



DEWAN VS GROUP OF INSTITUTIONS, MEERUT, INDIA

"Contemporary Trends and Transformations in Management, Education, Social Sciences, Sciences, and Engineering"

Prof. (Dr) Vinky Sharma

Prof. (Dr) Munendra Kumar











One Day International Multidisciplinary Conference

Saturday, May 03, 2025

"Contemporary Global Trends and Transformations in Management, Education, Social Sciences, Sciences and Engineering"

A Book of Conference Proceedings

Editor:

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Message from the Chief Patron



It is a moment of great pride and fulfillment to be part of the One Day International Multidisciplinary Conference on "Contemporary Trends and Transformations in Management, Education, Social Sciences, Sciences, and Engineering." This academic gathering stands as a testament to our unwavering commitment to promoting research, innovation, and intellectual collaboration at both national and international levels.

At Dewan VS Group of Institutions, we have always envisioned education as a transformative force—one that nurtures critical thinking, inspires innovation, and prepares individuals for global leadership. This conference exemplifies that vision by bringing together eminent scholars, researchers, and professionals from diverse fields and geographies to engage in thoughtful dialogue and knowledge sharing.

I extend my heartfelt congratulations to the organizing committee, faculty members, and students for their tireless efforts in curating a conference of such high academic standards. My sincere appreciation also goes to our distinguished speakers, session chairs, paper presenters, and participants for their valuable contributions.

A special note of gratitude is reserved for our academic collaborator, the International Council for Education, Research and Training (ICERT), whose support has added exceptional value and global perspective to this event.

May the discussions and insights generated during this conference inspire new ideas, foster lasting academic relationships, and lead to impactful research that addresses the evolving challenges of our times.

With warm regards and best wishes for continued success in all future academic endeavors.

Vivek Dewan

Chief Patron

Chairman, Dewan VS Group of Institutions, Meerut













Message from the Executive Director



It gives me immense pleasure to share my thoughts on occasion of the One Day **International** "Contemporary Multidisciplinary Conference on Trends and Transformations in Management, Socia1 Education. Sciences. Sciences. Engineering." This conference is a significant initiative that reflects our institution's dedication to advancing global academic dialogue, interdisciplinary research, and professional development.

At Dewan VS Group of Institutions, we believe that a strong academic ecosystem is one that encourages curiosity, innovation, and open exchange of ideas. Through this conference, we have succeeded in creating a vibrant platform that connects scholars, educators, and practitioners from around the world. The diversity of themes and participation across countries has enriched the discourse and offered new perspectives on contemporary challenges.

I commend the efforts of the organizing team, the convener, faculty members, and students who have worked with great dedication to make this event a meaningful academic experience. My appreciation also extends to all keynote speakers, session chairs, and delegates whose contributions have added immense value to the proceedings.

We are grateful to our academic collaborator, the International Council for Education, Research and Training (ICERT), for their enthusiastic partnership and support, which has helped elevate this conference to an international level.

I am confident that the outcomes of this conference will not only benefit individual researchers but will also contribute to broader academic and societal advancement. Let us continue to foster a culture of knowledge, inquiry, and collaboration.

With best wishes for continued success in all academic pursuits.

Col. (Dr.) Naresh Goyal

Patron

Executive Director

Dewan VS Group of Institutions, Meerut











Message from the Convener



It gives me immense pleasure to welcome all the distinguished guests, keynote speakers, researchers, academicians, and participants to the One Day International Multidisciplinary Conference on "Contemporary Trends and Transformations in Management, Education, Social Sciences, Sciences, and Engineering." This conference serves as a vibrant platform for exchanging ideas, fostering interdisciplinary dialogue, and promoting academic and professional growth.

We are proud to host this conference in academic collaboration with the International Council for Education, Research and Training (ICERT). ICERT's global presence and dedication to promoting excellence in education and research have significantly enriched the scope and impact of this event.

The diversity of participants and the breadth of topics covered reflect the dynamic and evolving nature of academic inquiry across disciplines. I am confident that the insightful deliberations, innovative presentations, and meaningful interactions will inspire new perspectives and future collaborations.

I would like to express my sincere gratitude to our esteemed keynote speakers, guests of honor, session chairs, presenters, and all participants for their valuable contributions. A special note of appreciation to ICERT, whose partnership and support have been pivotal in the successful organization of this conference.

Let us take this opportunity to strengthen our academic networks, challenge conventional thinking, and drive forward the boundaries of knowledge.

Wishing you all a productive, enriching, and memorable conference experience.

Warm regards,

Dr. Vinky Sharma

Convener

Director, Dewan Institute of Management Studies, DVSGI, Meerut











Message from the Convener



It gives me immense pride and pleasure to extend my heartfelt greetings to all participants, speakers, guests, and scholars attending the One Day International Multidisciplinary Conference on "Contemporary Trends and Transformations in Management, Education, Social Sciences, Sciences, and Engineering." This conference marks a significant milestone in our shared pursuit of academic excellence and collaborative learning.

In today's fast-evolving global landscape, multidisciplinary knowledge is the key to innovation and sustainable progress. This conference, with its rich blend of topics and international participation, provides a vital platform for researchers and

academicians to exchange ideas, share discoveries, and inspire one another. It fosters a spirit of inquiry, dialogue, and mutual respect across diverse domains of knowledge.

I am especially grateful to our esteemed keynote speakers and session chairs, who brought global perspectives and valuable insights to this forum. I also take this opportunity to sincerely thank our collaborative academic partner, the International Council for Education, Research and Training (ICERT), for their continued support and commitment to educational advancement.

The success of this conference is the result of the dedication and hard work of many—our organizing team, coordinators, faculty members, and student volunteers—each of whom contributed with passion and purpose. I commend their collective efforts in bringing this vision to life.

As we conclude this enriching academic journey, I encourage all participants to continue engaging in meaningful research and interdisciplinary collaborations. May the connections made here today lead to impactful contributions in your respective fields.

Wishing you all continued success and inspiration in your academic endeavours.

Warm regards,

Dr. Munendra Kumar

Convener

Principal, Dewan Institute of Management Studies, DVSGI, Meerut













Message from the Patron



It is with immense joy and a deep sense of pride that I extend my warm wishes to all participants of the One Day International Multidisciplinary Conference on "Contemporary Trends and Transformations in Management, Education, Social Sciences, Sciences, and Engineering." This academic gathering represents the very essence of what we strive for at Dewan VS Group of Institutions—collaboration, innovation, and the relentless pursuit of knowledge.

In an era defined by rapid change and interconnected challenges, the value of multidisciplinary dialogue has become more important than ever. This conference brings together diverse perspectives from across the globe, creating a vibrant platform for academic exchange, critical thinking, and transformative ideas.

I am delighted to see the enthusiastic participation of scholars, educators, researchers, and professionals from varied disciplines and countries. Your collective contributions not only enhance the quality of academic discourse but also inspire future learning and innovation.

I extend my heartfelt appreciation to our academic collaborator, the International Council for Education, Research and Training (ICERT), for their support and commitment to global academic excellence. I also applaud the efforts of the organizing committee, faculty coordinators, and students, led by the able guidance of the conveners of the conference.

May this conference ignite new ideas, foster meaningful connections, and set the stage for continued research, growth, and collaboration.

Wishing you all a rewarding and intellectually enriching experience.

Warm regards,

Ms. Shruti Arora

Patron

Dewan VS Group of Institutions, Meerut











Message by Secretary ICERT



On behalf of the International Council for Education, Research and Training (ICERT), it gives me immense pleasure to extend a warm welcome to all participants of the One Day International Multidisciplinary Conference on "Contemporary Trends and Transformations in Management, Education, Social Sciences, Sciences, and Engineering." This significant event, organized in collaboration with the esteemed Dewan VS Group of Institutions, Meerut, India, marks a pivotal moment for intellectual exchange and collaborative exploration.

This conference serves as a vital platform, bringing together researchers, academicians, practitioners, and policymakers from global world. It is our firm belief that the convergence of

diverse perspectives will foster rich discussions, spark innovative ideas, and ultimately contribute to meaningful advancements in the fields of management, education, social sciences, sciences, and engineering. The chosen theme, "Contemporary Trends and Transformations," reflects the rapid pace of change that characterizes our times. From the disruptive influence of technology and the evolving paradigms of management to the critical shifts in educational practices, the complex dynamics of social structures, the groundbreaking discoveries in the sciences, and the cutting-edge innovations in engineering, each discipline is undergoing profound transformations.

We are particularly delighted to host this conference in a blended/hybrid mode, allowing for both in-person engagement at the Dewan VS Group of Institutions in Meerut and virtual participation from across the globe. This inclusive approach underscores our commitment to fostering a truly international dialogue and ensuring wider accessibility to the wealth of knowledge that will be shared.

The proceedings of this conference, which you hold in your hands, represent a collection of the insightful research, innovative approaches, and critical analyses presented during the event. These contributions offer a valuable snapshot of the current state of knowledge and provide a glimpse into the future directions of these vital disciplines. We are confident that this compilation will serve as a significant resource for scholars, practitioners, and anyone interested in understanding and shaping the contemporary world.

I would like to express my sincere appreciation to the Dewan VS Group of Institutions for their enthusiastic collaboration and for providing an excellent venue for this conference. My gratitude also extends to the dedicated organizing committee, the esteemed keynote speakers, the reviewers for their meticulous work, and, most importantly, to each and every participant for their valuable contributions and active engagement. We at ICERT are committed to fostering a global community of learners and innovators. We hope that this conference will not only be a forum for the exchange of ideas but also a catalyst for future collaborations and impactful research endeavours.

Thank you for being a part of this important international multidisciplinary conference. We wish you a productive and inspiring experience.

Sincerely,

Prof. (Dr) Sandeep Kumar Secretary, ICERT













Message by Chief Executive Officer, ICERT



On behalf of the International Council for Education, Research and Training (ICERT), it is with great enthusiasm that I welcome you to this International Multidisciplinary Conference, a collaborative endeavor with Dewan VS Group of Institutions, Meerut. This conference, focusing on "Contemporary Trends and Transformations in Management, Education, Social Sciences, Sciences, and Engineering," represents a crucial platform for intellectual discourse and the sharing of cutting-edge research.

I am deeply committed to fostering environments that transcend disciplinary boundaries and encourage holistic approaches to knowledge creation. This conference embodies that vision. We live in an era defined by rapid change and interconnectedness, where advancements in one field invariably impact others. It is therefore imperative that we come together – researchers, educators, and practitioners – to explore these dynamic shifts and their implications.

This conference provides a unique opportunity to examine the evolving trends and transformations across diverse fields. From the integration of technology in education and the reshaping of management practices to the critical re-evaluation of social structures, the acceleration of scientific discovery, and the constant innovation in engineering, we are witnessing a period of profound change. The papers and presentations within these proceedings, represent significant contributions to these conversations. They offer valuable insights, provoke critical thinking, and pave the way for future research and collaboration. ICERT's mission is to facilitate global dialogue and promote excellence in education, research, and training. This conference, with its blended/hybrid format, exemplifies our commitment to inclusivity and accessibility, ensuring that knowledge is disseminated widely and that diverse perspectives are heard.

I extend my sincere gratitude to Dewan VS Group of Institutions for their partnership and for hosting this important event. I also thank the organizing committee for their tireless efforts, the reviewers for their expertise, and each participant for their invaluable contributions. It is my hope that this conference will not only enrich our understanding of the contemporary world but also inspire collaborative initiatives that address the complex challenges and opportunities that lie ahead.

I wish you all a very productive and rewarding conference.

Sincerely,

Dr. Simran Mehta

Chief Executive Officer, Director & Head, ICERT













Message by Director & Head, Education Division ICERT



On behalf of the Education Division of the International Council for Education, Research and Training (ICERT), I am delighted to welcome you to this International Multidisciplinary Conference, held in collaboration with Dewan VS Group of Institutions, Meerut. This conference's focus on "Contemporary Trends and Transformations in Management, Education, Social Sciences, Sciences, and Engineering" is both timely and crucial.

I firmly believe that education is the cornerstone of progress in all other fields. The transformations we are witnessing in education – driven by technology, evolving pedagogies, and a renewed focus on inclusivity – have profound implications for how we learn, teach, and shape the future. This conference provides a vital platform to examine these changes and their impact on society.

The Education Division is particularly invested in exploring how these transformations intersect with other disciplines. The challenges and opportunities we face in education are often interconnected with developments in management, social sciences, sciences, and engineering. This multidisciplinary approach allows us to gain a more holistic understanding and develop more effective solutions.

The proceedings of this conference offer a rich collection of research and insights into these critical areas. From innovative teaching methodologies to the integration of technology in the classroom, and from addressing issues of equity and access to preparing students for a rapidly changing world, the papers presented here make a valuable contribution to the ongoing dialogue about the future of education.

ICERT is committed to promoting excellence in education and fostering a global community of educators and researchers. It is my hope that this conference will inspire new collaborations, spark innovative ideas, and ultimately contribute to positive change in the field of education and beyond.

I extend my sincere appreciation to Dewan VS Group of Institutions, the organizing committee, the reviewers, and all the participants for their dedication and hard work in making this conference a success. I wish you all a productive and enriching experience.

Sincerely,

Dr. Navneet Kaur

Director & Head, Education Division, ICERT











About the conference

The conference will provide the ideal opportunity to meet academics, practitioners, and experts in education, research, leadership, social sciences, humanities, management, science, art, culture, inclusive education, environmental education, engineering, law, health and public policy, to share their experience and projects to receive quality feedback.

Professional, academicians, scholars, researchers, psychologists, special educators, practitioners, and Postgraduate/ Graduate students are invited to submit their abstracts to be considered for presentation at the Conference. Speakers and presenters will share new concepts, best practices, knowledge, experience, theories, and solutions, with a focus on promoting learning, professional development, education, and inspiration among professionals and academics in their respective fields.

The conference focuses on (but is not limited to) all areas of theoretical and empirical research in the following fields:

Arts, Culture, Humanities, Science, Law, Management, Social Sciences, Technology, Health, Engineering, Mass Media, Journalism, School Education, Higher Education, Banking, Economics, Languages, Commerce, etc. A few sub-themes are given below, but not limited to:

- ➤ Humanities, Arts, and Social Sciences, Social-Media and Social Networking
- Digital Transformation in Business
- ➤ Ensuring safety for children with disability
- ➤ Media & Disability
- AI and Machine Learning in Business Operations
- ➤ Gender & Disability
- ➤ Industry and Pollution
- ➤ Labour, Employment and Law at workplace
- > Pesticides and effect on health
- > E-commerce and Digital Marketing Strategies

- Cybersecurity and Data Privacy in Management
- ➤ The Future of Work: Remote Teams and Virtual Management
- > Data Science and Machine Learning
- > Sustainable and Ethical Management
- > Application of Technology in Education and Training
- > Community Based Rehabilitation
- Social Security and Legal Aspect in Disability Rehabilitation
- Research in Disability Rehabilitation
- ➤ ESG (Environmental, Social, and Governance) Practices
- ➤ India: The New Emerging Power of The World









- ➤ Gender Dimensions of Disability in the Global Context
- ➤ Pre vocational & Vocational Skills programs for persons with disability
- Teaching Social Sciences, Management, Humanities with New-Emerging Standards
- Sciences, Technology and Changing Societies
- ➤ Emotional Well-Being, Psychological Health and Academic Affairs
- Neta Ji Subhash Chandra Bose ideas and Indian youth
- ➤ Higher Education, Policy, Research and Community Development
- > E-Learning, Technology and Mass Education
- ➤ Teaching English, Critical Writing and Literacy Education
- ➤ Banking Laws and Regulations
- Press and the Freedom of Information exchange and dissemination
- ➤ Education, Learning, Demographics and Pedagogy
- International Trade Laws
- Covid-19 Pandemic & Post
 Pandemic: Technologies and
 Education
- ➤ Biodiversity: Dynamics & Crisis
- > Sustainable Ecosystem and Environmental Management
- Environmental Geography and Environmental Impact Assessment

- ➤ Air, Water, Soil & Noise Pollution and Control Strategies
- Creativity & Innovation in the digital economy
- ➤ Legal Issues in Digital Economy
- ➤ Economic Challenges and Opportunities in the New Normal
- > Financial Management in the new normal
- Sustainability of Organizations during and post-pandemic
- ➤ Artificial Intelligence, Cognitive Computing and Green Energy
- ➤ New Trends in Hospitality Sector
- Artificial intelligence, big data & analytics in communication industries
- > Power of social media in media entrepreneurship
- Shift in Global Economic Policies to Achieve SDGs during the Post-COVID19 Era
- ➤ Changing Public Policies for Inclusive Development of Village / Town / Metropolitan Cities
- Chemical engineering and biotechnology
- Challenges and prospects of South Asian countries
- ➤ The emergence of new global political-socio-economic communication
- ➤ Changing trends of foreign trade in the context of developing countries











- ➤ Parenting, social support, Addiction and stigmatization
- Psychological and social impact of virtual networks
- Social factors in adolescence and its development
- ➤ Indian Trade and commerce with other countries
- ➤ Technology and Innovations in HR
- Perspectives of Identity, Migration and Displacement in literature
- Epidemic and Pandemic in literary History
- > Gender issues and border in literature
- ➤ Role of Women and Tribes in pandemic and social sustainability
- ➤ Reskilling the workforce to emerge stronger from the Covid -19
- ➤ Cultural narrative & Myths
- ➤ Identity, Post-Truth & Media
- Communication, Culture & new norms
- Advertisement, Print Media, Social-Media, Television Media and Public Relations
- ➤ Language Education & Teaching
- ➤ Humanism and Identity in literature: Hindi and the World
- ➤ Hindi in the global context
- ➤ Language, Culture & Society
- Psychological intervention in the treatment of psychotic symptoms

- > Promotion of school mental health programmes
- Changing nature of India-US relations
- ➤ Data-driven Analytics and Business Management
- ➤ The role of (cross)disciplinary differences in teaching and learning processes
- > Innovation and Entrepreneurship
- > Startup Ecosystems and Venture Capital
- Circular Economy and Sustainable Supply Chains
- ➤ Biomedical and Civil Engineering
- Learning Disability: Inclusion and Technology
- Socio-Emotional Aspects of Learning Disability
- Corporate Social Responsibility and Impact Investing
- ➤ Health and the environment
- > Entrepreneurship and Innovation
- > Experiential learning and Inclusive Education
- Approaches to Curriculum
 Development in context to inclusive
 education
- > Integrating Therapy with school activities
- STEAM Education
- Pollution Control
- > Human Environment











- **Environment and Development**
- Climate, Energy and Environment
- > Environmental engineering and the ethics of science
- ➤ The environment and technological advancement
- > Environmental sustainability
- > The challenges of modern English literature
- Professional jargon on social media
- ➤ Languages and Cultural Identity
- ➤ AI and Languages
- Literature, religion and Gender
- Digitalization in publication
- Challenges of authors
- > Neuro-linguistic programming and languages
- ➤ Polymer Science
- > Indian knowledge tradition and Indian languages in Global Context
- Corporate Social Responsibility
- ➤ Language Education & Teaching
- > Environmental sustainability
- AI and Languages
- Organization Management
- ➤ Literature, religion and Gender
- > Challenges and prospects of South Asian countries
- Global Peace and International Conflicts

- India: The New Emerging Power of The World
- > International Arms market and India
- Indian Trade and commerce with...... US, China, Russia, EU, **ASEAN**
- Knowledge Management and Organizational Learning
- > Global Business and International Management
- Applied Mathematics
- Cross-Cultural Management and Global Leadership
- Geopolitics and it's effect business.
- Online and Blended Learning **Environments**
- > Artificial Intelligence in Education (AIEd)
- ▶ Gamification and **Immersive** Learning Technologies
- > Digital Literacy and Educational Equity
- Pedagogical Innovations
- > Personalized Learning and Adaptive Education
- **Experiential** Project-Based and Learning
- > Inclusive Education and Diversity in the Classroom
- > Assessment and Evaluation in the 21st Century









- > The Future of Higher Education
- Lifelong Learning and Skill Development
- ➤ The Role of Universities in a Changing World
- > Educational Policy and Reform
- > The mental health of students and educators.
- Societal Impacts of Technology
- > The Future of Democracy in the Digital Age
- Digital Divide and Social Inequality
- > The Ethics of Artificial Intelligence and Big Data
- Global Challenges and Social Change
- Climate Change and Environmental Justice
- Migration and Displacement
- Poverty and Inequality
- > Public Health and Social Well-being
- Disruptive Innovation and Agile Management
- > Human Behavior and Psychology
- Cognitive Science and Decision-Making
- Social Psychology and Intergroup Relations
- Social Psychology and Intergroup Relations
- ➤ Political Science and Economics
- > The effects of globalization

- > Changing political landscapes.
- ➤ The future of economic models.
- > Advances in Biotechnology and Medicine
- Genomics and PersonalizedMedicine
- > Drug Discovery and Development
- Biomedical Engineering and Medical Devices
- > Public Health and Epidemiology
- > Environmental Science and Sustainability
- > Climate Change Mitigation and Adaptation
- Renewable Energy and Sustainable Technologies
- ➤ Biodiversity Conservation and Ecosystem Management
- Pollution Control and Waste Management
- Data Science and Computational Science
- Big Data Analytics and Machine Learning
- Scientific Computing and Modelling
- Artificial Intelligence in Scientific Discovery
- Quantum Computing.
- Material Science and Nanotechnology
- > Smart Technologies and Automation











- ➤ Internet of Things (IoT) and Smart Cities
- Autonomous Systems and Vehicles
- Sustainable Engineering and Infrastructure
- Green Building and Sustainable Design
- Resilient Infrastructure and Disaster
 Management
- Water Resources Management

- Advanced Manufacturing and Materials
- > Additive Manufacturing (3D Printing)
- ➤ Industry 4.0 and Digital Manufacturing
- > Aerospace engineering.
- Computer Science and Software Engineering
- > Cloud computing.
- Network engineering.

Any other relevant topics related to the main theme or disciplines mentioned above, and UN SDGs.

Only original and previously unpublished work on a range of topics related to the conference theme will be accepted.

Call for Research Papers: Well researched papers on the theme/ sub-themes of the conference are invited from academicians, research scholars, students, professionals from different institutions. Abstracts of individual paper presentation proposals should be in about 300-500 words, in doc/word format. The participants should include in the abstract, details as to the title, name of author(s), University/Institution, and keywords.

A proceeding book of the conference including all abstracts (all presenters) with ISBN, papers presented during the conference, a print copy to physically present candidates, and soft copy to all, will be provided to all research presenters.

Best Paper Presentation Award: A Certificate of Best Paper Presentation, Best paper presentation award, will be awarded to two best presenters from each technical session.

Paper Publication: Authors who will present their research papers in the conference will be eligible to send their research paper (same as presented or different) for publication in following Journals: **ICERT International Multidisciplinary Journals**, peer reviewed academic/ scholarly, open access journals with DOI. To know more about the journal, please visit www.icert.org.in. Accepted papers will be published in April 2025











ICERT International Multidisciplinary Journals, peer reviewed academic/ scholarly, open access journals with DOI. To know more about the journal, please visit www.icert.org.in. Accepted papers will be published in July 2025

Submission Guidelines:

- Full length papers should not exceed 6000 words don't add endnotes or footnotes.
- For English Full paper: It should be typed in Microsoft Word. The font should be "Times New Roman" with "12" size for matter,16 size in bold for title, 14 size in bold for main headings & 12 size in bold for sub-headings, having line spacing of 1.5 inch and one-inch custom margin on all sides & A4 Size Paper.
- For Hindi Full paper: It should be typed in Microsoft Word in "Unicode" with font size14 for content, 16 bold for title & 14 bold for headings, having line spacing of 1.5 inch and one-inch custom margin on all sides.
- A Uniform Style for Citation should be strictly adhered to while submitting full length papers.
- All in-text citations must be hyperlinked with the references (cross-reference). Use the word reference tab for cross-referencing and hyperlinking. We also recommend you use Mendeley or other referencing tools.
- Submit a brief profile of the author on the Word file/ doc file, which should not exceed more than one page, and try to keep it as brief as possible.
- Each article must be submitted with an impact statement of not more than 150 words.
- References/ bibliography must be serialized as 1, 2,
- Provide write you Orcid ID, google scholar, academia, or other identifiers if you have one in your profile.
- Must check grammar under the review tab of MS Word
- You could read more Submission Guidelines | ICERT

You could read more about the journal here Edumania | ICERT





<u> Awards (International Felicitation)</u>

Shiksha Ratan Award 2025

Applications are invited from professionals, academicians, research scholars health professionals-teaching faculty, industry professionals-trainer/ leaders, and social reformers/ educationist for the prestigious international award "Shiksha Ratan Award 2025", for their excellence in education, innovations in academics, research, social welfare, will also be presented by the ICERT to recognize prominent personalities for their respected achievements & contribution in their respective fields and society as per the category and the eligibility.

ICERT award "Shiksha Ratan Award" recognize prominent personalities for their valuable contribution toward society empowerment, achieving social inclusivity, education and excellence in social services.

Eligibility Criteria:

- 1. The application must have the minimum 25 yrs. age
- 2. The applicant must have demonstrated keen learning attitude, and achievements in life.
- 3. Applicants must have adequate experience in education, industry, social welfare or other discipline, and have positively contributed towards youth empowerment.
- 4. Must mention your social contribution and achievement in the profile before uploading in registration form.
- 5. Your profile must consist of
- (i) Your full name as per your academic/ government approved identity document, and DOB.
- (ii) Current work affiliation and job title, and contact info.
- (iii) Educational qualification including degree, courses etc., with dates, and institution names,
- (iv) Current and past employment with institution name, dates, and title
- (v) Award citation and honours if any
- (iv) Current and past employment with institution name, dates, and title
- (v) Award citation and honours if any
- (vi) Research experience with journal name and ISSN number with volume and issue number











- 1) Research experience with journal name and ISSN number with volume and issue number.
- 2) Social welfare activities with evidences, social profile links/identifiers, etc.

Award nomination is not a matter of award recognition claim, all nominations will be screened by the Award Screening Committee, the committee decision will be final and selected members will be informed via ICERT email: awards@icert.org.in.

Conference Fee:

Only participation Fee is \$10 USD/ Rs. 500

Participation & Paper Presentation Fee is \$15 USD/Rs. 1000 (Rs. 500 for each co-author, co-author need not to register separately, mention the detail of the co-author in registration form)

Participation, Paper Presentation and Publication fee is Rs. 2000 for publication in ICERT International Multidisciplinary Journals.

Award nomination & Processing fee is \$30 USD/Rs. 3000

A fee of \$40 USD/Rs. 3500 for conference participation, research paper presentation and award nomination. (For one author, 500 additional fee for each co-author)

A fee of Rs. 4000 for research paper presentation, publication and award nomination. (For one author, 500 additional fee for each co-author)

Fee for ICERT members is \$30 USD/Rs. 3500 including conference participation, paper presentation, publication and award nomination, or \$20/Rs. 2500 including conference participation and award nomination or \$15/Rs. 1500 including presentation and publication in ICERT International Journal.

A soft copy and printed copy of the conference participation, and a presentation certificate will be provided to the participants, as per category.

A soft and hard copy of the Award Certificate, Printed & Framed Award Certificate will be provided to each awardee.

Date of conference: Saturday, May 03, 2025

Time: 11:00 am to 3:30 pm (Indian Standard Time)

Kindly note that the last date of the following:

Last date of registration: April 25, 2025

Last date of submission of abstract: April 25, 2025

Last date of Award Application: April 25, 2025

Full Paper Submission: April 30, 2025

Send abstract and full paper at: conferences@icert.org.in

Early submissions are greatly appreciated







Conference Committee

Chief Patron

Mr Vivek Dewan, Chairman-Dewan VS Group of Institutions, Meerut India

Prof. Dr. M. Amr Sadik, Adjunct HR and Strategy Management Professor, IPE Management School – Paris

Prof. (Dr) Aruna Anchal, Director & Head, Research and Publication Division ICERT, Dean Department of Education, Baba Mastnath University Rohtak Haryana

Dr Navneet Kaur, Director & Head, Education Division, ICERT

Patron

Col. (Dr) Naresh Goyal, Executive Director, Dewan VS Group of Institutions, Meerut India

Ms Shruti Arora, Advisor, Dewan VS Group of Institutions, Meerut India Dr Simran, Director & Head, Accounts Division, ICERT

Dr Saima Pervez, Executive Director, Public Relations, ICERT

Dr Manisha, Executive Director, Professional Development Division, ICERT, Pennsylvania USA

Prof. Dr. Evone Botros, Executive Director, Membership Division, ICERT

Dr. Manisha Digambarrao Asore, Associate Professor and Head, Department of Education, Dr. Babasaheb Ambedkar Marathwada University, Sub Campus Osmanabad

Convener(s)

Prof. (Dr) Vinky Sharma, Director, Dewan Institute of Management Studies, Dewan VS Group of Institutions Meerut India

Prof. (Dr) Munendra Kumar, Principal, Dewan Institute of Management Studies, Dewan VS Group of Institutions Meerut India

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Dr Megha Vimal, Associate Professor, Dewan Institute of Management Studies, DVSGI

Dr Arif Md Sattar, Associate Professor, Dewan Institute of Management Studies, DVSGI

Dr Raghavendra Dwivedi, Associate Professor, Dewan VS Institute of Management, DVSGI

Dr Deepti, Associate Professor, Dewan Institute of Management Studies, DVSGI

Dr Rupak Bidesh, Assistant Professor, Dewan VS Institute of Hotel Management and Technology, DVSGI





Ms Nazia, Assistant Professor, Dewan Law College, DVSGI

Dr Sachin Kumar Verma, Assistant Professor, Dewan Institute of Management Studies, DVSGI

Dr Rahul Gupta, Assistant Professor, Dewan Institute of Management Studies, DVSGI

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Fuzzy Logic in Social Science: A Systematic Review of fsQCA in Social Research

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Abstract

Human behaviour is complex to understand and social interactions change with context, experiences and multitude of factors. Over last many decades, multiple methods have been used, with varying degrees of success in social research. There are large number of theories based on various methods. Although Qualitative comparative analysis (QCA) and its adoption in fuzzy set qualitative comparative analysis (fsQCA) have been used by scholars over many years for understanding social sciences, yet researches in mainstream continue to be hesitant in adopting it. This study aims to synthesize the literature on fsQCA to identify main themes, areas of research, development over the years, data collection & size and geographic relevance. The study uses B-SLR methodology given by scholars to create a comprehensive survey of literature with aim to help future research and adoption of fsQCA in qualitative research in social sciences. This research analyzes 103 selected studies shortlisted by a robust protocol of selection, exclusion and relevance. The study finds fsQCA is used with small and large data sets alike, is used in conjunction with QCA, with SEM and with necessary condition analysis (NCA). The study also revels that for smaller data sets (10 to 100 datapoints) fsQCA is used by multitudes of studies as correlation- based analysis is not appropriate. Finally, we present a synthesized literature than can be used by scholars to get structure to their qualitative analysis using fsQCA.

Keywords: fsQCA, qualitative analysis, systematic literature review, social science

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Exploring Pedagogical Innovations for Enhancing Teaching and Learning of Civic Education in Nigeria

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Abstract

This research explores pedagogical innovations aimed at enhancing the teaching and learning of Civic Education in Nigerian secondary schools. Given the need for an active, informed citizenry capable of contributing to democratic processes, the study highlights the importance of adopting innovative teaching methods that go beyond traditional, teacher-centered approaches. The research examines the role of Constructivist Learning Theory in promoting student engagement through pedagogical innovations such as Problem-Based Learning (PBL), Collaborative Learning, ICT integration, Service Learning, and the Flipped Classroom Model. These methods encourage critical thinking, active participation, and the application of civic knowledge to real-world issues. Despite their proven effectiveness, challenges such as insufficient teacher training, resistance to change, and inadequate resources hinder the widespread adoption of these approaches. The study emphasizes the need for continuous professional development, curriculum revision, and policy support to overcome these barriers and enhance the delivery of Civic Education. By integrating these innovative strategies, the research suggests that Nigerian secondary schools can better prepare students for active citizenship and democratic participation, fostering a more engaged and responsible society.

Keywords: Civic Education, Constructivist Learning, Nigeria, Pedagogical Innovations, Secondary Schools.

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Globalized Education and The Cost of Aspiration: Financial Strategies and Socio-Economic Impacts of Student Migration from Kerala

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Abstract

Kerala is undergoing a notable shift in its migration patterns, with international student migration emerging as a dominant trend. Traditionally characterized by labor migration to Gulf countries, the state is now witnessing a significant outflow of youth seeking higher education in destinations such as the UK, Canada, and Australia. This paper explores the economic drivers, funding strategies, and broader implications of this growing trend, focusing specifically on students from Kerala. Using primary data collected from 112 Kerala-origin students currently studying abroad, the research examines socioeconomic backgrounds, motivations for migration, financial strategies, and perceptions of Kerala's economic environment. The findings reveal that international education is no longer limited to affluent families. A substantial number of students from middle- and lower-income households pursue education abroad, largely financed through loans, family savings, and part-time employment. Statistical analyses indicate strong associations between funding sources and migration motivations, as well as students perceptions of Kerala's job market and their willingness to return. Alarmingly, 69% of students surveyed do not foresee contributing to Kerala's economy, citing limited local opportunities. The study also highlights a decline in college enrollments within Kerala, raising concerns about institutional sustainability and long-term workforce availability. Beyond economic implications, this migration wave carries social costs—such as emotional strain on families and community fragmentation.

The findings suggest that student migration is influenced not only by aspirations for education and employment, but also by peer networks and idealized portrayals of life abroad. The study concludes that a one-size-fits-all retention strategy will be ineffective. Kerala must implement targeted policies that address diverse migration motivations by improving educational quality, expanding job opportunities, and fostering a sense of belonging among youth. This research adds to the growing discourse on globalization and education by offering a region-specific, data-driven analysis of the financial and societal impact of international student migration.

Keywords: Kerala, student migration, globalization, education funding, brain drain, higher education, youth mobility, policy.

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Anti-Feminist Tendencies in Mariama Ba's So Long a Letter Makepeace Deorji

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Abstract

Several studies reveal Mariama Ba's So Long a Letter as a feminist novel. However, this article seeks to examine anti-feminist tendencies in Mariama Ba's novel. While indeed the novel is largely celebrated for its feminist perspective and critique of patriarchal norms in Senegalese society, it also portrays ways in which women can perpetuate and uphold these very norms that they seek to emancipate themselves from. By analysing key characters and societal practices depicted in the novel, this article highlights how cultural expectations and internalized patriarchal values contribute to the oppression of women. The complex dynamics between female characters, particularly in terms of complicity in polygamy, enforcement of traditional roles, and economic exploitation, underscore the challenges faced by women in their pursuit of autonomy and equality. This study aims to provide a nuanced understanding of the interplay between feminism and anti-feminism in Ba's narrative, contributing to broader discussions on gender and literature in African contexts.

Keywords: anti-feminism, feminism, gender roles, polygamy, patriarchal norms, complicity, women's autonomy.

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Assessing 'Z To A' Teaching Method's Effect on Accounting Students' Academic Performance in Benue State Colleges of Education, Nigeria

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Abstract

This research investigates the efficacy of the 'Z to A' teaching method in improving academic achievement and learning experiences among business education students with an accounting specialization in Benue State Colleges of Education. The study aims to improve accounting education by identifying crucial meta-language skills, assessing students' proficiency, and introducing the innovative 'Z to A' teaching method. It also investigates the challenges and limitations of this approach. The study is restricted to the use of Z to A teaching strategy as experimental group and the normal conventional or rote method as control. Similar Literatures relevant to this particular study was reviewed. The design adopted is the quasi-experimental research design. 330 students from 10 colleges of education within the state of the study includes all business education students offering accounting within the ongoing academic session. Simple random sampling technique were used in selecting the sample Colleges of Education for the study. Also, the same technique was used in selecting the experimental and control group. The mean and standard deviation was solely used in answering the research question of the study. The independent and paired sample t-test was used to test the null hypothesis. The null hypotheses were also tested at 0.05 level of significance. At the end of the study, result reveals a significant difference between the mean achievement score of experimental groups over the control group and that Z to A teaching strategy found to be effective for teaching Meta-language of accounting in colleges of education within Benue State of Nigeria. It is hereby recommended that accounting education programs should incorporate targeted training to develop essential meta-language skills, enhancing students' academic success and professional preparedness. Consequently, this will no doubt inform educators, policymakers, and stakeholders on improving accounting education and student outcomes.

Keywords: Accounting education, Meta-language, Business education, Rote method, 'Z to A' approach.

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Challenges Of Urban Design in Planning Towards Sustainable Cities ADENIJI, Temitope Abigail¹, AYEDUN, Olatunde Olajide² and MURITALA, Akeem Olawole³

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Abstract

Urban design is a vital tool in the pursuit of sustainable urban development, influencing how people live, move, and interact within the built environment. However, integrating sustainability into urban planning presents a range of challenges, especially in rapidly urbanizing regions. This paper explores key challenges in urban design, including population growth, environmental degradation, inadequate transportation infrastructure, socio-economic inequality, institutional barriers, and limited public engagement. Drawing on recent literature, the paper identifies critical gaps in planning practices and recommends strategies for achieving resilient, inclusive, and environmentally sound urban spaces. The findings highlight the need for integrated, data-informed, and participatory approaches to urban planning to overcome these persistent obstacles.

Keyword: Urban Design, inequality, population growth, urban development, sustainability.

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The Impact of Distributive and Procedural Justice on Deviant workplace behaviour targeted at the organization: Evidence from an Indian Public Sector Firm

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Abstract

Purpose: Employees' perceptions of Organizational justice play a considerable role in shaping their behaviours and attitudes, which in turn significantly impact an organization's performance and success. In this direction, the purpose of the present study is to examine the impact of two forms of organizational justice (distributive and procedural) on Deviant Workplace Behaviour targeted at organization (DWB-O) in an Indian context.

Design/methodology/approach: To test the proposed research model, the authors collected survey data from the employees of a public sector company in the union territory of Jammu and Kashmir, India. A cross-sectional survey design was employed for the study, and data were collected from a convenience sample of 226 employees using a self-administered questionnaire. The Partial Least Squares Structural Equation Modelling (PLS-SEM) technique was utilized for the purpose of data analysis.

Findings: The findings suggest that distributive justice and procedural justice have a significant negative impact on DWB-O. Furthermore, distributive justice emerged as a stronger predictor of DWB-O compared to procedural justice.

Originality/value: This study contributes to the justice-deviance literature by applying the assumptions of the agent-system model of justice to identify the relationship between two justice forms and DWBO in an Indian context. Besised, to the best of the authors' knowledge, this study is one of the first to empirically examine the impact of distributive and procedural justice perceptions on deviance within a public sector organization in India.

Practical implications: The findings will help practitioners understand the importance of distributive and procedural justice in an organization and the need to promote fairness in terms of both outcomes and processes to alleviate DWB-O.

Keywords: Perceived Organizational Justice, Workplace deviance, Organization Deviance.

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TNF-α Polymorphism -308 G>A in Migraine: A Case-Control Study

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Abstract

Background: Migraine is a complex neurological disorder characterized by recurrent unilateral headaches. Its pathophysiology has been associated with inflammatory processes, with $TNF-\alpha$, a proinflammatory cytokine, being one such factor implicated in various neurological conditions, including migraine.

Aim: Therefore, this study aimed to investigates the association between $TNF-\alpha$ genetic polymorphisms (-308 G>A) and migraine risk in Jammu Population. Methods: The investigation began with a case-control study conducted in the Jammu region of North India, following STROBE guidelines.

Results: Statistical analysis revealed no significant association between the TNF- α -308 G>A polymorphism and the overall risk of migraine in the studied population. Specifically, the allelic model yielded an odds ratio (OR) of 0.80 with a 95% confidence interval (CI) of 0.58–1.11 (p = 0.193), indicating a lack of statistically significant correlation.

Conclusion: The findings of the present study suggest that the TNF- α -308 G>A polymorphism does not play a major role in contributing to migraine susceptibility among individuals in the Jammu population. While TNF- α remains an important cytokine in neuroinflammatory pathways, this particular genetic variant may not significantly influence migraine risk in this ethnic group. Further studies involving larger sample sizes and diverse populations are warranted to validate these findings and explore other potential genetic contributors to migraine pathogenesis.

Keywords: TNF-α, -308 G>A, migraine risk, Jammu population, migraine with aura, migraine without aura, pro-inflammatory cytokines

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The Interplay of Work and Life: A Statistical Analysis of Work Life Harmony among Married Women in Government Departments in Aligarh Division

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Abstract

Work-Life Harmony refers to the deliberate and effective integration of professional responsibilities with personal life goals. It involves managing and balancing one's career ambitions alongside aspects such as personal happiness, autonomy, family commitments, and spiritual well-being. This balance plays a pivotal role in influencing job satisfaction, employee loyalty, and overall work performance.

Modern societal and economic shifts—such as increased globalization, the rise of dual-income households, the predominance of nuclear families, and continuous technological advancements—have all contributed to growing challenges in maintaining this balance. Female professionals, especially, find themselves in a demanding position, often caught between organizational expectations, domestic responsibilities, individual goals, and the pressures of adapting to technological change.

At the same time, organizations themselves face numerous pressures including economic instability, fierce market competition, rising operational costs, tight deadlines, and regulatory constraints. These challenges often lead to cost-cutting measures and a push for higher efficiency, which can inadvertently place greater stress on employees and disrupt their personal lives.

Thus, it is essential for organizations to create policies and work environments that promote healthy Work-Life Harmony, ensuring that employee productivity is sustained without compromising personal well-being. This study focuses on identifying the factors that impact Work-Life Harmony among married female employees working in government sectors within the Aligarh division. This research used SPSS software for analysing the statistical data received from married women employees of various government departments in Aligarh Division. The aim is to explore the obstacles they encounter and suggest practical approaches to help overcome these barriers.

Keywords: Work Life Harmony, Work Life Practices, Married working women.

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Impact Of Generational Traits on Organizational Performance: A Study of Employee Silence and Deviant Behaviour in It Firms

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Abstract

This study examines the impact of generational characteristics on organizational performance in IT companies, concentrating on the behaviours of Generation X, Y, and Z employees. The research specifically investigates two essential aspects: employee silence and deviant behaviour, which are frequently influenced by generational traits and organizational relations. The study employs a comparative approach to elucidate the effects of generational differences on communication, collaboration, and alignment with organizational objectives. Research demonstrates that generational characteristics substantially affect the occurrence of employee silence and deviant actions, impacting productivity, innovation, and workplace morale. The study highlights the necessity of using customized management practices that cater to generational-specific requirements to alleviate detrimental behaviours and improve organizational performance. It finishes by advocating for additional research on intergenerational collaboration and effective communication frameworks to cultivate a harmonious and high-performing IT workforce.

Keywords: Employee Silence, Deviant Behaviour, Organizational Performance, Generation X, Y, Z etc.

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मानवीय आरोग्य पर पर्यावरणकी असरकारकता

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व्याख्याता, सेकेंडरी टीचर्स ट्रेंनिंग कॉलेज, विसनगर

सारांश:

मानव अपने जीवन की उत्पत्ति से ही पर्यावरण से संबंधित रहा है। मानव पर्यावरण का संबंध मनुष्य के लिए अपेक्षाकृत अधिक लाभकारी है रहा है। पिछली चार शताब्दियों में मनुष्य की गतिविधियों के कारण पृथ्वी के मूल तत्व हवा, पानी, मिट्टी तथा रासायनिक संगठन में परिवर्तन हुआ है जिसके कारण पृथ्वी के भौतिक और रासायनिक विशेषताओं में तेजी से रूपांतरण हुआ है। इस रूपांतरण के कारण बड़े पैमाने पर पर्यावरण प्रदूषण हुआ है। परिणाम स्वरूप लोगों के जीवन पर अत्यधिक नकारात्मक प्रभाव पड़ा है यह अध्ययन मानव पर्यावरण संबंध का मानव स्वास्थ्य पर प्रभाव की जांच करता है। बहुत सारे लोग जो मानव स्वास्थ्य को प्रभावित करते हैं वह मानव जित गतिविधियों द्वारा उत्पन्न पर्यावरण प्रदूषण का परिणाम है।अवलोकन में मानव पर्यावरण संबंध को ध्यान में रखते हुए पर्यावरण संसाधनों के बेहतरीन तरीके के उपयोग और संरक्षण पर जोर दिया गया है।

Dewan VS Group of Institutions Meerut India

International Council for Education, Research and Training (ICERT), India & USA

The Scientific Approach of Clinical Trials with Special Focus on Research in Ayurveda

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Abstract

The clinical research intended to produce knowledge valuable for understanding human disease, preventing & treating illness and promoting health. Clinical research involves interactions with patients, diagnostic clinical materials or data or populations. Good clinical practice provides assurances that the data and reported results are credible and accurate as well as rights, integrity and confidentiality of trail subjects are respected and protected. Clinical research supports the development of new medicines or uses of existing medicines and essential for evidence-based healthcare decisions. In clinical research to understanding of clinical conditions and improving or validating the effectiveness of methods for preventing the injury or illness as well as investigation of the cause of injury or illness and then improving or validating diagnostic or treatment methods in medicine. The dimensions of clinical trials such as prevention trials, screening trials, safety assessment, efficacy evaluation, best use strategies. The clinical trials ecosystem firstly, Study Design that provides quality by design, building quality into the design, execution and assessment. Secondly, Study Execution that provides effective operationalization all aspects of trial conduct and all responsible individuals and entities. Thirdly, Study Assessment that provides accurate and consistent assessments alignment with the unique needs of the study and applications. Phases of clinical trials i.e. Drug discovery phase [Laboratory Research – Drug Identification], Pre-Clinical Phase [Laboratory Research – Animal & Cell], Phase - I Clinical Trial [Up to 10 Participants], Phase - II Clinical Trial [20-50 participants], Phase -III Clinical Trial [100-200 Participants], Phase-IV Clinical trial [200+ Participants]. The purpose of Research directed enhancing knowledge about the human condition while maintain sensitivity to the Indian Cultural, social and natural environment. Research conducted under the conditions such that no person or persons become mere for the betterment of others and that human beings who are participating in any biomedical and health research or scientific experimentation are dealt with in a manner conductive and consistent with their dignity and wellbeing, under conditions of professional fair treatment and transparency. Subjected to regime of evaluation at all stages of the research such as design, conduct and reporting of the results thereof.

Keywords: Clinical, Evidence, Diagnostic, Operationalization, Transparency.

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International Council for Education, Research and Training (ICERT), India & USA

Impact Of Backpack Weight on Musculoskeletal Health in Students

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Abstract

In today's competitive world, children are getting exposed to the problems resulting from heavy backpacks. Children studying in different levels of education system use backpacks for carrying their books and other educational instruments are showing many problems and discomforts due to backpack weight that is much more than the standard backpack weight. The aim of the study was to identify the consequences of heavy backpack on musculoskeletal health of students. Descriptive research design was used to collect the data from 100 school students studying in 7th to 9th class by convivence sampling technique. Nordic's musculoskeletal discomfort questionnaire was applied to assess the discomfort with demographic variables like age, gender, weight of the child, height of child, weight of school bag, dietary habit, total duration of carrying backpack, distance of school from home to reach school.

Results showed the correlation between backpack weight and musculoskeletal discomforts among school going children through Pearson's correlation which gave r value 0.8 which was statistically significant with level of significance fixed at p<0.05. Hence it was concluded that the backpack weight and NMDQ score revealed positive correlation between back pack weight & musculoskeletal discomfort among school going children. Majority of the school going children 54% had backpack weight between 4-6 Kg, 28% had back pack weight between 1-3 Kg and 18% had back pack weight between 7-10 Kg. Majority of the school going children, 36% carried backpack for less than 20 minutes, 30% children carried backpack between 21-30 minutes and the least 17% carried backpack between 31-40 minutes & more than 40 minutes in a day. Conclusion: Students should be taught about prevention of musculoskeletal discomforts due to backpack to reduce its problems. Proper body mechanics should be followed for healthy life.

Keywords: musculoskeletal health, discomfort, school children, backpack.

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International Council for Education, Research and Training (ICERT), India & USA

Life Long Learning and Skill Development in Pedagogy of Science Education

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Abstract:

The scientific information is dynamic and always changing, learning must be ongoing and go beyond traditional schooling. In the context of preparing students and teachers for the problems of the twentyfirst century, lifelong learning and skill development have become essential elements of scientific education pedagogy. This study analyzes how lifelong learning might be integrated into science education to support not only the acquisition of scientific information but also the development of critical thinking, problem-solving, digital literacy, and collaborative skills among both students and teachers. Inquiry, experimentation, and reflection are fundamental to the success of science education. Thus, educators can stay current with scientific discoveries, pedagogical innovations, and technology tools by embracing a pedagogical framework that promotes continual learning. The development of lifelong learning attitudes in students, particularly in school and higher education, fosters curiosity, adaptability, and resilience qualities necessary for success in both science and society. A key component of this paradigm is the role of educators. In addition to participating in professional development, peer cooperation, and reflective practice, effective science instructors must be lifelong learners themselves. The development of critical skills like scientific reasoning, data interpretation, communication, and interdisciplinary understanding is supported by pedagogical approaches like inquiry-based learning, flipped classrooms, experiential learning, and the integration of ICT (information and communication technology). Additionally, skill development in science education must address both cognitive and non-cognitive domains. Soft skills like communication, teamwork, ethical reasoning, and creativity are becoming more and more important, even while scientific literacy and domain-specific knowledge are still crucial. The significance of diversity in lifelong learning is also emphasized in this thematic paper. Accessible and flexible science instruction is essential for a wide range of students, including those with different learning styles, backgrounds, and goals. Digital learning platforms, MOOCs, and open educational resources (OERs) provide beneficial chances to encourage geographic lifelong learning beyond socioeconomic and barriers. The scientific education becomes a learner-centered process rather than a content-centered one when lifelong learning and skill development are incorporated into the pedagogy. It gives students and teachers the resources they need to prosper in a connected, quickly evolving world. Rethinking science education as a continuous process rather than a limited stage of formal education necessitates systemic support from institutions, policymakers, and curriculum designers.

Keywords: STEM, digital literacy, inquiry-based learning, pedagogy, lifelong learning, skill development.

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A Comparative study of Explainable AI (XAI) Techniques in Financial Auditing Applications

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Abstract

This study presents a comprehensive comparison of leading Explainable AI (XAI) techniques—Local Interpretable Model-agnostic Explanations (LIME), SHapley Additive exPlanations (SHAP), counterfactual explanations, rule-based methods, and attention mechanisms—within the context of financial auditing applications. As audit processes increasingly rely on complex machine learning models to detect anomalies and assess risk, the demand for transparency and regulatory compliance has never been greater. We evaluate each XAI approach across five key dimensions: fidelity (the accuracy of the explanation in reflecting model behavior), interpretability (ease of understanding by auditors), computational cost (resource requirements at audit scale), user trust (auditor acceptance and confidence), and regulatory alignment (suitability for documentation and compliance purposes).

Our findings indicate that SHAP delivers the highest theoretical consistency and strong regulatory alignment, albeit at greater computational expense. LIME offers rapid, intuitive local explanations with moderate fidelity, making it suitable for preliminary screening and real-time dashboards. Counterfactual explanations provide actionable "what-if" scenarios that support decision justification, though their generation can be computationally intensive and may yield infeasible perturbations. Rule-based methods excel in interpretability and compliance narrative generation but can oversimplify underlying model logic. Attention mechanisms, native to certain neural architectures, impose minimal overhead yet face ongoing debate regarding their explanatory validity.

By systematically mapping each technique's strengths and limitations, this study identifies strategic trade-offs and advocates for hybrid frameworks that combine lightweight rule extraction or LIME for high-level screening with SHAP or counterfactual analysis for deep-dive investigations. We also highlight the critical role of human-in-the-loop workflows in contextualizing AI outputs and ensuring audit quality. Future work should establish standardized benchmarks for XAI in auditing, empirically assess multi-method integrations in live audit engagements, and engage regulators to codify explanation requirements.

Keywords: Explainable AI (XAI); Financial Auditing; LIME; SHAP; Counterfactual Explanations; Rule-Based Methods; Attention Mechanisms; Model Transparency; Regulatory Compliance.

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International Council for Education, Research and Training (ICERT), India & USA

धारूहेड़ा में बाल मोटापा की प्रवृत्तियाँ: कारण, प्रभाव और रोकथाम की रणनीतियाँ

निशा यादव

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डॉ. एकता

सहायक प्रोफेसर, कृषि विभाग, विज्ञान संकाय

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सारांश

बचपन में मोटापा एक गंभीर स्वास्थ्य समस्या बनता जा रहा है, विशेष रूप से शहरी और अर्ध-शहरी क्षेत्रों में। यह अध्ययन धारूहेडा में प्राथमिक विद्यालय के छात्रों में मोटापे की बढ़ती प्रवृत्तियों की जांच करता है और इसके प्रमुख कारणों, प्रभावों, और रोकथाम की रणनीतियों को विश्लेषण करता है। शोध के अनुसार, असंतुलित आहार, कम शारीरिक गतिविधि, बढता स्क्रीन समय, और पारिवारिक आदतें मोटापे के मुख्य कारक हैं। इसके अलावा, जंक फुड की बढ़ती उपलब्धता और शारीरिक गतिविधियों की अनदेखी बच्चों के स्वास्थ्य पर प्रतिकृत प्रभाव डाल रही है। बाल मोटापा न केवल शारीरिक स्वास्थ्य पर बल्कि मानसिक और सामाजिक विकास पर भी प्रभाव डालता है। यह उच्च रक्तचाप, मध्मेह, और हृदय रोग जैसी बीमारियों के जोखिम को बढ़ाता है, साथ ही आत्म-सम्मान और सामाजिक सहभागिता को भी प्रभावित करता है। अध्ययन के निष्कर्षों से पता चलता है कि इस प्रवृत्ति को रोकने के लिए स्कूलों में स्वास्थ्य शिक्षा, नियमित शारीरिक गतिविधियां, और पोषण जागरूकता कार्यक्रमों को बढावा दिया जाना चाहिए। अंत में, अध्ययन यह निष्कर्ष निकालता है कि बाल मोटापे की समस्या को दूर करने के लिए एक बहुआयामी दृष्टिकोण अपनाना आवश्यक है, जिसमें स्कूल, परिवार और समुदाय की संयुक्त भागीदारी हो। यदि सही समय पर प्रभावी रणनीतियां लागू की जाएं, तो बच्चों के स्वास्थ्य को सुधारने और उनकी जीवनशैली को अधिक सक्रिय बनाने में महत्वपूर्ण सफलता प्राप्त की जा सकती है।

कीवर्ड्सः मोटापा, प्राथमिक विद्यालय, धरूहेड़ा क्षेत्र आदि।

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The Interaction of Technology, Science, and Social Transformation: Navigating Progress and Challenges

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Abstract

The Interaction of Technology, Science, and Social Transformation: Navigating Progress and Challenges is the title of this thematic research paper. In this paper how our world is changing dramatically due to scientific and technological breakthroughs, which have an impact on everything from innovation and governance to education and employment will be discussed. (Cascio & Montealegre, 2016; Dragan et al., 2018). Significant changes in industry and societal institutions result from these developments, which are frequently disruptive rather than merely incremental (Darby & Zucker, 2003). It is interesting to note that as technology propels advancement, it also produces problems and inconsistencies. For example, the relationship between public perception and scientific expertise has become more complex due to the emergence of a "post-truth" period (Smart et al., 2019). In a similar vein, worries about job displacement and privacy issues have increased due to the quick speed of technological progress. (Cascio & Montealegre, 2016; Rasa & Laherto, 2022). In conclusion, it is critical that we take a responsible and comprehensive approach as we traverse this period of swift scientific and technical advancement. This entails adopting ideas such as Open Science and Open Innovation (Smart et al., 2019), emphasizing technology and innovation responsibly (Li et al., 2023), and considering the wider socioeconomic, cultural, and political ramifications of technical developments (Mansell, 2021).

In conclusion, as we move through this era of rapid scientific and technological growth, it is imperative that we adopt a responsible and all-encompassing attitude. This means embracing concepts like Open Innovation and Open Science (Smart et al., 2019), focusing on technology and innovation in a responsible manner (Li et al., 2023), and considering the broader socioeconomic, cultural, and political effects of technological advancements (Mansell, 2021). The evolving relationship between science, technology, and society necessitates a re-evaluation of our legal frameworks, social structures, and educational systems to make sure that progress is consistent with human values and societal expectations (Dragan et al., 2018; Huang et al., 2024; Krishna, 2014).

Modern society has undergone a dramatic transition due to the interaction of science, technology, and social change, which has both brought about previously unheard-of advancements and complicated problems. Technological innovation, which in turn modifies social structures, economic systems, and cultural norms, is fueled by scientific discovery. The intersection of these fields redefines the human experience and the evolution of society, from advances in biotechnology and artificial intelligence to changes in communication and labor. But this quick development also brings with it environmental issues, digital disparities, and moral conundrums that must be carefully considered. The need for inclusive policies, interdisciplinary cooperation, and adaptive governance increases as societies become increasingly information-driven and interdependent. Fostering sustainable and equitable development requires an understanding of the dynamic interrelationships between science, technology, and society. This paper examines the interplay between these forces, stressing the advantages and disadvantages of advancement while underscoring the significance of responsible innovation in creating a resilient and just future.

Keywords: Inclusive, interdisciplinary, adaptive governance, innovation, socioeconomic, cultural, political.

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Strategizing Skills through the Fishbowl Methodology

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Abstract

Teaching and learning have become challenging in today's times due to the dominance of computers and ICT. Both the teachers and students are constantly trying to keep themselves abreast of the everchanging format of information technology, which keeps upgrading at a higher speed and brings about the sense of feeling of losing out on something or catching up on the new trends introduced.

This article explores the fishbowl methodology that was practiced in a classroom setup of the final year of English Literature. This methodology was an attempt to bring about the changes (desirable) in the teaching-learning process and achieve learning outcomes.

The text-to-film medium, which was discussed in the classroom, brought an impact of reading a novel that was prescribed and the urge to watch the movie to critically analyze the medium of filmmaking, and discussing the characters interpreted by the director of the movie was highly insightful to both the teacher(s) and students.

The human touch through the fishbowl methodology was not only effective in terms of listening skills or presentation skills but also allowed the participants to connect their previous knowledge to the discussion that was responsible for a lively academic deliberation.

The Fishbowl Methodology implied resonates with the contemporary trend to strategize teaching and learning, which has been able to successfully transform interest in teaching, absorption in learning, and the relearn and unlearn approach for new teachers who have recently taken up the job.

The observation skills support the development of curiosity alike for teachers and students to reconceptualize, reimagine, and reinvestigate a piece of literature that can be synchronous at the same time, bridging and connecting the core purpose of education.

Keywords- Arts, Humanities, Teaching, Learning, Fishbowl Methodology, Strategy.

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Solar Energy Challenges and Future Role in India: A Review Ms. Ritu Chahal

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Abstract

India, a rapidly developing country with an ever-increasing energy demand, faces significant challenges in meeting its power needs sustainably. Solar energy, a clean and abundant renewable source, presents a viable solution. This research paper explores the current status, technological advancements, government initiatives, and future prospects of solar energy in India. It also examines the socio-economic and environmental impacts of adopting solar power on a large scale.

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Effects Of Jigsaw-IV Strategy on Students' Practical Skill Performance in Maintenance and Repairs of Electrical Equipment at Colleges of Education in Kano-Nigeria

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Abstract

The study examined the effects of Jigsaw-IV on students' practical skill performance in maintenance and repairs of electrical equipment at colleges of education in Kano-Nigeria. One research questions and a hypotheses guided the study. The population of the study is sixty-two (62) students, consisted all NCE III Electrical/ Electronic Technology Education Students at college of education in Kano-Nigeria. Simple random sampling technique was used to sample the two (2) college of education for the study. Quasi experimental design involving the pre-test, post-test of non-equivalent group were used for the study Jigsaw-IV strategy was used in teaching the experimental group and demonstration teaching method was used in teaching the control group. Practical skills performance observation checklist (PSPOC) in Maintenance and Repairs of Electrical Equipment was used for data collection instrument. The reliability coefficient for PSPOC was established using Kendell coefficient of concordances method and correlated using PPMC which yielded an index of 0.72. Mean and standard deviation was used to answer the research question while Analysis of Covariance was used to test the null hypotheses at 0.05 level of significant. The results of the findings revealed that demonstration method improved students' practical skills performance in maintenance and repairs of electrical equipment than Jigsaw-IV strategy and the effect is significant. The study recommends among others that teachers should be encouraged by NCCE to adopt demonstration method to teach practical skills as it enhanced students' practical skills performance in maintenance and repairs of electrical equipment.

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Psychological Safety and Inclusion in Virtual Teams: Lessons from Multinational Organizations

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Abstract

As virtual teams become a structural norm within multinational organizations, the concepts of psychological safety and inclusion have gained critical importance. In virtual settings, where physical cues and informal interactions are limited, fostering an environment where team members feel safe to express ideas, raise concerns, and contribute authentically becomes both a challenge and a necessity. This viewpoint paper employs a literature review methodology to examine how psychological safety and inclusion manifest within virtual teams across diverse cultural and organizational contexts. Drawing from peer-reviewed studies, industry reports, and theoretical frameworks, the paper identifies recurring themes, including the role of inclusive leadership, trust-building mechanisms, cross-cultural communication, and the strategic use of technology.

The findings reveal that while virtual workspaces offer flexibility and global connectivity, they can also amplify feelings of isolation, exclusion, and miscommunication if not managed proactively. Multinational organizations that have successfully cultivated psychologically safe virtual environments demonstrate a consistent commitment to empathy-driven leadership, transparent communication, and inclusive decision-making. The paper discusses case examples and synthesizes actionable insights that organizations can adopt to enhance team cohesion, innovation, and employee well-being in distributed settings.

By framing psychological safety and inclusion as strategic imperatives rather than optional values, this paper calls for an intentional redesign of virtual team practices. It encourages future research and organizational policy to focus on creating equitable virtual experiences that honor diversity, encourage vulnerability, and sustain trust across geographical and cultural boundaries.

Keywords: Psychological Safety, Virtual Teams, Inclusion, Multinational Organizations, Cross-Cultural Communication, Remote Work Dynamics.

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International Council for Education, Research and Training (ICERT), India & USA

Pre-service teachers' attitude towards the use of podcast for learning in Colleges of Education in Kwara State, Nigeria

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Abstract

Podcasts, which are digital audio files available for download or online streaming, provide students with the flexibility to access educational content at their convenience. Although podcasting has potential benefits for education, its implementation in colleges of education in Kwara State, Nigeria remains relatively sparse. This limited use can be attributed to several challenges, including: lack of awareness, insufficient infrastructures, and limited technical skills (Muhammad et al., 2013). Hence, the study examined Pre-service Teachers' Attitudes towards the Use of Podcast for Learning in Colleges of Education in Kwara State. The objectives of this study were to: (i) Examine the current attitudes of preservice teachers in colleges of education in Kwara State towards the integration of podcast as a pedagogical tool in their learning experiences (ii) Identify the factors influencing pre - service teachers attitudes toward the use of podcast for learning in colleges of education in Kwara State, Nigeria.

This study adopted a descriptive research design of the survey type. Random sampling technique was adopted to select 200 pre-service teachers from colleges of education in kwara state, two research questions and one hypotheses raised were tested at 0.05 level of significance. Data collected using a researchers' designed questionnaire were analyzed using descriptive and inferential statistics, mean and standard deviation, One-way Analysis of Variance (ANOVA) for hypotheses. The validity of the instrument was done through face and content validity.

The Findings of the study were: that attitude of students towards the use of podcast for learning was positive; no significant difference between pre-service teachers' attitudes towards podcast use and their perceived self-efficacy in utilizing technology for teaching and learning.

The study concluded that the attitude of students towards the use of podcast for learning was positive, and there is no significant difference between pre-service teachers attitudes towards podcast use and their perceived self-efficacy in utilizing technology for teaching and learning, it was recommended among others that pre-service teachers should help themselves by exhibiting high competencies in the utilization of podcast, for learning irrespective of their gender or location.

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International Council for Education, Research and Training (ICERT), India & USA

Bacterial Contamination and Water Quality Assessment of River Gangan in Moradabad, Uttar Pradesh (India)

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Abstract

Water quality is a paramount concern for public health, especially in regions heavily impacted by urbanization and industrialization. The river Gangan in Moradabad, Uttar Pradesh, serves as a crucial water source for local communities and ecosystems. However, rapid population growth, coupled with inadequate waste management systems, has led to significant bacterial contamination and degradation of water quality. This study aims to assess the levels of bacterial contamination and key physicochemical parameters of the river Gangan by evaluating water samples collected from five strategically chosen sites representing upstream, midstream, and downstream locations. Key microbiological indicators, including total coliform bacteria, fecal coliform bacteria, and E. Coli, were measured using standard membrane filtration techniques, while physicochemical analyses included assessments of pH, turbidity, dissolved oxygen (DO), and total dissolved solids (TDS).

The results reveal alarming levels of bacterial contamination, particularly at sites close to urban and industrial discharges, with E. Coli counts exceeding recommended safety levels for potable water. Additionally, physicochemical parameters displayed significant deviations from acceptable standards, indicating negative implications for both human health and aquatic life. For instance, dissolved oxygen levels fell below critical thresholds, reflecting the stress on aquatic ecosystems.

Comparative analysis with historical data and findings from similar studies along other Indian rivers highlight a troubling trend of deteriorating water quality, underscoring the urgency of the situation. Factors contributing to this decline include ineffective sewage treatment, industrial effluents, and agricultural runoff, all exacerbating the pollution crisis of the river Gangan.

This comprehensive assessment not only identifies the current state of bacterial contamination and water quality in the river Gangan but also emphasizes the need for sustainable water management strategies. Recommendations to mitigate pollution include improving wastewater treatment facilities, implementing stricter regulations on industrial discharges, raising public awareness regarding water conservation, and restoring ecological integrity through targeted conservation efforts. The findings of this study provide a crucial foundation for decision-makers, environmentalists, and community stakeholders, aiming to protect one of the region's most vital water resources from further degradation.

Keywords: Bacterial contamination, Water quality, River Gangan, Moradabad, Uttar Pradesh, Environmental health.

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Spatio-Temporal Variation of EC, COD, NA and Alkalinity on Asa River In Central Nigeria

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Abstract

Water is recognized as an indispensable need of man for survival. To correctly monitor and represent the spatio-temporal variability of surface water quality continues to be a cumbersome environmental task when using dispersed, if available, data, thus making it difficult to make well-informed management policies. This study therefore sought to assess the variability of EC, COD, Na and Alkalinity and their possible impacts on the Asa River water quality. Water quality analysis was done using Standard Methods and the obtained results were analyzed to ascertain their seasonal variation. National and international standards were used to compare the obtained result. These stressors were found to be causing spatial and temporal variation thereby impairing of the river's water quality. The water in Asa River therefore needs treatment to address aesthetics issues and foul smell before domestic use. This work therefore suggests the development of a predictive streamflow-water quality model that can be integrated for the Asa River water quality monitoring.

Keywords: Pollutants, Water Quality, Spatial Variation, Temporal Variation, Asa River.

Dewan VS Group of Institutions Meerut India

International Council for Education, Research and Training (ICERT), India & USA

Assessment Of the Influence of Artificial Intelligence on Advertising Campaigns Planning and Execution

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Abstract

This study assessed the influence of Artificial Intelligence (AI) in advertising campaigns planning and execution, employing a survey method with a structured questionnaire as the primary data collection instrument. The sampled population of study is the members of Advertising Regulatory Council of Nigeria (ARCON) in kwara State Nigeria with a sample size of 128 members. This consisted predominantly of individuals aged 26-35 years 86 (67%), reflecting a youthful and adaptable workforce in the advertising industry. Gender representation revealed a male majority 83 (65%) compared to females 45 (35%), indicative of potential industry-wide or cultural trends. Respondents were drawn from diverse professional affiliations who are members of ARCON. Irrespective of their professional affiliations, the members provided insights into the varied organizational landscape. Key findings reveal that, AI is widely recognized and increasingly utilized in advertising campaigns, planning and execution. 70 (55%) of the respondents strongly agreed that AI applications in campaign planning and execution cannot be overemphasized, 60 (46%) of the respondents are actively using AI tools and 97 (76%) are using AI Tool for content creation. According to findings, the primary motivations for adopting AI include efficiency improvement 47 (37%), enhanced audience targeting 31 (24%), and optimized budgeting 31 (24%). Analysing the benefits of AI, 82 (64%) highlighted campaign speed while 46 (36%) went for creative strategies. Despite its benefits, challenges such as high costs 78 (61%), ethical concerns 50 (19%), and a lack of skilled personnel 13 (10%) were significant barriers to a broader adoption of AI. On the aspect of what needs to be done, 70 (55%) of respondents highlighted the need for further refinement of AI tools for seamless integration. While a divergence views exist on the future of AI, 31 (24%) strongly supported its indispensability and 46 (36%) expressing skepticism, a notable 46 (36%) anticipate AI's profound impact across content creation, audience targeting, and campaign optimization. The study concludes that while AI is transforming advertising with substantial efficiency and creative benefits, hence, the need to address challenges related to cost, ethics, and skills is essential for its sustained adoption and optimization. The findings underscore the importance of legal and ethical regulations to guide responsible AI use, positioning it as a critical driver of innovation in the advertising industry.

Keywords: Artificial Intelligence (AI), Campaign, Planning, Advertising Industry and Challenges.

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International Council for Education, Research and Training (ICERT), India & USA

The Impact of Adequate Workshop Tools and Equipment on The Skill Development of Automobile and Metalwork Technology Education Students in Universities of Education in South West, Nigeria

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Abstract

This study investigates the effect of adequate workshop resources on skill development among Automobile and Metalwork Technology Education students in Universities of Education in South West, Nigeria. Employing a descriptive survey design, the research utilized a 40-item questionnaire administered to 44 participants (28 students, 16 lecturers) from Lagos, Ogun, and Ekiti States. The questionnaire was validated by experts from the University of Lagos and Ekiti State University, achieved a reliability coefficient of 0.76 and exhibiting a reliability coefficient of 0.76, assessed the impact of tool and equipment availability on skill acquisition. Data analysis, using mean, standard deviation, and t-tests, revealed a significant positive correlation between access to modern tools and equipment and enhanced practical skills. Students with access to better resources demonstrated improved proficiency, directly impacting their employability prospects. Findings revealed that there is no significant difference in student and lecturer perceptions regarding the impact of adequate workshop tools on skill development The study recommends a Prioritized significant investment in modern workshop tools and equipment, bridging the gap between academic instruction and industry practice. Also, regular audits and upgrades of workshop facilities policy should be enforced in order to ensure alignment with technological advancements and industry standards among others.

Keywords: Technical Education, Workshop Tools and Equipment, Skill Development, Automobile and Metalwork Technology Education.

Dewan VS Group of Institutions Meerut India

International Council for Education, Research and Training (ICERT), India & USA

Assessment of the Availability and Utilization of Laboratory Resources: Biology Teachers' Perspective, Gashu'a Education Zone Yobe-Nigeria

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Abstract

This study assessed the availability and utilization of Biology laboratory resources from the perspective of Biology teachers in Gashu'a education zone, Yobe-Nigeria. The study was hinged on the Piaget's constructivism theory. The design of the study was descriptive survey research. The population of the study comprised 84 secondary school Biology teachers in Gashu'a education zone. Simple random sampling technique was used to select 43 Biology teachers who participated in the study. The instrument for data collection was tagged Biology Laboratory Resource Availability and Utilization Questionnaire (BIOLRAUQ) with reliability coefficient of 0.79 was obtained using Cronbach's alpha. Data collected were analyzed using percentage and frequency counts. Findings of the study revealed that resources for teaching Biology in Yobe state secondary schools were moderately available; study also showed that these resources are not adequately utilized by classroom teachers; lack of motivation and laboratory attendants were found to be the most critical factor militating against adequate utilization of Biology laboratory resources. It was recommended that government should motivate teachers and provide laboratory attendants to the laboratories for the effective utilization of Biology laboratory resources. Biology teachers also should make adequate use of the available laboratory resources to teach students.

Keywords: Availability, utilization, challenges, Biology, Laboratory resources.

Dewan VS Group of Institutions Meerut India

International Council for Education, Research and Training (ICERT), India & USA

Equality and Inclusivity: Exploring the Lived Experiences of PhD Students in the OIM Field as an Indicator Towards a Sustainable Future

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Abstract

Equality and inclusivity remain vital components to achieving sustainable innovative practices in Office and Information Management (OIM). As largely emphasized in the tenth agenda of the Sustainability Development Goals (Reduced Inequalities), it behaves on organisations albeit institutions of learning to not only advocate for but demonstrate it in line with the drive towards an innovation-led future. This study investigates the lived experiences of PhD scholars in the OIM discipline, navigating how equitable and inclusive environments or the lack thereof affect their academic and professional growth and development. Qualitative research approach (in-depth interviews and thematic analysis) was employed, and it identified barriers which include unequal access to resources, inadequate mentorship, and implicit biases in academic spaces. These challenges hinder the required participation and success of students from insufficiently represented groups, contributing to disparities in retention and progression within the discipline. The study also presents how inclusive academic cultures can make a remarkable difference. Supportive networks, equitable resource allocation, and intentional inclusivity enhance creativity and collaboration among PhD students, enabling them to contribute meaningfully to organizational and societal challenges. By prioritizing inclusivity, institutions can empower students to generate innovative and sustainable solutions for managing information and office environments. This research underscores the connection between equality and inclusivity on the one hand and sustainability on the other; thus, demonstrating how a diverse and equitable academic setting strengthens the capacity of OIM to adapt to evolving global demands. Recommendations for academic institutions include reviewing recruitment and funding policies, offering targeted mentorship programs, and raising awareness of unconscious biases. These measures aim to create a more inclusive environment that fosters equity, promotes diversity, and supports the success of all PhD students. The study underscores the essence of addressing systemic inequalities to foster inclusive practices in academia, which are very vital for driving innovation and sustainability in Office Information and Management (OIM). It highlights the experiences of PhD scholars as a crucial perspective for evaluating progress in establishing more equitable and sustainable future. The study stresses the role of educational institutions as catalysts for positive change within the field.

Keywords: Inclusivity, Equity, Academic Spaces, Resource Allocation, Sustainability.

Dewan VS Group of Institutions Meerut India

International Council for Education, Research and Training (ICERT), India & USA

Investigating The Importance of Cultural Competence in Counselling Practices

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Abstract

Cultural competence is a crucial aspect of counselling practice, enabling counsellors to effectively work with clients from diverse cultural backgrounds. This study investigates the importance of cultural competence in counselling, exploring its impact on therapeutic outcomes and client satisfaction. The study aims (among others) at identifying the essential components of cultural competence in counselling practice, the relationship between cultural competence and therapeutic outcomes and developing strategies for counsellors to enhance their cultural competence. The survey research design is employed to seek for the perceptions of counsellors on importance of cultural competence in counselling practices. The population include all Guidance Counsellors in Ibadan metropolis. However, a sample of Two hundred (200) practicing counselling are selected from 4 local government areas in Ibadan. Three research questions are formulated:

- 1. What are the key components of cultural competence in counselling practice?
- 2. How does cultural competence influence therapeutic outcomes and client satisfaction?
- 3. What strategies can counsellors employ to develop and enhance their cultural competence?

A Self-report questionnaires is designed to gather information on counsellors' perceptions of their cultural competence is used for the collection of data from the respondents. This research will contribute to the development of culturally sensitive counselling practices, ultimately improving therapeutic outcomes and client satisfaction for individuals from diverse cultural backgrounds.

Keywords: Culture, competence, cultural competence, multicultural competence.

Dewan VS Group of Institutions Meerut India
International Council for Education, Research and Training (ICERT), India & USA

Curriculum For Morality Among Youth in The Contemporary Society

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Abstract

Human society, once characterized by moral values, is experiencing declining ideals because morality is gradually eroding it. The challenge of nurturing moral values among contemporary youth is increasing alarmingly. This challenge necessitates a comprehensive curriculum that emphasises the development of moral character beyond traditional learning in schools. To this end, this paper explores a curriculum for morality that meets the unique needs and challenges of contemporary society by discussing the foundation for morality in contemporary society. The paper examined evolving moral landscapes resulting from the impact of technological advancements and global interconnectedness. Furthermore, prominent moral issues among contemporary youth are explored. The paper affirms the need for a curriculum encompassing responsible citizenship, understanding, and ethical decision-making in a society with diverse moral problems. Therefore, the paper proposes a curriculum integrating varied foundational principles of morality with contextual applications. It emphasizes the significance of experiential and meaningful learning that shapes human behaviour, cultivation of moral values and critical thinking skills crucial to navigating contemporary complexities of human lives, thereby leading to more impartial and harmonious human relationships in societies.

Keywords: Curriculum, Morality, Youth, Contemporary Society.

Dewan VS Group of Institutions Meerut India

International Council for Education, Research and Training (ICERT), India & USA

A Study on Scientific Temper of B. Ed Students in Nagaland

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Abstract

The word 'Scientific Temper' was coined by India's first prime minister Jawaharlal Nehru in his book "The discovery of India" where he referred scientific temper to be an attitude of logical and rational thinking. Scientific Temper of B. Ed students in Nagaland have been investigated in order to know the level of Scientific Temper of B. Ed students. All B. Ed students from Nagaland was considered as population of the study where 550 samples were randomly selected from 8 B. Ed colleges of Nagaland. Mean, SD, t-test and ANOVA were used to find out the significant differences with respect to gender, management and pedagogy. The findings showed that B. Ed students in Nagaland have high level of Scientific Temper. The findings further revealed that no significant differences were found in the Scientific Temper of B. Ed students with regard to gender, management and pedagogy. However, significant differences were found between 'free from superstition' dimension of Scientific Temper and pedagogy where the computed F value was 2.663 which is significant at 0.01 level of significance.

Keywords: Scientific Temper, B Ed students, gender, management, pedagogy, Nagaland.

Dewan VS Group of Institutions Meerut India

International Council for Education, Research and Training (ICERT), India & USA

The Role of Innovative ideas in framing the entrepreneurial success

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Abstract

Innovation has become a key factor in the success of entrepreneurs in a time of fast technical improvement, intense global rivalry, and changing customer demands. This study explores how innovation influences the expansion, viability, and general success of business endeavours. It highlights how entrepreneurs use innovation to create new business models, streamline operations, and efficiently address market difficulties in addition to launching innovative goods and services.

The study uses a mixed-methods approach, including case studies, interviews with a wide range of entrepreneurs from different industries, and a survey of recent literature. According to the findings, innovation is a broad notion that includes everything from digital transformation and technology advancements to small-scale enhancements and original problem-solving. Entrepreneurs are more likely to gain a competitive edge, adjust to shifting market conditions, and create lasting value if they adopt an innovative culture.

The study also looks at important factors that assist innovation in entrepreneurship, including financial availability, collaborative networks, governmental frameworks that encourage it, and the application of cutting-edge technologies. It also draws attention to typical obstacles including risk aversion, a lack of resources, and a leadership style that isn't focused on innovation. Examining the connection between innovation and entrepreneurial mindset, it is found that successful businesspeople frequently display qualities like adaptability, resiliency, and a never-ending learning process.

In the end, our research emphasises how important innovation is to the entrepreneurial process, from conception and launch to scaling and market leadership. The findings lend credence to the idea that encouraging innovation ought to be a top priority for business owners, academics, and legislators. Entrepreneurs can improve their prospects of corporate success and make a significant contribution to social advancement and economic prosperity by comprehending and utilising the power of invention.

Keywords: Innovation, Entrepreneurship, Technology & Social Advancement.

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International Council for Education, Research and Training (ICERT), India & USA

A Study on the Paradigm Shift of Online Education; With Reference to You-Tube

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Abstract

Contrary to popular belief, online education is not a recent phenomenon, but rather born of the invention of e-mail. In fact, the 1980s and 1990s witnessed massive innovations in online education. Moreover, the coming of the World Wide Web in 1992 expanded accessibility to online education and emergence of new pedagogical methods.

Today, one of the most instrumental tools utilised in online education is YouTube. The rise of YouTube as a significant platform for educational content has fundamentally altered the landscape of learning, moving beyond traditional institutional settings.

The study will examine the paradigm shift in online education, focusing on the transformative role of YouTube as a social media platform. It will strive to explore how YouTube's accessibility and diverse content offerings have democratized access to education, impacting learning methodologies and student engagement.

The research will contribute to a deeper understanding of the evolving relationship between technology, education, and social media, specifically focusing on YouTube's impact on online education.

Keywords: Online Education, You-Tube, Accessibility.

Dewan VS Group of Institutions Meerut India

International Council for Education, Research and Training (ICERT), India & USA

Learning by Doing, Learning for All: Integrating Experiential Methods in Inclusive Education

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Abstract:

In India, inclusive education aspires to offer equal and equitable educational opportunities to all learners regardless of their physical, intellectual, social, emotional, and linguistic differences. While attempts have been made through the Right to Education (RTE) Act of 2009, National Education Policy (NEP) 2020, and the Rights of Persons with Disabilities (RPWD) Act of 2016 to support inclusivity in education, a lot still needs to be done in terms of addressing practical effectiveness. Some of the obstacles to full inclusion are a lack of trained teachers, inflexible curricula, inadequate school facilities, and general low levels of cognitive and social-emotional functioning, especially among individuals with developmental disabilities. Perhaps one of the greatest, most efficient tried-and-true strategies to address these challenges is through experiential learning, or learning by doing. This method of teaching helps students gain new skills and competencies because they acquire knowledge through activities rather than traditional rote learning in class. As stated in NEP 2020, such activities are referred to as 'experiential learning' and they include, but are not limited to, project-based learning, field trips, role-playing, group work, and other hands-on activities. Applying knowledge deepens their understanding of the content especially to those with diverse learning requirements. The application of experiential learning in inclusive classrooms assists in the maintenance of differentiated instruction. It reaches the different types of learning, including: visual, auditory, and kinesthetic, ensuring that everyone, including those with disabilities, can participate. For example, hands-on activities allow special needs students to learn and practice social skills confidently helping them forge relationships with their peers and fostering inclusion. Group work, arts integrated education, and storytelling are some of the activities that foster collaboration and participation of students from different cultures. In addition, students are encouraged to think critically and communicate, skills that are important for nurturing inclusivity. Experiential learning helps students not only academically but also in developing their empathy and respect for differences. Students working together on projects or practical work learn how to appreciate and embrace social diversity which helps in social cohesion, something essential in an inclusive classroom. As with every country in the world, India also has its own distinct characteristics that can be emphasized in teacher education. A crucial aspect is that educators need to be taught these strategies in such a way that they are flexible and serve diverse learning needs. That is, teachers must go beyond curriculum and pedagogy to foster equity by designing appropriate materials, applying assistive devices, and developing inclusive lessons where all students can participate in their respective levels. When teachers are adequately prepared, through professional development, to address the educational needs of all students, they can attend to students from diverse backgrounds, which helps facilitate inclusive education. Such education as part of the curriculum in India serves to encourage active participation in planning classes and structuring learning activities where students are enabled to practice critical thinking and are taught how to appreciate their own being respected through the practice of meeting their needs. By recognizing India has this distinct quality and possibility, is indeed on its way to achieve not only quality education but a fulfilling one for every child regardless of their differences or difficulties. The transformation of education in India has its roots in implementation of good education policies. Improving curriculum, providing quality textbooks, trained teachers are essential elements of a good policy. And hands-on participation through work methods of real work outside of classroom defined as 'experiential learnig' should be given top priority, especially when teaching student from low income families, for whom even simple advanced planning means forbidding them from accessing basic necessities. In India, these features, if added to the existing education policies, would further improve education inclusion that is transforming at a rapid pace towards nurturing and students-oriented approach in equal consideration to body and mind to cultivate holistic development, well aligning with national frameworks toward establishing an inclusive equitable education system.

Keywords: Inclusive education, experiential learning, NEP 2020, learning by doing, differentiated instruction, special needs, Indian education system, hands-on learning, active participation, equity in education, peer learning, teacher training, classroom diversity, policy.

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Transforming Education with Values and Dispositions in the Perspective of National Curriculum Framework for School Education 2023

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Abstract-

The National Curriculum Framework for School Education 2023 (NCF-SE 2023) represents a significant shift in the Indian educational paradigm, aligning with the transformative vision of the National Education Policy (NEP) 2020. This framework emphasizes the holistic development of students by integrating values and dispositions alongside academic learning. The approach to developing values and dispositions in NCF-SE 2023 is multi-faceted, aiming to cultivate ethically grounded, socially responsible, and emotionally intelligent individuals prepared to meet the challenges of the modern world. The framework identifies key values such as respect for diversity, empathy, compassion, integrity, honesty, responsibility, accountability, resilience, perseverance, collaboration, cooperation, critical thinking, and open-mindedness. These values are not treated as separate entities but are interwoven throughout the curriculum, fostering a comprehensive learning experience. The NCF-SE 2023 employs an interdisciplinary approach, ensuring that ethical principles and moral values are embedded across various subjects and activities. This integration helps students understand the relevance of values in real-world contexts, promoting consistent reinforcement and application. Pedagogical practices in NCF-SE 2023 are designed to support the development of these values. Reflective practices, experiential learning, and collaborative projects encourage students to engage deeply with ethical and moral issues, enhancing their self-awareness and critical thinking skills. Teacher training and professional development are pivotal, equipping educators with the tools to effectively impart values education and serve as role models for their students.

Creating a supportive school environment is also crucial in this framework. NCF-SE 2023 emphasizes building an inclusive and respectful school culture that values diversity and promotes equity. Positive relationships among students, teachers, and the broader community are fostered, based on trust, respect, and empathy. This nurturing environment contributes to the overall well-being and mental health of students, ensuring they feel supported and valued. Despite the numerous challenges, such as subjectivity in assessment, cultural diversity, and resource constraints, the NCF-SE 2023 offers significant opportunities. These include enhancing emotional intelligence, fostering social cohesion, preparing global citizens, and promoting ethical decision-making. By addressing these challenges and leveraging the opportunities, the framework aims to shape a generation of compassionate, resilient, and ethically grounded citizens. In conclusion, the NCF-SE 2023's approach to developing values and dispositions marks a progressive step towards creating an education system that prioritizes holistic development. Through a concerted effort by all stakeholders, this framework has the potential to transform the educational landscape, ensuring that students are not only academically proficient but also ethically and socially responsible individuals.

Keywords: Values, Dispositions, Approaches, Assessment and Evaluation, National Education Policy 2020, National Curriculum Framework for School Education 2023.

Dewan VS Group of Institutions Meerut India
International Council for Education, Research and Training (ICERT), India & USA

Impact of HR Analytics on Employee Job Satisfaction

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Abstract

In recent days, companies and corporate organisations use HR analytics, a game-changing tool, to make strategic decisions based on historical data. Through the use of HR analytics, data may be turned into evidence that can be used by the organisation to improve performance. Managers may make data-driven decisions by analysing the more intricate facets of the workforce with the help of human resources analytics. The current study looked at how employee job satisfaction is affected by HR analytics, with a special emphasis on how analytics-driven HR operations effect employee perception within the company. This study makes use of primary data gathered using a Google survey form and in-person interviews with employees of selected organisations. According to the findings, analytics-driven HR policies promote equity, transparency, individualised services, and career advancement, all of which have an impact on employee perception and satisfaction level.

Keywords: Organisations, HR Analytics, Strategic Decision, Data-driven Decision, Job Satisfaction, Employee Perception, HR operations.

Dewan VS Group of Institutions Meerut India
International Council for Education, Research and Training (ICERT), India & USA

Analysis of the Impact of Fund-Specific Characteristics on the Performance of Open-Ended Hybrid Equity Mutual Funds in the Indian Context

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Abstract:

This study examines the impact of fund-specific characteristics on the performance of open-ended hybrid equity mutual funds in the Indian context from 2020 to 2024. Focusing on four key variables— Assets Under Management (AUM), Net Asset Value (NAV), Beta (systematic risk), and Composite Risk (a combination of Sharpe, Treynor, and Jensen's Alpha measures)—the research employs panel regression models to analyze annual returns. The findings reveal that Beta and Composite Risk are the most consistent and significant predictors of fund performance, with Beta showing strong influence during both crisis and normal market conditions, and Composite Risk proving valuable in stable periods. AUM exhibits a context-dependent relationship, positively impacting returns during crises but showing limited effects otherwise, while NAV demonstrates minimal predictive power. The study validates the robustness of the models through diagnostic tests, including Variance Inflation Factors (VIF) and tolerance values, confirming the absence of multicollinearity. The results contribute to the literature by highlighting the nuanced role of risk measures in hybrid funds and the situational relevance of fund size, offering practical insights for investors, fund managers, and regulators. The research underscores the importance of multifactor risk assessment and challenges conventional investor biases toward NAVbased selection. Limitations include the focus on hybrid funds and annual data, suggesting avenues for future research incorporating additional variables and higher-frequency data.

Keywords: Hybrid mutual funds, Systematic risk (Beta), Composite Risk, Fund performance, Indian mutual fund industry, Regression analysis.

Dewan VS Group of Institutions Meerut India

International Council for Education, Research and Training (ICERT), India & USA

Contemporary Global Trends and Transformations in Education; Exploring the Potentials of Generative Artificial Intelligence in Aiding Personalized Learning Among Higher Education Students

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Abstract

This study investigates the potential of generative Artificial Intelligence (AI) in personalizing learning environments in Nigerian higher education institutions. With the increasing integration of AI tools in education, the study aims to assess their efficacy in creating personalized learning experiences, examine the challenges associated with their implementation, and propose strategies for enhancing their integration into traditional teaching methods. A descriptive survey research design was adopted, focusing on a sample of 1050 students from various higher education institutions in the northern region of Nigeria. Data was collected using a validated questionnaire, with responses analyzed through descriptive statistics. The findings reveal a high level of awareness and usage of AI among students, with 77.1% using AI tools for academic purposes and 91.4% believing AI improves academic performance. AI is particularly valued for its role in supporting self-paced learning and simplifying complex topics. However, challenges such as limited AI knowledge, access, and institutional support were identified. Based on the findings, the study recommends enhancing AI literacy, increasing access to AI tools, integrating AI into curricula, and strengthening institutional policies to maximize the benefits of AI-driven personalized learning.

Keywords: Generative Artificial Intelligence, Personalized Learning, Higher Education Students.

Dewan VS Group of Institutions Meerut India
International Council for Education, Research and Training (ICERT), India & USA

Behavioral Finance and Investor Decision-Making: Impacts on Financial Markets and Business Strategy

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Dr. Mahesh Kumar

Christ University Lavasa

Abstract

This study investigates the deep impact of psychological elements on investor decision-making and financial market performance. Moving beyond the rational assumptions of classical financial theories, the study investigates how cognitive biases like overconfidence, loss aversion, and herd behavior influence investment behavior in both retail and institutional environments. It also looks into the role of institutional factors—such as regulatory frameworks and economic stability—and how these interact with psychological tendencies. In addition, the study examines the expanding role of algorithmic trading, fintech platforms, and social media in amplifying or moderating behavioral biases. Using both quantitative (correlation and regression analysis) and qualitative (expert interviews) approaches, the study finds that behavioral biases have a greater influence on investment decisions than institutional issues, despite the fact that the two are closely interrelated. The findings have practical implications for investors, advisers, fintech developers, and politicians, underlining the importance of financial education, bias-aware technologies, and behaviorally responsive regulatory actions. Finally, the work contributes to a better understanding of behavioral finance and its application in developing more robust and rational financial ecosystems, particularly in emerging markets.

Keywords: Finance, Investor Psychology, Decision-Making Biases, Overconfidence, Loss Aversion, Herd Behavior, Fintech, Algorithmic Trading, Market Regulation, Financial Literacy, Investment Strategy, Emerging Markets.

Dewan VS Group of Institutions Meerut India
International Council for Education, Research and Training (ICERT), India & USA

Roles Of Theological Education in Enhancing Women Leadership in The Church

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Abstract

The need to train and retrain leaders for the church cannot be overemphasized. One of the formal ways of achieving this is through theological training which has no preference for either male or female gender. Thus, it is imperative for a church which desires effective women participation in leadership positions to sponsor women in theological education, leading to a good exposure which will eventually enhance their leadership. The writer used both primary and secondary sources (Books, Journals, and Interview) to validate the argument pushed forward in this paper. Paper considers the nature of women in history and roles they have being playing in the church; discusses various formations taking place through theological education curriculum, and draws its implications on women leadership in the church. The findings showed that women have direct, indirect and mixed roles to play in the church. Ultimately, when women are maximally exposed to thorough theological education, it has the capacity to help them to accurately interpret the word of God and champion the leadership of Christian Education at the home front and in the church. Exposure of women to theological Education will also enhance ministerial counseling skills, makes them to development leadership skills, and assist them to balance family responsibility with ministerial demand. In the light of these, the writer recommends that women who have proven to be called of God should be encouraged and sponsored by the church for theological education; theological institutions should intensify their efforts towards giving women quality education like their male counterparts; women in church leadership positions should use their influence to enlighten more women on their real identity; theological institutions should make their admissions more flexible to women; and that theological institutions should also make their training to be more flexible for women.

Keywords: Theological Education, Women, Leadership, and Church.

Dewan VS Group of Institutions Meerut India
International Council for Education, Research and Training (ICERT), India & USA

Solutions to the Challenges Facing Educational System in Nigeria: Perspective of Biology Students in Some Selected Secondary Schools in Education District II, Lagos State

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Abstract

It was observed a lot of challenges can affect the growth and development of any nation such as security, poverty, health, education and so on. For instance, Nigeria is faced with huge problem in education sector which affect the teaching and learning of Biology in schools. Therefore, the purpose of this research work tends to find out the challenges and ascertain—solutions to the challenges facing the educational system in Nigeria: Perspective of Biology Students in Some Selected Secondary Schools in Education District II, Lagos State. Two (2) research questions guided the study. The survey design was done using four (4) selected senior secondary schools in Education II, Lagos—state. A sample of One hundred (100) was randomly selected. A modified structure twenty (20) items questions was used to gather data which were analyzed using weighted means. Finding showed that these challenges has a negative impact on learners even affect the growth of educational system in Nigeria. Several recommendations were made these includes government should allocate more funds, to the education sector. More so, government should equipped schools with adequate science laboratory equipment. Also, teachers should be motivated in this teaching profession with well-paid salary structure, this will enhance productivity result.

Keywords: Solutions, Challenges, Educational system, Biology students.

Dewan VS Group of Institutions Meerut India

International Council for Education, Research and Training (ICERT), India & USA

Renewing the Purpose of Economics Education: Eco-anxiety, Powerful Knowledge, and Pathways for Transformation

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Abstract

In light of growing global ecological concerns and sustainable development. The study looked at renewing the purpose of Economics Education: Eco-anxiety, powerful knowledge, and pathways for transformation. The study discussed: Eco-anxiety; key economic concepts for sustainability education; powerful knowledge in Economics Education for sustainability and ways to transform. Economics Education. Challenges of renewing the purpose of Economics Education to address eco-anxiety, integrate powerful knowledge, and forge pathways for transformation and addressing challenges and fostering implementation of Economics Education to address eco-anxiety, integrate powerful knowledge, and forge pathways for transformation were also discussed. Economics Education requires a new goal that tackles eco-anxiety, embraces solid information, and actively promotes change in order to equip future generations to be informed, engaged, and capable stewards of a sustainable planet. The goal of Economics Education has been revitalized. In addition to encouraging cooperation in curriculum development, government and educational officials should organize seminars and invite outside specialists to introduce Economics teachers and students to a variety of economic theories, pedagogical approaches, and sustainability viewpoints.

Keywords: Eco-anxiety, Economics Education, Powerful Knowledge, Renewing, Transformation.

Dewan VS Group of Institutions Meerut India

International Council for Education, Research and Training (ICERT), India & USA

Women and Political Participation: A Study of Lok Sabha Elections in India

Nusrat Ali

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Abstract

Despite the significant roles women have played in South Asian political leadership, their overall representation remains inadequate. Several South Asian countries have introduced gender quotas to address this disparity, yet others, including India, have yet to fully implement such measures. The Women's Reservation Bill in India, which aims to increase women's representation in the Lok Sabha and state assemblies, awaits implementation pending the completion of the census and delimitation process. This study examines women's political participation and representation in India, focusing on the Lok Sabha elections from 1952 to 2024. The findings indicate an increase in women's political participation as electors and voters; however, the number of women candidates and elected representatives remains disproportionately low. Utilizing secondary sources such as election commission reports, academic books, journals, and newspapers. The research contributes to the broader scholarly discourse on women's political representation within the Indian governance framework, providing insights that may inform future policy and legislative reforms aimed at enhancing gender equality in political representation.

Keywords: South Asia, India, Women's political participation, women's political representation, Lok Sabha.

Dewan VS Group of Institutions Meerut India

International Council for Education, Research and Training (ICERT), India & USA

Assessing the Role of National Food Security Act 2013 in Advancing Food Security of Poor in Kashmir: A Critical Analysis of Entitlements under the National Food Security Act (NFSA)

Mohmad Rafiq Ahanger

Doctoral Fellow at Department of Politics and Governance, Central University of Kashmir

Abstract:

Food security remains a critical challenge in the region of Jammu and Kashmir, despite the implementation of nationwide frameworks like the National Food Security Act (NFSA), 2013. This paper examines the intersection of the United Nations Development Goals (UNDG)—particularly Goal 2: Zero Hunger—and the right to food in Kashmir, with a specific focus on the efficacy and inclusiveness of entitlements provided under the NFSA. Drawing from field interviews, this research investigates how far the implementation of this national policy has been successful to ensure food security rights of the poor population in a politically sensitive and geographically unique region.

The study reveals persistent gaps between entitlement and delivery, exacerbated by administrative inefficiencies, delayed distribution, and weak grievance redressal mechanisms as primary obstacles to realising full food security. While the NFSA promises subsidised food grains and nutritional support, the region's unique socio-cultural scenario calls for context-specific policy interventions that reflect local realities and varied needs. The paper concludes with recommendations for bridging implementation gaps and enhancing food security through improved governance, expansion of both quantity and diversity of food items (food-basket), and replacing the "one size fits all model with need-based approach, informed citizenry and a strong grievance redress mechanism

Keywords: NFSA, Food Security, Antyodaya Anna Yojana (AAY), Hunger, NFSA Entitlement.

Dewan VS Group of Institutions Meerut India

International Council for Education, Research and Training (ICERT), India & USA

Role of Artificial Intelligence in Financial Services

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Abstract

Artificial Intelligence (AI) is transforming the financial services industry by imp roving efficiency, accuracy, and decision-making. This paper explores how AI technologies are being used in banking, insurance, and investment sectors. It begins with a brief overview of important AI tools such as machine learning, natural language processing (NLP), and deep learning, which help automate processes and provide useful predictions.

The paper explains why financial institutions are adopting AI, including the need to handle large amounts of data, meet regulatory demands, and stay competitive. It examines key applications such as automated trading, fraud detection, loan approval, customer service chatbots, and robo-advisors. These tools help financial firms make faster, smarter decisions while reducing costs and human error.

Real-life examples are provided to show how leading companies like JPMorgan Chase, Vanguard, Ping An Insurance, and BlackRock are using AI to improve their services. The study also compares different approaches taken by major firms like Goldman Sachs and Morgan Stanley.

Despite its benefits, AI in finance also comes with challenges. These include issues with data quality, understanding how AI models make decisions, and ensuring fairness and privacy. The paper highlights the growing need for explainable AI (XAI), ethical practices, and strong data management systems.

Looking ahead, the paper discusses how AI can support financial professionals instead of replacing them, allowing them to focus on complex and creative tasks. It also provides suggestions for financial institutions to adopt AI responsibly, including setting clear goals, building skilled teams, and working with regulators and industry partners. The paper ends with a call for ongoing research and collaboration to ensure AI continues to improve the financial industry in a safe and effective way.

Keywords: Artificial Intelligence, Financial Services, Machine Learning, Fraud Detection, Robo-Advisors, Explainable AI, Risk Management, Ethical AI.

Dewan VS Group of Institutions Meerut India

International Council for Education, Research and Training (ICERT), India & USA

NABARD's Initiatives for Enhancing Farmers' Livelihoods: An Analytical Study in Haryana

Reetu

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Dr. Surbhi Jain

Assistant Professor, Baba Mastnath University, Rohtak

Abstract

This study critically assesses National Bank for Agriculture and Rural Development (NABARD's) programs designed to improve farmers' livelihoods in Haryana. NABARD, as a crucial entity in rural development, has executed various programs and initiatives aimed at financial inclusion, agricultural sustainability, and rural prosperity. The study examines critical efforts including credit schemes, self-help groups (SHGs), infrastructure development, and skill training programs, evaluating their efficacy in mitigating farmers' socio-economic issues. Research indicates that NABARD's initiatives have substantially aided in poverty reduction, enhanced access to financial resources, and promoted sustainable agricultural methods. Nonetheless, discrepancies in program outreach and inefficiencies in implementation are recognized as areas that need improvement. The study from survey suggests that enhancing institutional frameworks, guaranteeing equitable resource distribution, and fostering technology use are crucial for optimizing NABARD's influence on farmers' welfare in Haryana. Future study may investigate scalable approaches for duplicating these projects in alternative regions.

Keywords: NABARD (National Bank for Agriculture and Rural Development), Livelihood Enhancement, Agricultural Development, Infrastructure Development etc.

One Day International Multidisciplinary Conference on "Contemporary Trends and Transformations in Management, Education, Social Sciences, Sciences, and Engineering" on Saturday, May 03, 2025,

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International Council for Education, Research and Training (ICERT), India & USA

शिक्षक के मानसिक स्वास्थ्य की वर्गखंड अध्यापन पर असर

The effect of mental health of teacher on the classroom teaching

डॉ. देवयानी के रावल डॉ. वर्षा आर. वसैया

व्याख्याता, व्याख्याता,

सेकेंडरी टीचर्स ट्रेनिंग कॉलेज, विसनगर सेकेंडरी टीचर्स ट्रेंनिंग कॉलेज, विसनगर

सारांश: मानसिक स्वास्थ्य का अर्थ है किसी व्यक्ति की भावनात्मक, मनोवैज्ञानिक और सामाजिक भलाई। यह किसी व्यक्ति के सोचने, महसूस करने और कार्य करने के तरीके को प्रभावित करता है। मानसिक स्वास्थ्य वह स्थिति है जो व्यक्तियों को जीवन के तनावों से निपटने, अपनी क्षमताओं को पहचानने, प्रभावी ढंग से सीखने और काम करने और अपने समुदाय में योगदान करने में सक्षम बनाता है। शिक्षक का मानसिक स्वास्थ्य एक बहुत ही ज़रूरी और संवेदनशील विषय है। अगर शिक्षक का मानसिक स्वास्थ्य अच्छा नहीं रहेगा, तो उसका प्रभाव पढ़ाई, बच्चों की परविरश और स्कूल के माहौल पर पड़ता है।जब हम विद्यालय में पढ़ने वाले किशोरों के व्यक्तित्व विकास की बात करते हैं, तो यह तभी संभव हो सकता है जब उनका मानसिक स्वास्थ्य समुचित रूप से विकसित हो। उनका सर्वांगीण विकास — जिसमें शारीरिक, मानसिक, भावनात्मक और सामाजिक विकास शामिल है — तभी साकार हो सकता है जब मानसिक स्वास्थ्य भी सुदृढ़ हो।मानसिक विकास के लिए मानसिक स्वास्थ्य अत्यंत आवश्यक है।विद्यालय में आने वाले किशोर-किशोरियों के संतुलित व्यक्तित्व विकास के लिए उनके मानसिक स्वास्थ्य की देखभाल अत्यंत जरूरी है। यदि किशोरों के मानसिक स्वास्थ्य का समुचित ध्यान स्कूल जीवन में नहीं रखा जाए, तो उनका व्यक्तित्व असंतुलित हो सकता है। उनमें व्यवहारिक विकृतियाँ उत्पन्न हो सकती हैं, और भविष्य में उनका मानसिक संतुलन बना नहीं रह पाता, जिससे उनका सामाजिक जीवन भी अस्वस्थ हो सकता है।इसलिए मानसिक स्वास्थ्य की देखभाल बहत आवश्यक है।

Dewan VS Group of Institutions Meerut India
International Council for Education, Research and Training (ICERT), India & USA

Study of Impact of Blended Learning on Secondary School Students Jyoti Pundir

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Abstract

Blended learning, an increasingly prevalent pedagogical model that strategically integrates traditional face-to-face instruction with online digital resources and activities, is rapidly transforming the landscape of secondary education. This rigorous research endeavor meticulously examines the multifaceted effectiveness of blended learning on critical educational outcomes among secondary school students, specifically focusing on academic achievement, the depth and nature of student engagement, and the development of essential self-directed learning capabilities. Employing a robust mixed-method research design, this study strategically combines quantitative data, derived from meticulously administered surveys and a thorough analysis of academic performance records, with rich qualitative insights gleaned from in-depth semi-structured interviews. This integrated approach allows for a comprehensive evaluation of how the hybrid learning model influences various dimensions of student outcomes. The salient findings of this research robustly indicate that the judicious implementation of blended learning methodologies demonstrably enhances students' conceptual understanding across subjects, fosters a greater sense of student autonomy and ownership over their learning journey, and significantly increases intrinsic motivation towards academic pursuits, provided that the implementation is underpinned by the availability of adequate technological resources and comprehensive teacher training initiatives.

Keywords: Blended learning, secondary education, academic achievement, online learning, student engagement, self-regulated learning.

Dewan VS Group of Institutions Meerut India

International Council for Education, Research and Training (ICERT), India & USA

Social, Emotional and Ethical Learning and Human Decision-Making

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Abstract

Social, Emotional, and Ethical (SEE) attributes play a powerful role in how humans make decisions. These qualities help people handle real-life situations by guiding their thoughts, feelings, and actions. The SEE Learning framework, inspired by the Social and Emotional Learning (SEL) community, teaches people how to manage emotions, show kindness, and build strong relationships. These skills improve learning, mental health, and personal growth.

Famous leaders like the Dalai Lama and Nobel Prize-winning economist Dr. James Heckman have spoken about the importance of SEE traits. They believe that success in life depends not only on intelligence but also on emotional and ethical strength. The Dalai Lama even said that ethics should be universal, not based only on religion.

Every day, people face many choices. The way they respond depends on their SEE traits. In this chapter, we explore how SEE attributes work like a built-in bioinformatics system in the human mind. This system helps us activate our inner strengths and make better decisions, especially when many options are available. Inspired by the ideas of Dan Ariely, author of *Predictably Irrational*, we propose a simple mathematical model. This model uses personal and instant inputs to help people choose the best option. By understanding and applying SEE traits, we can improve our decision-making and live more balanced, meaningful lives.

Keywords: SEE attributes, decision-making, bioinformatics, emotional learning, ethics, compassion, mental model, human mind, mathematical model, personal growth.

Dewan VS Group of Institutions Meerut India

International Council for Education, Research and Training (ICERT), India & USA

Comparative Study of The Philosophies of Tagore and Gandhi with Special Reference to Spirituality

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Abstract

Rabindranath Tagore and Mahatma Gandhi were two towering figures in Indian history, whose philosophies significantly shaped modern India. While both shared a deep commitment to spirituality, their approaches to it were distinct. Tagore's spirituality was rooted in a universalist, poetic, and humanistic vision, influenced by the Upanishads and the Bhakti tradition. Gandhi, on the other hand, emphasized a practical, action-oriented spirituality based on truth (Satya) and non-violence (Ahimsa). This paper examines their spiritual philosophies, in depth, comparing their views on religion, humanism, nationalism, and the role of spirituality in society and their similarities and differences, and their impact on social and political life.

Keywords: Tagore, Gandhi, spirituality, truth, universalism, non-violence, Upanishads, religion, nationalism.

Dewan VS Group of Institutions Meerut India

International Council for Education, Research and Training (ICERT), India & USA

A study on Pedagogical Innovations in Higher Education: Enhancing Learning and Teaching in the 21st Century, in relation to Traditional teaching methods

Meenu Suchdava

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Supervisor: Prof. Vijay Jaiswal

Abstract

Pedagogical innovations have transformed teaching and learning in the 21st century by integrating technology, collaborative methods, and learner-centered strategies. In this modern time, higher education institutions are increasingly adopting pedagogical innovations to improve learning outcomes, engagement, and employability, in the context of rapid technological advancements and evolving student expectations. Pedagogical innovations are transforming higher education into a more flexible, inclusive, and learner-driven experience. This paper explores the shift in higher education towards more flexible, skills-based, and student-centered learning environments that foster critical thinking, creativity, and collaboration. It examines key pedagogical innovations, including flipped learning, experiential learning, blended and online learning, competency-based education, gamification, collaborative learning, and inquiry-based learning. The impact of these innovations on student engagement, learning outcomes, faculty development, the evolving role of teachers and institutional transformation is discussed. The paper also addresses challenges and barriers to implementation, including technological barriers, teacher training, curriculum constraints, and equity issues, providing recommendations for successful integration. By embracing pedagogical innovations, investing in teacher support, flexible curricula, and equitable access to resources, higher education institutions can better prepare graduates for a complex and rapidly changing world in this 21st century. This paper explores the role of pedagogical innovations in creating dynamic, student-centered learning environments that foster critical thinking, creativity, and collaboration. It discusses key innovations such as flipped classrooms, experiential learning, blended learning, gamification, and inquiry-based learning. The impact of these innovations on student engagement, learning outcomes, and the evolving role of teachers is examined. The paper also addresses challenges in implementation, including technological barriers, teacher training, curriculum constraints, and equity issues. By investing in teacher support, flexible curricula, and equitable access to resources, educators and policymakers can harness the potential of pedagogical innovations to transform education for the 21st century.

International Council for Education, Research and Training (ICERT), India & USA

Achieving Universal Literacy in India through SDG 4: An Analysis of Progress, Challenges, and Policy Implementation

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Abstract

This research paper examines the implementation of Sustainable Development Goal 4 (SDG 4 -Quality Education) in India, focusing on its progress towards achieving universal literacy. While India has made significant strides in improving access to education, reflected in rising enrollment rates, the persistent challenge of student dropouts and potential disparities in educational quality across different school systems hinder the realization of universal foundational literacy and numeracy, a key component of SDG 4. This paper analyzes trends in enrollment and dropout rates and examines the growth of schools, to understand the complexities of educational provision. By synthesizing these quantitative indicators with the objectives of SDG 4 and national policies like the National Education Policy (NEP) 2020, the study addresses the research question: How can India leverage the SDG 4 framework to achieve universal literacy? The analysis suggests that while expanding access remains crucial, achieving universal literacy necessitates a stronger focus on retention, equity (SDG 4.5), improving foundational learning outcomes (SDG 4.1, 4.6), and ensuring quality across all types of schools, not just specific boards. The paper concludes with recommendations for targeted policy interventions focusing on reducing dropouts, strengthening foundational learning initiatives, promoting equitable resource distribution, and enhancing monitoring mechanisms to effectively track progress towards both SDG 4 and universal literacy in India.

Keywords: Sustainable Development Goal 4 (SDG 4), Quality Education, Universal Literacy, India, Enrollment Rate, Dropout Rate, Equity in Education, National Education Policy (NEP) 2020, CBSE Schools, Foundational Literacy and Numeracy (FLN).

Dewan VS Group of Institutions Meerut India

International Council for Education, Research and Training (ICERT), India & USA

Digital Marketing Strategies and Student Enrollment: Analyzing Perception and Decision-Making in Haryana's Higher Education Sector

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Abstract

The increasing impact of digital marketing in higher education has altered student participation, perceptions, and enrollment choices. This study investigates the impact of diverse digital marketing strategies, namely social media engagement, search engine optimization (SEO), targeted advertising, and content marketing on student perceptions and enrollment decisions in higher education institutions in Haryana. The study finds critical aspects influencing decision-making by assessing student responses using survey methodologies and institutional marketing data, including trust in digital campaigns, information accessibility, and online engagement efficacy. Research indicates that effectively organized digital marketing techniques augment brand awareness, bolster student trust in schools, and lead to increased enrollment rates. Nonetheless, difficulties include misinformation, digital saturation, and content reliability necessitate meticulous control. The study indicates that universities should implement a data-driven, student-focused strategy in digital marketing to enhance efficacy and ensure long-term enrollment sustainability. Future research may investigate comparative insights across many locations and enhance tactics for upcoming digital trends.

Keywords: Digital Marketing, Haryana state, Student Enrollment, Higher education sector etc.

Dewan VS Group of Institutions Meerut India

International Council for Education, Research and Training (ICERT), India & USA

Evaluating the Impact of Startup India Scheme Utilization on Business Sustainability Among Women Entrepreneurs in India

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Abstract

Introduction: The economic development of India depends heavily on women entrepreneurs. The main obstacle for these businesses consists of maintaining their operations and expanding their reach. Startup India is a government initiative that provides financial and technical support alongside regulatory assistance to encourage entrepreneurship in India. The research evaluates women entrepreneurs' use of these schemes together with their effect on business sustainability. The research evaluates how much Women entrepreneurs know about schemes and how many businesses use them while studying the effects on business performance, including profitability and resource usage efficiency, and market responsiveness. The study analyzes the relationship between scheme participation, business growth, and long-term sustainability.

Methods: The research adopts a secondary qualitative method. The study collected data from existing literature and government reports alongside case studies. The research utilized published materials to gather information about businesses with female leadership that participated in the Startup India program. The research used thematic analysis to discover regular patterns that emerged from the data regarding the scheme's effectiveness. The research focused on four main themes: funding, mentorship, scalability, and policy support. The study analyzed these themes to determine how the Startup India initiative impacts female entrepreneurial sustainability. The research findings will serve as a basis for developing improved policies and better implementation of programs.

Results: The research analyzed nine secondary sources, which consisted of government reports and policy papers, and journal articles from 2020 to 2024 through thematic analysis. The analysis revealed five main themes, which included mentorship and networking support, as well as funding access and policy support and leadership inclusivity and scheme adoption barriers. Women entrepreneurs experience better mentorship opportunities and leadership positions through effective implementation of schemes. Sustainability-focused sectors benefit from improved business expansion through both visible policies and blended financial resources. The research shows that persistent obstacles exist in the form of minimal awareness about schemes, insufficient credit availability, uneven distribution across regions and insufficient outcome data that separates results by gender.

Discussion: Many eligible women entrepreneurs fail to use the Startup India scheme because they face both structural and informational barriers, even though the program brings positive effects to certain aspects of business sustainability. The initiative will maintain restricted long-term effects unless it receives specific improvements.

Conclusion: The research finds that inclusive reforms need to be implemented. The initiative requires better outreach services with simplified applications and decentralized funding systems, and gender-specific monitoring techniques. The policy effectiveness will improve, as well as sustainable and equitable growth for women-owned businesses in India, through addressing these gaps.

Keywords: Startup India; Women entrepreneurs; Business sustainability; Policy analysis; India

Dewan VS Group of Institutions Meerut India

International Council for Education, Research and Training (ICERT), India & USA

From Vision to Reality: The Role of Indian Knowledge Systems in Higher Education Reform under NEP 2020

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Abstract

Over the years, India's educational policies have changed significantly to meet new issues and adapt to the changing demands of the community. The National Education Policy 2020 of India suggests crucial actions to assist the nation in achieving its developmental objectives for the twenty-first century. The policy encompasses both rural and urban India's basic and higher education systems. It is planned to establish a National Research Fund, establish a new Higher Education Commission of India, and invest 6% of the nation's GDP. The quality and fullness of life could be considerably improved by fusing technical developments with the Indian knowledge system. Even with the incredible advancements in technology, the quest of a high-quality living is still the most important factor in today's world. This is only possible through the preservation of the environment, strong mental and physical health, compassion, respect for all people, and other like ideals. This ambition is shared by India's National Education Policy 2020 (NEP2020) which seeks to make inclusive, excellent education and research accessible and reasonably priced for all. Over thousands of years, the Indian subcontinent has fostered a wide range of beliefs, wisdom, and rituals that make up the Indian Knowledge System. The ancient texts of the Vedas, Upanishads, and Puranas serve as the foundation for this system, which has undergone constant development due to the impact of many different civilizations and cultural traditions.

Keywords— Education, Indian Knowledge Systems, Higher Education, National Education Policy 2020.

Dewan VS Group of Institutions Meerut India

International Council for Education, Research and Training (ICERT), India & USA

Spectral Analysis and Eigenfunction Expansions in Second- Order Differential Systems

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Abstract

Spectral analysis and eigenfunction expansion are essential in resolving second-order differential equations, especially in mathematical physics, engineering, and applied sciences. This paper examines the theoretical foundation and computational methods related to eigenfunction expansions for second-order differential systems, emphasizing their importance in boundary value problems, Sturm-Liouville theory, and quantum mechanics. The study examines spectral decomposition methods that facilitate the expression of solutions as a summation of orthogonal eigenfunctions, offering insights into stability, resonance phenomena, and wave propagation models. Principal findings illustrate how eigenfunction expansions facilitate the accurate characterization of system dynamics and yield analytical solutions to intricate differential equations. The study finds that spectral approaches are essential for enhancing solution techniques in differential equations, hence solidifying their use in multiple scientific and technical fields.

Keywords: Spectral Analysis, Eigen Values, Eigen Function, Second Order Equation etc.

Dewan VS Group of Institutions Meerut India

International Council for Education, Research and Training (ICERT), India & USA

The Role of Psychological Intervention in The Treatment of Impulsive Buying Behaviour

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Abstract

In order to understand the underlying cognitive and emotional processes that motivate impulsive purchases, psychology is essential. It emphasizes how people's emotions, personalities, and cognitive biases might cause them to make impulsive purchases rather than use reasoned judgment. Impulsive purchases because emotional instability and can trigger compulsive shopping patterns that can develop into chronic and pathological conditions. Emotions and sentiments are typically the driving forces behind impulsive purchases made by customers. The objective of the study is to clearly explain the psychology and their intervention connected with the impulsive buying behaviour. Because of their increasing purchasing power day by day customers are contributing significantly to the online and off line purchasing.

Dewan VS Group of Institutions Meerut India

International Council for Education, Research and Training (ICERT), India & USA

Delivery Investing vs. Derivatives: Which is More Profitable in India in the Long Run?

Kalash Goal

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Abstract

This paper examines the long-term profitability of two prominent investment strategies in the Indian financial market: delivery investing and derivatives trading. The study provides a detailed comparison between the traditional approach of holding equities for sustained wealth creation and the more dynamic, short-term oriented derivatives trading. Emphasizing factors such as risk management, transaction costs, and investor behavior, the research highlights how delivery investing offers a more consistent and sustainable path to wealth accumulation. The analysis delves into the inherent complexities and psychological challenges associated with derivatives trading, including the impact of market volatility and the pressure of rapid decision-making. In contrast, delivery investing is portrayed as a strategy that promotes disciplined, long-term commitment, fostering a stable growth environment for retail investors.

Dewan VS Group of Institutions Meerut India
International Council for Education, Research and Training (ICERT), India & USA

Traditional Marriage Practices of the Lotha Naga Tribes of Nagaland

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Abstract

Marriage is one of the oldest social structures exists in all known human societies. In Lotha society, marriage is a union between a man and a woman established by following the accepted norms, customs, and responsibilities of the society. The study aims to determine the traditional marriage practices of the Lotha Naga tribe and the evolution of these practices over time. The researcher conducted interviews with the elders from the Lotha community and observed the marriage ceremonies through personal experience. The research found that most of the traditional practices of the past are now not practiced by the present generation. It was also found out that the payment of bride price called Hanlam was a prevalent practice in Lotha Naga society, where the marriage price was a prestige value that signified the recognition of the girl's worth and customary binding required for recognition of marriage in the society. The researcher suggested that the young generation should embrace their traditional practices of their ancestors along with the changing of the time.

Keywords: Lotha, traditional marriage, bride price.

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Inclusion through Sports: Empowering Differently - Abled Athletes Worldwide

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Abstract

In recent decades, sports have emerged as a vital platform for promoting social inclusion, empowerment, and equal opportunity. This review examines the global evolution of inclusive sports initiatives for differently-abled individuals, focusing on policy advancements, technological innovations, and socio-cultural transformations. Drawing on data from international sporting events such as the Paralympic Games, Special Olympics, and community-based adaptive sports programs, the paper explores how these platforms contribute to visibility, self-efficacy, and societal integration of athletes with disabilities.

Review highlights key themes: (1) the role of international policy frameworks (e.g., the UN Convention on the Rights of Persons with Disabilities), (2) the impact of adaptive sports technology (e.g., prosthetics, wheelchairs, assistive devices), and (3) socio-psychological outcomes such as self-esteem, resilience, and peer support. Challenges such as limited access, infrastructural deficits, and socio-cultural stigma in low-resource settings are also critically analyzed.

This paper advocates for a multidimensional approach integrating physical education, rehabilitation science, policy-making, and community engagement to create inclusive, sustainable sports ecosystems. Recommendations include inclusive curriculum design in physical education programs, enhanced funding for para-sports, and inclusive coaching certification initiatives. The findings underscore the transformative potential of sports in reshaping global attitudes towards disability and promoting an equitable, empowered athletic landscape.

Keywords: Inclusive sports, differently-abled athletes, empowerment, Paralympics, adaptive sports, social integration, physical education.

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Innovations in Education: The Impact of Online and Blended Learning Environments

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Abstract

Education has undergone transformative changes over the last few decades, with online and blended learning environments emerging as significant innovations. The rapid advancement of technology has significantly transformed the educational landscape, leading to the emergence of online and blended learning environments. This research paper explores the evolution, structure, benefits, and challenges of online and blended learning models, examining their impact on student outcomes, instructional strategies, and course design. Through a comparative analysis and review of recent studies, the paper highlights the essential factors for successful implementation and future trends shaping digital education. The findings emphasize that while both online and blended learning offer unique advantages, the strategic integration of technology with pedagogical practices is critical to maximizing educational effectiveness. This review paper examines the key innovations driving these modalities, including adaptive learning technologies, gamification, virtual and augmented reality, learning analytics, and mobile learning. It explores their impact on accessibility, student engagement, personalized learning, and academic outcomes. While highlighting the benefits of flexibility and inclusivity, the paper also addresses critical challenges such as the digital divide, quality assurance, student retention, and assessment integrity. Through an analysis of recent research, the review emphasizes the shifting role of educators and the growing importance of socio-emotional learning in digital contexts. The paper concludes by identifying future directions, including the integration of artificial intelligence, microlearning, and global collaboration initiatives, which promise to further redefine the educational landscape. Overall, the innovations in online and blended learning present transformative opportunities while demanding thoughtful strategies to ensure equitable and effective implementation. However, challenges such as technological barriers, the need for teacher training, and digital equity must be addressed to ensure that these environments reach their full potential. As technological advancements continue, the future of education will likely be increasingly digital, interactive, and personalized, offering unprecedented opportunities for learners around the world.

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Diaspora and Dislocation: The Search for Belonging in Jhumpa Lahiri's Interpreter of Maladies

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Abstract

Jhumpa Lahiri's Interpreter of Maladies (1999) captures the nuanced experiences of Indian immigrants and their descendants as they navigate the complexities of cultural displacement and identity. This paper explores the themes of diaspora and dislocation in Lahiri's stories, examining how characters grapple with a fractured sense of belonging as they oscillate between their Indian heritage and American surroundings. Through close textual analysis, the study investigates how migration disrupts traditional notions of home, family, and self, leading to emotional alienation and cultural hybridity. Stories such as 'Mrs. Sen's,' 'The Third and Final Continent,' and the titular Interpreter of Maladies reveal characters caught between nostalgia for the homeland and the pressures of assimilation. Lahiri's subtle yet poignant storytelling underscores the psychological toll of displacement, where even seemingly successful immigrants struggle with unspoken loneliness and miscommunication. The paper also considers how generational differences shape diasporic identity, with first-generation immigrants clinging to tradition while their American-born children negotiate dual cultural affiliations. Employing postcolonial and diaspora theory, this research highlights the liminal spaces Lahiri's characters inhabit neither fully Indian nor entirely American and the resulting search for belonging. The study argues that Interpreter of Maladies presents diaspora not merely as a physical relocation but as an ongoing emotional and cultural negotiation, where the ache of dislocation persists even in moments of apparent integration.

Keywords: Diaspora, Dislocation, Belonging, Cultural Hybridity, Immigrant Identity.

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The Influence of Behavioural Biases on Real Estate Investment Decisions Among Young Indians: A Study of Perception and Behavior in the Housing Market

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Abstract:

Purpose – This study examines how psychological biases influence real estate investment decisions among young Indian adults. As India's property market draws increasing interest from millennials and Gen Z, understanding the role of Overconfidence, Herding, Disposition Effect, and Risk Aversion becomes vital for industry and policy interventions.

Design/methodology/approach – A structured questionnaire was administered to investors aged 18–40. Data were analyzed using Confirmatory Factor Analysis, Descriptive Statistics, Regression Coefficient Analysis, Cronbach's Alpha, and Structural Equation Modeling to validate the proposed hypotheses.

Findings – All four behavioral biases significantly impact investment decisions, with Risk Aversion emerging as the strongest predictor, followed by Overconfidence, Disposition Effect, and Herding.

Research limitations/implications – The study focuses on a specific demographic and geographic context, limiting wider generalizability. Future research could incorporate broader samples and longitudinal designs.

Practical implications – Understanding behavioral biases can help real estate firms and policymakers tailor strategies to promote informed investment choices among young investors.

Originality/value – This research is among the few empirical studies exploring behavioral finance influences on real estate investment decisions in the Indian context.

Keywords – Real estate investment, Behavioral biases, Overconfidence, Herd Mentality, Disposition Effect, Risk aversion, Young investors, India, SEM.

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Socio-Emotional Aspects of Learning Disability

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Abstract

This paper investigates the socio-emotional aspects of learning disabilities, emphasizing how they affect self-concept, emotional regulation, social skills, mental health, and peer relationships. Drawing on psychological theories, current educational practices, and empirical studies, the paper highlights the multifaceted nature of LD and advocates for a holistic, inclusive approach to intervention that recognizes and supports the emotional and social well-being of individuals with learning disabilities. As a result, the person may have trouble with tasks such as speaking, reading, writing, paying attention, understanding information, remembering things, performing mathematical calculations, or coordinating movements (Kohli, A, Sharma, S, 2018). A learning disability, isn't related to intelligence. It just means that the person's brain works differently from others. In many cases, there are treatments that can help a person with learning disabilities read, write, speak, and calculate just as well or better than someone without these disabilities. The socio-emotional aspects of learning disabilities (LD) focus on the emotional and social challenges that individuals with LD face due to their academic struggles. These challenges often include low self-esteem, anxiety, depression, social isolation, and difficulty with peer relationships. Students with LD may experience frustration and stress due to persistent academic difficulties and negative feedback from teachers and peers. Addressing these socio-emotional issues is crucial for supporting the overall well-being of students with LD. Interventions such as fostering an inclusive classroom environment, providing social skills training, teaching emotional regulation strategies, and promoting peer support can help enhance emotional resilience and improve social interactions, ultimately leading to better academic and personal outcomes.

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Evaluating the Impact of Financial Inclusion on Sustainable Growth: An Empirical Study with Special Reference to Meerut Region, Uttar Pradesh

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Abstract

Aim: This work evaluates different financial inclusion aspects for their contribution towards sustainable development across the Uttar Pradesh region of Meerut. This research examines the ways which financial service accessibility, usage behavior, credit resources, financial knowledge, digital economic awareness and network inclusion of vulnerable groups advance economic empowerment and employment creation together with poverty reduction and gender equity and basic service accessibility.

Methodology: The research employed a quantitative approach with cross-sectional design which studied 390 respondents contained within both public and private sector institutions of Meerut through structured questionnaires. The research made use of convenience sampling as the primary method for collecting primary data. Industry reports along with scholarly articles served as the points from which secondary data were procured. An assessment of variables used a 5- point Likert scale which received statistical validation due to reliability tests.

Statistical Methods: SPSS software performed the analysis of the data provided. The research tools encompassed descriptive statistics together with reliability measures using Cronbach's Alpha and normality tests accomplished through Shapiro-Wilk along with skewness and kurtosis measurements and Pearson correlation analyses followed by multiple linear regression modeling. An analysis using regression methods included four independent constructs which studied financial services use and credit and literacy levels and their effects on sustainable development indicators.

Results: The research demonstrated financial inclusion acts as a substantial contributor to sustainable development. The usage of financial services combined with financial and digital illiteracy together with credit availability produced strong positive results for economic empowerment and gender equity and poverty alleviation. A 5% significance level failed to support null hypotheses while the regression model demonstrated perfect explanatory power ($R^2 = 0.785$) for showing the robust sustainability connection between financial inclusion variables.

Originality/Value: This research investigates Meerut region specifically to deliver specific findings about financial inclusion as a force for sustainable development within local areas. The study unifies diverse financial inclusion aspects with important growth measures through its research to develop a useful framework that helps policymakers in addition to bankers and development agencies execute sustainable financial strategies throughout Indian second-tier cities.

Keywords: Financial Inclusion; Sustainable Growth; Economic Empowerment; Digital Financial Literacy; Banking Sector; Poverty Reduction; Gender Equity; Meerut Region; Regression Analysis; Financial Access.

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Retirement Planning Behavior: A Psychological and Financial Approach

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Abstract

Retirement planning has become increasingly crucial due to rising life expectancy, shifting workforce dynamics, and dwindling traditional pension support. This study examines retirement planning behavior through a dual lens of psychology and finance, investigating the interplay between cognitive biases, personality traits, and financial knowledge. By analyzing psychological motivators and barriers alongside financial mechanisms, this research provides a comprehensive approach to enhancing retirement preparedness across diverse demographics.

Keywords: Retirement Planning, Cognitive Biases, Personality Traits, Financial Knowledge, Behavioral Finance.

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A Study to Assess the Social Security and Legal Aspect in Disability Rehabilitation

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Abstract

Disability rehabilitation is a multifaceted process that encompasses medical, psychological, social, and vocational interventions aimed at enabling individuals with disabilities to attain optimal functioning and inclusion in society. Within this context, social security and legal frameworks play a pivotal role in promoting equity, accessibility, and protection of rights. This study explores the critical interplay between social security systems and legal provisions in facilitating effective disability rehabilitation. It examines how government policies, welfare benefits, legal rights, and institutional supports contribute to the empowerment and integration of persons with disabilities. Special attention is given to the role of national and international legislations, such as the Rights of Persons with Disabilities Act, 2016 and the UN Convention on the Rights of Persons with Disabilities, in ensuring legal safeguards and access to rehabilitation services. Through a review of literature, policy analysis, and stakeholder perspectives, the research aims to identify gaps in implementation, challenges faced by disabled individuals, and recommend strategies for strengthening the social and legal support systems. The findings emphasize the necessity of a rights

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Impact Of Financial Health of Selected Indian Pharmaceutical Companies Under BSE (Bombay Stock Exchange) On Its Market Value in Covid-19 Pandemic and Post Pandemic

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Renu

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Abstract

This study is based on Indian pharmaceutical sector because India is the world's largest provider of generic medicines with 20% share of total global pharmaceutical exports and largest supplier of vaccines with more than 60% share of vaccines manufactured in world. India is known as 'Pharmacy of World' and also the world's 13th largest by value and third largest by volume. "Pharmaceutical industry is the discovery, development and manufacture of drugs and medications (pharmaceuticals) the discovery, by public and private organizations". (John W. Dailey, 2025) This sector played a vital role during and after the period of Covid-19. This study examines the impact of financial health of Indian pharmaceutical sector on its market value focusing on Covid-19 Pandemic and post pandemic for selected BSE listed medicinal companies. This research investigates two aspects-Financial health Analysis of selected pharmaceutical companies in Covid-19 pandemic and post pandemic where Altman Z Score Model is useful to check the financial health and other statistical tools and techniques are applied as per the requirements in attaining the objectives of this study by using SPSS(Statistical Package for Social Science) with source of website www.moneycontrol.com to pick the financial information of selected companies. The objectives of the study are: 1.) To analyze the financial health of selected pharmaceutical companies under BSE (Bombay Stock Exchange) in Covid-19 pandemic, 2.) To analyze the financial health of selected pharmaceutical companies under BSE (Bombay Stock Exchange) in post Covid-19 pandemic and 3.) To examine the impact of financial health of selected companies in pharma sector on market value of the firm in Covid-19 Pandemic and post pandemic. This research will acknowledge the government to invest in research and development of the selected sector.

Keywords: Financial Health, Covid-19 Pandemic and post pandemic and Market Value of Firm.

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Study On Ethnomedicinal Uses of Sthalavriksha at Thanjavur

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Abstract

Due to the Industrial Revolution, people have increasingly migrated from rural to urban areas, a process known as urbanization, leading to significant changes in socio-economic and cultural patterns. In this context, it is important to recognize the value of **Sthalavriksha** and its medicinal uses. Sthalavriksha refers to sacred plants that have been revered by our ancestors since prehistoric times in India, with this customary practice deeply rooted in religious beliefs and cultural traditions. This study focuses on the association between deities and their respective Sthalavriksha, as well as the ethnomedicinal applications of these sacred trees. Sthalavrikshas are not only valued for their medicinal properties but also play a vital role in protecting the ecosystem. Through a literature review, I studied 112 Sthalavrikshas and their medicinal applications, and as a case study, I examined the Sthalavriksha of the Gowri Amman Temple and its ethnomedicinal uses. Therefore, it is very important to conserve Sthalavrikshas for both their cultural significance and ecological benefits.

Keywords: Industrial, Temple, Sthalavrisha. Ethinomedicinal, Agowri Amman Temple, Socio, Economic, Culture, Ecology, Conservation, Thanjavur.

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Inclusive Governance and Ambedkar's Vision: Reviewing Cambodia's Political Development, Youth Empowerment, and Sustainable Democracy

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Abstract

This current study explores Cambodia's evolving political development and its efforts toward inclusive governance. It synthesizes recent progress across key sectors, including youth empowerment, gender equity, education reform, cultural revival, economic diversification, and environmental sustainability, while assessing how these transformations reflect broader shifts in governance priorities within a hybrid political system. Following the 2023 generational transition, Cambodia has embarked on a new political trajectory that emphasizes modernization, equity, and diplomatic engagement. The administration's pentagonal strategy highlights national goals such as human capital development, digital economy growth, climate resilience, and public service reform. This argues that while the structural dominance of the ruling party persists, there are tangible indicators of policy innovations, civic inclusion, and technocratic governance. Through the lens of Dr. B.R. Ambedkar's democratic philosophy, anchored in education, dignity, participation, and justice, the review offers normative framework to assess Cambodia's current political maturity. It explores how Ambedkarite values resonate within Cambodia's efforts to foster youth political participation, expand gender-sensitive institutions, democratize education, and pursue environmental stewardship rooted in local agency. The study also identifies key challenges to inclusive governance, including youth unemployment, digital rights restrictions. Methodologically, the review draws on policy documents, NGO reports, academic literature, and comparative frameworks to provide a multidisciplinary analysis, including positioning Cambodia as a model of adaptive governance in Southeast Asia, one where developmental political system, elite continuity, and bottom-up social mobilization interact in dynamic and sometimes contradictory ways. This contributes to the broader field of political science by emphasizing the importance of studying emerging democracies through interdisciplinary, postcolonial, and ethically grounded lenses. Cambodia's experience offers critical lessons for transitional states navigating the tension between centralized power and inclusive political renewal.

Keywords: Cambodia, inclusive governance, youth empowerment, Ambedkar, hybrid regime, gender equity, political development.

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Smart Technologies and Automation

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Abstract

It's more crucial than ever to differentiate between automation and various artificial intelligence (AI) solutions in the quickly changing digital ecosystem. Although the terms automations, Artificial Intelligence workflows, and Artificial Intelligence agents are frequently used synonymously, they refer to essentially distinct technologies and applications. With the help of real-world examples, the following article illuminates by delving further into their definitions, functions, and appropriate usage. Because, they provide so many advantages and opportunities, smart technologies are becoming more and more integrated into contemporary culture. However, they also bring up crucial issues regarding how they affect people, organizations, and society as a whole, as well as how everyone may seamlessly integrate and embrace technology. To answer the inquiries, this study examined and analyzed the literature. The report offers a summary of the possible advantages and difficulties of smart functions and technologies, such as machines, artificial intelligence, automatic learning, natural language processing, as well as the Internet of Things. The analysis also examines the major players in an ecosystem of smart technologies, such as corporations, governments, and worldwide communities, as well as their distinct contributions to the creation and application of smart technologies. The assessment also emphasizes how crucial it is to provide a seamless transition to smart technologies, such as the requirement for sensible laws, rules, and moral considerations. The necessity of striking a balance between the advantages and potential of smart technologies and the hazards and difficulties they pose is the main conclusion to be drawn from this review. Governments, corporations, society, and every person must fulfill their responsibilities to guarantee that smart innovations are created, applied, and utilized in approaches that are environmentally friendly, moral, and responsible.

Keywords: Smart Technology, Automation, Sensors, Farming, Smart Homes, Smarter Wearable.

