

## About the Book:

The current advances in the Business Management & Economics research with the whole concept of this advanced technology is to process from past, analyse the present and implement for the future the latest innovative evolving theories and technologies to surpass the hurdles and make modish frontiers.

Management of Business and Management of the Economy are two major pillars of world growth and wealth increase. The papers in this book covers various areas of the economy as well as varying aspects of business management. Almost articles are prepared as per the objectives : to observe scenario towards the advancement of common citizens life by improving the theory and practice of various disciplines of Business, Management and Economy.

The edited book is a collection of peer-reviewed scientific papers submitted by active researchers in International Scientific Conference on Business Management and Social Sciences - 2022. This book can be important to understand the various concepts of Business, Management, Social Sciences and Economical Advancement to the researchers and academia.

Rs.1000 /- or \$ 40 USD



Research Culture Society  
[www.researchculturesociety.org](http://www.researchculturesociety.org)



International Scientific Conference on Business Management and Social Sciences

# International Scientific Conference on Business Management and Social Sciences

Date: 20 – 21 August, 2022

*Conference Proceedings*



**Edited by**

**Dr. Chirag M. Patel**

**Dr. Markus Luner**

**Prof. M. Narayani**

**Dr. Parin Somani**

*Jointly organized by :*

Scientific Research Association

Chreso University (CU), Zambia, Southern Africa

Research Culture Society

&

Institut für Dienstleistung, Germany

**Research Culture Society**

[www.researchculturesociety.org](http://www.researchculturesociety.org)

# International Scientific Conference on Business Management and Social Sciences

**Date: 20 - 21 August, 2022**

***Singapore***

***Conference Special Issue - 38***

*Edited By:*

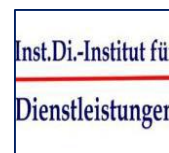
**Dr. C. M. Patel**

*Associate Editors:*

**Dr. Markus Luner**

**Prof. M. Narayani**

**Dr. Parin Somani**



*Organized by :*

**Scientific Research Association**

**Chreso University (CU), Zambia, Southern Africa**

**Research Culture Society**

**&**

***Supported by:* Institut für Dienstleistung, Germany.**

*Published by :*

**Research Culture Society**

**[www.researchculturesociety.org](http://www.researchculturesociety.org)**

## International Scientific Conference on Business Management and Social Sciences

*Edited By:*  
*Dr. C. M. Patel*  
*Dr. Markus Luner*  
*Prof. M. Narayani*  
*Dr. Parin Somani*

**Copyright:** © Scientific Research Association Unicaf University, Zambia Institute of Educational Technology, Eurasian University. The research work, information compiled as a theory with other contents are subject to copyright taken by author(s) / editor(s) / contributors of this book. The author(s) / editor(s)/ contributors has/ have transferred rights to publish book(s) to 'Research Culture Society'.

### **Imprint:**

Any product name, brand name or other such mark name in this book are subjected to trademark or brand, or patent protection or registered trademark of their respective holder. The use of product name, brand name, trademark name, common name and product details and distractions etc., even without a particular marking in this work is no way to be constructed to mean that such names may be regarded as unrestricted in respect of trademark and brand protection legislation and could thus be used by anyone.

### **Disclaimer:**

The author/authors/contributors are solely responsible for the content, images, theory, datasets of the papers/articles/abstracts compiled in this book. The opinions expressed in our published works are those of the author(s)/contributors and does not reflect of our publication house, publishers and editors, the publisher do not take responsibility for any copyright claim and/or damage of property and/or any third parties claim in any matter. The publication house and/or publisher is not responsible for any kind of typo-error, errors, omissions, or claims for damages, including exemplary damages, arising out of use, inability to use, or with regard to the accuracy or sufficiency of the information in the published work.

**Published and Printed at :** ( First Edition – August, 2022 )

**Research Culture Society / Research Culture Society and Publication**

(Reg. International ISBN Books and ISSN Journals Publisher)

C – 1, Radha Raman Soc, At & Po - Padra, Vadodara,

Dis - Vadodara, Gujarat, India - 391440

Email: RCSPBOOKS@gmail.com / editor@ijrcs.org

www.researchculturesociety.org / www.ijrcs.org

**MRP: Rs. 1000 /-**

**ISBN : 978-81-956653-6-5**

(ISBN is verifiable at RRRNA Website)





## **About the organizing Institutions:**

**Chreso University (CU)**, a faith based University founded by Dr. Helmut Reutter and Mrs. Esther Reutter, under the umbrella vision for Chreso Ministries, was officially established in the year 2010 under the Universities Act No. 26 of 1992. And in 2016, the University was duly registered with the Zambia Higher Education Authority under the Higher Education Act No. 4 of 2013. Chreso University operates three (03) University campuses namely: City campus (RC No. HEA 022); Makeni campus (RC No. HEA 084) and Ndola campus (RC No. 077) at Zambia, Southern Africa.

**‘Research Culture Society’** is a Government Registered Scientific Research organization. Society is working for research community at National and International level to impart quality and non-profitable services. Society has successfully organized 100+ conferences, seminars, symposiums and other educational programmes at national and international level in association with different educational institutions.

**‘Scientific Research Association’** (Scientific Research Organization) is an esteemed research organization working on to promote scientific research studies, activities at international level, also coordinate with other research organizations for the educational research events.

**Supported by: Institut für Dienstleistung, Germany.**

## **About the Conference and Publication:**

The current advances in the Business Management & Economics research with the whole concept of this advanced technology is to process from past, analyse the present and implement for the future the latest innovative evolving theories and technologies to surpass the hurdles and make modish frontiers.

Management of Business and Management of the Economy are two major pillars of world growth and wealth increase. The papers in this book covers various areas of the economy as well as varying aspects of business management. Almost articles are prepared as per the objectives : to observe scenario towards the advancement of common citizens life by improving the theory and practice of various disciplines of Business, Management and Economy.

The edited book is a collection of peer-reviewed scientific papers submitted by active researchers in International Scientific Conference on Business Management and Social Sciences - 2022. This book can be important to understand the various concepts of Business, Management, Social Sciences and Economical Advancement to the researchers and academia

**Objective of the International Conference** is to bring together innovative academics, researchers and industrial experts in the field of Science and Engineering in Academic Research to a common platform. The primary goal of the conference is to promote research and developmental activities in Scientific and Technology Studies and Research. Another goal is to promote scientific research and information interchange between researchers, academicians, students and practitioners working in conference country and abroad. The conference will be held in regular interval to make it an ideal stage for people to share views as per themes and scope of conference.



# CHRESO UNIVERSITY

Registered with Higher Education Authority - HEA-0022

All correspondence should be addressed to the Vice Chancellor

GO Centre City Campus  
17715 Nangwenya Road  
P.O.Box 37178  
Lusaka 10101 / Zambia

vicechancellor@chresouniversity.edu.zm  
www.chresouniversity.edu.zm  
Tel. +260 211 355 590



## Dear Colleagues, Ladies and Gentlemen!!!

I am glad to be one of the members of the Organization Committee of two days Conference entitled, "International Scientific Conference on Business Management and Social Sciences" jointly organized by 'Scientific Research Association', 'Research Culture Society' and 'Chreso University, Zambia' dated on 20 - 21 August, 2022 in Singapore.

The world we live in today requires constant adjustments to the many challenges that our communities as well as our planet faces in this critical times. It is only through diligent and continuous research that we will be able to find better ways to deal with all the questions that confront us in this urgent manner.

Academic communities have no choice but put their heads together in collaboration making all the required efforts in order to find intelligent alternatives to the way we are doing business today. I'm therefore greatly encouraged to see such a great community of researchers come together for this Conference.

This conference will facilitate the formulation of the novel research ideas for innovations in the field of business, management and social sciences. Currently the same collaborative conferences are really helpful to display African talents in research and innovation efforts and outputs. Special thanks to Research Cultural Society for arranging this type of jointly Scientific Research Conferences.

Best wishes for the ample success of this conference.

**Thank you!!!**

**Rev. Dr. Helmut Reutter**

**Chancellor, Chreso University, Zambia, Southern Africa.**



# CHRESO UNIVERSITY

Registered with Higher Education Authority - HEA-002

All correspondence should be addressed to the Vice Chancellor

GO Centre City Campus  
17715 Nangwenya Road  
P.O.Box 37178  
Lusaka 10101 / Zambia

vicechancellor@chresouniversity.edu.zm  
www.chresouniversity.edu.zm  
Tel. +260 211 355 590



## Dear Colleagues!!!

I am delighted and excited to be part of the Organization Committee of two days Conference entitled, “International Scientific Conference on Business Management and Social Sciences” jointly organized by ‘Scientific Research Association’, ‘Research Culture Society’, and ‘Chreso University, Zambia’ dated on 20 & 21 August, 2022 in Singapore.

This international forum will allow the participants and academicians to reveal their endeavors, extend professional networks and jointly ascertain the existing and upcoming research instructions/guidelines and innovations at international level. I believe that all the presentations in this research conference will bring interesting topics with fruitful discussions. It is really helpful to Chreso University to showcase our students/scholars research outputs and grow in research and innovation through this platform.

I honestly hope that this conference will consider and discuss all the facts, issues, challenges, advanced development and updatation in the specified topic globally and come up with solutions and recommendations that will contribute significantly to a healthier world.

My hearty wishes and regards for the great success of this conference.

**Thank you!!!**

**Professor. Christopher Simoonga**

Vice Chancellor, Chreso University, Zambia, Southern Africa.

**Dr.C. M. Patel**

**Director, RESEARCH CULTURE SOCIETY**

**Web: [www.researchculturesociety.org](http://www.researchculturesociety.org)**

**Email : [director@researchculturesociety.org](mailto:director@researchculturesociety.org)**



## **Message**

Dear Professional Colleagues.

I am very glad that 'Scientific Research Association', Chreso University, Zambia; Institut für Dienstleistung, Germany in collaboration with 'Research Culture Society' (Government Registered Scientific Research organization) are organizing - 'International Scientific Conference on Business Management and Social Sciences' at Singapore during 20 - 21 August, 2022.

The aim of the conference is to provide an interaction stage to researchers, practitioners from academia and industries. The main objective is to promote scientific and educational activities towards the advancement of common citizen's life by improving the theory and practice of various disciplines of science and engineering. Provide the delegates to share their new research ideas and the application experiences face to face.

I believe, this International Conference will help in redefining the strong connection between students and academicians from different institutions. An additional goal of this international conference is to combine interests and scientific research related to Social Science, Commerce, Business Management and Development to interact with members within and outside their own disciplines and to bring people closer for the benefit of the scientific community worldwide.

My best wishes to the committee members, speakers and participants of this scientific conference.

A handwritten signature in blue ink, appearing to read 'Dr. C. M. Patel', is positioned above the printed name.

Dr.C. M. Patel

Director, Research Culture Society.



## **Conference Committee Members:**

### **Organizers – Conference Chair Members :**

Rev. Dr. Helmut Reutter, Chancellor, Chreso University, Zambia, Southern Africa.  
Professor. Christopher Simoonga, Vice Chancellor, Chreso University, Zambia, Southern Africa.  
Dr. C. M. Patel, Director – Research Culture Society.

### **Keynote Speakers:**

Professor. Christopher Simoonga, Vice Chancellor, Chreso University, Zambia, Southern Africa.  
Dr. Prof. Markus Launer, President, Institute for Service Management ( Institut für Dienstleistung), Germany.  
Dr. Xihui Chen, Assistant Professor, Accounting and Finance, Edinburgh Business School, Heriot-Watt University, Edinburgh, United Kingdom  
Dr (hc) Rania Lampou STEM instructor and an ICT teacher trainer, Greek Ministry of Education, Greece.

### **Session Chair :**

Dr. Xihui Chen, Assistant Professor, Accounting and Finance, Edinburgh Business School, Heriot-Watt University, Edinburgh, United Kingdom  
Dr. C. M. Patel, Director – Research Culture Society.  
Dr. Paresh Shah, Principal and Professor, Rai University. Alumnus of Indian Institute of Management (IIM) Ahmedabad, India. International Awardee, Author of Oxford University Press.  
Dr. Kiran Sood, Professor, Chitkara Business School, Chitkara University, Punjab, India  
Prof. (Dr.)Mrs. Harvinder Soni, Professor , Taxila Business School, Jaipur, India  
Dr. Nathan Musonda, Pro Vice Chancellor – Dean of the School of Business, Management and Law, UNICAF University, Zambia  
Dr. Mary Simwango, Deputy Registrar, Chreso University, Zambia

### **The Managing Editor:**

Dr. C. M. Patel (Research Culture Society and Publication – IJIRMF)

### **Committee Members and Reviewers:**

Dr. Paresh Shah, Principal and Professor, Rai University. Alumnus of Indian Institute of Management (IIM) Ahmedabad, India. International Awardee, Author of Oxford University Press.  
Dr. David Lusale , Assistant Registrar, Chreso University, Zambia  
Dr. Xihui Chen, Assistant Professor, Accounting and Finance, Edinburgh Business School, Heriot-Watt University, Edinburgh, United Kingdom  
Dr. Kiran Sood, Professor, Chitkara Business School, Chitkara University, Punjab, India  
Prof. (Dr.)Mrs. Harvinder Soni, Professor , Taxila Business School, Jaipur, India  
Dr. Shaikh Aftab Anwar, Principal & Director, Poona College of Arts, Science and Commerce, Pune and Poona Institute of Management Science and Entrepreneurship. Maharashtra, India  
Dr. B Suresh Lal, Professor, Department of Economics, Kakatiya University, Warangal, India

### **Advisory Members :**

Prof. Dr hab. Joanna Paliszkievicz, Director of Management Institute, Warsaw University of Life Science - SGGW, Warszawa, Poland.  
Francesca Di Virgilio, Ph.D, Associate Professor of Organization Theory and Human Resource Management, Department of Economics - University of Molise, Campobasso (Italy)

# Research Culture Society and Publication


(Reg. International ISBN Books and ISSN Journals Publisher)

Email: [RCSPBOOKS@gmail.com](mailto:RCSPBOOKS@gmail.com) / [editor@ijrcs.org](mailto:editor@ijrcs.org)

[WWW.RESEARCHCULTURESOCIETY.ORG](http://WWW.RESEARCHCULTURESOCIETY.ORG) / [WWW.IJRCS.ORG](http://WWW.IJRCS.ORG)

Conference, Seminar, Symposium organization in association/collaboration with different Institutions.

Conference, Seminar, Symposium Publication with ISSN Journals and ISBN Books (Print / Online).






**RESEARCH CULTURE SOCIETY & PUBLICATION**  
**International Book and Journals Publisher**  
With ISBN and ISSN approval  
**We publish all subject books in all Categories**

Book Publication ( Print & Online ) with ISBN or ISSN  
Fiction, Non-Fiction, Collection of Poem - Stories, Critical Theories, Science Fiction,  
Biographies, Autobiography, Fantasy etc. (Visit our web for more details)  
Thesis / Dissertation converted in to Book, Conference / Seminar Edited Book

Author Guidelines & Support : Quality Publication : Nominal Publication fee

Send Book Manuscript soft copy to :- [RCSPBOOKS@gmail.com](mailto:RCSPBOOKS@gmail.com)  
OR  
Submit online on :- <https://ijrcs.org/book-publication/>

  +91 9033767725 [www.ijrcs.org](http://www.ijrcs.org)



## CALL FOR PAPERS

International  
ISSN Journals and  
ISBN Books Publisher

Research Culture Society Journals  
**IJIRMF, IJRCS, JSHE, IJEDI, Shikshan Sanshodhan**

**Research Study Fields**

Research Publication in all subjects / topics of the following study fields :  
Science, Engineering, Healthcare Sciences,  
Agriculture, Pharmacy, Medicine, Nursing  
Commerce, Management, Social Sciences,  
Law, Humanities, Education, Life Skills

Free e-Certificates  
Digital Object Identification  
Nominal Processing Fee

<http://jshe.researchculturesociety.org/>  
<http://shikshansanshodhan.researchculturesociety.org/>  
<http://ijedi.researchculturesociety.org/>

Submit papers to  
[editor@ijrcs.org](mailto:editor@ijrcs.org)  
Or  
[editor@ijirmf.com](mailto:editor@ijirmf.com)

[WWW.IJRCS.ORG](http://WWW.IJRCS.ORG)  
[WWW.IJIRMF.COM](http://WWW.IJIRMF.COM)

International  
Peer-Reviewed  
Refereed  
Indexed  
ISSN Approved  
High Impact Factor  
Journals with  
Quality Publication



## TABLE OF CONTENTS

<b>Sr.No</b>	<b>Contents</b>	<b>Page No.</b>
1	About the organizing Institutions	3
2	About the Conference and Publication Objective of the International Conference	4
3	Message from Chancellor, Chreso University, Zambia	5
4	Message from Vice Chancellor, Chreso University, Zambia	6
5	Message from Director, RCS - ISRO	7
6	Conference Committee Members	8
7	Table of Contents	10-12
<b>Paper No.</b>	<b>Title and Author</b>	<b>-</b>
1	Facilitating Economic Management in England, India and Singapore: A comparative Review -- Dr. Parin Somani	13
2	Ladder of Effective Teaching as Reflective Teaching -- Dr. Alok Sharma	14
3	Assessing challenges faced by the hospitality industry during the Covid19 pandemic: A case study of three hotels in Lusaka district, Zambia -- Ms. Edah Chavula, Mr. Jere Mwila	15
4	Determining the challenges faced by Micro, Small and Medium Enterprises (MSMEs) regarding Knowledge Sharing activities in Zambia: A case of Mandevu and Kalingalinga, Lusaka City -- Jackson Simenti Tembo, Dr. Chalwe Moses	16
5	An assessment of the impact of tourism education on the tourism industry in Lusaka, Zambia -- Zililo Dabwitso Tembo, Mr. Jere Mwila	17
6	Examining electoral and political violence in Munali constituency of Lusaka district in Zambia -- Mwansa Patrick	18
7	Challenges of Legal and Ethical Issues in Digital Era -- Meghna Biswas	19
8	Examining the Psychological impacts of death and coping among the Igbo Tribe in Mbaise of Imo State in Nigeria -- Rev Fr. Julius. M. A. Ohanele, Mr. Clifford Munyama	20
9	Stress Management: Organisational Roles Stress -- Mr. Bijay Chandra Boro, Dr. Kokila Saxena	21
10	An Analysis of Conflict Resolution at Workplace: A Case Study of Causes, Challenges, Prospects and Solutions within Government Selected Ministries in Zambia -- Vincent Mwenya, Dr. Chalwe Moses	22

11	Cost performance of PPP Road Projects in India -- Modish Kumar, Dr. Santosh Kumari	23
12	Dental Clinic Managing Platform with Blockchain Technology - - Mr. Sirasit Thangtongyok	24
13	Green HRM-Changing dynamics of organisations -- Dr. Seema Bhakuni	25
14	Sacred Groves, Biodiversity Conservation and SDGs: A special reference to Rajouri - Poonch districts of Jammu & Kashmir -- Mohd Ashaq	26
15	Financial Analysis of SBI and ICICI -- Dr. A. Jayarani, P. Lakshmishree	27
16	Entrepreneurial finance and venture capital -- Dr. Ga. Prabha	28
17	The mediating effect of career development on psychological empowerment and innovative output for women in STEM -- Dr. Jaya Mathew & Mr. Soni Ignatius	29
18	Green Accounting Practices in Global Development -- Ankit Dubey	30
19	The Empirical Study on ONDC penetration is not going to be not as smooth and quick as UPI: Challenges ahead -- Dr. Alok Chandra, Dr. Muppavaram Gowri Shankar, Dr. Kinjal Shah	31
20	The Impact of Angel Investors in Financing the Growth of Small and Medium Sized Enterprises (Entrepreneurs) – a Study with special reference to Indian Context -- Dr. A. Jayaram	32
21	The impact of covid-19 on India’s status with regards to digital payment and financial literacy -- Priyanka Yadav, Kavita, Anshul Jain, Dr. Khyati Kochhar	33
22	Influence of Social Media Marketing on Purchase Intention of Luxury Consumers -- Shraddha Virmani, Prerna Gautam	34
23	A study of global leadership in strategic management -- Sreekanta Kumar Satapathy	35
24	The Role of Colleges of Education in Fostering Entrepreneurship Education in Nigeria (Case Study of Federal College of Education (Technical), Omoku, Rivers State, Nigeria) -- Monday Nwachukwu NWAOGU	36
25	Promotion of Chinese and Indian Ethnic Culture in the Development of Urban Community-based Tourism: Ho Chi Minh City (Vietnam) Case Study -- Van Thi Thanh Tran, Hop Vinh Dao, Ly Thi Phuong Tran	37
26	Mirror, mirror on the wall. who is the priority of thy all for the manufacturing sector --	38
27	Regional Disparities in Socio-Economic Development in Haryana -- Devender, Jagdeep Kumar	39
28	Intercultural Integration via E-Learning (Lifelong Education via E-Learning) -- Joachim Delekat, Frank Nierath, Markus A. Launer	40
29	E - Learning for Refugees -- Frank Nierath, Markus A. Launer, Joachim Delekat	41



30	Efficacy of Pranayama Breathing Technique in COVID 19 patients: Prospective study with retrospective control group -- Dr. Anuja Santosh Kulkarni, Mrs Mrinalini Swapnil Bapat, Mr Ravishankar Verma, Ms Olivia Almeida	42
	***	

# Facilitating Economic Management in England, India and Singapore: A comparative Review

**Dr. Parin Somani**

Independent Academic Scholar

London, United Kingdom

**Email** - drparinsomani@gmail.com

**Abstract:** *Economies have been experienced turbulence due to the covid-19 pandemic. Societies have been subject to numerous disparities as attempts to manage economies have proven difficult by governing bodies. Action taken to protect global societies during the pandemic resulted in the closure of non-essential businesses and ceasing international trade. Although a transition to remote operations using technological advancements allowed the generation of income for many businesses, numerous organisations and small businesses faced hardship and closures. This study aims to compare the economic management strategies used in England, India and Singapore with a focus on trade. There is an endeavour to facilitate economic management within the new normal world. Results have identified that there will be a decrease in the economies of England, India and Singapore by 2024 due to: inflation, increase in commodity process, and increased risk of debt. Instability within all three countries due to a rise in covid-19 cases has impinged upon trade and economic recovery. Domestic pressures within each country are heightened and additional expenses incurred to enlist foreign cooperation and aid. Particularly as Britain has undergone Brexit and India tries to support citizens belonging to lower-socioeconomic backgrounds facing poverty. Polarised education and connectivity in all three countries has been recognised. There is a need to create increased employment opportunities consisting of high productivity and good quality to facilitate economic growth. International collaboration between governmental and non-governmental organisations is required for appropriate funding to re-skill and upskill citizens exposing them towards equal opportunities for a sustainable future.*

**Key Words:** *Economy, England, India, Singapore, Trade.*

## Ladder of Effective Teaching as Reflective Teaching

**Dr. Alok Sharma**

Department of Mathematics,  
Bharatiya Vidya Bhavan Vidyashram,  
Jaipur 302001 (Rajasthan ), India  
**Email -** aloksharma9171@gmail.com

**Abstract:** *Education is a light that shows the mankind the right direction to surge. The purpose of education is not just making a student literate but adds rationale thinking, knowledgeable ability and self sufficiency. When there is a willingness to change, there is hope for progress in any field. Creativity can be developed and innovation benefits both students and teachers. Reflective practice has become a focus of interest and a powerful movement. The complexity of teaching requires teachers to develop their practices for their own professional development in order to improve and to increase learner performance. Reflective practice is the ability to reflect on an action so as to engage in a process of continuous learning. Experience alone can not necessarily be a key rationale for reflective practices but it is deliberate reflection on experience is essential for learning. Reflective teaching means looking at what and why is being done in the classroom, and thinking about if it works - a process of self-observation and self-evaluation. Reflection is a core component of effective teaching. A reflection in teaching requires practical assessment as well as diagnostic assessment. i.e. ability to reflect on what, why and how to do things, and to adapt and develop their excellence in teaching. Reflective teaching is a more systematic process of collecting, recording and analyzing a teacher's thoughts and observations, as well as those of their students, and then going on to making changes. It is a cyclical process. Reflective practice is a process that facilitates teaching, learning and understanding, and it plays a central role in teachers' professional development. This paper attempts to deal with the efficacy of ladder of effective teaching. TGT, Bharatiya Vidya Bhavan , Vidyashram, Jaipur*

**Key Words:** *Ladder of effective Teaching, Reflective Teaching, Mathematical Skills, Professional Development of Teacher*

## **Assessing challenges faced by the hospitality industry during the Covid19 pandemic: A case study of three hotels in Lusaka district, Zambia**

<sup>1</sup>Ms. Edah Chavula, <sup>2</sup>Mr. Jere Mwila

<sup>1</sup>Student, <sup>2</sup>Research Supervisor,

<sup>1,2</sup>MBA in Human Resource Management,

<sup>1,2</sup>CHRESO University, Zambia, Africa

**Email** - <sup>1</sup>edahchavula@gmail.com, <sup>2</sup>jeremwila02@gmail.com

**Abstract:** *The COVID-19 global pandemic started in Wuhan City from China in 2019 and spread into over 80% countries in the world within four months and was declared as global health pandemic on 11<sup>th</sup> march 2020 by the World Health Organization (WHO). The pandemic is not only a global health challenge but it also brought entire socio-economic structures into a standstill. It has challenged the globalization and global operations of free enterprises. However, for a speedy recovery and regain of the economy, employment and business functions, a sustainable and fresh beginning is necessary. It is worthy to note that hospitality industry and tourism sector is one of the major world economic sector that was strongly hit by the pandemic due to measures that were put in place. Thus, therefore, this research assessed the impact of the pandemic on the hospitality industry in Lusaka district. The main objective of this research was to assess the challenges faced by the hospitality industry during the Covid-19 pandemic with respect to three Hotels in Lusaka. 124 hotel workers were randomly sampled, data required was drawn from primary and secondary sources and in addition data was collected using a questionnaire as a collection tool. Results of this research reviewed that, the hotel industry experienced income/economic decline of about 50% which led to loss of employment, reduction in worker's salaries and eventually negatively affecting the workers psychologically and socially. Thus COVID-19 pandemic has dramatically changed the hospitality industry in Lusaka district, and understanding its consequences is essential for its survival. There is a need for hospitality industry to diversify its business and also the government to come on bold to help build up the hospitality industry again.*

**Key Words:** *Hospitality industry, Sustainable, COVID 19, economic decline, consequences*



## **Determining the challenges faced by Micro, Small and Medium Enterprises (MSMEs) regarding Knowledge Sharing activities in Zambia: A case of Mandevu and Kalingalinga, Lusaka City**

<sup>1</sup>Jackson Simenti Tembo, <sup>2</sup>Dr. Chalwe Moses

<sup>1</sup>Post graduate student, <sup>2</sup>Associate Professor,

<sup>1</sup>MBA in Human Resource Management, CHRESO University, Zambia, Africa

<sup>2</sup>Chalimbana University, Zambia, Africa

**Email** - <sup>1</sup>jacksontembo94@gmail.com, <sup>2</sup>mcmuleba2@gmail.com

**Abstract:** *The micro, small and medium enterprise (MSME) sector is often considered as a critical component in enhancing economic growth, poverty reduction and job creation. In Zambia, MSMEs contribute approximately 70% to the country's gross domestic product (Mulenga,2019). Furthermore, MSME plays a key role in promoting inclusive growth in the contemporary economy of Mandevu and Kalingalinga. The main objective of this research was to determine the challenges faced by Micro Small Medium Enterprises with regards to Knowledge Sharing Activities in Mandevu and Kalingalinga Lusaka city. 198 MSMEs were randomly sampled, required data was drawn from primary and secondary sources and in addition the required data was collected using a questionnaire as a data collection tool. Furthermore, data collected was analyzed quantitatively using SPSS. The study revealed the challenges that affect MSMEs with regards to knowledge sharing activities being: finance 46.2%, training 19.2%, human resource 17.7% and some respondents indicated trust, technology and incentives as challenges that affected their businesses with regards to knowledge sharing activities. The growth of the MSME Sector is affected by finance, human resource, trust, technology and incentives are factors affect knowledge flow in. To improve knowledge sharing activities, micro small medium enterprise owners should take keen interest in human resource management practices in Zambia. Furthermore, engagement through team work and training workshops as part of human resource management practices have a significant impact on knowledge sharing activities.*

**Key Words:** *Knowledge sharing activities, Micro Small Medium Enterprises, Innovation and Trust.*

## **An assessment of the impact of tourism education on the tourism industry in Lusaka, Zambia**

<sup>1</sup>Zililo Dabwitso Tembo, <sup>2</sup>Mr. Jere Mwila

<sup>1</sup>Post-Graduate Student, <sup>2</sup>Research Supervisor,

<sup>1,2</sup>MBA in Human Resource Management,

<sup>1,2</sup>CHRESO University, Zambia, Africa

**Email** - <sup>1</sup>zdtkosta@gmail.com, <sup>2</sup>jeremwila02@gmail.com

**Abstract:** *Tourism is a significant economic factor in Zambia, its ranked as second after copper. Tourism education is a key driver to competitive, comparative advantage and improved quality of service delivery and human resources development. Lusaka being the capital city of Zambia, houses about 46% of Tevet institutions, however, the Zambia Tourism Master Plan, (2020) only recognizes two tourism higher education institutions (1 private and 1 public). Tourism Education has low supply in Lusaka, and affects the quality of service and inadequately qualified manpower to meet industry need between private sector and tourism educators. The main objective of the research is to assess the impact of tourism education on the tourism industry in Zambia, focusing on Lusaka Province. 108 respondents were purposively selected (5 Tevet and 2 Universities and various hospitality and tourism establishments), required data was drawn from primary and secondary sources and in addition data was collected using a questionnaire as a data collection tool. The research exposed a gap between what academics offer and the need of adequately qualified manpower in the tourism sector in Lusaka. These challenges affect the quality of manpower in tourism higher education and tourism industry in Zambia. The government has taken steps to address the skills gap by introduction of Skills development level (2017), and Tevet Fund (2016). Despite these efforts taken, the current tourism higher education does not meet the industry manpower needs on quality human resources, infrastructure development and equitable employment, skills levels are still low. There is need for strengthened stakeholder relationship between the tourism academics and private sector participation to reduce skills gap and meet the human resources development in the sector.*

**Key Words:** *Human Resources Development, Tourism Industry, Tourism Education, Skills, Tevet.*

# EXAMINING ELECTORAL AND POLITICAL VIOLENCE IN MUNALI CONSTITUENCY OF LUSAKA DISTRICT IN ZAMBIA

MWANSA PATRICK

<sup>1</sup>Lecturer of Social Sciences, Chreso University, Zambia, Africa.

<sup>2</sup>Student, Master of Business Administration,

Dr D.Y. Patil Vidyapeeth Centre for Online learning, India.

**Email** - mwansakatongo1990@gmail.com

**Abstract:** *The aim of this study was to examine electoral and political violence in Munal Constituency of Lusaka District in Zambia. The objectives of the study were to examine the factors that causes electoral and political violence in democratic settings like Zambia, to describe the effects of electoral violence on political participation and to recommend alternative solutions to minimize or end political violence. The study was informed by deepening intensity with which violence germinates and multiplies before, during and after presidential and parliamentary electioneering campaigns in the constituency.*

*This study followed a qualitative approach. It employed a descriptive research design with elements of interpretative approach. A sample of 210 respondents made up of 105 residents of Kaunda Square and 105 of Mtendere townships were selected for the study. The sample also consisted of 97 females and 113 males. Purposive sampling and convenient random sampling procedures were used to identify the sample. Data was collected using hand-delivered questionnaire and interview guide. The main statistical tools used in the data analysis were frequency distribution and percentages. The study established that high levels of unemployment among youths, desire to retain or capture political power, rigging of elections and manipulation of the political process, hate speech by political leaders, high levels of poverty, collision of opposing members during political processions, corruption and poor governance, were the major factors contributing to electoral and political violence in Munal constituency. The study also found that fear of political violence in an election campaign, fear of violence in a neighborhood and fear of violence at a political rally or campaign event demotivated citizens from participating in the electoral process from attending a political event to voting. The study recommends that the constituency through the constituency assembly office should identify the unemployed in the constituency and assist those with employable skills to find employment while those with no employable skills should be trained to get some employable skills. The study also recommends that inciting comments by politicians must be discouraged at all times and that the various political parties should form local Inter Political Advisory Committee to formulate timetables for their political activities.*

**Key Words:** *Politics, Violence, Political party, Election, Radicalization, Citizen, Constituency.*

## Challenges of Legal and Ethical Issues in Digital Era

**Meghna Biswas**

Research Scholar,

Department of Law, Christ (Deemed to be University) Delhi NCR, India.

**Email** - meghna.biswas@res.christuniversity.in,

**Abstract:** *In the scenario of emerging technologies, it becomes thoroughly strenuous to cope with ethics and legality at the same time. The connotation of the term 'Digital era' may be construed in a manner where technological advancements take place in the society with a motive to healthily contribute to the economy of the nation. The identity and character of digital world frequently changes with the changing time. However, with every single blessing, there had been evidences that part of disadvantages would also accompany. The same is with the world of automations and machinery. There are a series of issues that may take place in terms of ethics when it comes to digital era. Misusing personal information, providing misleading and fake information, erroneous use of artificial intelligence, insufficiency in accepting culpability in the matters of any fault etc. are all the examples of the ethical challenges that is time and again faced by the users of the digital technology. Apart from this, there are certain legal issues that might arise in the digital world. The study aims to focus upon discussing the various copyright issues, privacy issues, issues of cyber security and many more. To sum up, the research paper concludes with an objective to ensure a moral relationship between the technology and its users. And as far as the legal challenges are concerned, more stringent and rigorous legislative frameworks shall be made at both national and international level so as to cope up with the said matter in question.*

**Key Words:** *Technology, Artificial intelligence, Globalization, Cyber security, Ethics.*



## Examining the Psychological impacts of death and coping among the Igbo Tribe in Mbaise of Imo State in Nigeria

<sup>1</sup>Rev Fr. Julius. M. A. Ohanele, <sup>2</sup>Mr. Clifford Munyama

<sup>1</sup>Post graduate student, <sup>2</sup>Lecturer

<sup>1</sup>MSc Psychology and Counselling, CHRESO University, Zambia, Africa

<sup>2</sup>CHRESO University, Zambia, Africa

**Email** - <sup>1</sup>juliusohanele@gmail.com, <sup>2</sup>cliffordmunyama@gmail.com

**Abstract:** *Death is a concept that is as ancient as humankind. Medical practitioners agree that death comes as result of many causes, namely: accidents, diseases, just to mention a few. According to the World Health Organization (2018) out of the 56.9 million deaths worldwide in 2016, the majority of deaths came from diseases (such as Ischemic heart disease and cancer), infections, and injuries among others. The main aim of this study was to examine the psychological impacts of death and coping among the Igbo tribe in Mbaise of Imo State in Nigeria. The scope of the study was Ezinihitte Local Government area in Mbaise. 399 respondents were randomly and purposively sampled, from primary and secondary sources and in addition the required data was collected using a standardized questionnaire as a tool for data collection. Furthermore, the data was analyzed using the SPSS and Microsoft excel. This study found that the majority of the Igbo people in Ezinihitte Local Government Area in Mbaise were female Christians, between the ages of 35-44 years, had attained tertiary education and were self-employed with an approximate income between N 10,000 to N 17,999. The study also found that Igbos had experienced bereavement in their family or death of relative(s) and usually grieved for more than 6 months but less than a year. Igbos believe men and women grieve differently and are traumatized, depressed, socially withdrawn, and helplessness after a bereavement and believe one cannot control their grief. However, the magnitude is often dependent on whether death was expected or unexpected. Igbos believe it is possible to feel the presence of the bereaved and important to conduct a funeral proceeding. Igbos believe the best methods to assist people cope with bereavement is through providing more economic, psycho-social and spiritual support.*

**Key Words:** *Igbo, Burial rite, Psychotherapy, Death, Reincarnation and Coping.*

## Stress Management: Organisational Roles Stress

<sup>1</sup>Mr. Bijay Chandra Boro    <sup>2</sup>Dr. Kokila Saxena

<sup>1</sup>Research Scholar,    <sup>2</sup>Assistant Professor,  
, <sup>1</sup>Singhania University, Pacheri Bari, Jhunjhunu, Rajasthan

<sup>2</sup>JSS Academy of Technical Education, Noida

**Email** - <sup>1</sup>bijaychboro123@gmail.com,    <sup>2</sup>kokilasaxena.dms@jssaten.ac.in

**Abstract:** *One of the primary causes of stress is when an individual is unable to successfully meet the requirements of their job. Although some levels of stress can be beneficial, chronic or severe stress can increase the risk of developing a wide range of mental and physical ailments. The primary factor contributing to stress in the workplace is the rapid pace of change in all sectors of society, including urbanization, modernization, and industrialization, amongst other factors. Stress management is an essential practice for every company, as studies have shown that it may contribute up to ten percent of a nation's gross domestic product (GDP). One's stress level can be decreased or minimized, which in turn helps reduce the risk of stress-related health problems, when one is encouraged to understand how stress develops, its origins, the repercussions of stress, and prevention measures to check it at an early stage before a burnout takes place. This helps reduce the risk of stress-related health problems. The issue of stress brought on by one's place of employment in this nation has not gotten the level of attention it merits since employees here lack both a grasp of the problem and a concern for it. Although a number of regulations have been passed by the government in an effort to prohibit the exploitation of its employees, workers continue to be viewed as only one aspect in production and operations despite these rules. This study's objectives are to research organizational stress from a qualitative point of view, identify the origins of organizational stress, and assess the impacts of organizational stress. It will investigate the rationale behind the treatment of employees at organizations with the aim of reducing the stress that employees experience as a result of work overload, role ambiguity, role stagnation, personal inadequacy, role isolation, and other sources of stress. The goal of this investigation is to reduce the stress that employees experience as a result of these factors. The study adds to the existing body of research, suggests a framework for the investigation of organizational stress in the workplace, and offers a number of recommendations for corrective activities that should be implemented in order to cope with stress.*

**Key Words:** *Organizational Stress, Causes, Consequences, Coping, modernization.*

# **An Analysis of Conflict Resolution at Workplace: A Case Study of Causes, Challenges, Prospects and Solutions within Government Selected Ministries in Zambia**

<sup>1</sup>Vincent Mwenya, <sup>2</sup>Dr. Chalwe Moses

<sup>1</sup>Student, <sup>2</sup>Associate Professor,

<sup>1</sup>Texila American University in Zambia.

<sup>2</sup>Chalimbana University, Zambia, Africa

**Email** - <sup>1</sup>vincentmwenya2@gmail.com, <sup>2</sup>mcmuleba2@gmail.com

***Abstract:** Conflict in the workplace is a universal phenomenon. It is documented that the main causes of conflict at the workplace are: personality differences, sharing of resources in the organization, unclear lines of responsibility and communication barriers among other factors. However, previous studies on the topic of conflict in the workplace have shown that conflict is more common in the public sector than in the private sector. The purpose of this study therefore, was to analyse conflict resolution at workplace by looking at causes, challenges, prospects and solutions within government selected ministries in Zambia. This study is important because it is likely to make the government ministries formulate practical and realistic policies that will ensure that conflict at the workplace is well managed and organization performance is always at its optimum.*

*The objectives of this study were to explain the causes of conflict among government selected ministries, identify challenges that emerge in the process of conflict resolution, study the prospects of engaging effectively and explore ways and methods and possible solutions to the challenges affecting conflict resolution in government ministries. Descriptive research was employed with a questionnaire as the main tool of data collection. The research was essentially qualitative and the researcher administered questionnaires and conducted interviews. Data collected was coded for confidentiality and analyzed. Among the findings of this study were; that conflicts could arise when employees interact in organisations and compete for scarce resources. Employees in various organisations are organized into manageable groups in order to achieve common goal, therefore, the probability of conflicts to arise is very high. Furthermore selfishness and irresponsibility are the major personality traits that cause conflict in the government ministries and unclear lines of responsibility were a major cause of conflict among government workers.*

## Cost performance of PPP Road Projects in India

<sup>1</sup>Modish Kumar, <sup>2</sup>Dr. Santosh Kumari

<sup>1</sup>Research Scholar, <sup>2</sup>Assistant Professor,

<sup>1,2</sup>Himachal Pradesh University Business School, Summerhill, Shimla, India

**Email** - <sup>1</sup>modish.005@gmail.com, <sup>2</sup>santoshverma933@gmail.com

**Abstract:** *The effective implementation of projects is essential in order to achieve the project objectives of any infrastructural projects. The success of any project depends upon three important parameter Time, Quality and Cost. The project delivered within the pre-determined standards and value of these three parameters can be called as successful project. This paper is an attempt to study the cost parameter of PPP infrastructural road projects in India. The paper investigates that how frequent Project cost overrun happen in road projects in India and also identifies best performing PPP modal for roads. A sample of 450 PPP Road infrastructure projects were analyses in this study using ANOVA one-way analysis. The findings of the study show that most of the projects, almost 9 out of 10 road projects have cost overruns. Despite their limitations BOT and BOOT are still the best performing models in PPP projects. The study also shows that projects with larger size have lesser cost efficiency.*

**Key Words:** *Cost, performance, PPP, Public-private partnership, Road, Projects, Highways, Road Infrastructure, PPP models, BOT, BOOT, DBFOT, Management Contract.*



# Dental Clinic Managing Platform with Blockchain Technology

**Mr. Sirasit Thangtongyok**

Associate Professor Doctor Suwannee Adsawakulchai, Faculty of Engineering University of the Thai Chamber of Commerce, Thailand.

Sirasit Thangtongyok, Doctor of Dental Surgery, Faculty of Business Management University of the Thai Chamber of Commerce, Thailand.

**Email** - <sup>1</sup>suwannee\_ads@utcc.ac.th, <sup>2</sup>sirasm27522@gmail.com

**Abstract** *The main objective of this independent study aims to develop platform for dental clinic management with blockchain technology and generates utility tokens for point collection along with rewards redemption. This problem based study consists of problem definition, users' requirements, system analysis and designs, platform development using WordPress with WordProof and Smart Contracts as well as software testing and evaluation. After interviewing 20 orthodontic patients with monthly appointment for orthodontic treatment at Smile Circle Dental Clinic, requests are made such as rewards redemption and cash back campaign as incentives for showing up on schedule. The results from platform development for dental clinic management with blockchain technology under universal resource locator [www.smilecircle.in.th](http://www.smilecircle.in.th) are as follow 1. Terms, Conditions and Privacy Policies acceptance system with the use of Timestamp and blockchain technology 2. Online Appointment system with Email Address Reminder 3. Rewards system using Ethereum online wallet Metamask under Binance Smart Chains. The GT Metrix software performance test results 99% Performance and 100% Structure that receive Grade A. Users' satisfaction assessment scale read very good with an average score of 4.77 points out of 5. All in all, platform development for dental clinic management with blockchain technology encourages patients to keep up with appointments in terms of convenience, simplicity, and intriguing incentives. Supplementary, as of dental clinic, opportunity cost for no show incidence are saved and most crucially, dental treatments efficacy is elevated.*

**Key Words:** Dental Clinic, Blockchain, Token Digital, Binance Smart Chain

## Green HRM-Changing dynamics of organisations

**Dr. Seema Bhakuni**

Associate Professor of Management,  
Doon Group of Institutions, Rishikesh, Uttarakhand, India.

**Email** - seemagrawal1978@gmail.com

**Abstract:** *Green Human Resources Management (GHRM) are the practices, policies, systems within the organisation which motivates the employees to work and take initiatives towards the introduction of environment friendly procedures at the workplace. These practices when adopted by organisations shows their socially responsible behaviour and help in environment sustainability practices. Green HRM is based on the concept of sustainable development where the organisations sustain without compromising on the future generations. Many companies have started working towards GHRM as a significant social responsibility. For that they have green audit, green rewards, green recruitment, green appraisal, green performance management, green training and development and all other environmental practices possible. So, in the wake of the prevailing need of the introduction of Green HRM, it is important for the organisations and entrepreneurs to come up with the ideas of more and more environment friendly, sustainable development practices.*

**Key Words:** *Green Human Resource Management, Sustainable development, environment, green audit, recruitment.*

## **Sacred Groves, Biodiversity Conservation and SDGs: A special reference to Rajouri - Poonch districts of Jammu & Kashmir**

**Mohd Ashaq**

Department of Botany,

Govt. PG College Rajouri, J & K, India – 185133

**Email - ashaqraza@gmail.com**

**Abstract:** Sacred groves are the patches of virgin forests that are left untouched by the local inhabitants and are protected by the local community due to their cultural and religious beliefs. Sacred groves are artifact vegetation of once dominant flora. They are repositories of rich biodiversity and the last citadel where the rich culture and the customs of the indigenous people are still preserved. Sacred groves represent an age old tradition of environmental conservation based on indigenous knowledge, culture and religious beliefs. They have originated in world since time immemorial. Sacred groves play pivotal role in conservation of biodiversity and preserving ancient flora and fauna. The Sustainable Development Goal (SDG) 15 of the Agenda 2030 has been devoted to “protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss”. Besides SDG 14 and 15 that respectively address life below water and life on land, biodiversity and healthy ecosystems provide the essential resources and services that make biodiversity relevant to the achievement of SDG 1 on ending poverty and SDG 8 on decent work and economic growth. Fair and equitable benefit-sharing derived from Biodiversity has the potential to improve socioeconomic and political inequality among countries and social groups (SDG 10). Biodiversity is key for food security and nutrition, and contributes to the achievement of SDG 2 on zero hunger as all food systems depend on biodiversity and the ecosystem services. As more and more deaths globally are attributed to environmental factors, the links between biodiversity and health (SDG 3) are increasingly recognized. Ecosystems strengthen the delivery of water supplies, water quality, and protect against water-related disasters (SDG 6), are source of energy (SDG 7), provide reliable and cost-effective natural infrastructure (SDG 9), supply basic services to cities, and nature-based solutions to challenges related to urban well-being (SDG 11) and to climate change (SDG 13). All these are however undermined by current unsustainable production and consumption patterns (SDG 12), illegal wildlife trade, fishing, timber trade and conflicts (SDG 16) as well as lack of proper networking between different stakeholders (SDG17). Located in the Pirpanjal region of Jammu and Kashmir State (India), Rajouri-Poonch is land of sacred groves. Hundreds of sacred groves are found in every Tehsil (19) of these twin districts including some famous ones like, Shahdara Sharief in Rajouri, and Ziarat Sain Meeran Sahab and Nangali Sahab in Poonch. These sacred groves harbor numerous flora and fauna which are considered sacred and protected by local communities across ages. In the present study an attempt has been made to investigate rather acknowledge sacred grooves, their role in conservation of Biodiversity as well as potential to boost pilgrimage tourism especially in Rajouri-Poonch and addressing the SDGs.

**Key Words:** Sacred grooves, Biodiversity Conservation, SDGs, Sustainable development, Rajouri, Poonch, ecosystem, Pirpanjal, indigenous people, tourism.

## Financial Analysis of SBI and ICICI

<sup>1</sup>Dr.A.Jayarani, <sup>2</sup>P.Lakshmeshree

<sup>1</sup> Assistant Professor, <sup>2</sup> Ph.D Research Scholar (FT),

<sup>1,2</sup>PG and Research Department of Commerce,

Govt. Arts College for Women, Salem-636008.

**Email** - <sup>1</sup>jayarani.slm@gmail.com, <sup>2</sup>plakshmisri@gmail.com

**Abstract:** A key factor in a nation's economic growth is the banking sector. It provides the vital resources the money that sustain and promote the expansion of all the sectors. Development of the banking sector is restrained by the surge in the number of banks' branches, deposits, credit, etc. In scrutinizing the banking segment and it specifies the track in which the nation's budget is moving. The banking sector has seen a remarkable transition over the past ten years that has improved its overall strength, cleanliness, transparency, efficiency, speed, discipline, and level of competition. SBI is the largest public sector bank and ICICI is the largest private sector of the bank. The objective of the study is to compare the Profitability and Liquidity ratio between SBI and ICICI. This study will overlay to the academic as well as general public about the overall efficiency at which the largest commercial banks are serving. Descriptive research design is used for the study which is indispensable for fact finding tactic. Purposive sample method is used SBI and ICICI were selected as the sample unit for the study. The sample unit were selected and considered one of the successful units in the banking sector of both Public and Private sector in India. Secondary data was used in the study from 2017-2022. Result of the shows both the banks are maintaining standards and running profitability.

**Key Words:** Financial, Ratio, SBI, ICICI, Profitability, Liquidity.

# ENTREPRENEURIAL FINANCE AND VENTURE CAPITAL

**Dr. Ga. PRABHA**

HOD I/c

Department of Business Administration

Madurai Institute of Social Sciences, Madurai, Tamil Nadu, India.

**Email -** prabhaganesan05@gmail.com

**Abstract:** *In current scenario people are moving from traditional method of business to diversified business environment. They are in need of ample amount of funding for scaling up their business. Though the concept of startup's has gained momentum recently, its most important requirement is undoubtedly the backing by reliable investors. Venture Capital is one of the sources for the startup, coming with new ideas. Venture capital (VC) is a type of financing that is provided by firms or funds to small, early-stage, emerging firms that are deemed to have high growth potential. Venture capital firms or funds invest in these early-stage companies in exchange for equity, or an ownership stake, in those companies. The start-ups are usually based on an innovative technology or business model and they are usually from the high technology industries. In 2021, India reached a record high of \$38.5 billion which is four times more than the previous year. Because of the adaptation of Digital Infra structural fundamentals like UPI, e KYC via Aadhar our economy opened up more opportunities for startups in India. India's VC investment grow significantly faster than the global VC investments with a record of 31.9x over 2020 with US and China which has grown by 1.9x and 1.3x respectively. Segments such as Consumer Technology, Fintech and SaaS increased by 75% of the value. And we believe that 2021 be the year for the Indian VC where India is accounted for greater than 50% of overall private equity and VC investments in the country.*

**Key Words:** *Venture Capital, Early-stage fund, investments.*

# The mediating effect of career development on psychological empowerment and innovative output for women in STEM

Dr. Jaya Mathew & Mr. Soni Ignatius  
NIFT Kannur  
Email - jayadevasia1@gmail.com

## **Abstract:**

**Purpose-** The aim of this research was to find the relation of career development, psychological empowerment, innovative output in the STEM fields for women employees.

**Design/methodology/approach** - Data was collected from 401 women employees in STEM fields in select cities through an experimental survey. SPSS and SEM Amos was used to analyze the data. Descriptive statistics was performed on the data beside with regression.

**Findings** – The findings indicate that the relationship between psychological empowerment and innovative output is mediated by career development.

**Practical implications** - To encourage more women to work in this field of STEM, workplaces can continue to offer psychological empowerment programmes for female employees. Such initiatives will make it a great place to work especially for women staff and encourage effective leadership among them at work.

**Originality/value** – This paper uses Value percept theory and social exchange theory to explain psychological empowerment in a STEM sector in India both of which are a novelty of the paper.

**Key Words** : - STEM, Innovative output, Value percept theory, Women, Culture.



# Green Accounting Practices in Global Development

**Ankit Dubey**

Student,

IFIM College Bangalore, Karnataka, India

**Email** – ankitdubey080gmail.com

**Abstract** - Social responsibility towards the environment is one of the crucial areas of today's corporate social responsibility. In order to survive in this competitive world, most industrial and corporate houses worldwide incorporate the concept of environmental considerations into their business operations. From their point of view, it is clear to these industrial companies that, in addition to quality in their business, they must also include environmental considerations in order to be successful in their areas. It is not only in the field of science that she has major concerns worldwide. A careful analysis of the costs and benefits of pollution is very important nowadays. Green Accounting will help organizations to identify resource use and costs incurred to the ecosystem by industries' activities. This green accounting is a new system in accounting that captures costs and benefits that the ecosystem brings to a business entity. Green accounting or environmental accounting is a new accounting challenge. The present research paper focuses on exploring the concept of green accounting, its practices and global reporting.

**Key Word** - Green Accounting, Green Accounting System, Resource Accounting, Environment Protection, Accounting, Environmental Cost Benefit analysis.

## The Empirical Study on ONDC penetration is not going to be not as smooth and quick as UPI: Challenges ahead

<sup>1</sup>Dr. Alok Chandra, <sup>2</sup>Dr. Muppavaram Gowri Shankar <sup>3</sup>Dr. Kinjal Shah

<sup>1</sup> Professor, <sup>2,3</sup> Assitant Professor,

<sup>1,2,3</sup>Lala Lajpat Rai Institute of Management Affiliated Mumbai University, Mumbai India.

Email - <sup>1</sup>aalokchandraa@gmail.com, <sup>2</sup>doctorgowrishankar1@gmail.com,

<sup>3</sup>kinjalshah1403@gmail.com

**Abstract:** *The Empirical Study on ONDC penetration is not going to be not as smooth and quick as UPI: Challenges ahead* The Open Network for Digital Commerce (ONDC) may well be India's next UPI moment, enabling the general public to easily access cutting-edge technology while also empowering Indian companies to prosper. A buyer and seller will no longer have to utilize the same application while using ONDC. Aside from helping small, traditional retailers, it also intends to restrain digital monopolies by lowering business costs. For the first time, E-commerce firms of all sizes will be able to work together and reach a broader customer base through the use of this ground breaking technology. One of the most intriguing use cases of the entire digital transition has been UPI, the Unified Payments Interface. A bridge was built between wallets and banks, which were previously dispersed across the market and interfering with each other's ability to send and receive money in an organized sequence. ONDC is a distinctive, incredible, and so all proposition for a country with more than ten million E-retailers. Moving from a physical to a digital state isn't simple. Since there are so many platforms that offer integrated services, such as warehousing and shipping as well as a variety of payment and buyer options under one roof, this is even more of an issue. Like the UPI, this current wave of digital revolution raises the slew of unanswered challenges. It's fair to assume that most business leaders, whether in the technology or consumer goods sectors, share ONDC's futuristic outlook. This research article will focus on challenges ONDC in India is currently facing and road ahead. As exciting as ONDC appears to be for connecting a wide spectrum of buyers and sellers online, it also raises important questions that leaders and consumers alike need answers to. There is no direct transfer of products or services in the UPI ecosystem, unlike ONDC, which had a primary function of transferring financial data between participants. Payment systems before UPI were complicated and required numerous fields to be entered by the user. UPI's incremental convenience was a clear cause for adoption. On the other hand, it may not be the case with ONDC. Amazon/present Flipkart's service standards are adequate for most customers, to say the least. Customers should be able to make the transfer to ONDC because of the company's compelling value offer. Digitally connecting the entire value chain is an important step toward India becoming more self-reliant and establishing itself as a global leader.

**Key Words:** UPI, Trust, Ecommerce ONDC Convienace, Technology,

# **The Impact of Angel Investors in Financing the Growth of Small and Medium Sized Enterprises (Entrepreneurs) – a Study with special reference to Indian Context**

**Dr. A. Jayaram**

Assistant Professor

PG & Research Department of Commerce,

Dwaraka Doss Goverdhan Doss Vaishnav College, Chennai, Tamilnadu, India.

**Email** – [ajayaram224@gmail.com](mailto:ajayaram224@gmail.com)

***Abstract:** Angel Investors is a new concept for the researches of our country there is little if any in India regarding of scientific research. Angel Investors are vital for small and medium sized undertakings (Entrepreneurs) since they give more than cash. They are active investors and contribute their abilities, aptitude, skill, expertise, information and contacts in the organizations they put resources into. They are rich people with extraordinary business experience. They will contribute and offer their abundance and information to proprietors of little and medium measured undertakings and to business visionaries to begin or foster their organizations. One of the traits of angel investors is that they like to remain anonymous. Because of this trait, a ton of idea can't be achieved. To slaughter this, numerous nations establish angel investor syndicates and Networks. These networks help the process of harmonizing entrepreneurs and angel investors. This study consists of 3 objectives and 2 hypotheses which are yet to prove.*

***Key Words:** Angel Investors, Angel Investor network, Development of small business, Motives of investing, Relationship.*

# THE IMPACT OF COVID-19 ON INDIA'S STATUS WITH REGARDS TO DIGITAL PAYMENT AND FINANCIAL LITERACY

<sup>1</sup>Priyanka Yadav, <sup>2</sup>Kavita, <sup>2</sup> Dr. Khyati Kochhar

<sup>1,2</sup>Research Scholar (Ph.D. student), <sup>2</sup> Assistant Professor

Banasthali Vidyapith University, Jaipur, Rajasthan, India

Email - <sup>1</sup>Priyankay042@gmail.com

**Abstract:** Digital financial literacy is now the ultimate need in India. The government has taken various initiatives such as Pradhan Mantri Jan-Dhan, Pradhan Mantri Gramin Digital Saksharta Abhiyaan, etc. The government has been providing various schemes to make India digital literate, especially in the digital payment world. It has been well said that every disruption creates an opportunity, and few are like Demonetization and COVID-19. Citizens of India have suddenly started using digital payment methods in various transactions. Lots of initiatives have been taken by the Indian government to make India fully digital, like the introduction of various schemes like Make in India, Digital India, BharatNet, Internet Saathi, E-Kranti.

**PURPOSE:** To investigate how COVID-19 has affected people's knowledge of financial literacy in the digital age and advancements in digital payment systems and financial literacy. To evaluate the adoption of digital payment methods following and prior to COVID-19

**MATERIAL AND METHODS:** Secondary sources (government reports, magazines, newspapers, etc.) were used to collect data for this study. The data was tabulated. coding methods were used to analyze the data.

**RESULTS AND FINDINGS:** It is concluded that there is a compound annual growth of 5.5% from March 2017 to March 2021 as per FI-index of government. Out of which access sub-index has grown the most. Similarly, there has been growth in number of electronic payments from ₹ 2162 trillion in 2019-20 to ₹ 7,092 trillion by 2025.

**CONCLUSION:** It can be concluded that COVID-19 seems the same as demonetization. Demonetization and COVID-19 have changed the scenario of digital payment technologies. The Government of India imposed a lockdown to maintain the social distancing because of the COVID-19 pandemic. As per the report the level of digital financial literacy has been increasing.

**Key Words:** Digital Financial Literacy, Digital Payment, Initiatives, COVID-19, Demonetization, etc

# Influence of Social Media Marketing on Purchase Intention of Luxury Consumers

<sup>1</sup>Shraddha Virmani, <sup>2</sup>Prerna Gautam

<sup>1</sup>Dr. Jaya Mathew, National Institute of Fashion Technology, Kannur

Kerala, India, Pin code: 670563

Email - <sup>1</sup>shraddha.virmani@nift.ac.in, <sup>2</sup>prerna.1@nift.ac.in

**Abstract: Purpose:** *The purpose of this paper is to investigate the influence of social media marketing on the purchase intention of luxury consumers. Since social media has become a part of our daily lives, it has also started to influence our purchase intentions. Social media marketing has been a key to attracting old and new consumers whether it is through social media influencers, advertisements, or building awareness through referrals and recommendations of friends, family, or acquaintances on social media. As a result, many luxury brands have started to turn to social media marketing to attract potential consumers.*

**Design/methodology/approach:** - *Data were collected using questionnaires distributed to luxury consumers in metropolitan cities of India using the judgment sampling technique. A total of 250 final useable data were used for ANOVA and Chi-Square analysis using SPSS.*

**Findings:** - *Results show that the purchase intentions of luxury consumers were influenced by the referrals and recommendations of friends, family, or acquaintances on social media.*

**Practical implications:** - *The results of this research paper will provide insight to social media marketers, digital marketers, and luxury brands, to understand their existing consumers and attain potential consumers. Marketers can create strategies to interact with their audience on social media and encourage them to share their experiences with their brand.*

**Originality/value:** - *The present study is an attempt to understand the influence of social media marketing on luxury consumers and their purchase intention which was yet to be explored. This paper intends to provide new insights to relevant researchers and marketers.*

**Key Words:** *Social media marketing, influencers, purchase intention, luxury brand consumers.*

# A STUDY OF GLOBAL LEADERSHIP IN STRATEGIC MANAGEMENT

**Sreekanta Kumar Satapathy**  
Ph.D. Management  
Research Scholar, SGVU, Jaipur, Rajasthan  
**Email** - sreekantkumarsatpathy@gmail.com

**Abstract:** *The global economy and the worldwide trends bring new challenges permeating the corporate life. Along with the changing economic paradigm, the political and economic uncertainty brings about an increased demand for corporate leaders with visions and authority. Leadership has significant impact on strategic management process. Especially it helps to determine the vision and mission of the organization. Further, it facilitates the organization to execute effective strategies to achieve that vision. The purpose of this paper is to find out the role of leadership in strategy formulation and implementation by reviewing the existing literature. The study reveals that leadership serves as a link between the soul and the body of an organization. For the successful implementation of strategies, the challenge of leadership is to be strong but not rude, be kind but not weak, be humble but not timid, be proud but not arrogant, have humor but without folly. Leadership has to have the evaluation process to ensure the effectiveness of the whole process, and this aspect will facilitate to identify the drawbacks and to make fresh the strategies in line with the change as well. Moreover, this evaluation process is able to help and sustain the constant growth of the institution. Thus, it can be said that leadership is known as the nucleus of the organization, and it should have the pivotal role like the role of blood and brain; as a result, the outcomes of the success can be guaranteed and be shared.*

**Key Words:** *Leadership, Organisation, Strategy, Growth, Process, Effectiveness.*



## **The Role of Colleges of Education in Fostering Entrepreneurship Education in Nigeria (Case Study of Federal College of Education (Technical), Omoku, Rivers State, Nigeria)**

**Monday Nwachukwu NWAOGU**

Department of Economics, School of Arts & Social Sciences  
Federal College of Education (Technical),  
Omoku, Rivers State, Nigeria.

**Email -** Nwaogu.Monday@fctomoku.edu.ng

**Abstract:** *The aim of this paper is to investigate the efforts of Colleges of Education towards fostering entrepreneurship education in Nigeria, taking Federal College of Education (Technical), Omoku, Rivers State Nigeria as a case study. To guide the study, three research questions were formulated. The population for this study is three hundred (300) NCE students from school of Vocational, Technical and Business Education of FCE(T), Omoku, Rivers State, Nigeria. Primary data was obtained using random sampling technique for the respondents. One hundred and fifty (150) students were selected and the research instrument used is a structured four point Likert scale questionnaire. The validation of the instrument was done using the decision rule of 2.5 and above as accepted and below 2.5 as rejected. The Arithmetic mean of data analysis was used. The paper reveals that Colleges of Education in Nigeria have made significant efforts in making sure that graduates are self-employed. It further found that students benefitted maximally in Entrepreneurship education and this has further aided the reduction of the rate of unemployment. Entrepreneurship Education prepares graduates to be employable and self-employed. This study among other things recommends that Government should support the efforts of tertiary institutions towards entrepreneurship education by making funds available and students should on the other hand take the programme seriously.*

**Key word:** *Entrepreneurship education, Colleges of education, Students, Unemployment, Self-employed.*

# Promotion of Chinese and Indian Ethnic Culture in the Development of Urban Community-based Tourism: Ho Chi Minh City (Vietnam) Case Study

<sup>1</sup>Van Thi Thanh Tran, <sup>2</sup>Hop Vinh Dao, <sup>3</sup>Ly Thi Phuong Tran

<sup>1,2,3</sup> Professor

<sup>2</sup> Faculty of History, <sup>3</sup> Faculty of Linguistics,

<sup>1,2,3</sup> Department of Social Science Education, Saigon University

Email - <sup>1</sup>thanhvan@sgu.edu.vn, <sup>2</sup>dvhop@sgu.edu.vn, <sup>3</sup>ttply@sgu.edu.vn

**Abstract:** *Community-based tourism is a type of tourism in which the local community is participated in the supplychain and management of tourism. This type is created based on the culture of the community, and the community manages, exploits, and benefits from it. In Ho Chi Minh City, Vietnam, the cultural values of ethnic Chinese, Indian descents and the cultural exchanges of Vietnamese and Chinese and Indian can become great potentials of community tourism. In the paper, from the perspectives of urban community-based tourism, and ethnic culture in urban settings, applying logical and historical methods and ethnographic fieldwork method, the writers have analyzed the opportunities and offered solutions for the exploitation of ethnic cultural values in the development of community tourism in Ho Chi Minh City, Vietnam. We approach the research objects with the following research questions: What are potentials of urban community-based tourism in case of ethnic Chinese and Indian descents in Ho Chi Minh city? How are ethnic cultural values of ethnic Chinese and Indians promoted in community-based tourism? And what are the solutions to the development of urban community-based tourism development for ethnics Chinese and Indians? To answer these research questions, we boldly outline some result findings: For the potentials of community-based tourism (in case of ethnic Chinese and Indian descents): Community-based tourism helps economic recovery in the post-covid period, increases people's livelihoods, introduces ethnic cultures in Ho Chi Minh city and keeps promoting the country and Vietnamese people to the world. For the cultural values in community-based tourism: We affirm that the ethnic Chinese and Indian descents are the main participants and manage their community-based tourism. They participate in tourism to benefit economically and at the same time contribute to the best preservation of traditional values. And their good preservation of traditional cultural values is a prerequisite for the development of community-based tourism in return. For the solutions: We propose the solutions to raise the awareness for the ethnic community about tourism development and economic development combined with cultural conservation.*

**Key Words:** *Community-based tourism, ethnic culture, ethnic Chinese, Indian descents, Ho Chi Minh city, Vietnam.*

# **MIRROR, MIRROR ON THE WALL. WHO IS THE PRIORITY OF THY ALL FOR THE MANUFACTURING SECTOR**

**JOSEPH REGY**

Research Scholar, Department of Management Studies, Pondicherry University, India

Email - josephregy@gmail.com

**Abstract: Purpose-** Aim was to find the parallel mediating effect of organizational culture and high performance work practices on organization citizenship behavior and employee engagement in apparel manufacturing sector only.

**Methodology-** Data was collected from 251 employees of an apparel manufacturing companies in select cities through an respondent survey. The data was run through factor analysis and regression through SPSS and SEM Amos.

**Findings-** The results after analysis proved that organizational culture and high performance work practices has a partial mediating effect on employee engagement.

**Practical implications-** The company can continue high performance work practices followed which makes it a good place to work for employees and practice good leadership to motivate people to join this sector which is facing a lot of changes.

**Originality/value** – This paper explores relation of high performance work practices subdimensions not done earlier with employee engagement in an apparel manufacturing setup which is a novelty of the paper.

Out of the 7 dimensions of decision making, great prospects, multiple training, clear roles, job stability, great rewards, proper staffing which ones are more relevant for the manufacturing sector has been explored.

## Regional Disparities in Socio-Economic Development in Haryana

<sup>1</sup>DEVENDER, <sup>2</sup>JAGDEEP KUMAR

Research Scholar, Assistant Professor,

<sup>1,2</sup>Department of Economics, M.D. University (Rohtak),

<sup>2</sup>Govt. College for Girls, Pillukhera (Jind).

Email - <sup>1</sup>devender2288@gmail.com

**Abstract:** *The level of socio-economic development of different districts of Haryana was obtained with help of composite index based on optimum combination of 77 development indicators related to agriculture, industry, infrastructure, and social development. The district-wise deicidal data has been used for the years of 1991-92, 2001-02, 2011-12, and 2018-19 to obtain the level of socio-economic development of all the twenty-one districts of the state. The study found that the Ambala, Kurukshetra, Karnal, and Yamunanagr districts were highest level of socio-economic development, whereas Jhajjar, Nuh, Panipat, and Gurugram were low level of socio-economic development in 2018-19. The study observed wide disparities in the level of socio-economic development between districts of the state. For bringing out uniform regional development, potential target of various developmental indicators has been estimated in respect of low as well as backward districts. These districts require special attention regarding improvement of various dimensions in some of the indicators for boosting the level of socio-economic development.*

**Key Words:** *Regional Disparities, Composite index, socio-economic development.*

## **Intercultural Integration via E-Learning (Lifelong Education via E-Learning)**

<sup>1</sup>Joachim Delekat, <sup>2</sup>Frank Nierath, <sup>3</sup>Markus A. Launer  
Institut für gemeinnützige Dienstleistungen gGmbH, Suderburg, Deutschland  
Email - joachimdelekat@t-online.de

***Abstracts:** There is very limited literature and practical reports on the subject of intercultural integration via e-learning, especially for the integration of refugees and migrants in a foreign country. This paper therefore is an explorative practical report from the experiences of the authors at the Institute for Non-Profit Services gGmbH in Suderburg, Germany. Refugees and migrants and many integration actors have taught online since 2015, initially refugees from Syria and Afghanistan, now from Ukraine. The result of our practical report is that the theoretical findings from intercultural communication and intercultural management can only be used to a limited extent. Teaching people from different cultures online via Adobe Connect or Zoom is much more difficult. In addition to technical problems, especially during the pandemic, it is above all, the lack of personal interaction. Many students do not turn on their cameras, so the teacher cannot observe facial expressions or gestures. However, online classes also have advantages. The video archive in particular makes learning easier. The recorded videos can be fast forwarded and rewound and complicated issues can be listened to several times. Unfortunately, the integration work only reaches refugees and migrants who are already living in a new country. In Germany for example, there are since 2015 numerous integration programs and initiatives. However, this affects at most the approximately 3 million asylum seekers worldwide (UNHCR) in a foreign country. We are currently barely reaching the approximately 20 million people in refugee camps. In addition, around 41 million people are fleeing within their own country. At the International Scientific Conference on Business Management & Social Science in Singapore, we tried to present our experiences with 3 presentations.*

***Key Words:** Intercultural Integration, Refugees, Migrants, E-Learning, Non-profit Organization,*

## E - Learning for Refugees

<sup>1</sup>Frank Nierath , <sup>2</sup>Markus A. Launer, <sup>3</sup>Joachim Delekat

Institut für gemeinnützige Dienstleistungen gGmbH, Suderburg, Deutschland, Germany

Email - frank.nierath@bbs1uelzen.de

**Abstracts :** *There is very limited literature and practical reports on the subject of intercultural integration via e-learning, especially for the integration of refugees and migrants in a foreign country. This paper therefore is an explorative practical report from the experiences of the authors at the Institute for Non-Profit Services gGmbH in Suderburg, Germany. Refugees and migrants and many integration actors have taught online since 2015, initially refugees from Syria and Afghanistan, now from Ukraine. The result of our practical report is that the theoretical findings from intercultural communication and intercultural management can only be used to a limited extent. Teaching people from different cultures online via Adobe Connect or Zoom is much more difficult. In addition to technical problems, especially during the pandemic, it is above all, the lack of personal interaction. Many students do not turn on their cameras, so the teacher cannot observe facial expressions or gestures. However, online classes also have advantages. The video archive in particular makes learning easier. The recorded videos can be fast forwarded and rewound and complicated issues can be listened to several times. Unfortunately, the integration work only reaches refugees and migrants who are already living in a new country. In Germany for example, there are since 2015 numerous integration programs and initiatives. However, this affects at most the approximately 3 million asylum seekers worldwide (UNHCR) in a foreign country. We are currently barely reaching the approximately 20 million people in refugee camps. In addition, around 41 million people are fleeing within their own country. At the International Scientific Conference on Business Management & Social Science in Singapore, we tried to present our experiences with 3 presentations.*

**Keywords:** *Intercultural Integration, Refugees, Migrants, E-Learning, Non-profit Organization,*



## **Efficacy of Pranayama Breathing Technique in COVID 19 patients: Prospective study with retrospective control group**

**<sup>1</sup>Dr. Anuja Santosh Kulkarni, <sup>2</sup>Mrs Mrinalini Swapnil Bapat, <sup>3</sup>Mr Ravishankar Verma, <sup>4</sup>Ms Olivia Almeida**

M.S.(E.N.T.),DNB, PGDMLE( Medical Law),Fellowship( Head and Neck surgical Oncology and plastic microvascular surgery) Senior Divisional Medical officer and consultant,

Department of ENT and Head and Neck Surgery,

<sup>2</sup>M.sc Physiotherapy, Senior physiotherapist,

<sup>3</sup>Masters in Occupational therapy, *4MA Clinical psychology, Clinical psychologist,*

<sup>1,2,3,4</sup>Jagjivan Ram Railway Hospital, Western Railway, Mumbai Central, Mumbai

Email-<sup>1</sup>mrinalinibapat@gmail.com, <sup>3</sup>verma.rs09@gmail.com,

<sup>4</sup>almeidaolivia101@gmail.com

**Abstract: Background:** *The Coronavirus disease (COVID-19) is global challenge to public health. The study investigates efficacy of ‘Pranayama’ breathing technique -a chest physiotherapy as an ‘add on’ therapy in confirmed patients of Covid19.*

**Methodology:** *A prospective study with retrospective control with a sample size of 278 patients (control = 139, study = 139) was considered. Participants with (mild/moderate/severe) covid-19 were included in this study. 1:1 matching with respect to age, clinical stage and comorbidities ensured.*

**Results:** *At mean follow up period of 15-28 days, primary outcome prevention of progression of disease among control group was 11.1% (1/9) whereas 93.5% (29/31) among study group .The difference was statistically significant (p=0.001). The proportions of cases hospitalized for a duration of 15-20 days among the control group were significantly more compared to the study (31.7% vs. 1.4%, p = 0.001) depicting reduction by over 30% in study Vs Control Total average supplemental oxygen required (93.44 vs. 28.69 L), Therefore on an average 64.75L of O<sub>2</sub> was less required for the study group cases, i.e. 69.3% reduction in the O<sub>2</sub> requirement was observed. There were 10 (7.2%) cases of death among control group whereas among study group there were no (0.0%) cases of death.*

**Conclusion:** *The results show that breathing technique ‘Pranayama’, has resulted in significant reduction in hospitalization, reduction in supplemental oxygen requirement, and reduction in mortality. This technique is handy, inexpensive, profound and effective tool, as such it poses the need to be incorporated in the present scenario in comprehensive management of COVID 19 (Clinical Trials Registry India number: CTRI/2020/10/028362)*