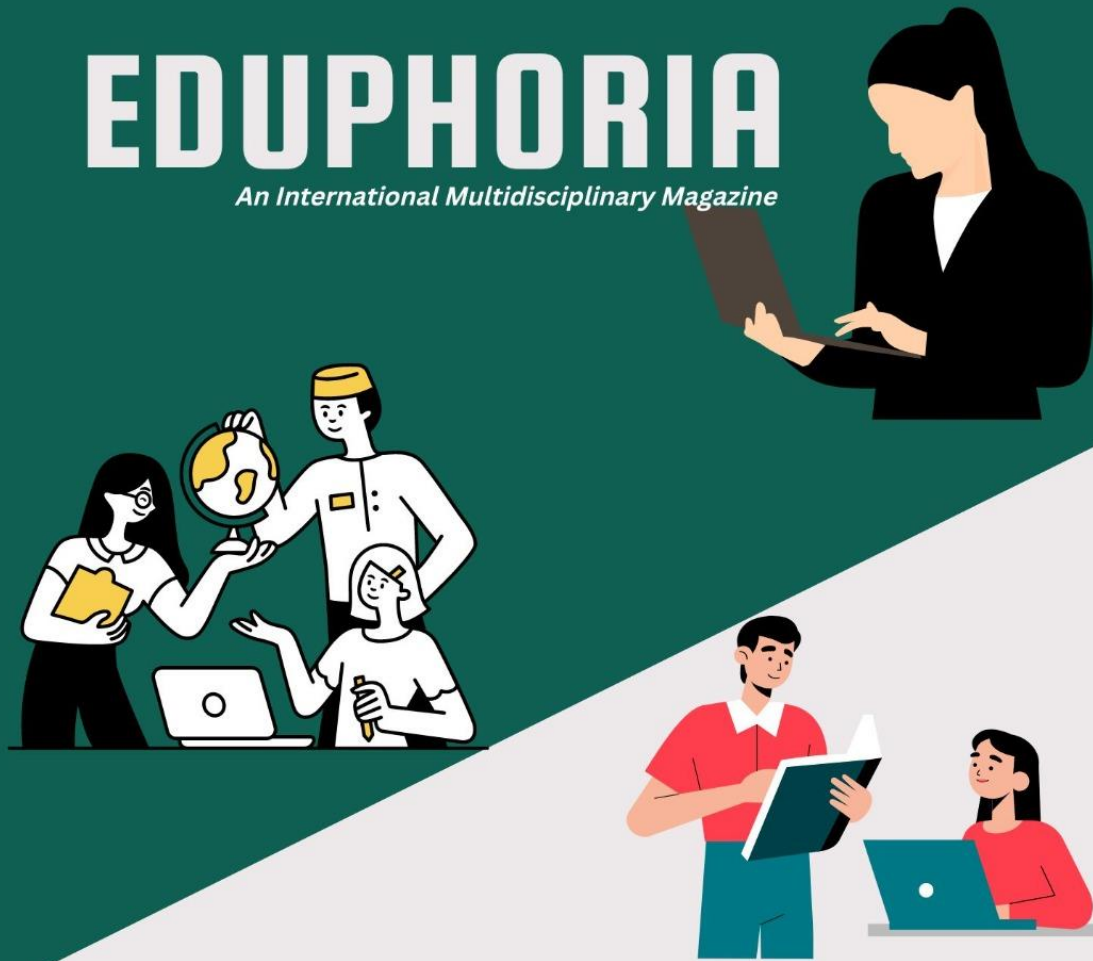# EDUPHORIA

An International Multidisciplinary Magazine

International Council for Education, Research and Training

ICERT

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Eduphoria: An International Multidisciplinary Magazine

Editor-In-Chief

Dr. Navneet Kaur

Editor

Dr Dilpreet Kaur

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Eduphoria: An International Multidisciplinary Magazine

Editorial Board

Eduphoria: An International Multidisciplinary Magazine

About Magazine

Eduphoria is an International Multidisciplinary magazine especially educational magazine. Eduphoria is an international scholarly/ academic, peer-reviewed magazine for multiple age readers. Eduphoria is a forum for the exchange of the innovative ideas, data and information related to the multiple disciplines including science, social sciences, technology and engineering, psychological science, health, computer science, education, management, defence education, political science, development of education, and other disciplines for the welfare of education community. All age group writers, budding writers, budding artists, scholars, professional from different spheres, students, and institutional staff could contribute as reader or contributors. The magazine is appropriate for anyone who is interested and invested in the positive changes that are happening in education today including educators, educational leaders, education consultants, community-based organization staff, anyone interested in innovative ideas and practices, global education advocates, foundations, government agencies, businesses that support children's education. We also invite institutions to publish their events, programs reports, highlights, forthcoming programs news, student talks, cover stories etc. We resist political articles, articles on gender, caste, religion discrimination, content against the law of any country or related.

Aims and Objectives:

Eduphoria is an international open access magazine that provides unique, and stimulating information about the educational programs around the world. This magazine aims sharing innovation, case studies, stories, health & nutritional awareness, student voice and research experiences in the field of education and development. It a platform facilitating coordination and networking among individuals and institutes particularly among the youths and professionals. It is a platform to share ideas, innovative thoughts, and brainstorm on advancement of education and other disciplines.

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Welcome Message from General Secretary

Dear Readers,

On behalf of the core committee ICERT, we take great pleasure in welcoming you to our new magazine, Eduphoria-An International Multidisciplinary Magazine. Our publication division and editorial board of Eduphoria have created this publication with the intention of providing a space for sharing of knowledge, dialogue, critique, debate, and collaboration among an international community of researchers, faculties in school & higher education, health professionals, corporate professionals and community in general. This e-publication makes it possible for us all to be fully connected to each other and to developments in our field and to be directly involved in ongoing knowledge construction. Eduphoria is an open access multidisciplinary magazine and we can therefore invite you to be full participants in the creative process that we are undertaking together.

Our intention and vision are to create a high-quality publication that will be relevant, challenging, thought-provoking, and inclusive of a diverse range of voices and perspectives, including graduate students, academic researchers and scholars, policy-makers, social reformers, health professionals and community members in general. We welcome original research, theoretical contributions, review articles, case studies, and innovative ideas for publication.

We are extremely pleased that our inaugural magazine, Eduphoira-An International Multidisciplinary Magazine, Volume 01, Issue 01, edited by our expert editorial team and it is our intention from time to time, to offer the best and high-quality contents. We do this in order to support access and diversity in the ever evolving and dynamic world of academic publication.

We are delighted that you are joining us as readers and hope you will also join us as contributors.

Dr Sandeep Kumar

General Secretary, ICERT

Welcome Message by Prof. (Dr.) Aruna Anchal

An investment in knowledge pays the best interest.

-Benjamin Franklin

Dear Readers,

It gives me immense pleasure to launch the first issue of our International Multidisciplinary Magazine **Eduphoria**. This magazine is platform for researchers, professionals and even society members to share their valuable thoughts, experiences and research findings.

ICERT is a global community of education fraternity members, health professional, professional from corporate and researchers from different disciplines. We have a wide network of professionals from various countries who are contributing for the betterment of education fraternity and the community with their expertise and services.

We at research and publication division working with our full potential to explore your valuable research work and to share it globally through our International Journals and Magazine. Our journals and magazines are registered with International ISSN Centre as International Organization and also indexed on various research platforms. We always expect high-quality research from the researchers and assure to give space to their valuable research work in our journals and magazines.

I once again, extend a very warm welcome to all the readers and gratitude to all those who are contributing to this magazine in any kind.

Prof. (Dr.) Aruna Anchal

Executive Director,

Research and Publication Division, ICERT

About Prof. Dr. Aruna Anchal

Prof. (Dr.) Aruna Anchal is serving as Executive Director Research and Publication ICERT, she holds a doctorate in education and Postgraduate in English, History, Hindi and M.Ed. She has more than two decades of teaching experience in Education and Research and has research papers published and presented in various International and National Journals, Seminars, Conferences. Her four books have been published, more than 15 chapters in reputed edited books and magazines. Many articles have also been published in newspapers. She has also been invited to various Seminars, Conferences, workshops as Guest Speaker Keynote Speaker, Extension Lecture. Under her supervision five scholars have been awarded Doctorate degrees & one for Post graduation and seven are pursuing research, she is appointed as an External Coordinator, Evaluator, and Subject Expert for Ph.D. She is a member of various Journals, Organisations and NGO advisory board. She has been awarded Certificate of Appreciation in Seminars and Conferences. She has received more than 40 awards by various organisations, such as State Govt, of Haryana, Rohtak Administration, Rohtak PGI, Haryana Kala Parishad, Empowered Woman - Science and Technology (New Delhi), Best Speaker by Parliament of Youth India (New Delhi), All India Radio (New Delhi) and many more, she is an active blood donor and has donated for 27 times and registered as an Eye donor too. Motto for life, "MILES TO GO BEFORE I SLEEP", and to reach the goal always "REMEMBER THE TIME AND PLACE"

"We are approaching a new age of synthesis. Knowledge cannot be merely a degree or a skill...it demands a broader vision, capabilities in critical thinking and logical have constructive progress."

-Li Ki- Shing

Dear All,

I feel immense pride and honour in welcoming all the readership on the launch of **Eduphoria**, a magazine with interdisciplinary mind-set, which will be a delight for all the educators, professionals and researchers.

Our vision is to foster a platform to all the critical thinkers for sharing their notions, beliefs, research, new discoveries and best practices which will help the upcoming scholars in their understanding and experimenting skills. Research discoveries are happening at a very fast pace in every field. This magazine will promise to provide an ideal forum for exchange of scientific knowledge in terms of full-length papers, surveys, review, case studies and letters to editors and systematic analysis.

We aim to have the best standards of quality of the published manuscripts. We have a greater need to drive the international exchange of ideas and to bring the best of these international voices to every educator across the globe. Although meticulous and detailed, this edition reflects many futures of education, it has been great pleasure to bring together wonderful insights and thoughts from really inspiring and visionary authors. It is here, that as our engaged reader, you write to us, and together let's work to transform education for human flourishing.

I once again, extend a very warm welcome to all the readers and gratitude to all those who are contributing to this magazine in any kind.

"When you hand good people possibility, they do greater things."

-Biz Stone

Dr Navneet Kaur

Editor-In-Chief and Executive Director, Education Division, ICERT

About Editor-In-Chief

Dr Navneet Kaur complete his Ph.D. in Education, Master in Commerce, and Higher Diploma in Software Engineering. She is an Educator and Leader with an experience of more than twenty-two years in the field of Education and more than ten years in School Administration and Leadership. She is a dignitary with an exceptional communication skill to Collaborate with community for Best Outcome. Currently Dr. Navneet Kaur is serving ICERT as Executive Direction, Education Division. As an Educator she believes in Student Centric Teaching and she is known as someone who made difference to the life of the Pupils. She is an editorial Board Member of DK International Research Foundation (Imbibing 11 international Universities). She is also serving as director of Disaster Management United Sikhs (an UNO Based organization). She is also an international member of Sarojini Research and Development Council (UNESCO and UNO based organization). She is also associated with CBSE New Delhi as Master Trainer in various educational training programs. She has been felicitated with various National and International awards and honours.

Fragility of US Banking Sector: Is it reverberating to the World?

Dr. Dilpreet Kaur

A big collapse of two biggest banks i.e., Silicon Valley Bank of US and Signature Bank of New York has led the whole world economy to a shock as it has led to a fear that dreadful 2008 financial crisis and its ripple effects may repeat itself and once again create a global recession as, a crash in US banking system can be disastrous for the whole world.

> Silicon Valley Bank, established in 1983, was giving loans to technological start-ups funded by venture capitalists giving due consideration to its location in Silicon Valley which is a hub for these start-ups.

Silicon Valley Bank, established in 1983, was giving loans to technological start-ups funded by venture capitalists giving due consideration to its location in Silicon Valley which is a hub for these start-ups. But, unlike other banks which diversify their portfolios, this bank was further investing its deposits in focussed areas of real estate in 1992 and mortgage-backed securities or bonds in 2020. As technology and IT sector was at its peak in 2020 (raised $300 billion) due to pandemic and lockdown restrictions, SVB observed a clear jump in its deposits due to this boom in tech start-ups. In March 2021, the deposits of SVB bank increased from $62 billion to $124 billion. The bank invested these deposits in government and corporate bonds in majority at the times of low prevailing interest rates in the US market. In the post pandemic times, Federal Bank of US raised the interest rates to control the inflation, created due to aftermath of Russia-Ukraine War, as a part of their monetary policy. With this increase in interest rates, bond prices fell sharply as both of these have inverse relationship. The reason behind this inverse relationship is that customers are diverted towards fixed deposits due to increased interest rates. Also, the tech start-ups could not afford expensive loans and started to withdraw their deposits with SVB banks. These sudden withdrawals due to increased interest rates led SVB to sell its bond investments at losses of around $1.8 billion. This led to fall in share prices of SVB that led to its collapse. SVB was a case

Figure 1
https://www.moneylife.in/media/uploads/article/responsive/Shockwavesbig10marcj2023.jpg

of bad decision making and less robust investment portfolios which could not bear interest rate fluctuations. But, in any case this was not a scam or fraudulent practice by this bank. After this crash, Federal Deposit Insurance Corporation (FDIC) came to the immediate rescue of this bank and ensured the safety of the insured ($250000 dollars per customer) as well as uninsured deposits to the customers. A new bank was created by FDIC known as National Bank of Santa Clara. The final solution in any of such situation is a merger as opted in Indian bank crashes also. SVB bank will also be merged finally to resolve this issue completely.

The impact of this banking crisis is not as severe as collapse of Lehman Brothers in 2008 as the rescue mechanism is far more effective and cushioned now and moreover the global financial crisis was due to the burst of housing bubble i.e., the irresponsible lending to housing sector that could not be recovered which cannot be compared with SVB in any case. The stringent capital adequacy norms in India and other countries have further added a layer to absorb these kinds of shocks. But yes, reverberations can be seen after this big collapse of banks in terms of downfall in stock markets in Europe and other developing countries due to sentimental effect. Many companies that invested in this bank like Roku, Y combinatory and many Tech start-up in Silicon Valley who had Indian founders directly faced the hardships and after effects of this collapse. But these reverberations and ripple effects will be very short term in nature and cannot create a global financial havoc in future.

About Author

Dr. Dilpreet Kaur, Assistant Professor, UBS, Guru Nanak Dev University, Amritsar, Punjab

Dr. Dilpreet Kaur is double gold medallist in MBA and BBA and has qualified UGC Net/ JRF. With 5 years of research experience and 4 years of teaching experience, she has delved deep into her area of expertise. She has ABDC/Scopus/UGC Care listed publications accredited to her name. Besides her academic achievements, she has administrative capabilities as she has organised International/National Seminars, Courses and FDPs/Webinars. She has received 5 International Felicitations like International Excellence Award, Global Youth Icon Award, Ekalavya Award. She has been affiliated as Editorial Board Member in National/ International forums and has edited four research books. Adding another milestone, she has delivered lectures as Resource Person authorised by NSDL at Colleges and have Life Membership of various professional bodies like ICA, IAA and ICERT. She has presented papers in more than 60 conferences and attended more than 110 FDPs/ Workshops/ Webinars.

Producer's Gain & Consumer's Dilemma

Dr. Vineeta Agrawal

The recent controversy related to Cadbury and a social media influencer has sparked a row over the practices related to product advertising and consumers' health. A social media influencer who makes fitness and nutrition-related video claimed that 'Bourn Vita' a health drink brand marketed under the parent brand Cadbury is not healthy as claimed by the company. The product is marketed as a healthy supplement for kids but contains a lot of sugar and other unhealthy content. Although the YouTube video was deleted after the controversy till then there were twelve million views of the video. The company said that it was compelled to take legal action as the video was spreading panic among the public regarding the company and its product. The YouTuber has been accused of defaming the company and the company also said that every ingredient mentioned on the product meets the guidelines of the Indian government. The sugar content is also well below the permissible limit set by the government.

In the year 2021, In an internal document circulated among its executives, The world's largest food company, nestle acknowledged that more than 60% of its mainstream food and drinks products do not meet a "recognized definition of health" and that "some of our categories and products will never be 'healthy no matter how much we renovate".

There is no doubt that Ultra-processed foods such as sweetened breakfast cereals, packaged baked goods, and sweetened beverages are designed to be hyper-palatable. Manufacturers achieve this by adding sweeteners such as cane sugar, inverted syrup, and high fructose corn syrup. It is proven that added intake of salt, sugar, and fat contents has harmful effects on health. The regulatory bodies absolve themselves by prescribing certain labels and making the marking mandatory as a warning to consumers. The manufacturers also safeguard themselves by saying that, consumers have been duly informed before making any choice regarding the purchase with proper labels and ingredients, calorie count, etc.

Commercial production of food items comes under the basic industry's need for survival. Populations across the globe are highly dependent on commercial food systems for daily nourishment. As in many cases the companies, themselves are acknowledging the harmful impact on consumers' health in view of the current health pandemic, there can be more standardized regulatory and control systems in place, when it comes to feeding the masses. This

issue also puts an onus on the government bodies such as the Food Safety and Standards Authority of India (FSSAI) which decides the permissible limit for ingredients in food products. Also, the Advertising Council needs to ensure that unhealthy products cannot be marketed as healthy alternatives.

Obesity trends are clearly upward over the world. As per a report published by WHO, In the US, the percentage of people who are overweight is near 40% for men and around 30% for women. Developing countries are also facing the same issues regarding manmade diseases resulting from an unhealthy lifestyle. The most populous country in the world India is already the capital of the World when it comes to heart disease and Diabetes.

By understanding responsibility for population health as a shared responsibility, we can reassess the moral role of the food industry from a forward-looking perspective on responsibility and ask what food companies can and should do to promote health.

About Author

Dr. Vineeta Agrawal, Associate Professor, Lexicon MILE, Pune

Dr. Vineeta Agrawal holds Doctorate and MBA Degree in Finance. She is working as an Associate Professor at Lexicon Management Institute of Leadership and Excellence, Pune. She has rich experience in Academia for more than fifteen years. Her area of teaching interests are Accounting and Finance. She is also the examiner for Ph.D. thesis evaluation and viva. She has coordinated national and international conferences and faculty development programs. She has published research papers in various journals of repute including Scopus. She keeps writing about academic issues on multiple platforms like LinkedIn and Medium.

Artificial Intelligence: Learning and Creativity

Dr Sandeep Kumar

Each new wave of technology brings a challenge and revolution for education fraternity to integrate the technology into learning environments, but these decisions and choices are critically important. Different choices can have different outcomes and implications. Such decisions and choices should be based on the long-term education goals and the design must map with education values and vision.

The current century is of lots of up and downs and with this pace of change accelerating globally, current generation will face a stream of uncertain, unknown, and unpredictable challenges throughout their lives. The top educational priority in today's world is for young learner to develop 21st century skills, people with creativity, critical thinking, collaboration, effective communication, values and caring human beings. This proliferation of new AI technologies is further accelerating the changes and uncertainties. However, with these triumphs and traumas, the digital age learners are open to a lot of opportunities but training them on making wise decision is paramount.
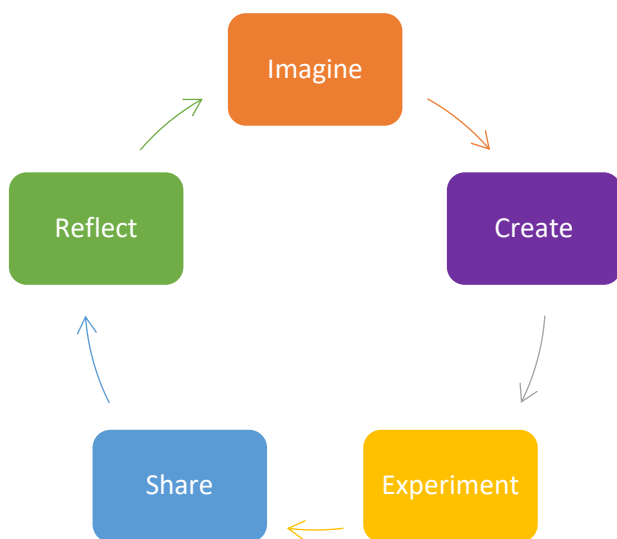
Unfortunately, many of the current uses of AI in education are not aligned with 21st century educational goals and core values. Majority of people use it in edutainment, and its further ingrain existing educational practices at a time when significant changes are needed. Somewhere AI technologies are used in ways that constrain learners, focus on "close-ended" problems, and undervalue human connection and community. This generation if trained could use the AI technologies authentically in ways that support project-based, interest-driven creative learning experiences which expands the ways that learners can imagine new ideas, build on their interests, design new projects, access diverse resources, and get feedback on their ideas. But it all depends on the education fraternity members whether they make explicit, intentional choices to use the new tools in this way or not. Integration of AI technologies in education is a cyclic and creative process. The learners imagine and spark with creative ideas, experiment with their creation, share it with others, reflect on their experiences and facilitators provide constructive feedback in this process of creative learning. The facilitators must make a distinction in AI integrated learning from traditional AI tutoring systems. The AI technologies must be used as a catalyst for their own creative process, not as a replacement. Learners sometimes use AI

technologies to search the text and putting that in their project but AI integrated learning is somewhat similar to the way that learner, while working on a project, use Google search or YouTube video or other tools to get new ideas or information, not exactly copy/ paste the information, it's not following others path, it making your own path. Generative AI systems can serve as an additional resource, offering a different style of interaction and a more diverse range of results.

It should not be taken as substation to human tutors or coaches or companions as it is a concern of education fraternity in current context, the learners should consider AI technologies as a new category of educational resource, with their own affordances and limitations. When people are looking for help or inspiration, they sometimes talk with a friend, sometimes refer to a book, sometimes do an online search. Each plays a different role. They can add AI technologies to this mix.

About Author

Dr Sandeep Kumar, General Secretary ICERT

Dr Sandeep Kumar is a highly qualified, enthusiastic learner and mental health professional with 2 decades of professional experience in education, training, research and clinical practices. He is doctorate in clinical and counselling psychology, Ph.D. in Education, and D.Litt. He has written a number of research papers, delivered expert talks and trained more than 9000 teachers with 21st century pedagogical practices, first aid counselling skills and first aid psychological skills. His professional expertise is in psycho-educational training modules, mental health & psychological strengthening, Adult mental health issues: analogies, challenges, and coping, Adult & Peer relations: Neurological & Biochemical basis in behavioural perspective, Positive mindful mantras for fighting stress, Developing emotional & social intelligence, Guidance Based Education - The Emerging Concept, Managing Behaviour, addiction & Academic Problems in Students – New Challenges, Developing Resilience in Students & Educators, Perfectionism: Coping Strategies, Stress management: Coping with life-threatening challenges , Innovative pedagogy, classroom management & developing professionalism in educators, NEP & its implementation, inclusive education & heath equity, empowering teacher-student relationship, pedagogical leadership development, transforming education in 21st-century, etc. With serving ICERT, he is an active member in various organization. He has been honoured and felicitate with 15 International Awards.

एन एस एस :एक परिचय

डॉ रिंकू शर्मा

एनएसएस (राष्ट्रीय सेवा योजना)वर्तमान समय में किसी परिचय का मोहताज नहीं है। हर एक विद्यालय, महाविद्यालय तथा विश्वविद्यालय में एनएसएस इकाई बनी हुई है। युवा विद्यालय से लेकर विश्वविद्यालय तक किसी भी समय एन एस एस लेकर अपने जीवन को उन्नत और आत्मविश्वास से भरा हुआ बना सकते हैं। एन एस एस का आदर्श वाक्य है " मैं नहीं बल्कि आप"। जो लोकतांत्रिक भावना को दर्शाता है। यह वैचारिक अवधारणा

Figure 1
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d=vfe&ved=0CAQQjB1qFwoTCJjK1N_Kyv8CFQAAAAAdAAAAABAQ

महात्मा गांधी के आदर्शों से प्रेरित है। जिसमें समाज कल्याण की भावना निहित है। यह शाश्वत सत्य है कि व्यक्ति का कल्याण समाज के कल्याण पर निर्भर करता है। राष्ट्रीय सेवा योजना के स्वयंसेवक लोगों के साथ मिलकर समाज कल्याण के लिए कार्य करते हैं। जिसमें साक्षरता ,पर्यावरण सुरक्षा, स्वास्थ्य, स्वच्छता ,आपातकालीन या प्राकृतिक आपदाओं के समय लोगों की सहायता तथा सेवा करना आता है। इन के चार प्रमुख तत्व है छात्र, शिक्षक, समुदाय तथा कार्यक्रम देश निर्माण में युवाओं का योगदान होता है

तथा देश को अग्रणी रखने में युवा महत्वपूर्ण भूमिका निभाते हैं। इसलिए एनएसएस के माध्यम से हर साल लाखों युवाओं को जागृत वह शिक्षित तक बनाया जा रहा है।

आज से लगभग 54 साल पहले जब 24 सितंबर 1969 को भारत के तत्कालीन शिक्षा मंत्री डॉक्टर वीकेआर वी राव ने 37 विश्वविद्यालयों में एनएसएस लागू की। तब एनएसएस में 40,000 स्वयंसेवक थे। परंतु आज इन एनएसएस स्वयंसेवकों की संख्या लगभग 38 लाख तक पहुंच गई है। एक एन एस एस स्वयंसेवी को हर साल कम से कम 120 घंटे सेवा कार्य करने होते हैं ।और 2 साल में 240 घंटे सेवा कार्य करना अनिवार्य है। स्वयंसेवकों द्वारा यह सेवा कार्य अपने विद्यालय, महाविद्यालय, गोद लिए हुए गांव तथा झोपड़पट्टी में जाकर करने होते हैं। ऐसा नहीं है कि एनएसएस स्वयंसेवक सिर्फ सेवा कार्य करते हैं।

स्वयंसेवकों के मनोबल को बढ़ाने के लिए सरकार द्वारा समय-समय पर अलग-अलग शिविरों का आयोजन किया जाता है ।जिसमें सात दिवसीय कैंप, विश्वविद्यालय स्तर का कैंप, राष्ट्रीय एकता शिविर तथा आरडी कैंप इत्यादि शामिल है। कुछ चुनिंदा स्वयंसेवकों को सांस्कृतिक विनियमन के तहत विदेश जाकर अपनी संस्कृति को दिखाने तथा फैलाने का अवसर मिलता है, तथा दूसरे देश की संस्कृति को देखने व समझने का अवसर भी प्राप्त होता है।

यमुनानगर भास्कर 10-08-2022

ग्रामीणों से अपने घरों पर तिरंगा लगाने की अपील की

रादौर | हर घर तिरंगा अभियान के तहत मंगलवार को शहर के ज्योतिबा फुले सरकारी कॉलेज की एनएसएस इकाई की ओर से गांव गदौली में जागरूकता अभियान चलाया गया। जिसमें एनएसएस स्वयंसेवकों ने गांव के लोगों को बताया कि आजादी के 75 साल पूरे होने के उपलक्ष्य में सरकार द्वारा हर घर में तिरंगा लगाए जाने की मुहिम चलाई गई है। स्वयं सेविकों ने सभी ग्रामीणों से अपील की कि वे अपने घरों में तिरंगा लहराएं तथा 15 अगस्त के बाद भी उस तिरंगे को संभाल कर रखें। कार्यक्रम में एनएसएस कार्यकारी अधिकारी डॉ. रिंकू शर्मा ने अहम भूमिका निभाई।

Figure 2
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एनएसएस स्वयंसेवकों के उत्साहवर्धन के लिए राज्य सरकार तथा केंद्रीय सरकार द्वारा पुरस्कार भी प्रदान किए जाते हैं। जिसमें डिस्ट्रिक्ट अवार्ड, स्टेट अवार्ड, नेशनल अवार्ड दिए जाते हैं। और विश्वविद्यालय स्तर का इनाम भी दिया जाता है। इन पुरस्कारों के तहत स्वयंसेवकों को नगद राशि तथा प्रशस्ति पत्र दिया जाता है। एनएसएस के माध्यम से आज के युवा अपने जीवन को और अधिक सशक्त तथा कल्याणकारी बना सकते हैं तथा अपने जीवन को एक नई दिशा दे सकते हैं। सभी युवाओं को जीवन में एक बार राष्ट्रीय सेवा योजना का भागीदार जरूर बनना चाहिए।

"लोगों के जीवन को उन्नतशील बनाने हेतु जब उन्हें उत्तरदायित्व सौंपते हो, जब तुम उन में आत्मविश्वास उत्पन्न करते हो। जिसके अभाव में वे कुछ भी नहीं है। जब उनमें आत्मविश्वास उत्पन्न हो जाता है, तब हमें अति कठिन परिस्थितियों से भी जूझकर उनका समाधान कर सकते हैं। और इनमें यह आत्मविश्वास जागृत करने के लिए आवश्यक है, कि तुम्हें उनकी राष्ट्र निर्माण की शक्ति पर पूरा भरोसा हो विश्वास से विश्वास उपजता है और प्रजातंत्र कब पनपता है जब जनसमुदाय विशेषकर समाज के कमजोर वर्गों के लोग पूरी तरह तथ्य को स्वीकार करें।"

-स्वामी विवेकानंद

About Author

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Investing in India: Exploring Opportunities and Overcoming Challenges for Foreign Investors

Dr. T.RANI

India's rapidly growing economy is becoming an attractive destination for foreign direct investment (FDI). The country's vast population, growing middle class, and favourable policies make it an appealing prospect for international investors. India has implemented various measures to bring FDI and ease of business, such as introducing the Goods and Services Tax (GST), KYC regularisation, and the Insolvency and Bankruptcy Code (IBC). The manufacturing and e-commerce sectors have emerged as key focus areas for the government. It has launched several initiatives to promote these sectors, such as the Make in India initiative.

Foreign investors have already begun to tap into India's potential. Companies like Amazon and Walmart have substantially invested in the Indian e-commerce market. Swedish company IKEA has also invested heavily in the country, opening several stores nationwide and investing over $2 billion, creating thousands of jobs and boosting the local economy.

However, foreign investors may need help investing in India despite the favourable conditions. The regulatory environment can be complex, and the legal system can be slow, leading to dispute resolution delays. India's infrastructure deficit is another challenge, making it difficult for companies to transport goods and access markets. Although India invests heavily in infrastructure, progress could be faster in some areas. Finding skilled workers, particularly in specialized industries, is also a challenge.

India has identified several promising sectors for foreign investment, including manufacturing, infrastructure, and technology. The Indian government's vision is to increase the share of manufacturing in the economy and the percentage of technology by 2025. With its focus on these sectors and the government's efforts to make it easier to do business there, India is well-positioned to attract more FDI.

In conclusion, India presents significant opportunities for foreign investors, particularly in manufacturing and e-commerce. The government's focus on these sectors and its efforts to improve the ease of business has attracted more FDI. However, foreign investors must be aware

of the challenges they may face, such as the complexity of India's regulatory environment and infrastructure deficit. By addressing these challenges, India has the potential to become a leading destination for FDI.

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A Novel & Unified Semantic Interoperable Model for Data Interoperability in Logistic & Supply chain Management usingModel Driven Architecture

Ms. Navjot Kaur and Mr. Rimmy Yadav

Abstract- The paper emphasises the research on electronic or semantic interchangeability for information exchange in logistics and supply chain management in this special issue. The sharing of data is one of the most obvious shortcomings in the management of the supply chain and logistics. The authors first go through the significance of data interchangeability and interoperability in logistical and supply chain management before recommending a modelling technique. A model-driven architecture approach and UML modelling will help with the semantic interoperability issues that occur in supply chain management and logistics. Platform independent models (PIM) and platform specific models (PSM) can be used to create a multi-platform, autonomous, and integrated system or application for logistics and supply chain management. It is possible for data to be exchanged across the logistic and supply chain management systems functioning in various firms without there being any issues with database ambiguity.

Introduction: Organizations are eager to enhance digital interoperability through digital transformation processes in order to ride the tide ofdigitalization. The ability to share data and information quickly, seamlessly, securely, and dependably between businesses is known as digital interoperability. A cross-functional and cross-organizational collaboration on strategic planning and operational management emphasises the significance of data seamlessintegration, in logistic and supply chain management. Companies are still working to improve data interoperability at both a medium and large scale in order to achieve data interoperability [1]. The interconnection of a system made up of objects, characteristics, and other linked elements is the focus of current methodologies. For instance, the most advanced and extensively used technologies are ontology, the semantic web, and cyber-physical systems.

Data-driven solution design: Operations Management and Operations Research (OM and OR) areas have always supported and been the main source of informationfor the decision-making processes in LSCM. Additionally, solely data-driven approaches have demonstrated a significant potential to support the processes, such as leveraging real-time data for dynamic planning and historical data for forecasting. Some of the more conventional mathematical methods related to

OM and OR may be thought of as being reoriented in this way. Using real-time journey information for cargos, for instance, is recommended by [1] and [2] when planning synchro modal transportation. The findings indicate that real-time information may aid in modal choice optimisation by reducing overall transportation and late delivery expenses. Shi et al. (2020), who work in horizontal collaboration among shippers, examine the significance of real-time demand updating in joint distribution systems.

In order to gather and exchange synchronously and continuously data from clients, shippers, logistics platforms, etc., for the purpose of route optimization, they offer a framework of digital interconnectivity for the dynamic joint distribution system. More recently, the use of machine learning techniques in the logistics sector has profoundly changed the ways in which traditional methods were used, allowing for more effective and imaginative decision- making. Previous researchers mainly focused on the system's syntactical setting; they did not address its semantic interoperability.

Model Driven Architecture: The significance of model-based systems engineering (MBSE) was stressed by the International Council of Systems Engineering (INCOSE). An approach to software design, development, and implementation is model-driven engineering (MDE). It offers suggestions for organising model-based software specifications. MDA decouples platform technology from business and application logic. The MDA can be used to implement platform-independent models of an application's or integrated system's business functionality and behaviour that were created using UML and other related OMG modelling standards. These platforms include Web Services, .NET, CORBA R, J2EE, and others. The core of the application is protected from technology and its relentless churn cycle by these platform-independent models, which also enable interoperability both within and between platform boundaries. They document the business functionality and behaviour of an application separately from the software-specific code that implements it. The business and technical parts of an application or integrated system are no longer dependent on one another and can each develop at their own rate, with technology utilising new developments and business logic responding to business needs.

Conclusion: The core of the application is protected from technology and its relentless churn cycle by these platform-independent models, which also enable interoperability both within and between platform boundaries. They document the business functionality and behaviour of an application separately from the technology-specific code that implements it. The business and

technical parts of an application or integrated system are no longer dependent on one another and can each develop at their own rate, with technology utilising new developments and business logic responding to business needs.

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How will RBI's CBDC Digital Rupee work, how is it different from digital money?

Ms. Mehak

What is Digital Rupee?

The Central Bank Digital Currency (CBDC) can be defined as the legal tender issued by the Reserve Bank of India, according to the concept note. Touted as Digital Rupee or e-Rupee, RBI's CBDC is the same as a sovereign currency and is exchangeable one-to-one at par with the fiat currency, the regulator mentioned

Features of Digital Rupee

1) CBDC is a sovereign currency issued by central banks in alignment with their monetary policy.

2) It appears as a liability on the central bank's balance sheet.

3) It must be accepted as a medium of payment, legal tender, and a safe store of value by all citizens, enterprises, and government agencies.

4) CBDC is freely convertible against commercial bank money and cash.

5) CBDC is a fungible legal tender for which holders need not have a bank account.

6) CBDC is expected to lower the cost of issuance of money and transactions.

The Central Bank Digital Currency can be classified into two types — general purpose or retail (CBDC-R) and wholesale (CBDC-W). Retail CBDC can be used by all including the private sector, non-financial consumers, and businesses. Wholesale CBDC is designed for restricted access to select financial institutions.

While retail CBDC is an electronic version of cash primarily meant for retail transactions, the wholesale CBDC is designed for the settlement of interbank transfers and related wholesale transactions.

"It is believed that retail CBDC can provide access to safe money for payment and settlement as it is a direct liability of the central bank. Wholesale CBDC has the potential to transform settlement systems for financial transactions and make them more efficient and secure. Going

by the potential offered by each of them, there may be merit in introducing both CBDC-W and CBDC-R," RBI said in the concept note.

How is Digital Rupee different from money in digital form?

Explaining the difference between CBDC and money in digital form, RBI said, "A CBDC would differ from existing digital money available to the public because a CBDC would be a liability of the Reserve Bank, and not of a commercial bank."

Why is RBI introducing CBDC?

"CBDC is aimed to complement, rather than replace, current forms of money and is envisaged to provide an additional payment avenue to users, not to replace the existing payment systems," the regulator said.

RBI believes that the digital rupee system will "bolster India's digital economy, enhance financial inclusion, and make the monetary and payment systems more efficient."

Pointing out the motivations for India to consider issuing CBDC, RBI mentioned these reasons:

a) Reduction in cost associated with physical cash management

b) To further the cause of digitisation to achieve a less cash economy.

c) Supporting competition, efficiency, and innovation in payments

d) To explore the use of CBDC for improvement in cross-border transactions

e) Support financial inclusion

f) Safeguard the trust of the common man in the national currency vis-à-vis proliferation of crypto assets

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Ms. Mehak is working as an Assistant Professor, PG Department of Commerce, S.D. College, Hoshiarpur. She has completed her M.com and has qualified UGC NET. She has teaching experience of 2.5 years. She has presented a number of papers in various National and International Conferences, Seminars, Webinars and Workshops. In addition, she has a number of research papers published in National/International Journals. She has specialized in subjects like Accounting and Finance, E- Commerce.

AN ELUDICATION OF THE PRIVATISATION OF EDUCATION

Dr. Lalita K. Sharma

1.0 INTRODUCTION

Since the impact of privatisation is penetrating all sectors of the society, it is bound to affect educational sector as well. It is very much difficult to fulfil the educational aspirants of the people due to lack of resources, it is therefore the need of the hour for the introduction of private sectors into the system in order to reduce the burden of the public sectors.

1.1 Concept of Privatisation

Generally, the concept of privatisation means the initiation of private ownership, management and control of organisation or instruction. In this area the term 'control' refers to the decision making and responsibilities of money and administration. Privatisation of education was first time introduced in 1991 with initiated of liberalization, Privatisation, Globalisation. (LPG).

2.1 What is the need of privatization in Education?

There are basically two discrete motives. Many believe that competition, emblematic of the private sector, is the best guarantee for the best outcomes. The best universities like MIT and BOTSON are private, in this scenario US has undergone a huge progress and the good share goes to the private universities and institutions. It has been noticed that the human edification would haven't been so much progressed and advanced if there wasn't establishment and enforcement of private institution in the world.

3.0 EMERGENCE OF PRIVATE SECTOR IN INDIA: The emergence of the private sector in India is due to the following factors:

i. **The change in policy**
ii. **Growth in population: Quest of**
iii. **Rapid growth in school education**
iv. **Fulfilment of the need of the skilled manpower**

4.0 CONCLUSION

The role of privatisation is important to expend education in qualitatively and quantitatively in the Indian society. (abrol) Therefore, state and the central governments encourage the privatisation of education to achieve economic development through maximum utilization of human resources. Thus, privatization of the country's education system, which when coupled with a well-tailored system will help in the improving the quality of education imparted on children, encouraging people capable of creating new things being more innovative by reducing the costs for parents. (Ravi)

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Crowd Funding

Ms. Pooja Saini

Crowdfunding is a method of raising money for a particular cause or project by asking a lot of people to make financial contributions, typically in modest sums over a short period of time, like a few months. Online fundraising is frequently done through social networks, which make it simple for supporters to spread the word about a project or cause to their networks.

Types of Crowdfunding

Donation- Donation based crowdfunding is when people give money to a cause, business or individual with no expectation of receiving anything in return. Consider starting a crowdfunding campaign to buynew equipment for your business. The only reason anyone would give you money is to promote the expansion of your company.

Reward- This is what donors get in exchange for their contributions. The benefits are dependent on the gift amount, which encourages larger donations. Participants may receive a T-shirt, stickers, or other rewards depending on how much they donate to a campaign.

Debt- Debt donations are peer to peer lending, a type of crowdfunding, includes debt-based donations. The money pledged by backers in debt-based donations is a loan that needs to be repaid with interest by a specific date.

Equity- Equity based crowdfunding enables small businesses and startups to give away a share of theirfirm in exchange for cash, unlike some crowdfunding campaigns that exclude backers from owning a stake in the company they are supporting. Give that participants earn shares in the company accordingon the amount of money they provide, these donations represent a form of investment.

How does it work?

- The small investors interested in funding start-ups and new ideas and entrepreneurs looking to raise money through crowdfunding must register on the official crowdfunding platforms. These websites serve as a conduit between investors and entrepreneurs.
- The concept and business projections must be posted on the crowdfunding websites so that potential investors can choose whether to invest or not.
- The entrepreneurs must specify the lowest amount an investor can invest together with the idea and estimates. The bare minimum can be as little as $10.
- The potential investor must demonstrate an interest in doing so, as well as the minimal investment it can make, as well as the steps involved and other pertinent information.
- In the event of excessive applications, the extra funds will be returned to the investors.
- The cost is based on the percentage of fundraising, and the entrepreneur pays the crowdfunding websites fees once the funds have been raised and received. The profit made by the business must be distributed to the investors via return on investment.

India's best crowdfunding site.

1. Ketto
2. Milaap
3. Indiegogo
4. Crowdcube
5. ImpactGuru
6. Wishberry
7. Start&speak
8. StartEngine
9. Donatekart
10. Rockethub

Crowdfunding's role in the impact sector has grown in recent years thanks to its unique way of raising funds to support social organizations, enterprises, attracting retail investors and enables them to takepart as funders of societal solutions. With rising demand from social start-ups seeking to secure financial resources and growing public interest in crowdfunding, the covid-19 epidemic is expected tohasten this expansion.

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Ms. Pooja Saini is a research scholar in department of management studies BPSMV Khanpur Kalan Sonipat Haryana. She believes in fast-learning abilities, commitments to succeed and relevant studies making her perfect for her goals. She has attended many National and International Conferences, Seminars, and workshops in the field of Management and Commerce during her academic and research career.

Women Entrepreneurs in Food sectors

Ms. Poornima

India is a vast country with an estimated population of about 1.21 billion of which nearly half are women. Entrepreneurship amongst women in India is relatively a recent phenomenon. Various programmes are being conducted to improve the status of women, their access to resources and so on. But peripheral interest has been shown in developing a realistic and well-designed plan and programme for promoting women entrepreneurs. For the longest time in History, women have been synonymous with cooking and vice versa, but only in the domestic confines.

Some women chose to fight the existing scheme of things and step out in domains prohibited to them, and some chose to revolutionize the face of food altogether. In this decade many women entered into the big enterprises and proved their talent with their competencies and capabilities. Women in India are potentially competing with men in almost all the sectors of the economy and Food sector is one of them.

In food sectors, women work in many domains with different positions like INDRA NOOYI, who is the CEO of PepsiCo, Rashmi Daga-Founder and CEO of Fresh menu, Nishamadhulika- who runs the most subscribed cooking channel on you tube, Patricia Narayan-director of Sandeepa chain of restaurants etc.

Women participate very little in entrepreneurship, despite some progress being made in women's literacy rates. Only two percent of all entrepreneurs were women in 1971. In the modern era, it has now climbed by almost 10 %. Women Entrepreneurs may be defined as the woman or group of women who initiate, organize and co-operate a business enterprise. Government of India has defined women entrepreneurs as an enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women. Majority of the women entrepreneurs are involved only in the micro enterprise. There has undoubtedly been a qualitative movement in women entrepreneurs over the past 20 years, moving from low-cost, low-tech domains to high-cost, high-technology, and more respectable business fields.

It is well known that women business owners are effective catalysts for societal upheaval and potent tools for the economic development of any country. There has undoubtedly been a qualitative movement in women entrepreneurs over the past 20 years, moving from low-cost, low-tech domains to high-cost, high-technology, and more respectable business fields. It is well known that women business owners are effective catalysts for societal upheaval and potent tools for the economic development of any country. For the longest time in History, women have been synonymous with cooking and vice versa, but only in the domestic confines. Some women chose to fight the existing scheme of things and step out in domains prohibited to them, and some chose to revolutionize the face of food altogether.

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Ms. Poornima is currently working as an Assistant Professor in the department of Nutrition & Dietetics, Geeta University, Panipat Haryana. Her area of specialization is Food Science & technology/Food & Nutrition/Nutrition & Dietetics. She has completed M.Sc. in Food technology from GJU HISAR, Haryana, and pursuing Ph.D. in Food & Nutrition), BPSMV, Khanpur Kalan, Sonipat. She has presented research papers in more than 12 international and National conferences and published in more than 6 in national & International Journals. She is Life time member of ASSOCIATION OF FOOD SCIENTISTS & TECHNOLOGISTS (AFSTI), CSIR-CFTRI, Member of IEDC in University, Member of university website committee, and Mentor of Graduation students.