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Karnatak Law Society's

Gogte Institute of Technology

Department of MBA



**National conference on Empowering Change:
Achieving Sustainable Development Goals (SDGs) for
a Better Tomorrow**

Publisher



Journal Press India

Editors

**Dr. Jyoti Jamnani
Dr. Nupur Veshne
Prof. Sanjeevini Gurjar**



Karnatak Law Society's
Gogte Institute of Technology
(An Autonomous Institute under Visvesvaraya Technological University, Belagavi)
Department of MBA
Udyambag, Belagavi, Karnataka, India

National Conference
On
**Empowering Change: Achieving Sustainable
Development Goals (SDGs) for a Better Tomorrow**

27th - 28th September 2024

Editors

Dr. Jyoti Jamnani, Dr. Nupur Veshne, Prof. Sanjeevini Gurjar



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About the Conference

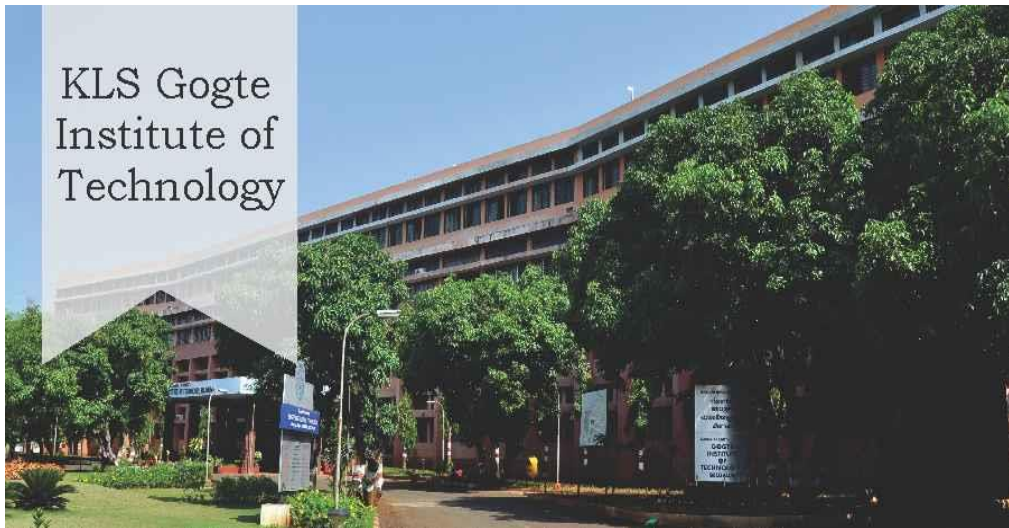
In a world facing pressing global challenges, the pursuit of sustainable development has become more crucial than ever. The Sustainable Development Goals (SDGs), a universal call to action to end poverty, protect the planet, and ensure prosperity for all, provides a roadmap for positive change. The theme, encapsulates the spirit of collective action needed to achieve these goals and create a better tomorrow for generations to come.

Achieving the SDGs requires collaboration across sectors, nations, and generations. Governments, businesses, civil society, and individuals must join forces to implement innovative solutions, break down systemic barriers, and drive meaningful change. This theme emphasizes the transformative power of collective action and the role each stakeholder plays in contributing to a more sustainable and equitable world.

The conference aims to bring out research articles that envision a future where prosperity is shared by all and commit to the hard work required to turn aspirations into reality. This conference converges people from business, technology, science, education, design and law to explore how to harness sustainable development goals for a better tomorrow.

1. Increase awareness about the importance of sustainable development and its impact on society, including the environment, economy, and social equity.
2. Facilitate the sharing of knowledge, best practices, and innovative ideas on sustainable development.
3. Provide a platform for policymakers to discuss and create sustainable policies at all levels.
4. Showcase successful sustainability projects and solutions from various regions.
5. Offer opportunities for networking and building partnerships that support sustainable development.
6. Identify key sustainability challenges and develop strategies to address them.
7. Encourage the adoption of innovative technologies and practices that advance national development goals.

About the Institution



About Karnatak Law Society

Karnatak Law Society founded in 1939 with a distinguished and sheer vision to support the large number of quality education aspirants in the northern part of Karnataka. Today KLS imparts unparalleled quality education in Engineering, Management and other allied areas to more than 20,000 students through eleven institutes situated in various parts of Northern Karnataka.

About KLS Gogte Institute of Technology, Department of MBA

KLS Gogte Institute of Technology (GIT), the flagship institute of Karnatak Law Society was incepted in 1979. The institute houses 09 under graduate and 06 post graduate disciplines including MBA and MCA programs. GIT has the honor of sheltering over 3000 students and about 250+ highly qualified and motivated workforce.

Department of MBA began its journey in the year 2007 with a strong belief of combining technical expertise with a management degree such as Master of Business Administration (MBA). Department of MBA persistently struggles hard in developing the learning community by conducting programs like MDP, FDP, and Seminars etc. In continuation of this legacy, the department is organizing yet another National Conference to bring together academicians and Industry experts in the field of management to a common forum.

About the Partners

Conference and Publication Partner



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Message from Principal

On behalf of KLS Gogte Institute of Technology, it is a great honor to welcome all esteemed participants, speakers, and guests to this conference themed “**Empowering Change: Achieving Sustainable Development Goals (SDGs) for a Better Tomorrow.**”

The Sustainable Development Goals (SDGs), established by the United Nations, serve as a universal call to action for a more equitable, sustainable, and prosperous world. As leaders, researchers, and professionals across diverse disciplines, we carry the responsibility to explore and implement innovative solutions that will guide us toward these goals. The challenges we face—climate change, inequality, and ensuring sustainable economic growth—require urgent, coordinated efforts, and we are confident that this platform will foster the necessary collaboration to address these global issues.

At KLS GIT, we believe that innovation and interdisciplinary approaches are key drivers in achieving the SDGs. This conference is a reflection of our commitment to promoting academic and professional excellence in creating a sustainable future. Through the insightful discussions, research presentations, and knowledge-sharing, we hope to ignite transformative ideas that can translate into concrete actions.

We extend our deepest gratitude to our distinguished speakers, partners, and participants who have joined us in this vital mission. Together, we can shape a future where development and sustainability go hand in hand, leading to a better tomorrow for all.



Dr M. S. Patil

Principal

KLS, Gogte Institute of Technology, Belagavi

Patrons



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About the Editors

Prof. Jyoti Talreja Jamnani currently serving as an Associate professor at KLS, Gogte Institute of Technology, Department of MBA is an accomplished finance academician with a robust background in teaching and research. She holds an MBA in finance from KLS, Gogte Institute of Technology and earned her PhD in banking and finance from Karnatak University, Dharwad, with a focus on Economic Value Added by Indian Banks. She has over 15 years of teaching experience, she teaches various finance-related subjects and fulfills several administrative roles. Her expertise includes financial accounting, corporate valuation, financial derivatives, financial management, Management control systems, Mergers and acquisition and project appraisal, along with excellent public speaking and mentoring skills. Prof. Jamnani has an extensive list of publications, including studies on banking performance, green banking, and financial inclusion, showcasing her depth of knowledge in banking and finance.



Dr. Nupur Veshne, an Assistant Professor in KLS, Gogte Institute of Technology, Department of MBA, specializes in human resource management. With a strong foundation in both technical and management domains, she holds a BCA, MBA, and a Ph.D. in Management. Dr. Veshne has over 15 years of teaching experience and 8 years of research expertise. Her academic journey is marked by extensive work in grooming students in programming languages such as C++ and JAVA, as well as in human resource management, marketing management, and strategic management. She excels in technical writing and delivering clear, insightful presentations on core HR topics. Dr. Veshne has presented her research at numerous national and international conferences and has published extensively in reputable journals. Her work covers a wide range of topics, including employee engagement, emotional intelligence, artificial intelligence, HR analytics, start-up management, knowledge management, employee well-being, organizational communication, and soft skills.



Prof. Sanjeevini Gurjar, an Assistant Professor in KLS, Gogte Institute of Technology, Department of MBA, specializes in human resource management and marketing. She has 10 years of experience working with both the corporate and teaching. She holds a BBA, MBA and a PG Diploma in Counseling Psychology. Her academic expertise is in the areas of Human Resource Management, Organization Behaviour, Organization development and Marketing Management. She is a certified NLP Practitioner and a counsellor. She is currently pursuing her PhD in the area of Organization behaviour and Performance Management from VTU.



Preface

It is with great pride and enthusiasm that we present the proceedings of the conference titled “Empowering Change: Achieving Sustainable Development Goals (SDGs) for a Better Tomorrow,” held on the 27th and 28th of September 2024 at the KLS Gogte Institute of Technology (GIT), Belagavi. This conference represents a significant milestone in our ongoing efforts to foster interdisciplinary dialogue and collaboration on the critical issue of sustainable development.

In a world grappling with unprecedented global challenges, the Sustainable Development Goals (SDGs) serve as a universal call to action to eradicate poverty, protect our planet, and ensure prosperity for all. The theme of this conference, encapsulates the collective effort required to realize these goals and build a better tomorrow for future generations.

The conference aims to ignite discussions and inspire actions that will contribute to achieving the SDGs. By bringing together participants from diverse disciplines ranging from business and technology to science, education, design, and law this event seeks to explore innovative solutions and best practices that can drive sustainable development on a global scale.

We express our deepest gratitude to the organizing committee, reviewers, authors, and participants, whose dedication and contributions have made this conference a resounding success. We hope that the insights and knowledge shared in these proceedings will serve as a valuable resource for researchers, practitioners, and policymakers alike, and will inspire continued efforts towards a sustainable and equitable future.

Editors

Dr Jyoti Jamnani
Dr Nupur Veshne
Prof. Sanjeevini Gurjar

Acknowledgments

We extend our deepest gratitude to everyone who contributed to the success of the conference, “*Empowering Change: Achieving Sustainable Development Goals (SDGs) for a Better Tomorrow*,” held on 27th and 28th September 2024 at KLS Gogte Institute of Technology (GIT), Belagavi. This event exemplifies KLS GIT’s dedication to academic excellence and its leadership in shaping the future of education.

Our sincere appreciation goes to the esteemed patrons of this event, including Shri A.N. Mandgi, President of Karnatak Law Society; Shri. Ram Bhandare, Vice President, Karnatak Law Society; Shri. Deepak Kulkarni, Vice President, Karnatak Law Society; Shri Pradeep Sawkar, Chairman of Karnatak Law Society; Shri Vivek Kulkarni and Shri Sudheendra Ganachari, Secretaries of Karnatak Law Society; Shri Pramod Khatavi, Chairman of KLS Gogte Institute of Technology (MAM); and Shri Rajendra Belgaumkar, Chairman of KLS Gogte Institute of Technology (Engg). Their guidance and support have been instrumental in the realization of this conference.

We acknowledge the tireless efforts of the organizing committee, led by our Convenors, Dr. M. S. Patil, Principal of KLS GIT, and Prof. D.A. Kulkarni, Dean of the Department of MBA. Their leadership ensured the seamless execution of this event. Special thanks to our Co-Convenors, Dr. Jyoti Jamnani, Dr. Nupur Veshne, and Prof. Sanjeevini Gurjar, for their meticulous planning and coordination.

We are immensely grateful to our keynote speakers, Dr. Basanta Sahu and Dr. Kavi Mahesh, for their invaluable insights, which enriched the discussions. We also extend our thanks to the authors, presenters, and participants whose contributions made this conference a dynamic platform for exchanging ideas.

Lastly, we appreciate the dedication of the faculty, administrative, support staff of KLS GIT, and the students of Department of MBA. Their efforts behind the scenes were crucial to the event’s success. As we conclude, we look forward to continued collaboration in advancing sustainable development for a better tomorrow

Editors

Dr Jyoti Jamnani
Dr Nupur Veshne
Prof. Sanjeevini Gurjar

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Are Women Investors More Associated with Women Entrepreneurs? An Empirical Study

Akash Chaurasia* and Shailendra Kumar**

ABSTRACT

This study investigates the association between the gender of the investor and entrepreneur in India's evolving business landscape. The research question is: Is there any association between the gender of Indian investors and the gender of Indian entrepreneurs they choose to fund? Drawing on prior literature on investor behaviour and gender biases, we have analyzed data from 276 investment decisions involving 8 investors and 321 firms. While women investors show a slight preference for women-led startups, male investors still dominate the overall investments. Interestingly, women investors prioritize sectors they have expertise. However, the key finding is that there is no statistically significant difference in investment decisions based on gender. This suggests a positive shift towards valuing skills and competence over gender stereotypes in the Indian investment landscape. Limitations: The study relies on secondary data from a single source i.e. a television show (S. Tank India) which may not represent the broader investment ecosystem.

Keywords: Entrepreneurship, Gender, Entrepreneur Finance, Investors, Investment.

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The Role of Indian Fishery and Its Allied Sectors in Sustainable Development: A Case Study

Dhivya D. and Thangasamy E.***

ABSTRACT

Globally, no society can survive and progress in any nation without entrepreneurial ventures. Therefore, an entrepreneurial endeavor can create employment opportunities to its aspirant workforce and thereby it can contribute to the broader goals national economy. In India, the contribution of entrepreneurship towards the GDP has been estimated to Rs.139 billion during 2022. Obviously, any entrepreneurial activity must be undertaken keeping in view the sustainable development goals of the country so that the future well-being and interest of a society are protected during the process of such development. Based on this backdrop, this paper is making an attempt to explore i) how the fishery and its allied sectors contribute to the socio-economic growth of the people in the selected twin districts of Nagapattinam and Cuddalore in State of Tamil Nadu, India, ii) how its entrepreneurial activities are integrated with the broader goals of the national sustainable developmental affairs, encompassing its sub-goals of promoting social justice, gender equality etc., and iii) to suggest the ways and means of achieving the Sustainable Development Goals(SDGs) via entrepreneurial activities in fishery and its allied sectors of the study area in the days to come.

Keywords: Economic Growth, Economic Development, Sustainable Growth, Role of Fishermen in Allied Sector.

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To Study Impact of Cyber Threats and Cyber Protection Management to Safeguard Workplaces

Shonan Mahajan*

ABSTRACT

Workplaces and Organizations are today facing a higher security risk in cyberspace than ever before as harmful cyber-attacks develop in response to the volume and complexity growth of internet technology and mobile applications. Threats at workplace in the Cyber space have been expansively increasing especially post-covid as organizations have switch to working online and hybrid modes, Henceforth, the present thesis aims to develop a conceptual framework for cyber security management including the cyber thread prevention and protection at workplace. Along with this the proposed research also focuses to study the major aspects of cyber threats at work place as country like India has witnessed many such incident in the past and still going on. The proposed research will carried out using survey of 1000 employees of diverse organization of Delhi NCR region. Analysis and validation of the hypothesis proposed will be done using ANOVA and T-test. The employee's knowledge, attitude and practice will critically examined in the research and the more awareness and alertness is expected from the proposed conceptual framework after implementation.

Keywords: Security, Cyber Threats, Cyberbullying, Cyber Prevention, Cyber Protection.

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Healthy and Sustainable Living - A Beginners Perspective

*Sonal Revankar**

ABSTRACT

After the Covid -19 pandemic, people are more inclined to adopt a healthy lifestyle, sustainable in the long run. However they are confused as to where to begin. Markets are flooded with lifestyle improvement products and services. Media is buzzing with information which reinforces the importance of health and well-being. Doctors, Specialists, Nutritionists, Coaches each have a different approach for health which is more individualistic rather than holistic. This research paper is a basic attempt to put forth some important lifestyle changes which postpone onset of illness and ensures consistent and healthy lifestyle for sustainable living. The paper covers aspects of self-management related to sustainable and healthy food choices, improvement of physical health and performance, importance of mental well-being and others. This information will be handy to any beginner aiming to start the journey of health improvement whilst also maintaining consistency and sustainability for a holistic living.

Keywords: Health and Well-being, Healthy Living, Health Foods, Sustainable health.

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The Mediating Role of Financial Inclusion in Driving Financial Literacy and Sustainable Livelihoods: An Empirical Study on India

Deep Dutta* and Sagnik Maity**

ABSTRACT

Purpose: In India, the dynamic interplay between financial literacy, financial inclusion, and sustainable livelihoods is crucial for fostering economic empowerment. Enhancing financial literacy equips individuals with the knowledge to access inclusive financial services, ultimately contributing to creating sustainable livelihoods and alleviating poverty in the country. **Design/methodology/approach:** This study delves into the dynamic relationships among financial literacy, financial inclusion, and sustainable livelihoods, utilising structural equation modelling with a sample of 254 participants. The sample was collected using a convenience sampling technique. The time frame for the collection of responses is from June to July 2024. **Findings:** The study reveals financial literacy's significant influence on financial inclusion and sustainable livelihood. The findings underscore the importance of comprehensive policy frameworks to enhance financial development, emphasising tailored interventions that are responsive to diverse demographics. **Originality/value:** This research enriches discussions on economic empowerment and sustainable development, providing insights for policymakers and institutions aiming to foster financial well-being and inclusive growth.

Keywords: Financial Inclusion, Financial Literacy, India, Structural Equation Modelling, Sustainable Livelihood.

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Role of Education in Empowering Women in India: Current Scenario

*Jyoti Bhati**

ABSTRACT

Education plays an essential part in empowering women, their development, prosperity, welfare, and overall growth. As former PM Nehru once stated, “If you educate a man you educate an individual, however, if you educate a woman you educate a whole family. Women empowered means mother India empowered”. To strengthen economic growth, women must be empowered, as they account for over fifty percent of the population. Women are experiencing prejudice, vulnerability, and oppression in all aspects of life; thus, it is vital to empower them in every facet of life. Women have to fight against the system that demands more strength to combat the socially imposed gender prejudices. The process of empowerment and education both contribute to this strength. The purpose of the study is two-fold: first, to understand the need, and significance of education for empowering women, various government schemes and obstacles to women empowerment. Second to investigate the current status of education level amongst women in the country.

Keywords: Women, Empowerment, Education, Government Schemes, India.

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Promoting Social Equity in Sustainable Agriculture: Addressing Labor Rights, Land Access for Marginalized Communities, and Fair Distribution of Resources

Priyanka Ranwat* and Bajrang Lal**

ABSTRACT

Sustainable agriculture aims to meet current and future societal needs while protecting environmental resources. However, the transition must also confront deeply entrenched social inequities in India around labor rights, land access, and economic distribution. This paper analyzes these three dimensions of social equity, examining conditions faced by small, marginalized farmers and landless wage laborers. Challenges like low wages, informal work, child labor, gender inequality in land ownership, market consolidation, and low crop prices are outlined. Potential policy solutions such as tenancy reforms, cooperatives, and strengthened local food systems are discussed. Ensuring dignified livelihoods, inclusive resource rights, and balanced value distribution is imperative for just, resilient food systems. But uprooting structural inequality requires centering marginalized voices in agroecology efforts. The paper provides background on key equity issues to inform such discourse on sustainable agriculture in India.

Keywords: Sustainable Agriculture, Social Equity, Marginalized Farmers, Landless Laborers, India.

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Customer Perspectives on Sustainable Supply Chain Practices: A Study of Green Logistics

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ABSTRACT

The study focusses on product returns, recycling, and disposal as it examines customer opinions on green logistics. The main objective is to comprehend the variables affecting consumers; perceptions of green logistics. To obtain quantitative insights, a descriptive study approach was employed to collect data via structured surveys. Using R programming, Excel, and Jamovi for data analysis, the research methodology combined qualitative and quantitative analysis. Regression analysis and chi-square tests were important methods. The results offer insightful information about how consumer perceptions affect sustainable supply chain strategies. Green logistics-savvy customers are more likely to support sustainable activities, pay extra for carbon-neutral shipping and eco-friendly packaging, and support sustainable practices overall. These discoveries have practical implications for firms looking to improve consumer engagement and sustainability strategy. Furthermore, by expanding our knowledge of the connection between consumer behaviour, corporate social responsibility, and supply chain sustainability, the study adds to the body of knowledge in academia.

Keywords: Sustainable Supply Chain, Consumer Perception, Product Returns, Recycling, Product Packaging, End of Life Disposal.

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Determinants of Consumer Behavior towards Organic Food Products: A Study on Motivating and Limiting Factors

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ABSTRACT

The growing global awareness of health, environmental sustainability, and ethical consumption has led to a significant rise in the demand for organic food products. However, consumer behavior towards organic foods is influenced by a complex interplay of motivating factors and limiting factors. This study explores the factors influencing consumer behavior towards organic food products, with a focus on both motivating and limiting factors. Using a structured questionnaire, data was collected from respondents of various demographic backgrounds to assess their purchasing habits, perceptions, and preferences regarding organic food. Key motivating factors such as health benefits, environmental concerns, and support for local farmers were analyzed alongside limiting factors like high costs, limited availability, and lack of awareness. The findings indicate health concerns and environmental sustainability are the primary drivers for organic food consumption, while price and accessibility remain significant barriers. It also highlights demographic variations in organic food purchasing behavior. The study provides valuable insights for marketers, retailers, and policymakers in promoting sustainable consumption practices and enhancing the accessibility of organic food.

Keywords: Organic Food, Consumer Behavior, Motivating Factors, Limiting Factors, Sustainability.

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Sustainable Smart Ticketing: Revolutionizing Transit for a Greener Future

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ABSTRACT

This paper examines the growing role of smart ticketing systems in public transportation, highlighting the transition from traditional paper-based tickets to digital options such as contactless cards, mobile apps and QR codes. The research indicates that these digital solutions can greatly improve operational efficiency, enhance the passenger experience and support environmental sustainability. The findings emphasize that smart ticketing systems help reduce paper consumption, streamline the ticketing process and provide a more convenient and accessible experience for users. Additionally, this transformation aligns with the United Nations Sustainable Development Goals (SDGs), particularly those related to SDG 11 (Sustainable Cities and Communities), SDG 9 (Industry Innovation and Infrastructure), and SDG 12 (Responsible Consumption and Production). In conclusion, the implementation of smart ticketing represents a crucial step towards creating a more sustainable, efficient and user-centered public transportation system. This innovation is not merely a technological upgrade, but a strategic move to advance global sustainability and improve public transit for all.

Keywords: Smart Ticketing, Public Transportation, Operational Efficiency, Environmental Sustainability, Sustainable Development Goals (SDGs).

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Study of Human Resource Practices in Belgaum Food Industry and Its Influence on Operational Efficiency

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ABSTRACT

The food industry is one of the biggest evolving industries in Belgaum due to the arrival of new restaurants that are targeted at serving a wide variety of tastes for the city. This leads to increased demand, from local cuisine to international foods. With this, there is increased competition among the restaurants offering such foods. It is at this point where operational efficiency becomes a necessity. This research work has been conducted to investigate the human resource practices followed by restaurants in the Belgaum food industry, in order to understand the impact of such practices on operational efficiency. It investigates recruitment, training, employee retention, performance management, work culture, monetary compensation, fringe benefits, work hours, health, and safety. The current study also conducts a survey of restaurant owners, managers, and employees through qualitative interviews and quantitative questionnaires, aiming at identifying which human resource practices support or hinder operational efficiency. The variables studied in this research provide a big picture in relation to problems and advantages associated with these practices. This study should, therefore, provide insights into recommendations that could be helpful in the development of better HR management, with the ultimate aim of improving operational efficiency in restaurants of Belgaum.

Keywords: Operational Efficiency, HR Practices, Work Culture, Restaurant Sector, Employee Retention.

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Improving Hotel Management through Clean Water and Sanitation

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ABSTRACT

The present work explores how effective hotel management significantly depends on the quality of essential services such as clean water and sanitation. Clean water is essential for drinking, cooking, and personal hygiene, while proper sanitation practices prevent the spread of diseases and maintain overall health standards. This paper examines the impact of clean water on health, hygiene, and guest experience and discusses strategies for maintaining high sanitation standards. It reviews current best practices for water purification and the importance of regular monitoring and maintenance to guarantee water safety. By implementing comprehensive water and sanitation protocols, hotels can enhance their service quality and ensure compliance with health regulations. This research offers actionable insights for hotel managers aiming to improve their facilities and provide a safer, more comfortable experience for their guests. The findings highlight the necessity of integrating comprehensive water and sanitation strategies into hotel management to achieve regulatory compliance, enhance guest experiences, and promote long-term sustainability. By prioritizing these aspects, hotels can enhance their reputation, meet regulatory requirements, and provide a high-quality experience for their guests.

Keywords: Hotel Management, Clean Water, Sanitation Standards, Guest Experience, Service Quality.

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CAMEL Analysis and Long-Term Sustainability: Evaluating Bank Performance and Strategic Interventions

Kartik Gavali and Vinay Kolkar***

ABSTRACT

The study “CAMEL Analysis and Long-Term Sustainability: Evaluating Bank Performance and Strategic Interventions” explores the performance and sustainability of banks using the CAMEL framework, which assesses Capital Adequacy, Asset Quality, Management Quality, Earnings, and Liquidity. This comprehensive research aims to evaluate bank performance, determine the factors influencing long-term sustainability, and analyze how CAMEL components relate to sustainability. It seeks to develop strategic interventions to improve bank performance, compare CAMEL ratings across various banks, and understand the impact of regulatory changes on performance. The research will also scrutinize risk management practices, the role of management quality in achieving sustainability, and early warning signals of financial distress through CAMEL indicators. Additionally, it will propose policy recommendations for regulatory bodies to strengthen the stability and sustainability of the banking sector. By systematically assessing these dimensions, the study aims to provide valuable insights and practical recommendations to enhance long-term success and contribute to the academic and practical understanding of banking performance and sustainability.

Keywords: CAMEL Framework, Bank Performance, Sustainability, Strategic Interventions, Regulatory Changes.

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The Role of Microfinance in Promoting Sustainable Development

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ABSTRACT

Microfinance has emerged as a powerful tool for promoting sustainable development by providing financial services to underserved populations. This research examines the impact of microfinance on sustainable economic growth, reducing poverty, and enhancing social inclusion. By offering small loans, savings accounts, insurance, and financial education, microfinance institutions (MFIs) empower women and small businesses, particularly in developing countries, to invest in income-generating activities, education, and healthcare. The study examines various microfinance models and their impact on sustainable development goals (SDGs), and highlight the positive outcomes and challenges associated with microfinance initiatives such as regulatory hurdles, and the risk of over-indebtedness among borrowers. The paper demonstrates that while microfinance alone cannot eradicate poverty or achieve all SDGs, it plays a crucial complementary role in a broader strategy for sustainable development. The findings suggest that while microfinance significantly contributes to economic growth and social inclusion, its effectiveness is contingent upon supportive policies and inclusive practices.

Keywords: Microfinance, Sustainable Development, Economic Growth, Social Inclusion.

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Impact of Emotional Appeals in Advertising

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ABSTRACT

The use of emotional appeals in advertising has become a dominant strategy in marketing due to its significant potential to influence consumer behavior and decision-making. Marketers increasingly leverage emotions such as happiness, fear, nostalgia, and empathy to create deeper and more meaningful connections between consumers and brands. This paper explores the impact of emotional appeals on advertising effectiveness, delving into the psychological mechanisms that underlie emotional responses to advertisements. It investigates how strategically crafted emotional content can bypass rational processing, leading to more immediate and impactful consumer reactions. Furthermore, it examines how emotions play a crucial role in shaping consumer attitudes, enhancing recall, and driving purchase intentions by creating memorable and persuasive messages that resonate on a personal level. By reviewing existing literature and analyzing relevant case studies across various industries and cultural contexts, this paper aims to provide a comprehensive understanding of how emotional appeals can enhance the persuasive power of advertisements. It also considers the ethical implications and potential risks associated with manipulating consumer emotions. This comprehensive analysis seeks to offer valuable insights for marketers looking to optimize their advertising efforts through the intelligent and ethical use of emotional appeals.

Keywords: Emotions, Emotional Appeals, Consumer, Advertisement, Attitude.

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Evaluating the Impact of Green Bonds on Sustainable Development Goals: A Secondary Data Analysis

Tanvi Mirajkar and Vinay Kolkar***

ABSTRACT

The study “Evaluating the Impact of Green Bonds on Sustainable Development Goals: A Secondary Data Analysis” assesses how green bonds have advanced the United Nations Sustainable Development Goals (SDGs) over the past decade. It aims to examine green bond market growth, evaluate the allocation of proceeds across SDGs, assess impacts on specific goals (particularly SDG 7, SDG 9, and SDG 13), and identify challenges and opportunities for leveraging green bonds in sustainable development. The research highlights significant market growth driven by investor demand, regulatory changes, and green bond standards. However, the allocation of proceeds remains uneven among SDGs. Special focus is given to SDG 7 (Affordable and Clean Energy), SDG 9 (Industry, Innovation, and Infrastructure), and SDG 13 (Climate Action), showcasing achievements like increased renewable energy capacity and enhanced infrastructure resilience through green bond funding. Challenges include transparency issues, greenwashing risks, and limited access for developing countries. Opportunities for improvement include better reporting standards, digital tracking technologies, and innovative financial instruments. The study provides empirical evidence on green bonds’ impact and suggests ways to enhance their effectiveness, guiding policymakers and stakeholders in optimizing their use to achieve the SDGs.

Keywords: Green Bonds, Sustainable Development Goals, SDG 7, SDG 9, SDG 13.

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The Study of Barriers to Accessing Affordable and Clean Energy in Rural Areas

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ABSTRACT

The study aims to tackle the challenges of accessing affordable, reliable, sustainable, and clean energy in rural areas, with a focus on achieving Sustainable Development Goal 7 (SDG 7) by 2030. Key objectives include ensuring equitable access to electricity and clean fuels, enhancing energy efficiency, and promoting the use of renewable energy sources. The study also seeks to increase investment in renewable electricity capacity and infrastructure development, while fostering regional collaboration to improve energy connectivity. The methodology involves a comprehensive literature review to gather existing research and insights, policy analysis to identify gaps and recommend improvements, data collection through surveys and field assessments to understand current conditions, and case studies to analyse successful and failed initiatives. By integrating these approaches, the study aims to provide a detailed analysis of energy access and sustainability issues in the region. The ultimate goal is to propose targeted, actionable strategies that will help overcome existing barriers and advance towards SDG 7, thereby enhancing energy access, efficiency, and sustainability in rural communities.

Keywords: Clean Energy, Renewable Energy, Energy Policy, Sustainable Development, Barriers to Energy Access.

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Building a Sustainable Future: Innovative Approaches to Climate Action and Environmental Care

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ABSTRACT

Environmental destruction and climate change are two of the most pressing issues facing us today. A global danger to ecosystems, human health, and economic stability, environmental damage and climate change are among the most urgent and complicated issues of our day. This study examines novel approaches to address these challenges, emphasizing cutting-edge technologies, successful remedies, and policy structures aimed at mitigating the effects of climate change and fostering sustainable growth. The emerging technologies and innovations such as Smart Grids and Energy Storage, Carbon Capture and Utilization, and Circular Economy Models are used in this research. These measures are critical not only for limiting the negative effects of climate change, but also for promoting sustainable development that balances environmental integrity and economic progress. The study is based on the state-of-the-art research, the investigation of the actual cases with innovative techniques can be effectively implemented. The work identifies three dominant areas where the innovative techniques can show the performances of the research with more. The research recommends for further study for sustainable future of the environmental care using climatic actions or conditions to enhance the environment sustainability and strengthen the global resilience against climatic conditions.

Keywords: Environmental Destruction, Climate Change, Economic Stability, Sustainable Growth.

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Renewable Realities Tackling Climate Action Amidst Greenwashing Challenges

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ABSTRACT

Integrating recycling, cutting emissions, and using renewable energy sources are essential elements of a comprehensive approach to combating climate change. The globe is confronted with dire circumstances such as rising temperatures, extreme weather, and ecological disturbances that jeopardize public health, social stability, and economic growth. The most disadvantaged populations will be disproportionately affected by these impacts as they worsen without concerted global efforts. Greenwashing—the practice of falsely claiming environmental responsibility—hinders sincere efforts by misleading stakeholders and diverting resources from practical solutions, even as awareness of climate challenges grows. This paper explores how greenwashing misrepresents climate initiatives and underscores the urgency of implementing sincere, practical solutions. It emphasizes the potential of renewable energy sources, such as solar, wind, and hydropower, to drastically lower greenhouse gas emissions and reduce reliance on fossil fuels. A more comprehensive and effective strategy for climate action can be achieved by combining these renewable energy options with robust recycling systems and sustainable practices. The study aims to shed light on the negative effects of greenwashing, the repercussions of inaction, and the necessity of regulation and transparency in promoting true sustainability

Keywords: Climate Change, Greenwashing, Climate Action Strategy, Renewable Energy.

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Exploring the Road to Sustainable Financial Inclusion: Challenges of Mobile Banking in Rural India

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ABSTRACT

This study delves into the role of mobile banking as a catalyst for sustainable financial inclusion in rural India, where traditional banking infrastructure often falls short. Despite the widespread availability of mobile phones, the adoption of mobile banking services remains limited due to various challenges. This paper examines these challenges, including technological barriers, limited digital literacy, poor network infrastructure, and socio-cultural factors. Using literature review, the research highlights the primary obstacles faced by potential users and the systemic issues that hinder service providers. The findings underscore the need for targeted educational initiatives to enhance digital literacy, improved infrastructure to support reliable mobile banking services, and policy interventions to create an enabling environment for inclusive finance. By addressing these barriers, mobile banking can significantly contribute to the financial empowerment of rural communities, fostering sustainable economic development and reducing poverty. The paper concludes with practical recommendations for stakeholders, including government agencies, financial institutions, and technology providers, to collectively enhance the adoption and effectiveness of mobile banking in rural India.

Keywords: Inclusive Finance, Sustainable Development, Digital Literacy, Rural India.

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Promoting Inclusive Economic Growth: The Role of Financial Services in Rural Sustainability

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ABSTRACT

Promoting inclusive economic growth in rural areas is crucial for achieving equitable development and ensuring long-term sustainability. This paper explores the pivotal role that financial services play in advancing rural economic development and enhancing sustainability. It also investigates the key challenges and opportunities associated with maintaining financial services in these underserved regions. It identifies crucial factors influencing sustainability, including infrastructure development, regulatory frameworks, financial literacy, and technological advancements. The study highlights the pivotal roles of microfinance institutions, cooperative banks, and digital financial services in enhancing financial inclusion. Additionally, it examines the impact of government policies and private sector initiatives on the effectiveness of service delivery. The research addresses significant barriers such as high operational costs, limited access to technology, and low customer awareness, and proposes strategies to overcome these challenges. The collaborative effort is essential for strengthening economic resilience and improving social well-being, ultimately contributing to more equitable economic growth.

Keywords: Sustainability, Financial Inclusion, Rural Development, Financial Literacy.

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Enhancing Women's Empowerment in India. The Role of SIDBI

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ABSTRACT

The Micro, Small, and Medium Enterprises (MSME) sector in India has benefited greatly from the support of the Small Industries Development Bank of India (SIDBI). Through a number of its activities, including easing access to financing, offering skill development opportunities, and promoting female entrepreneurship, SIDBI has significantly advanced women's empowerment. The purpose of this research paper is to study the Small Industries Development Bank of India (SIDBI) policies for women's empowerment in India. The influence of SIDBI's programs on improving women's social and economic position is highlighted in this article through a thorough review of the organization's objectives and results. Through an analysis of case studies, the research offers valuable insights into the achievements by SIDBI during its endeavors to empower women and achieve the goal of promoting the women empowerment. The results highlight the significance of focused financial and non-financial support in promoting women's entrepreneurship and offer tactics for future improvements to SIDBI's influence on women's empowerment.

Keywords: Women Empowerment, SIDBI, MSME, Entrepreneurship, Case Studies.

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Promoting Social Inclusion and Equality: A Pathway to Just Society

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ABSTRACT

A just and harmonious society must be built on the foundations of social inclusion and equality. This study looks at the ways that advancing these ideals might change societal and organizational systems and bring about more justice and equity. The study explores the structural obstacles—bias, discrimination, and unequal access to opportunities—that sustain inequality and exclusion. By means of an extensive examination of extant literature and empirical investigation, this study pinpoints the approaches and regulations that have effectively fostered inclusivity and parity in diverse settings. It also looks at how these efforts are driven by community involvement, governance, and leadership. The study emphasizes the advantages of social inclusion, including increased creativity, better decision-making, and strengthened through case studies from various corporate contexts. The results seek to strengthen the social fabric's equity by guaranteeing that every member of society can engage equally and completely in economic, social, and political life and achieve the just society.

Keywords: Social Inclusion, Equality, Marginalized Groups, Equitable Practices.

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Breaking Barriers: How Social Inclusion can Improve Mental Well-being in Marginalized Populations

Chetana Lakkannavar, Prajakta Vernekar** and Sanjeevini Gurjar****

ABSTRACT

The study investigates the impact of social inclusion on the mental health of marginalized groups, including racial, ethnic minorities, LGBT individuals, people with disabilities, and economically disadvantaged populations. Methodology: This research employs a mixed methods approach, with the quantitative component based on survey data and qualitative insights from interviews among individuals in marginalized populations. In interpreting the quantitative findings, we may focus on associations between social inclusion and mental health outcomes; qualitative data provide a deeper inside view of participants' experience and their conceptions of belonging. Findings: This suggests that social inclusion is significantly and positively associated with better mental well-being. Covers areas of social inclusion like education, employment opportunities, and accessibility to healthcare along with participation in the community. This finding underscores the need for inclusive environments that promote a sense of belonging and support to reduce negative mental health outcomes connected with marginalization. The paper concludes with some policy recommendations suggesting that, at minimum, piecemeal approaches must give way to more comprehensive strategies on social inclusion whether in the community or from within policies themselves. These can include antidiscrimination legislation, inclusive education and workplace practices, as well as mental health care.

Keywords: Social Inclusion, Mental Well-being, Marginalized Populations, Mixed-Methods Research.

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Performance of Initial Public Offerings (IPOs) in India before and after the COVID-19 Outbreak and Its Effects on Investors

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ABSTRACT

An Initial Public Offering (IPO) is the process through which a private company offers shares of its stock to the public for the first time under SEBI regulation and issues IPOs to raise funds from the public. As a result, investors cannot forecast how the shares will perform in the future. This study classifies the IPOs into the service sector in order to analyse the listing day performance of IPOs in India before and after the pandemic. IPO prices are complex processes that involve several factors, including company financial performance, growth prospects and general stock market conditions. This study evaluates the performance of IPOs issued during the COVID-19 pandemic; a period marked by significant global market disruptions. The study also investigates the factors influencing investor perceptions towards IPO investments. Specifically, it assessed the performance of IPOs on their listing day by analysing the issue price, listing price, and closing price. The findings indicate that 90% of the selected IPOs performed well on their listing day, while 10% underperformed. The study identified several factors positively impacting investor decisions to invest in IPOs, such as company brand, sector, fundamental analysis, company ratings, expert opinions, and overall stock market conditions.

Keywords: IPO Performance, Service Sector, Pre & Post Pandemic IPO Performance, Market Volatility, Impact on Investors.

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Impact of Training and Development on Employee Performance

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ABSTRACT

Training and development have a substantial impact on employee performance, increasing productivity, job satisfaction, and retention rates. Effective training programs provide employees with the essential skills and information, encouraging a culture of continual growth and innovation within firms. This study looks at the relationship between training and development programs and employee performance in the Indian workforce. A mixed-methods approach was used, with both quantitative and qualitative data from a survey. The findings indicate a considerable beneficial relationship between training and development programs and employee performance, with gains in job knowledge, abilities, and attitudes. The report also identifies crucial characteristics that influence training program efficacy, such as employee engagement, organizational support and opportunities for application. Regular training not only improves skills but also promotes a positive work atmosphere, which is critical for employee retention and happiness. The findings indicate that firms who invest in training and development programs can expect improved employee performance. The study adds to the body of evidence on the effects of training and development on employee performance and offers insights for HR professionals and organizations looking to plan and implement effective training programs.

Keywords: Training and Development, Job Knowledge, Skills, Attitudes, Employee Engagement.

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CSR and Business Activities for SDG 13: Climate Action

Anish Kale* and Sandhya Janagekar**

ABSTRACT

Corporate Social Responsibility (CSR) is becoming increasingly important in solving global climate concerns, especially in light of Sustainable Development Goal (SDG) 13: Climate Action. This study looks at how companies are using CSR programmes to lessen the effects of climate change. It focuses on tactics including increasing energy efficiency, switching to renewable energy sources, and lowering greenhouse gas emissions. The report contains case studies of organisations that have effectively applied these strategies, resulting in considerable environmental and economic gains. Furthermore, the article explores how legislative frameworks and international agreements influence business climate initiatives. It emphasises the importance of collaboration among enterprises, governments, and civil society in order to accomplish meaningful development. The findings show that incorporating climate action into CSR plans not only helps reach global climate targets, but also improves corporate sustainability and competitiveness. This document makes practical recommendations for firms looking to link their CSR efforts with emphasising the significance of innovation, transparency, and stakeholder involvement in creating a sustainable and resilient future.

Keywords: Climate, Action, CSR, Business.

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Assessing the Perception and Attitude on Behavioural Intentions towards Reverse Mortgage among Senior Citizens and Its Viability in India

Shreenidhi Joshi and Nupur Veshne***

ABSTRACT

With India's aging population, old age security has become a significant concern. In response, the Indian government introduced "Reverse Mortgage" in 2007 to help senior citizens generate regular income or manage emergencies post-retirement, especially those with insufficient savings. This research paper explores the perception and viability of reverse mortgages among senior citizens in India, examining the existing framework, eligibility criteria, and operational mechanisms. Special scenarios, including joint ownership, Metropolitan and Non-Metropolitan properties, and inheritance challenges, are analyzed to understand broader applicability and potential obstacles. The study incorporates primary research, including surveys and interviews with senior citizens, financial advisors, and policymakers, providing a nuanced understanding of factors influencing the acceptance and effectiveness of reverse mortgages. This qualitative-quantitative data offers insights into the specific circumstances under which reverse mortgages may be more or less viable for senior citizens in India. By assessing perception and viability, the study aims to propose actionable insights for policymakers, financial institutions, and potential beneficiaries. Ultimately, this research seeks to optimize the use of reverse mortgages to support India's aging society, ensuring seniors can maintain financial stability and quality of life in their retirement years.

Keywords: Reverse Mortgage, Financial Security, Post-Retirement Income, Home Equity Conversion, Equity Rich-Cash Poor.

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Analysing the Impact of Health and Safety Measures on the Well-being of Employees

Snehal Patil and Rajendra Inamdar***

ABSTRACT

This research paper delves into the significant impact of health and safety measures on the overall well-being of employees across a range of industries. Health and safety protocols are essential for mitigating workplace hazards and creating a secure working environment. This study investigates how these measures affect the physical, mental, and emotional well-being of employees, ultimately leading to enhanced productivity, decreased absenteeism, and greater job satisfaction. Through the analysis of data gathered from comprehensive review of existing literature, the research aims to identify best practices and underscore the importance of robust health and safety programs. The literature review emphasize the necessity of a proactive approach to workplace safety, illustrating that investments in employee well-being not only improve individual health outcomes but also drive organizational success. By highlighting the critical role of comprehensive health and safety initiatives, this paper provides valuable insights for employers seeking to foster a safer, healthier, and more productive workplace.

Keywords: Productivity, Job Satisfaction, Workplace Hazards, Employee Well-being.

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Health and Well-being

Vaidehi Gargatte and Titiksha Makadam***

ABSTRACT

The research topic “Health and Well-being” encompasses a comprehensive exploration of the multifaceted dimensions influencing physical, mental, and social health. This study aims to investigate the interconnections between lifestyle factors, environmental influences, and genetic predispositions on overall health outcomes. By examining contemporary issues such as the impact of digital technology on mental health, the role of diet and physical activity in preventing chronic diseases, and the significance of social determinants like income, education, and community support, this research seeks to provide a holistic understanding of well-being. With a mixed-methods approach, the study will evaluate current health trends and inequalities across various communities through qualitative case studies and quantitative data analysis. Emerging public health issues, such as the increase in mental health conditions, the impact of climate change on health, and the worldwide burden of infectious illnesses, will receive extra focus. Finding practical tactics and solutions that can advance health equity, improve quality of life, and build resilient communities is the ultimate objective. The goal of this study is to enable the development of informed policies and practices that promote sustainable health and well-being for all by synthesising ideas from multiple disciplines.

Keywords: Health, Sustainability, Well-being, Advanced Health Equity.

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Impact of Remote Work on Employee Well-being in Belagavi District

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ABSTRACT

The shift to remote work has changed the workplace in the Belagavi District, but it is still unknown how this will affect employee's well-being. Additionally, this study looks into how distant employment affects worker's well-being in India's Belagavi District. In order to gather survey results from 100 remote workers through in-depth interviews, a mixed method technique will be used. Following the survey, we can obtain either positive and negative results. For instance, it might provide information on reduced commute times and improved flexibility or it might reveal negative information on social isolation, blurred work-life boundaries, and the effect on employee wellbeing. Workers who possess sufficient digital literacy, social support, and self-regulation abilities typically prosper in remote work environments. The impact on the organization is greater. This study may clear how crucial it is for businesses to provide targeted interventions and a support network to enhance the wellbeing of remote workers in the Belagavi District.

Keywords: Remote Work, Employee Well-being, Belagavi District, Mixed Method.

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Impact of Flexible Working Model Arrangement on Employee Satisfaction

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ABSTRACT

The modern workplace is undergoing a significant transformation, with flexible working options becoming increasingly popular. This study delves into the impact of flexible working arrangements on employee satisfaction, exploring the crucial factors of autonomy, work-life balance, and perceived organizational support. Our research reveals that flexible working arrangements have a profoundly positive effect on employee satisfaction, leading to enhanced job satisfaction, reduced turnover intentions, and improved overall well-being. By empowering employees with greater control over their work environment and schedules, flexible arrangements cultivate autonomy and work-life balance, resulting in increased engagement, commitment, and productivity. Implementing flexible working arrangements can significantly improve employee satisfaction, reduce turnover rates, and boost business profitability. Our findings emphasize the importance of developing flexible working models that cater to the diverse needs of employees, fostering a positive and supportive workplace culture that benefits both employees and organizations. By embracing flexible working arrangements, organizations can enhance employee satisfaction, reduce attrition, and drive business success, ultimately leading to a more productive, thriving, and competitive workforce.

Keywords: Flexible Working Arrangements, Employee Satisfaction, Work-life Balance, Perceived Organizational Support, Job Satisfaction.

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The Effects of Stock Market Trading on an Individual's Lifestyle and Well-being

Amey Vishwanath Bhavikatti* and Maruti N. Sadavar**

ABSTRACT

The stock market is the foundation of the world's financial system and impacts the lives of many people. Investing in the stock market has equally high risks and rewards. Many investors are likely to be loss averse and incur large losses due to information asymmetry and change of investment sentiment. This research paper explores the impact of the stock market trading on people's lifestyles, focusing on financial behavior, mental health, and overall well-being. This investigation study used stratified random sampling technique, to collect data from a sample of 150 active traders. The stratified random sampling ensures that different demographic characteristics are represented, including age, income level, investment experience and business activity. The study's key findings highlight notable shifts in spending and saving patterns, elevated stress levels, and varying perceptions of financial security among traders. Benefits of this include increased financial literacy, increased financial discipline, and increased financial security, resulting in lifelong satisfaction. But research also shows negative effects, such as increased stress, anxiety and financial loss. study talks about Promoting optimum results and minimizes negative effects. Findings from this research can help traders in bettering their mental health and thereby improve their trading outcomes.

Keywords: Stock Market Investing, Lifestyle Changes, Stress Level, Trader Mental Health, Trading Effects.

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Relationship between Interest Rate Fluctuations and Economy Growth in India: A Study of GDP and RBI Rates

Madhavi Katamble and Nivedita Sangannavar***

ABSTRACT

This research paper explores how fluctuations in interest rates impact economic growth in India, with a particular focus on the relationship between the Gross Domestic Product (GDP) and the policy rates set by the Reserve Bank of India (RBI). Interest rates, being a key tool in monetary policy, play a crucial role in shaping various economic activities, including investment, consumption, and savings. By examining historical data, the study seeks to clarify how adjustments in RBI's interest rates influence GDP growth. Using econometric models, the research investigates the effects of policy rate changes on aggregate demand and supply, investment patterns, and overall economic performance. The findings reveal a complex relationship where higher interest rates generally slow GDP growth by curbing investment and consumption, while lower rates can boost economic activity, albeit with the risk of triggering inflation. This study offers valuable insights into the effectiveness of monetary policy in fostering economic growth in India, emphasizing the careful balance that central banks must strike between encouraging growth and managing inflation. The results are particularly important for policymakers, investors, and economic planners as they develop strategies aimed at achieving sustainable growth and maintaining financial stability.

Keywords: Interest Rates, Economic Growth, Gross Domestic Product (GDP), Reverse Repo Rate, Repo Rate.

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A Study on Investment Inclination of Young Investors in the City of Belagavi

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ABSTRACT

Financial literacy consists of skills and knowledge that enables the individual to understand the principles of finance that an individual requires to know to make informed financial choices and decisions. Most of the individuals are not able to take advantage of higher returns offered by these products due to lack of financial awareness. Thus, they must be made aware about risk and return characteristics of these products by designing an appropriate financial education program so that people can invest in these financial products. There are various number of investment avenues available in the market such as Bank Deposits, Post Office Deposits, Equity Market, Mutual Funds, Physical Gold, Bonds, forex market, life insurance schemes, and commodity market. The study's primary objective is to find the preferences among the young investors. The attitude of the investors may vary from person to person within the same age group. The study is being conducted with reference to Belagavi City. The primary data is gathered by using simplified questionnaire. The expected result of the study is that young investors are more inclined towards investment avenues like Equity Market, Mutual Funds etc.

Keywords: Young Investors, Financial Literacy, Financial Products, Preference of Investment, Financial Awareness

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Empowering Youth for Sustainable Leadership: Strategies for Promoting Awareness, Knowledge Exchange, and Innovative Solutions in Sustainable Development

*Chaitanya Chinchani**, *Sujeet Gawade*** and *Sanjay Deshpande****

ABSTRACT

This paper focuses on how youth empowerment plays a role in developing leadership for sustainability. This study aims to increase participants awareness of the importance sustainable development and its impact on various aspects of society, including the environment, economy and justice. Through a mixed methodology combining qualitative interviews with stakeholders and quantitative work by young participants, the study identified particularly good practices, issues and new ideas sustainable development. The key findings show that despite a growing awareness of youth resilience due to a lack of resources and support within the country, there is a major gap in the implementation of sustainable practices. The document highlights the importance of providing a platform for the exchange of information, demonstrating the implementation of security plans and encouraging the use of new technologies. The findings highlight the need for policies at national, regional and local levels to promote sustainable development and unlock the potential of young people as agents of change in this study, developing guidelines, developing action plans and promoting new business models consistent with national development goals. These ideas are important for solving important sustainability problems and achieving good results over a long period of time.

Keywords: Youth Empowerment, Leadership Development, Sustainability, Mixed Methodology.

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A Study on the Fundamental Strength of India's IT Powerhouse: A 5-Year Perspective

Janhavi Walvekar* and Jyoti Jamnani**

ABSTRACT

This study examines the fundamentals of Tata Consultancy Services Limited (TCS) over the past six years, along with comparative analysis of Wipro Limited and Infosys. TCS, a leading Indian IT services provider, has achieved significant milestones including crossing \$100 billion in market capitalization in 2018. The paper emphasizes fundamental analysis as a method to determine a security's intrinsic value by evaluating economic, financial, and industry-specific factors. The study utilizes ratio analysis and regression to assess the relationship between financial performance and stock prices of these companies from 2019-2024. The analysis focuses on key financial metrics such as net profit margin, price-to-earnings ratio, return on assets, return on equity, return on capital employed, dividend per share, and earnings per share. The research highlights a gap in current investment strategies among Indian youth who predominantly rely on technical analysis. By developing a comprehensive fundamental analysis framework, the study aims to enhance the precision of stock valuations and offer deeper insights for stakeholders. The findings suggest that fundamental analysis is crucial for long-term investment decisions, despite the challenges of automation and the prevalence of technical analysis.

Keywords: Fundamental Analysis, Ratio, TCS, Wipro, Infosys.

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Study on Role of Teachers in Promoting Leadership Qualities among UG Students

*Satish Wathari**

ABSTRACT

Study on role of teachers in promoting leadership qualities among UG students. This study aims to investigate the significant role teachers play in fostering leadership qualities among undergraduate students. Teachers, as architects of the future, play a paramount role in shaping the leaders of tomorrow. By implementing strategic approaches, they can effectively nurture undergraduate students, fostering the development of essential interpersonal skills, leadership qualities, critical thinking, and problem-solving abilities. To cultivate these skills, teachers can employ various pedagogical techniques, such as assigning group projects, providing opportunities for public speaking, and emphasizing the importance of active listening. Through collaborative efforts and effective communication, students can develop teamwork, empathy, and persuasive skills, all of which are indispensable for leadership. By empowering students to become effective leaders, teachers contribute significantly to the future success of both individuals and society as a whole. This above topic includes how the teachers are empowering and nurturing the leadership qualities among students.

Keywords: Empowering, Leadership Qualities, Pedagogical Techniques, Interpersonal Skills, Active Listening.

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A Comprehensive Study on Exploring Dynamics of International Business Transition

Sarvesh Yellariche*, Saish Katti** and Nupur Veshne***

ABSTRACT

This research paper explores the complex dynamics of transitioning into international business, providing a detailed examination of the challenges and opportunities encountered in this process. The study aims to shed light on the various factors that play a crucial role in successfully entering global markets, with a particular focus on the diverse aspects that can impact this transition. By analyzing the shifting dynamics of international business, the research offers valuable insights for companies looking to extend their operations globally. It underscores the importance of addressing key considerations such as cultural differences, regulatory requirements, and economic conditions to successfully navigate the challenges of global expansion. The insights gained from this study contribute to a more profound understanding of international business transitions, offering practical advice to help businesses adapt and succeed in the global arena. This in-depth analysis is designed to equip companies with the tools and strategies necessary to overcome obstacles and capitalize on opportunities during their international expansion journey.

Keywords: International Business, Business Transition, Internationalization, Global Business, Imports & Exports.

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Evaluating the UPI App-bank Partnership: Economic, Social, and Environmental Impacts on Sustainable Development in India

Ritika Patil, Janvi Shah** and Nupur Veshne****

ABSTRACT

Through seamless, real-time fund transfers between bank accounts via mobile applications, the Unified Payments Interface (UPI) has emerged as a transformative force in India's digital payments landscape, greatly impacting financial transactions. The research presented here explores the relationship between banks and UPI apps, particularly emphasizing on the implications for India's sustainable development. The literature review method is used to conduct the research. By examining secondary data, such as reports from the Reserve Bank of India (RBI), National Payments Corporation of India (NPCI), and other academic and industry sources, the research evaluates this partnership's environmental, social, and economic aspects. According to the research, UPI has significantly increased economic efficiency for both consumers and businesses by accelerating in financial transactions and reducing transaction costs. Additionally, it has been important in promoting financial inclusion. UPI has contributed to growing financial empowerment and digital literacy on a social level. But difficulties with data security, gaps in digital literacy, and environmental sustainability—like rising energy use and electronic waste remain. This paper provides a comprehensive overview of these aspects, offering recommendations for optimizing UPI's contributions to sustainable development while addressing its drawbacks.

Keywords: UPI, India, Sustainable Development, Financial Inclusion, Economic Growth.

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Conceptual Analysis of the National Skill Development Mission for Sustainable Development: Empowering a Skilled India

Khushi Shah* and Anjali Agarwal**

ABSTRACT

India, with over 65% of its population in the working age, holds immense potential for economic growth through effective skill development. The National Skill Development Mission (NSDM), launched in 2015, is a key part of the “Skill India” agenda under the Ministry of Skill Development and Entrepreneurship (MSDE), established in 2014. Despite initiatives like the National Skills Qualifications Framework (NSQF) and the Pradhan Mantri Kaushal Vikas Yojana (PMKVY), only 5% of Indian workers aged 20-24 have completed formal vocational training, compared to 60-90% in industrialized nations. Millions have been trained through significant programs, with advancements in specialized courses and global employment opportunities via Ministry of External Affairs partnerships. Challenges persist, including societal biases, financial disincentives, training quality gaps, and a shortage of skilled trainers. This study examines the NSDM framework, identifies obstacles, evaluates alignment with Sustainable Development Goals (SDGs), and assesses its impact on workforce development. Using an exploratory research approach, it highlights NSDM’s strengths and weaknesses, emphasizing the need for continuous evaluation, improved infrastructure, and effective implementation to ensure skill development leads to meaningful employment and sustainable economic growth.

Keywords: Pradhan Mantri Kaushal Vikas Yojana, Vocational Training, Sustainable Development, National Skill Development Mission, Workforce Development.

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Evaluating the Efficiency and Security of Paperless Banking Systems: An Analysis of Technological Adoption in the Banking Industry

Sandeep Malakreddy, Mohmmad Saeed Kabbinavar** and Jyoti Jamnani****

ABSTRACT

The transition towards paperless banking has revolutionized the financial industry, promising enhanced efficiency, cost savings, and improved customer experiences. This paper critically evaluates the efficiency and security of paperless banking systems by analyzing various technologies and practices adopted by financial institutions worldwide. Through a comprehensive literature review and case studies, the research investigates the operational efficiencies achieved through reduced paperwork, faster transaction times, and streamlined processes. Additionally, the study examines the security measures implemented to protect digital transactions, such as encryption, multi-factor authentication, and blockchain technology. The findings reveal that while paperless banking offers significant benefits in terms of efficiency and environmental sustainability, it also presents challenges related to cybersecurity threats and data privacy concerns. This paper concludes with recommendations for strengthening the security framework and optimizing the efficiency of paperless banking systems, ensuring a robust and secure digital banking environment for both institutions and consumers. Furthermore, it highlights the need for continuous innovation and regulatory compliance to maintain trust and integrity in the digital banking ecosystem.

Keywords: Paperless Banking, Efficiency, Security, Cybersecurity Threats, Digital Transaction's.

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Empowerment of Women Representatives in Panchayat Raj Institutions: An Exploratory Study to Discover the Ground Realities

Muneera Munni, Mohammed Guthigar** and Irene Veigas****

ABSTRACT

Introduction: Panchayat Raj Institutions are the instruments of participatory democracy and decentralization at grass root level. One-third of the total number of seats will be reserved for women in all the panchayats. Their political empowerment is very essential for the wholesome growth of Indian society. **Methods:** 100 elected women representatives were selected from 10 grama panchayaths of Mangalore and Bantwal taluks of Dakshina Kannada district. **Results:** Among the total subjects, 80% were in the age group of 31-50 years, majority of them were beedi rollers and home makers (64%). Pressure from political parties (42%) and encouragement from their spouses (36%) were the influencing factors for their participation in PRIs. It is significant that more than 90% of the subjects made efforts to solve community problems utilize panchayat funds for village development and personally paid visits to localities to familiarize with the issues of people. As regards benefits of being the members of panchayaths, more than 70% of them reported individual development, increase in knowledge and skills of rural governance, able to bring changes in the attitude of family members, contributed to their overall personality development. Nearly one third of the members faced difficulties while functioning as members due to their less education, male resistance and political rivalry.

Keywords: Empowerment, Women, Panchayat Raj, Representative.

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Her expertise includes financial accounting, corporate valuation, financial derivatives, financial management, Management control systems, Mergers and acquisition and project appraisal, along with excellent public speaking and mentoring skills. Prof. Jamnani has an extensive list of publications, including studies on banking performance, green banking, and financial inclusion, showcasing her depth of knowledge in banking and finance.



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Dr. Veshne has presented her research at numerous national and international conferences and has published extensively in reputable journals. Her work covers a wide range of topics, including employee engagement, emotional intelligence, artificial intelligence, HR analytics, start-up management, knowledge management, employee well-being, organizational communication, and soft skills.



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