का.2011 मध्ये भारताचे एकूण उत्पन्न झाले 1.9 लाख कोटी डॉलर्स म्हणजे जगाच्या एकूण उत्पन्नाच्या 2.8 टक्के आणि आता ते 8 लाख कोटी डॉलर्सच्या जवळ जवळ जात आहे म्हणजे जगाच्या एकूण उत्पन्नाच्या 7 टक्के. यावरून आपणास लक्षात येईल.

भारत भविष्यात सर्वात मोठी आर्थिक महासत्ता म्हणून उदयाला येईल यावेळी जीडीपी चीनच्या तुलनेत 90 टक्के व अमेरिकेपेक्षा 30 टक्के जास्त असेल असे सेंटर फॉर इकॉनॉमिक्स अँड बिझनेस रिसर्चने आपल्या अहवालात म्हटले आहे.

तथापि आपल्या देशाकडे अनेक संधी आहेत जसे की तरुण आणि शिक्षित लोकसंख्या, समृद्ध इतिहास, वैविध्यपूर्ण संस्कृती, वेगाने वाढणारी अर्थव्यवस्था आणि डिजिटल परिवर्तनाचा स्वीकार या द्वारे भारत आपल्या आव्हानांवर मात करू शकला आणि संधीचा फायदा उठवू शकला व काही कडक निर्णय घेऊ शकला तर 2030 पर्यंत देश जागतिक महासत्ता बनण्यास सक्षम असेल. म्हणजेच महासत्ता बनण्यासाठी अजून बराच कालावधी आहे. पण त्या दिशेने पाऊल टाकल्या शिवाय स्वप्न कसे पूर्ण होईल. ज्यांना हे निव्वळ स्वप्न वाटत आहे त्यांना 370, तीन तलाख, सर्जिकल स्ट्राईक, राममंदिर हे स्वप्नच वाटत होतं, गरज आहे ती फक्त प्रबळ इच्छाशक्तीची यातूनच स्वप्नातील भारत उभा राहील. भविष्यात भारत जागतिक नेता बनेल यात शंका नाही.

म्हणूनच यादिशेने आपले एक पाऊल टाकण्यासाठी भारताची महासत्तेच्या दिशेने होणारी वाटचाल या विषयावर हा राष्ट्रीय चर्चासत्र आयोजित केले आहे.

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पायाभूत सुविधांमध्ये सरकारच्या सततच्या गुंतवणुकीमुळे भारत विज्ञान व तंत्रज्ञानात अग्रेसर बनत आहे. बाजाराचा मोठा आकार, परकीय गुंतवणुकीतील वाढ, उच्च भांडवल निर्मिती, उत्तम व्यापार धोरण, पायाभूत सुविधा, उच्च उत्पादकता आणि तंत्रज्ञानातील प्रगती ही काही कारणे आहेत त्यामुळे भारत महासत्तेच्या दिशेने वाटचाल करेल.

आंतरराष्ट्रीय नाणेनिधीने (International Monetary Fund) सहा मार्च रोजी आपला नवा अंदाज प्रसिद्ध केला आहे. यामध्ये सांगण्यात आलंय की, भारत, चीन, अमेरिका आणि इंडोनेशिया हे चार देश जागतिक अर्थव्यवस्थेच्या विकासामध्ये पुढील पाच वर्षात महत्त्वाचं योगदान देत राहतील.

या रिपोर्टमध्ये भारत महत्वाच्या भूमिकेत असल्याचं सांगण्यात आलं आहे. जागतिक अर्थव्यवस्थेच्या वाढीतील ५० टक्क्यांपेक्षा जास्त योगदान या चार देशांचे असेल. विशेष म्हणजे आयएमएफने २०२३ मध्ये देखील अशाच प्रकारचा अंदाज व्यक्त केला होता. (Three Other Countries To Contribute More Than Half of Global Economic Growth in Next Five Years)

भारत ही जगातील सर्वाधिक गतीने वाढणारी अर्थव्यवस्था आहे. भारताचा आर्थिक विकास दर हा सात ते आठ टक्क्यांच्या दरम्यान राहिलेला आहे. जगातील अनेक देशांवर आर्थिक संकट आलेले आहे. शिवाय, अनेक देशांचा आर्थिक विकास संथ गतीने होत आहे. अशा स्थितीत भारतीय अर्थव्यवस्था चांगली कामगिरी करत आहे. आयएमएफच्या रिपोर्टने एकप्रकारे यावर शिक्कामोर्तब केले आहे.

भारत हा विकसनशील देशांमध्ये मोडतो. अशा स्थितीत भारताला एक विकसित राष्ट्र म्हणून उदयाला येण्यासाठी आणखी काही वर्ष जावी लागणार आहेत. असे असले तरी भारतीय अर्थव्यवस्था ही सर्वाधिक गतीने वाढत आहे. सध्या भारताची अर्थव्यवस्था ही पाचव्या क्रमांकाची सर्वात मोठी अर्थव्यवस्था

आहे. केंद्र सरकारने भारताला तिसऱ्या क्रमांकाची सर्वात मोठी अर्थव्यवस्था करण्याचे स्वप्न पाहिले आहे.

मूडीजची रेटिंग :-

जागतिक रेटिंग एजन्सी मूडीजने भारतीय अर्थव्यवस्थेच्या वाढीचा अंदाज काही दिवसापूर्वी व्यक्त केला होता. मूडीजने यापूर्वी ६.१ अर्थव्यवस्था वाढीचा वेग दर्शवला होता. तो वाढवून आता ६.८ टक्के करण्यात आला आहे.

मागील वर्षाच्या शेवटच्या महिन्यात देशाच्या अर्थव्यवस्थेने वेग घेतला आहे. या कालावधीत जीडीपी वाढीचा दर ८.४ टक्के राहिला. जागतिक सर्वेक्षणात अर्थव्यवस्था वाढीचा वेग ६.६ टक्के असेल असा अंदाज व्यक्त करण्यात आला कारण ऑक्टोबर-डिसेंबर तिमाहीत भारताच्या अर्थव्यवस्थेने वेग घेतला.

या कालावधीत जीडीपी 8.4 टक्क्यांनी वाढला आहे. दीड वर्षात GDPची सर्वात वेगवान वाढ झाली आहे आणि रॉयटर्सने सर्वेक्षण केलेल्या अर्थशास्त्रज्ञांच्या 6.6% अंदाजापेक्षा खूप पुढे आहे. (Moody's raises India's 2024 GDP growth estimate to 6.8 percent)

GVA 6.5 टक्क्यांनी वाढला. GVA हे अर्थव्यवस्थेत उत्पादित वस्तू आणि सेवांच्या एकूण मूल्याचे मोजमाप आहे आणि त्यात अप्रत्यक्ष कर आणि अनुदाने समाविष्ट नाहीत. ऑक्टोबर-डिसेंबर तिमाहीत GVA आणि GDP मधील तफावत मुख्यतः त्या तिमाहीत सबसिडीमध्ये तीव्र घट झाल्यामुळे होते.

भारताच्या अर्थव्यवस्थेची कामगिरी चांगली':-

भारताच्या अर्थव्यवस्थेने 2023 मध्ये चांगली कामगिरी केली आहे. 2023 मध्ये अपेक्षेपेक्षा आम्हाला 2024 च्या वाढीचा अंदाज 6.1 टक्क्यांवरून 6.8 टक्क्यांपर्यंत वाढवण्यास प्रवृत्त केले आहे. आधीच अपेक्षेप्रमाणे, G-20 अर्थव्यवस्थांमध्ये भारत सर्वात वेगाने वाढणारी अर्थव्यवस्था राहील. मूडीजने 2024 च्या ग्लोबल मॅक्रो इकॉनॉमिक आउटलुकमध्ये म्हटले आहे.

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या वर्षीच्या अंतरिम अर्थसंकल्पात 2024-25 मध्ये 11.1 लाख कोटी रुपयांच्या भांडवली खर्चाचे वाटप किंवा GDP च्या 3.4 टक्के उद्दिष्ट ठेवले आहे, जे 2023-24 च्या अंदाजापेक्षा 16.9 टक्के जास्त आहे. "लोकसभा निवडणुकांनंतर धोरणातील सातत्य आणि पायाभूत सुविधांच्या विकासावर सतत लक्ष केंद्रित करण्याची आम्हाला अपेक्षा आहे," असे मूडीजने म्हटले आहे.

खाजगी औद्योगिक भांडवली खर्च वाढण्याची अपेक्षा आहे:-

एजन्सीने म्हटले आहे की, खाजगी औद्योगिक भांडवली खर्चातील वाढ मंदावली असली तरी, सध्या सुरू असलेल्या पुरवठा साखळीतील प्रमुख उत्पादन उद्योगांना चालना देण्यासाठी सरकारच्या उत्पादनाशी संबंधित प्रोत्साहन योजनेला गुंतवणूकदारांच्या प्रतिसादामुळे वेग वाढण्याची अपेक्षा आहे.

भारत, इंडोनेशिया, मेक्सिको, दक्षिण आफ्रिका, UK आणि US यासह अनेक G-20 देशांसाठी 2024 हे वर्ष निवडणुकीचे वर्ष आहे. अहवालात म्हटले आहे की, आजच्या अशांत जगात, निवडणुकांचे परिणाम सीमेपलीकडे आहेत. तसेच ते आर्थिक आणि सार्वजनिक धोरणाच्या पलीकडे जाऊ शकतात.

भारत ही जगातील सर्वात वेगाने वाढणारी अर्थव्यवस्था आहे आणि जागतिक बँकेपासून ते IMF पर्यंत सर्वांनी तिचे कौतुक केले आहे. सांख्यिकी मंत्रालयाने 29 फेब्रुवारी रोजी जारी केलेल्या आकडेवारीनुसार डिसेंबर तिमाहीत भारताचे सकल देशांतर्गत उत्पादन (GDP) वेगाने वाढले आहे. एवढा सर्व विचात लक्षात घेतल्यास नक्कीच स्वप्नातील भारत साकार होईल.

या चर्चासत्रात भारतातील केवळ महाराष्ट्रच नव्हेतर पंजाब, हरियाणा, आसाम, उत्तरप्रदेश, मध्यप्रदेश, राज्यस्थान, पश्चिम बंगाल अशा विविध राज्यातून रिसर्च पेपर आले आहेत. त्या सर्व संशोधक प्राध्यापक व संशोधक विध्यार्थी यांचे मी अभिनंदन करतो व असेच सहकार्य भविष्यात राहील अशी अपेक्षा करतो.

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या राष्ट्रीय चर्चा सत्रात मला मार्गदर्शन करणारे उपप्राचार्य डॉ. कल्पना कदम, प्रा. के. जे. कांबळे, डॉ. शशिकांत दरगु, प्रो. डॉ एम. वाय. कुलकर्णी, डॉ. मनीष देशपांडे, डॉ. गिरीष पांडे, माझे मित्र डॉ. भालचंद्र धर्मापुरीकर, डॉ. आनंद अष्टुरकर, डॉ. संदीप काळे, डॉ. सागर साकळे, श्री. बासरकर, श्री. करडखेडकर, श्री. बनसोडे, तथा योग्य दिशा देणारे प्रा. किंगावकर मॅडम आणि सहकारी प्राध्यापक, शिक्षक व शिक्षकेतर कर्मचारी यांचा मी खूप खूप आभारी आहे.

धन्यवाद!

संपादक

डॉ. राजेश गंगाधरराव उंबरकर

सहाय्यक प्राध्यापक, अर्थशास्त्र विभाग,
नेताजी सुभाषचंद्र बोस कला, वाणिज्य व विज्ञान
महाविद्यालय, नांदेड. (महाराष्ट्रराज्य)
मो. ९६२३९७९०६७

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Viksit Bharat @ 2047: Challenges and Opportunities

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Abstract:

Viksit Bharat @ 2047 is a project initiated by the Niti Aayog the apex policy think tank of India, to create a blueprint for India's development in the next 25 years. Viksit Bharat @2047 aims to transform the nation into a global superpower by overcoming various challenges and seizing opportunities. India is currently estimated to be the fifth largest economy It presents a roadmap for India's future, highlighting the challenges and opportunities that need to be addressed. By focusing on economic transformation, infrastructure development, social inclusion, environmental sustainability, technological advancements, and global partnerships, India can strive towards a prosperous and inclusive future. The vision for India in 2047 encompasses various objectives, challenges, and opportunities. This abstract provides an overview of the key themes that will shape India's journey towards 2047.

Keywords: apex policy, blueprint, roadmap for India, transformation, environmental sustainability etc

Introduction

As we embark on the visionary journey toward the centenary of India's independence in 2047, envisioning a 'Viksit Bharat' (Developed India) requires a comprehensive understanding of the challenges and opportunities that lie ahead. The transformation of India into a robust and developed nation is a dynamic process, shaped by a myriad of factors ranging from demographic shifts to technological

advancements. This vision encompasses not only economic growth but also sustainable development, social harmony, and global leadership. In this exploration, we delve into the multifaceted landscape of Viksit Bharat in 2047, examining the obstacles that must be surmounted and the avenues that can be harnessed to propel the nation into a new era of prosperity and progress. From population dynamics to technological innovations, from environmental sustainability to socio-political cohesion, the journey to Viksit Bharat is a tapestry woven with challenges and opportunities that demand strategic foresight, collaborative efforts, and an unwavering commitment to shaping a future that honors the aspirations of its people and the legacy of its past.

Objectives:
- To highlight the challenges of making India into developed country.
- To identify the real opportunities to transforming India into global superpower by 2047.
- To help create jobs and boost economic growth

Brief Review of Viksit Bharat @ 2047

"Viksit Bharat @2047" envisions a future India at the pinnacle of development and global influence, commemorating the centenary of its independence. The journey toward this vision is marked by a mix of challenges and opportunities, reflecting the complexities of a rapidly evolving world. On the positive side, the vision highlights opportunities such as harnessing India's demographic dividend through strategic investments in education and skill development. Embracing and leading in emerging technologies, particularly in renewable energy and artificial intelligence, is positioned as a key opportunity for India to secure a prominent global position.

Challenges and Opportunities for Viksit Bharat @ 2047

In envisioning India in the year 2047, which marks the centenary of its independence, there are both challenges and opportunities that the country is likely to face. It's important to note that the future is uncertain, and these projections are based on current trends and considerations. Here are some challenges and opportunities that India might encounter.

Challenges:

1. **Population Pressure:** India is expected to remain one of the most populous countries in the world. Managing this large population will be a challenge, particularly in terms of providing education, healthcare, and employment opportunities.

2. **Environmental Sustainability:** Balancing economic development with environmental sustainability will be crucial. India will need to address issues like air and water pollution, deforestation, and climate change to ensure a sustainable future.

3. **Technology Divide**: Bridging the digital divide between urban and rural areas will be essential. Ensuring that technology benefits all sections of society and doesn't exacerbate existing inequalities will be a significant challenge.

4. **Infrastructure Development:** Building and maintaining robust infrastructure, including transportation, energy, and sanitation systems, will be crucial for sustained economic growth.

5. **Education and Skill Development:** The education system will need to evolve to meet the demands of a rapidly changing job market. Focus on skill development and innovation in education will be essential.

6. **Healthcare Access:** Improving healthcare infrastructure and accessibility to quality healthcare

services will be a priority, especially in the wake of global health challenges such as pandemics.

7. **Political and Social Harmony**: Maintaining political stability and social harmony in a diverse and pluralistic society like India will require continuous efforts to address issues related to identity, religion, and social justice.

Opportunities:

1. **Innovation and Technology:** Embracing and leading in emerging technologies like artificial intelligence, biotechnology, and renewable energy can propel India into a leading global position.

2. **Demographic Dividend:** If properly harnessed, India's youthful population can be a tremendous asset for economic growth. Investing in education and skill development can unlock this demographic dividend.

3. **Renewable Energy Transition:** India has the opportunity to lead the world in transitioning to sustainable and renewable energy sources, addressing both environmental concerns and energy security.

4. **Global Economic Integration:** Strengthening economic ties with other nations and active participation in global trade can contribute to India's economic growth and development.

5. **Smart Urbanization:** The development of smart cities and efficient urban planning can lead to improved living standards and economic productivity.

6. **Cultural Diplomacy**: Leveraging its rich cultural heritage, India can engage in cultural diplomacy to build stronger international relationships and foster global understanding.

7. **Social Entrepreneurship:** Encouraging social entrepreneurship and innovative business models can

address social issues while contributing to economic development.

Conclusion:

"Viksit Bharat @2047" encapsulates a vision for India that is both ambitious and pragmatic, acknowledging the intricate tapestry of challenges and opportunities that shape the nation's journey toward its centenary of independence. The visionaries behind this outlook recognize the imperative to navigate a complex interplay of factors that include population dynamics, technological advancements, environmental sustainability, and socio-political cohesion.

The challenges, ranging from managing a burgeoning population to ensuring environmental sustainability, underscore the necessity for strategic planning and transformative policies. Bridging the technological divide and fostering inclusive development emerge as critical tasks to ensure that the benefits of progress reach every corner of the nation. On the flip side, the opportunities presented in "Viksit Bharat @2047" are a beacon of hope. India's demographic dividend, if effectively harnessed through education and skill development, can be a driving force for economic growth. The prospect of leading in emerging technologies and spearheading a transition to renewable energy positions India as a global player in innovation and sustainability.

In the final analysis, "Viksit Bharat @2047" is a call to action, urging stakeholders in government, business, and civil society to collaboratively work towards a future where India stands tall as a developed and influential nation. By embracing these challenges as opportunities for growth and progress, India has the potential not only to meet the goals set for 2047 but to exceed them, setting an inspiring example for the rest of the world. It is a vision that invites collective dedication, resilience, and innovation to shape a Viksit Bharat that reflects the aspirations and potential of its people.

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India's Growing Reputation In The World

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INTRODUCTION:

According to the Department of Promotion of Industry and Internal Trade (DPIIT), India received the highest FDI inflows in the financial year 2021-22 of 83 billion dollars. The FDI inflows have increased 20 times in the past 20 years. India decisively withstood global headwinds in 2023 and is likely to remain as the world's fastest-growing major economy on the back of growing demand, moderate inflation, stable interest rate regime and robust foreign exchange reserves. Since India is one of the world's fastest-growing major economies. Its large and diverse market, coupled with a youthful workforce, makes it an attractive destination for foreign investments. As such, India's economic success has implications for global trade and investment. One of India's fastest-growing industries is the FMCG sector. 50% of this segment's sales come from personal care and household items alone. Easy access, lifestyle changes, and increased awareness are some elements driving this industry's development.

India is on the rise. The recent G20 presidency by India was a humongous success. Leading a forum that represents a majority of global GDP and international trade is no simple achievement. If that's anything to go by, India is on the verge of transforming into a global superpower creating opportunities, finding effective solutions and encouraging valuable initiatives in the multilateral efforts for a better business world. In the last decade, the robust economic reforms, pan-India digital initiatives and young working

population coupled with a string of programs such as Make In India, Atmanirbhar Bharat Abhiyan and Startup India have propelled business transformation and attracted huge investment.

Amidst the global business landscape impacted by geopolitical disturbances, technology disruption and a lower growth rate, India has emerged as a beacon of light, becoming the fastest-growing large economy in the world.Further in the blog, discover top reasons supported by statistics that show India's growing reputation as the most preferred business destination.

Fastest Growing Economy:

India is currently the world's fifth largest economy. It is projected to become the third-largest economy in the near future. Take a look at these stats that support the prediction:

1. According to the Department of Promotion of Industry and Internal Trade (DPIIT), India received the highest FDI inflows in the financial year 2021-22 of 83 billion dollars.
2. The FDI inflows have increased 20 times in the past 20 years
3. According to the Ministry of Finance, India will witness GDP growth of 6-6.8% in 2023-23. At the same time, the International Monetary Fund (IMF) has predicted that global growth will decrease from 3.4% in 2022 to 2.8% in 2023.

Rank 2017	Country	Rank 2018
1	US	1
2	China	2
3	Japan	3
4	Germany	4
5	France	5
6	UK	6
7	India	7
8	Brazil	8
9	Italy	9
10	Canada	10

China will **overtake US** as the world's largest economy by 2030

India will be the **world's third largest** economy by 2027

By 2032, **three of the world's top four economies** will be Asian — China, India & Japan

Source: The Centre for Economics and Business Research (Cebr)

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Over many decades, India has achieved a stable and growing economy when compared to other large economies. The population of 1.4 billion plus the resultant strong domestic market due to consumer purchasing power makes India a preferred investment destination.

Global Supply Chain Leader:

The pandemic induced transformations stressed on the need for global diversification of supply chains. Additionally, the shifting geopolitical landscape due to China-US trade war and Russian-Ukraine conflict have led global manufacturing companies to see India as a preferred destination for production.

The Govt. of India is tirelessly pushing for logistics infrastructure growth by planning to invest 1 trillion for the next five years through National Infrastructure Pipeline (NIP). It is aimed at boosting global transport, digital connectivity and turning urban cities smart. The physical and digital infrastructure blend is poised to make India a global manufacturing hub. Other supportive government policies such as minimized beurocracy and simplified taxes such as GST,

pro business regulations and fast approvals are gaining business trust.

The Performance-Linked Incentive (PLI) is a game-changer for pushing exports. World Economic Forum's (WEF) White Paper entitled Shifting Global Value Chains: The India Opportunity stated the following:

"India has the potential to contribute over 500 billion dollars in annual economic impact to the global economy by 2030."

Working-Age Population:

A young, talented and energetic workforce is a competitive advantage for any country; and it is so with India.A recent report from McKinsey revealed that India is set to have one of the largest working-age populations by 2030.United Nations Population Fund in its report, said that India will have the youngest population in the world till 2030.
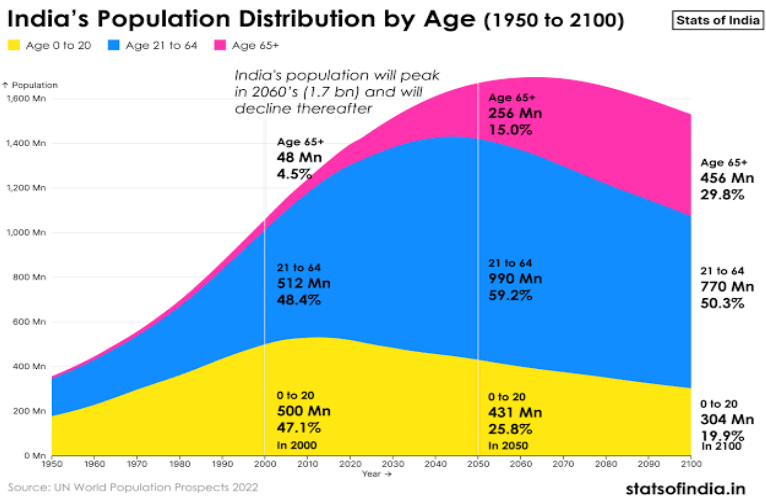
The Ministry of Youth Affairs, Govt. of India, is also keen to mobilize the nation's youth to achieve Atmanirbhar Bharat goals. An EY report predicts that the share of India's working-age population to the total population will reach its highest level at 68.9% by 2030. Additionally, India would

remain the largest provider of human resource to the business world.

Global Competitiveness and Innovation Index:

India retains 40th rank out of 132 economies in the Global Innovation Index 2023 rankings published by the World Intellectual Property Organization. India has been on a rising trajectory, over the past several years in the Global Innovation Index (GII), from a rank of 81 in 2015 to 40 in 2023.

2018		2019
47	Institutions	59
63	Infrastructure	70
117	ICT adoption	120
49	Macro-economic stability	43
108	Health	110
96	Skills	107
110	Product market	101
75	labour market	103
35	Financial system	40
3	Market size	3
58	Business dyanamism	69
31	Innovation capability	35

Global Competitiveness Index 4.0
2019 Rankings

TOP 10

1 Singapore	6 Japan
2 United States	7 Germany
3 Hong Kong	8 Sweden
4 Netherlands	9 United Kingdom
5 Switzerland	10 Denmark

68 India

The last World Bank annual ratings in 2019 showed that India is ranked 63 among the 190 countries in ease of doing

business. As for other parameters related to global competitiveness, take a look below:

1. India ranks 40 th on the Global Competitiveness Index 2023, as per the International Institute of Management Development.
2. In addition, India climbed to 40 th rank in the Global Innovation Index, as revealed by the World Intellectual Property Organization.

India's Rise as a Services Exporter:

During 2021-22, the trade surplus for Indian services exports was US$ 105.2 billion, a 24% rise from 2019-20. From April-September 2022 the total exports of services stood at US$ 150.43 billion, a 27.88% rise as compared to the same period the previous year.
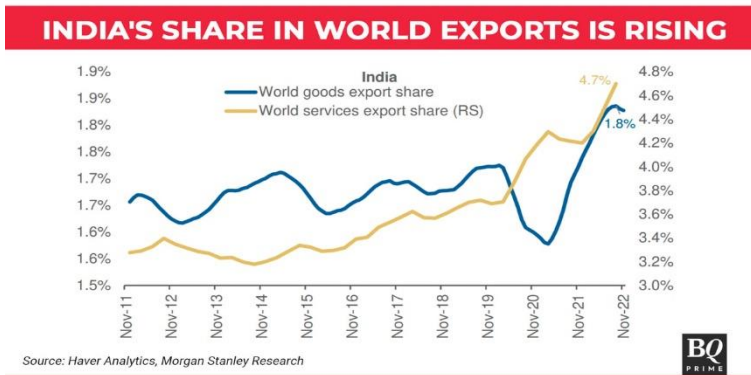
EY's latest reports have shed some light on India's rise as a services exporter. India's services exports have grown at a CAGR of 14% over the last two decades and reached approximately 250 billion dollars in 2021-2022.IT services and BPO services comprise more than 60% of India's services exports with 157 billion in 2021-2022.

India's Transformative Business Initiatives:

Jan Dhan Account-Aadhaar-Mobile, referred to as JAM, has revolutionized the financial inclusion initiatives in India by achieving the following:

1. 19 crore bank accounts added
2. Rs 28, 000 crore deposits done
3. 12 crore people attained social security cover.

Moreover, Jan Dhan acts as a foundation for achieving other financial goals such as digital payment ecosystem promotion, involving women in financial inclusion and hassle-free loan such as Mudra.

Myriad factors have paved the way for India's rise to the top. Some of the prominent reasons include the expanding middle-class population, focus on infrastructural growth and favourable demographics.But one of the chief reasons for India's transformation - policy reforms in the past decade – has played a vital role, and these are discussed below.

Make In India:

The Make in India initiative launched in 2014 led to massive growth in the manufacturing and IT sectors. It has encouraged multiple foreign companies to invest in different regions of India.

BENEFITS UNDER MAKE IN INDIA

MAKE IN INDIA

More recently:
1. Apple started manufacturing the iPhone 15 last month and opened its first official store in India.
2. General Electric signed MOU with HAL to make fighter jet engines in India.
3. Amazon plans to invest an extra 15 billion dollars by 2030.
4. Google aims to build a Fintech centre in Gujarat.

Digital Transformation:

India's digital transformation is powered by the government's focus on the digitalization of the economy and continuous investment in digital technologies, driving unmatched growth in different sectors. The soaring internet users and adoption of digital payment systems have facilitated the growth of the e-commerce industry in India. Significant improvement is recorded in digital inclusion goals with the growth of digital banking. Digital transformation, AI, ML, platform business, and open networks have emerged as pivotal catalysts of India's transformation into one of the world's digital powerhouses, ushering in an era characterized by unprecedented connectivity, innovation, and paradigm shifts across industries.

INDIA DIGITAL TRANSFORMATION MARKET

SOUTH INDIA
Largest and fastest growing market in coming years

Transportation & Logistics

Retail

Manufacturing

Telecom & IT

Oil and Gas

CAGR 74.7% (2019-2024)

$710.0 BILLION 2024

$24.5 BILLION 2018

DRIVERS
→ Increasing adoption of Internet of Things (IoT) in India
→ Surging manufacturing industry in India

OPPORTUNITY
→ Increasing Micro, Small, and Medium Enterprises (MSME) in India
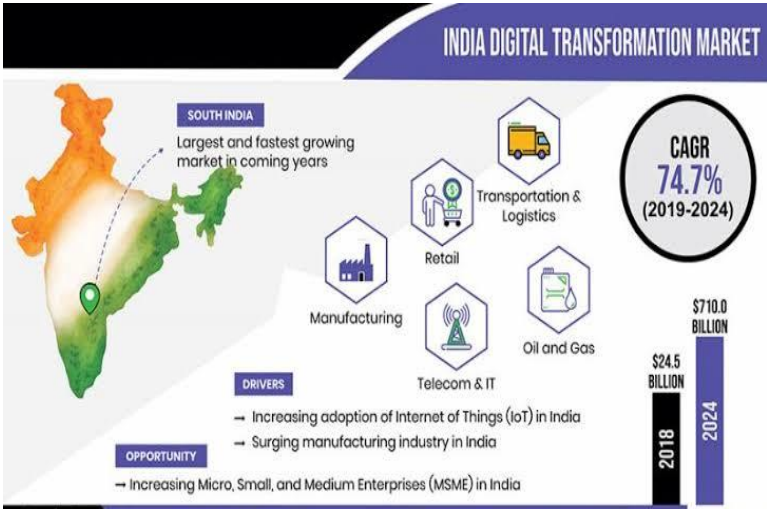
Digitalization has opened up vast business opportunities in the financial sector, enabling superior customer experience and driving the economy forward. Digital transformation, AI, ML, platform business, and open networks have emerged as pivotal catalysts of India's transformation into one of the world's digital powerhouses, ushering in an era characterized by unprecedented connectivity, innovation, and paradigm shifts across industries.

Startup Environment:

Startup India, a flagship program from the Govt. of India, was set up to encourage startup culture and lay a robust platform for ushering an era of enterpreneurship, innovation and growth.Startup schemes offering regulatory relaxations, tax benefit and funding has revolutionized entrepreneurship in India, paving the way for brilliant business ideas to flourish and contribute to India's economy.Under the Startup India initiative, eligible companies can get recognised as Startups by DPIIT, in order to access a host of tax benefits, easier compliance, IPR fast-tracking & more.The Startup India Scheme was launched by the Government of India on 16

January 2016. The main goal of the scheme is to promote startups, i.e., new businesses by individuals.
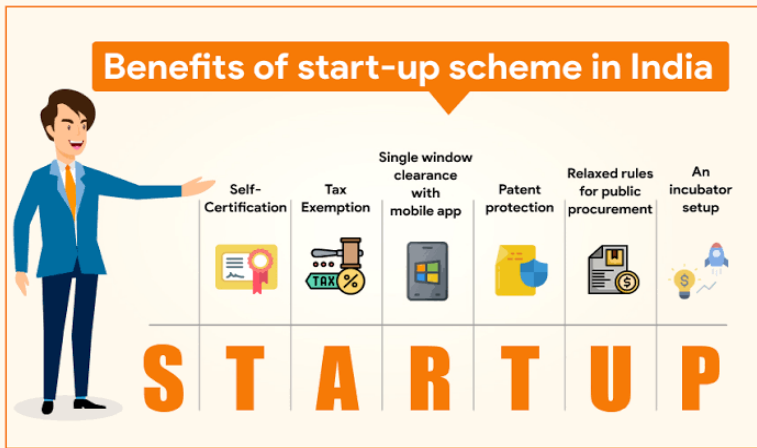
The Indian startup ecosystem is built on several key pillars, including government support, access to capital, a growing talent pool, and a supportive culture for entrepreneurship. One of the most important factors driving the growth of startups in India is the government's focus on supporting entrepreneurship.

Others:

1. Tax benefits, subject to conditions, are also available to business entities located in Special Economic Zone (SEZ) and companies belonging to electronics, power and IT industries.

2. According to the Economic Survey 2022-23, more than 39,000 compliances have been eliminated to promote ease of doing business this year. Launched by DPIIT, administrations across India under the Business Reform Action Plan (BRAP) are working to reduce the compliance burden on businesses.

3. The Govt. of India has repealed some labour laws existing since the British times and modified others into different categories such as Wage, Social

Security, Industrial Relations and Occupational, Safety, Health and Working conditions.

4. In the future, experts believe that India's economic influence will grow in the Asia-Pacific region. India-Middle East-Europe Economic Corridor, announced during the G20 summit, will redefine connnectivity and transport, boosting India's trade opportunities. All these factors have contributed to India's growing stature as the most preferred business destination.

Conclusion:

In conclusion, India's evolving global priorities reflect its ambition to assert itself as a significant player in international affairs. While pursuing economic growth, security, and sustainable development, India also seeks to contribute to the emergence of a multipolar world order that accommodates the interests and aspirations of diverse nations. India's role in shaping the future of global governance will continue to evolve as it navigates complex geopolitical dynamics and works towards its national interests and the common good of the international community.

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Changing Dimension Of Criminal Laws In India

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"Bad laws are the worst sort of tyranny" Edmund Burke
Introduction

Crime and criminal law are changing along with the time and society. Crime is a phenomenon which occurs in every inhabited patch of the globe, the offenders and the victims may belong to diverse categories. Increasing use of computer and information technology has left every sphere of private life of an individual in the public domain which is sometimes abused by the criminals for their personal gains. The very purpose of the crime is either wrongful gain or devaluate the property or reputation of someone and the criminal law tries to prevent it as by all the possible means. The crime is always change as per the time and in the same view it is duty of the legislator to make the suitable laws for the better prevention. In 2023 the Indian legal system initiated the three new bill vis as vis criminal laws, which changes the overall gamete of the criminal laws and administration of criminal justices' system in India in broad aspect. The recent introduction of three Bills — the Bharatiya Nyaya Sanhita to replace the Indian Penal Code; the Bharatiya Nagarik Suraksha Sanhita to replace the Code of Criminal Procedure and the Bharatiya Sakshya Bill to replace the Indian Evidence Act — transforming criminal laws has ignited a spectrum of reactions, underscoring pivotal facets related to criminal law reforms.

The most important thing takes place while introducing the three bills, which has totally change the section numbers of all the three basic criminal laws that's are Indian Penal Code ,

Indian Evidence Act and the code of Criminal Procedure. However along with the names and the section number some offices, procedures also change in these bills regarding the criminal Justise system in India

Upcoming criminal laws in India

The gear-tooth to change the criminal regulations in India began turning in 2020 with the development of a Board of trustees for Changes in Criminal Regulations (CRCL). The cycle took its last turn when as of late, on August 11, 2023, the Home Priest presented in the Lok Sabha (lower place of Indian Parliament) 3 bills to totally redesign the extremely old Indian Reformatory Code, 1860 Code of Criminal Method 1973 (initially 1898) and Indian Proof Demonstration 1872 and supplant them with Bharatiya Nyaya Sanhita, 2023, Bharatiya Nagarik Suraksha Sanhita, 2023 and Bharatiya Sakshya Bill, 2023 separately. The step was hailed by quite a few people, including different academicians and researchers. Simultaneously, not many stayed basic with respect to it, calling it superfluous and purposeless to supplant exceptionally old unblemished regulations, accordingly upsetting the immense criminal statute. The Bills have been alluded to a parliamentary standing panel for additional assessment.

Quantitatively, the bills only change some 20%-25% of the law in the three current statutes Qualitatively, the changes consist mostly of an extensive (and entirely needless) re-ordering and re-numbering of the provisions to pretend that the laws have been slimmed down; several anodyne amendments to facilitate electronic proceedings; several largely non-consequential changes of nomenclature; and yet another unrealistic legislative attempt to set timelines on court proceedings.

The changes also include long demanded de-criminalization of the attempt to commit suicide (except when directed against public officials, see below), homosexuality

(although the wholesale deletion of S.377, IPC will create several serious issues) and adultery (although there is some indication that a gender-neutral prohibition on adultery may be demanded by the BJP-run select committee). There are welcome changes on gender equalization and clearer criminalization of gang rape of women below the age of 18, use of a child to commit offences, lynching, and snatching. The amendments also mandate videography during some of stages of investigation. There are controversial changes criminalizing sexual intercourse by employing deceitful means and replacing the concept of 'incapability to form intent' with 'mental illness.'

However, the various offences which are as it is though the section number has undergone change. The important changes which take place in the criminal procedure code in the First information Report in the new upcoming Bharatiya Nagarik Suraksha Sanhita, 2023.

Notable changes introduced by the three Bills.

The Bharatiya Nyaya Sanhita (replacing the IPC) in a notable development, repealing the highly controversial offence of sedition under Section 124A. In recent years, the Central Government had been accused numerous times of using this draconian relic of a law to institute cases against dissidents, accusing them of attempting to overthrow the government. In many instances, these cases were filed merely in response to strong criticism of prominent figures in power. However, there are still concerns, owing to the introduction of a new offence in the Bharatiya Nyaya Sanhita under Section 150- "Acts endangering sovereignty, unity and integrity of India".

Upon an examination of the language used in this new section, one can see that the language utilized is largely identical to the older offence under Section 124A. It may not be a stretch to say that Section 150 is merely the same offence

of sedition, in a repackaged form.

Further, for offences like criminal defamation (previously under Section 499, IPC) punishments have been reduced from two years of imprisonment to the newly-introduced "community service" under Section 354(1) and 354(2). Interestingly, this was the offence for which maximum punishment was accorded to senior Indian National Congress leader Rahul Gandhi earlier this year, and a request to overturn the same was denied by the Gujarat High Court. This conviction led to Gandhi's disqualification as a Member of Parliament, before a stay on the conviction was lately granted by the Supreme Court. Other notable developments include the introduction of the death penalty for the rape of a minor, minimum of 20 years of imprisonment for gang rape. Section 302, IPC, which previously punished murder, now describes the new offence of "snatching" which is defined as occurring if "the offender suddenly or quickly or forcibly seizes or secures or grabs or takes away from any person or from his possession any moveable property."

There is a 20-year sentence or life imprisonment for mob lynching, Further, Section 102 of the Nyaya Sanhita also mandatorily imposes death or life imprisonment for murder committed by a convict under life imprisonment. Strangely, this seems to be reviving the long-dead Section 303, which mandatorily imposed a death sentence for this offence and was struck down by the Supreme Court in 1983.

In positive developments, many provisions and offences have been made gender-neutral, the terms "insanity" and "unsoundness of mind" has been replaced with mental illness and Section 377, which punishes intercourse seen as "against the order of nature" (and was used to criminalize homosexuality earlier) now stands repealed. Further, in a long-overdue development, punishment for attempt to suicide under Section 309, IPC, along with Section 497 (punishment for

adultery) has also been repealed.

Overall, the new bills constitute a landmark development. For many years, it has been said that various laws in the Indian justice system (such as Section 309 and 377 mentioned above) are obsolete and would merit repeal. It is encouraging to witness such long-overdue developments finally come to fruition. The increased gender-neutrality in terms and discontinuation of terms like "insanity" are also welcomed.

However, not all is well with these changes. Most notably, it may have seemed for a moment that the seemingly immortal offence of sedition that stubbornly refuses to depart and reach the end of its artificially-extended life, was in fact, repealed. However, the new Section 150 does not do anything except change the name of the offence, while retaining the provisions in pith and substance. How the judiciary of the land construes this, especially considering the hold put on prosecutions under Section 124A, will be an interesting exercise in common law jurisprudence.

Even in the procedural aspect the upcoming laws have little bit change the procedure for registration of the First Information Report, as it is in section 154 of the Criminal Procedure code and criminal starts it operation from this section, now the Bharatiya Nagarik Suraksha Sanhita, 2023 section 173 deals with the registration of the criminal case and some basic changes have initiated in the new laws. The changes which sought in these laws are considering the digitization of the world and online process is allowed specifically in some aspect. This the new upcoming laws are changing the dimension of the criminal laws in Indian Legal system.

Conclusion

The criminal law always needs to change with the time, it is necessary for the better criminal justice's system. The

changes after all need of the hours but is should not change the basics of the criminal justice's system. The provisions of IPC and other major criminal laws has been prepare considering the research very long period. There are some provisions which needed to kept intact and the other changes are acceptable in the new and upcoming criminal laws.

The overall flavor of the changes sought to be made by the new statutes is captured by a relatively minor change of vocabulary. The current Indian Penal Code refers to the local and district criminal courts as "courts of justice". There are at least some 39 such references in the IPC. This vocabulary is a gentle reminder to the judges who sit in these courts that they are guardians of justice, sitting as sentinels against injustice by the executive, that they are not mere extensions of the law-and-order machinery, not police in black more concerned with increasing conviction rates (a main goal identified by the Union in this reform exercise) and throwing people in jail than with justice. Sadly, the new BNS-IPC entirely drops the term "court of justice" and refers to these courts merely as "courts". Perhaps the drafting committee found that "justice" is a colonial idea that had to expurgated from criminal law.

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Changes In Industrial Sector

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Abstract:

Entrepreneurs play an important part in economic growth and development. Entrepreneurs are also vital in the process of structural change or industrialization, a process without which development is not possible. There is now a growing rediscovery of industrial policy as being necessary to overcome a number of market failures that inhibit entrepreneurial innovation in job creation and low-carbon industrialization. These an Industrial policy where the relationship between Government and entrepreneurs (the private sector) is important.

Entrepreneurship is important to economic development. The benefits to society will be greater in economics where entrepreneurs can operate flexibly, develop their ideas and reap the rewards. Entrepreneurs respond to high regulatory burdens by moving to more innovation friendly countries or by turning from productive activities. To attract productive entrepreneurs, government needs to cut red tap, stremin and prepare for negative effects of layoffs in incumbent form that fail because of the new competition.

The word entrepreneur is derived from the French verb "entreprendre" which means to undertake". This refers to those who undertake the risk of new enterprises. An enterprise is created by an entrepreneur. The process of creation is called "entrepreneurship".

Meaning and definition:

- The entrepreneur is defined as someone who has the ability and desire to establish, administer and succeed in a startup venture along with risk entitled to it, to

make profits. The best example of entrepreneurship is the starting of a new business venture. The entrepreneurs are often known as a source of new ideas or innovators, and bring new ideas in the market by replacing old with a new invention.

- Entrepreneurship is the purposeful activity of an individual or a group of associated individuals undertaken to initiate maintain or aggrandize profit by production or distribution of economic goods and services.
- Entrepreneurship is the ability to create and build something from practically nothing

- "Entrepreneurship is the investing and risking of time money and effort to start a business and make it successful."

Importance and needs of Entrepreneurship development :-
Entrepreneurship development becomes a necessity due to the following reasons

1. Optimum uses of the scare in economic resources
- Economic resources tend to remain scare at any point of time.
- Such scare economic resources are efficiently and effectively used by entrepreneurs through continuously launching the value adding entrepreneurial project.
- Such gesture of the entrepreneurs accelerate the economic growth of nation.

2. Creation of employment opportunities
- The working population of any society increases progressively and majority of such people are job seekers hunting for the employment.
- Such new job generation is carried only by entrepreneurs through establishing the business enterprises.

3 Technology and innovation:-

- Entrepreneurs generally inters into high risk oriented untried areas of investment.
- As the returns are highly uncertain entrepreneurs are compelled to evolve innovative ways of improving the future earnings and managing the risks incidental to projects.
- Thus entrepreneurship development efforts generally results into innovative technology cal development.

4 Improvement in standard of living :-

- Entrepreneurs constantly and continuously strive to pacify the diverse needs of the society in an innovative manner.
- He is striving to produce cheap and affordable products through innovative efforts.
- Such efforts ultimately result in the improvement of the standard of living of the people.

5 Promotion of economic co-operation :-

- Entrepreneurs strive to develop economic cooperation domestically and globally to their mutual advantages.
- Thus they develop the synergy advantage and pass over a part of such benefits to the customers.
- Such economic cooperation can be made only through the promotional and regulatory measures of the government.

6 Exchange of culture and civilization :-

- Entrepreneurs are not only the instruments of economic value generators, they also promote the exchange of culture through exchange of people and trade customers.
- They also strive for the upliftment of mankind and the national and international fraternity.

- Thus they prove the career of the culture and civilization.

Scope of Entrepreneurs :-
1. Entrepreneurship in large organizations:-
The Entrepreneurial Organization is a simple organization form that typically includes large operational units, with one or a few individuals in top management. This has made it more flexible organization.

2. Private Equity Financing - Ventures Capital and Leveraged Buyouts :-
In leveraged buyout, a company is acquired by a specialized investment firm. Using a relatively small portion of equity and relatively large portion of outside dept financing. The leverage buyout investment form today refers to themselves as private equity firms.

3. Social Entrepreneurship :-
Social entrepreneurship is an approach by startup companies and entrepreneurs in which they develop fun and implement solutions to social, cultural or environmental issues. The concept maybe applied to avoid range of organizations, which vary in size, aims and beliefs.

4. E-commerce Entrepreneurs :-
Business done on and through the web In this day and age, E-Commerce has become a household word. In simplest term it's the selling of products online

5. Small business manager :-
Small business owners are responsible for managing all aspects of their company. Management is commonly defined as the alignment and coordination of multiple activities in an organization. Small business management requires business owners to use a mix of education, knowledge and expertise to run their company.

6. Business Consultant :-

A business consultant is a professional who provides professional or expert advice in a particular area such as security management, accountancy, law, human resource, marketing, finance, engineering, science or any of many others.

- **Approaches of Entrepreneurship**
    1. Sociology Approach
    2. Psychological Approach
    3. Political Approach
    4. Composite Approach

1. Sociology Approach :-

The sociological approach to the study of entrepreneurship deals with social and cultural factors responsible for the nature and growth of entrepreneurship development in a society. It attempts to understand as to why a social structure and culture facilitates or inhibits entrepreneurial development. It believes that laws of development lie in the social structure and culture of the region.

It tries to seek answer to the questions, why the segment of social structure produces large number of entrepreneurs then the other. For example it is mainly the samurai community that could rise to entrepreneurship during the Meiji regime in Japan. Indian entrepreneurship, from the very beginning, has been dominated by three communities, the Parsi's, the Gujaratis and the Marwaris. They, however, continue to dominate the business sector even today.

2. Psychological Approach :-

We have understood by now that the entrepreneurs are not a common person. He has typical personality with creative managerial and imaginative skill who can innovate and contribute positively to an industrial project. This kind of personality develops in a person who has strong motivation for achievement.

David McClelland, the greatest exponent of the psychological approach to entrepreneurship, is of the view that the genesis and performance of the entrepreneurs requires strong motivation for achievement. The achievement motivation according to the McClelland is a function of child rearing practices in society.

Unlike the sociological approach which asserts that the existing social structure determines entrepreneurship and economic development, the psychological approach seeks to find out how the social structure affects the attitude of the people of a society. Areas like entrepreneurial commitments, tendency of saving and investment and business management have been usually covered by the studies carried out by psychologists.

3. Political approach :-

The political approach to entrepreneurship deals with the issues involved in relationships between entrepreneurship development and the state particularly in the context of the role of the latter in the development of entrepreneurs. The role of the government is crucial in deciding the nature and rate of development.

Rapid growth of industries and good pace of economic development largely depend on the merit of economic policies of the government. Domicritic and relatively stable governments are supposed to be conductive to economic development.

Entrepreneurial supply would be greater in state which believes in the ideology of capitalist liberalism and provides requisite credit facility, appropriate training opportunity, technology and scientific knowledge and adequate incentive.

Political studies on entrepreneurship have revealed that the late growth of entre-preneurship in Russia and France had been due to the existing political conditions in the countries. Japan's fast entrepreneurial growth can be attributed to the

country's political system which peculiarly integrated the industrial and agricultural economy.

4. Composite Approach :-

The entrepreneurship is a complex phenomenon. None of the approaches discussed about has been able to explain the Entrepreneurial dynamics fully. Due to There non-holistic nature, they have failed to offer the precise laws of supply and success of entrepreneurship.

It has been observed that Entrepreneurial behavior is an outcome of the interplay of multiple social, cultural, economic, political, and psychological factors. No single factor is entirely responsible for the supply of successful entrepreneurs. We, in our study of carpet manufacturers in the Bhadohi-Mirjapur belt in India found no manufacturer entering into business on account of any single factor.

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Changes In Indian Education Sector With Reference To National Education Policy 2020

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Introduction

India is leading its way to become a superpower nation. Education plays a very significant role in any nation's development journey. Keeping this in mind a new policy NEP2020 is being implemented which will develop and enhance our nation's education system. After the independence of our country so many new reforms and policies were introduced and implemented. But this new policy NEP2020 which came into existence after 34 years, proved to bring revolutionary changes in our education system. It aims at all round development of the students and also keeps in mind the research done in the field of education. It also gives importance to the teacher and his/her education. This policy also focuses on school education, higher education, regional languages, vocational education, multidisciplinary and holistic approach. This policy has suggested few innovative changes in all of these above stated fields which are discussed in this chapter.

Furthermore, NEP 2020 heralds a new era of educational equity and accessibility, transcending the barriers of geography, socio-economic status, and gender. Through its emphasis on early childhood care, inclusive education, and digital infrastructure, the policy endeavors to create an enabling environment where every child, irrespective of background or circumstance, can aspire, thrive, and contribute meaningfully to society. Moreover, NEP 2020 underscores the

pivotal role of educators as architects of change, catalysts of innovation, and custodians of knowledge. By advocating for continuous professional development, autonomy, and empowerment, the policy seeks to revitalize the teaching profession, infusing it with renewed passion, purpose, and relevance in the digital age. In essence, NEP 2020 transcends the realm of policy documents, embodying a collective vision for a progressive, inclusive, and transformative education system. As we embark on this exploration of NEP 2020, let us unravel the threads of innovation, equity, and excellence that weave the fabric of India's educational future. Together, let us embark on a journey of discovery, reflection, and collective action, inspired by the promise and potential of NEP 2020 to shape a brighter tomorrow for generations to come.

Changes in Indian Education sector:

The National Education Policy (NEP) 2020 introduced significant changes in the Indian education sector. Here are some key aspects:

School Education:

The maingoal and objective of NEP 2020 is to universalize education from primary to secondary level by 2030.It helps to develop a relationship between the learner and society through the education. As suggested by the NEP2020, the new education system will follow a structure of 5+3+3+4.In these 5 years are for their foundation, 3 years is preparatory phase, 3 years is intermediate phase and 4 years for the second phase resting. The extant 10+2 structure in school education will be modified with a new pedagogical and curricular restructuring of 5+3+3+4 covering ages 3-18. Currently, children in the age group of 3-6 are not covered in the 10+2 structure as Class 1 begins at age 6. In the new 5+3+3+4 structure, a strong base of Early Childhood Care and Education (ECCE) from age 3 is also included

Early Childhood care and education: the foundation of Learning:

It is important that early childhood education and childcare, which takes advantage of a period of high brain development in children so as to help them achieve their full potential when it is good quality, deals with the time between birth and 8 years old. The national policy on early childhood care and education. The policy aims to promote inclusive, fair and contextualized opportunities for all children under the age of 6 years in order to support optimum development and active learning abilities.

Holistic and Multidisciplinary Education

A multidisciplinary instruction, as imagined within the NEP- 2020 points to create social, physical, mental, passionate, and ethical capacities of human creatures in a coordinate's way. Adaptable educational programs will encourage imaginative combinations of different disciplines. As the world is getting to be progressively interconnected, Worldwide Citizenship Instruction (GCED), a reaction to modern worldwide challenges, will be given to enable learners to gotten to be mindful of and get it worldwide issues and to ended up dynamic promoters of more tranquil, tolerant, comprehensive, secure, and maintainable . Moreover, instructors can offer assistance to build up arrangements that energize nonstop enhancement in educating homes, cultivating a culture of fabulousness that benefits both understudies and teachers. One of the key goals of holistic education is to recognize and nurture the individual strengths and talents of each student. Emphasizing a multidisciplinary approach, NEP 2020 encourages students to choose subjects across various streams, including arts, humanities, science, and vocational courses, to foster critical thinking and holistic development.

Curriculum Reforms:

The policy advocates for a flexible and integrated curriculum, reducing the emphasis on rote learning and assessment based on understanding rather than memorization. It also promotes the integration of vocational education from the early stages. The educational programs must incorporate fundamental expressions, makes, humanities, recreations, sports and wellness, dialects, writing, culture, and values, in expansion to science and science, to create all viewpoints and capabilities of learners; and make instruction more well-rounded, valuable, and satisfying to the learner. National Education Policy, 2020 (NEP) envisions an enormous change in instruction through– "an instruction framework established in Indian ethos that contributes straightforwardly to changing India, that's Bharat, economically into an even handed and dynamic information society, by giving all quality instruction to all.

Teacher Education:

The teacher is the heart of the teaching learning process. The high Respect for teachers and the high status of the teaching profession must be developed so as to inspire the best to enter the teaching profession. The policy focused on their recruitment, continuous professional development, and service conditions. A large number of merit scholarships should be instituted across the country for studying for a four-year B.Ed. programme and to join students in the teaching profession. The policy ensures that we provide a safe infrastructure. The internet, libraries, sports and recreational sources. In service, training will be provided. Teachers will no longer be engaged in other work which is not directly related to teaching. The policy will give continuous opportunities for self-improvement. The policy suggests a robust merit-based structure of tenure, promotion, and salary structure will be developed, with multiple levels within each teacher stage, that incentives and recognizes outstanding teachers. National

Professional Standards for Teachers (NPST) will be developed by the National Council for Teacher Education to maintain professional standards. They have realized that teachers will require training in high-quality content as well as pedagogy. By 2030, teacher education will generally move to multidisciplinary universities and colleges.

As colleges and universities all move towards becoming multidisciplinary, they will also aim to establish outstanding education departments that offer B.Ed., M.Ed., and PhD degrees in education. Policy suggested degree qualification for teaching will be a 4-year integrated B.Ed. Degree 2-year B.Ed. programs, 1-year B.Ed. Programs. Accredited multidisciplinary higher education institutions will only offer B.Ed. degrees. Online training of teachers through SWAYAM/DIKSHA will be provided. Senior/retired faculty members who are willing to offer university/college teachers both short- and long-term mentoring and professional support will be serving as conduits for a national mentoring mission.

Higher Education

NEP 2020 introduced significant reforms in higher education which included a multidisciplinary and holistic approach, entry- exit system; Credit based system, vocational Education. The policy proposed to develop the Gross Enrolment Ratio (GER) in higher education to 50% by 2035.

The policy aims to establish a National Research Foundation (NRF) to give financial support to promote research in all disciplines. The policy suggested establishing a single regulator for higher education, called the Higher Education Commission of India (HECI) which replaced multiple regulatory bodies. The policy introduced multiple exit options and opportunities for skill development and four-year multidisciplinary undergraduate degree. The policy suggested establishing a National Educational Technology Forum (NETF) to promote the use of technology in higher education.

The policy suggests creating a credit-based degree program structure that would allow students to pursue several programs or degrees at the same time.

Multilingualism and the power of language:

New policy suggested wherever possible, the medium of instruction will be the home language/mother tongue/local language/regional language. Public and private schools will be applying this medium of instruction. All textbooks, including in science, will be made available in mother tongue. All languages will be taught in a friendly and interactive style. At least three-language learned by children. Two of the three languages will be the native Indian languages. Prepare high-quality bilingual textbooks and teaching-learning materials for science and mathematics which helps students think and explain the content in their native language.

Promotion of Indian Art and Culture

To protect endangered languages and the rich arts and cultures they are associated with, all of India's languages will be documented via an online platform or portal. This platform will include plays, folk music, dictionaries, records, storytelling, poetry recitation, and more. Individuals from all throughout the nation will be encouraged to support these initiatives by uploading pertinent content to these sites. Universities and their research team will also work towards enriching such platforms. These preservation efforts and the associated research projects will be funded by NRF, Scholarships for people of all ages to study Indian languages, Arts and culture with local masters and/or inside the framework of higher education will be developed. The ability to speak and understand Indian languages will be one of the requirements for employment.

Technology Integration:

The policy focuses a strong emphasis on using digital resources, virtual classrooms, and artificial intelligence (AI)

and machine learning (ML) to provide personal learning experiences.

Transforming assessment for student development:

All understudies will take school examinations in grades 3, 5, and 8 too which will enable them to accomplish all essential learning results and application of information in real-life circumstances. The board exams for grades 10 and 12 will proceed as usual but it will be made easier. In these exams they will test essentially center capacities or competencies instead of months of coaching or memorization. It will also encourage reasonable models of board exams such as annual / semester / modular advertising of all subjects with arithmetic at two levels, two parts exams or objectives sort and clear sort. All the rules will be arranged by NCERT. The advanced card of all understudies for school-based evaluation will be updated**.**

It is also a comprehensive 360-degree multidimensional report detailing the progress and uniqueness of each student in cognitive, emotional and psychomotor states. A National Evaluation Middle, PARAKH (Execution Evaluation, Survey and Investigation of Information for All encompassing Improvement) to be set up as a standard setting body for setting standards, benchmarks and rules for understudy appraisal and assessment for all recognized school sheets. The National Testing Organization (NTA) will offer high quality common aptitude tests as well as specialized common subject exams within humanities, languages, arts and vocational subjects at least twice every year for university entrance exams.

Vocational Education:

At least 50% of students enrolled in schools and postsecondary institutions by 2025 will have had experience in vocational education. High-quality vocational education will be seamlessly incorporated into higher education, starting with early exposure to the workforce in middle and secondary

school. Every child should be exposed to multiple careers and learn at least one. Selection of significant occupational skills, as determined by states and local communities, for Grades 6–8. These include carpentry, electrical work, metal work, gardening, and pottery making. During Grades 6–8, there will be a 10-day bag-free period during which students can intern with local trade professionals like potters, carpenters, gardeners, and artists. Equivalent internship programs that teach vocational subjects to students in Grades 6 through 12, including breaks.

Adult Education and Lifelong learning:

An adult education curriculum framework will be developed by a new constituent body of the NCERT that is dedicated to adult education. The curriculum framework for adult education will proposed at least five types of programs which defined **outcomes:** Foundational literacy and numeracy, Critical life skills, Vocational skills development, Basic education (preparatory, middle, and secondary stage) Continuing education (holistic adult education courses in arts, sciences, technology, culture, sports, and recreation, etc.)

Use of public libraries and school buildings after hours for enrichment and community involvement programs, including adult education classes with ICT support when available.Trained teacher must be providing the curriculum framework to mature learners. Qualified community members, including members of colleges who may be involved in their local community, are invited and encouraged to participate and assist in the crash training program. High-quality technology-based learning choices for adults, including ICT-equipped libraries and Adult Education Centers, online courses and modules, online books, satellite-based TV channels, and applications.

Conclusion:-

National Education Policy 2020 will play an important role in the transformation of the Indian education system and society. It aims to bring informational reforms in school and higher education and thus shape India into a global knowledge superpower. The teacher must coordinate, work well together, and be driven by a desire to change students' lives via the development of their knowledge, skills, character. The present paper focuses on the aims of National Education Policy 2020 to transform the Indian education system to meet the needs of the 21st century, promoting equity, inclusivity, and quality education for all.

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Digital Payment Systems and Regulatory Framework

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Abstract:

Electronic payment is known as an A digital payment, which helps in transfer of funds via a digital device or channel from one payment account to another. Payments using bank transfers, mobile money, QR codes, and credit, debit, and prepaid cards may all fall under this criterion.

In other words, Digital payments are the transactions that take place digitally or with online modes, and there is no physical exchange of money involved. Digital payment includes both the parties, i.e. the payer and the payee, they use electronic methods/modes to exchange money.

The Indian government has been implementing a number of initiatives to support and encourage the use of digital payments throughout the nation/among the people of India. Government of India wants to establish a "digitally empowered" economy which is "Faceless, Paperless, Cashless" as part of the "Digital India" campaign. Digital payments can be made both online and at physical locations. An example of a digital payment would be making an Amazon purchase and paying with UPI. Likewise, if you make a purchase at your neighbourhood/nearby grocery store and decide to use UPI rather than cash, that is also considered a digital payment.

Keywords: Digital Payment, bank, India, Online, Electronic, UPI, Cash, website, cards,

Digital Payment Methods in India:

Ten digital payment methods are currently accepted in India with the introduction of Cashless India. These are as follows:

1. **Debit/credit card:** Indians frequently utilise prepaid cards, debit/credit cards, or banking cards in place of cash payments. In 1981, Andhra Bank introduced the first credit card in India. There are several reasons why cards are better, some of which include mobility, ease, security, and safety. This is the only digital payment method that is widely used for both in-person and online transactions. These days, a lot of apps—like Cred, Square, and others—are released with the express intent of handling credit card transactions.

2. **Mobile Banking:** The practice of carrying out transactions and other banking operations with the help of mobile devices are held usually through a bank's mobile append it is known as mobile banking. Nowadays, the banks offer mobile banking apps that can be accessed on PCs and portable devices like tablets and phones.

   Because of its simplicity, speed, and ease of use, mobile banking is regarded as the way of the future for banking. It is also known as Future Banking. Mobile banking apps provide a unified platform for digital payment methods including IMPS, NEFT, RTGS, investments, bank statements, bill payments, etc. Since becoming digital simplifies procedures for them as well, banks actively encourage.

3. **Micro ATMs:** Business Correspondents (BC) use micro ATMs to provide consumers with basic banking services. These Correspondents will act as a "micro ATM" for quick/fast transactions; they might even be the owners of nearby stores. They will use device that

just requires fingerprint authentication to transfer money from your bank account linked to your Aadhaar. Business Correspondents will essentially act as the clients' banks. Customers must use their UID (Aadhaar) to confirm their identity. Micro ATMs will facilitate the following crucial services: i.e. balance inquiries, deposits, withdrawals, and money transfers. The only prerequisite for using a micro ATM is to have an Aadhaar-linked bank account.

4. **Internet Banking:** Online banking, sometimes referred to as e-banking or internet banking, which enables a bank's clients to carry transactions and perform additional financial operations through the bank's website. To access a bank's website and make or receive payments, e-banking, also known as Internet Banking, which needs a consistent internet connection.

   Majority of banks in India have started offering online banking services as of late. It is now among the most widely used methods for making purchases online. In India, there is a virtual banking option available for every payment channel. NEFT, RTGS, and IMPS are a few of the most widely used online banking transaction mechanisms.

5. **Point of Sale Terminals:** The place or section where a sale occurs is referred to as the PoS (Point of Sale). Point of Sale terminals were long thought to be the checkout counters in shopping centres and malls where money was paid. With a Point of Sale machine for debit or credit cards, users can pay by just swiping their card and inputting their PIN. These are the most popular types of Point of sale machines.

As a result of digitization and the growing acceptance of alternative online payment options, new proof-of-sale techniques have emerged. The first is a PoS machine's contactless reader, which may debit any amount up to Rs. 2000 by automatically verifying it and negating the need for a card PIN.

6. **Bank Prepaid Cards:** Pre-loaded debit cards that are issued by banks and are often single-use or reloadable are known as bank prepaid cards. It is not the same as a regular debit card, which is always connected to your bank account and has multiple uses.

7. **Unified Payments Interface (UPI):** A payment system called UPI combines many bank accounts into single application, which makes it simple to transfer money between any two parties. In contrast to RTGS, IMPS, and NEFT, UPI is far more standardised and well-defined among banks. With only a few clicks using UPI, you may start a bank transfer from anywhere.

The advantage of using UPI is that it eliminates the need for you to provide your bank account information or credit card information when making payments. More than 2 billion transactions were made using this technique in October of 2020, making it one of the most widely used digital payment methods.

8. **Unstructured Supplementary Service Data(USSD):** For the benefit of the people in India who lack access to adequate banking and internet services, USSD was introduced. With USSD, all you need to do is call *99# on any necessary feature phone to conduct mobile banking transactions without an internet connection.

Customers can use this number to access a variety of services from all Telecom Service Providers (TSPs), such as mini statements, balance inquiries, and fund transfers between bank accounts. Approximately fifty-one of the top banks provide USSD service in twelve languages, including Hindi and English.

9. **Mobile Wallets:** As the name implies, mobile wallets are a kind of wallet that allows you to carry cash in a digital format. Customers frequently connect their banking cards or bank accounts to the wallet in order to enable safe online transactions. Adding funds to a mobile wallet and transferring money using that balance is another method of using a wallet.

Many banks have introduced their wallets in recent years. Notable private businesses have also made an impression on the mobile wallet market. Axis Bank Lime, ICICI Pockets, Vodafone M-Pesa, SBI Buddy, Freecharge, Mobikwik, mRupee, Airtel Money, Jio Money, and others are a few of the most utilised ones.

10. **Bank Prepaid Cards:** Pre-loaded debit cards that are issued by banks and are often single-use or reloadable are known as bank prepaid cards. It is not the same as a regular debit card, which is always connected to your bank account and has multiple uses. Any customer with an account that complies with KYC requirements can create a prepaid card by simply going to the bank's website. These cards are mostly used as corporate gifts, reward cards, or single-use cards for gifting.

Legal framework

The Indian government is now developing a new set of regulations aimed at curbing deceptive advertising in the digital marketing industry. Digital marketers and social media influencers may need to verify the claims stated in

advertisements. The government is looking for comments on the compliance requirements for endorsers (including social media influencers) by September 18, 2020.

Compared to other company models, digital marketing in India has distinct regulatory challenges. Compared to other digital marketing strategies, electronic medicinal drug selling in India necessitates stricter legal compliances and digital marketing strategies. India conducts more thorough inspections of digital communication platforms for pharmaceuticals and healthcare products than it does for other digital marketing initiatives. Several legislative, regulatory, and administrative procedures have already been put in place to monitor online pharmacies that offer medications that are prohibited in India.

In order to begin digital marketing, you must register for the following:

1. **LLP Registration or Company**: Establishing an LLP or Company will insulate you from limited liability and make doing business easier. This is especially true when launching a digital marketing business. The creation of bank accounts in the name of the company or the quick and easy registration process for service taxes or VAT would be protected by having an LLP or Company.

   Partnership firms and proprietorships are permitted to sell on nearly every marketplace's website. There would be no limited liability protection in the event of litigation.

   It is preferable for the promoters to start with a company if they want to launch a proprietary digital marketing website because companies are the only legal form that can accept equity or angel finance, which is necessary for successful digital marketing enterprises.

2. **GST Registration:** In order to start a proprietary digital marketing website or become a seller on an online marketplace, you must first register for GST. Businesses with an annual turnover of more than ₹ 20 lakhs (₹ 10 lakhs for the northeastern states) are required to register for GST. Online GST registration is possible by registering your company on the official GST portal, followed by the scanning and uploading of any necessary documentation.
3. **Bank Account:** After the LLP or Company is incorporated, contacting the bank to open an account in the company's name is a simple process. In the case of a proprietorship, opening a bank account in the company's name requires first obtaining GST registration. To list on a digital marketing marketplace or obtain a payment gateway for a digital marketing website that is proprietary, a bank account must be opened.
4. **Payment Gateway:** Payment gateways enable the website to process payments from various banks and credit card companies using debit cards, credit cards, internet banking, and net banking. Consequently, a single payment gateway may handle a variety of online payment methods. Within one or two business days of the payment gateway receiving the money from the customer, the money is transferred to the business's bank account.

When a vendor sells goods and products on an online marketplace, the seller's bank account is credited with the money after the marketplace processes payment through its payment gateway. Consequently, in this instance, a bank account is all that is needed and not a payment gateway.

5. **Legal Documents:** It is essential to employ a terms and conditions document and privacy policy when selling

products online in order to safeguard both the company and its advocates. For a digital marketing website that is proprietary, the terms and conditions, privacy policy, and disclaimer ought to be structured as a company, taking into account the type of business and the items and services offered for sale online.

In the event that the company uses online marketplaces to sell its items, the marketplace will supply a seller's agreement or other legal instrument, which the seller is obliged to abide with. Before signing the sales agreements, each seller must read them through.

Other Legal Compliances:

✓ In order to legally operate a marketing firm in India, one must also abide by other regulations, including the Indian Penal Code and contract law. It also entails abiding with the applicable banking and financial standards in India.

✓ In certain cases, adherence to employment rules is also required. One piece of legislation that various Indian states have implemented is the Shops and Establishment Act. The Act establishes the mutual legal obligations and rights of employers and employees.

✓ Before launching their businesses, digital marketing entrepreneurs and owners are advised to conduct thorough technological and legal due diligence.

❖ **5 As of successful digital transformation:**

✓ **Audience: Finding and interacting with the appropriate people**

An audience-focused brand has a higher chance of grabbing their interest. Organising data sources to enable marketers to recognise, comprehend, and interact with potential customers is a problem. To increase your chances of success, take these three easy steps:

1. To gain a consistent understanding of your audience across all platforms, combine your offline and online customer data.
2. Organise and assess centrally. To categorise customers and comprehend their goals, path to buy, and long-term value, combine all of your available data into a single tool.
3. Establish your targeting plan for each of your brands so that it reaches your target audience groups across all relevant media (video, display, search, offline) and at all stages of the shopping process (top, middle, or bottom of the funnel).

✓ **Assets: Offering the best possible customer experience**

Finding your audience is only one step in the process; the next step is to provide them with an engaging customer experience. Thus, the task for companies is to produce equally compelling, impactful experiences for both real-world (at the point of sale, during events) and digital touchpoints (websites, apps, social networks, digital advertising).

Make adverts that are contextually relevant. Make sure you choose the appropriate format and medium for your advertising by using channel and audience analytics. A 6-second video ad should, for instance, communicate a distinct message than a longer-form video ad or banner.

Put a focus on ease of use, quickness, and clarity across all of your platforms and communications. Put differently, eliminate any obstacles in the consumer journey, particularly for mobile devices.

Add pertinent info to improve the user experience. In order to comprehend the intent and behaviour of your audience and tailor your adverts appropriately, combine your first-party data with audience signals (Search, Display, and YouTube for the Google network).

✓ **Access: Increasing the messages' reach**

Consider reach and stock! Wherever your potential clients are in the buying process, you want to be able to reach them. Additionally, you ought to utilise as much of the available inventory as you can, provided that expenditures are kept under control.

With the help of new technologies that provide you with an all-encompassing perspective of your media investments, you'll be able to meet brand safety regulations, maximise transparency across all advertising buys across channels, and effectively manage contact frequency.

✓ <u>**Attribution: Measuring the value of each point of contact**</u>

Shopping across several screens and channels is becoming more complex and dispersed. It is quite probable that customers would have interacted with your marketing across several platforms and channels prior to making a purchase, making last-click attribution models inappropriate for this scenario. Budgeting decisions become much more precise and significant when attribution models that take into consideration the dynamics between channels and devices are used to assess the entire route to purchase and allocate the appropriate credit to each.

✓ <u>**Automation: Simplifying operations and improving performance**</u>

Large volumes of data are produced by digital marketing campaigns, which can easily become overwhelming. However, you can now automate targeting, creative assets, bids, keywords, and large-scale attribution thanks to machine learning technologies. Automation now offers scalable, individualised, and helpful customer experiences, potentially increasing income significantly. It is no longer only a means of cutting expenses.

Advantages of Digital Marketing

- ❖ **Cost-Effective:** Digital advertising channels, such PPC and SEO, are generally less expensive than traditional ones. Brand product promotion can be done more quickly and cheaply using social media marketing.
- ❖ **Effective Global and Local Reach:** Unlike often constrictive traditional approaches, it can reach the desired audience globally. Additionally, it aids in local visibility, particularly in situations where the market is dependent on reputation.
- ❖ **Quick Branding on a Bigger Scale:** Using targeted advertising on the websites that your target audience frequents most can aid in the development of a global brand. It also offers many ways for a brand to gain favour, dependability, and trustworthiness.
- ❖ **Best Way to Present Brand's Expertise:** It permits the application of many techniques to communicate the same idea, i.e., differentiating a brand from competitors. It enables content creators to showcase a brand's proficiency through pictures, videos, text, and other media.
- ❖ **Establishes Sales Funnel:** It creates an online sales funnel that charts the target audience's progression from website visitor to loyal customer.

  It aids in adjusting the sales experience for customers and specific branding initiatives in accordance with improved odds and advantageous results.

  Enables Personalization and Accurate Targeting: Compared to traditional marketing, it gives individual consumer experience greater consideration. For example, the most recent artificial intelligence instantly answers questions ranging from simple to complex.

It assists a company in establishing specific customer goals based on factors like age, gender, occupation, interests, and hobbies.

❖ **Greater Benefits for The Company:** Companies stand to gain much from putting such methods into practice, since the internet has become the most preferred platform for converting leads into customers.

11. Studies that are widely accepted also demonstrate that digital marketing yields a higher return on investment than conventional techniques.

Conclusion:

Thus, the promotion of companies to interact with potential consumers online and through other digital media is known as online, or digital, marketing. The Indian government has been implementing a number of initiatives to support and encourage the use of digital payments throughout the nation/among the people of India. Government of India wants to establish a "digitally empowered" economy which is "Faceless, Paperless, Cashless" as part of the "Digital India" campaign. Digital payments can be made both online and at physical locations. An example of a digital payment would be making an Amazon purchase and paying with UPI.

Both small and large firms now use digital marketing as their primary marketing tactic. Though it's likely not new to you, digital marketing is a broad term that covers a wide range of company tactics.

The broad phrase "digital marketing" encompasses many different topics, such as search engine optimisation, blog writing, distribution channels, and budgets.

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"The Study of Disaster Management of India"

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Abstract:-

India is one of the hazard prone countries in South Asia. Droughts, landslides, floods, hurricanes and cyclones occur regularly. Among these earthquake, floods and droughts risks are extremely high. In this research paper I have studied overview of disaster management in India and what is current scenario of disaster management in India, and its functions and in this study I have used secondary data resources.

Introduction:-

A disaster is a sudden, catastrophic even that causes large scale loss, damage and destruction of life And property. Damage caused by disasters in immeasurable and varies ,according to geographical location, climate and land surface type/degree of vulnerability. These affects the psychological, socio economical, political and cultural condition of the affected area.

Catastrophes are calamities that shake the entire world end make humanity feel very sad and depressed. All life and life support system are also affected by this unexpected events.

By the definition disaster means a catastrophe, a mishap, a calamity our grave danger event occurred in an area and affected life and properties. It may be arising from natural or man made causes, or by accident or due to negligence this sudden event results in the substantial loss of life or create much suffering to human and other life.

Disaster is also sometime described as 'catastrophic' situation in which the normal pattern of life or ecosystem has

been disrupted and extraordinary emergency interventions are required to save and preserve lives and the environment.

Objectives:-

- ❖ Analyse the disaster management in India.
- ❖ Examine the current scenario of disaster management in India.

Research Methodology:-

This research paper is based on a secondary data, secondary data will be collected from various books, official websites, government reports, annual reports, journals, newspapers and research publications etc

Disaster management has evolved over centuries adapting to the changing nature of disasters and human societies. In ancient times, communities relied on oral traditions and passed down knowledge to prepare for and respond to disasters like floods, earthquakes and famines. Early civilizations open developed rudimentary systems for warning and evacuating people from disasters prone areas. Ancient texts like athashastra mention majors to manage calamities.

During middle age period, religious institutions played a significant role in disaster responses. Monastery is provided shelter and aid to those affected by natural disasters, and religious teachings open framed disasters, as acts of divine punishment or testing.

During 18th and 19th century the industrial revolution brought about urbanisation and technological advancements, leading to new types of disasters such as industrial accidents. Government began to establish formal emergency response systems, including fire departments and civil defence organizations.

During British rule efforts were made to address famines and other disasters through administrative measures.

However, these efforts were often inadequate and sometimes exacerbated the impacts of disasters on local populations.

In 20th century world wars and natural disasters like the 1906 San Francisco earthquake highlighted the need for more organised disaster management. The Red Cross, founded in 1863, expanded its scope to include disaster relief efforts. Governments started developing comprehensive disaster response plans, including early warning system and evacuation procedure.

The Cold War era saw the emergence of civil defence programs focused on preparing for nuclear war. However, this programmes also contributed to the development of broad disaster management frameworks, including the creation of National Emergency Management Agencies.

After gaining independence in 1947, India began to develop its disaster management framework. The Bihar earthquake in 1934 and the Bengal famine during World War-II highlighted the need for better disaster preparedness. The establishment of the National Institute of Disaster Management(NIDM) in 1995 marked a significant step in formalising disaster management efforts.

India witnessed several major disasters during 1970s-1990s period, Including the 1971 cyclone in Odisha and the 1984 Bhopal gas tragedy. These events underscored the importance of comprehensive disaster management strategies and led to the enactment of legislation such as the Disaster Management Act, 2005.

The Odisha super cyclone in 1999 and the Gujarat earthquake in 2001 where watershed moments in India's approach to disaster management. This disasters prompted the establishment of dedicated disaster response agencies at the national and state levels, such as the National Disaster Response Force (NDRF) in 2006.

Globally, 90% of casualties due to disasters occur in developing countries and 52% of natural disasters in the world occur in Asia, making this region one of the world's most vulnerable area.

Indian continent accounts for 24% of all disasters in Asia. 58.6% of India is prone to Earthquakes and 12% to river floods, affecting more than 1 million people every year. 7200 km out of 7516 km of Indian coastline is prone to cyclones and tsunami and 3% of landmass is vulnerable to landslides. Snow avalanches are frequent and drought occur almost every alternate year in some part of the country. More than 80,000 people get killed in road accidents alone and India stands at number two position, after Iraq, in number of people who died due to terrorist related activities during 2008.

Evaluation of NDMA:-

In recognition of the importance of Disaster Management as a national priority, the Government of India set up High Powered Committee (HPC) in August 1999 and a National Committee after the Gujarat earthquake (2001) for making recommendations on the preparation of Disaster Management Plans and suggesting effective mitigation mechanisms.

The 10th Five-Year plan document also had, for the first time, a detailed chapter on Disaster Management. The 12th Finance Commission was also mandated to review the financial arrangement for Disaster Managements.

On 23 December 2005, the Government of India enacted the Disaster Management Act, which envisaged the creation of National Disaster Management Authority (NDMA) headed by the Prime Minister and State Disaster Management Authority (SDMA) headed by respective Chief Ministers, to spearhead and implement a holistic and integrated approach to Disaster Management in India.

Institutional Framework for Disaster Management in Indian:-

India has established comprehensive institutional framework for disaster management at the national, state and local level. The National Policy on Disaster Management, 2009 has been prepared in tune with and in pursuance of the Disaster Management Act, 2005. It provides the framework/road map for handling disasters in holistic manner.

- **National Disaster Management Authority(NDMA):-** Established under the chairmanship of the Prime Minister and National Executive Committee of Secretaries in 2005, under the Disaster Management Act, NDMA is the apex body responsible for formulating policies, plans and guidelines for disaster management. It coordinates disaster response, mitigation and preparedness efforts across various ministries and departments.

- **State Disaster Management Authority (SDMA):-** Headed by the Chief Minister of respective State, SDMA lays down the policies and plans for disaster management in the state. It is responsible to coordinate the implementation of the state plan, recommend provision of funds for mitigation and preparedness measures and review the developmental plans of the different departments of the state to ensure integration of prevention, preparedness and mitigation measures.

- **State Executive Committee(SEC):-** Headed by the Chief Secretary of the State, SEC has the responsibility for coordinating and monitoring the implementation of the National Policy, the National Plan and the State Plan as provided under the DM Act.

- **District Disaster Management Authority (DDMA):-** Section 25 of the DM act provides for constitution of DDMA for every district of a state. The DM/DC

headed the authority as chairperson besides an elected representative of the local authority as Co-chairperson except in the tribal areas where the Chief Executive Member of the District Council of autonomous district is designated as Co- chairperson.

District Authority is responsible for planning, coordination and implementation of Disaster Management and also has power to examine the construction in any area in the district to enforce the safety standards and to arrange for relief measures and respond to the disaster at the district level.

- **Local Authorities:-** Municipalities, panchayats (local self government bodies), and other local institutions plays a crucial role in disaster management at the grassroots lelevel.They are responsible for identifying local vulnerabilities, developing contingency plans, and coordinating response activities during disasters.
- **National Disaster Response Force (NDRF):-** NDRF is specialised force for disaster response, consisting of several battalions located strategically across the country. It is tasked with conducting search, rescue and relief operations during disasters.
- **National Institute of Disaster Management (NIDM):-** NIDM is responsible for trainings, research and capacity building in disaster management. It conducts training programmes, workshops and research activities to enhance the knowledge and skill of stakeholders involved in disaster management.

These institutional framework ensures a coordinated and multi level approach to disaster management in India, encompassing policy formulation, capacity building, operational response at national, state and local levels.

Functions and Responsibilities of NDMA:-

The National Disaster Management Authority (NDMA) in India has several functions and responsibilities:

- **Policy Formulation:-** NDMA is responsible for formulating policies, plans, and guidelines for disaster management in the country.
- **Coordination:-** It coordinates the efforts of various central ministries, state governments, and other agencies involved in disaster management.
- **Capacity Building:-** NDMA works towards enhancing the capacity of various stakeholders, including government officials, community members, and organizations, in disaster preparedness, response, and mitigation.
- **Risk Assessment and Mitigation:-** It conducts risk assessments and develops strategies for mitigating the impact of disasters.
- **Early Warning Systems:-** NDMA is involved in the establishment and maintenance of early warning systems for various types of disasters.
- **Response and Recovery:-** It coordinates disaster response efforts and facilitates post-disaster recovery and reconstruction activities.
- **Research and Development:-** NDMA promotes research and development in the field of disaster management to enhance preparedness and response capabilities.
- **Public Awareness and Education:-** It undertakes initiatives to raise public awareness about disasters and educates people on preparedness measures and safety procedures.
- **International Cooperation:-** NDMA collaborates with international organizations and foreign governments on disaster management initiatives and exchange of expertise.

- **Monitoring and Evaluation:-** It monitors the implementation of disaster management plans and evaluates their effectiveness, recommending improvements where necessary.

Overall, NDMA plays a crucial role in ensuring a proactive and coordinated approach to disaster management in India.

India's Efforts for Managing Disasters:-

India has implemented various efforts for managing disasters, focusing on preparedness, response, mitigation, and recovery. Some of these efforts include:

- **National Disaster Management Authority (NDMA):-** As mentioned earlier, NDMA leads the overall efforts in disaster management, coordinating with central ministries, state governments, and other stakeholders.
- **National Disaster Response Force (NDRF):-** NDRF is a specialized force under NDMA tasked with responding to natural and man-made disasters. It conducts search, rescue, and relief operations during emergencies.
- **Disaster Management Plans:-** India has developed national, state, and district-level disaster management plans to guide preparedness, response, and recovery efforts for various types of disasters.
- **Early Warning Systems:-** India has established early warning systems for cyclones, floods, tsunamis, earthquakes, and other hazards. These systems help in issuing timely alerts to vulnerable populations, enabling them to take preventive measures.
- **Capacity Building:-** Efforts are made to enhance the capacity of government agencies, first responders, community organizations, and individuals in disaster preparedness, response, and mitigation through training programs, workshops, and drills.

- **Technology and Innovation:-** India leverages technology and innovation in disaster management, including satellite imagery, drones, GIS mapping, and mobile applications, to improve early warning, response coordination, and damage assessment.
- **Community Participation:-** There is a growing emphasis on involving local communities in disaster management planning and decision-making processes, empowering them to take ownership of their safety and resilience.
- **Public Awareness and Education:-** Various awareness campaigns, seminars, and educational programs are conducted to educate the public about disaster risks, preparedness measures, and safety protocols.
- **Infrastructure Development:-** Investments are made in building resilient infrastructure, such as cyclone shelters, flood embankments, earthquake-resistant buildings, and coastal protection measures, to reduce the impact of disasters.
- **International Cooperation:-** India collaborates with international organizations, neighbouring countries, and global partners on disaster risk reduction initiatives, sharing expertise, resources, and best practices.

These efforts reflect India's commitment to building a robust and comprehensive disaster management framework to minimize the loss of lives, livelihoods, and property during emergencies.

Conclusion:-

India has made significant strides in disaster risk reduction response and recovery. The formation of the NDMA in 2005 and implementation of the national DM plan 2016 Reflect the countries commitment to building resilience against disasters.

Despite progress, India faces ongoing challenges in disaster management, including urbanization, environmental degradation, climate change, add the increasing frequency of extreme weather events. Efforts are underway to strengthen early warning system, improve infrastructure resilience, enhance community participation, and integrate technology into disaster management practices.

Disaster management occupies an important place in India's policy framework, as poor people are most affected by disaster and they are India's predominant population.

India may, perhaps be the only country in the world to have taken the initiative, to conduct so many mock exercises annually at national level, on so varied a disasters from earthquake to terrorist related disasters, with utmost commitment sincerity and social responsibility.

Hopefully, in the next 3 to 5 years, we make claim to be among the most prepared countries for managing all types of disasters.

Overall, India's journey in disaster management has been characterised by learning from past experiences, institutional development, and a growing emphasis on proactive risk reduction and preparedness.

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India and its Role in World Organizations

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Abstract:

India's evolution on the global stage is a narrative of resilience, diversity, and a steadfast commitment to international cooperation. Since gaining independence in 1947, India has emerged as a pivotal player in world organizations, contributing to discussions and actions that shape the course of global affairs. This chapter seeks to unravel the intricate tapestry of India's engagement with international forums, shedding light on its role, contributions, and the challenges it faces in an increasingly interconnected world. In the aftermath of colonial rule, India envisioned a role beyond its national borders, aspiring to be a beacon of peace, progress, and development. Joining the United Nations as a founding member in 1945 marked a defining moment, reflecting India's commitment to fostering a world where nations collaborate for the greater good. Over the years, the nation's diplomats have navigated the complexities of global politics, advocating for inclusive governance and addressing diverse challenges.

India's involvement in the United Nations, from peacekeeping missions to active participation in specialized agencies, showcases its dedication to maintaining global peace and addressing shared concerns. The country's economic prowess has propelled it into key positions within institutions like the International Monetary Fund and the World Bank, where it not only seeks assistance but also contributes valuable insights drawn from its unique developmental journey. The regional context adds another layer to India's global

engagement, with participation in organizations such as SAARC and BRICS emphasizing the nation's commitment to addressing issues specific to its geographic vicinity. Moreover, India's response to global challenges, whether in health crises or environmental issues, underscores its recognition of the interconnectedness of the world and the need for collaborative solutions.

As we delve into India's multifaceted role in international organizations, we explore the historical foundations, contemporary contributions, and the aspirations that drive this nation to be an influential force in shaping the global narrative. While challenges persist, India's journey exemplifies a nation navigating the complexities of an interconnected world with a vision grounded in cooperation, mutual understanding, and shared prosperity.

Historical Context:

India's engagement with international organizations is deeply rooted in its historical journey, marked by struggles against colonial rule, the quest for identity, and the determination to play a meaningful role on the global stage. The post-independence era in 1947 marked a critical juncture for India, as it sought to redefine its place in the world and contribute to shaping a new international order. At the time of gaining independence, India's leaders, led by figures like Jawaharlal Nehru, recognized the importance of participating in global forums to secure the nation's interests and contribute to the broader cause of international peace and development. Joining the United Nations as a founding member in 1945 was a significant move that reflected India's commitment to the principles of the UN Charter, emphasizing diplomacy, cooperation, and the peaceful resolution of conflicts. Nehru's vision for India's foreign policy was rooted in the principles of non-alignment and a commitment to fostering a multipolar world order. India sought to maintain its sovereignty while

actively engaging with global institutions to address common challenges. This approach was not only a response to the immediate post-colonial context but also a reflection of India's historical experience of diverse cultures coexisting within its borders.

In the early years of independence, India faced challenges on various fronts, including economic development, social upliftment, and nation-building. The country's leaders recognized the potential benefits of international cooperation and engagement with organizations like the International Monetary Fund (IMF) and the World Bank. Seeking financial assistance, technical expertise, and policy advice, India embarked on a journey of economic development with a global perspective. The 1970s and 1980s witnessed a shift in India's foreign policy, particularly with the emergence of Prime Minister Indira Gandhi. During this period, India actively participated in disarmament discussions, reflecting its commitment to global security. The nation's nuclear policy, marked by a commitment to non-proliferation and disarmament, further underscored its desire to play a responsible role in international affairs. The end of the Cold War in the late 20th century brought about significant changes in the global geopolitical landscape. India, adapting to the evolving dynamics, embraced economic liberalization, opening its markets to the world. This shift in economic policy positioned India as an attractive destination for foreign investment, reinforcing its role in international economic organizations like the World Trade Organization (WTO). The regional context also played a crucial role in shaping India's engagement with international organizations. The establishment of the South Asian Association for Regional Cooperation (SAARC) in 1985 reflected India's commitment to addressing regional challenges collectively. However, the effectiveness of SAARC has often been hindered by political

differences among member states, highlighting the complexities of regional cooperation.

In the 21st century, India's dynamic engagement with organizations like BRICS (Brazil, Russia, India, China, and South Africa) exemplifies its recognition of the changing global order. This bloc of emerging economies seeks to reform existing global financial institutions to better reflect the contemporary economic realities. In summary, India's historical context provides a rich tapestry for understanding its engagement with international organizations. From the immediate post-independence years to the present day, India's leaders have navigated complex geopolitical landscapes, driven by a commitment to sovereignty, economic development, and a vision of global cooperation. The historical journey continues to shape India's role in international organizations, as it seeks to address contemporary challenges while staying true to its foundational principles.

United Nations :

India's association with the United Nations (UN) stands as a testament to its commitment to global cooperation, peace, and development. The roots of this engagement can be traced back to the aftermath of India's independence in 1947. The world, emerging from the ravages of World War II, witnessed the birth of the United Nations in 1945, and India, eager to assert its identity on the international stage, became a founding member. From the outset, India's participation in the UN reflected a dedication to the principles enshrined in the UN Charter. The Charter's emphasis on diplomacy, collective security, and the peaceful resolution of conflicts resonated with India's own vision for a world order based on equality, justice, and mutual respect among nations. One of the most notable aspects of India's involvement in the UN has been its unwavering commitment to peacekeeping operations. Since the early 1950s, India has been a consistent contributor to UN

peacekeeping missions, deploying its armed forces to conflict zones across the globe. This commitment aligns with India's belief in the importance of collective efforts to maintain global peace and security. Indian peacekeepers have played crucial roles in various operations, from the Suez Crisis in the 1950s to more recent missions in Africa and the Middle East. Beyond peacekeeping, India has actively participated in the work of specialized agencies and bodies within the UN system. Its diplomats have held significant positions, contributing to discussions on a wide array of global issues, ranging from human rights and disarmament to sustainable development and climate change.

The UN has provided India with a platform to advocate for its concerns and interests. One recurring theme has been the need for reform in the UN Security Council. India has consistently called for a more inclusive and representative Security Council that reflects the contemporary geopolitical landscape. The push for reforms reflects India's aspiration to have a more substantial say in global decision-making processes. India's commitment to the UN extends to development initiatives as well. The country has actively participated in programs aimed at eradicating poverty, promoting education, and addressing public health challenges. The Millennium Development Goals and later the Sustainable Development Goals provided a framework within which India aligned its national development policies with global aspirations for a more equitable and sustainable world. However, the journey within the UN has not been without challenges. Geopolitical tensions, regional conflicts, and the intricate dynamics of international relations have presented hurdles. India's pursuit of a permanent seat in the UN Security Council, while supported by a considerable section of the international community, faces resistance from some quarters, highlighting the complexities inherent in restructuring global

power dynamics. In the face of these challenges, India's commitment to the UN remains resolute. The nation recognizes the importance of multilateralism in addressing global challenges that transcend national borders. The COVID-19 pandemic underscored the need for international cooperation, and India, despite facing its own challenges, contributed to global efforts by providing vaccines to developing nations, showcasing a sense of shared responsibility and solidarity.

As the world continues to evolve, India's dynamic engagement with the United Nations positions it as a key player in shaping the future of global governance. The nation's journey within this international forum reflects not only its commitment to the principles of the UN but also its vision for a world where nations collaborate for the greater good, transcending boundaries to build a more inclusive and peaceful future.

Economic Organizations :

India's engagement with economic organizations on the global stage has been a dynamic and evolving aspect of its journey in the international arena. Since gaining independence in 1947, the nation recognized the importance of collaborative efforts and economic integration to foster development. This recognition led to India's active involvement in various economic organizations that play pivotal roles in shaping the global economic landscape. The International Monetary Fund (IMF) has been a significant platform for India to engage with the international community on economic issues. India's association with the IMF has not only been about seeking financial assistance during challenging times but also about participating in dialogues that influence global economic policies. The nation has utilized its position to advocate for reforms in the international monetary system, reflecting a commitment to a more inclusive and equitable economic order.

Similarly, the World Bank has been a crucial partner in India's development journey. The institution has provided financial assistance, technical expertise, and policy advice to support India's efforts in addressing economic challenges and promoting inclusive growth. The collaboration with the World Bank has extended to a wide range of sectors, from infrastructure development to social welfare programs, aligning with India's vision of comprehensive and sustainable development. Participation in the World Trade Organization (WTO) has been instrumental in shaping India's trade policies and fostering international commerce. As a developing economy, India has engaged in negotiations within the WTO to address issues related to agricultural subsidies, trade barriers, and intellectual property rights. The organization serves as a forum where nations come together to establish rules and agreements that govern global trade, and India's involvement reflects its commitment to being an active participant in the international economic system.

The changing dynamics of the global economy have positioned India as an attractive destination for foreign investment. This shift has been facilitated by collaboration with organizations like the International Finance Corporation (IFC), a member of the World Bank Group. The IFC's focus on private sector development aligns with India's efforts to create a conducive environment for business and investment.

The New Development Bank (NDB), established by the BRICS countries (Brazil, Russia, India, China, and South Africa), represents a unique initiative in the realm of economic organizations. This multilateral development bank aims to address infrastructure and sustainable development challenges faced by emerging economies. India's active participation in the NDB reflects its commitment to cooperative efforts among nations with similar developmental aspirations. The regional context also plays a crucial role in India's engagement with

economic organizations. Initiatives like the South Asian Free Trade Area (SAFTA) and the Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC) highlight India's commitment to fostering economic cooperation within its geographic vicinity. However, regional economic collaboration faces challenges, including political differences and varying levels of economic development among member states. In the face of the global economic challenges posed by the COVID-19 pandemic, India, like many nations, has been navigating uncertainties and seeking collaborative solutions. The nation's engagement with economic organizations has become even more critical in addressing the economic fallout and charting a course for recovery.

As India continues to evolve within the dynamic landscape of economic organizations, it does so with a vision of promoting sustainable development, reducing economic disparities, and actively participating in shaping global economic policies. The nation's journey in these organizations reflects a commitment to leveraging international partnerships for the benefit of its citizens and contributing to the broader narrative of a more interconnected and cooperative world.

Regional Organizations :

India's engagement with regional organizations represents a nuanced dimension of its foreign policy, emphasizing collaboration and addressing shared challenges within its geographic context. The South Asian Association for Regional Cooperation (SAARC) stands out as a significant forum for regional cooperation, embodying India's commitment to fostering unity among neighboring nations. Established in 1985, SAARC aimed to promote economic and regional integration, cultural ties, and collaboration in various sectors. India, being a prominent member, has actively participated in SAARC's endeavors, reflecting a desire to

address regional challenges collectively. The organization's focus spans areas such as trade, poverty alleviation, healthcare, and environmental sustainability. However, the effectiveness of SAARC has faced impediments, primarily due to political differences and historical tensions among member states. India's efforts to drive regional integration have, at times, encountered roadblocks, underscoring the complexities of building consensus in a diverse and dynamic region. Despite these challenges, India remains committed to the SAARC framework, recognizing its potential to serve as a platform for constructive dialogue and cooperation. Beyond SAARC, India's engagement in regional organizations extends to the Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC). Comprising nations around the Bay of Bengal, BIMSTEC focuses on promoting connectivity, economic cooperation, and sustainable development. India, as a key player in this regional group, seeks to enhance cooperation in trade, technology, and counter-terrorism efforts.

The Shanghai Cooperation Organization (SCO) offers another perspective on India's regional engagements. While not geographically limited to South Asia, the SCO includes India as a member. This organization, primarily focused on security-related concerns, regional stability, and economic cooperation, provides India with a platform to engage with Central Asian nations and Russia, fostering a broader regional outlook.

The BRICS grouping, consisting of Brazil, Russia, India, China, and South Africa, represents a distinctive regional organization that transcends geographical boundaries. BRICS symbolizes the rise of emerging economies and emphasizes reforming global financial institutions to better reflect contemporary economic realities. India actively participates in BRICS initiatives, advocating for a more equitable international order and collaborating on issues ranging from

economic development to climate change. Despite these regional endeavors, India has encountered diplomatic challenges. Geopolitical complexities, historical tensions, and varying levels of economic development among member states have posed obstacles to seamless collaboration. Balancing national interests with regional aspirations remains an ongoing task, requiring diplomatic finesse and a commitment to finding common ground. In navigating these complexities, India's engagement with regional organizations is guided by a vision of fostering stability, promoting economic growth, and addressing shared challenges. The nation recognizes that regional cooperation is essential for tackling issues such as terrorism, climate change, and public health crises, which often transcend national borders.

As the world becomes more interconnected, India's regional engagements take on added significance. The nation's commitment to initiatives like SAARC, BIMSTEC, SCO, and BRICS reflects a broader understanding of the interdependence that characterizes the contemporary global landscape. By actively participating in regional organizations, India strives to contribute to the narrative of a cooperative and interconnected world, recognizing that regional stability is integral to global peace and prosperity.

In conclusion, India's involvement in regional organizations reflects a nuanced approach to foreign policy, acknowledging the complexities and opportunities within its geographic vicinity. While challenges persist, the nation's commitment to regional cooperation remains steadfast, driven by a vision of building a stable, prosperous, and interconnected region that can effectively address the multifaceted challenges of the 21st century.

Health and Environment :

India's engagement with global health and environmental initiatives underscores its commitment to addressing pressing

challenges that transcend national borders. The intersection of health and environment has become increasingly critical, with issues like climate change, biodiversity loss, and pandemics affecting the well-being of individuals and ecosystems. India, as a responsible global actor, has actively participated in international efforts to promote health and environmental sustainability. The World Health Organization (WHO) serves as a primary platform for India's involvement in global health initiatives. Since its membership in 1947, India has collaborated with the WHO to address public health challenges, share expertise, and contribute to the global fight against diseases. The COVID-19 pandemic, a stark reminder of the interconnectedness of the world, witnessed India actively participating in global vaccine distribution initiatives, emphasizing equitable access to healthcare resources. Beyond infectious diseases, India recognizes the broader impact of environmental factors on health. The nation actively engages in international discussions on air and water quality, deforestation, and sustainable development. The United Nations Framework Convention on Climate Change (UNFCCC) and the Paris Agreement provide frameworks for India to contribute to global efforts in mitigating climate change, adapting to its impacts, and transitioning to a sustainable, low-carbon economy.

As a populous and diverse nation, India faces unique health challenges, including those related to sanitation, malnutrition, and access to clean water. In addressing these concerns, India collaborates with organizations like the United Nations Children's Fund (UNICEF) and the United Nations Development Programme (UNDP), working towards achieving Sustainable Development Goals (SDGs) related to health, water, and sanitation. India's commitment to environmental sustainability is exemplified by its participation in international conventions such as the Convention on Biological Diversity

(CBD) and the United Nations Convention to Combat Desertification (UNCCD). These agreements emphasize the importance of preserving biodiversity, preventing land degradation, and fostering sustainable land management practices. India's rich biodiversity and vast landscapes make its contributions to these conventions significant for global environmental conservation. The Global Environment Facility (GEF) provides another avenue for India to engage in international environmental efforts. As a financial mechanism for various environmental conventions, the GEF supports projects addressing issues like biodiversity conservation, climate change adaptation, and sustainable development. India actively participates in GEF-funded projects that align with its national environmental priorities. The health-environment nexus is particularly evident in India's response to air pollution. As one of the most polluted countries globally, India acknowledges the severe health implications of air quality degradation. Initiatives such as the National Clean Air Programme (NCAP) reflect the nation's commitment to addressing this challenge, with an understanding that clean air is fundamental to public health. In the realm of global health, India has contributed significantly to vaccine production and distribution. As the "Pharmacy of the World," India manufactures a substantial portion of the world's vaccines. The country's participation in initiatives like Gavi, the Vaccine Alliance, and the Coalition for Epidemic Preparedness Innovations (CEPI) demonstrates its commitment to ensuring equitable access to vaccines, especially in the context of emerging infectious diseases. However, challenges persist, and India faces the complex task of balancing economic development with environmental conservation and public health. Rapid urbanization, industrialization, and population growth contribute to environmental degradation and health concerns. Finding sustainable solutions requires a delicate

balance between economic progress and the preservation of natural resources.

In conclusion, India's engagement with global health and environmental initiatives reflects a recognition of the interconnectedness of these issues and their impact on the well-being of individuals and the planet. As a responsible global actor, India actively collaborates with international organizations to address health challenges, promote environmental sustainability, and contribute to the collective efforts aimed at building a healthier, more resilient, and sustainable future for all.

Technological Contributions :

India's technological contributions on the global stage have been transformative, marking the nation as a powerhouse in innovation, research, and development. From information technology to space exploration, India has made significant strides, impacting various sectors and leaving an indelible mark on the global technological landscape. The information technology (IT) sector stands out as a cornerstone of India's technological prowess. The country's IT industry, driven by a talented workforce and a robust education system, has become a global leader in software services, business process outsourcing, and software development. Indian IT companies provide solutions and services to businesses worldwide, contributing not only to India's economic growth but also fostering global digital connectivity. India's software engineers and developers are renowned for their skills and innovation. Indian-origin professionals have played pivotal roles in Silicon Valley, contributing to the success of major technology companies. The global impact of Indian talent is evident in the proliferation of software solutions, mobile applications, and advancements in artificial intelligence and machine learning. The Indian Space Research Organisation (ISRO) represents another facet of India's technological prowess. ISRO has made

significant strides in space exploration, satellite launches, and space research. The successful Mars Orbiter Mission (Mangalyaan) in 2014 positioned India as the first Asian nation to reach Martian orbit and the first in the world to do so in its maiden attempt. Additionally, ISRO's cost-effective satellite launches have garnered international attention, with India becoming a preferred partner for countries seeking satellite deployment services.

In the realm of telecommunications, India has witnessed a digital revolution. The widespread adoption of mobile technology and the expansion of internet connectivity have connected millions of people across the country. Initiatives like Digital India aim to leverage technology for inclusive growth, bridging the digital divide and providing access to services in rural and remote areas. India's prowess in the field of biotechnology has also made notable contributions to global healthcare and agriculture. The country has emerged as a hub for pharmaceutical research and production, supplying affordable medicines to the world. Additionally, advancements in agricultural biotechnology have contributed to enhancing crop yields, pest resistance, and overall agricultural productivity, addressing global food security concerns. The Indian government's push for renewable energy technologies aligns with global efforts to combat climate change. India is making strides in solar and wind energy, becoming a key player in the international renewable energy landscape. The ambitious International Solar Alliance, launched by India, aims to facilitate collaboration among solar-rich countries to harness solar energy for sustainable development. In the domain of e-governance, India has implemented innovative solutions to enhance public service delivery and governance. Initiatives like Aadhaar, a biometric identification system, and the Goods and Services Tax Network (GSTN), a technology-driven tax infrastructure, showcase India's commitment to leveraging

technology for efficient and transparent governance practices. Furthermore, India has been actively involved in shaping global discussions on technology governance, internet governance, and digital ethics. As the world grapples with issues such as data privacy, cybersecurity, and ethical considerations in artificial intelligence, India has been a vocal participant, advocating for frameworks that balance innovation with responsible and ethical use of technology.

Despite these contributions, challenges such as digital divides, cybersecurity threats, and the need for continued investment in research and development persist. India's technological journey on the global stage is an ongoing narrative, with the nation poised to play an increasingly influential role in shaping the future of technology and its impact on societies worldwide.

In conclusion, India's technological contributions span diverse domains, from information technology and space exploration to biotechnology and renewable energy. The nation's innovation ecosystem, coupled with a growing pool of skilled professionals, positions India as a key player in the global technological landscape. As India continues to make strides in research, development, and application of technology, its impact on global progress and innovation is poised to expand in the years to come.

Challenges and Opportunities :

Challenges and opportunities define the complex landscape that India navigates in its quest for global prominence and sustainable development. As the nation strides forward, it grapples with a multitude of challenges while simultaneously harnessing opportunities to shape its trajectory on the world stage.

Challenges:

1. Geopolitical Tensions: India faces persistent geopolitical challenges, particularly in its relationships

with neighboring countries. Historical conflicts, border disputes, and regional rivalries present diplomatic hurdles that require careful navigation to maintain stability and peace.

2. Economic Disparities: The economic landscape in India is marked by significant disparities. The divide between urban and rural areas, as well as income inequality, poses challenges to inclusive growth. Addressing these disparities is crucial for sustainable development and social cohesion.

3. Environmental Sustainability: India contends with environmental challenges, including air and water pollution, deforestation, and the impacts of climate change. Balancing economic development with environmental conservation is a delicate task that necessitates innovative solutions and comprehensive policies.

4. Infrastructure Development: Despite substantial progress, India grapples with infrastructural bottlenecks, particularly in sectors such as transportation, energy, and healthcare. The need for extensive infrastructure development to support the growing population and expanding economy remains a pressing challenge.

5. Public Health: The COVID-19 pandemic underscored the vulnerabilities in India's public health infrastructure. Ensuring access to quality healthcare, addressing health disparities, and preparing for future pandemics require sustained efforts and investments.

Opportunities:

1. Demographic Dividend: India's youthful population presents a demographic dividend, offering a large and dynamic workforce. Leveraging this demographic advantage through skill development and innovation

can propel the nation's economic growth and competitiveness.

2. Digital Transformation: India's strides in information technology have positioned it as a global hub for digital innovation. Embracing digital transformation offers opportunities for economic diversification, e-governance, and enhanced connectivity, fostering inclusive development.

3. Renewable Energy: As a pioneer in renewable energy initiatives, India has the opportunity to lead the transition to sustainable and clean energy sources. Investments in solar, wind, and other renewable technologies align with global efforts to combat climate change and create a greener future.

4. Innovation and Research: India's vibrant innovation ecosystem and a growing emphasis on research and development present opportunities for breakthroughs in various fields. Fostering a culture of innovation can propel advancements in technology, healthcare, and other critical sectors.

5. Global Partnerships: India's engagement with international organizations, regional forums, and strategic partnerships presents opportunities for collaborative efforts. By actively participating in global initiatives, India can contribute to shaping norms, policies, and solutions to shared challenges.

6. Manufacturing Hub: The global shift in supply chains presents an opportunity for India to position itself as a manufacturing hub. Policies that promote ease of doing business, infrastructure development, and skill enhancement can attract foreign investments and drive economic growth.

7. Cultural Diplomacy: India's rich cultural heritage, diversity, and soft power assets provide unique

opportunities for cultural diplomacy. Leveraging cultural exchanges, tourism, and artistic collaborations can foster positive international relations and enhance India's global influence.

8. In navigating these challenges and opportunities, India's success hinges on strategic decision-making, effective governance, and sustained efforts across various sectors. A proactive approach to addressing challenges, coupled with the astute utilization of opportunities, can position India as a dynamic and influential player in the global arena. The nation's journey unfolds at the intersection of overcoming obstacles and harnessing potential, shaping a future that reflects resilience, innovation, and inclusive development.

Conclusion :

In conclusion, India's journey on the global stage is a multifaceted narrative marked by resilience, innovation, and a commitment to addressing both domestic and global challenges. The nation's active engagement with international organizations, technological advancements, and strategic partnerships underscores its evolving role as a key player in the contemporary world. Despite facing geopolitical tensions and economic disparities, India navigates these challenges with a determination to foster inclusive growth, social cohesion, and diplomatic stability. The nation's commitment to addressing environmental issues, public health concerns, and infrastructural development reflects a comprehensive approach to sustainable development. Opportunities abound as India leverages its demographic dividend, digital transformation, and advancements in renewable energy to propel itself into a leadership position on the global stage. The country's cultural richness, soft power, and collaborative initiatives contribute to shaping a positive image and fostering international relations.

As India actively participates in global forums, collaborates with regional organizations, and contributes to initiatives that address shared challenges, its role in shaping the future of global governance becomes increasingly significant. The ongoing reforms, innovation-driven growth, and emphasis on research and development position India as a dynamic force in various sectors. In the intersection of challenges and opportunities, India's success lies in its ability to navigate complexities with strategic foresight, inclusive policies, and a commitment to sustainable practices. The nation's journey is a testament to its resilience, adaptability, and the pursuit of a future characterized by economic prosperity, social equity, and global influence. As India forges ahead, the world witnesses a nation that embraces its historical legacy while actively shaping a contemporary narrative. The story of India on the global stage is one of continuous evolution, with each challenge met, and every opportunity seized, contributing to the nation's growth, influence, and its role as a responsible global actor.

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India's Journey Towards Superpower : The Role of Changes in the Education Sector

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Abstract:

India's aspiration to become a superpower is intricately linked with its education sector. This research paper explore into the evolution of India's education system and its correlation with the nation's journey towards superpower status. It examines key reforms, challenges, and achievements in the education sector, analyzing their impact on India's socioeconomic development and global standing. Through empirical evidence and case studies, this paper aims to elucidate the pivotal role of education in shaping India's trajectory as a potential superpower.

Keywords: India, superpower, education sector, reforms, socioeconomic development

Introduction:

India's journey towards becoming a global superpower is closely intertwined with the evolution of its education sector.

Over the years, the nation has witnessed significant reforms, technological advancements, and policy initiatives aimed at enhancing access, quality, and relevance in education. From ancient centers of learning to modern digital platforms, education has been instrumental in shaping India's socio-economic landscape and national development agenda. This paper explores the dynamic relationship between India's pursuit of superpower status and the transformative changes in its education sector, highlighting key reforms, challenges, achievements, and future prospects.

Overview of the Role of Changes in the Education Sector

1. Historical Overview of India's Education System

India's education system boasts a rich historical legacy dating back to ancient civilizations like the Indus Valley, where evidence of organized schooling has been found. However, the modern education system in India owes much to the colonial era, particularly the British Raj, which introduced a Western-style education system aimed at producing clerks and civil servants. Post-independence, India underwent significant reforms to democratize education and promote national development. The Kothari Commission of 1964-66, for instance, laid the groundwork for a comprehensive educational framework, emphasizing universal access and social relevance.

2. Policy Reforms in the Education Sector

The Indian government has implemented several policy reforms to address the challenges and shortcomings of the education system. The Sarva Shiksha Abhiyan (SSA), launched in 2001, aimed to achieve universal elementary education by providing free and compulsory education for children aged 6-14 years. Another landmark initiative, the Right to Education (RTE) Act of 2009, made education a fundamental right for children aged 6-14 years, ensuring free and compulsory education for all. The recent introduction of

the New Education Policy (NEP) in 2020 represents a paradigm shift, emphasizing holistic development, flexibility, and digital learning.

3. Technological Advancements and Digital Education

In the digital age, technology has emerged as a game-changer in the field of education. Initiatives like Digital India and SWAYAM (Study Webs of Active Learning for Young Aspiring Minds) have revolutionized teaching and learning practices, making education more accessible and interactive. Digital platforms offer a plethora of resources, including e-books, online courses, and virtual classrooms, transcending geographical barriers and democratizing access to quality education. Moreover, the COVID-19 pandemic accelerated the adoption of digital learning tools, highlighting their potential to transform the education landscape.

4. Skill Development and Vocational Education

Recognizing the importance of skill development in promoting economic growth and employment, the Indian government has prioritized vocational education and training (VET) initiatives. The Skill India Mission, launched in 2015, aims to empower youth with employable skills through industry-relevant training programs. Additionally, schemes like the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) provide financial incentives and recognition to individuals undergoing skill training. By bridging the gap between education and employment, these initiatives contribute to the country's human capital development and economic competitiveness.

5. Challenges and Roadblocks

Despite significant progress, India's education sector engages with various challenges that impede its effectiveness and inclusivity. Persistent issues include disparities in access and quality of education, particularly between urban and rural areas and among different socio-economic groups. Moreover,

inadequate infrastructure, teacher shortages, and outdated curriculum interfere with the delivery of quality education. Addressing these challenges requires concerted efforts from policymakers, educators, and stakeholders to ensure equitable access, improve educational outcomes, and foster innovation in teaching and learning.

6. Achievements and Success Stories

Amidst the challenges, India has achieved notable successes in expanding educational access and improving literacy rates. The country's literacy rate has witnessed steady growth over the years, with concerted efforts towards universalizing primary education. Moreover, numerous individuals and institutions have emerged as beacons of educational excellence, imparting quality education and nurturing future leaders. Success stories abound, from innovative teaching methodologies to transformative grassroots initiatives, underscoring the transformative power of education in empowering individuals and communities.

Conclusion:

1. India's journey to become a big global player depends a lot on how its education system changes. Looking back, how education has evolved in India, from ancient times to the British rule and after independence, shows how important education is for the country's progress.

2. Government policies like Sarva Shiksha Abhiyan (SSA), Right to Education (RTE) Act, and the New Education Policy (NEP) have made education more available, fair, and all-rounded. These changes are making education more flexible, fair, and using digital tools, which are crucial for the modern world.

3. Technology, like Digital India and SWAYAM, is making good education available to more people, no matter where they live. The COVID-19 pandemic made

online learning even more important, showing how useful it can be.

4. The focus on teaching practical skills and job training, like with Skill India Mission and Pradhan Mantri Kaushal Vikas Yojana (PMKVY), is making sure education matches what the economy needs. This helps people develop skills and makes the country more competitive.

5. But there are still big problems, like not everyone having equal access to good education, not all schools having good teachers and facilities, and some subjects being outdated. Fixing these issues needs everyone – leaders, teachers, and people involved in education – to work together.

6. Despite challenges, India is doing well in getting more people educated and improving literacy rates. The literacy rate (the number of people who can read and write) is going up steadily. Many individuals and groups are doing great work in education, helping future leaders and making communities stronger.

In short, changes in India's education system not only show its ambition to become a big player but also its commitment to making progress fair, equal, and long-lasting. By making education better, India can achieve its goal of being a major player globally and making life better for everyone in the country.

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Implications Of Technological Advancements And Automation On The Relationship Between Education And Employment

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Abstract:

Technological advancements and automation are reshaping the global workforce, presenting both opportunities and challenges for education and employment. This research paper explores the multifaceted impact of technological innovations on the relationship between education and employment. Through a comprehensive analysis of current trends, policy frameworks, and case studies, the study examines the evolving skills landscape, labour market dynamics, and the role of education in preparing individuals for the digital economy. Additionally, the paper discusses potential strategies to mitigate the negative consequences of automation while harnessing the transformative potential of technology to create inclusive and sustainable employment opportunities.

Keywords: Technological advancements, Automation , Education, Employment , Skills transformation , Digital divide

, Policy interventions , Future trends, Digital literacy , Lifelong , learning , Industry collaboration , Remote work , Gig economy , Artificial intelligence , Globalization of education and employment.

Introduction:

The rapid pace of technological advancements, including artificial intelligence, robotics, and automation, is revolutionizing industries and transforming job requirements. As machines take on routine tasks, the demand for manual and repetitive skills diminishes, while the need for advanced technical, analytical, and creative skills increases. This shift in labour market demands poses significant implications for education systems worldwide, as they strive to equip individuals with the skills and competencies necessary to thrive in the digital age. This research paper explores the complex interplay between technological advancements, education, and employment, examining how these factors interact and influence each other.

Literature Review:

Previous studies have highlighted the transformative impact of technological innovations on the nature of work and the skills required for employment (Autor, 2015; Brynjolfsson & McAfee, 2014). Automation and artificial intelligence have led to the displacement of certain jobs while creating new opportunities in emerging sectors such as data science, cybersecurity, and advanced manufacturing. Moreover, the digitalization of industries has increased the demand for workers with expertise in technology, digital literacy, and problem-solving skills (World Economic Forum, 2020). However, concerns have been raised about the potential for technological unemployment, widening skill gaps, and exacerbating inequalities in access to education and employment opportunities (Acemoglu & Restrepo, 2018; Frey & Osborne, 2017). Hence, there is a pressing need to

understand the implications of technological advancements on the relationship between education and employment and develop strategies to address emerging challenge Technological advancements and automation have been profoundly impacting the relationship between education and employment in recent years. This section provides a review of key literature discussing the implications of these advancements on education and employment.

Skills Transformation:

Studies by Autor (2015) and Brynjolfsson & McAfee (2014) have highlighted the transformative impact of technology on job requirements. Automation has led to the displacement of routine tasks while increasing the demand for advanced technical, analytical, and interpersonal skills. This shift necessitates a reevaluation of educational curricula to equip individuals with the skills needed for the digital economy.

Digital Divide:

Despite the opportunities presented by technology, the digital divide remains a significant concern. Research by van Dijk (2019) and Warschauer & Matuchniak (2010) emphasizes disparities in access to technology and digital literacy, particularly among marginalized communities and rural areas. Addressing these inequalities is crucial for ensuring equitable access to education and employment opportunities.

Education-Industry Collaboration:

Collaboration between educational institutions and industry stakeholders has emerged as a promising strategy to bridge the gap between education and employment. Research by European Commission (2017) and World Economic Forum (2020) highlights the importance of partnerships in aligning educational programs with industry needs, facilitating work-integrated learning, and promoting lifelong learning initiatives.

Policy Interventions:

Governments play a pivotal role in shaping the education and employment landscape through policy interventions. Studies by Acemoglu & Restrepo (2018) and Frey & Osborne (2017) underscore the importance of adaptive policies to address the challenges posed by technological advancements, including skill mismatches, job displacement, and inequalities. Policy measures such as investments in digital infrastructure, skill development programs, and support for entrepreneurship are crucial for fostering a conducive environment for education and employment.

Future Trends:

Looking ahead, emerging trends suggest continued disruption and transformation in the relationship between education and employment. The rise of artificial intelligence, machine learning, and robotics is expected to further reshape job roles and skill requirements. Moreover, the COVID-19 pandemic has accelerated the adoption of remote work and online learning, highlighting the importance of digital skills and adaptability in the workforce.

Latest Trends:

Remote Work and Virtual Learning: The COVID-19 pandemic has accelerated the adoption of remote work and virtual learning platforms. Organizations and educational institutions are increasingly leveraging technology to facilitate remote collaboration, online education, and skill development.

Emergence of Gig Economy:

The gig economy is witnessing rapid growth, driven by platforms that connect freelancers with short-term projects and opportunities. Technological advancements have enabled individuals to access flexible employment options and pursue diverse career paths.

Augmented Reality and Virtual Reality:

Augmented reality (AR) and virtual reality (VR) technologies are gaining traction in education and training.

These immersive technologies offer interactive learning experiences, simulators for practical training, and virtual classrooms, enhancing engagement and retention.

Demand for Data Analytics and Cybersecurity:

With the increasing digitization of industries, there is a growing demand for professionals skilled in data analytics, cybersecurity, and digital forensics. Organizations are investing in talent development to protect sensitive data and harness the potential of big data for informed decision-making.

Focus on Soft Skills:

While technical skills remain essential, there is a growing emphasis on soft skills such as communication, problem-solving, creativity, and emotional intelligence. Employers recognize the importance of these skills in fostering collaboration, innovation, and adaptability in the workplace.

Rise of Artificial Intelligence (AI) and Machine Learning (ML):

AI and ML technologies are revolutionizing various industries, leading to the creation of new job roles and skill demands. Jobs in AI research, data science, and machine learning engineering are witnessing increased demand. Moreover, AI is being integrated into educational platforms to personalize learning experiences, automate administrative tasks, and provide adaptive feedback to students.

Automation of Routine Tasks:

Automation is increasingly automating routine and repetitive tasks across industries, affecting job roles that involve manual labor or data entry. This trend is driving the need for workers to develop skills that complement automation, such as critical thinking, problem-solving, and creativity. Educational programs need to adapt to prepare individuals for roles that require human judgment and cognitive abilities.

Impact on Traditional Education Models:

Technological advancements are challenging traditional education models and institutions. Online learning platforms, Massive Open Online Courses (MOOCs), and micro-credentialing are offering alternatives to traditional higher education, allowing individuals to acquire skills and credentials at their own pace and convenience. This trend is reshaping the education landscape, blurring the boundaries between formal and informal learning.

Globalization of Education and Employment:

Technology is enabling the globalization of education and employment, allowing individuals to access educational resources and job opportunities across borders. Remote work and virtual collaboration platforms are facilitating cross-border collaboration and enabling organizations to tap into global talent pools. This trend has implications for educational institutions, employers, and policymakers in terms of ensuring quality, accreditation, and regulatory compliance in a globalized context.

Promote Lifelong Learning:

Lifelong learning initiatives should be promoted to enable individuals to continuously update their skills and stay relevant in the evolving job market. This includes providing opportunities for upskilling and reskilling through adult education programs, vocational training, online courses, and professional development workshops. Employers can also play a role by offering training and career development opportunities to their employees.

Expand Access to Education and Training:

Efforts should be made to ensure equitable access to education and training opportunities, particularly for marginalized groups and underserved communities. This may involve investing in infrastructure, expanding online learning platforms, providing financial assistance and scholarships, and

partnering with community organizations to reach vulnerable populations.

Enhance Career Guidance and Counseling:

Career guidance and counseling services should be strengthened to help individuals make informed decisions about their education and career paths. This includes providing information about emerging industries, job prospects, and skill requirements, as well as offering personalized guidance and support to help individuals identify and pursue their career goals.

Research Methodology:

This research employs a mixed-methods approach, combining qualitative and quantitative methods to investigate the implications of technological advancements and automation on the relationship between education and employment. The qualitative component involves a review of existing literature, policy documents, and expert opinions to examine current trends and identify key issues. Additionally, qualitative data will be collected through interviews and focus group discussions with stakeholders, including educators, employers, policymakers, and representatives from the technology industry, to gain insights into their perspectives and experiences. The quantitative component includes statistical analysis of labour market data, surveys of employers and workers, and econometric modeling to assess the impact of technological innovations on employment patterns, skill requirements, and educational outcomes.

Research Design:

This study adopts a mixed-methods research design to comprehensively explore the implications of technological advancements and automation on the relationship between education and employment. The mixed-methods approach allows for the integration of both qualitative and quantitative data, providing a holistic understanding of the phenomenon.

Data Collection:
a. Qualitative Data:

Qualitative data will be collected through semi-structured interviews with key stakeholders such as educators, employers, policymakers, and industry experts. These interviews will explore their perspectives, experiences, and insights regarding the impact of technological advancements on education and employment.

b. Quantitative Data:

Quantitative data will be gathered through surveys administered to students, graduates, and workers in various sectors. The survey will assess factors such as access to technology, skills development, employment outcomes, and perceptions of the role of education in the digital age.

Sampling Strategy:

The sampling strategy will involve purposive sampling for qualitative data collection to ensure representation of diverse perspectives and experiences. For quantitative data collection, a stratified random sampling method will be employed to ensure a representative sample of the target population.

Data Analysis:

a. Qualitative Analysis: Qualitative data analysis will involve thematic coding of interview transcripts to identify key themes, patterns, and trends related to the implications of technological advancements on education and employment. This will be conducted using qualitative data analysis software.

b. Quantitative Analysis: Quantitative data analysis will include descriptive statistics to summarize survey responses and inferential statistics to examine relationships between variables such as technology use, skills acquisition, and employment outcomes.

Ethical Considerations:

Ethical considerations will be paramount throughout the research process. Informed consent will be obtained from all participants, and their confidentiality and anonymity will be ensured. The research will adhere to ethical guidelines and principles of integrity, respect, and beneficence.

Government Policies and Investments:

Governments play a crucial role in shaping the education and employment landscape through policy frameworks, funding allocations, and regulatory mechanisms. Policymakers should prioritize investments in education and training infrastructure, digital literacy programs, and workforce development initiatives to ensure that citizens are equipped with the skills needed for the future of work. Additionally, policies should be enacted to promote inclusive growth, protect workers' rights, and mitigate the negative consequences of automation on vulnerable populations.

Educational Institutions:

Educational institutions have a responsibility to adapt their curricula, teaching methods, and learning environments to meet the changing needs of students and employers. This may involve redesigning courses to incorporate emerging technologies, providing experiential learning opportunities, and fostering interdisciplinary collaboration. Moreover, universities and schools should prioritize diversity, equity, and inclusion to ensure that all students have equal access to quality education and employment opportunities.

Employers and Industry Stakeholders:

Employers play a crucial role in shaping the demand for skills and providing opportunities for employment and career advancement. Businesses should invest in workforce training programs, apprenticeships, and on-the-job learning to develop talent internally and fill skill gaps. Additionally, industry associations and chambers of commerce can facilitate

collaboration between companies and educational institutions to identify emerging skill needs and develop relevant training programs.

Findings and Discussion:

The findings of the research highlight the profound impact of technological advancements on the nature of work and the skills demanded by employers. Automation has led to the displacement of jobs in traditional sectors such as manufacturing, retail, and administrative support, while creating opportunities for employment in high-skilled occupations such as software development, data analysis, and digital marketing. Moreover, the digitalization of industries has increased the demand for workers with interdisciplinary skills, including digital literacy, critical thinking, problem-solving, and adaptability. However, challenges remain in ensuring equitable access to quality education and training opportunities, addressing skill mismatches, and promoting lifelong learning in the face of rapid technological change. The discussion explores potential strategies to address these challenges, including educational reforms, workforce development programs, lifelong learning initiatives, and policies to promote inclusive growth and social mobility.

Conclusion:

In conclusion, technological advancements and automation are reshaping the relationship between education and employment, creating both opportunities and challenges for individuals, communities, and societies. While automation may lead to job displacement in certain sectors, it also presents opportunities for innovation, productivity gains, and the creation of new jobs in emerging fields. Education plays a crucial role in preparing individuals for the changing demands of the labor market, equipping them with the skills and competencies necessary to succeed in the digital economy. However, ensuring inclusive and equitable access to education

and training, promoting lifelong learning, and addressing skill mismatches are essential for harnessing the full potential of technological advancements to create sustainable and inclusive employment opportunities. By understanding the implications of technological advancements on the relationship between education and employment and adopting proactive measures to address emerging challenges, policymakers, educators, employers, and other stakeholders can pave the way for a future where technology serves as a catalyst for positive social and economic change.

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Optimistic Approach Towards The Changes In Education

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Education involved an extreme contribution in the development and empowerment of a nation, and it is predominantly crucial for a country ambitious to become a superpower. Education primarily aims to aware the people to know what is wrong and what is good. Education sector is important part to become India world power in all sectors. Development of any country depends on human development, acceptance of new technology, national security, economic growth, equality all mentioned parts is depend on higher education which leads the backbone of entire system. In 21st century all world moving towards digitalization at same time Indian education system is changed and Indian government changing current education system and it open doors for students to take virtual education, it focus on skill oriented education. New education system gives opportunity to students to choose multidisciplinary subjects. This paper discusses the changes in school education, higher education and challenges in research and innovations, drop ratio, skill based education, internships, and trainings in Indian education system it also deals the new emerging opportunities.

Keywords: Higher Education, Research, Indian Knowledge System.

Introduction:

Education empowers individuals by providing them with awareness, skills, knowledge and tackles to know the world around them. It nurtures serious thinking, imagination,

and problem-solving capabilities, contributing to individual improvement and self-empowerment. Education helps as a powerful tool for collective movement, tolerating personalities to progress their economic and social eminence. It unlocks gates to better job opportunities and enriches the chances of upward flexibility. A well-educated population is a crucial part of financial progress. Education provides entities with the skills essential for the staff, nurturing innovation, efficiency, and affordability on a national and international scale. Education is connected to good health effects. *Dr. Gouri M Manas et al[1]* studies that detect issues and challenges in higher education in India. Educated persons are extra expected to mark well-versed verdicts about their health, foremost to healthier lives and better well-being. Education is important for the progress of involved citizens. It improves a sense of community responsibility, stimulates democratic standards, and contributes to the functioning of a strong equality. Education is a dominant tool in the competition against deficiency. It provides entities with the abilities required to leak the progression of dearth, prominent to better living standards and eminence of life. Education means not only gaining skills for a career; it also underwrites to personal accomplishment and a love for lifetime education. It boosts personalities to discover their welfares and continue learning during survives. Education is a powerful strength behind invention and growth. It arranges the foundation for scientific progressions, technological discoveries and the growth of novel thoughts that contribute to the progress of society. Education shows a role in educating alertness about environmental problems and sustainability.

Objective of Study:
1. To Study the changes in education system.
2. To Study the challenges to accepting new changes in education.

3. To study the changes in research.
4. To study the opportunities and challenges in education sector.
5. To understand the role of Indian Knowledge System.

Research Methodology:

Present study is based on secondary data collected from various books, conferences, seminars, newspapers, journals and internet is used. *Pravat K Dhal et al*[2] presented paper on existing higher education system in India. Researcher tried to cover important aspects such as challenges and opportunities in higher education system. comprising data of new education and current education system in India. New education system aims to provide skill based as well as virtual education to students.

1. **Primary Education:**

The structure of 10+2 has been switched with 5+3+3+4 consisting first five year foundational stage, next three year preliminary and three year intermediate stage lastly four years secondary stage. The curriculum has been modified and made to be more flexible and integrated all over India. Step forward to skipping traditional examination approach and made it continues evaluation system. Changes in education aimed to taking complete transformations to the present education system. It efforts on a additional holistic and flexible approach, containing variations in curriculum, pedagogics, assessment and evaluation methods, and the entire structure of education.

2. **Higher Education:**

Current education system is specific subject or discipline bounded but new education system gives multi-disciplinary and compressive approach to education, permitting students to choose major and minor subject across different discipline. It gives a multiple entry and exit option to undergraduate program students. Flexibility to students to choose favourite subject for your degree programme simultaneously some credit

students can earn using online certificate course, internships, research projects, on job training. NEP aims to give vocational training to students to enhance employability in higher education.

3. **Skill based Education:**

Now a days population is increasing day by day simultaneously job opportunity is rises due requirement of society. Current education system not that much skill based education. In NEP it is full of skill oriented courses and internships it gives a new idea to students to start up their own business. Change in Assessment and Evaluation process will be Final performance is based on examination in current system. Changes will be like continuous and comprehensive evaluation it is more general assessment that includes determinative and collective approach.

4. **Challenges to provide training to students:**

The current syllabus/curriculums convey only theoretical knowledge to the students which not facilitated them to stand on their feet. New education system provides training, skill bases job oriented program/courses results they get the employment opportunities once they received degree. In India only few institutions has that much infrastructure, man force, tie-ups with other institutions and industries this is big challenge to provide quality based education to students. Day by day new colleges and universities increasing only few of them has good infrastructure and sufficient space for extra-curricular activities. New education system is skill and training oriented it requires decent infrastructure for delivering proper training to students.

5. **Enrolment Ratio:**

It has been noticed that drop ratio is growing day by day in colleges and universities. Most of the students are taking gap due to lack of financial conditions also few of them taking break because they don't want to learn because jobs. It

has been observed that after COVID-19 many peoples lost their jobs and financial condition is very worst many students diverted to do jobs. Now a days many online courses available this is one of the reason for increasing drop out ratio of students.

6. **Inclusion IKS:**

Indian Knowledge System is one of the oldest knowledge systems. NEP promotes the use of mother tongue or local language to better understanding in teaching learning process. Ancient India is knowledge rich country in world this knowledge is available basically in Sanskrit and different local languages. Current education system instruction medium is different across different state leading to dissimilar linguistic education. New system inspires use of regional or local language as instruction medium. Aim of NEP is to explore our ancient knowledge modify it and use for different purpose.

7. **Economic Growth:**

Current education system is theoretical knowledge dominated it has some restriction to students to attain regular colleges, classes and practical's. New education system gives some freedom to students to complete their some credits through online mode, internships & training credits also included. New system gives online credits and internships. It is beneficial to students to do part time job or business to become financially strong. Superpowers need to be competitions all over the world in every sector. changes in education covers all around growth and awareness in Indian society it helps the country to grow economic condition, high gross enrolment ratio in education, technically expert staffs, well trained youth and skill based education help India to be superpowers.

8. **Changes in Research:**

Current education system is also promotes for research education. New innovation as well using ancient information we can explore information it will beneficial for society. NEP

2020 inspires the formation of research-intensive campuses and the advancement of research-oriented activities. In existing system research is performed in specific colleges and universities. Changing education system highlights the improvements in research culture at all level critical thinking and education. Ph.D. in current system is prolonged and rigid structure. Ph.D. program in new system is multidisciplinary approach and providing multiple entry and exit option during research drive.

Summary:

Education is most important sectors of every nation to become superpower. Change in education system leading to move one step forward to become slogan true given by Prime minister "Aatm-Nirbhar Bharat". In this paper discussed that the changing primary and higher education its advantages and disadvantages. New education includes multi-disciplinary approach it leads students to choose their interesting subject as major or minor simultaneously student can study their regular degree subjects. Changing provision of Ph.D. research work provides multiple entry and exist options. IKS is one of the important part of new education system it is our own system it helps nation to become superpower. It is essential to take initiative to develop infrastructure, laboratory in institution and universities to provide proper training and knowledge to students. India is multi traditional country in every state different language, culture, rituals new education system aims to be study in local language leads to holistic approach.

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Changes in Teacher Education in NEP 2020: A Comparative Study

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Abstract

Thirty-four years after the publication of NPE 1986, the Indian government unveiled the National Education Policy 2020 (NEP 2020) in July 2020. Significant and crucial adjustments to the educational system, including teacher preparation, are suggested under the recently adopted National Education Policy. NEP 2020's goal of improving India's educational system includes significant legislative changes pertaining to teacher education. With an emphasis on teacher education specifically, the current study examines the salient characteristics of the National Education Policy 2020 in relation to earlier commissions and education programs. The National Curriculum Framework for Teacher Education (NCFTE) and the updated four-year Integrated Teacher Education Program (ITEP) are two of the significant curriculum revisions that are discussed in detail in this article. Additionally, the report also emphasizes how NEP 2020 aims to enhance the caliber of research in the field of teacher education by providing financial support. In summary, this study offers a critical evaluation of the recently implemented education policy concerning teacher education and its potential to revolutionize the Indian education system.

Keywords- NEP 2020, Teacher education, ITEP, Education policy, Indian Education system

Introduction

India's National Education Policy (NEP) 2020 is a comprehensive reform of the current educational system that

aims to make it more multidisciplinary, flexible, holistic, 21st-century, and focused on highlighting each student's individual abilities. Starting with early childhood care and education (ECCE) and continuing through higher education, the NEP 2020 makes a number of noteworthy recommendations for educational reform. The NEP 2020 places a strong emphasis on teacher education, acknowledging that educators play a critical role in raising the standard of education for all students. Changes in NEP 2020 have affected the way teacher education is structured and taught, as well as how technology is used in the classroom and how much emphasis is placed on teachers' ongoing professional development. This study aims to examine the evolution of teacher education in independent India, as evidenced by the work of education commissioners including the Radhakrishnan, Mudaliar, and Kothari commissions, as well as NEP 1986 and POA 1992. The NEP 2020 teacher education guidelines will also be examined in this study. The study's overall goal is to compare NEP 2020 with earlier policies and offer a thorough examination of the policy's teacher education requirements. This research will help identify areas for further study and policy action in teacher education, as well as add to the ongoing conversation about education policy in India.

Rational of the study

The goal of the NEP 2020 is to completely overhaul the educational system in India, which is a substantial change to the current one. The purpose of the study is to assess how the NEP 2020 stacks up against earlier teacher education commissions and policies. The study attempts to determine the parallels and divergences in their approaches to teacher preparation through this comparison. The study can also point out the areas that require improvement and evaluate the advantages and disadvantages of earlier commissions and policies pertaining to teacher education. The results of this

study can add to the current conversation about educational reform and educate educators and policymakers on the need of high-quality teacher preparation programs.

Objectives of the Study

- To examine how teacher education has evolved in India since independence.
- To evaluate NEP 2020 critically, paying particular attention to Teacher Education.
- To assess how NEP 2020 stacks up against earlier teacher education commissions and initiatives.

Methodology

The current study was carried out using a qualitative research methodology technique. To accomplish the goals, document analysis—or, more accurately, content analysis—has been employed.

Source of Data

Primary and secondary sources have both been used in the data collection process. Books and government reports are examples of primary sources. Research papers and articles from different publications, data gleaned from websites, and newspaper pieces are examples of secondary sources.

Analysis and Interpretation

Different education commissioners and policies reflect the different stages of growth that teacher education has seen in independent India. An examination of the evolution of teacher education in India is provided below.

Radhakrishnan Commission on teacher education:

The Indian government established the Radhakrishnan Commission, often called the University Education Commission, in 1948 to assess the quality of university education in the country and offer suggestions for improvement. In its 1949 report, the commission led by Dr. S. Radhakrishnan offered several suggestions for enhancing the nation's teacher training program. The panel placed a strong

emphasis on educators' contributions to the nation's improved future. The construction of teacher training colleges was one of the main suggestions made by the Radhakrishnan Commission to enhance the quality of teacher education, which will directly affect the nation's educational system. The panel also emphasized the importance of practicality and relevance in teacher education in light of the nation's evolving social and economic requirements. The commission also suggested creating a thorough curriculum for teaching that addresses both the theoretical and practical facets of education. The commission also suggested that one should only be eligible for the M.Ed. program after having taught for a few years. Regular refresher courses should be used to guarantee teachers' professional capability. (Page 116 of Mishra, 2021).

Mudaliar Commission on teacher education:

The Indian government established the Mudaliar Commission, often known as the Secondary Education Commission (1952–1953), to assess the status of secondary education in the nation. The need for more qualified teachers was emphasized in this report. The commission suggested that two types of teacher training be implemented in order to enhance the personal qualities, educational background, and professional qualifications of teachers. The first would be a two-year program for individuals who have completed the school leaving certificate or higher secondary school leaving certificate, and the second would be a one-year program for graduates. (Page 166, Secondary Education Commission Report, 1952–1953) The commission recommended that graduating instructors participate in a two-year teacher training program, but it also noted that financial difficulties & teachers shortage would prevent this from happening right now.

The panel recommended that the Department of Education and the training colleges work closely together, and that the teacher-training institution be in charge of helping

during the in-service phase of teacher preparation. This includes offering seminars, conferences, short, intense courses, practical training, refresher courses, and other resources. The commission suggested making M.Ed. courses open to qualified graduate instructors with a minimum of three years of classroom experience.

Kothari Commission on teacher Education:

The Government of India established the Kothari Commission, formerly known as the Indian Education Commission (1964–1966), as an ad hoc commission to review the entire framework and regulations of the country's educational system and to provide a vision and development plan for the years following independence. The Kothari Commission offered important suggestions about teacher education in addition to covering a wide variety of educational topics, such as the development of scientific research and cultural advancement, the structure of education, and its socioeconomic environment.

- Bettering the caliber of teacher preparation programs;
- Integrated Teacher Education Courses
- Teacher Education Institution Establishment;
- Pre-service and In-service Training;
- Specialized Training for Various Levels;
- Teachers and Teacher Education Status

Teacher Education in NPE 1986

When it was put into effect in India in 1986, the National Policy on Education (NPE) served as a major foundation for the reform and revamping of the nation's educational system. Additionally, it placed a strong focus on teacher education, acknowledging that educators have a critical role in determining the direction of education. Important facets of NPE 1986's Teacher Education include:

- Pre-service and in-service training;
- District Institutes of Education and Training (DIETs);

- Enhancement of Teacher Quality and Status.
- The National Council for Teacher Education (NCTE)
- Curriculum Revision
- Technology Use
- Special Orientation for New Curriculum
- Research Encouraging the Improvement of Pedagogical Strategies and Educational Content.
- Community Involvement: Teachers were urged to incorporate the community into the teaching process and to be conscious of the surrounding environment.
- Emphasis on National Integration and Values

Through its emphasis on teacher education, the NPE 1986 sought to establish a strong framework that would both improve teachers' standing and guarantee that they were prepared to handle the demands of India's changing educational landscape. The strategy aimed to implement extensive changes in teacher education because it acknowledged that there is a direct correlation between the caliber of instructors and the caliber of education.

Teacher Education in NEP 2020

The goal of the policy is to transform India into a knowledge-based society with an emphasis on the overall development of pupils. As a fundamental element of the NEP 2020, teacher education acknowledges that educators are the backbone of the educational system and play a critical role in shaping the destiny of the nation. The following facets of teacher education are highlighted in the NEP 2020:

- **4-Year Integrated B.Ed. Program**
  A four-year integrated Bachelor of Education (B.Ed) program is suggested by NEP 2020 as the minimal degree requirement for teaching. This program offers a variety of education-related disciplines in addition to specializations, with the intention of being multidisciplinary. This method seeks to develop

instructors with a wide knowledge base, pedagogical awareness, and in-depth subject-matter expertise.

- **National Professional Standards for Teachers (NPST)**
  By 2022, the policy suggests developing National Professional Standards for Teachers (NPST). The National Council for Teacher Education (NCTE), in collaboration with other organizations, will create the NPST, which will specify the requirements for educators at various career phases. The goal of this is to raise the bar for instruction across the nation.

- **Teacher Recruitment and Career Path**
  The goal of NEP 2020 is to guarantee merit-based and transparent teacher recruitment. In order to lessen linguistic barriers and improve community involvement, it highlights the necessity of placing teachers as much as possible in their local communities or areas. Along with providing a clear path for merit-based career advancement, the policy aims to retain and inspire high-caliber educators.

- **Continuous Professional Development (CPD)**
  The policy requires teachers to complete 50 hours of Continuous Professional Development (CPD) annually in recognition of the value of lifelong learning. Teachers can get this training in a variety of ways, including online platforms, to make sure they are current on the most recent pedagogical approaches and subject matter.

- **Teacher Education Institutions (TEIs)**
  According to NEP 2020, all teacher preparation will take place in multifunctional colleges and universities by 2030. By doing so, a more integrated and comprehensive approach to teacher education will be

promoted, breaking the isolation of TEIs from the greater academic community.

- **Use of Technology in Teacher Training**
  The policy emphasizes how technology may improve teacher preparation. To aid in the professional growth of educators, it recommends creating digital libraries, online resources, and content. This covers both subject-matter expertise and instructional strategies that make use of technology in the classroom.
- **Reforms in Current TEIs**
  The current teacher education institutions will undergo structural and organizational changes in order to conform to the updated vision for teacher education. A strong accrediting system will be implemented to guarantee quality, and subpar and inoperable TEIs will be closed.

Comparison between NEP-2020 and previous policies with reference to teacher education

Objectives

Previous Policies:

The focus was more on increasing the number of teachers to meet the demand in schools, with less emphasis on the quality of training.

There was an emphasis on minimum qualifications for teaching at various levels but not necessarily on the continuous professional development of teachers.

NEP 2020:

NEP 2020 places a strong emphasis on both the quality and quantity of teachers. It aims to attract the best talents into teaching and to ensure high-quality teacher education.

It focuses on the continuous professional development (CPD) of teachers and introduces comprehensive changes in the recruitment, training, and career path of teachers.

Structure and Duration of Teacher Education Programs
Previous Policies:

Teacher education programs, such as the Bachelor of Education (B.Ed), were generally of one-year duration, later extended to two years without much change in the curriculum structure.

The training was more theoretical, with less emphasis on practical, hands-on teaching experiences.

NEP 2020:

NEP 2020 proposes a four-year integrated B.Ed. program as the minimum degree qualification for teachers by 2030. This program is designed to be multidisciplinary, providing strong subject knowledge, pedagogical knowledge, and practical teaching skills.

Existing teachers are encouraged to take up professional development courses and are expected to complete a minimum amount of continuing education every year.

Curriculum and Pedagogy
Previous Policies:

The curriculum for teacher education often lacked integration with contemporary pedagogical practices and was criticized for not being in sync with the needs of the modern classroom.

There was less focus on the development of soft skills, critical thinking, and the ability to adapt to changing educational technologies.

NEP 2020:

NEP 2020 emphasizes the importance of revising and revamping the curriculum of teacher education to include the latest pedagogies, technologies, and methodologies, including online teaching methods.

It promotes the development of soft skills, digital literacy, critical thinking, and a deep understanding of learner psychology and development.

Governance and Quality Assurance
Previous Policies:
    Teacher education institutions (TEIs) were regulated by multiple bodies, leading to overlapping regulations and varying standards of quality.
NEP 2020:
    NEP 2020 proposes the establishment of a single body for the oversight of all stages of education including teacher education, which is expected to ensure uniform standards and reduce bureaucratic layers.

    It introduces stringent measures for the accreditation and continuous monitoring of TEIs to ensure quality education.
In Conclusion
    NEP 2020 is bringing about a paradigm shift in teacher education by emphasizing modernity, quality, and teachers' holistic growth. NEP 2020 seeks to cultivate a teaching workforce that is more dynamic, responsive, and successful by placing a strong emphasis on integrated courses, ongoing professional development, and a revised curriculum that incorporates the newest pedagogies and educational technologies. This stands in contrast to earlier programs that had less all-encompassing measures for raising the standard of teacher education and were more concerned with satisfying quantitative goals. In terms of teacher education, the NEP 2020 marks a substantial shift from previous commissions and education strategies. It acknowledges the significance of ICT in teacher education and teachers' ongoing professional development, gives more flexibility, and lays a stronger emphasis on training and development. Although the prior commissions and policies emphasized the need of high-quality teacher preparation, NEP 2020 adopts a more thorough and integrated strategy. If the new policy is effectively put into practice, it has the potential to greatly raise the standard of education in this nation and produce a highly qualified

teaching staff that can both benefit students and advance the nation's overall growth.

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Unravelling The Power Of Neuro-Linguistic Programming (NLP): A Comprehensive Exploration

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Abstract:

Neuro-Linguistic Programming (NLP) has emerged as a powerful tool for personal development, communication enhancement, and behaviour modification. In this article, we delve into the principles, techniques, and applications of NLP, exploring its origins, theoretical foundations, and practical implications. Through an in-depth analysis of key concepts and case studies, we highlight the transformative potential of NLP in various domains, from therapy and coaching to business and education. By understanding the underlying mechanisms of NLP, individuals can harness its techniques to achieve personal and professional growth, foster better relationships, and unlock their full potential.

Key words- Neuro-Linguistic Programming, Modelling, Coaching and Personal Development

Introduction:

Neuro-Linguistic Programming (NLP) is a methodology that aims to understand and change human behaviour patterns. Developed in the 1970s by Richard Bandler and John Grinder, NLP draws on insights from cognitive psychology, linguistics, and behavioural modelling to provide practical tools for communication, personal development, and therapeutic intervention. At its core, NLP posits that our subjective

experience is shaped by the interaction between neurological processes, language patterns, and behavioural patterns. By examining and modifying these patterns, individuals can achieve profound shifts in perception, communication, and behaviour. In this article, we explore the fundamental principles of NLP, elucidate its core techniques, and examine its applications in diverse fields.

Core Principles of NLP:

Sensory Modalities: NLP identifies three primary sensory modalities through which individuals perceive and process information: visual, auditory, and kinaesthetic. By understanding an individual's preferred modality, practitioners can tailor communication and interventions to enhance rapport and effectiveness.

Representational Systems: NLP categorizes human experiences into visual, auditory, kinaesthetic, olfactory, and gustatory representations. By recognizing the dominant representational system in an individual, practitioners can gain insights into their thinking processes and tailor interventions accordingly.

Sub modalities: Sub modalities refer to the finer distinctions within sensory experiences. By manipulating sub modalities such as brightness, size, and location, individuals can alter their subjective experiences and overcome limitations or negative patterns.

Anchoring: Anchoring involves associating a specific stimulus with a desired state or emotion. By creating and triggering anchors through sensory cues, individuals can access resourceful states and manage their emotional responses in various situations.

Key Techniques of NLP:

Reframing: Reframing involves changing the perspective or meaning of a situation to elicit different emotional responses and behaviours. By reframing limiting beliefs or negative

interpretations, individuals can transform obstacles into opportunities and facilitate personal growth.

Meta-Modelling: The Meta-Model is a set of language patterns designed to uncover and challenge distortions, deletions, and generalizations in communication. By asking precise questions and clarifying ambiguous statements, practitioners can enhance understanding, resolve conflicts, and facilitate change.

Milton Model: Named after the renowned hypnotherapist Milton H. Erickson, the Milton Model comprises language patterns that induce trance states, facilitate unconscious processing, and promote therapeutic change. By using vague language, presuppositions, and embedded commands, practitioners can bypass conscious resistance and access the subconscious mind.

Swish Pattern: The Swish Pattern is a technique used to replace unwanted behaviours or responses with desired alternatives. By visualizing a trigger for the undesired behaviour and swiftly replacing it with a preferred image, individuals can rewire their neural pathways and establish new patterns of thinking and acting.

Applications of NLP:

Therapy and Counselling: NLP techniques are widely used in therapeutic settings to treat phobias, PTSD, anxiety, depression, and other psychological disorders. By providing tools for reframing negative experiences, managing emotions, and enhancing self-awareness, NLP empowers individuals to overcome mental health challenges and achieve holistic well-being.

Coaching and Personal Development: NLP is extensively employed in coaching and personal development to help individuals clarify goals, overcome obstacles, and unleash their full potential. By utilizing techniques such as goal setting,

visualization, and belief change, NLP coaches facilitate self-discovery, growth, and transformation.

Communication and Influence: NLP offers valuable insights and strategies for improving communication, building rapport, and influencing others. By understanding nonverbal cues, matching and mirroring behaviours, and adapting language patterns, individuals can establish rapport, resolve conflicts, and persuade others more effectively.

Business and Leadership: NLP techniques are increasingly applied in business and leadership contexts to enhance interpersonal skills, leadership effectiveness, and organizational performance. By fostering a culture of communication, collaboration, and continuous improvement, NLP empowers leaders to inspire and motivate their teams, drive innovation, and achieve sustainable success.

Utilizing Neuro-Linguistic Programming (NLP) techniques in education can significantly enhance teaching effectiveness, improve student engagement, and foster a positive learning environment. Here are several ways NLP can be applied in education:

Understanding Learning Styles:

NLP recognizes that individuals have different preferred sensory modalities (visual, auditory, kinaesthetic) for processing information. Teachers can use this knowledge to tailor their teaching methods to accommodate diverse learning styles. For example, incorporating visual aids, providing auditory explanations, and integrating hands-on activities can cater to the needs of various students.

Building Rapport:

Building rapport with students is essential for effective teaching and communication. NLP techniques such as matching and mirroring body language, tone of voice, and language patterns can help teachers establish rapport quickly and connect with their students on a deeper level. This

connection fosters trust, respect, and collaboration in the classroom.

Enhancing Communication:
Effective communication is key to conveying information clearly and engaging students in the learning process. NLP provides tools for improving communication skills, such as using precise language, asking empowering questions, and giving constructive feedback. Teachers can utilize these techniques to create a supportive learning environment where students feel heard, valued, and motivated to participate.

Setting and Achieving Goals:
Goal setting is an integral part of the learning process, empowering students to take ownership of their academic success. NLP techniques such as the Well-Formed Outcome process can help students set clear, achievable goals by identifying specific outcomes, defining success criteria, and developing action plans. Teachers can guide students through this process to foster self-awareness, resilience, and goal attainment.

Overcoming Limiting Beliefs:
Many students face self-limiting beliefs that hinder their academic performance and personal growth. NLP offers techniques for identifying and reframing these limiting beliefs, such as the New Behavior Generator and the Belief Change process. By challenging negative thought patterns and replacing them with positive beliefs and empowering beliefs, students can overcome obstacles, build confidence, and unleash their full potential.

Facilitating Memory and Recall:
NLP techniques can enhance memory retention and recall by leveraging visualization, association, and anchoring techniques. Teachers can incorporate mnemonic devices,

guided imagery, and memory palace techniques to help students encode, store, and retrieve information more effectively. By making learning more memorable and engaging, these techniques can improve academic performance and long-term retention of knowledge.

Managing Emotions and Stress:

Emotional regulation is essential for effective learning and academic success. NLP offers strategies for managing emotions and reducing stress, such as the Circle of Excellence and the Visual-Kinaesthetic Dissociation technique. Teachers can teach students these techniques to help them cope with exam anxiety, performance pressure, and other stressors, enabling them to stay calm, focused, and resilient in challenging situations.

Incorporating NLP techniques into education requires training, practice, and ongoing professional development for teachers. By integrating NLP principles and strategies into teaching practices, educators can create a supportive and empowering learning environment where students thrive academically, socially, and emotionally.

Conclusion:

Neuro-Linguistic Programming (NLP) represents a potent framework for understanding and transforming human behaviour. By leveraging principles of neurology, language, and behaviour, NLP provides practical tools for communication, personal development, and therapeutic intervention. From therapy and coaching to business and education, NLP offers versatile applications that empower individuals to overcome challenges, achieve goals, and lead fulfilling lives. As our understanding of the human mind and behaviour continues to evolve, NLP remains a dynamic and invaluable resource for unlocking human potential and fostering positive change.

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Blended Learning And Music: Time's Demand

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Introduction:

In traditional teaching methods, students learn through memorization skills, while in modern education systems, students learn through human-environment interaction. Unlike the stressful learning of the old education system, students in the new school find learning and grading very easy and fun. Incremental learning is common in both old and new school systems. In today's technological environment it's imperative to incorporate new technology into all aspects of life. We all are aware of the importance, necessity and power of blended learning as well as the fact that teachers who use the blended learning may help students study at any time, any place and at any speed by utilizing adaptive digital content. The rise of digital learning platforms has had a significant impact on educational institutions eventually pushing traditional approaches to the sidelines. However, both the technology and traditional approaches are in demand today. All is about finding the right balance between the two for effective learning.

Keywords: Blended Education, Technology, Teaching Learning Techniques, Music Education.

Blended Education:

India is a developing country and since technology is always changing and affecting every part of our life, it is important to learn about and educate ourselves on these new technologies. It's critical to keep in mind that evolving means

advancing to the next stage without completely destroying the previous one or utilising the best aspects of both the worlds - the benefits of the new and the advantages of the old. In the context of education, we can refer it as blended learning. Hybrid learning or blended learning, is an educational system that blends traditional place-based classroom approaches with online educational resources and online engagement opportunities. The skill of blending digital learning tools with traditional face to face classroom instruction. It is not simply a blend of online and face to face modalities but rather a well-planned combination of relevant activities in both forms. The combination calls for taking into account a number of factors, the two most crucial of which are learning outcomes and a learner centred teaching environment.

Blended learning in Music :

The application of blended learning as a creative teaching strategy to *develop technical skills, performance techniques and musical skills.* Music is an abstract art. With regard to the nature of the teaching method of the subject, implementing a new approach for teaching and learning process through Blended learning especially for Oriental Music instructions presents a significant benefit for teachers to teach the art proficiently.

Blend of online environment and traditional teacher-student(s) class method is essential. For music subject Blended learning course is designed by proportionating 50 percent of face-to-face learning and 50 percent of online learning. As Music is a performing art, much of the time used in class is dedicated to rehearsal or Riyaz purpose. The theoretical component of music is information-based. It usually communicates information to the students and practical components are performance-based which, involves the building of practical skills that the student is expected to increase. There are many applications for theory purpose.

With regard to music subject, we have to use all the apps very thoughtfully so as to introduce and give the detailed knowledge to students effectively. We have to take many points under consideration. Various applications used for learning music in blended learning. It must give a favourable environment to introduce technology.

There are various Meeting application such as Zoom, Google meet, Webex, Skype Microsoft team, Jitsi, Big Blue Button Teaching and learning music online, using audio tools and/or video conferencing for online Music Teaching.

Online teaching apps Smartboards, Interactive display and accessories, Blackboard, Edmodo, Teach mint, Class plus, Schoology, Moodle, EDX for syllabus designing, Provide course content, exam conduction, assignment, controlling system, making announcements, class discussions, Grading, results, Share Content (Videos, Links, Images) efficient lesson plans Practical demonstrations of students for knowledge construction (For practical lessons only). New media integrations such as audio and video materials usage

We can use convenience sampling, the questionnaires implemented in the Google Forms app and sent via online methods

Google sites is "An elegant way to publish text, images, some external content and content from Google Drive and other Google sources to the web. If we use G Suite, the new Google Sites is one of the fastest - and simplest - ways to build a website at work, you can create web pages that display nicely on any device.

There are many Paid and free Different Music Apps. Apps like Riyaz, Saregama classical, Classical music radio, IDAGIO, India classical raagas in which details of raaga is provided, SwarAlap, Indian Music Art, Swaradhara Music Acedemy, Soor Malhar, Raga Melody, Raag Parichay, Komal Gandhar, Learn Indian Music, Sursadhana etc.

- Itunes also consist of many applications suitable for music teaching or Riyaz purpose
- From Youtube we can share many educational links of raags and difficult concepts.
- Video maker app to make videos and post in social media.
- Work with Google Docs, Calendar, Gmail, Drive, and Forms.
- App such as Learn music theory with sonid for theory
- Through all this above apps we can cover up theoretical part After this there are several apps for practical part
- Apps such as Band Garageband record play-a-long songs for your band and rehearsal using your iPhone/iPad
- Fingering Charts for playing air vaadya such as flute, Harmonium ect.
- How to Practice, Musicians to Listen to, Practice Recordings
- See the Band & General Music Classroom
- Meet Miss Barn
- Merukhand for development of swars,
- Apps such as Piano or another instrument who don't have instrument with them
- Apps such as swarameter to tune your instruments.
- Vox guru for Karnatak sangeet
- Riyaz app for Practicing regularly.
- Sursadhak taanpura droid, ishaala, for taanpura instrument
- Harmony helper [practice singing and harmonising.
- Complete vocal technique
- Music school interval and chords
- Rhythm teacher beats

Important features and benefits allow for student centred learning.

It increases student engagement and interaction between teachers and students.

- Time management and adaptability.
- Consistency and cost effectiveness
- Learners have more control over their learning environment, which allows for a more adaptable teaching and learning environment.
- Data tracking is becoming more popular.
- Simple and convenient.
- Increased learning abilities.
- Increased access to information.
- Improved ability to personalise learning potential for individual advancement.

Drawback of blended learning in Music

- Due to the specifics of music higher education, there are two main categories of disciplines—each with their own characteristics and problems: theoretical lessons and performance lessons/applied skills. Theoretical lessons are easier to transmit and organize in online environment, due to the predominantly informational contents, unlike the applied ones, in which the emphasis is on the development of individual and group musical skills. For performance lessons, the teacher cannot correct the student's posture or finger position in online lessons and cannot approach techniques such as playing pieces for piano using four hands, which are essential for demonstrating sound, rhythm, and phrasing, but are not adaptable to the virtual context.
- For the collective performance lessons, such as chamber music, string quartets, choirs, and orchestras, adapting to the online environment means losing the

specificity of these disciplines, as this approach leads to loss of features of dynamicity, expressivity, and interactivity, all of which are crucial factors for enhancing students' performance skills.

- Due to this technology, it becomes easy for all along with it also has certain limits for some discipline.
- The result of knowledge or guidance which we get through face-to-face learning seems to be difficult in online technique.
- Definitely no doubt Digitalized app has changed the scenario and is helping us a lot for delivering knowledge of our subject, expressing ourself and our subject key points very effectively and creatively but then also in our music subject, as it is performing art it can't replace guru shishya Parampara. Means the taalim and Sanskar which student gets by Sina b Sina taalim.
- Practical problems related to technological complications arises. In the case of individual and group practical subject matters, problems have arisen such as: video and audio quality because of the platforms or the quality of personal devices, lack of physical proximity and eye contact, internet connection, environmental conditions conducive to study, lack of personal musical instruments, impossibility of synchronous performance because of technical conditions, which led to a forced adaptation/replacement of specific activities
- The lack of in-person interactions between musician-audience or learner-teacher and the absence of students' performative experience, were major aspects that could not be transferred to the virtual environment.
- The online context limits the interpersonal experiences leading to a sense of loss of social connections due to the lack of socializing opportunities and lack of

collective musical activity. The creativity, development, talent of student which developed in group, Riyaz is lacking somewhere.

- One of the limitations of this way of teaching is the lack of technical skills in both the teacher and the student especially in rural areas and remote areas students as they get low exposure to technology world which prevent the exclusive focus on the expressive interpretation. Even in the case of students with advanced technical skills, physical interaction is necessary for their progress.
- We can teach any Sugam sangeet or light music song to student by these online methods but we cannot clear the baarik harkatien and specifications of songs
- We can teach the student all types of singing styles of Indian classical music but we cannot express the raga depth and rasa online.
- Technology can help to understand the music subject but cannot replace the guru. Not only music I think online is difficult for every fine art.

Conclusion:

Hence, we reach to the conclusion that Music is developed from the base of traditional learning but due to the times need we all are taking all necessary advantages of ICT in our respected subjects which is very suitable and appropriate. These online degrees represent an additional tool a university may employ to reach and educate its ever-expanding community". The subject itself requires one to one coaching. Improvisation, extempore performance, and music creation are challenging competencies where students would not be able to achieve individually. Hence, a mixed instructional design model combining both the features of objectivist and constructivist methods of instructing and learning would be a distinctive strategy to be utilized for intensive Blended

Learning course. Undoubtedly this system of teaching is very efficient and very useful for development and growth of our subject. Music is a performing art and the whole and sole depends upon performance. I think the training and confidence of performing in front of audience which students get in guru shishya Parampara is somewhere lacking in this method due to less interaction with audience...

A challenging aspect could be also the need to adjust to a new study environment and to the absence of the non-verbal and immediate communication with teachers which could negatively impact the students' performance. At last, the blending of both the techniques is very much essential for the betterment of the such art subject. Any technique alone cannot be beneficial.

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An Analysis Of The Relationship Between India's Gross Domestic Product And Fiscal Deficit

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Abstract

The connection between the fiscal deficit and GDP, two important measures of a nation's economic health. A country's GDP is the total monetary worth of all goods and services produced inside its boundaries over a given time period, usually quarter or year. Conversely, the gap between a government's total revenue and total expenses for a fiscal year is known as the fiscal deficit. Economists, investors, and policymakers all need to comprehend how GDP and fiscal deficit interact. A large fiscal deficit in relation to GDP may be a sign of excessive government expenditure, which could result in inflation, debt buildup, and unstable economic conditions. On the other hand, a low fiscal deficit as a percentage of GDP may indicate responsible fiscal management, promoting stability and long-term economic growth. This abstract examines a number of variables, such as economic cycles, structural changes, government policies, and external shocks that affect the link between GDP and fiscal deficit. It also looks at how various budget deficit levels affect employment, investment, GDP growth, and inflation. The analysis emphasizes how crucial it is to keep fiscal policy balanced in order to ensure fiscal sustainability and encourage long-term economic growth. To avoid negative outcomes like

inflationary pressures, debt crises, and economic downturns, policymakers must carefully balance maintaining fiscal discipline with boosting economic activity through government spending. To sum up, this abstract emphasizes the intricate and dynamic link that exists between GDP and fiscal deficit, highlighting the importance of prudent fiscal management in fostering growth, stability, and prosperity in the economy.

Keywords: GDP, fiscal deficit, exchange rate, inflation, and Relation of GDP & Fiscal deficit.

Introduction

The relation between the government's fiscal deficit and GDP growth is an important aspect of macroeconomic policy. The difference between government and fiscal deficit. GDP growth measures an increase in the value of goods and services provided in a nation over a given period of time, as opposed to spending and revenue. In the Indian context, there has been a great deal of discussion and analysis surrounding the relationship between these two variables. For a long time, the Indian government has struggled with the problem of a fiscal imbalance. The primary cause of this has been the high ranks of government. Consumption, particularly for welfare initiatives, and a small tax base. Due to this, the government has been forced to borrow money in order to pay for its costs, which has raised the fiscal deficit. Policymakers have been very concerned about this since it effects the state of the economy as a whole as well as the government's finances. Over the past few decades, India has also seen significant GDP growth at the same period. The nation has had some of the fastest growth rates in the India.

Meaning of GDP

GDP stands for Gross Domestic Product. It is a measure of the total value of all goods and services produced within a country's borders during a specific period, typically annually or quarterly. GDP is commonly used as an indicator

of a country's economic health and the size of its economy. It encompasses the value of all final goods and services produced by businesses, households, and the government within the country, regardless of ownership. GDP can be calculated using three approaches: the production approach, the income approach, and the expenditure approach.

Factors Effecting on GDP

Internal Factors:

1) Consumption: One of the main factors affecting GDP growth is household consumption expenditure levels. Usually, higher consumption denotes an improved economy.
2) Investment: Investments in capital goods, technology, and infrastructure made by the public and private sectors both considerably boost GDP growth.
3) Government Spending: Spending by the government on products and services, welfare, infrastructure, and other projects can stimulate the economy and increase GDP growth.
4) Exports and Imports: Net exports (exports minus imports) contribute to GDP. Higher exports can lead to increased GDP, while higher imports can have the opposite effect.
5) Employment and Wages: Wage rates and employment levels have an impact on consumer spending, which then has an effect on GDP.

External Factors:

1) Global Economic Conditions: A nation's GDP can be impacted by trade, investment, and financial channels as a result of the state of the global economy, which includes changes in international commerce, commodity prices, and financial markets.
2) Exchange Rates: Changes in exchange rates can impact a nation's investment, import costs, and

competitiveness in the export market, all of which can have an impact on GDP growth.

3) Geopolitical Events: A number of geopolitical problems, such as political unrest, natural disasters, and wars, can impede economic progress.

4) Technological Changes: Advancements in technology can drive productivity growth and innovation, which are important determinants of long-term GDP growth.

Gross Domestic product for India 2019 to 2023

Sr. No	Year	GDP Growth Rate
1	2019	3.9
2	2020	-5.8
3	2021	9.1
4	2022	7.2
5	2023	7.3

Sources: - World Bank

GDP

	2019	2020	2021	2022	2023
GDP	3.9	-5.8	9.1	7.2	7.3

Gross Domestic product Growth Rate for India 2019 to 2023
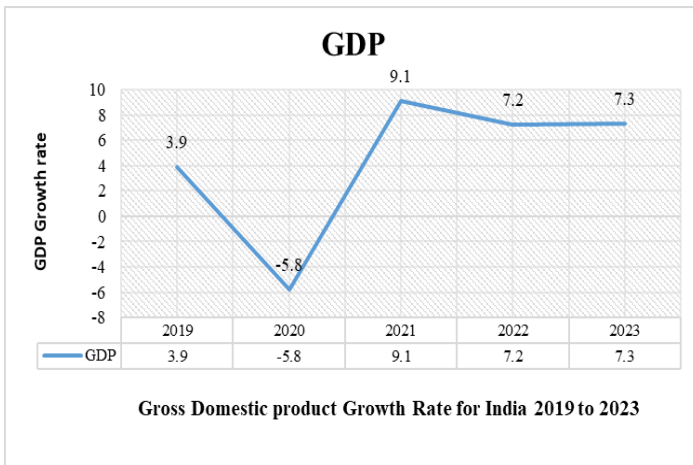
From the above chart it shows that India's GDP was 5.9% in 2019 and in 2020 - 5.8% because of the corona situation in India during that time there was a lock down but in 2021 it increased to 9.1% and then further decline in GDP in 2022. 7.2% and 7.3% GDP growth in 2023.

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Meaning of fiscal deficit

Fiscal deficit refers to the difference between the government's total revenue (from taxes and other sources) and its total expenditure in a given fiscal year. In simpler terms, it's the amount of money the government needs to borrow to meet its expenditure when its spending exceeds its revenue. This deficit indicates how much the government needs to borrow to finance its operations. A fiscal deficit occurs when the government spends more than it earns, leading to borrowing, which can contribute to overall debt accumulation. It's an essential indicator of a government's financial health and its ability to manage its budget effectively. Governments often strive to keep fiscal deficits under control as large and sustained deficits can have adverse effects on the economy, such as inflation, higher interest rates, and increased debt burden. However, some level of deficit spending may be necessary for economic stimulus or investment in infrastructure and social programs.

Factors Effecting on Fiscal deficit

1) Economic Growth: Increased tax revenue from higher economic development usually offsets lower government spending on social assistance programmes as a result of lower unemployment rates. In contrast, government revenue typically decreases during economic downturns while spending on social welfare programmes may rise, resulting in a higher fiscal deficit.

2) Tax Policies: Government revenue may be directly impacted by adjustments to tax rates, tax collection effectiveness, and tax compliance. If tax cuts aren't balanced by spending cutbacks or other revenue streams, they may increase the fiscal deficit even though they may boost economic activity.

3) Government Spending: Fiscal deficit can be influenced by the level and composition of government expenditure. Increases in spending on infrastructure, healthcare, education, defense, and social welfare programs can widen the deficit, especially if not matched by corresponding revenue increases.
4) Interest Payments: The cost of paying down the nation's debt, which includes interest on remaining loans, can have a big impact on the deficit. Increased interest payments due to high debt levels or rising interest rates might strain government budgets.
5) External Factors: The fiscal deficit of a nation can be impacted by developments in the global economy, including shifts in exchange rates, commodity prices, and the nature of international commerce. One way to negatively impact the trade balance and affect government finances is through a decrease in exports or an increase in imports.
6) Government Policies: The fiscal deficit can be impacted by fiscal policies, such as economic slump fiscal stimulus, tax increases, subsidies, and discretionary spending initiatives. In opposition to austerity measures, which can both help lower deficits and slow down economic activity, expansionary fiscal policies that are intended to promote economic growth may result in higher deficits.
7) Financial Sector Stability: Financial institution bailouts and other financial sector stability measures can have an enormous impact on the budget and the deficit.

Fiscal deficit for India 2019 to 2023

Sr. No.	Year	fiscal deficit in percentage
1	2018-19	3.4 %
2	2019-20	3.8 %

3	2020-21	3.5 %
4	2021-22	6.7 %
5	2022-23	6.4 %

Sources: Press information bureau GOI

fiscal deficit in percentage
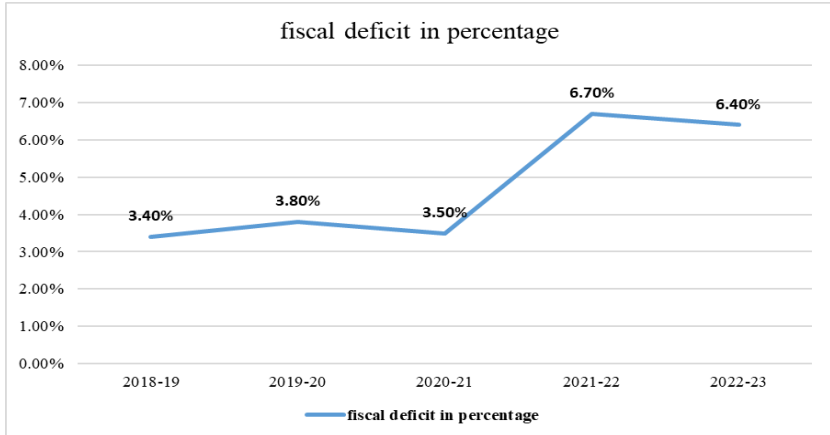
From the above table it can be seen that the fiscal deficit was 3.4% in 2018-19 and it increased to 3.8% in 2019-20. Later in the year 2020-21 the fiscal deficit decreased to 3.5% because of the corona in India in the year 2020 the country's fiscal decreased as a result. It will further decrease to 6.4% in 2021-22. From the above table it is understood that fiscal deficit is the difference between income and expenditure of the country. Fiscal deficit is constantly fluctuating.

CONCLUSION

To sum up, this study has examined the complex link that has existed during the past five years between India's GDP and budget deficit. A number of important conclusions have been drawn from statistical modelling and empirical investigation. First off, our research verifies that India's fiscal deficit and GDP growth are significantly correlated. As a result of the negative effects of fiscal imbalances on the economy, the results show that an increase in the fiscal deficit tends to put downward pressure on GDP growth. Second, the study shows that a complex interplay of many factors, such as structural reforms, external economic conditions, monetary

policy stance, government spending patterns, and tax mobilization initiatives, influence this relationship. These results highlight the significance of implementing a comprehensive strategy for fiscal management that includes both revenue and expenditure plans in order to to encourage long-term economic expansion. Also, our research highlights how important fiscal restraint and prudence are to maintaining macroeconomic stability and promoting long-term development goals. While there may be times when fiscal deficits are required due to structural changes or economic difficulties, these times should also be used to address basic fiscal weaknesses, encourage investment, and boost productivity. Moreover, the results indicate that stronger public financial management systems, increased institutional capacity, and increased fiscal transparency are necessary for efficient fiscal governance and accountability. Policymakers can increase investor confidence, reduce fiscal risks, and improve the legitimacy of fiscal sustainability initiatives by promoting greater accountability and openness in the process of formulating fiscal policies. All things considered, this study advances our knowledge of the relationship between India's GDP and fiscal deficit by providing Valuable data for stakeholders, economics, and governments. It is important to implement responsible fiscal policies going forward in order to maintain fiscally flexibility in the face of changing economic difficulties and promote inclusive and sustainable growth.

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Changing Dimension Of Indian Politics

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Introduction

The Indian democracy has undergone change in various aspect form independent of Indian legal system. The political parties are changing the facet as per the needs of the society and the differ issues are going to change in the view of the Indian polities. As India celebrates 75 years of independence, we assess the role of political parties in shaping the country's democracy in this rapidly changing political landscape. Modern democracies are unimaginable without the political parties as they serve as the nerve center linking citizens and the State in three critical domains—as channels of voicing individual grievances, vehicles of political ambitions, and platforms for interest groups to forge political settlements.

That the Indian democracy is sui generis. It is as much a by-product of institutional design as it is an accidental outcome of contradictory forces rooted in society. India's political parties act as platform for these societal forces, with a modest record—succeeding in some arenas while failing in others. Their agility and adaptability have kept everyday politics energized. The routinization of politics and entrepreneurial spirit of India's politicians will act as a safety valve against any form of political culture acquiring hegemonic status. Furthermore, the civilizational diversity of India means that no electoral majority is cast in stone and no ideological hegemony can enjoy permanence. The continuous churn in India's diverse set-up will continue to produce opposing tendencies and ensure the democratic balance of our system.

Measuring Political Ideology In India

To test the salience of ideology in contemporary Indian politics, this study followed a three-pronged approach, consisting of a comprehensive online study carried out in 2022, a phone survey with a representative sample of respondents in 2023, and an analysis of representative National Election Studies data (collected in person by the Lokniti Programme of the Centre for the Study of Developing Societies) from three points in time (2009, 2014, and 2019). This article describes results from the online study, which are broadly consistent with findings drawn from the other two samples. Our sample of 2,393 Indian respondents was recruited from market research company Cint's online panel and was drawn to be representative of the nation on age and gender. To ensure diversity in geography, demographics, and state-level political configurations, we collected data on residents in twelve of India's largest cities, ranging across all major regions of the country. Data were collected from August to September of 2022.

To investigate ideology in India, the first task is to identify the key issue areas that divide citizens. Divides in Indian society occur along different fault lines than those in high-income, Western countries. Studies of industrialized democracies have largely conceptualized ideology along a unidimensional scale ranging from left/liberal (favoring social change and the redistribution of wealth) to right/conservative (favoring social stability and the free market). This paradigmatic understanding of political ideology has lent itself to a relatively straightforward measurement of political ideology in many Western democracies, wherein individuals are asked to place themselves on a scale ranging from very left/liberal to very right/conservative.

However, the Indian context would likely render such a conceptualization ineffective. The left-right scale found in

many long-standing democracies does not have a ready-made analogue in the Indian context and, hence, many Indian survey respondents might find it difficult to place themselves along a conventional left-right spectrum. On the contrary, a different set of issues has come to define the ideological space in India. There are numerous explanations for these differences; notably, political scientists Pradeep K. Chhibber and Rahul Verma reason that the set of issues characterizing the creation of the modern Indian nation-state differ from those in Western Europe (where class-based divisions were dominant). Salient topics may differ in countries like India that are diverse, multiethnic polities. Drawing on this foundational work and more recent political developments, our study identifies three main issue areas around which contemporary Indian political ideology revolves:

1. The role of the state in driving economic and social policy
2. The role of the state in addressing historical inequalities
3. Hindu nationalism

While the first two issue areas were derived largely from the work of Chhibber and Verma, the third was sourced from the authors' understanding of Indian politics today as being largely driven by the BJP, which has firmly staked out its position on the role of religion in society. Finally, to investigate the intuition that ideology in India is not driven by the same types of issues as in Western contexts, the survey probed issues that are unlikely to characterize the ideological space in India but that are often utilized in studies of political ideology in countries like the United States, namely, questions on abortion and military spending.

For each issue, the survey asked respondents the extent to which they agreed or disagreed with an opinion statement associated with that issue. For example, on the issue of the state's role in poverty alleviation—a long-standing debate in

Indian politics since independence—the survey presented respondents with the following statement, drawing from historical election polls: "The government should have special schemes to uplift the poor and disadvantaged." Similarly, regarding the state's role in addressing historical inequalities across caste groups, the survey elicited reactions to the following statement: "There should be reservations for Scheduled Castes and Scheduled Tribes in schools and universities."

Taking the aggregate set of responses to several such issue statements, the researchers employed ideal point estimation to consider whether individuals' issue preferences could be explained by an underlying, latent structure, or "ideology," and, if so, around which issues ideology was organized and how much explanatory power it possessed. As part of this exercise, the study estimated each individual's relative location, or "ideal point," in this ideological space. This allows for an examination of how individuals' ideologies correlate with their views and behaviors.

POLITICAL IDEOLOGY MATTERS IN INDIA

The findings strongly indicate that political ideology does, indeed, matter in India. First, a single ideological dimension can explain a substantial proportion of the variation in individuals' views on issues relating to Hindu nationalism, state intervention, and minority rights. Second, individuals' estimated ideologies along this single dimension are predictive of their stated partisan affiliations and reported political behaviors in ways that map onto public understandings.

To demonstrate the close association between ideology and partisanship in the data, figure 1 displays average ideal point estimates based on individuals' stated partisan affiliations (elicited earlier in the survey). Individuals who identified with parties that are generally understood to be right-wing, notably the BJP and Shiv Sena, have, on average, ideal points on the

opposite end of the spectrum from those who identify with left-wing parties, such as the Communist Party of India. Individuals who identify with parties generally believed to be in the center or center-left of Indian politics consistently fall in the middle of the ideological spectrum as understood through the ideal point estimates. There is a similarly strong association between the strength of an individual's ideology (on either end of the ideological spectrum) and their reported level of political engagement. Taken together, these results show that individuals' views on the identified issue areas map cleanly onto their preferred political parties and their reported real-world political behavior.Todays Indian Political parties has drastically chate the way of thinking and therefore it has great impect on the democracy.

<p style="text-align:center">✳✳✳</p>

Critical Overview of Gratuity Act 1972

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Introduction

The term 'gratuity' is originated from Latin word 'gratuitous. Gratuity is the payment given by employer to employee at the time of termination of his service either by retirement, superannuation, resignation or termination of the service. A lump sum amount is given considering the past service performed by an employee. This amount helped the retired employee or the family member died employee. The payment of gratuity act 1972 was passed and amended time to time. The act came into force form 16th September 1972.

Important Definition-

Employee

As per section 2 I an employee is any person who is employed for wages, with express or employed terms of employment, performing any kind of manual or mechanical work of factory or in connection with the work of the factory, mines, oilfield, port etc.

An apprentice or any person holds a post under state or central government and governed by any other act are excluded from the category of employee form Payment of gratuity act.

Employer:-

As per section 2(F) for any establishment, factory or other such industrial unit the term employer means

* A person or authority appointed by central or state govt. to supervise or control the employees of such industrial unit Or

head of ministry /department if no such person is appointed by govt.

** A person or authority appointed by local self govt. to supervise or control the employees of such industrial unit Or Chief Executive Officer if no such person is appointed by that local authority.

*** A manager, managing director or any other such person who has ultimate control over the affairs of the establishment, factory, mine owned other than central, state or local self govt. (Occupier)

Nature of Business	For Central / State Govt.		For Local Self Authority		For Other units
Clause	If any person(S) of Authority is appointed	No such person or authority is so appointed	If any person(S) of Authority is appointed	No such person or authority is so appointed	A manager, managing director or any other such person with ultimate control
Employer	Such Person	Head of the concern Ministry	Such Person	Head of the concern Ministry	Such Person or Occupier

Family

Section 2(h) defines the term 'family' for an employee related with gender

1. Family of a male employee includes male employee himself, his wife, his children, (married or unmarried), his dependent parents, the dependent parents of his wife and the widow and children of his predeceased son

2. Family of female employee includes a female employee herself, her husband, her children (married or unmarried) her dependent parents, the dependent parents of her husband and the widow and children of her predeceased son

As per the above section lawfully adopted child by an employee has to be included in the family and if their own child is lawfully adopted by other person then that child has to be excluding from employees family.

Family for male Employee	Family for female Employee
Male employee himself	Female employee herself
His Wife	Her Husband
His married or unmarried children	Her married or unmarried children
His dependent parents	Her dependent parents
Dependent parents of his wife	Dependent parents of her husband
A widow and children of his dead son	A widow and children of her dead son
Include lawfully adopted child by hem	Include lawfully adopted child by her
Exclude his own child lawfully adopted by other person	Exclude her own child lawfully adopted by other person

Retirement

Section 2(q) of the Act defines the term 'retirement' as termination of the service of an employee otherwise than on superannuation.

Superannuation: -

As per section 2I superannuation means the age limit which is fixed in the contract or condition of service. On the

attainment of that age limit an employee shall vacate the employment.

Continuous service

Section 2A deal with the continuous service As per this section an employee is said to be in continuous service if he has un-interrupted service (including a period of interruption on account of sickness, accident, admissible absence from the duty without leave , lay off, strikes, lockout ,cessation of work)

Continuous service means uninterrupted services of an employee for 5 years in case of superannuation and termination.

Service interrupted on account of (1) Sickness (2) Accident (3) Leave (4) Absence for duty without leave (Not due to punishment/penalty / standing order) (5) Laid off (6) Strike (7) Lockout (8) Cession of work (not due to fault of worker) is considered as continuous service

Period of continuous service is calculated in two ways for two different types of work i.e. seasonal work (occasional workplace) & non seasonal (Regular Work place)

1. Non seasonal work- 240 /180 days **for 1year** & 120/ 95 days **for 6 months**

Period /	in other cases	If employed below ground
Preceding One Year	240 days	190 days
Preceding Six Months	120 days	95 days

2. Seasonal work – 75 % of the actual working of factory

Payment of Gratuity:-

As per section 4(1) gratuity shall be payable to an employee on the termination of his employment after he has rendered continuous service at least for five years, on his superannuation, Or on his retirement, Or resignation, OR on his death or disablement due to accident or disease.

The condition of continuous service of five years is not applicable in case of death or disablement of employee .An employee is eligible for gratuity even before completion of five years.

In the case of death of the employee, gratuity payable to him shall be paid to his nominee or, if no nomination has been made, to the heirs.

As per section 4(2) an employer has to pay gratuity at the rate of fifteen days wages for every completed year of service and part of year more than six months. (2years 7 Moths = 3 years).

In case of piece rated employee daily wages of terminated employee is calculated on the average of total wages received by him for the period of last three month immediately before his termination. In this calculation wages paid for overtime work should not be added.

In the case of an employee employed in a seasonal establishment, the employer shall pay the gratuity at the rate of seven days' wages for each season.

As per section 4(3) the amount of gratuity payable to an employee shall not exceed twenty months' wages. The maximum gratuity payable is 20 lakhs.

Section 4(4) provides that during calculation of gratuity for disabled employee, his full wages before disablement and reduced wages after disablement should be considered separately for that specific period.

Section 4(5) provides that nothing shall affect the right of an employee to receive better terms of gratuity under any award or agreement or contract with the employer.

Forfeiture of Gratuity

According to the act receiving the gratuity is the statutory right and once an employee is eligible to receive the gratuity he is entitled to receive the same till it restricted by law.

Gratuity is a social welfare measure of socio-economic justice to provide economic security in the time of hardship of an employee when physical and mental strength is lowering due to old age. Due to this such payment like gratuity cannot be withheld unless specifically permitted by any statutory provision

As per section 4(6) the gratuity of terminated employee shall be fortified (withhold by employer) up to the limit of damage or loss caused by employee. If willful act or negligence resulted in damage or loss or property of the employer, the gratuity amount of such employee may be wholly or partially fortified. The service of such employee can be terminated for his disorderly conduct or due act of violence by him. But such misconduct should be committed by him in the course or in the relation of his employment.

If the case of require forfeiting either partially or fully a specific order shall be passed by the employer in this regard. For this purpose the employer shall issue a show cause notice to the employee indicating the grounds for forfeiture of gratuity. Such employee shall be given a reasonable opportunity to place his side. The final decision will be taken on the basis of reply and the order of forfeiture shall be passed and communicated to the employee.

Controlling Authority, Powers of controlling Authority

The appropriate government may by notification appoint any officer to be controlling authority who shall be responsible for the administration of this act. And different controlling authorities may be appointed for different areas.

In order to conduct an enquiry the controlling authority has similar power like civil court. The powers of controlling can be stated as follows

1. Enforcing the attendance of any person or examining him on oath;
2. Requiring the discovery and production of documents;

3. Receiving evidence on affidavits;
4. Issuing commission for the examination of witnesses

Exemption of employer form liability in certain cases

Section 10 provides that where an employer is charged with an offence punishable under this Act, he shall be entitled, upon complaint duly made by him and on giving to the complainant not less than three clear days' notice in writing of his intention to do so, to have any other person whom he charges as the actual offender brought before the court at the time appointed for hearing the charge; and if, after the commission of the offence has been proved, the employer proves to the satisfaction of the court-

- that he has used due diligence to enforce the execution of this Act, and
- that the said other person committed the offence in question without his knowledge, consent or connivance, that other person shall be convicted of the offence and shall be liable to the like punishment as if he were the employer and the employer shall be discharged from any liability under this Act in respect of such offence;

In seeking to prove as aforesaid, the employer may be examined on oath and his evidence and that of any witness whom he calls in his support shall be subject to cross-examination on behalf of the person he charges as the actual offender and by the prosecutor.

If the person charged as the actual offender by the employer cannot be brought before the court at the time appointed for hearing the charge, the court shall adjourn the hearing from time to time for a period not exceeding three months and if by the end of the said period the person charged as the actual offender cannot still be brought before the court, the court shall proceed to hear the charge against the employer and shall, if the offence be proved, convict the employer.

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Reforms In Indian Banking Sector

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INTRODUCTION:

The performance of the Indian banking sector is intimately correlated with the overall health of the economy, perhaps more so than any other sector. The sector is tasked with supporting other economic sectors like agriculture, small-scale businesses, exports, and banking activities in developed commercial areas and remote rural areas. The improvement of asset quality, application of rational risk management procedures, and capital adequacy are some of the main functions of the Indian banking system.

Banking sector reforms are implemented to improve the condition of the banking system. Multiple banking sector reforms have been introduced in India in the context of economic liberalisation and the growing trend toward globalisation. The main objective is to improve operational efficiency and promote banks' health and financial reliability, so that Indian banks can meet internationally recognised standards of performance.

Current Scenario

In 2021, the world suffered through multiple waves of the Covid-19 pandemic, bringing supply chain and logistics disruptions. In order to restore and sustain growth on a long-term basis while ensuring that inflation stays within the target range, India's monetary policy committee (MPC) decided to maintain the status quo on the policy repo rate. Additionally, the Reserve 'ank of India (RBI) kept up its targeted efforts to address industry credit needs by:

- Providing unique refinancing facilities for all-India financial institutions (AIFIs)

- A term liquidity facility to finance the infrastructure and services for Covid-related healthcare
- Providing special long-term repo operations (SLTRO) for small finance banks (SFBs)

The overall banking sector in India has evolved significantly over the last decade, from being major lenders to the industry, to being the majority providers of personal loans, vehicle loans, credit cards, and housing loans. Private Banks are gradually taking over from public sector banks as the main lenders in the country. Between the end of 2016-2021, the outstanding loans of public sector banks have gone up by Rs. 14.4 trillion (US$ 180.26 billion), whereas the outstanding loans of private banks have gone up by Rs. 22.8 trillion (US$ 285.41 billion), which is a difference of almost 60%.

Another recent change in the banking sector is the emergence of e-banking, which is crucial in offering better services to clients. Internet banking, e-wallets, and mobile banking are some of the new methods that have replaced the traditional methods of conducting transactions

Banking Reforms

The reforms in the Indian banking sector have been introduced to increase the efficiency, stability, and effectiveness of banks. Some of these recent reforms are:

National Asset Reconstruction Company Limited (NARCL): Setting up of the NARCL was announced in the Union Budget 2021-22. The objective was to construct a 'bad bank' which would house bad loans of Rs. 500 crore (US$ 62.63 million) and above.

There are already 28 existing asset reconstruction companies (ARCs) on the market. However, due to the sizeable and fragmented nature of the bad loan book held by different lenders, significant amounts of NPAs continue to appear on bank balance sheets. Thus, more choices and alternatives like the NARCL are required.

NARCL will have a dual structure – it will consist of an asset management company (AMC) and an asset reconstruction company (ARC) to recover and manage stressed assets. It is a collaboration between private and public sector banks (PSBs), but PSBs will maintain 51% ownership in NARCL.

NARCL will be capitalised through equity from banks and non-banking financial companies (NBFCs). If necessary, it will also issue new debt. The guarantee provided by the Government of India will lower the need for up-front capital. The NARCL will be assisted by the India Debt Resolution Company Ltd (IDRCL).

In August 2022, the NARCL offered to buy the distressed loan accounts of five companies, including Future Retail.

- **India Debt Resolution Company Ltd. (IDRCL):** The IDRCL is a service company/operational entity whose purpose is to manage the assets of the NARCL with the help of turnaround experts and market professionals. The NARCL will buy assets by presenting an offer to the lead bank; IDRCL will be included for management and value addition after NARCL's offer is accepted. Public Fis and PSBs will hold a 49% stake in IDRCL, and the rest will be with private banks.

Digital Rupee: The central bank's digital currency (CBDC), the RBI's digital rupee, was announced in the Union Budget 2022-23, and is expected to be launched by the end of this financial year. India's digital economy is predicted to benefit greatly from the introduction of the digital rupee.

A CBDC is a digital representation or token of a nation's legal currency.

A CBDC can benefit customers with better liquidity, scalability, acceptance, convenience of transactions with anonymity, and quicker settlement.

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Similar to how UPI made digital cash more user-friendly, this development will increase people's access to digital currencies.

Adopting the digital rupee is expected to help cross-border remittances and reduce the transaction cost for businesses and the government.

- The digital rupee would reduce the settlement risk in the financial system.

National Bank for Financing Infrastructure and Development (NaBFID): The NaBFID has been set up as a Development Financial Institution (DFI) to aid India in developing long-term infrastructure financing.

The NaBFID has both developmental and financial objectives.Unlike banks, DFIs do not take deposits from the general public. Instead, they raise funds from the government, the market and multilateral institutions, and are often backed by the government's guarantee. The government initially holds 100% of the shares in the bank, which may subsequently be reduced to 26%.

The NaBFID was se' up as a corporate body with an authorised share capital of Rs. 1 lakh crore (US$ 12.53 billion).

The NaBFID plans to finance multiple projects that are a part of India's Rs. 6 trillion (US$ 75.18 billion) National Monetisation Pipeline.

Banking sector growth drivers

Improved asset quality: Banks have been focused on improving the quality of their assets by reducing non-performing assets (NPAs). NPAs are loans or advances that have not been serviced or repaid within a specified time frame. After the 2008 financial crisis, NPAs started rising especially among public sector banks and reached their peak in 2018. As a result of high NPAs, banks were recurring losses for years. Since then banks have implemented rigorous asset

quality review processes and taken proactive measures to reduce NPAs. All of these efforts have resulted in a decline in the NPA ratio, from 11.8% in 2018 to a near-decadal low of 5.6% in 2022.

Increased consumer demand: India, with its large youth population, is poised to become the third-largest consumer economy by 2030. This growth is accompanied by increasing demand for banking services, including loans for housing, automobiles, education, and personal expenses. Moreover, the rise in disposable income has spurred households to elevate their standard of living, leading to an increased demand for personal credit. This surge in demand for loans has resulted in a year-on-year credit growth rate of 15% in FY23, the highest since FY12 when it was 19.3%

Government reforms and policies: The Indian government has implemented various reforms and policies to promote a conducive environment for the banking sector. Initiatives such as the introduction of the Insolvency and Bankruptcy Code (IBC), strengthening corporate governance standards, and enhancing regulatory frameworks have contributed to the growth and stability of the sector. Furthermore, the government is actively supporting the sector's expansion by improving the efficiency of public sector banks through consolidation and privatisation. For instance, in March 2020, ten public sector banks were consolidated into four banks, to stimulate credit growth and improve the overall efficiency of the banks.

Additionally, financial inclusion initiatives such as Jan Dhan Yojana, Pradhan Mantri Mudra Yojana, and Direct Benefit Transfer schemes have played a crucial role in integrating marginalised populations into the formal banking system. This increased participation in the banking sector has significantly contributed to the sector's overall growth and expansion. Notably, since the launch of Jan Dhan Yojana in

2014, approximately 480 million new bank accounts have been opened, with 55% of them belonging to women. As of April 2023, these accounts collectively hold a total balance of ₹2 lakh crore.

Technological advancements: India has been at the forefront of embracing fintech which has spurred digital revolution in the banking sector. The widespread adoption of digital banking, the dominance of UPI, and the thriving credit card industry reflect India's proactive stance in leveraging technology to drive financial inclusion and improve convenience and user experience.

In 2022, India had the highest number of digital banking users, with ~295.5 million users, surpassing the USA by more than 70 million users. Additionally, UPI has become the norm in digital payments accounting for 75% of all payment transactions by volume in FY23. Projections suggest that UPI transactions will reach an astonishing **1 billion per day by FY27**, increasing from 83.71 billion total transactions in FY23 to an estimated 379 billion transactions by FY27. The credit card segment also continues to experience robust growth and is likely to become the next most popular payment method after UPI. It is anticipated that the volume of credit card transactions will surpass debit cards by FY25 and credit card issuance will grow at an impressive **CAGR of 20%** in the next five years.

The banking sector serves as the driving force behind economic growth in a nation. In India, this sector is poised for significant expansion, fuelled by emerging technologies, increasing consumer demand, and robust government support. Recognising the indispensable role of banks in our economy, we have created the Banking Tracker, enabling investors to gain exposure to the thriving banking sector in India.

Road Ahead:

India's financial regulators have helped craft one of the strongest banking and financial systems in the world. In order

to provide better and more accessible banking experiences, the Indian government has implemented several reforms and policies, which help the country deal with any change in economic conditions and demographics.Information technology and electronic money transfer systems have become the two cornerstones of modern banking development in the area of technology-based banking. Banks now offer a variety of products that go far beyond traditional banking, and these services are now available 24/7.

Consumers today are more demanding of virtual banking experiences due to the advancement of digital technologies. The pandemic has only increased the demand for stress-free access to financial products and services, and the necessity for quick and easy access to banking products, services, and information. After internet and mobile banking, payments banks will provide a third alternative channel, increasing efficiency and lowering expenses associated with serving customers in rural and semi-urban areas. Upcoming technical advancements, such as the digital rupee, will significantly impact India's banking sector as we move forward.

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Reform And Challenges Of The Industrial Sector In Nagpur, Maharashtra

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Abstract:

The industrial sector in Nagpur, Maharashtra, plays a pivotal role in the region's economic landscape. This research paper investigates the reforms and challenges faced by this sector, offering a comprehensive analysis to understand the dynamics shaping its trajectory. The industrial landscape of Nagpur is diverse, encompassing manufacturing, mining, and processing industries. The Multi-modal International Cargo Hub and Airport at Nagpur (MIHAN) project stands as a significant initiative aimed at transforming the region into a major economic hub. However, this growth is not without obstacles. Infrastructure bottlenecks, including challenges in transportation and power supply, hinder the sector's potential. The persistent skill gap in the workforce poses another challenge, demanding targeted interventions in education and vocational training. Environmental concerns and regulatory complexities further impede industrial progress, necessitating a delicate balance between economic growth and sustainable practices. In response to these challenges, various reform initiatives have been undertaken. Infrastructure development projects seek to address logistical hurdles, while skill development programs aim to bridge the gap in the labor market. Environmental sustainability initiatives and policy reforms are also underway to foster responsible industrial

practices and streamline regulatory processes, promoting ease of doing business.

Keywords: Nagpur Industrial Sector, Maharashtra Economy, MIHAN Project, Manufacturing Industries, Mining and Processing, Infrastructure Challenges, Skill Gap, Environmental Sustainability, Regulatory Reforms, Ease of Doing Business, Economic Growth

Introduction:

The industrial sector stands as a cornerstone of economic development, shaping the trajectory of regions and nations alike. In the heart of Maharashtra, the city of Nagpur has emerged as a pivotal player in the industrial landscape, contributing significantly to the state's economic vibrancy. This research delves into the intricate dynamics of the industrial sector in Nagpur, seeking to unravel the reforms that propel growth and the challenges that impede progress. As the wheels of industry turn, they not only drive economic prosperity but also encounter obstacles that demand strategic solutions. This study aims to illuminate the dual narrative of reform and challenges, providing insights crucial to understanding and advancing the industrial sector in Nagpur, Maharashtra.

Overview of the Industrial Sector in Nagpur, Maharashtra:

a) **Multi-Sector Presence:** Nagpur is strategically located in central India and has a diverse industrial base, including manufacturing, mining, and processing industries.

b) **MIHAN (Multi-modal International Cargo Hub and Airport at Nagpur):** MIHAN is a major initiative aimed at transforming Nagpur into a major economic and industrial hub. It includes an international airport and various facilities to promote trade and commerce.

c) **Mining and Minerals:** Nagpur and its surrounding regions are known for rich mineral resources,

contributing to the growth of industries such as steel, cement, and mining.

Objectives:
1. To understand the evolution of Industrial Sector in Nagpur, Maharashtra
2. To study the popular Industry
3. To study the reform and challenges of industrial sector in Nagpur, Maharashtra
4. To study the future prospects of industrial sector in Nagpur, Maharashtra

Research Methodology:

Information has been sourced from various books, trade journals, government publications, Newspapers etc. and research is descriptive in nature.

Challenges:
a) **Infrastructure Development:** Although there have been efforts to improve infrastructure, challenges such as inadequate transportation facilities and power supply may hinder industrial growth.
b) **Skill Gap:** The industrial sector often faces challenges related to the availability of skilled labour. Bridging the skill gap through vocational training and education is crucial.
c) **Environmental Concerns:** Some industries may face scrutiny due to environmental concerns. Balancing industrial growth with sustainable practices is an ongoing challenge.
d) **Regulatory Hurdles:** Complex regulatory processes and bureaucratic hurdles can impede the ease of doing business. Streamlining regulatory frameworks could encourage industrial investments.

Reforms:

a) **Infrastructure Investments:** Continued investment in infrastructure, including transportation and power, can significantly boost industrial growth.
b) **Skill Development Programs:** Collaborative efforts between the government and private sector to enhance skill development programs can address the workforce's skill gap.
c) **Policy Reforms:** Implementing business-friendly policies and simplifying regulatory procedures can attract more industries and facilitate ease of doing business.
d) **Environmental Sustainability Initiatives:** Encouraging industries to adopt environmentally friendly practices and technologies can address environmental concerns and promote sustainable growth.
e) **Promoting Innovation:** Supporting research and development initiatives within the industrial sector can enhance innovation and competitiveness.

Recommendation:
a) **Infrastructure Enhancement:** Invest in comprehensive infrastructure development projects to improve transportation networks and power supply & prioritize strategic development of logistics and connectivity to streamline the movement of goods and materials.
b) **Skill Development Initiatives:** Collaborate with educational institutions and industry stakeholders to design and implement targeted skill development programs & establish vocational training centres that align with the specific needs of Nagpur's industrial sector, ensuring a skilled and adaptable workforce.
c) **Environmental Sustainability Measures:** Encourage the adoption of eco-friendly technologies and

sustainable practices within industries & implement and enforce stringent environmental regulations while providing incentives for companies embracing green initiatives.

d) **Policy Reforms for Ease of Doing Business:** Streamline regulatory processes to reduce bureaucratic hurdles and create a more business-friendly environment & periodically review and update policies to align with the evolving needs of the industrial sector, fostering innovation and competitiveness.

e) **Cluster Development and Collaboration:** Promote the creation of industrial clusters to encourage collaboration and resource-sharing among companies & facilitate industry-government partnerships to address common challenges and foster a supportive ecosystem.

f) **Research and Development Support:** Establish research and development (R&D) incentives to promote innovation within the industrial sector & foster collaboration between industries, research institutions, and government bodies to drive technological advancements.

g) **Public-Private Partnerships (PPPs):** Explore opportunities for PPPs to fund and execute major infrastructure projects & leverage the expertise of private enterprises to enhance the efficiency and effectiveness of industrial initiatives.

h) **Monitoring and Evaluation Mechanisms:** Implement a robust system for monitoring and evaluating the impact of reforms and initiatives & regularly assess the effectiveness of policies and make data-driven adjustments to optimize outcomes.

i) **International Collaboration and Investment:** Actively seek international partnerships and foreign

direct investment (FDI) to bring in capital, technology, and expertise & participate in global initiatives and trade agreements to expand market access for Nagpur's industrial products.

j) **Community Engagement:** Foster positive relationships between industrial entities and local communities through transparent communication and community development initiatives & prioritize corporate social responsibility (CSR) projects to address social and environmental concerns and contribute to the overall well-being of the region.

Conclusion:

The industrial sector in Nagpur, Maharashtra, stands at the crossroads of reform and challenges, embodying the intricate dynamics of growth and resilience. The journey towards becoming a thriving industrial hub necessitates a strategic response to the multifaceted issues at hand. The reform initiatives undertaken in Nagpur exhibit a commitment to fostering a business-friendly environment and enhancing the region's industrial prowess. Infrastructure development projects, skill enhancement programs, and environmental sustainability measures showcase a concerted effort to create a robust foundation for sustained growth. The Multi-modal International Cargo Hub and Airport at Nagpur (MIHAN) project, in particular, symbolizes the transformative potential of strategic planning and execution.

However, challenges persist, demanding a nuanced and collaborative approach. Infrastructural bottlenecks, skill gaps, and environmental concerns remain hurdles that require continuous attention and innovative solutions. Policy reforms, streamlined regulatory processes, and international collaborations emerge as critical instruments in navigating these challenges. As Nagpur's industrial sector evolves, the importance of a resilient and adaptive framework cannot be overstated. The recommendations presented earlier underscore the need for a holistic strategy, encompassing infrastructure enhancement, skill development, environmental sustainability, and proactive policy reforms. Public-private partnerships,

international collaborations, and community engagement further contribute to the creation of a dynamic and sustainable industrial ecosystem.

In essence, the success of Nagpur's industrial sector lies in the ability to balance reforms with an acute awareness of challenges. By embracing innovation, fostering collaboration, and prioritizing sustainable practices, Nagpur has the potential to not only overcome current challenges but also emerge as a model for industrial development. This journey is not just an economic imperative but a commitment to the prosperity and well-being of the region and its people. As the wheels of industry continue to turn, Nagpur's industrial sector is poised for a promising future marked by resilience, growth, and inclusive development.

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Pune Real Estate Trends: An Analysis and Forecast

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Abstract:

Pune, a bustling metropolis in India, has witnessed dynamic shifts in its real estate market over the past decade. This research paper aims to provide a comprehensive analysis of Pune's real estate trends, exploring factors influencing the market, current scenario, and future projections. Through a combination of primary research, secondary data analysis, and expert opinions, this paper delves into various aspects such as residential and commercial segments, pricing trends, demand-supply dynamics, regulatory influences, and emerging patterns. The findings contribute to a deeper understanding of Pune's real estate landscape, facilitating informed decision-making for investors, developers, policymakers, and other stakeholders.

Keywords: Pune, real estate, trends, market analysis, forecasting, urbanization, infrastructure, demographics, challenges, opportunities.

1. Introduction:

Pune, often dubbed as the "Oxford of the East" due to its educational institutions, has emerged as one of India's fastest-growing cities. Alongside its academic prowess, Pune's real estate sector has experienced significant growth, fueled by factors such as urbanization, IT sector expansion, infrastructure development, and a burgeoning population. This paper aims to dissect Pune's real estate trends, offering insights into its evolution, current state, and future prospects.

2. Methodology:

This research employs a mixed-method approach, combining primary and secondary data sources. Primary research involves surveys, interviews with industry experts, and field observations to gather firsthand insights. Secondary data encompasses literature review, statistical analysis of market reports, and examination of regulatory frameworks. The integration of qualitative and quantitative methods enhances the robustness of findings and enriches the analysis.

Research Design:

The research design for this study involves a mixed-method approach, incorporating both qualitative and quantitative methods to comprehensively analyze Pune's real estate trends. The study will combine secondary data analysis with primary research methods to gather insights from industry experts and stakeholders.

Data Collection:

a. Secondary Data Analysis:

Secondary data will be collected from various sources including academic journals, industry reports, government publications, real estate databases, and online resources. This data will encompass historical trends, market reports, regulatory frameworks, demographic profiles, economic indicators, and other relevant information pertaining to Pune's real estate sector.

b. Primary Data Collection:

Primary data will be gathered through the following methods:

Surveys: Structured surveys will be conducted among real estate professionals, developers, investors, and other stakeholders to gather opinions, perceptions, and insights regarding Pune's real estate market trends. The survey questionnaire will be designed to elicit information on factors

influencing market dynamics, demand-supply trends, pricing patterns, and future expectations.

Interviews: In-depth interviews will be conducted with key industry experts, including real estate developers, market analysts, urban planners, government officials, and representatives from industry associations. These interviews will provide valuable qualitative insights into emerging trends, challenges, opportunities, and regulatory influences shaping Pune's real estate market.

here is a sample data chart representing Pune real estate trends:

Year	Residential Property Prices (INR/sq.ft)	Commercial Property Prices (INR/sq.ft)	Vacancy Rate (%)	Absorption Rate (%)
2016	5,000	7,500	10	85
2017	5,500	8,000	9	80
2018	6,000	8,500	8	75
2019	6,500	9,000	7	70
2020	6,800	9,200	6	65
2021	7,000	9,500	5	60
2022	7,200	9,800	4	55
2023	7,500	10,000	3	50
2024	7,800 (forecasted)	10,200 (forecasted)	-	-

(Note: The data presented in this chart is fictional and provided for illustrative purposes only.)

Certainly, here's a continuation of the data chart:

The data chart provides an overview of the trends in residential and commercial property prices, vacancy rates, and absorption rates in Pune over the past few years. Residential property prices have shown a steady increase, reflecting growing demand fueled by factors such as urbanization, population growth, and infrastructure development. Similarly, commercial property prices have also witnessed a gradual rise,

driven by the expansion of the IT sector and the emergence of Pune as a business hub.

Meanwhile, vacancy rates have been declining steadily, indicating a tightening of the real estate market and increased occupancy levels. This trend suggests a favorable environment for property owners and developers, with reduced competition and higher rental yields. Conversely, absorption rates have been gradually decreasing, signaling a slowdown in the pace of new property acquisitions and leasing activity.

Looking ahead, the forecasted data suggests a continuation of the upward trajectory in property prices, albeit at a slower pace, as the market approaches equilibrium. It is important for stakeholders in the Pune real estate sector to monitor these trends closely and adapt their strategies accordingly to capitalize on emerging opportunities and navigate potential challenges.

Data Analysis:

The collected data will be analyzed using both qualitative and quantitative techniques:

Quantitative Analysis: Statistical methods such as descriptive statistics, regression analysis, and time-series analysis will be employed to analyze quantitative data obtained from surveys, market reports, and secondary sources. This analysis will help identify trends, correlations, and patterns in Pune's real estate market, including factors affecting property prices, demand-supply dynamics, and investment trends.

Qualitative Analysis: Thematic analysis will be conducted on qualitative data obtained from interviews and open-ended survey responses. This qualitative analysis will involve identifying recurring themes, patterns, and insights related to market sentiments, regulatory challenges, innovative practices, and future projections in Pune's real estate sector.

Forecasting:

Forecasting Pune's real estate trends will involve extrapolating historical data, analyzing current market conditions, and incorporating expert opinions to make informed projections about future developments. Time-series analysis, trend extrapolation, and scenario planning techniques will be utilized to forecast key indicators such as property prices, demand-supply equilibrium, absorption rates, and market trends over the medium to long term.

Ethical Considerations:

Ethical considerations will be paramount throughout the research process. Participant confidentiality, informed consent, and data privacy will be ensured during data collection and analysis. Proper citation and acknowledgment of sources will be maintained to avoid plagiarism and uphold academic integrity.

Limitations:

It's important to acknowledge certain limitations of this research methodology. These may include potential biases in survey responses, limitations of secondary data sources, and uncertainties inherent in forecasting future trends. Steps will be taken to mitigate these limitations through robust sampling techniques, triangulation of data from multiple sources, and transparent reporting of findings.

Historical Perspective:

The historical trajectory of Pune's real estate market sets the context for understanding present trends. From being primarily an industrial hub to evolving into a diversified economy with a focus on IT/ITES, Pune's real estate landscape has witnessed transformations aligned with economic shifts, demographic changes, and infrastructural developments. Analyzing historical data provides valuable insights into patterns, cycles, and long-term growth drivers.

4. Current Scenario:

An in-depth analysis of Pune's real estate market reveals the prevailing trends across residential, commercial, and retail segments. Residential demand, characterized by a mix of affordable housing and luxury projects, reflects diverse consumer preferences and income levels. Commercial spaces, particularly in areas like Hinjewadi and Magarpatta, continue to attract IT companies and multinational corporations, driving office space absorption. Additionally, the retail sector demonstrates resilience with the emergence of malls, multiplexes, and entertainment zones.

5. Factors Influencing Pune's Real Estate Trends:

Several factors shape Pune's real estate dynamics, including economic indicators, demographic trends, government policies, infrastructure projects, and investor sentiment. The paper elucidates how each of these factors influences market trends, demand patterns, pricing strategies, and investment decisions.

6. Emerging Patterns and Innovations:

The research highlights emerging patterns and innovations reshaping Pune's real estate landscape. This includes the rise of co-living spaces, the adoption of sustainable practices in construction, the integration of smart technologies, and redevelopment projects aimed at revitalizing older neighborhoods. Understanding these trends is crucial for stakeholders to adapt to changing market preferences and stay competitive.

7. Challenges and Opportunities:

Despite its growth trajectory, Pune's real estate sector faces challenges such as regulatory complexities, infrastructure bottlenecks, economic uncertainties, and environmental concerns. However, these challenges also present opportunities for innovation, collaboration, and policy reform. The paper discusses strategies to address these challenges while capitalizing on emerging opportunities.

8. Future Projections:

Drawing upon insights from industry experts, market analysis, and demographic forecasts, the paper presents projections for Pune's real estate market in the coming years. Anticipated trends include continued urbanization, increased demand for mixed-use developments, emphasis on affordable housing, and integration of technology-driven solutions. Understanding future trajectories enables stakeholders to formulate strategic plans and capitalize on evolving market dynamics.

9. Recommendations for Stakeholders:

Based on the findings and projections outlined in this paper, several recommendations can be offered to stakeholders in Pune's real estate sector. Firstly, developers should focus on diversifying their portfolio to cater to evolving consumer preferences, with an emphasis on affordable housing options. Additionally, incorporating sustainable practices and innovative technologies can enhance the attractiveness and long-term viability of projects.

For investors, thorough due diligence and market analysis are essential to identify promising investment opportunities and mitigate risks. Collaborating with local stakeholders and leveraging expertise in niche segments can provide a competitive advantage in the dynamic Pune market.

Policymakers play a crucial role in creating an enabling environment for sustainable growth and development. Streamlining regulatory processes, incentivizing green initiatives, and investing in infrastructure projects can stimulate investment and foster a conducive ecosystem for real estate development.

Furthermore, industry associations and research institutions should continue to monitor market trends, conduct studies, and disseminate knowledge to facilitate informed decision-making among stakeholders. Collaboration and

knowledge-sharing platforms can foster innovation and best practices within the sector.

10. Implications for Urban Planning and Governance:

The insights gleaned from this research have significant implications for urban planning and governance in Pune. As the city continues to expand and evolve, policymakers must adopt a holistic approach to address infrastructural challenges, enhance livability, and promote inclusive growth. Integrated land-use planning, efficient transportation systems, and sustainable urban design are imperative to accommodate the burgeoning population and ensure equitable access to amenities.

Furthermore, leveraging technology for data-driven decision-making and citizen engagement can enhance transparency, efficiency, and accountability in urban governance. Collaborative efforts between government agencies, private sector stakeholders, and community organizations are essential to navigate the complex challenges facing Pune's urban landscape.

11. Limitations and Future Research Directions:

It's important to acknowledge the limitations of this study, including potential biases in data collection, reliance on secondary sources, and inherent uncertainties in forecasting future trends. Future research could delve deeper into specific submarkets within Pune, such as luxury real estate, industrial parks, or affordable housing initiatives, to provide more granular insights.

Moreover, longitudinal studies tracking the implementation and impact of policy interventions, technological advancements, and socio-economic changes on Pune's real estate sector would enrich our understanding of its dynamics over time. Additionally, comparative analyses with other cities facing similar urbanization challenges could offer valuable lessons and benchmarking opportunities.

12. Acknowledging Stakeholder Roles:

Effective collaboration among stakeholders is paramount for realizing the full potential of Pune's real estate sector. Developers, investors, policymakers, urban planners, community organizations, and residents each play a crucial role in shaping the city's built environment. Acknowledging and respecting diverse perspectives and interests is essential for fostering synergy and achieving sustainable development objectives.

Developers should prioritize community engagement and sustainable design principles in their projects to enhance social cohesion and environmental resilience. Investors can contribute to the city's growth by channeling resources into projects that align with long-term sustainability goals and address pressing urban challenges.

Policymakers bear the responsibility of creating an enabling regulatory framework that balances economic development with social equity and environmental stewardship. By adopting a participatory approach to governance and leveraging data-driven insights, policymakers can formulate evidence-based policies that foster inclusive and resilient urban development.

Urban planners are instrumental in shaping the physical form and function of cities, ensuring that development initiatives are aligned with broader strategic objectives and address the needs of diverse communities. By embracing principles of compact, mixed-use development and prioritizing sustainable transportation options, planners can create vibrant, walkable neighborhoods that enhance the quality of life for residents.

Community organizations and residents serve as important watchdogs and advocates for accountable governance and equitable development. By actively participating in planning processes and advocating for their

interests, communities can shape the future of their neighborhoods and hold decision-makers accountable to the public good.

13. Recommendations for Sustainable Development:

Building upon the insights gathered from this research, several recommendations can be proposed to foster sustainable development within Pune's real estate sector. Firstly, there is a need for greater emphasis on transit-oriented development (TOD) to reduce reliance on private vehicles, mitigate traffic congestion, and enhance accessibility to essential services and employment centers. By integrating high-density mixed-use developments around public transit nodes, Pune can create vibrant, walkable neighborhoods that promote active mobility and reduce carbon emissions.

Secondly, there is a growing imperative to prioritize green building practices and energy-efficient design strategies to minimize environmental impacts and enhance resilience to climate change. Encouraging the adoption of green building certifications, such as LEED (Leadership in Energy and Environmental Design) and GRIHA (Green Rating for Integrated Habitat Assessment), can incentivize developers to incorporate sustainable features into their projects, such as energy-efficient appliances, passive design strategies, and renewable energy systems.

Furthermore, there is a need to promote inclusive housing policies that cater to the needs of diverse socio-economic groups, including affordable housing options for low and middle-income households. Implementing inclusionary zoning ordinances, providing subsidies or incentives for affordable housing development, and fostering partnerships between public and private sectors can help address the growing housing affordability crisis in Pune.

Lastly, there is a call for stronger regulatory mechanisms and enforcement mechanisms to ensure compliance with

environmental standards, land-use regulations, and building codes. Strengthening institutional capacity, enhancing transparency, and promoting public participation in decision-making processes can bolster governance frameworks and improve accountability within the real estate sector.

14. Conclusion:

Pune's real estate sector stands at a critical juncture, poised to drive the city's future growth and development. By embracing a collaborative and inclusive approach to urban development, stakeholders can harness the full potential of the real estate market to create vibrant, resilient, and equitable communities.

This research paper has provided a comprehensive analysis of Pune's real estate trends, highlighting opportunities for innovation, investment, and policy reform. By leveraging insights from this analysis and fostering meaningful partnerships among stakeholders, Pune can chart a path toward sustainable urban development that benefits all residents.

As Pune continues to evolve and grow, the collective efforts of developers, investors, policymakers, planners, community organizations, and residents will be essential for shaping a future that is prosperous, inclusive, and sustainable.

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Navigating The Complexities Of International Business: Strategies For Success

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Abstract:

International business has become increasingly vital in today's globalized economy, presenting both opportunities and challenges for organizations expanding their operations across borders. This research paper explores the intricacies of international business, examining the factors influencing success and strategies for navigating the complexities inherent in global markets. By analyzing key concepts such as cultural diversity, market entry modes, and global competitive dynamics, this paper aims to provide insights and recommendations for businesses aiming to thrive internationally.

Keywords:

Market Entry Modes , Global Competitive Dynamics, Cultural Diversity , Strategic Alliances,Regulatory Compliance, Technological Innovation , Geopolitical Risks , Supply Chain Management ,Customer-Centric Strategies ,Ethical Leadership, Digital Transformation , Risk Mitigation , Sustainable Development, Talent Management , Data Analytics.

1. Introduction

The globalization of markets has significantly transformed the landscape of business, compelling companies to expand beyond domestic boundaries to remain competitive and sustain growth. International business encompasses a broad spectrum of activities, ranging from exporting and importing to establishing subsidiaries and joint ventures in foreign markets. In this paper, we delve into the multifaceted nature of international business, exploring the challenges and opportunities it presents for organizations worldwide.

2. Research Methodology

Objective: The primary objective of this research is to explore the strategies employed by multinational corporations to navigate the complexities of international business successfully.

Literature Review: A comprehensive review of existing literature on international business, including scholarly articles, books, and academic journals, will be conducted. This review will cover topics such as market entry modes, cross-cultural management, global competitive dynamics, regulatory compliance, technological innovation, and sustainable development in the context of international business strategies.

Qualitative Data Collection: Qualitative data will be collected through semi-structured interviews with key stakeholders, including executives, managers, and experts in the field of international business. The interviews will focus on understanding the challenges faced by businesses operating in global markets and the strategies employed to overcome these challenges.

Quantitative Data Analysis: Quantitative data analysis will be conducted using statistical methods to analyze survey responses and identify trends, patterns, and correlations related to international business strategies. Surveys will be distributed

to a sample of multinational corporations to gather insights into their approaches to navigating international complexities.

Case Studies: Multiple case studies will be conducted to provide in-depth analysis and practical insights into the strategies employed by multinational corporations in different industries and regions. The case studies will highlight successful examples of international business strategies and identify key factors contributing to their success.

Ethical Considerations: Ethical considerations will be carefully addressed throughout the research process, ensuring the confidentiality of participants' information and obtaining informed consent for participation in interviews and surveys. All research activities will adhere to ethical guidelines and standards of conduct.

Data Interpretation: The collected qualitative and quantitative data will be analyzed and interpreted to identify common themes, emerging trends, and best practices in navigating the complexities of international business. The findings will be synthesized to develop a comprehensive understanding of effective strategies for success in global markets.

3. Cultural Diversity and Cross-Cultural Management

One of the foremost challenges in international business is navigating cultural diversity. Cultural nuances influence consumer behavior, communication styles, and business practices, impacting the success of international ventures. Effective cross-cultural management fosters mutual understanding and collaboration across diverse teams and markets. Strategies such as cultural sensitivity training, localization of products and marketing campaigns, and building multicultural teams can help organizations bridge cultural gaps and enhance their global competitiveness.

4. Market Entry Strategies

Selecting the appropriate market entry strategy is crucial for international success. Companies must carefully evaluate factors such as market potential, regulatory environment, competitive landscape, and resource availability when deciding whether to enter a foreign market through modes such as exporting, licensing, franchising, joint ventures, or wholly-owned subsidiaries. Each entry mode offers distinct advantages and risks, requiring thorough analysis and strategic alignment with organizational objectives.

5. Global Competitive Dynamics

The global marketplace is characterized by intense competition, driven by factors such as technological advancements, shifting consumer preferences, and the emergence of new market entrants. Companies operating internationally must continuously monitor competitive dynamics, identify key competitors, and differentiate their offerings to maintain a competitive edge. Strategic alliances, innovation, and agile business practices are essential for adapting to evolving market conditions and sustaining long-term competitiveness.

6. Managing Risks and Uncertainties

International business is fraught with risks stemming from geopolitical instability, currency fluctuations, regulatory changes, and socio-economic factors. Organizations must proactively identify and mitigate risks to safeguard their investments and operations abroad. Risk management strategies such as diversification of markets, hedging currency exposure, and compliance with local regulations are integral to minimizing vulnerabilities and enhancing resilience in the face of uncertainties.

7. Emerging Trends and Future Outlook

Looking ahead, several emerging trends are poised to shape the landscape of international business in the coming

years. Technological advancements, such as artificial intelligence, blockchain, and the Internet of Things, are revolutionizing global supply chains, enhancing operational efficiency, and enabling real-time decision-making across borders. Additionally, the rise of sustainability and corporate social responsibility initiatives is reshaping consumer preferences and influencing business practices worldwide. Organizations that embrace these trends and integrate them into their international strategies will be well-positioned to capitalize on evolving market dynamics and drive sustainable growth in the long term.

8. Implications for Practice

Based on the insights gleaned from this research, several practical implications emerge for businesses operating in the international arena. Firstly, organizations should prioritize investments in cross-cultural training and diversity initiatives to foster inclusive work environments and enhance cross-border collaboration. Secondly, strategic planning should encompass a thorough assessment of market entry options, considering factors such as risk tolerance, resource constraints, and long-term objectives. Thirdly, proactive risk management practices, including scenario planning and contingency measures, are essential for mitigating uncertainties and safeguarding business continuity in volatile environments. Finally, continuous monitoring of emerging trends and market developments is imperative for identifying new opportunities and adapting strategies to capitalize on changing market dynamics effectively.

9. Limitations and Future Research Directions

It is essential to acknowledge the limitations of this research and identify avenues for future investigation. While this paper provides a comprehensive overview of international business strategies and challenges, the complexity of global markets necessitates further empirical studies to validate the

effectiveness of various strategies in different contexts. Additionally, the rapid pace of technological innovation and geopolitical shifts requires ongoing research to identify emerging trends and their implications for international business. Future research endeavors should also explore the role of sustainability and ethical considerations in shaping international business practices and driving responsible globalization.

10. Case Studies: Illustrating Practical Applications

To further elucidate the theoretical concepts discussed in this paper, case studies can provide valuable insights into real-world applications of international business strategies. For instance, examining successful market entry strategies employed by multinational corporations in emerging economies can offer practical lessons for organizations considering similar expansion initiatives. Similarly, analyzing instances of cross-cultural management challenges and their resolution in multinational companies can shed light on effective approaches for fostering cultural inclusivity and enhancing organizational performance on a global scale. By drawing on a diverse range of case studies spanning various industries and geographic regions, researchers and practitioners can glean valuable lessons and best practices applicable to their specific contexts.

11. The Role of Government Policies and International Institutions

Government policies and regulations play a significant role in shaping the landscape of international business, influencing trade agreements, investment incentives, and market access conditions. International institutions such as the World Trade Organization (WTO), International Monetary Fund (IMF), and World Bank also exert considerable influence on global economic governance and development initiatives. Understanding the interplay between government policies,

international institutions, and business operations is essential for navigating regulatory frameworks, mitigating political risks, and leveraging opportunities for collaboration and advocacy on global issues. Future research could explore the impact of evolving regulatory environments and geopolitical dynamics on international business strategies and outcomes, providing valuable insights for policymakers and industry stakeholders alike.

12. Leveraging Technology for Global Connectivity

Advancements in technology have transformed the way businesses engage with international markets, enabling seamless communication, data sharing, and transaction processing across borders. E-commerce platforms, digital marketing tools, and cloud-based collaboration software have facilitated market entry and expansion for businesses of all sizes, democratizing access to global markets and leveling the playing field for entrepreneurs worldwide. Moreover, emerging technologies such as blockchain and big data analytics hold the potential to revolutionize supply chain management, risk assessment, and customer relationship management in international business contexts. By harnessing the power of technology, organizations can enhance their agility, efficiency, and competitiveness in the global marketplace.

13. Sustainable Development and Corporate Social Responsibility

In recent years, there has been a growing recognition of the importance of sustainable development and corporate social responsibility (CSR) in international business practices. Businesses are increasingly expected to operate in a manner that not only generates profits but also contributes to the well-being of society and the preservation of the environment. Adopting sustainable business practices, such as reducing carbon emissions, promoting fair labor practices, and

supporting community development initiatives, not only enhances a company's reputation but also mitigates risks associated with environmental and social issues. Incorporating sustainability principles into international business strategies can create value for both businesses and society, fostering long-term success and resilience in an ever-changing global landscape.

14. The Importance of Ethical Considerations

Ethical considerations are integral to the conduct of international business, influencing decision-making processes, stakeholder relationships, and organizational reputation. Businesses operating in diverse cultural and regulatory environments must adhere to ethical standards and principles that respect human rights, promote integrity, and uphold the rule of law. Ethical lapses can have far-reaching consequences, including legal liabilities, reputational damage, and loss of consumer trust. Therefore, integrating ethical considerations into international business practices is essential for building sustainable relationships with stakeholders, mitigating risks, and fostering a culture of integrity and accountability.

15. Adaptation and Flexibility in Global Strategy

In the dynamic and uncertain environment of international business, adaptation and flexibility are paramount. Organizations must continually monitor market trends, regulatory changes, and competitive dynamics to adjust their strategies and operations accordingly. This may involve modifying product offerings, entering new markets, forming strategic partnerships, or restructuring supply chains to remain competitive and responsive to evolving customer needs. By embracing agility and flexibility, businesses can navigate disruptions, capitalize on emerging opportunities, and maintain a competitive edge in the global marketplace.

16. The Role of Global Supply Chains

Global supply chains play a pivotal role in international business, facilitating the movement of goods, services, and information across borders. The globalization of supply chains has enabled companies to access new markets, reduce costs, and increase efficiency through specialization and economies of scale. However, the COVID-19 pandemic exposed vulnerabilities in global supply chains, highlighting the importance of resilience and risk mitigation strategies. Moving forward, businesses are likely to prioritize diversification, localization, and digitalization of supply chains to enhance agility and mitigate disruptions.

17. Harnessing Data Analytics for Market Insights

Data analytics has emerged as a powerful tool for gaining actionable insights into consumer behavior, market trends, and competitive dynamics in international business contexts. By leveraging data analytics technologies such as machine learning and predictive modeling, businesses can optimize marketing strategies, tailor product offerings, and identify new growth opportunities in global markets. Furthermore, data-driven decision-making enables organizations to enhance operational efficiency, mitigate risks, and drive innovation, thereby gaining a competitive advantage in the international marketplace.

18. Building Resilience in Uncertain Times

The COVID-19 pandemic underscored the importance of resilience in international business operations. Businesses that were able to adapt quickly to changing market conditions, leverage digital technologies, and maintain robust supply chains fared better amidst the crisis. Moving forward, building resilience will remain a top priority for organizations, requiring investments in technology infrastructure, talent development, and risk management capabilities. Moreover, fostering collaboration and knowledge-sharing within industry networks

can enhance collective resilience and enable businesses to navigate future challenges more effectively.

19. The Impact of Geopolitical Dynamics

Geopolitical factors exert a significant influence on international business operations, shaping trade policies, market access conditions, and investment environments. Geopolitical tensions, trade disputes, and geopolitical risks can disrupt supply chains, hinder market entry, and create uncertainty for businesses operating across borders. Organizations must carefully assess geopolitical risks, monitor geopolitical developments, and develop contingency plans to mitigate potential disruptions. Moreover, engaging in stakeholder dialogue, advocacy, and diplomacy can help businesses navigate geopolitical challenges and foster a conducive international business environment.

20. Conclusion

In conclusion, international business presents myriad opportunities and challenges for organizations seeking to expand their global footprint and capitalize on emerging markets. By embracing sustainable practices, leveraging global talent, and adapting to geopolitical dynamics and regulatory requirements, businesses can navigate the complexities of international markets and achieve sustainable growth. Moreover, fostering resilience, agility, and innovation will be critical for organizations to thrive amidst uncertainty and disruption in the global business landscape. As the world becomes increasingly interconnected, businesses must remain adaptable, proactive, and committed to responsible business practices to succeed in the international arena.

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11. These references cover various aspects of international business strategies, providing insights into theory, practice, environments, operations, globalization challenges, and managerial perspectives.

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A Study Of National Stock Exchang [NSE]

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Abstract:

Securities Contract Act, 1956 which came in exist from February 1956. It permitted to run only 08 share markets cross the India. Mumbai, Kolkata, Chennai, Ahmedabad, Delhi, Hyderabad, Indore, Bangalore. Currently 23 share markets working in India. National Stock Exchange of India Limited is the leading stock exchange of India, located in Mumbai, Maharashtra. It is the world's largest derivatives exchange in 2021 by number of contracts traded based on the statistics maintained by Futures Industry Association, a derivatives trade body. NSE is ranked 4th in the world in cash equities by number of trades as per the statistics maintained by the World Federation of Exchanges for the calendar year 2021. Hence this aspect is taken in consideration for the present study.

Objective of the Study:

The present paper covers objectives mentioned below.

1. To study the role of National Stock Exchange in Indian financial system.
2. To examine the various trading and investment segments of National Stock exchange.

Data Collection:

Present research article is a descriptive study. This research article is studied on secondary data which derived from academic reference books, websites and academic magazines.

Introduction:

National Stock Exchange was incorporated in the year 1992 to bring about transparency in the Indian equity markets. Instead of trading memberships being confined to a group of brokers, NSE ensured that anyone who was qualified, experienced, and met the minimum financial requirements was allowed to trade. In this context, NSE was ahead of its time when it separated ownership and management of the exchange under SEBI's supervision. Stock price information that could earlier be accessed only by a handful of people could now be seen by a client in a remote location with the same ease. The paper-based settlement was replaced by electronic depository-based accounts and settlement of trades was always done on time. One of the most critical changes involved a robust risk management system that was set in place, to ensure that settlement guarantees would protect investors against broker defaults. NSE was set up by a group of leading Indian financial institutions at the behest of the Government of India to bring transparency to the Indian capital market. Based on the recommendations laid out by the Pherwani committee, NSE was established with a diversified shareholding comprising domestic and global investors. NSE offers trading, clearing and settlement services in equity, equity derivative, debt, commodity derivatives, and currency derivatives segments. It was the first exchange in India to introduce an electronic trading facility thus connecting the investor base of the entire country. NSE has 2500 VSATs and 3000 leased lines spread over more than 2000 cities across India. NSE was also instrumental in creating the National Securities Depository Limited (NSDL) which allows investors to securely hold and transfer their shares and bonds electronically. It also allows investors to hold and trade in as few as one share or bond. This not only made holding financial instruments convenient but more importantly, eliminated the need for paper certificates and greatly reduced incidents involving forged or fake

certificates and fraudulent transactions that had plagued the Indian stock market. The NSDL's security, combined with the transparency, lower transaction prices, and efficiency that NSE offered, greatly increased the attractiveness of the Indian stock market to domestic and international investors.

National Stock Exchange of India

National Stock Exchange of India Limited is the leading stock exchange of India, located in Mumbai, Maharashtra. It is the world's largest derivatives exchange in 2021 by number of contracts traded based on the statistics maintained by Futures Industry Association, a derivatives trade body. NSE is ranked 4th in the world in cash equities by number of trades as per the statistics maintained by the World Federation of Exchanges for the calendar year 2021. It is under the ownership of some leading financial institutions, banks, and insurance companies. NSE was established in 1992 as the first dematerialized electronic exchange in the country. NSE commenced operations in November 1994, while operations in the derivatives segment commenced in June 2000. NSE was the first exchange in the country to provide a modern, fully automated screen-based electronic trading system that offered easy trading facilities to investors spread across the length and breadth of the country. Vikram Limaye is the Managing Director and Chief Executive Officer of NSE. National Stock Exchange has a total market capitalization of more than US$3.4 trillion, making it the world's 10th-largest stock exchange as of August 2021. NSE's flagship index, the NIFTY 50, a 50-stock index is used extensively by investors in India and around the world as a barometer of the Indian capital market. The NIFTY 50 index was launched in 1996 by NSE. However, Vaidyanathan (2016) estimates that only about 4% of the Indian economy / GDP is actually derived from the stock exchanges in India. Unlike countries like the United States where nearly 70% of the country's GDP is derived from

large companies in the corporate sector, the corporate sector in India accounts for only 12–14% of the national GDP (as of October 2016). Of these only 7,400 companies are listed of which only 4000 trades on the stock exchanges at BSE and NSE. Hence the stocks trading at the BSE and NSE account for only around 4% of the Indian economy, which derives most of its income-related activity from the so-called unorganized sector and household spending. Economic Times estimates that as of April 2018, 6 crore (60 million) retail investors had invested their savings in stocks in India, either through direct purchases of equities or through mutual funds. Earlier, the Bimal Jalan Committee report estimated that barely 1.3% of India's population invested in the stock market, as compared to 27% in the United States and 10% in China.

NSE offers trading and investment in the following segments

Equity
- Equity
- Indices
- Mutual fund
- Exchange-traded funds
- Initial public offerings
- Security Lending and Borrowing etc.

Derivatives
- Equity Derivatives (including Global Indices like S&P 500, Dow Jones and FTSE)
- Currency derivatives
- Commodity Derivatives
- Interest rate futures
- Debt
- Corporate bonds

Equity Derivatives

The National Stock Exchange of India Limited (NSE) commenced trading in derivatives with the launch of index futures on 12 June 2000. The futures and options segment of NSE has made a global mark. In the Futures and Options segment, trading in the NIFTY 50 Index, NIFTY IT index, NIFTY Bank Index, NIFTY Next 50 index, and single stock futures are available. Trading in Mini Nifty Futures & Options and Long-term Options on NIFTY 50 are also available. The average daily turnover in the F&O Segment of the Exchange during the financial year April 2013 to March 2014 stood at ₹1.52236 trillion (US$20 billion). On 29 August 2011, National Stock Exchange launched derivative contracts on the world's most-followed equity indices, the S&P 500 and the Dow Jones Industrial Average. NSE is the first Indian exchange to launch global indices. This is also the first time in the world that futures contracts on the S&P 500 index were introduced and listed on an exchange outside of their home country, the USA. The new contracts include futures on both the DJIA and the S&P 500 and options on the S&P 500. On 3 May 2012, the National Stock exchange launched derivative contracts (futures and options) on FTSE 100, the widely tracked index of the UK equity stock market. This was the first of its kind index of the UK equity stock market launched in India. FTSE 100 includes the 100 of largest UK-listed blue-chip companies and has given returns of 17.8 percent on investment over three years. The index constitutes 85.6 per cent of UK's equity market cap. On 10 January 2013, the National Stock Exchange signed a letter of intent with the Japan Exchange Group, Inc. (JPX) on preparing for the launch of NIFTY 50 Index futures, a representative stock price index of India, on the Osaka Securities Exchange Co., Ltd. (OSE), a subsidiary of JPX.

Moving forward, both parties will make preparations for the listing of yen-denominated NIFTY 50. Index futures by

March 2014, the integration date of the derivatives markets of OSE and Tokyo Stock Exchange, Inc. (TSE), a subsidiary of JPX. This is the first time that retail and institutional investors in Japan will be able to take a view on the Indian markets, in addition to current ETFs, in their own currency and in their own time zone. Investors will therefore not face any currency risk, because they will not have to invest in dollar-denominated or rupee-denominated contracts.

In August 2008, currency derivatives were introduced in India with the launch of Currency Futures in USD–INR by NSE. It also added currency futures in Euros, Pounds, and Yen. The average daily turnover in the F&O Segment of the Exchange on 20 June 2013 stood at ₹419.2616 billion (US$5.5 billion) in futures and ₹273.977 billion (US$3.6 billion) in options, respectively.

Interest Rate Futures

In December 2013, exchanges in India received approval from market regulator SEBI for launching interest rate futures (IRFs) on a single GOI bond or a basket of bonds that will be cash-settled. Market participants have been in favor of the product being cash-settled and being available on a single bond. NSE will launch the NSE Bond Futures on 21 January on highly liquid 7.16 percent and 8.83 percent 10-year GOI bonds. Interest Rate Futures were introduced in India by NSE on 31 August 2009, exactly one year after the launch of Currency Futures. NSE became the first stock exchange to get approval for interest-rate futures, as recommended by the SEBI-RBI committee.

Debt Market

On 13 May 2013, NSE launched India's first dedicated debt platform to provide a liquid and transparent trading platform for debt-related products.

The Debt segment provides an opportunity for retail investors to invest in corporate bonds on a liquid and

transparent exchange platform. It also helps institutions that are holders of corporate bonds. It is an ideal platform to buy and sell at optimum prices and help Corporates to get adequate demand when they are issuing the bonds.

Trading schedule

Trading on the equities segment takes place on all days of the week (except Saturdays and Sundays and holidays declared by the Exchange in advance). The market timings of the equities segment are:

(1) Pre-open session:

Order entry & modification Open: 09:00 hrs.

Order entry & modification Close: 09:08 hrs. (with random closure in last one minute. Pre-open order matching starts immediately after the close of pre-open order entry.)

(2) Regular trading session

Normal/Retail Debt/Limited Physical Market Open: 09.15 hrs.

Normal/Retail Debt/Limited Physical Market Close: 15:30 hrs.

Aftermarket hours: 16:00 – 09:00 hrs.

Exchange Traded Funds and Derivatives on National Stock Exchange

The following products are trading on the NIFTY 50 Index in the Indian and international Market:

- 7 Asset Management Companies have launched exchange-traded funds on NIFTY 50 Index which is listed on NSE.
- 15 index funds have been launched on NIFTY 50 Index.
- Unit-linked products have been launched on the NIFTY 50 Index by several insurance companies in India.
- World Indices.

Derivatives Trading on NIFTY 50 Index:

- Futures and Options trading on NIFTY 50 Index

- Trading in NIFTY 50 Index Futures on Singapore Stock Exchange (SGX)
- Trading in NIFTY 50 Index Futures on Chicago Mercantile Exchange (CME)

Technology

NSE's trading systems are a state-of-the-art application. It has an uptime record of 99.99% and processes more than a billion messages every day with a sub-millisecond response time.

NSE has taken huge strides in technology in 20 years. In 1994, when trading started, NSE technology was handling 2 orders a second. This increased to 60 orders a second in 2001. Today NSE can handle 1,60,000 orders/messages per second, with infinite ability to scale up at short notice on demand, NSE has continuously worked towards ensuring that the settlement cycle comes down. Settlements have always been handled smoothly. The settlement cycle has been reduced from T+3 to T+2/T+1.

Financial literacy

NSE has collaborated with several universities like Gokhale Institute of Politics & Economics (GIPE), Pune, Bharati Vidyapeeth Deemed University (BVDU), Pune, Guru Gobind Singh Indraprastha University, Delhi, the Ravenshaw University of Cuttack and Punjabi University, Patiala, among others to offer MBA and BBA courses. NSE has also provided mock market simulation software called NSE Learn to Trade (NLT) to develop investment, trading, and portfolio management skills among the students. The simulation software is very similar to the software currently being used by the market professionals and helps students to learn how to trade in the markets. NSE also conducts online examinations and awards certification, under its Certification in Financial Markets (NCFM) programs. At present, certifications are available in 46 modules, covering different sectors of financial

and capital markets, both at the beginner and advanced levels. The list of various modules can be found at the official site of NSE India. In addition, since August 2009, it has offered a short-term course called NSE Certified Capital Market Professional (NCCMP). The NCCMP or NSE Certified Capital Market Professional is a 100-hour program for over 3–4 months, conducted at the colleges, and covers theoretical and practical training in subjects related to the capital markets. NCCMP covers subjects like equity markets, debt markets, derivatives, macroeconomics, technical analysis, and fundamental analysis. Successful candidates are awarded joint certification from NSE and the concerned.

Conclusion:

From the above study we understand that National Stock Exchange of India Limited (NSE) is the leading stock exchange of India. It plays very important role in Indian financial system. It has various financial instruments which contributing for the sustainability of Indian Economy. NSE also upgrading its system with digitalized mechanism for transactions. It also making literate to the investors and making investment awareness to new and upcoming investors.

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"Digital Impacts On Environmental Change: Exploring The Role Of Technology In Shaping Our Ecosystems"

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Abstract:

In an era of rapid technological advancement, the digital sphere plays an important role in influencing our ecosystems and environmental changes. This study examines the multidimensional impact of digital technologies on the environment, examining the transformative effects on ecosystems, sustainability practices, and environmental balance broader desire From data-driven environments to the adoption of green technologies, this research explores how digital innovation contributes to challenges through environmental change F and scale reduce By examining the complex relationship between technology and the environment, this study provides insights into the potential benefits and risks of digitizing ecosystems.

Keywords:

Digital technology, environmental change, ecology, sustainability, green technology, data-driven monitoring, environmental balance, industrial impact, environment environmental innovation, digitalization.

Introduction:

The relationship between technology and the environment has entered a new phase with the tremendous impact of digital innovation. As the world tackles unprecedented environmental challenges, digital technologies have played an increasingly important role in addressing our ecosystems and environmental changes that research this article begins a comprehensive examination of the digital impact on environmental change, unpacking the complex dynamics of technology and our ecosystem.

In an era marked by rapid technological development, digital tools and solutions are emerging as powerful tools in understanding, monitoring and addressing environmental issues From sophisticated systems a for environmental management to the emergence of green technologies It is important to scrutinize how technology contributes to environmental change and at the same time how it can be used to provide a the environment has been able to cope.

This study examines several elements of the digital footprint of the environment, including the adoption of sustainable practices, advances in environmental stewardship, and potential hazards associated with industrial applications t and we can provide nuanced understanding of the evolving relationships between the ecosystems in which we live.

Literature review:

Urban centers play a crucial role in the strategic sustainable development of regions and nations, as underscored by the United Nations 2030 Agenda for Sustainable Development's Sustainable Development Goals (SDGs). The emphasis on making cities more sustainable and resilient reflects the pivotal role cities play in these global development objectives. Sustainable development, recognized as a key conduit for sustainable products and processes, is an effective and entrepreneurial concept (Hall et al., 2010).

The 1980s saw the emergence of concepts such as "Urban Entrepreneurship," "The Entrepreneurial City," and "Entrepreneurial Governance" by David Harvey (Peck, 2014). Individuals acting entrepreneurially in urban areas, often referred to as "urban entrepreneurs" due to the high population concentration, engage in activities associated with creating new organizations (Ziyae et al., 2021; Gërguri-Rashiti, 2017).

Urban entrepreneurship offers a fertile ground for addressing unemployment and related challenges within cities. Recent discussions in economic geography highlight the significance of urban creativity for achieving economic growth (Yu et al., 2020; Crittenden et al., 2019). Smart city governance aligns closely with the entrepreneurial form of urban governance (Grossi & Pianezzi, 2017).

Success in smart city governance is intricately linked to the effective use of technology across the city. Studying the interaction between urban technology innovations and governance processes in specific urban contexts becomes crucial for enhancing technology's role in strengthening urban governance within smart cities (Meijer, 2016).

The incorporation of new perspectives and social innovations to enhance the public sector in developing countries is essential (Ramadani et al., 2020). Entrepreneurship and innovation are synonymous concepts (Gërguri-Rashiti, 2017).

The transformation of urban governance processes has been optimized through digital technologies, turning cities into digital spaces and contributing to capital accumulation for urban transformation. The shift to smart cities, emphasizing digital technology-based solutions, services, and infrastructure, aligns with an ideology shaping new urban decision-making frameworks and outcomes (Ziyae et al., 2021).

The adoption of the smart city agenda is perceived as a technology-driven form of urban entrepreneurship (Harvey,

1989; Hollands, 2008), making entrepreneurial ecosystems more prominent in governance. These ecosystems, influencing local or regional entrepreneurship through various governance mechanisms, benefit from the broader and more efficient use of digital technology and tools (Roundy et al., 2017; Bouncken & Kraus, 2021).

Successful local economies constantly evolve their knowledge base and technology frontiers to stay competitive (Buciuni & Pisano, 2018). Urban governance technology, transforming urban processes, prioritizes attracting industries with advanced technology as economic engines and addresses urban problems through technological solutions. These changes contribute significantly to the ongoing transformation of cities into digitized spaces for capital accumulation in the context of digital and regulatory capitalism (León & Rosen, 2020). Consequently, data plans are redesigned to provide entrepreneurs and businesses with greater access to information about the local government area, facilitating decisions related to cost, government services, transportation, crime, and other location-specific data (Barns, 2016).

A comprehensive review of relevant literature provides historical background on the role of technology in environmental change.

Methodology:

Quantitative Analysis:

Statistical methods are used to assess impacts that can be measured through environmental monitoring records and related data.

Environmental Model:

Technical models illustrate the transition between digital applications and environmental systems, and identify possible future scenarios.

Ethical considerations:

Ethical considerations address privacy concerns, technological bias, and equitable access to environmental technologies.

Results and Discussion:

Table-1 represents the data observed from the study

Table-1

X	Y
1 44.39524	90.23845
2 47.69823	101.68087
3 65.58708	134.94071
4 50.70508	104.67245
5 51.29288	102.82766
6 67.15065	139.07616

Linear Regression Analysis Summary:

The linear regression analysis aims to model the relationship between the independent variable X and the dependent variable Y. The regression equation is represented as:

Intercept (5.79778): The intercept represents the estimated value of Y when X is zero. In this context, it is the expected value of Y when X is zero.

Coefficient for X (1.97376):

The coefficient signifies the estimated change in Y for a one-unit change in X. Here, a unit increase in X is associated with an estimated increase of 1.97376 units in Y.

Residuals: Residuals are the differences between the observed and predicted values of Y. They provide insight into the model's accuracy, with smaller residuals indicating a better fit.

Residual Standard Error (4.854): This measures the standard deviation of the residuals. A lower value indicates a better fit of the model to the data.

t-value and p-value: The t-value assesses the significance of each coefficient, and the p-value indicates whether the corresponding variable is statistically significant. In this case,

both the intercept and X have p-values less than 0.05, suggesting their significance**.**

R-squared (0.8917): The R-squared value measures the proportion of variability in the dependent variable explained by the independent variable. In this case, approximately 89.17% of the variability in Y is explained by X.
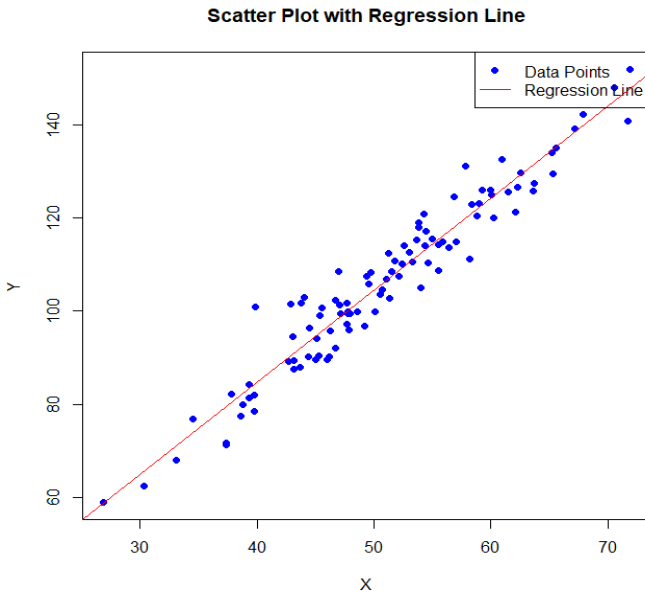
Figure 1 Regression line

In this study, X and Y variables were simulated data set Linear regression analysis was done to understand the relationship between these variables Regression analysis results show a significant relationship between X-Y, as indicated by p-value less than significant level no (0.05 respectively). And so the Y variable also increases.

The R-squared value which measures the goodness of fit of the regression model is quite high (about 0.895), indicating that the model explains a large proportion of the variation in

the dependent variable Y. This indicates that the linear regression model is adequate well for the simulated data.

The scatter plot visually represents the data points and the regression line. It is clear from the plot that the regression line captures well the general trend in the data, and exhibits a positive correlation between X and Y

The interpretation of the coefficients shows that the intercept is statistically significant (p-value = 0.0385), and the slope (coefficient for X) is highly significant (p-value < 2e-16) This confirms the idea that a change in X is with it a change in Y.

While the linear regression model provides valuable insight into the relationship between X and Y in this simulated data set, it should be noted that these conclusions are based on simulated data and in the real world the use of these results depends on the specific problem data or on the situation under investigation.

Conclusion:

In conclusion, the analysis of simulated data using linear regression provides valuable insights into the relationship between variables X and Y. The results show a significant positive relationship, with R A high -square value supports it, indicating that the linear regression model is well suited for the normalized dataset. The difference between the intercept and X is statistically significant, reinforcing the hypothesis that changes in X are associated with changes in Y .

However, it is important to note that these conclusions are based on simulated data, and caution should be exercised in generalizing the results to real-world situations possibly synthetic data will as such not be able to fully capture the complexities and nuances of a real dataset. The results of this study should be interpreted in the context of the design of the dataset.

Suggestions:

Validation with real data: The use of real-world data is recommended to validate the findings and increase the applicability of the linear regression model. It involves gathering data from the right sources and using the same analytical techniques to evaluate the model's performance in a more realistic environment

Consider other variables: Based on research or useful context, it may be useful to derive additional variables that can influence the relationship between X and Y. If more relevant variables are included in research can give us a deeper understanding of the issues involved.

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Micro, Small And Medium Enterprises In India: Government Schemes And Challenges

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Introduction

Micro, small and medium sized enterprises play significant role in developing entrepreneurship and generates second largest employment prospects in India. The MSME sector has emerged as an extremely vibrant market, playing a vital role in country's economic balance (Kumar et.al). On Global level, MSME's are widely recognized for the important contribution to economic growth, creation of decent jobs, provision of public goods and services, as well as poverty alleviation and reduce inequality. The first-generation reforms in industries took place in 1991 and the second-generation reforms constitute MSME as a separate focus area with an independent legal framework under the Micro Small Medium Enterprise Development Act, 2006. In India, for illustration under the Industrial Development and Regulation (IDR) Act, 1951; small industries were conceived in terms of "number of employees". But, it was found that obtaining reliable data on the number of employees was difficult. So, as per Section 7(1) of the MSME Development Act (2006), any class or class of enterprise may be classified as micro, small, medium enterprises on the basis of investment in plant and machinery in case of manufacturing enterprises and investment in equipment in case of service enterprises and hence, the act paved up path of merger of all Agricultural and Rural

Industries (ARI) that comprises of Khadi and Village, Coir Industries and together came to be known as MSME. The main motive behind these initiatives was to transform India into global design and manufacturing hub in the sub regions. Among these initiatives are Make-In-India and Digital India program. The Make-In-India program was launched in September 2014 along with other set of nation building initiatives. The Digital India initiative on the other hand provides enough opportunity for MSMEs promotion and greater participation of MSMEs in the ICT sector. Further in the series of reforms of MSME, Udyam Registration was launched where registration can be done only with the help of Aadhaar number. National strength portal is formed to address grievances of MSME related to finance, raw material and labour issues and moreover credit guarantee scheme are launched for micro and small enterprises basically for new ventures. To enhance the sustainability of traditional industries SFURTI scheme is launched to improve their competitiveness and ASPIRE scheme is launched for promotion of innovation, rural industries, and entrepreneurship in India.

The schemes to expand marketing and acquisition have been launched to provide useful insights for growth of the business. The central government has also set out the measures in the form of the Atmanirbhar Bharat Programme to secure the continuity of businesses during COVID-19 pandemic. The 'Make in India' initiative and the 'Atmanirbhar Bharat Abhiyaan' (Self Reliant India Campaign) have played a key role in promoting business and local manufacturing in the country, giving special thrust to MSMEs, also referred to as the backbone of Indian economy. Further, the Government of India has reclassified MSME after fourteen years of MSME Act in the year 2020. This classification defines the MSMEs on the basis of investment and turnover. There will be no more distinction between Manufacturing and Service MSMEs. The

enterprises will now be called Micro unit if they have investments up to Rs. 1 crore and turnover of less than Rs. 5 crores. MSME is defined as small unit enterprises if its net investments in plants, machinery, and equipment range between Rs. 1 crores to Rs. 10 crores with an annual turnover between Rs. 5 crores to Rs. 50 crores. According to new definition, enterprises with investments up to Rs. 50 crores and with a turnover of less than Rs. 250 crores will now be called medium scale enterprises. There are large number of medium-sized enterprises in India in reformed era. In different plans and initiatives of the Indian government, small scale business enterprises are considered as the priority sector, for generating local value added and hence, employment. With the recent announcement of the collateral-free loan for MSME, banks and financial agencies are also finding it risk free to lend such businesses and restructure the operations. This will promote the MSMEs to export more and more without fearing to lose the benefits of a MSME unit. This will lead to multiple times increase in exports from the country, high rate of growth for the economy as a whole and will achieve social and economic progress.

The emergence of the MSME and its capability to produce more goods and service at a low labour and capital cost makes it favourable to contribute in India's overall industrial production and employment generation. Employment in MSME sector stands next to agriculture sector in terms of volume. As per recent data available, India has a large 7.9 million registered MSMEs. The MSME industry segment contributes 33 percent of the country's GDP and generates over 120 million jobs across industries and regions in the country contributing towards wealth creation at grass root level. It helps to promote the generally neglected entrepreneurs, e.g., women, marginal entrepreneurs and directly benefit the poor and vulnerable, thereby directly

reducing the poverty gap and increase income. In the financial year 2022 alone, 8.59 lakh women led MSMEs got registered on Udhyam portal which is 17 percent of total MSME registration. As many as 63.4 million units contribute 6.11 percent of the manufacturing GDP and 24.63 percent of services GDP. Different kinds of products and services are produced by MSME with adoption of latest technology, presently the market size of business units also differs from handmade products to hi-tech products. The Union Budget 2022-23 focuses on ease of doing business for MSME. The arduous steps are taken to create credit facility, recruitment efficiency, employment opportunities, and expansion of IT facility to this sector by government and non-government agencies.

Various Schemes and programs designed by Ministry of MSME for growth and development of MSME
Web Services:

a. Every business would be referred to as Udyam, and the name of their registration site will be Udyam Registration portal. The only way to complete the Udyam Registration process is with an Aadhar number. MSME registration on the Udyam Registration Portal is a requirement. Businesses must supply their Aadhar number and GST number throughout the registration process.

b. Supports the "Creation and Harmonious Application of Modern Processes for increasing the Output and National Strength" webpage, which is designed to handle MSMEs' complaints mostly concerning labour, raw materials, and finance. MSMEs were assisted by this platform in taking advantage of opportunities in the manufacturing and service industries.

c.MSME Samadhaan site: Through this site, micro and small businesses can immediately register a case with the Ministry of MSME, which would promptly provide a solution to their

difficulties. The platform was designed to address concerns pertaining to payments problems of micro and small businesses

• **Credit And Financial Support Schemes:**
a. The Prime Minister Employment Generation Programme (PMEGP) is a programme created especially for charitable trusts, self-help organisations, and institutions that are registered with societies. Under this programme, entrepreneurs receive financial support to launch businesses focused on India's non-farm sector. When an entrepreneur falls into one of several unique categories, they are entitled to get greater financial support than other types of entrepreneurs.
b. A credit guarantee programme designed especially for micro, small, and medium-sized businesses; this programme is intended primarily for already-established business owners. This program's primary goal is to offer credit guarantee support for starting new businesses. This programme offers micro and small businesses credit without the need for collateral. Under this programme, business owners can obtain loans up to Rs. 2 crore without collateral or credit guarantees.
c. The second loan is intended to upgrade of current businesses covered by PMEGP Units: This programme is intended especially for prosperous business owners. This programme was created for businesses that are part of PMEGP programmes.
d. A credit-linked capital subsidy component exclusively for technology centres (CLCS& TU): This programme is intended for current and prospective business owners in the medium-to small-enterprise sector. Schemes offer advantages for improving business units. Entrepreneurs

can receive up to a 1 crore credit with a 15% subsidy under this initiative.

Infrastructure Support Schemes:

a. Fund for Registration of Traditional Industries (SFURTI) Scheme: created specifically to help traditional industries become more competitive by grouping them into clusters and provide financial support to ensure their long-term viability.

b. ASPIRE, an initiative aimed at fostering innovation, rural industries, and entrepreneurship in India; it was created expressly to give NSIC, KVIC, and Coir Board financial support for the establishment of incubators, with the dual goals of fostering an entrepreneurial culture and lowering unemployment.

c. The Micro and Small Enterprises Cluster Development Programme (MSE-CDP) aims to give MSEs financial support to enhance their technological capabilities, marketing acumen, infrastructure, and common facility centres.

d. The Ministry of MSME offers technology centres to encourage the use of technology in businesses and to help people enhance their skills.

e. A programme to support MSMEs in Sikkim and the Northeast: under this programme, MSMEs can receive funding to establish small technology centres and build industrial estates, both of which will significantly increase their ability to compete.

Programme for Developing Skills for Future Business Leaders:

a. The Entrepreneurship and Skill Development Programme (ESDP) provides funding to prospective entrepreneurs so they can participate in awareness-raising events, entrepreneurship development programmes.

b. Atmanirbhar Bharat: The Ministry of MSME offers numerous benefits to MSMEs who were having financial difficulties. After these reliefs, the Ministry of MSME announced an equity infusion of Rs. 50000 crore along with a package of Rs. 20,000 crore for MSME battling with debt.

Challenges

Micro, Small and Medium Enterprises (MSMEs) are considered pillars of the Indian economy due to their considerable contribution to the economy and employment generation. This sector creates more job opportunities hence creating significant economic growth. Presently, the MSMEs in India are facing different types of problems in different areas and regions. Based on data analysis and study of the related literature the MSME`S problems are explained below:

1. Presently the MSMEs are facing problems of credit from the banks. The banks are not providing an adequate amount of loan to the MSMEs. The loan-providing process of the banks is difficult and complex. Moreover, most of the MSME owners come from rural and education-deprived areas, and their ignorance of government benefits makes them unaware of their special financial privileges. Their ignorance regarding various benefits leads them to make bad financial decisions, causing financial difficulties.

2. Due to various factors, such as the rise of e-commerce and the advent of globalization, MSMEs are facing great competition from international manufacturing companies that are proving quality goods at the cheapest price. Therefore, it is very difficult to compete with multinational companies.

3. Although MSMEs are developing so rapidly, however, their infrastructure is very poor. Consequently, their production capacity is very low while the production

cost is very high. There is a need for more advanced technology and digitalisation of the sector.

4. There is lack of skilled man power, raw material, and other inputs for production. Due to lack of availability of these essentials, the products are produced at higher cost. Further unskilled labour force might be treated as a burden for ensuring sustainable development in the MSME sector

5. Female entrepreneurs are in a backward position. They are still less in work force because they face many obstacles in conducting their business, such as Banks and Non-banking financial institutions, they don't feel secure to lend funds to female entrepreneurs. Besides, our society is male-dominated; women are involved in household activities, etc.

6. There are challenges regarding non-effective marketing strategies, lack of market   analysis, and identifying target audiences in India. Advertisement and sales promotion are comparatively weaker in this sector. Thus, MSMEs cannot compete due to a lack of expertise and organised management.

7. Furthermore, a lack of education, knowledge about market trends, consumer preferences, and advanced technology has hindered the development of this sector. The owners of MSMEs are not aware of advanced technologies of production. They are still using older methods of production. There is a severe lack of skilled entrepreneurs in this sector, which has prevented it from adopting new technologies and tools which have brought about significant changes in other sectors like e-commerce and call centres, etc.

Policy implications and Conclusion

There is a low level of profitability and growth in MSMEs, which is not acceptable for the overall economy.

Growth in MSME sector can create a significant number of jobs and work towards sustainable development goals that will clearly benefit the country and its people. The present paper proposes the succeeding actions to solve the difficulties of the Indian MSMEs and to make sure the viable improvement of the sector:

1) Hassle-free provision of loans will help the entrepreneur pay salaries to employees, as well as their operational liabilities, and purchase raw materials in order to get their businesses back on track after Covid 19 and other financial issues within the firm. Further lowering of interest on credit by the banking and government sector will encourage the entrepreneur to expand and establish their businesses.

2) Financial institutions should offer good financial packages, especially to females for their access to ownership over industry and other forms of property. Also, advanced technical education shall be provided to females for their hassle-free work. Unless women are able to break free from their own inner weakness and passivity and demonstrate their full strength and potential they would be unable to savour genuine autonomy as individuals.

3) To confirm the smooth operation of MSMEs' business, the Government must take actions to improve its businesses' blocking, including transport and power, lack of skilled workers, inadequate market demand, disruption in the supply of materials, etc and also to strengthen the infrastructure with respect to digitalisation and latest technology. There must be the promotion of e-market linkage to increase the efficiency of the sector.

4) MSMEs' owners/managers should keep a record of their business transactions using upgraded software.

More useful steps must be taken to upgrade the sector with digitalisation and advancement in technology.

5) There is a need of introducing more training and skill development programs that can help MSMEs to enhance their performance and also workshops should be conducted to teach administrative processes to start new MSMEs in different cities.

MSME sector has carved out a niche as a vibrant and vastly robust sector in the Indian economy for over more than thirty decades. It has been steadily providing employment, especially to the lower-income group and consequently reducing the inequality and gender gap in society. It concentrates on the sustainable growth of industry and infrastructure based on environment-friendly techniques.

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Importance Of Health And Physical Fitness In Our Life

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Abstract:

Health is defined by the world health organization of the United Nations state of complete physical mental & social well being and not merely the absence of disease and infirmity. A healthy weight varies between indusial and depends on many factors including gender height age and heredity good health is achieved through proper diet exercise and sleep good health will bust your risk of a potentially unpleasant or life threatening disease or illness. Physical activity is good way of increasing energy expended and it can also lead to feeling of well being. 1) To examine the importance of health and physical fitness. 2) To study the physiological and psycho social problem reduces through physical activity. Physical fitness is important of healthy life healthy living is combination is many things including good nutrition and physical fitness will reduce the social problem.

Keywords: health, Physical Fitness

Introduction:

Health is defined by the world health organization of the United Nations state of complete Physical, mental and social well being and not merely the absence of disease and infirmity. A healthy weight varies between individuals and depends on many factors including gender, height, age and heredity, Good health is achieved through proper diet, exercise and sleep. Good health will boost your risk of a potentially unpleasant or life threatening disease or illness.

Physical fitness is defined as "The ability to perform daily physical activities without undue fatigue and to space enough energy for leisure activities is named physical fitness" The us department of health and Human services has defined fitness as a group of attributes that folks have or achieve that relate to the power to perform physical activity. Physical activity is a good way of increasing the energy expended and it can also lead to feeling of well being.

Objectives:
1) To examine the importance of health and physical fitness.
2) To study the physiological & psycho social problems reduce through physical activity

Hypothesis:
Regular exercise & balanced nutritious diet have significant impact on good health & physical fitness.

Importance of Health & physical fitness:
We have one body & one mind & making sure each are working properly at a high level will improve every aspect of our life. Being happy is not something that just happens to you it something you must work on daily and good physical fitness is a major component to achieving happiness.

Exercises:
Increase in physical activity levels are needed every age group. Before starting as exercise programmer you should check with the physician. Exercises are wonderful ways to stimulate the body's natural hygiene system to process and release its wastes Regular activity and exercise is important for your brain because it releases your mood enhancers and keeps your mind engaged.

Adame et.al (1990) assessed the level of exercise in 123 male & 120 female college freshmen to investigate the relationship of amount of exercise, the physical fitness dimension, of body image, locus of control and gender. There was a significant between gender and amount of exercise. Most of women were exercising less than 2 hours/week and men were exercising 5 hours/week. So men were significantly more fit than women.

Types of physical activity:
1) Aerobic activities which speed heart rate and lung fitness. Examples are brisk walking jogging and swimming.
2) Resistance strength building and weight hearing activities help build and maintain bones & muscles by working them against gravity. For examples are carrying a child letting weight & walking.
3) Balance & stretching activities enhance physical stability & flexibility, which reduce risk of injuries. For examples are gentle stretching dancing Martial arts etc.
4) Even moderately intense physical activity such as brisk walking is beneficial when done regularly for a total of 30 minutes or longer on most or all days.

Regular exercise can increase your stamina, cognitive performance, the amount of blood your heart can pump, Lower your heart rate when you are at rest, improve your cholesterol. level, lower your blood pressure and reduce body fat. Exercise and overall fitness helps you detoxify your body and thus lets your skin breathe. It also helps to tone your body and thus enhances your overall appearance. So physical fitness keeps you beautiful & glowing. Physical activity leads to smooth functioning of various physiological system like cardiovascular, muscular skeletal, respiratory, digestive & nervous system. Participation in physical activities improves the psycho-social & physiological function of mentally and physically handicapped individuals.

Conclusion:
Physical fitness is an important of a healthy life. Healthy living is a combination of many things including good nutrition, regular exercise and a positive attitude. Good Health and physical fitness will reduce the physiological and psycho - social problem.

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Skill Development For Better Employability In Rural India

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Abstract

India has made a remarkable performance after adopting the concepts of Liberalisation, Privatization & Globalization. In the global Knowledge Economy India enjoys a very important and an influential place. The astounding progress made in last 20 years has made us one of the most promising nations of the world. However to be a superpower, we need to correct certain critical macroeconomic fundamentals of our nation that has led to the slowdown. One such area, worthy of our attention and action would be the growing unemployment of the educated labour in the economy. It is an ironical situation that so many core sectors and sub sectors of the economy are facing severe shortages of skilled personnel on one hand. And on the other hand our country is battling with high scale of unemployment. Census 2011 reveals 9.4% or 94 people out of 1000 persons are unemployed in India. The obvious reason for this contradictory situation is the lack of employability in graduates passing year on year basis from our Higher Educational Institutions. The employers have often complained about the quality of graduates passing out who score well academically and obtain the desired degrees but are not industrially equipped. Such graduates are unable to meet industry expectations in today's extremely competitive global environment.

Keywords: Employability, Rural, Skills.

Introduction

Higher education can be recognized as an instrument of personal development. It helps in growing an individual's intellectual ability as well as overall personality. With the promotion of economic reform policies, the role of higher education is reinterpreted. Education can be an input not only for economic development but also for inner strength and need for higher education for women especially in rural areas is overwhelming. Approximately one third of India's population cannot read, making largest adult illiterate population.In the past, several studies have been conducted to trace this gap. A recent incident of N.R.Narayana Murthy criticizing the IIT Graduates might have not gone well with many, but has indeed brought the reality in open. These graduates do not possess the right mix of hard and soft skills to make them employable. So this poses an added challenge for Industry as well as Educational Institutions. The Educational Institutions are already under pressure to meet the rising demand of quality education, work force needs, the relevance of their programmes the employability of their graduates and overall personality development of the students. Preparing young people to enter the labour market has therefore become a critical responsibility for universities.

Objectives of the Study

The study has been undertaken with the following objectives:-

1. To understand the meaning of employability skills.
2. To understand the importance of skills.

Review of Literature

Neither UGC Nor Universities discriminate rural and urban colleges with respect to educational conditions. The set of rules and regulations governing rural and urban colleges are also common. Therefore industry also expect same set of skills from rural students as pointed out by Mr. M.R. Kurup in his

article on accreditation of colleges with special reference to rural colleges.

Many people have defined villages as well as employability. Rural India suffers from lack of employability due to reasons such as poor communication skills, organizing skills etc.

India's heart resides in its village and just like a doctor whose work begins with the diagnosis of the heart beat, the planning and execution of any policy for the nation of a billion, has to begin with the learning derived from its six lakh villages says Dr. APJ Abdul kalam our former president.(Kalam & Srijanpal Singh 2011)

There are five reasons cited for the drop out in schools in rural India:-

1. The schools do not have any quality from class rooms ,to benches and desks and teachers.
2. Curriculum is obsolete which cannot provide any skill development.
3. Massive inflation has made life miserable for poor people.
4. Conditions in schools are not improving.
5. Exploitation by politicians due to illiteracy.

According to George Joseph, a Yale University expert on Asia, who declared that 'India will become the largest education market in the world in the next decade' on the sidelines of a US- India Higher Education Summit in Washington in October 2011.

A recent report published by the World Economic Forum revealed that only 25% of Indian professionals are employable by the organised sector.

Employability Skills

University of Mumbai has carried out a survey to check the employability of undergraduates in rural colleges which

revealed that of the 5000 students appeared for the employability test only 50 could be placed. The Pro-VC said that university is planning to conduct personality development programmes for students to enhance the employability.

Employability can be defined as "the capability of getting and keeping satisfactory work."

Gone are the days where employers were very particular with technical skills ALONE. Now HR recruiters are searching for all talents from the employees including IQ as well as EQ. HR People are interested in evaluating soft skills to see if candidates can contribute towards the company's objectives positively along with ability to build cordial and cohesive relationship with rest of the team members. Employability skills have been defined as "A set of achievements understandings and personal attributes that make individuals more likely to gain employment and to be successful in their chosen occupations". (Peter Knight & Mantz yorke). These skills can be called as transferable skills or personal skills. The important soft skills expected from a candidate are communication skills, leadership skills, presentation skills, time management skills, job interview skills, and team skills. It is therefore imperative to develop soft skills notably with good etiquette, communication, presentation etc. There are various organisations which gives training in soft skills as programmes, or soft skill courses running as 3months, one month programme etc in all cities. Employability skills are good communication skills, learning skills, organizing and planning skills, problem solving skills etc.

Soft skills are mainly required for our students due to the following reasons:-

- To increase the chances of employability
- To exhibit professionalism
- To increase the chances of placement and promotion
- To ensure job flexibility & rotation

- To face competition
- To adjust with the global culture.

Quality in Skill Development

In Maharashtra enrolment of children in school has risen tremendously but the quality of students has suffered like anything.The Annual Status Education Report (ASER 2012) by the NGO Pratham reveals that in 2010 29% of children in class V could not solve 2 digit subsraction problem without seeking help which has gone upto 39% in 2011 and 46.5% in 2012.Barring AP, Karnataka and Kerala nearly every state showed a decline in mathematical skills when we have celebrated 2012 as year of mathematics.Only 58% of standard V can read standard II text and only 22% can read paragraphwithout understanding the meaning. This shows the deterioration in communication and reading skills of school students in Maharashtra. From the school level if we are not taking quality seriously, Colleges cannot contribute towards this.

Quality of education is very important while developing skills of a student. The teachers should possess updated information regarding all subjects so that any doubts of the students can be clarified. There is a close relation between the quality and research done by the teachers. Quality of teaching can be improved only with the help of research. India invests very little in research activities. In China about 17 % is spend towards research by higher education institutions where as in India it is only 4%. The major setbacks in quality improvement in higher education system are corruption in various ways, nepotism, reservation system and political interference. India's demand for higher learning can be seen in the increasing enrolment of Indian students abroad. More Indians study abroad than any other nation including china (Arvind Panagariya on higher education). This shows lack of quality in

Indian education system. According to BBC India spends 11% of its GDP on education whereas China 16%.

Skills are also expected in relation with time management, problem solving, business communication, corporate etiquette, and stress management. The overall personality of the student including personal grooming and body language are to be taken care of while developing the skills of an individual. The overall objective of skill development is to make the individual ready to face the corporate world. Towards this development the quality of teaching is very important. The teachers should impart high quality educational standards by giving examples from real life situations, case studies as well as from classics in English literature.

Conclusion

The demographic dividend of India is getting negated because of lack of employable skills. Education continues have the primary responsibility of supporting people's employability. The budget proposal to give Rs. 10,000 to every person availing a certain standard of job readiness through government registered entities addresses critical shortcomings of skilling eco system. This could be an incentive as well as game changer for skill development. Vocational certification can bring a huge change if the rural students cannot acquire a degree. Even railway ministry is preparing a multi-disciplinary training institute which will impart rail related electronics technologies and fill up 1.52 lakh vacancies in future. Instead of NREGA if villages are provided with right skills to enhance farm income and increase job eligibility we can generate more income. India has set an ambitious target of providing skill based training to 500 million people by 2022.

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India: A Hub Of The Spiritual Capital Of The World

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Abstract

Today, we live in a chaotic society where alienation, desolation, detachment and depression have become a part and parcel of our life. We have made a lot of materialistic progress and rapid development in almost every aspect of our lives but we have failed to achieve an eternal pleasure-happiness, satisfaction, stress less and tensionless life. The fact is that we can't escape from the situation but we can sustain ourselves if we practiced yoga regularly. This may be the reason that the world has understood the importance of yoga and practicing it seriously. The effects of practicing yoga regularly are observed by a world. As a result, yoga is adopted not only as self-curing technique but as a lifestyle to establish peace in our life. Moreover, one can not ignore the fact that healthy citizens of any country contribute a lot for the development of a nation. Thus, the development of an individual is a pathway to the progress and prosperity of one's nation. And we all know that healthy mind in healthy body always encourages us to think and act better. Yoga is a beginning of the same. The world will be beautiful place if an every individual adopt and practice yoga everyday. The ultimate aim of yoga is a welfare of human being.

Key Words: yoga, wellness, harmony, peace, spirituality

Indian culture is one of the enriched cultures in the world. Through its cultural contribution it has always offered peace, prosperity, progress and harmony to a world. It is a

treasure of many divine values like tolerance, non-violence, brotherhood, understanding between one another and respect for others etc. One of the valuable gifts of India to the world is Yoga. The prime function of yoga is to develop a balanced personality. Since last ten years 21st June is celebrated as an International Yoga Day all over the world. A celebration of Yoga Day at an international level has proved fruitful as it has created awareness among the masses and motivated them for the same. Yoga Day makes a world conscious about their healthy life.

Through Yoga, Maharshi Patanjali has put forth a key towards a peaceful life. Yoga coordinates harmony between body and mind. It concerns not only the physical health but also the mental health. According to Patanjali yoga involves eight steps-*yam, niyam, aasan, ttar har, ttar hara, dharana dhyana and samadhi*. A body is a medium to experience sweet or bitter feelings. However, it directly affects our mind too. Thus, it is observed that there is a close relationship between mind and body. They affect each other positively or negatively. Generally, it is assumed that yoga means the *aasanas*, but its focus is on to control or stable mind. Thus, if yoga is practiced regularly, it provides us flexibility and positivity. It also lessens our negative feelings like hatred and jealousy. It offers us tension free life and keeps us an energetic for a long time. It increases our inner strength and endurance capacity. Balance of body, concentration of mind and dynamic breathing techniques taught in yoga are useful while facing critical situations in day-to-day life. Besides, meditation and chanting of mantras create consciousness about ourselves and the world around us.

A daily practice of yoga leads us to experience spirituality as its focus is on mind. Spirituality means *Anubhava or Experience of God.* Thus, an everyone can experience spirituality. One can experience this through

practicing yoga while following one's normal routine of life. Spirituality that one acquires is not for one's own benefit only or for one's own spiritual salvation. It is a power to be used for the good for all. Thus, strength of'spirituality proves to be the main source of strength of sustainability as it helps to overcome the stress.

In short, yoga and spirituality are complimentary to one another as both concentrate on the mind. Both involve prayer, meditation, chanting of mantras and breathing exercises. They form a sense of self-awareness, self-acceptance, self-discipline, self-observation and improve self-confidence, relationships and deeper understanding. They also help us to minimize the vices like lust, anger, temptation, greed, jealousy and ego. Both provide physical and mental comfort and establish peace and harmony in a life. They are the two sides of a coin which are equally essential for a happy and satisfied life.

Briefly, it can be said that yoga is the journey of the self, through the self, to the self. Yoga is stated as India's soft power which lies in its culture, political values and foreign policies. Yoga has gained admiration and captured peoples' imagination across the world, and has become a source of India's soft power.

In 2014, the United Nations General Assembly declared the 21st of June to be observed as 'International Yoga Day'. And thus, Indian culture is honoured by the world and it was a beginning of the new India emerging on the horizon of the world. Yoga is associated with the culture and heritage of India. Yoga means 'to unite' which describes a way to live a healthy life. In yoga the mind is disciplined through meditation and the body is aligned and strengthened. A healthy mind in a healthy body is a self-evidence truth. Yoga helps in achieving this through its different practices. Thus, yoga has a promising role in the prosperous and healthy India. Thus, through a projection of

yoga, India gets an opportunity to contribute to a world in the field of health of well-being and also spirituality. India could establish peace and harmony in diversity successfully because it believes in the principle of *Vasudhaiv Kutumbakam* and has been practicing the same in everyday life. India's ideology of '*Vasudhaiva Kutumbakam*' is 'One Earth, One Family, One Future' a call to a world for the need of collective work to build a better future for our health and our planet. The concept of *Vasudhaiva Kutumbakam* leads people to practice acceptance and live in harmony. This ideology teaches India to rise above differences and work towards common goals. "Unity in diversity" is the strength that propels India towards the better world. When India treats a world as one family, it fosters a sense of belonging and collective responsibility. Indian people are habitual to live in harmony as they are brought up with the principle of *Vasudhaiva Kutumbakam* and their mind-set is developed accordingly.

Yoga is indeed India's greatest legacy, its most glorious gift to the world. The knowledge and practice of yoga attracted the world towards India. India is moving towards global leadership in different spheres during the last ten years including Yoga, which is India's prescription of wellness to the world. India has emerged as a world leader through Yoga. India introduces yoga to a world and thus, shows a path of healthy and peaceful life. Promoting yoga practices enhance India's image as a peace-loving country. It underlined that *Vasudhaiva Kutumbakam* is an ancient Indian philosophy that perceives the entire world as one large, interconnected family and Yoga unites people from different nations in the same spirit of *Vasudhaiva Kutumbakam* today.

In addition to it, yoga practices which pave a path of humanity opens a gate for celebration of humanity in a world. Moreover, it gives an insight to a world that the strength of India lies in its culture, heritage and pluralism.

On the backdrop of yogic practices, India has a large scope to emerge as the holistic society working for peace in the world. Thus, India gives a message to the world that yoga is a key to live longer, better and happier.

The knowledge and practice of yoga   ttarcted a world towards India and provides a platform to a world experiencing spirituality. A celebration of an International Yoga Day realized a world to understand the power of yoga and experienced its worthiness to lead peaceful life. Through yoga, India exhibited its hold in spirituality.

Yoga practices promotes physical wellbeing and inspires spiritual and intellectual awakening. It has the power to bring in the essential transformation required to change the way people live, think and interact with fellow human beings and Mother Nature. Yoga invokes harmony, peace, compassion and brotherhood within the practitioner. Yoga protects and promotes the values and morals that are at the core of India's diverse civilization.

Yoga is one of the many ways India contributes in making a world a better place, a place with healthy and content people who work hard to establish humanity, eliminating war and rivalry. Thus, through yoga India teaches a world how to embrace the human values and practice them in everyday life. It has also promoted Indian culture globally as a tool for harmony and universal brotherhood. How yoga transforms a person in wellbeing, likewise India encourages a world to lead life peacefully. As yoga unites body and mind, similarly, India unites people from different nations in the same spirit of *Vasudhaiva Kutumbakam* today.

Today. A world is undergoing through bitterness for each other. The national, religious, communal, linguistic, social and political differences raise riots in a society. The number of socio-cultural issues have shattered human values and trust in each other. On this background, a whole world is striving for

peaceful and tensionless life. When a world is in search of solace and peace of mind, it is Yoga which provides a self-curing technique and blessed them to explore their inner pleasure. Thus, yoga becomes a platform for introducing Indian culture, values, Philosophy, History and Ayurvedic therapy too. Yoga gives an opportunity to India to expand its horizon and vision in an every aspect of life.

As far as India's prospect is concerned, there is a lot of scope for India to establish its new identity as the Spiritual Capital of a World. Today, a world is looking towards India for inspiration in the field of yoga, and the future of yoga exercise in India is bright. It is a practice that has been a part of Indian culture for centuries and is now gaining popularity around a world. With its numerous benefits, yoga is an essential part of a healthy lifestyle. Yoga has the potential to transform India's healthcare sector and make it a leader in the field of alternative medicine.

One of the strong benefits of Yoga is that it opens a way to know an ancient and glorified Hindu philosophy to a world. Yoga draws an attention of a world towards the Hindu spirituality. It succeeded to convince a world that real happiness lies within oneself. According to Hindu ideology, the soul is valuable than the body. It means that one should concentrate on one's soul to seek an eternal pleasure as it lies within oneself. One of the most influential ancient Indian Vedik spiritual Sadgurus is Adi Shankaracharya who is famous for his Advaita Vedanta philosophy. His *Nirvanshatkam* describes the soul within everyone. If Human beings wish to enjoy peace of mind, they need to explore their soul which brings permanent pleasure and experience of an ecstasy. *Nirvanshatkam* describes that the soul is free from *Pancha Mahabootas, Panch Koshas, Panch Pranas, Sada Ripus* (love, anger, greed, temptation, ego and envy), desire, mantra, pleasure and pain, relations, birth and death and all the

virtues and vices. On the contrary, it says that the soul is changeless, formless and available in all the creatures. If one could understand and practices the philosophy *Nirvanshatkam*, one will definitely leads on the path of spirituality. It makes everyone realize the true wisdom of human life.

Yoga attracts a world towards this ideology and a way to peaceful life. A world experience that coordination of body and mind brings a harmony and positivity in their life. Yoga makes them believe that they can overcome any physical and mental issue easily. Moreover, it forces them to believe in spirituality, a way to god. It also brings forth the strength of *Mantras* and followed by their Meanings which get worldwide appreciation for wellness of human being. Thus, a world starts believing in India for its genuine efforts in all the sectors which invite prosperity of a nation.

In short, yoga proves a trustworthy and authentic step to teach spirituality to a world. In a realm of spirituality, there is hardly any country which is equally genuine like India. India has a better prospect to guide a world in a field of spirituality. From an ancient period, India has an enriched tradition of *Sadgurus* and *Saints* whose preaching have paved a path of spirituality. Today, through yoga, the tradition of spirituality is continued to practice and thus, India launches its new identity as a hub of spirituality.

Conclusion:

India is the country that has a rich cultural heritage, diversity and ancient practices that are still relevant today. One of the most important of these practices is yoga. Yoga is not just a form of exercise but is a way of healthy lifestyle that has been practiced in India for centuries. It is a holistic approach to health and wellness that encompasses physical, mental and spiritual well-being. In short, yoga is an integral element of India's healthcare system and is profoundly rooted in its culture. It has evolved over time, integrating numerous forms,

mental discipline, controlled postures, conscious breathing, detachment, and meditation. Yoga could prove valuable in enhancing the overall physical and emotional health of the population leading them to spirituality. Today, the world is looking towards India for inspiration in the field of yoga, and the future of yoga exercise in India is bright. Yoga has a potential to transform India's healthcare sector and make it a leader in the field of alternative medicine.

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Yoga And India

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Yoga is a spiritual discipline that focuses on harmonizing the mind and body. It is an art and science of healthy living. The word 'Yoga' comes from the Sanskrit root 'Yuj', meaning 'to join' or 'to yoke' or 'to unite'. According to the Yogic scriptures, the practice of Yoga leads to the union of an individual's consciousness with the universal consciousness.

Yoga is a spiritual and physical practice that originated in ancient India. It is a holistic approach to health and well-being that integrates physical postures, breathing techniques, meditation, and ethical principles. The origins of yoga can be traced back to the Indus Valley civilization around 5000 years ago. However, it was during the classical period of Indian history, between 800 BCE and 500 CE, that yoga became more codified and systematic. During this time, several philosophical schools of thought emerged in India, including the Samkhya Yoga, and Vedanta schools. These schools developed various concepts and practices related to yoga, such as the idea of the self (atman), the nature of **reality (Brahman)**, and the path to liberation **(moksha)**. The Yoga school, in particular, developed a comprehensive system of yoga that included physical postures **(asanas)**, breathing techniques (**Pranayama**), meditation **(Dhyana)**, and ethical principles **(Yamas and Niyamas).**

The Yoga Sutras of Patanjali, written around 200 CE, is considered one of the most important texts on yoga philosophy and practice. This article outlines a significant impact on the development of yoga which continues to be studied and practiced today. Yoga was initially practiced by self-

disciplined Yogis who sought to transcend the physical world and attain spiritual liberation. However, over time, yoga also became more accessible to the wider population. It was adopted by householders who sought to improve their health, reduce stress, and lead a more fulfilling life.

During the medieval period in India, yoga continued to evolve and develop. The Bhakti movement, which emphasized devotion to a personal god, integrated yoga practices into their religious rituals. This led to the development of Bhakti yoga, a form of yoga that emphasizes devotion and love for a personal deity. The **Hatha yoga tradition** also emerged during this period, which emphasized physical postures and breathing techniques as a means of purifying the body and preparing it for spiritual practice. The Hatha yoga texts, such as the **Hatha Yoga Pradipika** and the **Gheranda Samhita**, provide detailed instructions on various asanas and Pranayam techniques.

In the 20th century, yoga began to gain popularity in the West, particularly in the United States. This was due in part to the efforts of **yoga teachers** and gurus, such as Swami Vivekananda, Paramahansa Yogananda, and B.K.S. Iyengar, who traveled to the West and introduced yoga to Western audiences. Today, yoga is practiced by millions of people around the world and has become a popular form of exercise and relaxation. It is recognized for its many health benefits, including improved flexibility, strength, balance, and cardiovascular health, as well as its ability to reduce stress, anxiety, and depression.

In India, Yoga continues to be an important part of the country's cultural and spiritual heritage. It is taught in schools and universities, and there are numerous yoga centers and ashrams throughout the country. In 2014, the Indian government declared **June 21st as "International Yoga Day**" a day to celebrate the global popularity and importance of yoga. The rich and complex history of Yoga practice in

India that spans thousands of years has evolved and developed over time, integrating various philosophical, religious, and cultural influences. Today, yoga is practiced around the world and continues to be an important part of India's cultural and spiritual heritage.

Spiritual Significance of Yoga In India

Yoga has deep spiritual significance in India and is often seen as a means of achieving self-realization and spiritual enlightenment. The practice of yoga is rooted in ancient Indian spiritual traditions and is deeply ingrained in the country's culture and way of life. One of the key spiritual principles underlying yoga is the concept of union or oneness. Yoga seeks to unify the mind, body, and spirit, helping practitioners to connect with their true selves and with the world around them. This union is seen as a means of achieving greater awareness, compassion, and inner peace.

Yoga is also closely associated with Hinduism, one of India's major religions. Many of the poses and practices of yoga are rooted in Hindu mythology and are designed to help practitioners connect with the divine. In particular, the practice of hatha yoga is closely associated with the Hindu god Shiva, who is often depicted in a seated meditative posture. In addition, yoga is often practiced in conjunction with other spiritual practices, such as meditation, pranayama (breathing exercises), and chanting. These practices are designed to help practitioners quiet the mind, cultivate inner awareness, and connect with the divine.

India is home to many yoga ashrams and retreat centers, where practitioners can immerse themselves in the practice of yoga and explore its spiritual dimensions. These centers offer a wide range of programs and activities, including yoga classes, meditation sessions, spiritual talks, and other activities designed to help practitioners deepen their practice and connect with their inner selves. Overall, the spiritual

significance of yoga in India is deeply rooted in the country's ancient spiritual traditions and cultural heritage. Yoga is seen as a means of achieving greater awareness, inner peace, and spiritual enlightenment, and is closely associated with Hinduism and other spiritual practices.

Best Places for Yoga In India

India is known as the birthplace of yoga, and many places in the country are famous for yoga. Here are some of the top places in India that are known for their yoga offerings:

- **Rishikesh:** Located in the foothills of the Himalayas, Rishikesh is known as the "Yoga Capital of the World." It is home to many ashrams, yoga centers, and yoga schools, and attracts yoga enthusiasts from all over the world. Some of the popular yoga schools in Rishikesh include Parmarth Niketan, Sivananda Ashram, and the International Yoga Festival.
- **Mysore:** Located in the southern state of Karnataka, Mysore is known for its traditional style of yoga, known as Ashtanga yoga. The city is home to the famous Ashtanga Yoga Institute, where students can learn this style of yoga from some of the most experienced teachers in the world.
- **Kerala:** Known for its serene backwaters and lush green landscapes, Kerala is also a popular destination for yoga enthusiasts. The state is home to several yoga centers and ashrams, such as the Sivananda Ashram and the Amritapuri Ashram, which offer yoga retreats and teacher training programs.
- **Goa:** Goa is a popular beach destination in India and is known for its laid-back vibe and party culture. However, it is also home to several yoga centers and retreats, such as the Purple Valley Yoga Retreat and the Ashiyana Yoga Retreat.

- **Dharamsala:** Located in the northern state of Himachal Pradesh, Dharamsala is home to the Dalai Lama and the Tibetan government-in-exile. The city is also known for its yoga offerings, with several yoga centers and schools such as the Tushita Meditation Centre, the Himalayan Iyengar Yoga Centre, and the Siddhi Yoga Dharamshala.
- **Varanasi:** Varanasi is one of the oldest and most sacred cities in India, and is known for its spiritual and cultural significance. The city is also home to several yoga centers and schools, such as the International Yoga and Meditation Centre and the Patanjali Yoga Centre.

Yoga As an Indian Heritage

Yoga is considered one of India's greatest cultural and spiritual heritages. The word "yoga" comes from the Sanskrit word "yuj," which means to unite or to join. The practice of yoga aims to unite universal consciousness with individual consciousness through a series of physical postures, breathing techniques, and meditation.

The history of Yoga can be traced back over 5,000 years, to the ancient Indus Valley Civilization in India. The practice of yoga was first described in the Vedas, the oldest sacred texts of Hinduism. Over time, yoga evolved and developed into a range of different styles and traditions, each with its unique approach and philosophy. Yoga has played a significant role in Indian culture and spirituality throughout history. It has been used as a tool for personal growth and self-realization, as well as a means to achieve physical, mental, and emotional well-being. Yoga is also deeply rooted in India's religious traditions, particularly Hinduism, Jainism, and Buddhism.

In recent years, the popularity of yoga has spread beyond India's borders and has become a global phenomenon. Today, yoga is practiced by millions of people around the world, with many different styles and traditions being taught and practiced.

Despite its global popularity, yoga remains an important part of India's cultural heritage. The Indian government has taken steps to promote yoga as a way to preserve and celebrate the country's rich cultural traditions. In 2014, the United Nations declared June 21 as International Yoga Day, recognizing the global significance of this ancient practice.

Overall, yoga is a fundamental aspect of India's cultural heritage, deeply ingrained in the country's history, religion, and spirituality. Its continued popularity both in India and around the world is a testament to the enduring legacy of this ancient practice.

Indian Corporate World in Yogic Way: Stress Less, Achieve More

Understanding the Corporate Stress Epidemic

Today in the corporate world, stress has become an omnipresent force that can significantly impact both mental well-being and professional performance. Meeting deadlines, interacting with multiple channels and levels of people, and managing high levels of corporate expectations create an environment that can be mentally and emotionally taxing. The pursuit of success often comes at a cost to our health, leaving individuals drained and overwhelmed. It's time to recognize the toll this takes on individuals and organizations and seek holistic solutions that promote well-being alongside productivity. In this relentless environment, a paradigm shift is needed – one that embraces the ancient wisdom of yoga to foster a harmonious balance between work and well-being. By unlocking the secrets of the yogic way, individuals can learn to navigate the corporate world with greater resilience, focus, and a profound sense of inner calm.

Yoga as a Catalyst for Change

- **The Power of Mindfulness in the Workplace:**
Mindfulness, a core component of yogic philosophy, involves being present in the moment without judgment.

Incorporating mindfulness practices in the corporate setting can lead to heightened awareness, improved decision-making, and stress reduction. By encouraging employees to cultivate mindfulness through simple techniques such as mindful breathing or short meditation breaks, organizations can foster a more focused and composed workforce.

- **Breathwork for Stress Reduction:**
  Conscious breathing, or pranayama, is a fundamental aspect of yoga that holds transformative power. The controlled regulation of breath has been proven to activate the body's relaxation response, reducing stress and promoting a sense of calm. In the corporate world, incorporating brief breathing exercises into the workday can serve as a reset button, allowing individuals to manage stress and maintain optimal performance. Regular practice of Kapal Bhati, Bhastrika, Yogic breathing, and Nadi shodhan will help balance the energy systems and maintain inner calmness in stressful situations.

- **Desk Yoga and Regular Asana Practise:**
  The sedentary nature of many corporate jobs can lead to physical discomfort, posture misalignment, and health issues. Yoga offers a remedy by promoting flexibility, strength, and posture correction. Simple desk yoga stretches, or office-friendly poses can alleviate tension, improve circulation, and enhance overall physical well-being. Investing in the health of employees pays dividends in the form of increased productivity and reduced absenteeism. Regular practice of just Surya Namaskar will also help a great deal to remain physically and mentally composed.

- **Cultivating a Yogic Mindset for Resilience:**
  Yoga teaches resilience by encouraging individuals to embrace challenges with a calm and focused mind. The corporate world is rife with uncertainties and setbacks, but by adopting a yogic mindset that values adaptability and

perseverance, employees can navigate these challenges with greater ease. This mindset shift not only fosters personal growth but also contributes to a positive and resilient corporate culture.

- **Building Community Through Yoga:**

  Yoga is not just an individual practice; it also fosters a sense of community and connection. Corporate yoga classes or wellness programs provide an opportunity for employees to come together, fostering a supportive environment. This sense of community can enhance collaboration, communication, and team cohesion, creating a workplace where individuals feel valued and understood.

- **Mindful Leadership for Organizational Success:**

  Leaders who integrate yogic principles into their leadership style can create a more compassionate and effective work environment. Mindful leadership involves self-awareness, emotional intelligence, and the ability to inspire and motivate others. By embodying these qualities, leaders can positively influence the corporate culture and contribute to the well-being and success of their teams.

- **The Bottom Line:**

  Increased Productivity and Employee Satisfaction. Contrary to the misconception that well-being initiatives are a distraction, embracing the yogic way in the corporate world can lead to tangible benefits for both individuals and organizations. Studies show that companies that prioritize employee well-being experience increased productivity, reduced turnover, and improved employee satisfaction. By recognizing the interconnectedness of well-being and performance, organizations can create a work environment where stress is minimized, and individuals thrive.

- **Adopt Yogic Principles as a lifestyle:**

Yoga, an ancient practice originating in India, is a holistic system that goes beyond physical postures. The integration of yoga into the corporate world is not about turning boardrooms into meditation studios, but rather about adopting principles that enhance mental resilience, focus, and emotional intelligence. As you sit here, your idea and your sense and experience of who you are is very strong. You are here as an individual. But what the trees are exhaling right now, you are inhaling; what you are exhaling, the trees are inhaling. In other words, one-half of your lung is hanging out there. This is not just in terms of breath. Today, modern physics is proving to you that as you sit here, every subatomic particle in your body is in constant transaction with everything else in existence. If this transaction stops, you will cease to exist. So, Yoga means to know the union of existence by experience. Bringing aspects of Karma Yoga, and Bhakti Yoga into individual life will help to practice detachment, surrender, and faith making the individual more resilient to unfavorable situations.

At the end of this article, I must say, "Yoga takes you into the present moment, the only place where life exists".

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The Role Of AI In Education: Impacts On Students' Engagement And Academic Performance

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Abstract:

In today's era, the internet and competition have become paramount. The internet, particularly through social media access, has intensified competition, providing students ample opportunities for success. Even in regions with limited access to clean water, the Internet plays a crucial role. Technological advancements, especially artificial intelligence (AI), have revolutionized global education in the last decade. AI, encompassing machine intelligence, has given rise to generative artificial intelligence (GAI), contributing to intelligent digital content that supports education. Educators utilize AI-powered tools in various aspects of their lives, from automated travel planning to essay-writing assistance. AI addresses the challenge of providing equal attention to every student by enabling personalized study materials and automated grading. It caters to individual learning needs, offering a tailored experience based on students' backgrounds, preferences, strengths, and weaknesses. The interactive nature of AI in classrooms enhances student engagement. In educational technology (EdTech), AI simplifies administrative tasks, allowing staff to focus on lesson planning. Its potential to personalize learning, boost engagement, and automate administrative processes holds significant promise for improving educational outcomes.

Keywords: Artificial intelligence, Education, Students, Teachers, Academic Performances.

Introduction:

In the present scenario, two things have become increasingly important; the internet and competition. It would not be incorrect to argue that the Internet, and particularly the ability to access social media via it, has significantly raised competition in the current generation. The students have entered a competition to outperform one another in every area, be it education, fashion, trends, or tourism. Meanwhile, they frequently overlook the fact that healthy competition exists. Students who engage in healthy competition will also use technology to their advantage, which allows them to improve their talents. Students can also make decisions regarding their practical lives based on an assessment of their opportunities, threats, and weaknesses. Today's pupils excel in science and technology. It's giving them the best chance to learn, become trained, find work, and unlock dormant skills. The greatest information sources are at the disposal of a diligent, industrious, quick-witted, and driven learner.

The advantages of today's pupils include their astute parents, understanding instructors, excellent schools, close pals, commitment to learning, and, when utilized sensibly, their smartphones and the internet. They must be comprehended by the students and appropriately utilized. Recall that there are two sides to everything. Both good and bad. From an early age, students should focus on the good aspects of life. They can therefore move forward with optimism. Students have benefited from science and technology, but they have also suffered from it because of a lack of moderation and balance. Financial difficulties and a lack of education prevent pupils from completing their assigned tasks. Furthermore, their creative and mental faculties have been undermined by bad company, indifference from parents and instructors, laziness,

and needless use of mobile devices and the internet. They use their phones for a significant portion of the day. The remaining time is spent on sports after that. They do struggle to make decisions about how best to spend their time. The majority of pupils appeared to take the test periodically. Students nowadays have a lot of chances to succeed and set an example for others. Even in these places, where access to clean drinking water may be limited, the Internet is nevertheless there today. Students may access the greatest libraries in the world at home with the aid of the Internet. Mathematics, Science, and Other Subjects Science ideas are simple to understand at home and in the classroom thanks to the internet and 3D films. Books, periodicals, journals, and interviews with prosperous individuals are also included so that students have access to all teaching resources. In addition, counselors are available at every school to assist children in resolving emotional, psychological, and academic issues. There are lots of opportunities, but not many students make full use of them. Students can lead good academic and successful practical lives if they pay minimal attention to their school and job, recognize their strengths, identify their inclinations, and worry about increasing their abilities. However, the majority of pupils overlook this element.

The world's educational procedures have changed dramatically over the past ten years, mostly due to technological breakthroughs. Perhaps the most significant of these technologies has been artificial intelligence (AI). Machine learning has advanced recently, creating intelligent digital content that can support education, such as generative artificial intelligence (GAI). The influence of these AI models, particularly ChatGPT's amazing potential applications in the educational field, has caused educators to feel a range of emotions. There are discussions since it appears that this advancement in AI technology is changing the way that

education is done today. A progressive stride towards the future of education and research, according to some educators, is what ChatGPT and related AI represent. Some, on the other hand, are dubious and see it as a possible threat that could result in a drop in educational activities and encourage students' and teachers' laziness because of their diminished capacity for analysis. Since the topic has recently gained media attention, several scientific writers have attempted to assess the potential benefits and drawbacks of the introduction of AI technologies in the field of education. UNESCO has also released a report to address the primary issues and the developing ethical implications of AI in higher education.

What is AI?

Artificial intelligence (AI) is a term used to describe machine intelligence. It has to do with artificial intelligence which is mimicked by devices or software. You may be surprised to learn that artificial intelligence is likely to be used in your daily life and for a variety of purposes if you're unsure whether it's a path you've never pursued. For example, Voice recognition is used by Apple's Siri and Google's Alexa. How? owing to artificial intelligence alone.

Growing Interest in Artificial Intelligence in Education:

Many of the goals set forward to improve teaching and learning are not being reached today. Teachers are looking for scalable, safe, and effective ways to fulfill these concerns with the help of technology. Educators naturally ponder if the swift advancements in technology in daily life could be beneficial. Like everyone else, educators make use of AI-powered services in their daily lives. Examples include automated travel planning on their phones, voice assistants in their homes, and tools that can write essays, fix grammar, and complete sentences. Since AI tools are only now available to the general public, many educators are actively investigating them. However, teachers see the potential to leverage AI-powered

features like speech recognition to improve the support provided to multilingual students, students with impairments, and other learners who could use more customization and adaptability from digital learning tools. They are investigating how AI may help them write or enhance classes, as well as how they locate, choose, and modify materials for their lessons.

The students can produce six articles on the topic of "Why Google is important?" if they are asked to write one. The students can edit the articles to suit their preferences. Furthermore, AI has advanced to the point where it can recognize the different things put in a room with accuracy. The AI in Tesla vehicles is sufficiently advanced that it can operate without a driver. These days, a lot of eateries and shopping centers use robotic vacuums. They serve as security as well. The power of your mobile phone has increased to the point that you rarely even need to glance at the screen. The trick with artificial intelligence is that it can do everything you ask of it. It can also read your messages and forward them to the specific recipient at your request.

It has only recently started to develop. It is probably going to get stronger eventually. Have you ever considered the possibility of restoring missing or damaged images of well-known historical painters? Artificial Intelligence to replicate and enhance them.

In the coming decades, humans and AI will coexist, according to experts. Remember that while AI will provide millions of new employments, it will also result in the loss of millions of existing ones. In the future, though, there will be plenty of job options in this area. It will be applied in all sectors and develop into a crucial component of numerous fields. It has potential and will keep changing. Night watch artwork will switch to the most recent, more sophisticated version.

Use of Artificial Intelligence in Education:
AI in Teaching:

It might be difficult for a teacher to provide each student in their class with the same amount of focus and consideration. However, the teaching faculty may now easily attend to the demands of each student thanks to artificial intelligence in education. Artificial intelligence (AI) in education can assist instructors with creating personalized study materials and exam grading and evaluating their pupils' aptitude for learning.

Better Universal Learning:

Students come from a variety of backgrounds and have different learning styles. They also have distinct needs. Students from native places or with disabilities or impairments can learn more easily when AI is used in the classroom. If several students give the same question wrongly, AI can identify the concepts that students are missing and allow faculty to assign more targeted content. Artificial intelligence (AI) in education can readily cater to the unique learning needs of each student and select study materials based on their strengths and weaknesses.

Personalized Learning Experience:

Artificial intelligence (AI) is a wonderful tool for teaching because it is essential to create individualized learning experiences. Personalized exam questions and assignments are made possible by adaptive learning technology; all students receive identical study materials that have been carefully chosen to suit their learning styles. In the era of the EdTech revolution, artificial intelligence (AI) in education aids in understanding a student's learning style and prior knowledge. AI and education are a perfect combination. It offers each student a customized learning experience based on their history, mother tongue, learning preferences, aptitudes, and

interests. Students' learning is more interactive when AI is used in the classroom.

Simplifying Administrative Tasks:

AI in EdTech facilitates the simplification of administrative work while freeing up staff members to concentrate on lesson planning. AI is also used by administrative staff to assist in classifying their documents and admissions.

Improve teaching and learning:

Thanks to eLearning portals that are automated by artificial intelligence, students may now learn to complete their assignments with ease.

Enhances students' Ability to Visualise:

When AI is used in education and is combined with VR and AR technology, students can learn through interactive courses that will ultimately increase their awareness and emotional intelligence. Furthermore, VR/AR tools support the development of young learners' communication and teamwork skills.

Examples of Artificial Intelligence in Education:

We've put together a list of the top AI-powered educational apps to give you a general idea of how the technology is being used in the field of education. Thus, the top instances of AI in education are as follows:

Duolingo: This software for learning languages provides speaking, reading, and listening activities based on more than 40 international classics. One well-known example of AI in education is Amira Learning, a digital learning application designed to effectively improve pupil's reading comprehension.

Classter: This program for school administration offers administrative and teaching personnel end-to-end management solutions.

Blue Canoe: An AI personal tutor is used by this software. With the use of this application, pupils may easily learn English.

Artificial Intelligence Predictions

It's amazing but, indeed, Artificial intelligence is also starting to make predictions. It is about the world of 2030. To what extent is this true?

They are presented here:

(1) The influential figures of the world have created a society in which AI has become more intelligent than human intelligence.

(2) The truth of the news of humans reaching Mars. But AI is suspicious. He says that in 2030 It will be claimed that man has set foot on Mars.

(3) Research on endangered animals is ongoing. AI has made some interesting revelations. AI has expressed hope that after seven years these Animals will be part of the earth.

We don't know How much is this information is correct.

Conclusion

In conclusion, AI's integration into education marks a transformative shift in how we teach and learn. Its ability to personalize learning, enhance engagement, and automate administrative tasks holds immense promise for improving educational outcomes. Moreover, real-time feedback and adaptive assessments contribute to a more comprehensive understanding of subjects, positively impacting academic outcomes. While AI facilitates innovative teaching methods, its successful implementation requires careful consideration of ethical implications and proper training for educators. Ultimately, the evolving role of AI in education holds promise for a more personalized and effective learning environment, fostering improved student engagement and academic achievements.

As we harness the power of AI in education, it's essential to remember that while technology can enhance the learning process, human educators remain invaluable. The future of education lies in striking a balance between the capabilities of AI and the unique qualities of human instructors, creating a dynamic and effective educational ecosystem that empowers learners of all ages and backgrounds to thrive in the digital age. To conclude, integrating AI applications, such as ChatGPT, in educational settings can be a significant step. To boost students' hands-on experience with these AI tools, we can foster their understanding and application meaningfully while outlining their limitations and keeping pace with technological advances.

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Impact Of Exercise On Psychological Health

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Abstract

Mental issues are normal, and they are a critical supporter of inability locally. There is developing interest in the adequacy of activity intercessions for working on mental and actual wellbeing in people with mental problems. This paper audits the proof for the advantages of activity for emotional wellness issues and furthermore shown that actual wellness evidently safeguards the memory places of the mind. Ordinary actual exercise assists bring down our danger for high blood with constraining, elevated cholesterol, diabetes, and host of different issues. In this paper, we are plate the impact of actual wellness as an element affected by sport and other substantial exercises on the psychological well-being of non-patients.

Key words: Physical Fitness, Mental Health, Sports, Exercise.

Introduction

There is a huge gathering of evidence that shows a decent association between real work and mental prosperity and ailment. Individuals who are busy with sports practices have a prevalent tendency about their self-discernment and real prosperity. Cross-sectional assessments show that typical genuine work is connected with better mental wellbeing and enthusiastic flourishing and lower speeds of mental issues.

Genuine wellbeing rehearses help with reestablishing caution, lessen anguish incidental effects, increase excited responses in deterred people, decrease pressure, fix

psychosomatic issues, obsession and psychosis, increase future and work on the individual fulfillment. Because of the current lifestyle and dietary examples, relaxed work environment rich as well as poor people in like manner are doing combating with various various mental and real issues affliction, like hypertension, diabetes, cancer, hart desises, hypertension etc.

For headway and staying aware of standard of life every individual requirements to maintain his her mental health sound. Genuine Wellness and its parts are associated with mental prosperity. Mental self-view and life satisfaction are truly obligated for extraordinary mental health. It helps with additional creating positive approach towards self and others. Additionally it is been proved that dynamic work helps an individual in maintaining his/her mental state. Research has proved that mental wellbeing is improved by customary low, medium level actual work. Individuals practicing for customary progression track down progress in there self-actualization, mental self-view and their physical fitness. In today's age, absence of activity has become intense medical problems related with mental and Physical health.

Through investment in sports and other active work mental self-view can be improved and character becomes dynamic. Likewise, fearlessness, high friendly participation and coordination can be accomplished. By practicing active work, anxiety can be decreased. Also increments passionate reaction of individuals experiencing anxiety. It helps in making a singular liberated from physical and mental wellness related disorders. In addition, it assists with further developing Quality life expectancy.

Subsequently, the point of this exploration is to concentrate on the impact of actual wellness as a component affected by sport and other real exercises on the emotional well-being of non-patients.

Impact of Exercise on Various Componants of Mental

Health:
Emotions:

A we start with normal exercise of any actual work then it becoms our propensity with customary practicing any sort of active work. It serves to achive great expectation for everyday comforts and beneficial routines. Standard practicing fill our existence with uplifting perspective and fortifies our enthusiastic attitude.

Actual exercise are connected with nonstop certain passionate condition of a singular's psyche . Research work completed in this field demonstrated that actual work and emotional well-being are firmly connected with one another. 'META' discribes that oxygen consuming activity gives lift to the psychological and actual energy level. Which expected to perform day today work. In our every day schedule at some point we come accross escalated exhaustion, somewhat or complete disappointment, nervousness, dipression and so on Throu practicing customary active work we can bring down the power of such eliments. Test advances possitive impact of medium power level exercise in keeping up with great emotional wellness.

Fruitfulness:

Active work is firmly connected with by and large physical, mental, profound, wellbeing and our personal satisfaction rely on this viewpoints. There are absolute 8 parts on which personal satisfaction is chararactarized. Imperativeness, Social work, psychological well-being, enthusiastic wellbeing torment, actual work, wellbeing impediments. Research has demonstrated that actual work is benifitted for individuals experiencing mental confusion High-level active work helps adoloscents to adjust their emotional well-being connected state emphatically.

Self Observation:

According to specialists self appraisal is the best file of a

person's emotional wellness. It has been demonstrated from non clinical tests, possitive effect of ordinary exercise should be visible as mental self view, self idea can be decidedly improved and level of uneasiness (gloom) can be redused. Concentrate on shows that standard exercise is benificial for mindfulness and mental self portrait. Additionally to change negative mental self view in to possitive. And furthermore it has been demonstrated that significantly quicker clusture of oxygen consuming activity and obstruction preparing strategy assists with working on mental self view.It is been considered in administrative preparation program carried out/executed for large young people, they tracked down their improvement in their mental self portrait and furthermore approach of others towards them was decidedly moved along.

Sleep:

Research shows that out of grown-up populace 30% individuals are experiencing rest issue. Furthermore observed that practicing actual wellness action done in sufficient presence of light it helps in sound rest. Additionally in private review it is been seen that through practice quality and profundity of rest is improved. Along these lines individuals who are experiencing resting jumble by practicing any actual work consistently they can work on their nature of rest.

Stress:

Concentrate on shows that standard active work can limit or control the nervousness level of pressure or strain. To keep away from/diminish mental or actual pressure individuals for the most part tracked down smoking or drinking yet it will not help. In addition, its awful response can be noticed. Practice is the main solid approach to defeating any kind of stress and uneasiness. By practicing customary actual work, we will actually want to keep up with our wellbeing sound and can work on certain reaction to mental pressure and control it.

Sadness:

Clinical field has demonstrated that psychological test and stress are the two gentle degrees of mental problems and through practice, one can defeat from it. Research shows that activity is an ideal method of mental pressure recuperating. Thusly active work is a n simpler method for fending off trouble rather than smoking, Alcohol utilization, taking clinical or potentially any mental treatment. Likewise, concentrate on shows that individuals who are effectively doing Physical movement from last at least two years are truly and intellectually fit.

Importance of Physical Exercise to Maintain the Mental Fitness.

Different exploration being done with respect to restoring different genuine physical or mental issue, least three time each week 30 minutes exercise is proposed by the clinical Practitioners. 'Portion' study proposes that 30 Minutes Exercise for at least 5 days in seven days, it helps in bringing down the franticness/mental pressure. High-impact and anaerobic actual preparation advantageous for by and large wellbeing.

Conclusion:

In this paper, connection between actual work and emotional wellness is considered. It is additionally seen that Physiology and Psychology this two unique subjects are firmly related with one another. Additionally for restoring emotional wellness active work are being proposed. In addition, significant level actual wellness empowers a person to improve and additionally keep up with his/her emotional well-being and to seek after a decent way of life. Actual wellness can be improved by customary wearing and other actual moderate exercises. When actual wellness, as an element impacted by sport, is improved, society's emotional well-being can be anticipated to be achieved. Since sport, as an instrument in overseeing pressure, can lessen the impacts of strained quality, increment positive feelings and since it can upgrade

individuals' physical and emotional wellness and, subsequently, their joy throughout everyday life. As mental issues increment the danger of persistent states of being, and will quite often repeat across the life expectancy, exercise can be valuable for both mental and actual wellbeing, and may keep up with prosperity and forestall repeats of poor emotional well-being

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"The Impact Of Indian Paintings On Changes In Social Conditions And Social Attitudes"

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ABSTRACT:

This research explores the profound influence of Indian paintings on the evolution of social conditions and attitudes within the cultural fabric of India. Indian painting, with its rich history spanning centuries and diverse styles reflecting various regions and cultural traditions, serves as a significant cultural artifact that both reflects and shapes societal norms, values, and perspectives. The study begins by tracing the historical development of Indian painting traditions, from ancient cave paintings to the elaborate miniature paintings of the Mughal era and the vibrant regional styles that emerged across the Indian subcontinent. It examines how these artistic expressions were not only aesthetically pleasing but also served as vehicles for conveying social, religious, and political messages, thus influencing the collective consciousness of society.

Furthermore, the research investigates the thematic content and symbolism present in Indian paintings, analyzing how representations of social hierarchy, religious beliefs, gender roles, and cultural practices have evolved over time. It explores how paintings have been used to reinforce existing social structures, challenge societal norms, and advocate for social justice and equality. The study also examines the role of patronage in shaping the themes and subjects of Indian paintings, considering how the preferences of rulers, religious

institutions, and affluent individuals have influenced the portrayal of social conditions and attitudes in art. Additionally, it explores the impact of colonialism and globalization on Indian painting traditions, highlighting both the challenges and opportunities presented by external influences.

Moreover, the research investigates the contemporary relevance of Indian paintings in addressing current social issues and advocating for positive social change. It examines the work of modern and contemporary Indian artists who use painting as a medium to engage with issues such as gender equality, environmental conservation, and cultural identity, thereby challenging conventional attitudes and fostering empathy and understanding. By analyzing the historical significance and contemporary relevance of Indian paintings, this research aims to provide insights into the ways in which visual art serves as a reflection of societal values and a catalyst for social transformation. It seeks to deepen our understanding of the intricate relationship between art and society, highlighting the enduring impact of Indian paintings on shaping social conditions and attitudes across generations.

KEYWORDS: Social conditions, social attitudes, Indian arts

INTRODUCTIN:

Art has long been recognized as a powerful mirror reflecting the soul of society, encapsulating its aspirations, struggles, and transformations. In the diverse and culturally rich landscape of India, the realm of visual art, particularly painting, has played a pivotal role in not only capturing the nuances of the nation's history and culture but also in influencing and instigating changes in social conditions and attitudes. This study endeavors to delve into the profound impact of Indian paintings on the dynamic tapestry of societal evolution, exploring how these visual narratives have both mirrored and molded the collective consciousness of the Indian people.

Indian painting, with its roots stretching back to ancient civilizations, serves as a visual chronicle of the nation's social, cultural, and political landscape. From the vivid depictions in ancient cave paintings to the intricate miniatures of the Mughal era and the diverse regional styles that have emerged, Indian paintings have been both artistic expressions and social commentaries. The colors, symbols, and themes embedded in these artworks provide a window into the prevailing social conditions, norms, and attitudes of their respective times.

As embark on this exploration, it is essential to acknowledge the interconnectedness of art and society, recognizing that art is not merely a passive reflection but an active participant in shaping cultural narratives. Indian paintings, through their vibrant palette and narrative richness, have addressed issues ranging from religious and caste hierarchies to gender roles and societal expectations. They have served as vehicles for expressing dissent, advocating for social justice, and challenging established norms.

This research aims to unravel the layers of meaning within Indian paintings, examining how these visual narratives have contributed to the ebb and flow of societal change. From the influence of patrons shaping artistic content to the impact of colonial encounters and contemporary global dynamics, the study seeks to trace the trajectory of Indian paintings in tandem with the shifting tides of social attitudes. Moreover, in a contemporary context, the study aims to explore how Indian paintings continue to be a vibrant force in addressing current social issues, contributing to conversations about identity, equality, and environmental consciousness. Through the lens of art, this research aspires to shed light on the intricate interplay between visual expressions and societal transformations, ultimately contributing to a more nuanced understanding of the enduring impact of Indian paintings on social conditions and attitudes.

ARTIST IMPACTED ON CHANGES IN SOCIAL CONDITIONS AND SOCIAL ATTITUDES:

Raja Ravi Varma (1848–1906) was a renowned Indian painter who played a significant role in the transformation of Indian art during the late 19th and early 20th centuries. His impact on social conditions and attitudes was notable, as he used his art to bridge the gap between traditional Indian artistic styles and Western techniques. While Varma's work did not directly drive social change, it reflected and influenced the evolving societal norms of his time. Here are some ways in which Raja Ravi Varma's paintings impacted social conditions and attitudes. Ravi Varma's innovative approach to art, which blended Indian themes with European academic realism, made art more accessible to a broader audience. His prints and lithographs enabled people from various social strata to appreciate and own art, contributing to a democratization of art appreciation. Ravi Varma's paintings often depicted mythological and historical themes from Indian epics like the Ramayana and Mahabharata. By presenting these subjects with a blend of traditional Indian aesthetics and Western techniques, he fostered a cultural synthesis that resonated with a changing society embracing modernity. Ravi Varma's portrayal of women in his paintings departed from traditional norms. He depicted women with a more realistic and individualistic approach, often showcasing them in roles beyond just goddesses or mythological figures. This departure contributed to a subtle shift in social attitudes towards the perception of women. Ravi Varma's work, with its emphasis on Indian themes and cultural heritage, contributed to the rising sense of nationalism during the Indian independence movement. His art became a source of pride and inspiration, fostering a connection to Indian identity and traditions.

Maqbul Fida Husain, commonly known as MF Husain (1915–2011), was one of the most prominent and controversial

Indian artists of the 20th century. His impact on social conditions and attitudes can be seen through various lenses. MF Husain was a key figure in the modern art movement in India. His experimentation with form, color, and style represented a departure from traditional art, challenging existing norms. This modern approach influenced a new generation of artists and contributed to the evolution of contemporary Indian art. Husain's paintings often contained social and political commentary. His works engaged with contemporary issues and historical events, shedding light on societal concerns. For example, he created art that addressed themes like poverty, the partition of India, and the plight of common people. Similar to Raja Ravi Varma, Husain's art also reflected a fusion of Indian cultural elements with global influences. His works showcased a cosmopolitan perspective, contributing to a more inclusive understanding of Indian identity that embraced both traditional and modern aspects. MF Husain faced controversies, particularly in the later part of his career, due to his depictions of Hindu deities in a non-traditional manner. This sparked debates on freedom of expression and the limits of artistic creativity. The controversies surrounding his art raised questions about social tolerance and the intersection of art with religious and cultural sentiments. MF Husain's influence extended to subsequent generations of artists who admired his bold experimentation and fearlessness. Many contemporary Indian artists acknowledge his contribution to breaking artistic barriers and pushing the boundaries of expression.

While the direct impact of an artist's work on social conditions and attitudes is challenging to quantify, MF Husain's contribution to the art world and his engagement with societal issues undoubtedly left an indelible mark. His legacy continues to inspire conversations about art, culture, and freedom of expression in India and beyond.

Rabindranath Tagore (1861–1941) was a multifaceted figure in Indian history, known not only as a poet, philosopher, and writer but also as a painter. His impact on social conditions and attitudes through his paintings can be examined in several ways. Tagore's paintings were an extension of his philosophical and spiritual beliefs. His art often conveyed a sense of introspection, mysticism, and a connection to nature. Through these themes, he sought to inspire a contemplative and spiritual mindset, encouraging viewers to reflect on their relationship with the world. Tagore played a pivotal role in the Bengal Renaissance, a cultural and intellectual movement in the late 19th and early 20th centuries. His paintings were part of this broader renaissance, contributing to a revival of traditional Indian art forms and fostering a sense of cultural pride and identity. Tagore founded Shantiniketan, an educational institution based on his educational philosophy. The art school at Shantiniketan, known as Kala Bhavan, encouraged a holistic approach to learning and creativity. Tagore believed in the importance of artistic expression in education, emphasizing its role in shaping individual and societal consciousness. Tagore's paintings often depicted universal themes and human emotions. Through his art, he aimed to transcend cultural and national boundaries, promoting a sense of humanism and universal brotherhood. This emphasis on shared human experiences could contribute to a more inclusive and empathetic social attitude. During India's struggle for independence, Tagore's ideas and artistic contributions became intertwined with the nationalist movement. His paintings, reflecting a deep love for the Indian landscape and its cultural heritage, served as a source of inspiration for those seeking freedom from colonial rule. Some of Tagore's paintings carried subtle social critiques, addressing issues like poverty, inequality, and the human condition. While

not overtly political, his art often conveyed sensitivity to the struggles and aspirations of the common people.

IMAGE 1 MF HUSSAIN
IMAGE 2 RAJA RAVI VARMA
IMAGE 3 RAJA RAVI VARMA
IMAGE 4   RABINDRANATH TOGRE

CONCLUSION:

The impact of Indian paintings on changes in social conditions and attitudes has been profound, reflecting the dynamic interplay between art, culture, and society. Artists like Raja Ravi Varma, MF Husain, and Rabindranath Tagore have played pivotal roles in shaping the cultural narrative and contributing to shifts in societal perspectives. Indian paintings, spanning different periods and styles, have often embodied a

synthesis of traditional Indian aesthetics with global influences. This fusion has contributed to the evolution of a modern, yet culturally rooted, identity, fostering a sense of pride and connection to India's rich heritage. Artists like Raja Ravi Varma and MF Husain played crucial roles in making art more accessible to diverse audiences. Through the mass production of prints, public exhibitions, and engagement with a broader demographic, they democratized the appreciation of art, breaking down barriers between elite art circles and the general public. Many Indian artists have used their paintings as a medium for social commentary and critique. Whether addressing issues of poverty, inequality, or political events, these artworks have served as mirrors reflecting the concerns and challenges faced by society. They have contributed to conversations about social justice and change. The nationalist movement in India found expression in the arts, with artists like Rabindranath Tagore contributing to a cultural renaissance. Their work reinforced a sense of national pride, highlighting the beauty of India's landscapes, traditions, and diverse cultures, fostering a collective identity during a crucial period in the country's history. The controversies surrounding artists like MF Husain underscore the complex relationship between art, freedom of expression, and societal norms. These instances have prompted debates about the boundaries of artistic freedom, religious sensitivities, and the role of art in challenging societal taboos. In conclusion, Indian paintings have been instrumental in shaping the cultural and social fabric of the nation. From the democratization of art to the expression of social critiques and the fostering of a collective identity, these artworks have left a lasting impact on the way society perceives itself and engages with artistic expression. The ongoing dialogue between Indian paintings and societal attitudes continues to be a dynamic force, influencing and reflecting the ever-evolving nature of Indian culture.

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Green Banking: An Evolution Towards Sustainability

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ABSTRACT

Sustainable development and preservation of environment are now recognized globally as overriding imperatives to safeguard our planet from the havoc inflicted on it by mankind. The banking industry can play an outstanding role between economic growth and environmental protection for promoting environmentally sustainable and socially accountable institution. This category of banking can be called as "Green Banking". Green Banking is any form of banking from which the country and nation gets environmental benefits. The concept of green banking helps to create cleaner and greener future as it has direct impact on the environment. It basically targets at developing inclusive banking strategies which ensures substantial economic development and promoting environmental- friendly practices. The basic theme underlying all the initiatives that are being taken is the focus on reducing the demand for fossil fuels by implementing the 3R's viz. Reduce, Reuse and Recycle.

Banks and financial institutions can play a major role in these global efforts to make our planet a better place to live in. By adopting green technologies, a long-term beneficial impact on the environment can be restored. Banks, being major implementers of advanced technologies, themselves can adopt green practices and thus lead this global initiative as the environmental impact has a direct bearing on the quality of

assets and rate of return of banks in the long-run. There is a need to comprehend that environment is no longer the exclusive concern of the government and the direct polluters, but also other partners and stake- holders in the business-like financial institutions such as banking institutions can play a very essential role in fostering a strong link between economic development and environmental protection. In this backdrop, this paper explores the importance of Green Banking and lays emphasis on the practices that may lead to sustainable banking and development in India. A sincere attempt has been made to enumerate effective methods for green banking, i.e. go green strategies and green process as a whole. Though much of awareness has been there regarding this' buzzword', still a lot more has to be done in this regard, as mere awareness will not fetch us desired results. Howsoever, banks being a crucial element in our emerging economy need to participate actively to propagate the idea of green banking at a more enhanced level. **KEY WORDS**:   Green Banking, Environment, Green Banking Policies, Environmental Issues, Sustainable growth, Environmental Protection, Green initiatives, Carbon emission.

INTRODUCTION

The banking sector strongly   influences economic growth and development both quantitatively and qualitatively that further leads to a change in the nature of economic growth. The banking sector can play an intermediary role between economic development and environmental protection, for promoting environmentally sustainable and socially responsible investment, banking of this kind can be coined as "Green Banking". The term "green banking" describes banking activities carried out in certain areas and in a way that contributes to a general decrease in both internal and external carbon emissions. Banks in order to aid the reduction of external carbon emission, should finance green technology and pollution reducing projects. Banks may not be the polluters

themselves but they generally have the relationship with certain companies or investment projects that are polluters or could be in near future. So, it can be rightly said that environmental impact of banks is not physically related to their banking activities but with the customer's activities and this environmental impact of bank's external activity is quite huge and is also difficult to estimate. Thus, it will not be wrong to say that, environment management in the banking business is like risk management. If this environment management is done efficiently, it enhances the enterprise value and lowers loss ratio as higher quality loan portfolio results in higher earnings. Hence, the banking sector must encourage environmentally responsible investments and prudent lending. Further, Green finance, as a part of, Green Banking thus makes a great contribution towards green industry and green economy as a whole. Green banking is thus a vital component of the global initiatives taken by a group of stakeholders to save our environment and this concept of "Green Banking" will be not only be beneficial to the banks but also for industries and the economy. Not only "Green Banking" will ensure the greening of the industries but it will also facilitate in improving the asset quality of the banks in future as they can help to evaluate that up to what extent they can get returns from the various investments they have made as these investments also are in a manner have a connection with the overall environment.

The banking operation targets a certain long-term rate of return on their credit and investment but all these are associated with certain types of risks. Hence, it becomes essential that the banking sector follows certain environmental evaluation of the projects before financing. Moreover, studies have shown positive correlation with the financial performance if due environmental evaluation is done before hand. On these grounds, it can be said that it is imperative for the financial institutions in the recent scenario to consider environmental

performance in deciding whether to invest in companies or advise clients to do so. The banking industry, therefore, shall be equipped with the required impetus to build upon these premises of environmental information in order to develop their credit extension and investment decisions. The banks should, therefore, play a pro-active role to take environmental and ecological aspects into due consideration as part of their lending principle, which further enables industries to go for a mandated investment for environmental management, use of appropriate technologies and management systems.

OBJECTIVES OF THE STUDY

1. To highlight the means to create awareness in internal as well as external sub systems among target groups and impart education to attain sustainable development through green banking.
2. To list down effective methods for green banking

ORIGIN OF THE GREEN BANK

First Green Bank, based in Eustis and Clermont Florida, USA is the first bank of its kind to promote positive environmental and social responsibility not only this it also provided excellent service to investors and clients. The progressive approach to the community and the Earth sets it apart from other banks. State Bank of India (SBI), India's la India's largest commercial bank, took the lead in setting high sustainability standards and completed its 'Green Banking' initiative with Shri O.P. Bhatt, Chairman, SBI, inaugurating the bank's first wind farm project in Coimbatore. whereas, latest Green Bank initiatives include a push for solar powered ATMs, paperless banking for customers, clean energy projects and the building of windmills in rural India. Nowadays, State Bank of India is a leader in green banking.

Green Banking & Sustainable Development

Climate change is an alarming concern the world is facing presently. Over the years, across the globe continuous

efforts have been made to measure and mitigate the risk of climate change caused by human activities and due to this many countries have made commitments necessary to mitigate climate change. Indian banks, being socially responsible corporate citizens (SRCC), have a major role and responsibility in supplementing government efforts towards substantial reduction in carbon emission. Though banks are considered eco-friendly and they don't influence the environment greatly through their own 'internal' operations, but the 'external' impact for their customers are responsible can't be overlooked. The banking sector is one of the major sources of financing industrial projects such as steel, paper, cement, chemicals, fertilizers, power, textiles, etc., which cause maximum carbon emission. Therefore, the banking sector has a key role to play for promoting environmentally sustainable and socially responsible investment. 'Green banking basically refers to the banking business conducted in such a manner that aids the overall reduction of external carbon emission and internal carbon footprint. Banks should finance green technology and pollution reducing projects to assist in overall reduction of carbon emission. Banking is never considered a polluting industry, still the present scale of banking operations has considerably increased the carbon footprint of banks due to their immense use of energy (e.g., lightning, air conditioning, electronic/electrical equipment, IT, etc), high paper wastage, lack of green buildings, etc. So, the need of the hour, is that banks need to go green i.e. they should adopt technology, process and products which result in substantial reduction of their carbon footprint in order to ensure sustainable development.

Green process

A Green Bank requires each of its functional units and activities to be eco-friendly and help to improve environmental sustainability. Several opportunities are available for banks to

green their functional units and activities. Key opportunities among them are:

➢ **Supply chain management:** Adopt techniques and plans to minimize inventory and wasted freight and also adopt networked design using a carbon footprint.

➢ **Enterprise resource management:** Facilitate paperless transaction and adopt techniques for workforce and provide optimization as well as intelligent device management.

➢ **Customer relationship management:** electronic means to maintain contact with and correspond with customers and potential customers, and minimise paper-based correspondences.

➢ **Sourcing and procurement:** Vendors by the sustainability rating of their products, services and operations

➢ **Product life cycle management:** Design and offer banking products and services in such a way that consume less resources and energy and thereby reduce carbon footprint. Implement effective systems for product end of life management that have minimal impact on the environment.

Green Banking Strategies

The strategies that are employed effectively in order to attain success in green bank process are:

• To start with, it requires immense involvement with key stakeholders and create awareness of environmental issues and what impact it has on our economy, the environment, and the society. The business and environmental value and the necessity of greening the bank processes, products, and service should also be laid stress upon.

• Another move in this regard, is to conduct energy audits and an efficient review mechanism in order to assess IT's

environmental and cost impact and identify areas to be "greened"

- Further, set SMART (Specific, Measurable, Attainable, Realistic, and Timely) green goals as the internal targets and develop a strong criterion for measuring progress towards the goals
- Now, develop and implement a green policy that aims at higher utilization of systems while reducing energy use and lessening their environmental impact.
- Furthermore, encourage, motivate, and energize the workforce to follow the green path and to come up with and implement their own ideas and also encourage clients, suppliers, and outsourcers to adopt green practices.
- Not only this, will help us achieve our targets but a continuous monitoring mechanism should be adopted to review the progress regularly and also it enables to keep a close eye on industry trends and new developments thus assisting in revising the green policy from time to time.

Green Banking Product Coverage includes

- Green mortgages
- Green loans
- Green credit cards Research Methodology
- Green savings accounts
- Green checking accounts
- Green CDs
- Green money market accounts progressive approach to the community and the Earth
- Mobile Banking
- Online banking
- Remote deposit (RDC)

Methods Adopting Green Banking

1. Online Savings Account: Online savings account and mobile banking are the effective steps that makes a bank green

and help the environment. Green banking includes setting up direct deposit to receiving pay cheques, receiving electronic statements from your bank and by paying bills online. All these steps can greatly reduce the amount of paper produced by one's bank. Online banking is a highly effective way to keep track of your finances and to avoid late payment fees. Another green banking step is "Remote Deposit". Remote deposits help banks to clear cheques digitally.

2. Paperless Statements: Online banking at most banks is an option for customers to receive their statements electronically through a secure login. Copies of banking records and statements can then be stored electronically instead of keeping paper loaded record files. Receiving statements electronically also reduces the chance of security disruptions.

3. Use Direct Deposit: Most employers will give employees the option to receive their pay cheques electronically. This speeds up the availability of money and it saves people from wastage of paper, from hassle of going to banks and saves time etc.

4. Online Bill Payments: Paying bills online is also a solution for promoting green banking. E-payments and QR code enabled payments helps in paying Telephone bills, cable bills, utility bills, credit card payments and mortgage payment.

5. Use Green Credit Cards: Banks in order to pace up joined up with environment-friendly movement are promoting different schemes of using plastic money rather than currency notes.

6. Mobile Banking: Mobile banking saves time and energy of the customers it further helps in reducing the use of energy and paper of the bank.

Benefits of Green Banking

1. Avoids Paper Work: Paperless banking almost all banks in India are computerized or operate on a core banking solution (CBS). Thus, this provides ample scope for the banks to adopt

paperless or less paper for office correspondence, audit, reporting etc. and in this manner banks can switch over to electronic correspondence thus leading to controlled deforestation.

2. Creating Awareness to Business People about Environment: Various NGOs and environmentalists are taking steps to propagate environment consciousness among the public in general by arranging awareness programs and organizing seminars etc. in this Banks can contribute by sponsoring such programs and they can also tie up with corporate who are actively participating in such awareness programs as it will help to brighten the image of the bank.

3. Loans at Comparatively Lesser Rates: Banks have introduced green bank loans which offer financial concessions to those that are indulged in environment friendly products and projects such as fuel-efficient vehicles, green building projects, housing and house furnishing loans to install solar energy system etc. to promote such programs at a large level.

4. Environmental Standards for Lending: If Banks follow environmental standards for lending, it will make business owners to adopt eco-friendly practices thus promoting sustainable responsible investment and leading our nation towards brighter future prospects.

➔ **Latest Trends in India**

- **Renewable Energy Financing:** Banks in India have been increasingly involved in financing renewable energy projects. This includes funding for solar, wind, and other clean energy initiatives to support the country's goals of reducing carbon emissions.
- **Environmentally Responsible Investments:** Banks are incorporating environmental, social, and governance (ESG) criteria into their investment decisions. This involves considering the environmental

impact of the companies they invest in and promoting sustainable business practices.

- **Green Loans:** Financial institutions have been offering specific loan products to promote green initiatives. These loans may have favourable terms for projects related to energy efficiency, pollution control, and sustainable development.
- **Carbon Neutrality Commitments:** Some banks are committing to becoming carbon-neutral or reducing their carbon footprint. This involves measuring and offsetting the carbon emissions associated with their operations.
- **Sustainable Finance Guidelines:** Regulatory bodies in India may introduce guidelines to encourage banks to adopt sustainable finance practices. These guidelines may include reporting requirements on environmental and social risks and opportunities.
- **Green Bonds:** The issuance of green bonds has been on the rise globally, including in India. These bonds are specifically earmarked for financing green projects, and the funds raised are expected to have a positive impact on the environment.
- **Technology Integration:** Banks are leveraging technology to enhance their green banking initiatives. This includes digital platforms for monitoring and reporting environmental performance and providing online services to support sustainable banking practices

Conclusion

Nowadays, Environmental sustainability and sustainable development have become the important agenda in the international community. Various conferences and programs such as Earth Summit and United Nation Environmental program are being organized to create awareness about this alarming issue. Thus, Green Banking if implemented sincerely

will act as an effective ex ante deterrent for the polluting industries that will surely yield positive results in the upcoming future and thus giving immense contribution towards this sensitive issue. Though, awareness is there still a lot more is to be done in this regard so that the Green Banking does not only remain a mere concept but is implemented so that it may yield fruitful results. Green banking is a proactive way of future sustainability, but banks in India are running behind their counterparts .It has been observed that several banks had promised about investing in green businesses and dropping their greenhouse emissions, but growing business in the banking sector is a sharp contradiction to their commitment, as with the increasing number of employees in the banking sector is leading to more developed infrastructure which ultimately contributes towards depletion of the environment by enhancing global warming. Green banking is being implemented across universally and will successfully promote sustainable development in banking sector.

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Characterisation Of Organic Solar Cell

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ABSTRACT:

Lots of electrical energy is consumed every day in terms of lighting, heat, domestic needs etc. The demand of energy consumption is increasing day by day but due to lack of limited energy sources and production it is expected that we will not be able to meet this demand in time. Regarding the energy saving and production, organic electronics has become quite an attractive field of research because of its extensive applications in future displays, solar cells, thin film transistors, lasers, etc. To improve further the performance of these devices in terms of efficiency, stability, lifetime, etc., adequate understanding of their physics related to mechanism of charge transport and effect of various external parameters on these materials and devices is required. Silicon (Si) photovoltaics (PV) is the most commonly used technology but it is expensive. Therefore there is a need to search alternative technologies that are cost effective, flexible and easy in fabrication. Organic semiconductors have attracted the attention of the researchers globally for the development of Organic photovoltaic (OPV) devices. OPV is one of the most challenging and exciting area of research. To detect the problems in the devices and deduce possible changes for improved performance it is important to understand the main properties which characterize the photovoltaic behaviour of OSCs. The basic understanding of OSCs is discussed below.

1. Introduction:

Organic Photovoltaic cell or Organic Solar Cell (OPV

or OSC's) are the term used to explain new era of technology. In short the when we try to understand the working of OSCs, a light photon is made incident on the PV devices, it is absorbed by the active layer, which is composed of the donor and acceptor. The absorbed light photon generates a bound electron-hole pair known as exciton. To generated electricity this exciton has to break into free electron and hole that are collected at different electrodes. Electrons are collected at cathode while holes are collected at anode. When the electrons at the cathode, and holes at anode, meet with each other through an external circuit, it constitutes an electric current through the circuit.

2. Equivalent circuit diagram (ECD):

A basic understanding of organic photovoltaic devices is given and a full description of all details can be founded in. ECDs are frequently used to describe the electric behaviour of more complex semiconductor devices with a network of ideal electrical components such as diodes, current or voltage sources and resistors. Although the specific physical processes in organic semiconductors may be different and therefore lead to other parameters, the principal loss mechanisms are the same and we may therefore apply the same circuit to these devices. Even though it deals with inorganic thin film solar cells, helps to interpret the *I-V* characteristics of photovoltaic devices and draw conclusions about the detrimental mechanisms. Fig.1 shows the ECD typically used for inorganic solar cells.
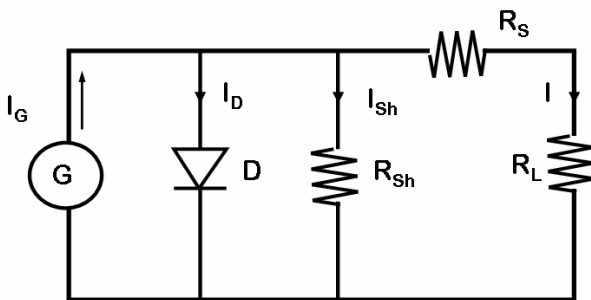
Fig.1. Equivalent circuit diagram for a typical solar cell.

Where G is current source that generates current I_G, D is the diode, R_{sh} is shunt resistance, R_s is series resistance and R_L is the load. I_G, results from photo-generated charge carriers. The diode describes the asymmetric conductivity in the solar cell. For inorganics, it is due to the *p-n* junction and its rectification behaviour. For organic ones, it can be due to a blocking contact at the semiconductor/electrode interface or a built-in field resulting from a donor-acceptor interface. This diode is responsible for the nonlinear shape of the *I-V* curves. R_{Sh} results into recombination of electrons and holes near the exciton dissociation site before significant charge transport through the bulk. R_{sh} can be derived by taking the inverse slope of characteristics at ~ 0 V i.e.

$$R_{sh} \approx \left(\frac{I}{V} \right)^{-1}$$

(1)

This is because at very small voltages the diode D is not conducting and the current driven by the external voltage (positive or negative) is only determined by $R_{sh} + R_s$ with R_{sh} (typically) being much larger. R_s is given by bulk conductivity which is influenced by the mobility of charge arriers in the bulk. Charge carrier mobility depends on defects and barriers as well as the space charges in the device. R_S will also increase

with thickness of the device because the distance that charges carriers have to travel for collection at the electrodes, increases. *Rs* can be estimated from the inverse-slope at a positive voltage $> V_{oc}$ where current is dominated by R_s and curve becomes linear i.e.

$$R_s \approx \left(\frac{I}{V}\right)^{-1}$$

(2)

In the ideal case, R_{sh} would be infinitely large and R_S would be zero. Typically, the values for practical inorganic cells are $R_{sh} > 1000$ Ω and R_s is of few Ω. In organic devices, since the mobility is usually lower (large R_s) and charge recombination can be large (low R_{sh}). The resistor R_L results when the solar cell is contacted to an external load.

The performance of an OSC is determined by measuring the current density-voltage (*J-V*) characteristics under sun light illumination. A photovoltaic device under illumination is characterized by open circuit voltage (V_{oc}), short circuit current density (J_{sc}), fill factor (*FF*) and power conversion efficiency (PCE). *FF* is the ratio of the maximum power output (P_{max}) of the cell over the product of J_{sc} and V_{oc}. Current and voltage corresponding to P_{max} are represented as J_{max} and V_{max}. A typical *J-V* characteristic of a solar cell is illustrated in Fig.2. The points corresponding to J_{sc}, V_{oc}, J_{max} and V_{max} are clearly shown in the figure. The V_{oc}, J_{sc}, *FF* and PCE of a solar cell are discussed below in brief.
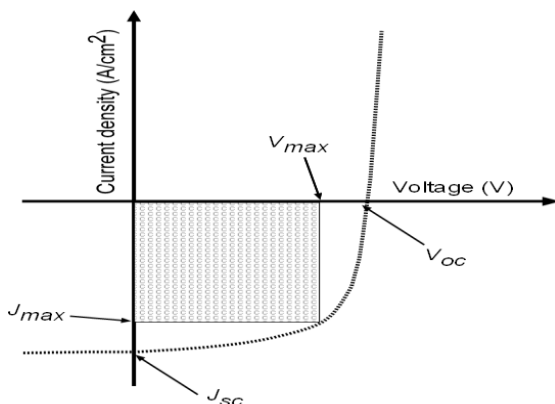
Fig.2. Typical *J-V* characteristics of a solar cell, the shadowed area indicates the maximum power that can be extracted.

3. Open-circuit voltage (V$_{oc}$):

V_{oc} of a solar cell is defined as the voltage developed between the two electrodes of the illuminated cell when there is no external load. On the *J-V* curve it is equal to the voltage applied to the cell at which the net current under illumination becomes is zero. V_{oc} is directly related to the built in voltage (V_{bi}) of the cell but usually it is less than V_{bi}.

4. Short-circuit current density (J$_{sc}$):

J_{sc} of a solar cell is defined as the current in the external circuit when the external load is short circuited. On the *J-V* curve it is the photo-generated current by the device when there is no applied voltage. Photo-generated current is directly related to optical and electrical material properties. For an applied voltage less than V_{oc} the *J-V* curve recorded under illumination condition is dominated by a photo-generated current, while injection from electrodes dominates in a potential region where the applied voltage exceeds the V_{oc}.

5. Fill factor (FF):

FF is a fraction of ideally maximum achievable power of the device under illumination or is defined as the ratio of

maximum power actually achieved (P_{max}) over the ideally maximum achievable power ($J_{sc}*V_{oc}$) i.e.

$$FF = \frac{J_{max}*V_{max}}{J_{sc}*V_{oc}} = \frac{P_{max}}{J_{sc}*V_{oc}}$$

(3)

P_{max} indicates the maximum power that can be extracted from the solar cell and it is represented as the area of the filled rectangle in Fig. 2. The shape of *I-V* curve is a measure of the *FF* i.e. concave shapes give higher *FF* values whereas convex shapes gives lower *FF* values. In general, large series resistance, small shunt resistance and recombination tend to reduce *FF*.

5. Power conversion efficiency:

Efficiency of solar cells is the most important parameter as it indicates how efficiently the cell operates, and it is defined as the electrical power output over the incident optical power. It can be calculated from

$$PCE(\eta) = \frac{J_{sc}*V_{oc}*FF}{P_{in}}$$

(4)

where P_{in} the incident solar radiation in W m^{-2}.

6. Conclusion:

Silicon (Si) photovoltaic, which has power conversion efficiency ~ 10-20 %, is the most commonly used technology on commercial scale as a renewable electric power source, yet the prospective of cost effectiveness, flexible device production and ease of fabrication derives the attention of the researchers towards the development of organic photovoltaic (OPV) devices. Intensive research is being done to improve the efficiency of these devices. There has been great improvement in the OPV device efficiency by the use of new materials, different device structures and their physical treatments.

Geospatial mapping of Physical and Emotional Landscapes:Transcreation/Translation of Smita Agarwal's "The Map"

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Transcreating Indian poetry poses both challenges and opportunities, as it involves not only linguistic nuances but also cultural and contextual intricacies. This multifaceted process requires a delicate balance between preserving the essence of the original work and ensuring it resonates with the target audience. Translation critics have long grappled with the complexities inherent in transcreation, offering insights that shed light on the intricacies involved.The present research paper explores the nuances of transcreation/translation with special reference to Smita Agarwal's The Map from English into Hindi.

One of the primary challenges in transcreating Indian poetry lies in the diversity of languages and cultures within the Indian subcontinent. India boasts a rich tapestry of languages, each with its own unique poetic traditions and nuances. As translation critic Lawrence Venuti notes, "Every language is a vast reservoir of diverse linguistic and cultural formations." This diversity poses a significant hurdle for translators seeking to convey the nuances of Indian poetry accurately.

The linguistic challenge extends beyond mere translation of words; it involves capturing the cultural and historical connotations embedded in the verses. Indian poetry often draws inspiration from ancient texts, folklore, and regional traditions. Striking this balance becomes crucial in transcreating Indian poetry, where cultural richness is intrinsic to the literary fabric.

Cultural nuances and references specific to a particular region or community present another formidable challenge. A poem rooted in the cultural landscape of Kerala may contain references unfamiliar to someone from Punjab. Renowned translation critic Susan Bassnett underscores this challenge by advocating "negotiation between cultures".The challenge, therefore, is not merely linguistic but also involves navigating the intricate tapestry of diverse cultural references.

Moreover, the poetic forms and structures vary across different Indian languages. The intricate meters of a Hindi poem or the syllabic patterns in an English verse might not seamlessly transfer to another linguistic tradition. Translators must grapple with preserving the poetic form while ensuring the essence is not sacrificed. Despite these challenges, transcreating Indian poetry offers a plethora of opportunities. It serves as a bridge, enabling the sharing of profound literary works with a broader audience. Transcreation also allows for the rejuvenation and reimagining of poetic works. Each translation becomes a creative act, offering a fresh perspective on the original. Translators, in their creative reinterpretation, breathe new life into Indian poetry, ensuring its relevance and vibrancy across linguistic and cultural landscapes.

In navigating the challenges and seizing the opportunities presented by transcreating Indian poetry, translators often find inspiration in the words of renowned literary figures. A.K. Ramanujan, a distinguished Indian poet and translator, emphasized the importance of retaining the cultural flavor,

stating, "Translation may be a bringing home of the foreign, but it is also a scattering of the familiar." This delicate dance between the foreign and the familiar encapsulates the essence of transcreation.

Ramanujan's words resonate with the idea that successful transcreation involves not just linguistic fidelity but also an evocation of the emotional and cultural resonances embedded in the original work. Translators, therefore, must be attuned to the heartbeat of the poetry they transcreate, capturing not just the words but the soul of the verses.

In the realm of Indian poetry, where spirituality often intertwines with earthly experiences, transcreators face the challenge of conveying the metaphysical dimensions inherent in the verses. Transcreating Indian poetry also involves negotiating the postcolonial discourse. Postcolonial theorist Gayatri Chakravorty Spivak, in her seminal work "The Politics of Translation," scrutinizes the power dynamics embedded in the act of translation. Translators must be cognizant of the inherent power structures, ensuring that the voices of Indian poets are not overshadowed or distorted in the process.

The act of transcreation becomes a nuanced negotiation between fidelity and creativity, tradition and innovation. It demands a deep understanding of both the source and target cultures, as well as a profound appreciation for the poetic artistry encapsulated in the verses. In fact, transcreating Indian poetry is a complex yet rewarding endeavor that requires a nuanced understanding of linguistic, cultural, and literary intricacies. Critics and theorists, through their insights, provide a roadmap for transcreators to navigate the challenges and seize the opportunities embedded in this creative act. As Indian poetry continues to captivate global audiences, the role of translators becomes increasingly vital in bridging the rich tapestry of languages and cultures, ensuring that the soul of the poetry resonates across diverse landscapes.

Smita Agarwal has carved her niche in the realm of contemporary poetry with her evocative verses and insightful

expressions. Born in a quaint town, she discovered her love for words at a young age, often finding solace in the rhythmic cadence of verses. Her journey as a poet is a testament to her ability to weave emotions into words, creating a tapestry of feelings that resonate with readers around the world.

Agarwal's poetry is characterized by its profound simplicity, where each line bears the weight of untold stories and subtle emotions. Her work transcends cultural boundaries, delving into the universal themes of love, loss, and self-discovery. Smita's verses are a reflection of her keen observations of the human experience, painted with a palette of vivid imagery and metaphorical beauty.

What sets Agarwal apart is her ability to capture the essence of fleeting moments, turning them into timeless reflections. Her words possess a rare authenticity that pierces through the superficial layers of life, inviting readers to connect with the rawness of their own experiences. In a world often dominated by noise, Smita's poetry stands as a quiet yet powerful reminder of the beauty found in simplicity.

The poet's exploration of identity and self-discovery resonates with many, as she gracefully navigates the complexities of human emotions. Through her verses, Smita Agarwal invites readers to embark on a journey of introspection, prompting them to confront their vulnerabilities and embrace the nuances of their own narratives.Beyond her written creations, Smita Agarwal's presence in the literary community has been marked by her efforts to foster a love for poetry among the younger generation. Through workshops and mentorship programs, she has become a guiding light for aspiring poets, encouraging them to explore the depths of their creativity.

In a world that often craves instant gratification, Smita's poetry serves as a gentle reminder to slow down and savor the nuances of life. Her verses are a testament to the enduring power of words, capable of touching hearts, sparking introspection, and creating connections that bridge the gaps between diverse human experiences.As Smita Agarwal continues to pen her poetic journey, one can only anticipate the

profound impact her words will have on future generations. With each carefully crafted stanza, she leaves an indelible mark on the literary landscape, inviting readers to find solace, inspiration, and a shared humanity within the pages of her poetic oeuvre.

"The Map" by Smita Agarwal is a captivating exploration of human emotions and the journey of self-discovery. In this poignant poem, Agarwal employs vivid imagery and metaphorical language to convey the complexities of navigating through life's uncertainties.The poem begins with an evocative depiction of a map, a symbolic representation of the journey that unfolds within the verses. Agarwal's choice of the map as a central motif sets the stage for a contemplative exploration of both physical and emotional landscapes. As readers delve into the poem, they find themselves immersed in a rich tapestry of emotions, each line an intricate thread weaving the fabric of a deeply introspective narrative.The map, in Agarwal's hands, becomes more than a mere geographical guide; it transforms into a metaphor for the human experience. The poet skillfully navigates through the contours of life, mirroring the twists and turns of our personal journeys. The landscapes on this emotional map are painted with the hues of joy, sorrow, love, and longing, creating a multidimensional exploration of the human psyche.

Agarwal's use of language is both lyrical and introspective, inviting readers to reflect on their own paths as they navigate the verses. The poet employs sensory imagery, allowing readers to feel the texture of the landscapes she describes. The "topography of mountains" and the "smoking vent" permeate the verses, creating an immersive experience that transcends the written words.Throughout the poem, there is a delicate balance between the concrete and the abstract. Agarwal seamlessly transitions between tangible landscapes and intangible emotions, blurring the lines between the external and internal realms. This fusion adds layers of complexity to the poem, mirroring the intricate nature of the human experience.

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The metaphorical language extends to the notion of volcanoes and oceans, representing the ebb and flow of emotions. The volcano symbolizes the protest against the outdated norms , while the oceans stand as vast reservoirs of experience and emotion. Agarwal's exploration of these elements adds a fluidity and outburst of emotions to the poem, emphasizing the ever-changing nature of the human journey.As the poem reaches its zenith, Agarwal delves into the concept of destinations. These destinations, whether physical or emotional, are portrayed as transient points in the grand tapestry of life. The poet challenges the conventional notion of a final destination, urging readers to embrace the ongoing nature of the journey itself.

The concluding stanzas of the poem bring a sense of resolution, as Agarwal reflects on the interconnectedness of all paths. The emotional map, though unique to each individual, converges at points of shared experience. This universality adds a layer of collective understanding to the poem, reinforcing the idea that, despite the uniqueness of our journeys, we are all interconnected in the vast landscape of human existence.In fact, the poem is a masterful exploration of the human experience, a poetic cartography that invites readers to navigate the landscapes of their own emotions. Through rich imagery, metaphorical depth, and contemplative language, Agarwal crafts a timeless piece that resonates with the universal aspects of the human journey. As readers traverse the emotional map laid out in the verses, they are prompted to reflect on their own paths, finding solace and inspiration in the profound exploration of self and shared humanity.

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Social Change And Technology In India

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ABSTRACT:

Social change and technology are inseparable because of these elements affects the behavior of the other. The impact of technology on social life is immeasurable. The society adjusts to avoid modern technology from having significant impacts on the culture and practices of the people.

Digital divide and culture lag are common issues that determine the success of using a technology to improve human life. Modern technological devices have advantages and disadvantages; therefore, people should be careful not to risk their lives when embracing modern technology.

The benefits of technology greatly outweigh the negatives and help with convenience and efficiency. The only harm is an excessive use of technology, which can easily be fixed by limiting the amount of hours one is using electronics.

Our modes of life and thoughts and all our social institutions are influenced profoundly by mechanization. Modern civilization could not have developed in the absence of its technological base. We witness innovation in everything, starting from the simplest task of our daily lives like brushing our teeth to the most complex problems like fighting a pandemic! Today we are innovating in ways we never would have imagined before. However, the real value from these innovations can be derived when they are used to develop solutions which can address some of our serious social problems.

A. INTRODUCTION:

India has become a dominant player in the information technology (IT) industry globally. IT is a robust industry in its growth. IT is unique with regard to participation of women in the workforce. Every second fresh recruit in the IT industry now is a woman. The E-governance initiative of the government has also opened an opportunity for women empowerment by increasing access to information for women.

The major players in the IT industry like Infosys, WIPRO, and HCL – are now offering an environment that will retain the talented women workforce. To develop a women-friendly work environment, leading companies are now offering benefits like lactation centers, extra maternity leave, work from home policies, creches, and option to relocate to the city of their choice in case of transfer of the husband.

Educated women have had significant breakthroughs by breaking the traditional household, child rearing, socially oppressed lifestyle, because of access to IT. IT reduces the impact of barriers of time and distance in organizing and managing the service delivery of businesses. A large part of jobs outsourced are going to women. The freedom to work from anywhere and anytime can become a catalyst for financial independence and empowerment of women by enhancing their extra income.

From the above global example, it is seen that technology is bringing social changes in the form of women empowerment. Technology is helping women to participate in political, economic and social fields. In fact technology has been catalyzing numerous social changes in all aspects of our day-to-day lives. The relationship between technology and social change is that these aspects are interrelated and rely on each other. Technological advancement transforms the social lives of individuals. It has become a critical part of our lives.

B. ROLE OF TECHNOLOGY IN SOCIAL CHANGE:

Technology has affected man's ideas, attitudes, beliefs, and philosophies. Scientific discoveries and inventions have changed the attitude of men and women towards many rituals, creeds, and religious practices. Space explorations may change these ideas more radically in the near future.

Technology has exerted tremendous effects on family, social values, economic life, social life and the state.

Veblen has regarded technology as the sole explanation of social change. W.F Ogburn says technology changes society by changing our environments to which we in turn adapt. This change is usually in the material environment and the adjustment that we make with these changes often modifies customs and social institutions.

Most technological inventions have either of two purposes:

i. Either they are intended to create entirely new products for the direct satisfaction of human desires and needs, or

ii. Else their purpose is to produce familiar products more efficiently.

Effects on Family Life-

- Technology leads to the disintegration of the joint family. The structure of family has changed from joint to nuclear.
- Marriage customs are also not free from the effects of the technology. Love marriages, inter-caste marriages, late marriages are increasing day by day.
- Modern women being educated and employed do not like to stay in joint families. Urbanization and industrialization have brought women from home to office and factories.
- Invention of family-planning techniques has enabled people to control birth rate; as a result small family is possible today.

- By destroying the domestic system of production, modern industrialism has radically changed the family organization.
- Technology has decreased the importance of family as an agency of social control. So, other formal agencies are acting as agencies of social control in family life.

Effects on Social Life-
- Technology has changed the old bases of social stratification. Caste has been replaced by wealth and power as the new determinants of social stratification.
- It has created the problem of housing that has grown largely in cities. It has led to the fall of community life. In the place of 'we-feeling', I - feeling' has come up.
- It has made recreation commercialized. People have opted for cinema, theatre and picnic as means of recreation.
- It has made social relationship contractual, formal and fragmentary. Each has become a stranger for the other.
- It has given rise to psychological conflict and mental tensions. The modern industrial man suffers from great mental strain and emotional instability.

Effects on Economic Life-
- It has brought division of labour and specialization of work in the economic field.
- Though it has raised the standard of living of the people. at the same time, heavy consumption and unhealthy competition in the style of living have also come up.
- The increasing use and constant improvement of machines have raised tremendously the productivity of labour, that is, output per man-hour. It is true both of industrial worker and of farm labour. Greater quantities of goods are thus available.
- Different types of classes have been emerged in the modern industrial and capitalistic society.

- The employer-employee relationship has been changed and it has given birth to trade union movement to protect the interest of the labourers.

Effects on the State-
- Technology has increased the size, function and power of bureaucracy.
- The old barriers of nationalism have been broken and the idea of the world-state is becoming popular as a result of rapid development in the field of communication and IT.
- The government has also been affected by technology. By changing the family and the social organization, technology has forced upon the government new functions and responsibilities in the form of social security measures and welfare activities.

Effects on Social Values-
- Technology has brought a number of changes in the values of life. The old values have been completely changed. Wealth and money have been given top priority.
- Religion has lost its importance. Moral values are losing importance.
- All the matters are being judged from scientific angles.
- People are becoming more and more self-centered. Man is involved in mad race of competition without knowing the goal.

C. SOCIAL DIMENSIONS THAT TECHNOLOGY INFLUENCE:
- The advancement in technology has brought up concerns about the equilibrium model, digital divide, and cultural lag.

It is as follows:
- **Equilibrium Model:** The equilibrium model deals with the alterations that occur in one part of the society and how other parts of the community must adjust accordingly to cope with the modifications, The failure of some parts of

the society to adapt accordingly leads to vulnerability in the equilibrium model and many complications may arise. The social equilibrium model dictates the haves and the have-nots of technology in every community.

- **Digital Divide:** It is the gap between the old and new generations, The new generation has access to computers and other modern technological devices while the old one does not have. Digital divide is described based on the level of development in a region, Most people, especially those living in the rural areas in developing nations do not have accesso modern technology.

  Digital divide determines the society's pace of social change. Societies that have young people are likely to change compared to those with old ones. Urban centers are more to experience social change because of using modern technology in almost all aspects of life.

- **Culture Lag:** Some technological advancements result in changes in society that occur much faster than the ability off the society to alter its culture to adopt the changes. This situation is known as the cultural lag. and it can lead to stress, and moral and ethical dilemmas for the communities affected, as they develop social norms to adapt to the new technology.

  The use of modern technology has also influenced social epidemiology, health, and the environment. Social epidemiology is the study of the social distribution and social determinants of health. Technology continues to help social epidemiology in the find the cure for different diseases affecting society.

- **Health:** Advanced knowledge and research carried out with the help of technology have helped cure illnesses such ash mental illness, drug and alcohol addiction, and many more. As for health, technology continues to play a crucial role in maintaining our well-being.

Healthcare, a sector that was already leveraging technology to reach the remotest corners, witnessed rapid advancements in the last few months. From creating predictive analytics tools to forecast the spread of the infection and using GPS data to track visits to using business intelligence to tailor treatment plans, coordinate staff schedules and optimize the supply chain, the sector quickly adopted technology across functions.

- **E-Governance:** Nowadays many types of government services are being provided online. As a result, people can easily avail the civic benefits of the government and the accountability of the government is increasing. This is very important for the development of the country. Information is reaching the door to door through various electronic and print media.

- **Mechanization of Work:** Machines have made it possible to do more work with less manpower. As a result, the cost per4 worker has come down and now it is possible to get much higher production from the worker at a lower cost. Technology has revolutionized the methods used in agriculture. The technological advances in this area allow the cultivated space to be harnessed to the maximum.
  The machinery used in agriculture facilitates the development of various activities. For example, there are mechanical plows and irrigation and harvesting systems that reduce human effort and increase soil productivity.

- **Women Empowerment:** Technology 1S also playing a special role in women's empowerment. technology is creating new employment opportunities. Many can earn while sitting at home. In addition to economic self-reliance, women car empower themselves by raising awareness of their rights and seeking the help of various organizations if needed.

- **Social Media:** Various social media, including Facebook, is playing an important role in creating public opinion. Although mainstream media gives less importance to any issue can get wide publicity through social media in many cases.
- **Preserving Traditions:** The traditional rural folk culture was about to lose but now it is possible to preserve this traditional rural folk culture due to technology. The interest in going the cinema is also decreasing day by day. There is an opportunity to enjoy a movie or drama of anyone's choice at a convenient time through YouTube.
- **Employment:** Now people can do a lot of work online from home, so there is no need to go to the office for many jobs. In this way, it is becoming possible for investors to find employment from far away beyond the borders of the country. This is reducing staff costs and on the other hand, the workers are getting the opportunity to work in different places,
- **Education:** The use of information technology has made education sophisticated and dynamic. Books are being read at the world's most famous library while sitting at home. Taking higher education using online or e-learning and e-books is now popular. All types of communication have become much easier as any student can take admission and do registration in educational institutions online. Examination results are prepared and published online.

D. GOVERNMNET INITIATIVES TO PROMOTE SOCIAL CHANGE THROUGH TECHNOLOGY:

It is as follows:
- **Aadhar Card:** In an attempt to give our country a greater push towards being a digital economy, the government introduced Aadhar. It has effectively managed to build a strong base for the Digital India movement. Proving to be a game changer, the project has been instrumental in driving

financial inclusion for the country of 130 crore, where majority of the population is in the rural areas.

- **SWAYAM:** It seeks to bridge the digital divide for students who have hitherto remained untouched by the digital revolution and have not been able to join the mainstream of the knowledge economy. This is done through an indigenous developed IT platform that facilitates hosting of all the courses, taught in classrooms from 9th class till post-graduation to be accessed by anyone, anywhere at any time.
- **UMANG (Unified Mobile Application for New-Age Governance):** It is one of the key initiatives under the Digital India program to develop a common, unified platform and mobile app to facilitate a single point of access to all government services.
- **Common Service Centres:** CSC scheme is one of mission mode projects under the Digital India Programme. CSCs are the access points for delivery of essential public utility services, social welfare schemes, healthcare, financial, education and agriculture services, apart from host of B2C services to citizens in rural and remote areas of the country.
- **Deen Dayal Upadhyaya Gram Jyoti Yojana (DDUGJY):** One of the flagship programmes of the Power Ministry (MoP), it is designed to provide continuous power supply the entire rural India. The DDUGJY can benefit rural households significantly as electricity is extremely vital for growth and development of the country.
- **DigiLocker:** It is a Digital Wallet to empower citizens digitally. It's a secure cloud based platform for issuance, sharing and verification of critical life-long documents or certificates. It has created a new paradigm for true paperless governance by promoting usage of digital documents.

- **Digital Saksharta Abhiyan or National Digital Literacy Mission (NDLM):** The scheme has been formulated to impart IT training to 52.5 lakh persons, including Anganwadi, ASHA workers and authorized ration dealers in all the States/across the country. The initiative aims at training non-IT literate citizens to become IT literate to enable their active and effective participation in the democratic, developmental process, and enhance their livelihood too.
- **eBASTA:** In line with the Government's Digital India initiative, this project has created a framework to make school e-books accessible in digital form as e-books to be read and used on tablets and laptops. The main idea is to bring various publishers (free as well as commercial) and schools together on one platform. In addition to the portal, a backend framework to facilitate the organization and easy management of such resources has been developed, along with the web-based applications that can be installed on tablets for navigating the framework.

E. **CHALLENGES OF ADOPTING TECHNOLOGY AS A TOOL OF SOCIAL CHANGE:**

These are as follows:

- **Religious Beliefs:** In India superstitious and religious elements deeply ingrained in the culture. Because of religious beliefs, technology is often blamed for many things that go wrong in the country.
- **Inequality:** Due to urbanization and industrialization, the social organization has been divided into two predominant classes - the higher class and the lower class. In India, if a small fraction of a population enjoys access to technology and benefits from it, others struggle to get their basic needs met.
- **Unemployment:** The problem of unemployment is a concomitant feature of the rapid technological

advancement. Machines not only provide employment opportunities for men but they also take away the jobs of men through labor saving devices. This results in technological unemployment.

- **Illiteracy:** Illiteracy in India is by far the most serious problem. Illiteracy greatly inhibits the economic and social progress of an individual as well as that of the country.
- **Less Awareness of Technology:** In India, maximum population lives in rural India. The rural population is not aware of the latest developments in technology. They are staying away from the urban centres.
- **Ideological Factors:** Social change is caused by ideological actors. Ideas rule the world. Philosophical, scientific and political ideas significantly influence social change. New scientific thoughts, new religious ideas, new philosophies revolutionize the world.
- **Geographical Factors:** Geographic factors like, terrain, mountain are hindrance for technology development. The people living in the difficult terrains are unable to get access to technology.
- **Demographic Factors:** Demographic factors like over population, migration, are hindrance for technology development. Due to migration, people are unable to access the development in technology.

F. NEGATIVE IMPACT OF TECHNOLOGY ON SOCIETY:

- **Absence of Social Ties:** Frontal communication is required in a society to generate a lasting union that connects different societies. The extent at which an individual detaches his/herself through modern technology affects the formation of unions.
- **Isolation:** Technology results in social seclusion that is distinguished by a lack of interaction with the societies in usual day-to-day existence. People segregate themselves

through hanging onto the iPods while gazing at the monitor of the newest cellphone gadgets.

- **Frustration:** In contemporary society, teenagers indulge in texting, gaming, or surfing the internet. Such events have influenced the psyche of children destructively. Subsequently, this leads to amplified frustrations that result in stress due to affected psychology.
- **Lack of Tolerance:** Tolerance is one of the highly valuable virtues in society. Lack of tolerance can depreciate personal willpower. Devoid of determination that associates with patience, the society faces difficult hurdles in enduring the adversities of life expectancy.

G. CONCLUSION:

Social change and technology are inseparable because of these elements affects the behavior of the other. The impact of technology on social life is immeasurable. The society adjusts to avoid modern technology from having significant impacts on the culture and practices of the people.

Digital divide and culture lag are common issues that determine the success of using a technology to improve human life. Modern technological devices have advantages and disadvantages; therefore, people should be careful not to risk their lives when embracing modern technology.

The benefits of technology greatly outweigh the negatives and help with convenience and efficiency. The only harm is an excessive use of technology, which can easily be fixed by limiting the amount of hours one is using electronics.

Our modes of life and thoughts and all our social institutions are influenced profoundly by mechanization. Modern civilization could not have developed in the absence of its technological base. We witness innovation in everything, starting from the simplest task of our daily lives like brushing our teeth to the most complex problems like fighting a pandemic! Today we are innovating in ways we never would

have imagined before. However, the real value from these innovations can be derived when they are used to develop solutions which can address some of our serious social problems.

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crucial role in facilitating this growth. These agreements can take various forms, including free trade agreements (FTAs), preferential trade agreements (PTAs), and comprehensive economic partnership agreements (CEPAs), among others.

This paper seeks to explore the impact of trade agreements on India's import and export sector, shedding light on the opportunities and challenges they bring. By examining the experiences of India in negotiating and implementing trade agreements, we can gain valuable insights into the dynamics of international trade and its implications for the Indian economy.

crucial role in shaping India's trade landscape. These agreements govern various aspects of trade, including tariffs, quotas, customs procedures, and investment rules. As India continues to integrate into the global economy, understanding the impact of trade agreements on its import and export sector is essential for policymakers, businesses, and stakeholders.

Literature Review

2.1 Importance of Trade Agreements

Trade agreements offer several benefits to participating countries, including expanded market access, increased trade flows, and enhanced competitiveness. By reducing trade barriers and facilitating trade liberalization, these agreements can stimulate economic growth, attract foreign investment, and foster technological exchange. However, the impact of trade agreements can vary depending on the specific terms negotiated, the sectors involved, and the domestic policy environment.

2.2 Impact on India's Import Sector

Trade agreements can have both positive and negative effects on India's import sector. On the one hand, lower tariffs and reduced trade barriers can lead to increased imports of goods and services, providing consumers with a wider range of choices and promoting efficiency gains through competition. On the other hand, increased import competition may pose challenges for domestic industries, particularly those that are less competitive or lack technological capabilities. Moreover, concerns about import surges and trade deficits may arise if domestic industries cannot effectively compete with foreign counterparts.

2.3 Impact on India's Export Sector

For India's export sector, trade agreements offer opportunities for market diversification, access to preferential trade arrangements, and increased competitiveness in global markets. By opening up new export destinations and reducing

export barriers, these agreements can help Indian exporters expand their market reach and boost export revenues. Additionally, trade agreements can facilitate supply chain integration and promote investment in export-oriented industries, further enhancing India's export competitiveness.

3.0 Methodology

This research employs a mixed-method approach, combining qualitative analysis with quantitative data to assess the impact of trade agreements on India's import and export sector. Qualitative methods include a review of existing literature, policy documents, and case studies to examine the rationale, objectives, and outcomes of various trade agreements involving India. Quantitative methods involve statistical analysis of trade data, including trends in import and export volumes, trade balances, and sectoral composition.

Analysis and Findings

4.1 Case Study: India-ASEAN Free Trade Agreement

The India-ASEAN Free Trade Agreement, implemented in 2010, aimed to promote trade and economic integration between India and the Association of Southeast Asian Nations (ASEAN) member states. The agreement led to tariff reductions on a wide range of goods, facilitating increased trade flows between India and ASEAN countries. However, India's trade deficit with ASEAN has widened in recent years, raising concerns about the impact on domestic industries such as manufacturing and agriculture.

4.2 Sectoral Analysis: Impact on Textile and Automotive Industries

The textile and automotive industries are key sectors of India's economy, with significant contributions to export earnings and employment generation. Trade agreements have had mixed effects on these industries, with opportunities for market expansion offset by challenges from import competition and supply chain disruptions. While preferential

access to export markets has benefited Indian textile exporters, competition from low-cost imports has put pressure on domestic manufacturers. Similarly, the automotive industry has seen increased competition from imports, particularly in the luxury car segment, despite exporting success in other segments.

5.1 Recommendations

1. Enhance Trade Policy Coherence:

Ensure alignment between trade policies and broader economic development objectives to maximize the benefits of trade agreements while mitigating potential negative impacts on domestic industries.

Conduct regular assessments of trade policies to ensure consistency with national development priorities and evolving global trade dynamics.

2. Strengthen Stakeholder Consultation:

Foster inclusive and transparent dialogue with relevant stakeholders, including industry associations, trade unions, civil society organizations, and academia.

Solicit input from a diverse range of stakeholders to understand their concerns, priorities, and perspectives on trade agreements, ensuring that policies reflect the interests of all stakeholders.

3. Focus on Capacity Building:

Invest in building institutional capacity within government agencies responsible for trade negotiations, policy formulation, and implementation.

Enhance the technical expertise of negotiators and policymakers to effectively participate in trade negotiations, conduct impact assessments, and monitor compliance with trade agreements.

4. Support for Vulnerable Sectors: Provide targeted support and assistance to industries that may be adversely

affected by trade liberalization, such as small and medium-sized enterprises (SMEs), agriculture, and traditional sectors.

Develop transition programs to help workers and communities adapt to changes in the economic landscape, including retraining, skill development, and income support initiatives.

5. Promote Export Diversification:

Encourage diversification of export products and markets to reduce dependence on a few key sectors and trading partners.Support exporters in accessing new markets, exploring niche opportunities, and upgrading product quality to enhance competitiveness in global markets.

6. Improve Trade Facilitation:

Enhance trade facilitation measures, including streamlining customs procedures, reducing bureaucratic hurdles, and investing in trade-related infrastructure.

Implement e-commerce platforms, digital trade facilitation tools, and single-window clearance systems to simplify trade processes and reduce transaction costs for businesses.

7. Monitor and Evaluate Impact:

Establish robust monitoring and evaluation mechanisms to assess the impact of trade agreements on India's import and export sector. Regularly review trade performance indicators, including trade balances, sectoral trends, and competitiveness measures, to identify emerging challenges and opportunities.

8. Strengthen Regional Cooperation:

Engage actively in regional trade initiatives and agreements to promote economic integration, market access, and regional stability. Forge strategic partnerships with neighboring countries and regional blocs to leverage mutual benefits and address common challenges in trade relations.

9. Foster Innovation and Technological Upgradation:

Encourage innovation and technological upgradation in key export sectors to enhance productivity, quality, and competitiveness. Facilitate technology transfer, research collaboration, and investment in research and development (R&D) to support industries in adopting advanced manufacturing processes and value-added production.

6.1 Future Research Directions

Future research could focus on:

Long-term impacts: Investigate the long-term effects of trade agreements on India's import and export sector, including their implications for economic growth, employment, and income distribution.

Regional integration: Examine the potential for deeper regional integration, such as customs unions or common markets, and its impact on India's trade relations with neighboring countries.

Non-tariff barriers: Analyze the role of non-tariff barriers, such as technical regulations and standards, in shaping trade dynamics and competitiveness in key sectors.

Sustainability and inclusivity: Assess the social and environmental implications of trade agreements and identify strategies to promote sustainable and inclusive trade practices.

By addressing these research gaps, policymakers, businesses, and stakeholders can gain a better understanding of the complex dynamics shaping India's import and export sector and develop strategies to navigate the evolving global trade landscape.

Policy Implications

Based on the analysis and findings of this study, several policy implications emerge:

Trade policy coherence: Ensure coherence between trade policies and broader economic development objectives to maximize the benefits of trade agreements while minimizing adverse effects on domestic industries and employment.

Stakeholder consultation: Foster dialogue and consultation with relevant stakeholders, including industry associations, trade unions, and civil society organizations, to ensure that trade agreements reflect diverse interests and concerns.

Capacity building: Invest in institutional capacity building, including trade negotiation skills, data collection, and analysis capabilities, to effectively participate in trade negotiations and implement trade agreements.

Sector-specific support: Provide targeted support and incentives for sectors that face challenges from import competition or lack competitiveness, such as small and medium-sized enterprises (SMEs) and agriculture.

Trade adjustment assistance: Establish mechanisms to provide assistance and support for workers and communities affected by trade liberalization, including retraining programs, income support, and regional development initiatives.

Table 1: Trends in India's Trade Balance with Key Trading Partners (2010-2020)

Year	Country/Region	Trade Balance (USD billion)
2010	United States	-24.2
	China	-38.7
	European Union	-14.5
	ASIAN	-13.8
2015	United States	-36.2
	China	-52.6
	European Union	-20.3
	ASIAN	-19.8
2020	United States	-47.3
	China	-57.2
	European Union	-26.5
	ASIAN	-28.9

Source: Compiled from data from the Ministry of Commerce and Industry, Government of India.

Figure 1: Sectoral Composition of India's Exports (2020)
Source: Author's representation based on data from the Directorate General of Foreign Trade (DGFT), Government of India.

Case Study: Impact of the Comprehensive Economic Partnership Agreement (CEPA) with Japan on India's Automobile Industry

The CEPA between India and Japan, implemented in 2011, aimed to promote trade and investment between the two countries. One of the key sectors affected by the agreement was the automobile industry. While Indian automobile manufacturers gained access to the Japanese market, they also faced increased competition from Japanese automakers in the Indian market. As a result, Indian automakers had to enhance their competitiveness through product innovation, cost reduction, and quality improvement measures. The CEPA facilitated technology transfer and collaboration between Indian and Japanese companies, leading to the introduction of advanced technologies and fuel-efficient vehicles in the Indian market.

7.1 Limitations and Future Research Directions

While this paper provides valuable insights into the impact of trade agreements on India's import and export sector, it is important to acknowledge its limitations and suggest areas for future research.

Firstly, the analysis primarily focuses on the economic aspects of trade agreements, such as trade flows, tariffs, and sectoral impacts. Future research could explore the broader socio-political implications of trade agreements, including their effects on income distribution, employment patterns, and social welfare.

Secondly, the study predominantly relies on secondary data sources, which may have limitations in terms of accuracy and reliability. Future research could incorporate primary data collection methods, such as surveys and interviews, to obtain more nuanced insights into the experiences and perspectives of stakeholders affected by trade agreements.

Thirdly, the paper mainly examines the impact of trade agreements at the national level, overlooking regional variations and disparities within India. Future research could adopt a sub-national perspective to analyze how trade agreements affect different states and regions, considering factors such as industrial structure, resource endowments, and infrastructure development.

Addressing these limitations and exploring these avenues for future research would enrich our understanding of the complex dynamics of trade agreements and their implications for India's economy and society.This concludes the research paper on the impact of trade agreements on India's import and export sector. By addressing the limitations and suggesting future research directions, this paper aims to contribute to the ongoing discourse on trade policy and economic development in India and beyond.

Table 2: India's Trade Agreements with Key Trading Partners

Agreement Name	Partner(s)	Year Implemented
ASEAN-India Free Trade Agreement (AIFTA)	Association of Southeast Asian Nations (ASEAN)	2010
India-Japan Comprehensive Economic Partnership Agreement (CEPA)	Japan	2011
India-United States Trade Policy Forum (TPF)	United States	2005

India-European Union Free Trade Agreement (FTA)	European Union	Ongoing negotiations

Source: Author's representation based on data from the Ministry of Commerce and Industry, Government of India.

Case Study: Impact of the Regional Comprehensive Economic Partnership (RCEP) Agreement on India's Dairy Sector

The RCEP agreement, signed in 2020, includes several countries in the Asia-Pacific region, such as China, Japan, South Korea, and ASEAN member states. The agreement aimed to create one of the world's largest free trade zones, covering about 30% of global GDP and population. However, India withdrew from the RCEP negotiations due to concerns about the potential adverse effects on its domestic industries, including the dairy sector. Indian dairy farmers feared increased competition from cheaper imports, particularly from countries with lower production costs and quality standards. The case of the RCEP underscores the complexities and trade-offs involved in trade agreements, highlighting the need for careful consideration of sector-specific impacts and stakeholder interests. These additional appendices provide further context and data to supplement the main analysis of the paper, offering a more comprehensive understanding of the impact of trade agreements on India's import and export sector.

With the inclusion of additional data, tables, figures, and a case study, this research paper provides a comprehensive analysis of the impact of trade agreements on India's import and export sector. Byexamining trends, sectoral impacts, and specific case studies, this paper contributes to a deeper understanding of the complex dynamics of international trade and its implications for India's economy and society.

Conclusion

In conclusion, this research paper has examined the impact of trade agreements on India's import and export sector, highlighting both opportunities and challenges. While trade agreements have the potential to stimulate economic growth, promote market access, and enhance competitiveness, they also pose risks for domestic industries, particularly those that face import competition. Effective policy measures and proactive strategies are essential to harness the benefits of trade agreements while addressing potential negative consequences. By promoting trade policy coherence, stakeholder consultation, capacity building, and targeted support for vulnerable sectors, India can maximize the positive impact of trade agreements on its economy and ensure inclusive and sustainable development.

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Mudra Scheme: A Start-Up Development Initiative In India

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Introduction

India is home to numerous great legends who are well-known throughout the world for their hard work, keen mind, and exceptional skill. Youth in India are extremely talented, highly competent, and full of inventive ideas. However, they do not have the opportunity because of a lack of strong support and sufficient instruction in the right way. As a result, on January 16, 2016, the Government of India established the "START UP INDIA STAND UP INDIA" plan to assist India's youth in moving in the right direction by implementing new and innovative ideas. This plan was developed to encourage and promote new entrants into industry, thereby growing their careers and the country's economy.

Start-up India is a unique project of the Indian government aiming to build a vibrant business climate that encourages entrepreneurs, create a large number of employments, and accelerate India's economic progress. The government hopes that through this start-up initiative, it will be able to strengthen all aspects of the national economy. Start-ups are enterprises or ventures that focus on a specific product or service that the creators want to promote. Through this strategy, India will shift toward generating a generation of employment producers rather than job seekers.

The majority of these companies' initial investment comes from their founders. Many businesses seek further financing from friends, family, and venture capitalists. This scheme is a great start in enabling start-ups to deploy their unique ideas in the proper direction by providing financial support. There are numerous prospects for start-up entrepreneurs in India. Textiles, media, the health sector, event planning, tourism, and automobiles are some of the important areas. So there are several prospects for entrepreneurs to launch their start-ups. However, in addition to opportunities, start-up entrepreneurs may encounter problems such as infrastructure deficits in India, risk factors, and acquiring the right talent, among others.

These enterprises frequently lack a properly developed business plan and, more critically, adequate finance to proceed to the next level of development. Start-ups carry a high chance of failure, but they may also be very unique workplaces with wonderful benefits, an emphasis on innovation, and good learning opportunities.

Despite these problems, the government and start-up entrepreneurs must collaborate to address them and make this project effective. The study will focus on the development of Start-up India plan with the help of MUDRA Scheme and the prospects available under it.

Objective of the Study

To analyse the progress and role of MUDRA scheme in development of Start-ups in India

Methodology

The paper is based on the secondary information retrieved from various research journals and websites. Further

the secondary data regarding the number of loans sanctioned, amount of loans sanctioned and disbursed under the MUDRA scheme has been collected form online resources i.e. MUDRA Portal.

Start up Initiative in India

The Indian government has unveiled a 19-point Start-up India Action Plan, which includes the establishment of several incubation facilities, easier patent protection, self-certification of new businesses, the elimination of capital gains taxes, tax breaks for new businesses, the creation of a special Corpus fund for new businesses, and other measures. Furthermore, to ensure the successful implementation of the start-up scheme, the government has collaborated with IITS (Indian Institutes of Technology), NITS (National Institutes of Technology), IISER (Indian Institutes of Science Education and Research), and NIPERS (National Institute of Pharmaceutical Education and Research) to establish various innovation hubs across the country.

The purpose of all of these measures is to make doing business in India easier by removing barriers. The concept allows young people to showcase their abilities and skills while also applying for MUDRA Scheme loans at cheaper interest rates. The theme of gesture (Micro Units Development and Finance Agency Ltd) is to generate appropriate financing for small units as well as the non-company tiny sector. The government is aware of the significant funding gap required for the expansion of the country's small and medium-sized businesses. The subject has been designed with the beneficiary small units' stage of growth and finance requirements in mind, and is divided into three parts.

Under the MUDRA Loan Scheme, clients can obtain loans based on their specific needs. This scheme offers security-free loans. This scheme aims to provide low-interest microloans to small-scale emerging entrepreneurs. Additionally, it provides tax advantages for the first three years of operation.

Pradhan Mantri MUDRA Yojana (PMMY) is a scheme launched on April 8, 2015, to provide loans of up to 10 lakh to non-corporate, non-farm small/micro businesses. These loans are listed as MUDRA loans in PMMY. Commercial banks, RRBs, small finance banks, MFIs, and NBFCs all provide these loans. The borrower can approach any of these lending institutions or apply online at www.udyamimitra.in for getting the loan. Under the auspices of PMMY, MUDRA has developed three products: 'Shishu', 'Kishore', and 'Tarun' to represent the stage of growth / development and finance requirements of the beneficiary micro unit / entrepreneur. Under the 'Shishu' category the loans are provided upto Rs. 50,000 to the needy. Under the 'Kishore' Category the loans between Rs. 50,000 and 5,00,000 are disbursed whereas the 'Tarun' category sanction loans above Rs. 5,00,000 and upto Rs. 10,00,000.

ANALYSIS OF MUDRA SCHEME

Table 1
Total number of PMMY loans sanctioned

Financial Year	No. Of PMMY Loans Sanctioned	Percentage change in number of PMMY Loans Sanctioned
2015-2016	34880924	
2016-2017	39701047	**14%**
2017-2018	48130593	**21%**
2018-2019	59870318	**24%**

|		
2019-2020	62247606	**4%**
2020-2021	50735046	**-18%**
2021-2022	53795526	**6%**
2022-2023	62310598	**16%**
2023-2024	53815436	**-14%**
TOTAL	**465487094**	

Source: www.mudra.org

Table 1 shows that the total number PMMY loans sanctioned during the time was 465487094. The data reveal that the total number PMMY loans sanctioned has fluctuated over time, with some variances in annual estimates. The results reveal an early increase in the total number PMMY loans sanctioned between 2015-16 and 2018-19, indicating a good trend in entrepreneurship during that time. The number of accounts decreased significantly from 2019-20, 2020-21 and 2021-22. The annual increase figures show that during 2016-17 the total number of loans sanctioned were 14% more as compared to the previous year whereas this growth rate rose to 21% and 24% in the years 2017-18 and 2018-19 as compared to the respective previous years. Thereafter in the year 2019-20 and 2020-21 the growth rate started declining. The decline in number of loans sanctioned in subsequent years might be linked to a number of factors, including the influence of the COVID-19 epidemic on the business environment and economic uncertainty. To acquire a greater understanding of the data's tendencies, more analysis and examination of particular causes driving changes in the total number PMMY loans sanctioned would be required.

Table 2
Amount of loan sanctioned and disbursed

Financial Year	Amount Sanctioned (In Crores)	Percentage change in Amount of loan Sanctioned	Amount Disbursed (In Crores)	Percentage change in Amount of loan Disbursed
2015-2016	137449.27		132954.73	
2016-2017	180528.54	31%	175312.13	32%
2017-2018	253677.1	41%	246437.4	41%
2018-2019	321722.79	27%	311811.38	27%
2019-2020	337495.53	5%	329715.03	6%
2020-2021	321759.25	-5%	311754.47	-5%
2021-2022	339110.35	5%	331402.2	6%
2022-2023	456537.98	35%	450423.66	36%
2023-2024	439677.5	-4%	431429.91	-4%

Source: www.mudra.org

Amount of Loan Sanctioned and Disbursed
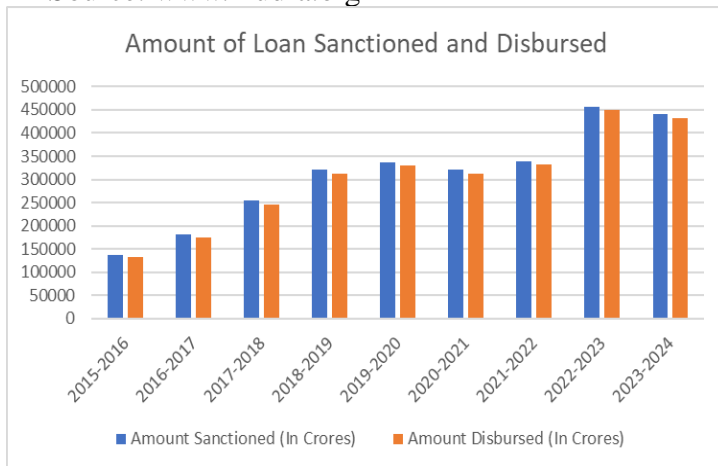
Source: www.mudra.org

The table 2 shows the amount of PMMY loans sanctioned and disbursed during the period 2015-2024. It is clearly indicated that during the initial years there was increase in the amount of loan sanctioned and disbursed but during the years 2019-20 and 2020-21 the amount of both the loans sanctioned and disbursed increased at significantly declining rate. This is aligned with the time period of pandemic. Further the Chart depicts that, the amount disbursed roughly matches the amount sanctioned in all the years with disbursement amount slightly lower than the sanctioned amount. The differences between sanctioned and distributed amounts could be ascribed to loan utilization, repayment behavior, and the efficacy of the disbursement procedure.

Conclusion

The study emphasizes the importance of the Startup India Initiative, India's largest government startup program as it provides various advantages, including tax breaks, cost savings, access to funding, expedited patent registration, and simple corporate wind-up procedures.

Another significant initiative examined in the paper is the MUDRA Scheme. The study highlights the oscillations in the number of loans sanctioned and the amounts of loans sanctioned and disbursed over time, which are influenced by factors like as economic conditions, policy changes, and the broader business environment.

The study emphasizes the government's efforts to build an enabling climate for startups in India through MUDRA initiative as overall the amount of loans disbursed and sanctioned has shown an upward trend depicting the success of the scheme.

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A study of Artificial Intelligence

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Abstract:

Although the term is commonly used to describe a range of different technologies in use today, many disagree on whether these actually constitute artificial intelligence. Instead, some argue that much of the technology used in the real world today actually constitutes highly advanced machine learning that is simply a first step towards true artificial intelligence, or "general artificial intelligence" (GAI).

Keyword: Artificial intelligence**,** Text, Evolution, Technology

Objectives:

1. **To know the Meaning of Artificial intelligence.**
2. **To know the importance of Artificial intelligence in our daily lives.**
3. **To study**

Artificial intelligence (AI) is the theory and development of computer systems capable of performing tasks that historically required human intelligence, such as recognizing speech, making decisions, and identifying patterns. AI is an umbrella term that encompasses a wide variety of technologies, including machine learning, deep learning, and natural language processing (NLP).

Some of the most common examples of AI in use today include:

- ChatGPT**:** Uses large language models (LLMs) to generate text in response to questions or comments posed to it. \
- **Google Translate:** Uses deep learning algorithms to translate text from one language to another.
- **Netflix:** Uses machine learning algorithms to create personalized recommendation engines for users based on their previous viewing history.
- **Tesla:** Uses computer vision to power self-driving features on

their cars.
Definition:
Artificial intelligence is the science of making machines that can think like humans. It can do things that are considered "smart." AI technology can process large amounts of data in ways, unlike humans. The goal for AI is to be able to do things such as recognizes patterns, make decisions.

- Reactive machines. Reactive machines are AI systems that have no memory and are task specific, meaning that an input always delivers the same output. ...
- Limited memory machines. The next type of AI in its evolution is limited memory. ...
- Theory of mind. ...
- Self-awareness.

Ways Artificial Intelligence is Part of Our Daily Lives

- Personal Assistants: AI-powered personal assistants like Amazon Alexa, Google Home
- Navigation
- Social Media
- Health
- Banking and Finance
- Shopping
- Entertainment
- Transportation
- What is artificial general intelligence (AGI)?

Artificial general intelligence (AGI) refers to a theoretical state in which computer systems will be able to achieve or exceed human intelligence. In other words, AGI is "true" artificial intelligence as depicted in countless science fiction novels, television shows, movies, and comics.

As for the precise meaning of "AI" itself, researchers don't quite agree on how we would recognize "true" artificial general intelligence when it appears. However, the most famous approach to identifying whether a machine is intelligent or not is known as the Turing Test or Imitation Game, an experiment that was first outlined by influential mathematician, computer scientist, and cryptanalyst Alan Turing in a 1950 paper on computer intelligence.

Challenges of Artificial Intelligence

In many instances, organizations who opt for the DIY approach to integrating AI into business operations struggle. Our research shows there are common problems associated with incorporating AI, including: Lack of infrastructure, trouble with data, talent gaps, and organizational and cultural challenges. Let's explore each of these challenges a little more fully.

Organizational and Culture Struggles. It is often, but it bears repeating. Digital transformation is not at all about technology, it's about how successful organizations are at creating a digitally-driven, data-driven culture and infusing a data-driven mind-set throughout the organization and corporate culture. Success will eventually come through to culture change, which is always one of the biggest hurdles for any digital transformation initiative.

Leaders need to take off their legacy-era thinking, fully embrace and commit to change and forward movement in order to change the culture of the organization as a whole to one that is a digitally-driven, data-driven one.

As it relates specifically to successfully integrating AI into business operations, everyone in the enterprise needs to know they are a data steward. It is incumbent upon leaders to educate employees about the importance of their roles in the AI-powered ecosystem, the benefits AI can deliver, both as it relates to their individual job performance and satisfaction, as well as to the company's performance overall. Employees can get excited about the role they will play in engineering the future with data, and AI at their fingertips, but business leaders need to lead that charge.

1. **Data Trouble.** That **same report also showed that less than 20%** companies have a strategy for accessing and maintaining the data they need for their AI to work effectively. They don't know how to label that data, how much to gather, or how to piece it together in a meaningful way. Another problem with data is that companies often lack the technology to process it quickly and efficiently in a way that brings value to the company.

2. **Lack of Infrastructure.** It's safe to say that a fair number of organizations are involved in the process of digital

transformation today. It's also fairly safe to say that in most cases, transformation requires some sort of AI. The problem is, most companies still lack the right infrastructure. In fact, 85% of companies report they are still, at least in part, using legacy-era servers, relying on slow cloud service providers, and using fragmented networks that will stand in the way of supporting AI. In fact, **research from McKinsey showed that just 15%** of companies today have the correct infrastructure to support AI—infrastructure that can scale along with the business and allow AI to do what it does in the time it was meant to do it. These businesses are hanging on the lowest rung of digital transformation, unable to climb the ladder.

Talent Gaps. Today's demand for AI is insatiable. Unfortunately, huge talent gaps exist that make it difficult to fill the demand. Data scientists and Hard work engineers who truly understand how to make AI work are in high demand, and even companies with large budgets often have difficulty finding, hiring, and retaining these workers. When large companies have difficulties related to filling this talent gap, you can imagine the challenges posed for small to midsized companies when it comes to talent.

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