

Souvenir



International Multidisciplinary Conference on March 04-05, 2026

**Navigating the Nexus: FinTech Innovation, Digital Transformation,
Sustainability, and Society in a Globalized World**

B.M.S. College for Women, Bengaluru India

*Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004*

**Dr Vijayalakshmi S
Prof (Dr). Sandeep Kumar**



International Multidisciplinary Conference

International Women's Day & World Day of Social Justice

March 04-05, 2026

“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”

A Book of Conference Proceedings

Editor:

DR VIJAYALAKSHMI S

PROF. (DR) SANDEEP KUMAR

ISBN: 978-93-95789-99-8

Jointly Organized by

B.M.S. COLLEGE FOR WOMEN, BENGALURU

Autonomous Institution Affiliated To Dr. Manmohan Singh Bengaluru City University
NAAC Accredited Thrice With 'A' Grade | Recognized Under 2 (F) & 12 (B) Of The UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India – 560004

INTERNATIONAL COUNCIL FOR EDUCATION, RESEARCH AND TRAINING

(ICERT) PENNSYLVANIA, USA & NEW DELHI, INDIA

Visit us at: www.icert.org.in

Email: conferences@icert.org.in



First Edition: March 2026

Copyright: International Council for Education Research and Training (ICERT)

ISBN: 978-93-95789-99-8

Price: Rs. 200

Disclaimer:

The authors are solely responsible for the contents of the abstracts and papers compiled in this book. The publisher and editors don't take any responsibility for the same in any manner. Errors, if any, are purely unintentional and readers are requested to communicate such errors to the editors or publisher to avoid discrepancies in future.

Published and Printed By:

**International Council for Education Research and Training
(ICERT)**

Visit: www.icert.org.in



Message



It gives me immense joy and profound pride to extend my heartfelt greetings to all distinguished scholars, researchers, academicians, and participants of the International Multidisciplinary Conference on the theme:

“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World.”

We are living in a defining era of human history. In this age, innovation moves at extraordinary speed, where digital transformation reshapes economies, and where sustainability is no longer an option but an imperative. At such a pivotal moment, institutions of higher learning carry the responsibility not merely to educate, but to illuminate pathways toward a more just, inclusive, and sustainable world.

B.M.S. College for Women, under the visionary leadership of BMSET, has for over six decades empowered women through transformative education grounded in values, integrity, and intellectual courage. This conference represents our enduring commitment to nurturing global thinkers, ethical innovators, and socially conscious leaders.

The convergence of finance, technology, sustainability, and society calls for bold ideas and collaborative wisdom. The scholarly contributions compiled in this ISBN Proceedings Volume reflect not only academic rigour but also a shared aspiration to create meaningful change. Each paper presented here contributes to shaping conversations that transcend disciplines and geographical boundaries.

I express my sincere appreciation to the International Council for Education, Research and Training (ICERT), the Principal, Convenors, Organising Committee, and all stakeholders whose dedication has made this global academic platform a reality.

May this publication inspire visionary research, transformative partnerships, and enduring solutions that advance humanity and uphold the ideals of equity, innovation, and sustainability.

With best wishes for continued excellence and impact.

Dr. B.S. Ragini Narayan

Donor Trustee, Member Secretary, BMSET

Chairperson, BMSCW, BMSECAC



Message



It is with immense satisfaction that I convey my greetings on the occasion of the International Multidisciplinary Conference and the release of its ISBN Proceedings.

B.M.S. Educational Trust has always envisioned institutions that foster knowledge, integrity, and societal contribution. Conferences of this nature reaffirm our commitment to promoting research, innovation, and global academic engagement.

The theme of this conference resonates strongly with contemporary global priorities responsible for technological advancement, sustainable development, and inclusive societal growth. The scholarly works presented and documented in this proceedings volume reflect thoughtful inquiry and forward-looking perspectives.

I extend my appreciation to the Principal, Convenor, Co-ordinators, Organising Committee, and collaborating partners for their dedicated efforts in making this conference a meaningful academic platform.

May this publication inspire continued excellence in research and help shape a more sustainable and equitable future.

With best wishes to all contributors.

Sri. Aviram Sharma

Trustee

B.M.S. Educational Trust



Message



It is indeed a privilege to extend my greetings to the organisers, scholars, and participants of the International Multidisciplinary Conference on the theme:

“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World.”

In today’s rapidly evolving global landscape, the integration of technology, finance, and sustainable practices is not merely an academic discourse but a strategic necessity. As someone who has witnessed the importance of discipline, innovation, and strategic foresight in national service, I firmly believe that intellectual forums such as this play a crucial role in shaping responsible leaders and visionary thinkers.

The convergence of digital transformation and sustainability demands resilience, ethical leadership, and collaborative effort—qualities that are equally vital in defense services and academia. Institutions like B.M.S. College for Women contribute significantly to nation-building by empowering young minds with knowledge, integrity, and purpose.

I commend the Management, Principal, Convener, Organising Committee, and collaborating partners including ICERT for creating this global platform that encourages meaningful dialogue and interdisciplinary research.

May this conference and its proceedings inspire innovation with responsibility, progress with purpose, and knowledge with commitment toward building a stronger and more sustainable society.

With my best wishes for the grand success of this academic endeavor.

Wg Cdr R A Raghavan

Director, BMSET



Message



It gives me great pleasure to extend my greetings to all participants, researchers, and academicians contributing to the International Multidisciplinary Conference titled “Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalised World.”

As an institution committed to academic excellence and holistic development, B.M.S. College for Women continually strives to create platforms that encourage intellectual inquiry, interdisciplinary research, and meaningful dialogue. This conference embodies that vision by bringing together scholars from diverse domains to deliberate on some of the most pressing global challenges of our time.

The convergence of technology, sustainability, and societal transformation calls for responsible innovation and collaborative thinking. The research contributions compiled in this ISBN Proceedings Volume reflect the dedication, rigour, and scholarly engagement of participants from across disciplines and geographies.

I sincerely appreciate the collaboration with ICERT and commend the efforts of the Convenor, the organising committee, faculty members, and coordinators who have worked diligently to make this academic endeavour a success.

May this publication catalyse future research, innovation, and partnerships that contribute positively to global progress.

Best wishes to all contributors.

Dr. Raghu Kumara N

Principal

B.M.S. College for Women, Bengaluru



Message



It is my privilege to present the Conference Proceedings of the International Multidisciplinary Conference on “Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”, organised by B.M.S. College for Women in collaboration with the International Council for Education Research and Training (ICERT) on March 04–05, 2026.

This conference served as a vibrant multidisciplinary platform bringing together academicians, researchers, professionals, and students to deliberate on the evolving intersections of technology, sustainability, and society. The diverse range of scholarly contributions reflects the depth of inquiry and the commitment of participants toward addressing contemporary global challenges.

The papers compiled in this proceedings volume represent rigorous research, innovative perspectives, and meaningful academic engagement across disciplines. I sincerely appreciate the efforts of the organising committee, advisory members, reviewers, session chairs, and contributors whose dedication ensured the success of this conference.

I extend my heartfelt gratitude to our esteemed patrons and collaborating institutions for their constant support. I also congratulate all the authors whose valuable research work enriches this publication.

May these proceedings inspire continued research, collaboration, and responsible innovation for a more inclusive and sustainable global future.

Dr. Vijayalakshmi S.

Convenor

B.M.S. College for Women, Bengaluru



Message



It is a matter of profound pride and professional excellence that the International Council for Education Research and Training (ICERT), USA & India, has joined hands with the prestigious B.M.S. College for Women, Bengaluru, to organize this International Multidisciplinary Conference. As we gather on March 04–05, 2026, we do so with a shared vision of academic rigor and social responsibility. The theme of this conference, “Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World,” is both timely and transformative. In an era where technological

boundaries are constantly being redefined, understanding the intersection of financial technology and digital evolution with the core tenets of sustainability is paramount. This dialogue is particularly significant as we commemorate International Women’s Day and the World Day of Social Justice, reminding us that innovation must be inclusive and progress must be equitable.

B.M.S. College for Women, an autonomous institution with a storied legacy of 'A' Grade excellence, provides the perfect backdrop for this intellectual exchange. By hosting this event in a hybrid mode, we are effectively bridging the geographical gap between scholars in India and the international community, fostering a truly globalized discourse.

On behalf of ICERT, I extend my heartiest congratulations to the Organizing Committee, the faculty, and the visionary leadership of B.M.S. College for Women. To the researchers and practitioners presenting their work: your insights are the building blocks of a more resilient and digitally empowered society.

I am confident that the deliberations within these proceedings will serve as a vital resource for future policy-making and academic inquiry. I wish this conference every success in its endeavor to shape a sustainable and just future.

With warm regards and academic solidarity,

Prof. (Dr.) Sandeep Kumar

President,

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



Message



It is an immense honor to extend a warm welcome to all the esteemed delegates, visionary researchers, and dedicated practitioners joining us for this International Multidisciplinary Conference. Organized through the synergistic collaboration between B.M.S. College for Women, Bengaluru, and the International Council for Education Research and Training (ICERT), this event stands as a beacon of academic excellence and social advocacy.

The theme of this conference, “Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World,” captures the very essence of our modern challenges. As we witness the rapid evolution of financial technologies and the sweeping tide of digital transformation, it is our collective responsibility to ensure these advancements are anchored in the principles of Sustainability and Social Justice.

Aligning this intellectual gathering with International Women’s Day and the World Day of Social Justice is a deliberate and powerful choice. It reminds us that the "Nexus" we navigate is not just technological—it is human. Our discussions over these two days will explore how innovation can be leveraged to dismantle barriers, empower women in the global digital economy, and create a more equitable society.

B.M.S. College for Women, with its "A" Grade NAAC accreditation and autonomous status, has long been a pioneer in fostering an environment where women lead and innovate. ICERT is proud to partner with such a distinguished institution to provide this hybrid platform for global discourse.

I would like to express my deepest gratitude to the Organizing Committee, the leadership at B.M.S. College for Women, and our global network of scholars for their tireless efforts in bringing this souvenir and proceeding book to fruition. May the insights shared in these pages inspire new pathways for research and actionable solutions for a better, more inclusive world.

I wish the conference participants fruitful deliberations and a highly successful event.

Dr. Manisha D. Bhagoji

Secretary General – International Council for Education Research and Training (ICERT)

Pennsylvania, USA & New Delhi, India



Message



It is a privilege to address the global academic community through this souvenir, published on the occasion of the International Multidisciplinary Conference organized by B.M.S. College for Women, Bengaluru, in collaboration with the International Council for Education Research and Training (ICERT).

The theme, “Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World,” reflects the complex economic and social architecture of the 21st century. As we witness the convergence of financial technology and digital systems, we must critically evaluate how these innovations contribute to long-term Sustainability and Social Justice. This conference serves as a vital junction where fiscal innovation meets social responsibility, ensuring that the digital transition does not leave behind the marginalized, but rather serves as a catalyst for inclusive growth.

From a financial and organizational perspective, ICERT is committed to supporting platforms that bridge the gap between theoretical research and practical, sustainable application. Aligning this event with International Women’s Day and the World Day of Social Justice underscores our belief that economic empowerment and digital literacy are the strongest tools for achieving gender parity and social equity in a globalized world.

I extend my sincere appreciation to the leadership and the Organizing Committee at B.M.S. College for Women—an institution that continues to set benchmarks in 'A' Grade excellence and women’s empowerment. I also congratulate the researchers and scholars whose contributions to this proceeding book provide the intellectual capital necessary to navigate the challenges of our time.

I wish all the participants a highly engaging and productive conference. May these two days of deliberation in Bengaluru lead to transformative ideas that redefine our digital and social landscapes.

With professional regards,

Prof. (Dr) Simran

Director of Finance & Head, Core Committee,

International Council for Education, Research and Training (ICERT)



Message



It is a profound honor to contribute to this souvenir for the International Multidisciplinary Conference, organized by B.M.S. College for Women, Bengaluru, in an esteemed partnership with the International Council for Education Research and Training (ICERT).

As we engage with the theme, “Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World,” we are essentially discussing the evolution of human capability. In the ICERT–Paideia Division, our mission is rooted in capacity building and professional development. This conference serves as a high-level laboratory for these goals, providing educators, scholars, and industry leaders with the critical "Digital Literacy" and "Sustainability Intelligence" required to thrive in a globalized economy.

Coinciding with International Women’s Day and the World Day of Social Justice, this event transcends mere academic exchange; it is a call to action for inclusive mentorship and professional empowerment. Digital transformation is only as effective as the people who lead it. By focusing on the nexus of technology and society, we are equipping a new generation of women leaders to navigate the complexities of FinTech and green innovation with ethical precision and professional mastery.

I applaud B.M.S. College for Women—an institution recognized for its 'A' Grade excellence—for providing this hybrid platform. To the researchers contributing to these proceedings: your work is the curriculum for tomorrow’s professional development. You are not just presenting papers; you are building the capacity of our global society to remain sustainable and just.

I wish all participants a transformative experience that yields lasting professional growth and impactful academic collaborations.

With high esteem and dedication to excellence,

Prof. (Dr) Rhoda Basco-Galangco

Executive Director, ICERT–Paideia: Capacity Building & Professional Development Division

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



About BMS College

BMS College for Women was started in the year 1964 by visionary Late Sri. B.S. Narayan in memory of his father Late Sri B.M. Sreenivasaiah, philanthropist and educationalist, in order to impart quality education for women. The College is one of the premier educational institutions in South Bengaluru functioning under the umbrella of BMS Educational Trust. The college is affiliated to Bengaluru City University and Accredited thrice with 'A' grade in 2004, 2009 and 2016 by NAAC. With more than 60 glorious years of experience in the field of education, the college has firmly established its reputation internationally under the able guidance of Dr. B.S. Ragini Narayan, wife of Late B.S. Narayan, Donor Trustee, Member Secretary, BMSET and Chairperson of B.M.S College for Women.

The College offers UG Courses in Arts, Science, Commerce, Business Administration, Computer Science and Vocational Courses. To equip students with the necessary skills for employment and entrepreneurship, Add-on, Diploma and Certificate courses are conducted throughout the year. The college offers Postgraduate Courses in Commerce, Mathematics and Chemistry. The College has well planned infrastructure and amenities that provide an ideal atmosphere for effective teaching and learning. The College is recognised by UGC as Mentor Institution under Paramarsh Scheme.





About ICERT

International Council for Education, Research and Training (ICERT) is an autonomous leading professional research & training global organization based in Pennsylvania and India, dedicated to advancing quality education, fostering research and innovation, and building capacity for sustainable development. The council is an international professional body with several educators, researchers, consultants, and students as members. This is an institution of learning and training facilitating education, research and social welfare initiatives. The Council functions under the overall supervision of the Core Committee ICERT (Including Board of Directors), a committee of professionals from different domains constituted by the council members and all core committee members are the members of the council. The council has various statutory committees, divisions, which are advisory in nature. The recommendations of all the committees are placed for approval before the Core Committee of ICERT. Guided by its mission to empower individuals and institutions, ICERT connects educators, researchers, policymakers, and community leaders across borders to address pressing social, scientific, and environmental challenges. Through its specialized divisions, global partnerships, and evidence-based programs, ICERT works to create equitable, inclusive, and impactful solutions for a better future.



About the Conference

B.M.S. College for Women, Bengaluru, India and International Council for Education Research and Training (ICERT) Pennsylvania, USA & India, is organizing this premier International Conference. This event is designed to foster interdisciplinary dialogue on the critical connections between technology, sustainability, and society in a globalized world. Titled “Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World” the conference provides a unique platform for scholars, researchers, and practitioners from diverse fields to share insights, present groundbreaking research, and collaborate on solutions to the most pressing contemporary challenges.

Conference Objectives

- To create a truly multidisciplinary platform for researchers from all fields to present their work.
- To foster collaborative solutions for global challenges at the intersection of technology, sustainability, and society.
- To provide an international forum for knowledge exchange and networking among academicians, researchers, and students.
- To publish high-quality research in a peer-reviewed proceedings book and reputable journals.

Conference Theme and Sub-Themes

Main Theme: “Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”

This theme explores the critical points of intersection between technological innovation, the urgent demands of planetary sustainability, and the evolving dynamics of human society. It invites contributions that analyze how these three forces shape one another, offering a holistic perspective on the most pressing global challenges of our time.

Sub-Themes

Arts & Humanities

- Modern Art and Social Change
- Digital Preservation of Cultural Heritage
- Philosophy of Technology and Ethics
- Indigenous Knowledge Systems
- Music for Peace and Social Justice
- Bioethics in Literature and the Arts
- Linguistic Diversity and the Mother Language
- Creative Writing for Global Issues
- Translation Studies and Language Policy
- Public Art and Community Engagement



- Storytelling for Social Transformation
- Museum and Heritage Studies
- Poetry of Protest and Resistance
- Comparative Histories of Technological Change
- Intercultural Communication and Collaboration
- Visual Culture in a Digital World
- Folklore, Oral Traditions, and Sustainability
- Gender in Humanities Research

Social Sciences

- Social Justice and Policy Innovation
- Inequality and Inclusive Development
- Sociology of Technology and Change
- Migration and Global Citizenship
- Gender Studies and Equity Movements
- Conflict Resolution in Urban Spaces
- Mental Health and Community Resilience
- Social Entrepreneurship for Sustainability
- Child Rights and Education Policy
- Media, Language, and Public Health Communication

- Community-Based Climate Solutions
- Political Science of Sustainability Governance
- Social Work and Disaster Response
- Urbanization and Rural Transformation
- Literature as a Lens for Sustainability
- Theatre, Film, and Climate Narratives
- Leadership and Social Change
- Poverty, Development and Social Wellbeing
- Law, Language, and Rights
- Youth Engagement for the SDGs
- Social Psychology of Innovation
- Global Public Policy Networks

Languages & Communication

- Language Rights and Social Justice
- Multilingualism in Modern Education
- Mother Language and Identity Formation
- Media Literacy and Digital Citizenship
- Science Communication and Public Engagement
- Translation and Global Understanding
- Linguistic Inclusion in Health and Education



- Minority Language Survival in Globalization
- Effective Communication in Multidisciplinary Research
- Language Technology and AI
- Indigenous Languages in the Digital Age
- International Mother Language Day: Yearly Theme
- Language for Conflict Mediation
- Journalism in Crisis Response
- Social Media for Social Good

Sciences

- Climate Science and Adaptation
- Environmental Conservation
- Biotechnology for Social Good
- Medical Ethics and Technology
- Global Public Health Strategies
- Genetics and Social Responsibility
- Water Resources and Sustainability
- Physics of Renewable Energy
- Mathematical Modelling for Policy
- Chemistry for Green Innovations
- Life Sciences and Ecological Justice
- Astronomy and Global Collaboration
- Food Security and Nutrition Science
- Soil Health and Agriculture
- STEM Education for All

- Data Science for Development

Engineering & Technology

- Green Engineering for Urban Futures
- Smart Grids and Renewable Energy
- Artificial Intelligence Ethics
- Robotics in Social Applications
- IoT for Rural and Urban Solutions
- Engineering Design for Inclusion
- Sustainable Built Environments
- Biotechnology and Societal Impacts
- Transportation and Mobility Innovation
- Nanotechnology for Clean Energy
- Disaster Risk Engineering
- Materials Science for Sustainability
- Space Technology Collaboration
- Human-Centered Software Design
- Digital Inclusion Engineering
- Systems Engineering for SDGs

Commerce & Management

- Green Business Models
- CSR and Social Impact Management
- Financial Inclusion Strategies
- Entrepreneurship for Sustainable Development



- E-commerce and the Global Marketplace
- Public-Private Partnerships for Social Good
- Supply Chain Sustainability
- Inclusive Marketing for Diversity
- Social Innovation in Corporates
- Sustainable Tourism Practices
- Environmental Accounting
- Leadership for the Next Economy
- Organizational Change for Sustainability
- Management Education for SDGs
- Workplace Diversity & Inclusion
- Impact Investing and SDG Alignment

Law & Policy

- Environmental Law and Global Governance
- Language Rights and Legislation
- Social Justice Policies in Education
- Technology Regulation and Ethics
- Intellectual Property in Open Science
- Human Rights Advocacy
- Governance for Planetary Health
- Access to Justice Technologies
- Law and Sustainable Livelihoods
- Public Health Law

- International Treaties for Climate Action
- Legal Frameworks for Mother Languages
- Digital Rights and Privacy in Society
- UN SDGs: Progress and Policy Challenges
- Inclusive Citizenship Policy
- Legislative Innovations for Sustainability

Liberal Arts & Multidisciplinary Sub-Themes

- The Liberal Arts and Artificial Intelligence
- Languages, Literature, and Machine Translation
- Philosophical Ethics in the Digital Era
- Music, Technology, and Cross-Cultural Innovation
- Theatre for Social Transformation
- Visual Arts and Sustainable Urban Spaces
- Historical Narratives in the Age of Disinformation
- Indigenous Knowledge for Environmental Stewardship
- Film and Media Studies in Shaping Civic Movements
- Gender Narratives in Global Societies
- Interdisciplinary Approaches to Climate Justice
-



- Urban Studies: Culture, Art, and Smart Cities
- Communication for Social and Environmental Change
- Legal Storytelling and Civic Engagement
- Education for Multilingual Global Citizenship
- Artistic Responses to Migration and Displacement
- Literature and Wellbeing: Bibliotherapy Practices
- Humanities-Driven Data Science
- Addressing Social Inequality Through Public Art
- Curation and Museum Practice in a Digital World
- Philosophy of Social Justice and Democratic Values
- Creative Practice and Community Empowerment
- Liberal Arts and Global Public Health Communication

- Social Entrepreneurship in Creative Industries
- Anthropology of Technology and Language Evolution
- Law, Language, and Cultural Identity
- The Power of Oral Traditions in Contemporary Learning
- Digital Humanities for Collaborative Research

Library Science

- Libraries and Digital Transformation
- Application of Artificial Intelligence in Libraries
- Role of Libraries in Achieving the UN Sustainable Development Goals
- Open Science and Scholarly Communication
- Research Visibility and Academic Integrity
- Metrics for Research Impact Assessment

Note:

Contributions are invited from all disciplines, and papers may address one or more intersections among technology, sustainability, society, liberal arts, and pressing global themes. Presentations drawing on International Mother Language Day and World Day of Social Justice concepts are encouraged.

Call for Research Papers

We invite well-researched papers from academicians, research scholars, students, and professionals from various institutions to be presented at the conference.

- Abstracts should be between 300-500 words and submitted in .doc or .docx format.
- The abstract must include the paper title, name(s) of author(s), University/Institution, and a list of keywords.



Best Paper Presentation Award

A Certificate of Best Paper Presentation will be given to two best presenters from each technical session.

Paper Publication & Awards

A proceeding book (Souvenir) of the conference, including all accepted abstracts, will be published with an ISBN. All presenters will receive a soft copy of the proceedings, and physically present participants will also receive a print copy.

Journal Publication

Authors who present their papers will be eligible to submit their research (either the presented paper or a different one) for publication in the following ICERT International Multidisciplinary Journals:

Shodh Sari - An International Multidisciplinary Journal (ISSN: 2959-1376)

Edumania - An International Multidisciplinary Journal (ISSN: 2960-0006)

To learn more about these peer-reviewed, open-access journals with DOI, please visit www.icert.org.in.

Submission Guidelines

- Full-length papers should not exceed 10,000 words and should not include endnotes or footnotes.
- English Papers: Typed in Microsoft Word, Times New Roman. Title: 16 pt bold. Main Headings: 14 pt bold. Sub-headings: 12 pt bold. Body text: 12 pt, 1.5 line spacing, one-inch custom margin on all sides, A4 size paper.
- Hindi Papers: Typed in Microsoft Word, Unicode. Title: 16 pt bold. Headings: 14 pt bold. Body text: 14 pt, 1.5 line spacing, one-inch custom margin on all sides.
- All in-text citations must be hyperlinked with the references using the cross-reference feature in Word or a tool like Mendeley.
- A brief author profile (max one page) should be submitted with the paper.
- Each article must include an impact statement of no more than 150 words.
- References/bibliography must be serialized (e.g., 1, 2, 3...).
- Please include your ORCID in your profile if available.
- You must check grammar using the review tab in MS Word before submission.
- Read more detailed submission guidelines at www.icert.org.in/submission-guidelines.



International Felicitation

"Baba Saheb Dr. B.R. Ambedkar Excellence Award 2026"

ICERT "Baba Saheb Dr. B.R. Ambedkar Excellence Award" formally recognizes the immense contribution of the Academicians/ Professionals/ Social reformers in social inclusion and upliftment of marginalized section of society for the welfare and social inclusion.

"Global Women Icon Award 2026"

ICERT "Global Women Icon Award" is an honour to professionals for their immense contribution towards women empowerment, social welfare and social inclusion.

Eligibility Criteria:

1. The applicant must have the minimum 30 years 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. 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 (social contribution and achievement).
 - (vi) Research experience with journal name and ISSN number with volume and issue number.
 - (vii) Social welfare activities with evidences, social profile links/ identifiers, etc.

Nomination for the award does not imply automatic recognition or conferment. All nominations will be thoroughly reviewed by the Award Screening Committee. The decision of the Committee shall be final and binding. Only the selected nominees will be formally informed through the official ICERT email ID: awards@icert.org.in



Conference Committee

Chief Patron

Dr. B.S. Ragini Narayan, Chairperson, BMSET

Patron

Dr. Raghu Kumara N, Principal, B.M.S. College for Women, Bengaluru

Convenor

Dr Vijayalakshmi S., Assistant Professor, Department of Commerce, B.M.S. College for Women, Bengaluru

Coordinator(s)

Dr Manisha D Bhagoji, Secretary General, ICERT

Dr. Neethu G S, HOD & Associate Professor, Librarian, BMS College for Women

Dr. Mamatha D, HOD & Assistant Professor, Department of Business Administration, BMS College for Women

Jayashree S., Academic Enrolment Advisor Bengaluru

Organizing Secretary

Dr Simran Mehta, Board of Director and Head, Core Committee ICERT

Advisory Members

Prof. Ananda Suryanarayana, Director - Postgraduate Studies, Research and Innovation Department, College of Banking and Financial Studies, Muscat, Oman

Prof. (Dr) Rekha Soni, Faculty of Education, Tanta University Sri Ganganagar Rajasthan, India

Dr Harshita Sharma, Department of Development Studies, Vivekananda Global University, Jaipur

Dr. Sonika Nagpal, Assistant Professor, Department of Commerce, PGDAV College (Evening) University of Delhi, Nehru Nagar, New Delhi



Nor Nazeranah Binti Omar Din, Programme Coordinator / Senior Lecturer,
Nilai University Nilai, Malaysia

Dr. Marina Arnaut, Assistant Professor, Dubai Business School, University
of Dubai

Prof. B. Ramesh, Vice-Chancellor, (Chairman) Dr. Manmohan singh
Bengaluru City University, Bengaluru

Dr. Shobha G, Director, Department of Collegiate Education, Government
of Karnataka, Bengaluru

Dr. Jalaja K R, Professor, Dean, Faculty of Commerce

Dr. Rupesh Kumar A, Chairman, Associate Professor, Department of
Library and Information Science, Tumkur University

Dr. Bheemsha Arya, Principal, BMS College of Engineering, Bengaluru

Dr. Anand S Upadhyaya, College of Banking & Financial Studies, Oman

For any queries, please feel free to reach out to us.

Headquarter (PA USA): +1 (814) 384-5976, +1 (814) 314-8130, +1 (613) 702-8020

India: +91 9811-077-122

Email: conferences@icert.org.in

Website: www.icert.org.in

We look forward to welcoming you to the conference!

International Multidisciplinary Conference on the occasion of International Women’s Day & World Day of Social Justice under the theme “**Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World**” on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Table of Contents

<i>Contents</i>	<i>Page No</i>
Trichomes as Defensive Structures in Plants: Morphological, Anatomical, and Ecological Perspectives Across Selected Species NAGESHWARI. M	40
Digital Transformation and Social Inequality: Access, Exclusion, and Everyday Experiences Dr Chhaya Dubey	41
The Impact of Product Availability on Purchase Frequency and Brand Switching Behavior in The FMCG Sector KM Meenu	42
FinTech, Marketing Strategy Transformation and Customer Engagement in Indian Banking: An Integrated Study Rajesh H	43
The Future of Criminal Profiling: Advancements in Technology and Methodology Vinay Malik & Dr. Sunil Kumar	44
Health Risk Assessment of Microplastics in Treated and Untreated Water Christianah Chinenye ANIOBI, Barizomdu Tina PII & Kafayat Abosedo OYELAKIN	45
Dynamics of Leveraging AI for a Learner-Friendly Environment Mary Mojirade AYANTUNJI	46
FinTech, Gender, and Disability in Nigeria’s Emerging Digital Economy: A Comparative Analysis of Lagos and Kano States Adeniyi Michael Adewusi	47
Navigating The Nexus: Race, Sexual Intimacy, Marital Stability, And Multicultural Counselling Interventions in A Globalized World Dr. Olugbenga Oladapo Ayena & Dr. Ayotunde Oyedele Oyediran	48

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
 NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
 Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Effects of Metacognitive Strategy on Academic Achievement and Interest in Genetics among Biology Secondary Students in Nassarawa Education Zone, Kano, Nigeria Nasiba Aminu Danwawu	49
Mental Health and Community Resilience: Integrated Approaches to Strengthening Psychosocial Well-Being in Crisis Contexts Abiola Adiat OMOKHABI, Udukhomose Suleiman OMOKHABI & Maria Precious OREDUGBA	50
Audit Quality, Board Independence and Financial Performance of Listed Deposit Money Banks in Nigeria SULEIMAN, Abdurrazaq, PhD	51
A Study of IoT in Rural and Urban Sustainable Development Ramya P	52
Ethical Implications of the Knowledge Management Paradigm in the Digital Age Rukayat Oladayo OGUNDIPE, Mofoluke Abidemi OMILANI, Fatahat Oyeteju OLAJIDE and Esther Adunni OGUNWANDE	53
Feminism and Mysticism: An Analysis of The Experiences of Female Mystics in The Medieval Era Ms. Simmin Bawa, Ms. Nayana Nair, Ms. Haspreet Kaur, Ms. Prajna Dineshkumar, Ms. Shreya Rathi & Ms. Devika Harish Kumar	54
The Role of Social Work in Disaster Response: Strategies for Effective Intervention and Community Resilience Adetutu Olubukola OYELOWO, Foyinsola Genevieve OGUNNIYAN, Uchechukwu Charles OSU & Adeline Nkeiruka OSUAGWU	55
Advancing Smart, Technology-Driven, and Sustainable Agriculture: Evaluating e-NAM in Haryana Himani Rathi & Dr. Pardeep Kumar Duhan	56
Green FinTech Ecosystems: Reimagining Financial Inclusion and Sustainability in the Digital Age Dr. Girish V, Dr. Ramya T J & Pallavi Kumar S	57

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
 NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
 Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Good Governance Vidwan NSM Ramkumar & Dr. N.S. Suresh	58
Fintech Innovation, Digital Transformation, and Youth Entrepreneurial Ability for Global Sustainability Dr. Sikiru M. RAIMI, Dr. Adenike M. DUROJAYE, Dr. Ezekiel A. ADESINA & Rebecca O. AMAO	59
Regulatory Governance of Digital Platforms in India: Balancing Innovation and Market Competition Veena GS	60
Artificial Intelligence in Global Public Health: Transforming Microbial Disease Management Dr. Sumangala. N	61
A Study on Green Business Models in Public and Private Sector Companies in India: Impact on Company Growth and Performance ANUSHRI A	62
E-Commerce and the Global Marketplace Bhanushree M S & Akshatha M R	63
Digital Financial Services and Women-Led MSMEs: Effects on Growth, Resilience, and Market Access Dr. Preeti Singhwal	64
Dhvanyaloka As a Space for Language and Literary Discourse Nisha A K & Dr Monbinder Kaur	65
Adoption and Acceptance of Artificial Intelligence Literacy for Enhancing Learning Effectiveness Among Distance Learners in Nigeria Muibi, T. G	66
The Influence of Socioeconomic Status on Mental Health: The Mediating Role of Resilience Abimbola AFOLABI and Abdulqudus Olansile IBRAHIM	67

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

A Study on “Awareness of Social Innovation among Corporate Professionals” Ishwarya. J & Pooja. B. S	68
A Study on Patent Protection vs. Open Access: Legal Challenges in Open Science SUNANDA. A, POOJA B.S & Lt NAYANA.V	69
Curriculum Reform for the Digital Economy: Bridging Islamic Studies, Social Studies, and English Language Education Adamu Abubakar Muhammad, Zubaida Yahya Ahmad, Gaji Maiwada Abubakar, Nafisa Kabir Galadanci & Abdulkareem Ahmad Tijjani	70
Digital Disaster Response and Social Sustainability: A Social Work Analysis of FinTech-Driven Humanitarian Interventions for Older Adults in a Globalized Society Bosede Oladunni RAJI & Gloria Olufunke OKEWOLE	71
Peer Support Programs and Their Effectiveness in Reducing Anxiety and Depression Nanditha C	72
राजेश जोशी के काव्यों में सामाजिक उत्थान की बू डॉ मो. रियाज़ खान	73
Gender Inequality as a Root Cause of Poverty: Why Women's Social Well-Being Must Be Central to Development Policies Helen Ajibike Fatoye & Boluwatife Samuel FATUNBI	74
Heritage Management in the Modern Era: Challenges and Solutions Dr. Kantharaj H Dodmane	75
Sustainable Leadership and Risk Aptitude as Drivers of Responsible Entrepreneurial Intentions in the Digital Economy Lt Nayana. V, Ishwarya J & Sunanda A	76
State, Society, and Science: Comparative Histories of Technology in Medieval India Dr. Vadde Venkatesh, Smt. Shruthi S & Smt. Shantha Kumari T R	77

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
 NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
 Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

The Role of Social Enterprise in Advancing the Circular Economy in Emerging Market Bamikole Abel FASHOGBON Ph.D & Adegoke Folorunso OMILODI	78
Bridging Sustainability and Business: The Strategic Role of Entrepreneurship in Advancing the Sustainable Development Goals Munimada. S & Radha R	79
Impact of Microcredit on Women Empowerment in Odisha: An Empirical Study of Khurda District Mr. Sitansu Ranjan Swain, Mr. Vijaya Rudraraju & Ms. Sasmita Nayak	80
Interrelationship Between Dietary Micronutrients and Body Composition Mediated by Lifestyle Factors in Indian Women (30-59 years) Mifzala M & Dr. Shubhi Agarwal	81
Promoting Diversity, Equity and Inclusion in the Global Financial Sector Temitope Emmanuel OLUWASANU, Wahab Tobi ANJORIN, Rukayat Omowumi BALOGUN, Mojeed TAOHEED, Sunday Olaiya GBOLAHAN, Moses Iyanuoluwa ENIADE & Promise Oluwatosin OYEBOLA	82
Assessment of Sustainability Metrics in Fresh Agri-Produce Supply Chain adopted in O2C Channels LAVANYA C M, Dr. OVIYA S	83
Development and Characterization of Vitamin-C rich pineapple beverage using ginger bug as fermenting agent Sneha M V & Dr. Shubhi Agarwal	84
Beyond Green Labels: Assessing Awareness, Economic Impact, and Marketing Strategies in Sustainable Tourism with Special Reference to Karnataka Sharada S, Shilpa B & Vijayamala G.P.	85
Hierarchies of Womanhood: Legitimacy, Recognition, and Psychological Strain Across Women's Identities Saranya Bansal & Dr. Suruchi Singh	86
Quality Evaluation of Banana Peel Powder Incorporated Muffins with Avocado Puree as A Butter Substitute Navya Shree. N & Dr. Geetha Santhosh	87

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
 NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
 Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Consumer Awareness of CSR Activities and Its Impact on Brand Perception In the Context of Sustainable Marketing Practices Asma K S & Dr. A. Arunprakash	88
CSR Allocations and SDG Performance in Karnataka: A Sectoral Comparative Analysis for 2021 and 2024 Jagadish C B, Dr. Ganesh K T & Prathibha	89
Social Media, Misinformation, and Youth: Why Media Literacy Is Essential for Digital Well-Being Ganiyu Oluwaseyi Quadri & Oluwaseun Emmanuel Omopo	90
History of Mediation: Sustainable Dispute Resolution Mechanism Yashaswini S	91
An Empirical Assessment of Customer Awareness, Acceptance, and Behavioral Intentions Toward Carbon Tax Policies on Transport-Related Emissions Mrs. Manasa H B, Ms. Sneha Shivani S R & Mrs. Vindhya N S	92
Awareness Of PCOS and Intervention on It's Preventive Strategies Among Adolescent Girls Komal & Dr. Mary Jenefer Sharmila. P	93
Bridging Science, Society, and Language: Rethinking English Pedagogy in Karnataka's Agricultural Universities Mr. Ramaswamy T	94
Notion of God through Young Indian lens: Attitudes and Nuances of Behaviour Ms. Simmin Bawa & Ms. Krisha Nair	95
Bridging the Digital Gender Divide: FinTech Innovation as a Catalyst for Women's Educational Development, Economic Empowerment and Social Justice Dr. Blessing Agbo Ntamu & Dr. Delight Omoji Idika	96
Mental Health and Community Resilience Jayashree Venkatesh & Dr. Shikha	97
Understanding Dalit Patriarchy: A Critical study of Caste Gender Nexus Anvith Reddy & Tahreem Asim	98

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Visual Narratives and Linguistic Inclusion: Reframing Multimodal Pedagogy in Indian Undergraduate English Classrooms Dr Manishaa Bhagoji	99
Reimagining Gendered Spaces and Well-Being: A Study of Selected All-Women's Colleges at the University of Delhi Kritika Sharma	100
Gender Differences in Emotional Intelligence, Negative Mood Regulation Expectancies and Job Satisfaction Among Secondary School Teachers Poonam Rani & Dr. Neelam Kumari	101
The transition from conventional HR to Smart HR: The Impact of Artificial Intelligence on the Transformation of Human Resource Management Dr. Azmath Rukhsana	102
A Study On Dehydrated Vegetables and It's Acceptability Shafiah Siddiqha	103
Beyond Intelligence: Investigating AI's Role in Spiritual Quotient Development Ms. Simmin Bawa & Ms. Hiya Kalra	104
Impact Of E-Governance On Public Service Delivery at Federal Capital Development Authority, Abuja Dr. Kemisola Iwalola Owoniya	105
Navigating Fintech Innovation in Nigerian Education: Policy Constraints and Institutional Preparedness Makepeace Deorji	106
Artificial Intelligence and Early Childhood Education Of Learners with Learning Disabilities Toheeb Opeyemi AJAO	107
Effects Of Reverse Jigsaw Strategy on Cognitive Flexibility of Building Students In Construction Methods in Tertiary Institutions, Kano-Nigeria Abdulbasid Abubakar Adam, Nasiru Mukhtar & Habibat Lawal	108
Cultivating A Sustainability Ethos: Employee Engagement for Organisational Impact Lavanya B K & Priyanka K	109

International Multidisciplinary Conference on the occasion of International Women’s Day & World Day of Social Justice under the theme “**Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World**” on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
 NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
 Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Curation and Museum Practice in a Digital World Jigna B & Suchithra T	110
Role of Social Media in the Promotion of Spiritual Tourism in India Dr. Chaya Anilkumar	111
Financial Inclusion without Integration: Why Financially Included Individuals in India Continue to Rely on Informal Finance Mamatha M	112
Transforming Food Security into Nutritional Sovereignty: A Multimodal AI Framework for Targeted Micronutrient Stabilization in India Bhavana. H	113
Awareness to Satisfaction: Understanding FinTech Usage in the Digital Era Sahana B C & Noor – E – Habiba & Ranjini Rajendra	114
Development Of Multi-Purpose Flour Mix Enriched with Jamun Seed Powder On Diabetic Population Parimala J	115
Clinical Nutrition Interventions for Underserved Populations: A Step Toward Inclusive Health Systems (A Public Health-Focused Review) Annemary K Thomas	116
Human-Centered Software Design for Inclusive Digital Systems Ms Soniya Joseph	117
Pricing Decisions and Customer Perceptions: An Empirical Study in Bengaluru City Mrs. Nandini J & Ms. Vaishnavi	118
Design and developments of Internet of Things (IoT) for Rural and Urban Solutions Dr. Nagamalli Arasavalli & Rasagna. K	119
The Portrayal of Language Rights and Social Justice in Contemporary IWE Dr. Priyanka Singla	120

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Decentralized Climate Action in India: The Role of Community-Based Climate Solutions in National Climate Governance with special reference to Solar Energy and Electric Mobility	121
Nanditha R	
Development And Evaluation Of Nutribar Using Functional Ingredients	122
Syeda Misba Mahmood Rahiman & Dr. Mary Jenefer Sharmila. P	
Mind wandering and Emotion Regulation Strategies Among Young Adults	123
N Smita, Prof. Sandeep Kumar & Dr. Maheshbabu N	
The Anatomy of Instability: Regime Transformation and Governance in the 2020s	124
Ramesha G	
Heavy Metals in Aquatic Food Resources: Environmental Pathways, Bioaccumulation, and Human Health Implications	125
Miss. Aishwarya Vaibhav Banpatte, Dr. V. S. Gadekar	
Future Trends in Agentive AI for Financial Auditing	126
Mr. Venkatasubramanian Ganapathy	
Water Pollution by Textile Industry and Its Treatment	127
Ankita Pareek	
Algorithmic Empowerment: Emotional Labour and Identity Construction in Digital Culture for Generation Z Indian Women	128
Avani Bhalla & Dr. Suruchi Singh	
Where Do Women Stand? A Taxonomic Journey through the Shelves of Human Thought	129
Puspa Mondal	
Employee Engagement and Job Satisfaction as Drivers of Sustainable Academic Institutions	130
B. Venkata Lakshmi & Dr. Balasubramanian J V	
Enhancing Library Services through Intelligent Digital Systems: Pathways for Sustainable Information Access – A Case Study of Nirmala College of Pharmacy, Andhra Pradesh	131
SK. Reshma & Dr. K. Praveena	

International Multidisciplinary Conference on the occasion of International Women’s Day & World Day of Social Justice under the theme “**Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World**” on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
 NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
 Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Co-Operative Movement in Tamil Nadu – A Study V. Mary Densha & Dr. N. Santhy	132
Storytelling for Social Transformation: Narratives as catalysts of change (a study with reference to Taare Zameen Par) Bhoomika Shankar	133
An Empirical Study on the Impact of Monetary Policy on the Indian Stock Market: Evidence from 2015–2025 Padala Vijaya Shankari & Dr. Shilpa Rajagopal	134
Digital Transformation, Multilingualism, and ELT Reform: A Critical Policy Discourse Analysis in Karnataka Md Zabiulla Khan I & Dr Monbinder Kaur	135
UPI- Driven Financial Empowerment of Street Vendors and Kirana Store Owners in Bengaluru Dr. Meghana C	136
Peer Support Programs and Their Effectiveness in Reducing Anxiety and Depression Nanditha C	137
Institutional Framework for Disaster Management in Karnataka Dr. Manjula V	138
ESG Practices and Firm Profitability: Evidence from NSE Listed Companies Ms. Gudiya Kumari, Mr. Vijay Chandra Rao & Dr. Shikha Karamchandani	139
From Counts to Context: Functional Citation Analysis of International Journal of Information Management Soujanya M, Sandra M K & Rupesh Kumar A	140
Technological Innovation and Its Impact on Mental Health and Community Resilience Among College Students Mahima Sharma & Dr. Neelam Kumari	141
Interplay of Cultural Dynamics and Sustainability in Teenagers' Adoption of Digital Financial Technologies: A Comparative Cross-Cultural Analysis Mrs. Yashaswini S, Anusha M & Chandana G	142

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Ayurveda In the Digital Age: A Trans-Disciplinary Framework Linking Fintech Innovation, Digital Transformation, Sustainability and Societal Well-Being in A Globalized World	143
Dr. Jajbir Singh	
Key Factors Shaping Efficiency in Indian Higher Education: Towards Governance – sensitive DEA Modeling	144
Deepa George, Dr. Subramanyam T & Dr. Minu Mary Mathew	
Rejuvenating the Professional Development of Teachers in the Digital Era to Accomplish the Goals of NEP 2020	145
Challa Srilakshmi & Dr. Bhimappa Rangannavar	
Role Of Libraries to Achieve Viksit Bharath@2047 Vision	146
Priyanka T. S	
“From Welfare to Empowerment: Social Justice through Policy Innovation in Karnataka with Special Reference to the Guarantee Schemes”	147
Prameela S	
Towards Inclusive Justice for Sustainable Development: Evaluating India's Legal Regime for Single Women	148
Prof. (Dr.) Anuradha Chadha & Mr. Dhanesh Chadha	
Beyond the Textbook: An Action Research on Integrating STEM to Enhance Grade 8 Students' Understanding of Air Pressure	149
Ms. Pratistha Gupta	
Electric Vehicle Revolution and Sustainable Development: Trends, Challenges and Opportunities in Karnataka	150
Vani Y. D. & Dr. Vilas M. Kadrolkar	
GST 2.0 and Income Tax Reforms: Towards a Modern and Efficient Tax System in India	151
Miss. Sukanya. M.C	
Decentralization and Local Governance in Rural Transformation: An Analytical Review	152
Dr Ramya M	
Veda Mantras are Source and Form of Energy	153
Dr Geetha	

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Helavas and the Preservation of Rural Cultural Heritage: A Folkloric Study Dr. Shashi Kumar V	154
Measuring The Web Accessibility Of NIRF Ranked Architectural Institute Libraries In India: Web Content Analysis & Evaluation Dr. Shanthakumari K & Sharath. D T	155
Ethics Of Communication In AI Driven Multidisciplinary Research Sowmya RC	156
AI-Driven Transformation in Higher Education: Occupational Stress, Job Insecurity, and Performance Outcomes Among University Faculty Dr. Yeshwanth Kumar C.K, Dr. Shailashree V T, Dr. Vijayalakshmi S	157
Symptom-Based Recognition of Cucumber Diseases Using Deep Convolutional Neural Networks Yashaswini N	158
Redesigning India's School Curriculum Through Mathematical Modeling: Bridging the Stream-Selection Gap for Higher Education and Employment Readiness Chaithra G N, Ramya S, Soumya Mohan	159
Oral Traditions as Informal Human Capital: Reframing Higher Education Pedagogy in India Rama R	160
Digital Transformation in Higher Education: A Sociological Study of Access, Inequality, and Student Empowerment Dr Raghukumara N	161
An Overview Of The Corporate Social Responsibility and Their Role In Improving The Social Life Of The Needy Population Ramya. S	162
Digital Transformation in Research: The Role of Open Science in Reshaping Scholarly Communication Dr. Neethu G.S, Dr. Naveen CL & Dr. Nagaraju BG	163
The Transition from Conventional HR To Smart HR: The Impact of Artificial Intelligence On The Transformation Of Human Resource Management Dr. Azmath Rukhsana	164

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Sentiment Analysis of YouTube Comments Using Logistic Regression: A Comparative Study	165
Sushma Manjunath, Pawar Meghana M & Kavya M V	
The Influence of Trade Union Education among Motor Park Management Workers North Local Government Area in Ibadan. Oyo State, Nigeria	166
Ukpabi, I. D., Ph.D	
Explainable Deepfake Video Detection Using Deep Neural Networks	167
Divyanshia, Aditya Kumara, Ms. Rashmi Mishraa and Mr. Mahesh Kumara	
Sea, Memory, and Identity: A Blue Humanities Approach to The Bastard of Istanbul	168
Pooja Pradeep Karaniya & Dr. P. Sartaj Khan	
Poetry of Protest and Resistance: Gender and Caste in Kamala Das, Meena Kandasamy, and Jyoti Lanjewar	169
Dr. Pramod T. Kharate	
Role of Self-Help Groups (SHGs) in Rural Economic Transformation	170
Dr. Mudakappa & Sangeetha K.	
Cultural Knowledge, Traditional Practices, and Emotional Resilience in Indian Education: A Culturally Responsive Whole-School Framework for Student Well-Being	171
Gillella Vedavati	
Helavas and the Preservation of Rural Cultural Heritage: A Folkloric Study	172
Dr. Shashi Kumar V	
Mathematical Models as Decision-Support Tools in Public Administration	173
Vidya Shree A & Shilpa K. R	
Saving Our Soils: Restoring Soil Health for Climate, Nature and Human Wellbeing	174
Dr. Roopa R Anagod	

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Assessment Of Impacts Of Adventure Tourism Vs. Impacts of Tourism on Adventure: A Case Study from Uttarakhand, India	175
Prof. (Dr.) Bipin Chandra Pant	
Digital Preservation of Cultural Heritage in India: Challenges & Opportunities	176
Dr. Shakuntala N	
Nalvadi Krishnaraja Wodeyar, Part of the Educational Revolution	177
Dr. Radhamma D. K	
Field Programmable Gate Array Implementation of Reed-Solomon Code, RS (255,223)	178
Girish Dombar	
Right to Live in Healthy Environment: An Analysis in Constitutional Perspective	179
Dr. DEEPU. P	
Green FinTech and Climate Finance: Leveraging Digital Innovation for Sustainable Development in Emerging Economies	180
Dr Shraddha Verma & Ms. Gargi Verma	
Libraries and Digital Transformation	181
Nagarathna B A & Dr. Vitthal T Bagalkoti	
The Financial Viability of Green Business Models: A 10-Year Systematic Review of Product-as-a-Service (2016–2026)	182
Dr. Kirti	
Intellectual Property Challenges and Opportunities in Artificial Intelligence–Driven Innovation: An Empirical Assessment of Global and Indian Firms	183
Prof. Jalaja K R & Mrs. Sreelakshmi Sreekumar	
Strategic Corporate Social Responsibility in the Era of Digital Transformation: Measuring Social Impact and Sustainable Value Creation	184
Dr. Savita Sharma & Dr. Sidharth Srivastava	

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
 NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
 Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Fuzzy Set Theory in Decision-Making Policies Ms. Vaishali N K	185
Embedding Social Justice and Equity: Policy Frameworks in the Era of Digitalization Jhalak Yadav	186
Practical Application of IKS with Regard to NEP: Challenges, Innovation, and Policy Implications Chanchal Gautam	187
SKDRDP Models and Rural Development in Karnataka-Historical Background and Analysis Dr Shailaja P	188
Child Rights and Education Policy in India Dr. MANJULA S. V	189
Gender Discrimination and Resistance: A Critique of Gender Norms in Black Cobras Pruthvi Bharadwaj K. V, Neha Meshram & Tessa Jose	190
Application of Artificial Intelligence in Academic Libraries Dr. Sumadevi S	191
Development Of Multi-Purpose Flour Mix Enriched With Jamun Seed Powder on Diabetic Population Parimala J, Harshitha M & Neha S	192
Impact Investing and Firm Financial Performance aligned with SDG 8 (Decent Work and Economic Growth): A Conceptual Framework Sushma K & Rachana K.M	193
Greenwashing in Agriculture: An emerging Challenge to Sustainable Development Smitha K V & Geetha. S	194

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Computational Fluid Dynamics: From Mathematical foundation to Industrial optimization	195
Ranjitha S & Dr. Brinda Halambi	
Digital Financial Transformation and ESG-Oriented Investment Strategies: Emerging Paradigms in Global Commercial Sustainability	196
Ms Meenakshi Ahuja	
AI-Nyaya: Pioneering India's Bright Future in Digital Justice	197
Dr Ashoka Naika B.G	
Social Justice and policy Innovations among women in Panchayat Raj Institutions	198
Ramya. R & Dr. Ashwini	
FinTech Innovation and Sustainable Financial Inclusion: A Gender-Responsive Framework for Women-Led Micro-Entrepreneurship in India	199
Dr D Pushpa Gowri	
वित्तीय समावेशन: महिला सशक्तिकरण की ओर बढ़ते कदम	200
Rekha Yadav	
Reading Reversal and Resistance: Ethical Meaning and Social Critique in Brian Bilston's Refugees	201
Dr. Archana R, Dr. Pallavi BK & Dr. Pooja Pradeep	
Leadership and PPPs for Financial Competence: EPF SDG Alignment in Nagaland Schools	202
Dr. D. Shobana & M. Patrick Humtsoe	
Social Media for Social Good: Transforming Digital Platforms into Instruments of Positive Social Change (with reference with Instagram)	203
Chinthan. S	

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India



International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Trichomes as Defensive Structures in Plants: Morphological, Anatomical, and Ecological Perspectives Across Selected Species

NAGESHWARI. M

B. Sc (Botany and Zoology) Student, Department of Botany, Govt. First Grade College,
Raichur, Karnataka, India

ORCID: 0009-0002-3626-5759

Abstract

This research examines the role of trichomes in five selected plant species: chili (*Capsicum annum* L.), tomato (*Solanum lycopersicum* L.), radish (*Raphanus sativus* L.), ridge gourd (*Luffa acutangular* (L.) Roxb.), and bitter gourd (*Momordica charantia* L.). Trichomes, which are specialized epidermal structures, play an essential role in plant defense by deterring herbivores, reducing pathogen attack, and minimizing environmental stress. The study investigates the morphological and anatomical characteristics of trichomes across these species, focusing on the diversity of trichome types, including glandular and non-glandular varieties. Glandular trichomes, known for secreting chemical deterrents, are particularly prevalent in chili and tomato, contributing to chemical defenses against pests. Non-glandular trichomes, which serve primarily as mechanical barriers, are abundant in radish, ridge gourd, and bitter gourd, offering protection against both herbivores and desiccation. Through detailed comparative analysis, the paper explores how the distribution and density of trichomes vary among different plant parts, such as leaves, stems, and fruits, and how these patterns are influenced by ecological and environmental factors. The findings reveal that trichomes not only act as a defense mechanism but also contribute to other vital processes, including reducing water loss and enhancing environmental stress tolerance. The study further highlights the role of evolutionary pressures and habitat conditions in shaping trichome development across the species. Additionally, the research emphasises the potential for utilising trichomes in crop breeding and biotechnological advancements, aiming to improve pest resistance, water-use efficiency, and overall plant resilience. This paper provides a comprehensive understanding of trichome functionality and offers insights for future applications in sustainable agriculture and crop improvement strategies.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **"Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World"** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Digital Transformation and Social Inequality: Access, Exclusion, and Everyday Experiences

Dr Chhaya Dubey

Christ Academy Institute of Law, Bengaluru

Abstract

Digital transformation and FinTech-driven innovations are increasingly shaping everyday social and economic life, influencing access to financial services, welfare schemes, employment opportunities, and digital governance. In the Global South, particularly in India, these developments are frequently framed as tools for inclusion, empowerment, and social justice, especially for women and marginalised groups. However, everyday experiences of digital engagement reveal persistent and uneven patterns of access, participation, and benefit, shaped by existing social inequalities related to class, gender, education, language, and location.

This paper critically examines digital transformation as a social process and explores how Fin-tech-enabled digital systems intersect with gendered and structural inequalities in everyday life. It asks whether increased digital connectivity and financial digitization translate into meaningful inclusion and social justice, or whether they reproduce new forms of exclusion through barriers such as limited digital literacy, language constraints, lack of confidence, and reliance on informal support networks. By foregrounding lived experiences, the paper highlights how women and socially disadvantaged groups navigate, adapt to, and sometimes resist digital systems in their daily lives.

The study draws on sociological perspectives including digital divide theory, the social construction of technology, and the concepts of social and cultural capital. Based on empirical data collected through interviews and survey responses across diverse socioeconomic groups, the paper examines everyday coping strategies, informal learning practices, and social mediation that shape digital participation.

The findings suggest that digital and Fin-tech-led transformations often mirror existing social hierarchies and, in some cases, deepen gendered and structural inequalities, even where basic digital infrastructure is available. By situating digital transformation within everyday social realities, this paper contributes to multidisciplinary debates on digital inclusion, sustainability, and social justice, and calls for more socially grounded and gender-sensitive approaches to digital policy in a globalised world.

Keywords: Digital Transformation; Fin-tech; Gender Inequality; Social Justice; Digital Exclusion; Global South.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

The Impact of Product Availability on Purchase Frequency and Brand Switching Behavior in The FMCG Sector

KM Meenu

Faculty of Management and Commerce, Swami Vivekanand Subharti University, Meerut

Abstract

Product availability plays a crucial role in shaping consumer behavior within the Fast-Moving Consumer Goods (FMCG) sector, where purchasing decisions are typically habitual and low-involvement. While existing literature has largely emphasized determinants such as price, promotion, and brand equity, limited attention has been given to the behavioral consequences of availability disruptions. Grounded in the Stimulus-Organism-Response (S-O-R) theory and Habit Formation theory, the present study examines the direct and indirect impact of product availability on purchase frequency and brand-switching behavior among FMCG consumers. Data were collected through a structured questionnaire from a sample of 320 respondents, and the proposed conceptual model was tested using Structural Equation Modeling (SEM). The findings reveal that product availability significantly enhances purchase frequency while simultaneously reducing consumer's tendency to switch brands. Moreover, purchase frequency partially mediates the relationship between product availability and brand-switching behavior. By positioning availability as a strategic behavioral driver rather than merely an operational concern, this study contributes to the consumer behavior literature and offers practical implications for marketers and retailers aiming to strengthen repeat purchasing patterns and reduce brand switching in competitive FMCG markets.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

FinTech, Marketing Strategy Transformation and Customer Engagement in Indian Banking: An Integrated Study

Rajesh H

Assistant Professor, SMSR, KLE Technological University, Hubli

Abstract

The rapid adoption of financial technology (FinTech) has fundamentally altered the way banks design marketing strategies, deliver services and engage customers. In the Indian banking context, this transformation is closely linked to the dual objectives of competitive differentiation and financial inclusion. This study examines how FinTech-driven digital transformation reshapes marketing strategies of banks, influences adoption of FinTech-based banking services among rural customers and affects customer engagement through key perceptual mediators.

The study employs regression and mediation analysis to test a structured conceptual framework integrating strategic, service-based and perceptual pathways. The findings reveal that FinTech-driven digital transformation has a significant positive impact on the transformation of banking marketing strategies. FinTech-based banking services are found to significantly enhance adoption among rural customers, highlighting the role of accessibility and usability in promoting inclusive banking. Further, customer engagement is not directly driven by FinTech-enabled marketing strategies but is achieved through the mediating effects of trust, perceived usefulness and service quality.

The study contributes to the literature on marketing of financial services and FinTech by empirically validating a mediation-based framework that explains how technological innovation translates into meaningful customer engagement. The findings offer valuable insights for banks seeking to leverage FinTech for sustainable customer relationships and inclusive growth in a regulated financial environment.

Keywords: FinTech, Banking Marketing Strategies, Customer Engagement, Rural Banking Adoption, Digital Transformation, Trust, Perceived Usefulness, Service Quality, Indian Banking Sector.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

The Future of Criminal Profiling: Advancements in Technology and Methodology

Vinay Malik

Research Scholar, Jagannath University, Department of Law, Bahadugarh

Dr. Sunil Kumar

Assistant Professor, Faculty of Law, Jagannath University, Department of Law, Bahadugarh

Abstract

Technological advancements are revolutionizing the field of behavioral analysis. Developments in artificial intelligence, machine learning, and neuroscientific research are enhancing profiling accuracy. Predictive analytics, combined with real-time crime data, may soon allow investigators to anticipate criminal behavior before it occurs. AI algorithms, trained on vast datasets, could identify subtle behavioral patterns that human analysts might overlook, improving suspect identification and crime prevention. Advancements in brain imaging and neuro-criminology are also offering new perspectives on criminal behavior, potentially allowing scientists to detect predispositions toward violent tendencies. While still in early stages, these technologies could redefine profiling, shifting it from retrospective analysis to proactive crime prevention. However, with these advancements come ethical concerns regarding privacy, surveillance, and the potential misuse of AI-driven profiling. Balancing innovation with ethical integrity will be paramount in shaping the future of criminal profiling. At its core, criminal profiling is a tool that transforms seemingly unrelated fragments of evidence into a cohesive narrative. By studying an offender's psychological patterns, behavioral tendencies, and decision-making processes, profilers help narrow down suspect lists and anticipate an offender's next move. Over time, behavioral analysis has evolved from simple conjecture to an intricate, research-driven science that plays a critical role in modern law enforcement. The discipline has been shaped by the contributions of pioneering psychologists, criminologists, and law enforcement experts who recognized the value of understanding human behavior to solve crimes.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Health Risk Assessment of Microplastics in Treated and Untreated Water

Christianah Chinenye ANIOBI, Barizomdu Tina PII & Kafayat Abosede OYELAKIN

Department of Chemical Sciences, School of Physical Sciences, College of Science,
Bamidele Olumilua University of Education, Science and Technology, Ikere-Ekiyi, Ekiti
State, Nigeria

ORCID No: 0000-0002-0138-5171

Abstract

Microplastics have emerged as contaminants of concern in aquatic environments, including drinking water, due to their persistence and adverse health effects. This study investigated the occurrence, characteristics, and associated health risks of microplastics in treated and untreated water from Ekiti State and Ondo State Waterworks, southwestern Nigeria. Four water samples were collected using the grab sampling technique in pre-cleaned 1 L glass bottles. Microplastics were isolated through chemical digestion and density separation, identified using a binocular light microscope, and classified based on morphology and color. Particle size was measured with an eyepiece micrometer, and abundance was expressed as particles per liter (P/L). Health risks were evaluated using estimated daily intake (EDI), margin of exposure (MOE), target hazard quotient (THQ), and incremental lifetime cancer risk (ILCR).

Fragments and fibres were the dominant microplastic morphologies across contaminated samples, while films were detected only in Ondo samples. Treated water from Ekiti contained 14 P/L, whereas treated water from Ondo showed higher concentrations (87 P/L). Untreated water from Ondo contained 21 P/L, while no microplastics were detected in untreated water from Ekiti. Black-colored particles predominated across all contaminated samples. Health risk assessment indicated higher EDI, THQ, and ILCR values for Ondo treated water, with MOE values below unity, implying health risks.

In conclusion, the findings demonstrate that treated water is not necessarily free of microplastics and may represent an exposure pathway. This study provides data on microplastic contamination in Nigerian drinking water and underscores the need for continuous monitoring.

Keywords: Health risk assessment, Microplastics, Treated and untreated water, Estimated daily intake, Margin of exposure, tangent hazard quotient, incremental life time cancer risk.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **"Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World"** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Dynamics of Leveraging AI for a Learner-Friendly Environment

Mary Mojirade AYANTUNJI

Department of Social Work Education, Emmanuel Alayande University of Education, Oyo,
Oyo State, Nigeria

<https://orcid.org/0000-0002-9317-8857>

Abstract

In today's rapidly evolving educational system, the integration of Artificial Intelligence (AI) in education has the potential to revolutionise the learning experience and as a transformative tool for creating learner-friendly environments. AI technologies offer personalised learning experiences by considering individual student information and adapting content to meet their unique needs. Through intelligent algorithms, AI can identify learning gaps, provide targeted interventions, and offer real-time feedback, ultimately promoting student engagement and comprehension. This paper explores the dynamics of leveraging AI to create a learner-friendly environment, where technology enhances and supports the learning process. The key aspects of AI-driven education, including personalised learning, intelligent tutoring systems, adaptive assessments, natural language processing, the role of AI in promoting accessibility, inclusivity, teacher support, and the ethical considerations surrounding AI in education, such as bias, privacy, and transparency were discussed. In conclusion, the transformative potential of AI in creating responsive, effective, and inclusive learning environments, ultimately enhancing learner outcomes and experiences. In conclusion, leveraging AI in education thoughtfully and responsibly, teachers can empower students to thrive in the digital age; AI technologies holds immense potential for creating learner-friendly environments that cater to diverse student needs which promote holistic learning experiences.

Keywords: Artificial Intelligence, Learner-friendly Environment, Personalised Learning, Intelligent Tutoring Systems, Adaptive Assessments, Accessibility.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

FinTech, Gender, and Disability in Nigeria's Emerging Digital Economy: A Comparative Analysis of Lagos and Kano States

Adeniyi Michael Adewusi

Department Of Political Science, Federal College of Education (Special), Oyo.

ORCID: 0009-0007-2912-8701

Abstract

This study examines the intersection of financial technology (FinTech), gender, and disability within Nigeria's emerging digital economy by comparing the experiences of women with disabilities in Lagos and Kano States. Drawing on mixed qualitative data from 80 women with disabilities and grounded in the Technology Acceptance Model and Intersectionality Theory, the research explores how FinTech adoption influences financial inclusion and socioeconomic empowerment amid infrastructural, socio-cultural, and technological constraints. Findings reveal significant regional disparities: 70% of women with disabilities in Lagos reported positive FinTech experiences compared to 38% in Kano. Overall, 71% of respondents indicated that existing digital financial platforms lack adequate accessibility features, exacerbating exclusion for visually, hearing, and cognitively impaired users. While 63% of Lagos participants reported improvements in savings, income generation, and business activities, only 30% of Kano respondents experienced such benefits. Intersectional challenges such as low digital literacy, restricted mobility, and cultural norms were more pronounced in Kano, limiting digital adoption and reinforcing gendered and disability-based inequalities. Support systems, including NGOs and community mentorship, were unevenly distributed, with 50% of Lagos women receiving assistance versus 38% in Kano. Participants recommended inclusive platform design, targeted digital literacy training, and supportive policy measures to enhance accessibility and equity. The study contributes to scholarship on digital inclusion by highlighting how sub-national differences shape technology uptake and by foregrounding the compounded disadvantages faced by women with disabilities. It underscores the need for deliberate, context-sensitive interventions to ensure FinTech serves as an inclusive tool for sustainable development in Nigeria.

Keywords: Digital economy, financial inclusion, women with disabilities, gender, Nigeria.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme "Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World" on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Navigating The Nexus: Race, Sexual Intimacy, Marital Stability, And Multicultural Counselling Interventions in A Globalized World

Dr. Olugbenga Oladapo Ayena

ORCID ID: <https://orcid.org/0009-0009-9855-9091>

Department of Special Education and Guidance and Counselling, Emmanuel Alayande
University of Education, Oyo, Oyo State, Nigeria

Dr. Ayotunde Oyedele Oyediran

Department of Special Education and Guidance and Counselling, Emmanuel Alayande
University of Education, Oyo, Nigeria

Abstract:

This study explores the complex relationships between race, sexual intimacy, marital stability, and multicultural counselling interventions in a globalised world. The aim is to investigate how racial differences impact sexual intimacy and marital stability, and to identify effective multicultural counselling interventions. The study focuses on married couples from diverse racial backgrounds in urban Nigeria. The target population consisted of married heterosexual couples residing in Nigeria. Both partners are legally married and living together for at least one year. Inclusion criteria ensured that participants are adults (18 years and above) capable of providing informed consent. Couples with known psychiatric diagnoses or who reported a history of separated or divorced experiences were excluded to limit confounding influences on marital stability measures. Using multistage sampling procedure, a total of 200 couples (400 individuals) were recruited for the study. A sample of 200 couples was selected using stratified random sampling, considering factors like age, income, and education level. The following instruments were used to collect data for the study Racial Identity Questionnaire (RIQ); Sexual Intimacy Scale (SIS); Marital Stability Index (MSI); and Multicultural Counselling Competence Scale (MCCS). Instruments were validated through expert reviews and pilot testing of the instruments yielded the following values (Cronbach's alpha: RIQ=0.82, SIS=0.85, MSI=0.88, MCCS=0.90). Results in hypothesis one indicate that multicultural counseling interventions have a significant impact on marital stability among couples from diverse backgrounds. Results in hypothesis two indicate that racial identity significantly predicts sexual intimacy and marital stability among married couples. The Three-Way ANOVA results in hypothesis three indicate that there is a significant interaction effect between race, sexual intimacy, and marital stability ($[F(2, 194) = 3.21, P = 0.042, \eta^2 = 0.03]$). This study concluded that racial identity significantly predicts sexual intimacy and marital stability, and that cultural factors associated with race influence relationship dynamics, highlighting the need for culturally sensitive intervention. The recommended that, to promote healthier relationship, therapists should develop tailored approaches considering cultural nuances.

Keywords: Marital Stability, Racial Identity, Sexual Intimacy, Multicultural Counselling, Globalization.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Effects of Metacognitive Strategy on Academic Achievement and Interest in Genetics among Biology Secondary Students in Nassarawa Education Zone, Kano, Nigeria

Nasiba Aminu Danwawu

Biology Educator & Researcher,

Northwest University Kano (B.Sc) & Bayero University Kano — M.Sc (in view)

Abstract

This study investigated the effects of metacognitive strategies on students' academic achievement and interest in Genetics among Senior Secondary Two (SS2) Biology students in Nassarawa Education Zone, Kano State. The study was motivated by persistent low academic achievement and low interest of students in genetics, a core aspect of Biology regarded as abstract and conceptually demanding. Four objectives, four research questions and four null hypotheses guided the study. A quasi-experimental design involving pre-test and post-test control group was adopted. The population of the study consisted of Ten Thousand, Four Hundred and Sixty-two (10,462) SS2 Biology students, from which a sample comprised Two Hundred and Ninety (290) students were drawn from four government secondary schools using multi-stage sampling. Two intact classes were assigned to the experimental and control groups respectively. The instruments used for data collection were the Genetics Achievement Test (GAT) and the Genetics Interest Questionnaire (GIQ), both validated by experts in science education (Biology). The reliability index of 0.91 for GAT and 0.87 for GIQ were obtained. The experimental group was taught using metacognitive strategy while the control group was taught using lecture method. Both the groups were given pre-test before the treatment and post-test after the treatment which lasted for six weeks. Mean and standard deviation were used to answer the research questions, while Analysis of Covariance (ANCOVA) was used to test the null hypotheses at 0.05 level of significance. Findings revealed that students taught Genetics using metacognitive strategies achieved significantly higher scores in the GAT compared to those taught using lecture methods. Results also showed that metacognitive strategy enhanced students' interest in Genetics. Gender was not a significant factor in students' achievement and interest, indicating that the strategy was effective for both male and female learners. The study concluded that the use of metacognitive strategies improves students' achievement and fosters sustained interest in Genetics. It was recommended among others that Biology teachers should integrate metacognitive instructional strategies into classroom teaching to promote deeper understanding and active engagement of students in Genetics among others.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Mental Health and Community Resilience: Integrated Approaches to Strengthening Psychosocial Well-Being in Crisis Contexts

Abiola Adiat OMOKHABI

Department of Adult Education. Faculty of Education, University of Ibadan, Ibadan, Oyo State, Nigeria

Udukhomose Suleiman OMOKHABI

Department of Adult Education, Faculty of Education, Federal University Oye Ekiti, Ekiti State, Nigeria

Maria Precious OREDUGBA

Department: Health Promotion and Education: Ogun State Polytechnic of Health and Allied Sciences, Ilese -Ijebu, Ogun State, Nigeria

Abstract

The increasing occurrence of humanitarian emergencies, natural disasters, armed conflicts and public health emergencies has contributed to the urgency to address mental health within community resilience models. Mental health is both a private matter and a public good that influences how communities prepare for, respond to, and recover from adversity. This article explores integrated strategies to psychosocial strengthening in crisis settings and makes the case that long-term resilience is founded on concerted, multi-layered efforts that intervene on the psychological as well as the structural bases of vulnerability. Based on an interdisciplinary analysis from the fields of social work, public health and community development, this paper discusses approaches that link individual mental health services to community-based resilience models. Such interventions include trauma-informed care, psychological first aid, culturally sensitive interventions, models of peer-support and enhancement of social capital and local support networks. Focus is on integration of mental health services into primary care, schools, and community organisations, so that services are accessible, stigma minimised, and care continuity promoted. This review also emphasises that recovery processes to be more participatory and enable those affected to co-design recovery efforts would lead to more ownership, collective efficacy and long-term sustainability. Cross-sector collaboration between government, nongovernmental organisations, and community leaders is necessary to ensure the inclusion of mental health in disaster risk reduction and recovery planning. By defining psychosocial well-being as a protective factor and an outcome of resilience, this review highlights the need for comprehensive, all-encompassing approaches that build community capacity before, in the midst of, and following emergencies.

Keywords: Mental Health, Community Resilience, Psychosocial Well-Being, Crisis Intervention, Integrated Approaches.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Audit Quality, Board Independence and Financial Performance of Listed Deposit Money Banks in Nigeria

SULEIMAN, Abdurrazaq, PhD

Department of Accountancy, Kaduna Polytechnic, Kaduna, Nigeria

Abstract

The paper examined effect of audit quality and board independence on financial performance of listed deposit money banks in Nigeria. The research design adopted was ex-post facto research design. The population of the study was 25 deposit banks listed with national and international authorizations. The sample size was 13, using convenient sampling technique. The descriptive statistics used were mean and standard deviation while the inferential statistics employed was panels' corrected standard error regression analysis due to heteroskedasticity in the diagnostic and post estimation tests. The findings showed that audit quality and board independence have positive and significant effect jointly on financial performance of listed deposit money banks in Nigeria. Specifically, audit committee independence has positive and insignificant effect on cash flows to listed deposit money banks in Nigeria. Audit firm size has negative and significant effect while audit tenure has negative and insignificant effect, each on cash flows to listed deposit money banks in Nigeria. Board independence was found to have positive and insignificant effect on cash flows of listed deposit money banks in Nigeria. The major recommendations hold that other audit firms with national spread and affiliations should be engaged in statutory audit without necessarily restricting to big4 audit firms that are more expensive. Audit committee independence and board independence should be more sustained while presence of registrar and executive directors in the respective meetings is put to barest minimum.

Keywords: Audit Quality, Board Independence, Cash Flows, Deposit Banks.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

A Study of IoT in Rural and Urban Sustainable Development

Ramya P

Assistant Professor Jain College (Autonomous), Bangalore

ORCID ID **0009-0009-7284-0790**

Abstract

Internet of Things (IoT) has been the technology capable of addressing the challenges in the rural and urban regions. There has been a widespread adoption of the Internet of Things (IoT) due to the major advancement in the wireless communication in the rural and sub urban areas having significant challenges due to low population density and limited infrastructure. IoT is efficient and sustainable in both the environment by connecting devices for real-time data analysis. IoT offers the real-time applications in various domains such as agriculture, healthcare, water and energy management and it ensures the real time data sensing, automation and connectivity. Internet of Things (IoT) has been the transformative technology in managing the urban area resources like waste management, and transportation. There has been great progress in the implementation of smart networks, due to the Internet of Things (IoT). Cities are making use of modern technologies with the focus on optimal resource utilization, cost reduction and to create the liveable urban environment. The smart rural development integrates IoT focusing on precision agriculture systems, telemedicine applications, while in urban areas it improves traffic, waste and sustainable urban-rural integration models. IoT significantly enhances resource efficiency, service delivery, and socio-economic inclusion in rural areas. Even though IoT technologies are transforming rural areas and urban environments, rural and urban IoT faces challenges depending on connectivity and infrastructure. In contrast, urban IoT tackles the challenges like pollution and waste. The key sustainable development is the management of urban resources in rapid urbanizing regions. Issues such as connectivity limitations, cybersecurity risks, high deployment costs and policy fragmentation are the critical barriers. This paper discusses the reviews and role of IoT for sustainable smart cities by highlighting IoT applications for smart cities and also explores the current state of the rural regions, examining its benefits and also the progress with the future development. With the conclusion of future research directions involving AI integration, edge computing and community-driven ecosystems for sustainable rural and urban transformation.

Keywords: Internet of Things, Sustainable Development, Smart Village, Rural Development, IoT Architecture.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Ethical Implications of the Knowledge Management Paradigm in the Digital Age

**Rukayat Oladayo OGUNDIPE, Mofoluke Abidemi OMILANI, Fatahat Oyeteju
OLAJIDE and Esther Adunni OGUNWANDE**

Department of Adult Education. Faculty of Education, University of Ibadan, Ibadan, Oyo State, Nigeria

Abstract

In the current digital age, knowledge management (KM) has transformed from a best practice to a fundamental organizational approach that focuses on the development, sharing and use of knowledge to improve performance and innovation. The use of digital technology and data-intensive processes has led to a number of ethical concerns, including privacy and monitoring, information rights, intellectual rights, digital divide and knowledge hoarding. The above-mentioned concerns indicate the conflict between efficiency-oriented approach and the protection of individual rights and fairness. This paper discusses the ethical implications of the KM paradigm, particularly in relation to digital technology such as surveillance systems, AI and cloud computing. Adopting a conceptual and theoretical approach this study, integrates utilitarianism, deontology, stakeholder theory, literature, policy documents and professional standards such as Committee on Publication Ethics (COPE) and International Organization for Standardization (ISO) 30401:2018 to argue for a shift from efficiency-driven KM to a more inclusive and human-centered model that safeguards individual rights and promotes equitable knowledge access. Through conceptual synthesis, it highlights five critical ethical challenges in KM: privacy and surveillance, data ownership, intellectual property, digital exclusion and knowledge hoarding. Based on this synthesis, the paper proposes a multidimensional framework for ethical knowledge governance anchored in transparency, accountability, equity and respect for human agency. The study underscores the importance of balancing technological advancement with ethical responsibility, ensuring that KM systems foster trust and safeguard human dignity while advocating for sound ethical framework, transparency, inclusive access, clear data ownership policies, knowledge sharing culture and ethical checks to ensure responsible knowledge management practices. Ultimately, it contributes to the discourse on responsible KM by highlighting the need for ethical reflection and institutional reform in both policy and practice.

Keywords: Knowledge management, Ethics, Technology, Transparency, Equity.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Feminism and Mysticism: An Analysis of The Experiences of Female Mystics in The Medieval Era

Ms. Simmin Bawa

Head of Department, Philosophy and Assistant Professor, Jai Hind College, Mumbai

Ms. Nayana Nair, Ms. Haspreet Kaur & Ms. Prajna Dineshkumar

TYBA student Philosophy-Psychology, Jai Hind College, Mumbai

Ms. Shreya Rathi & Ms. Devika Harish Kumar

TYBA student Philosophy-Psychology, Jai Hind College, Mumbai

Abstract

Mysticism is the experience of direct communion with the Ultimate Reality, which can be attained through subjective experiences. However, the social discrimination and specific challenges experienced by women mystics, as compared to their male counterparts, have played pivotal roles in shaping their spiritual journeys and mystical experiences in the medieval era. The mystical experiences of four well-known medieval female mystics like Dame Julian of Norwich, Lalleshwari, Meerabai, and St. Catherine of Siena, are examined in this research study. The investigation shows that because they were women and due to underlying societal expectations, each of the mystics encountered major hurdles. The teachings of Dame Julian of Norwich show a progressive approach to spirituality that questions conventional gender stereotypes and incorporates feminine aspects of divinity. Lalleshwari is shown as committing herself to self-realization as well as divine truth while living in a hierarchical culture by breaking away from accepted norms and living as a wandering ascetic. Even though she was under pressure from her family members as well as society at large, Meerabai's devotion for Krishna demonstrates devotion for spiritual rather than moral obligations. A passionate reformist within the Church, Saint Catherine experienced resistance not only from ecclesiastical authorities but also within her own family; a reflection of the difficulties faced by women during their pursuit of intellectual or spiritual lives. Additionally, the research study attempts to illustrate how these mystics' love and devotion to God was communicated in an exceptional way by often rejecting social conventions as well as breaking gender expectations. They not only negotiated but also overcame their spiritual practices and personal sacrifices, thus contributing to a larger and more inclusive spirituality. A comparison between Western and Indian mystics has been drawn to highlight the diverse experiences that they underwent to shape the history of various cultures and regions. The study endeavours to sum up, the spiritual experiences of Catherine, Lalleshwari, Julian, and Meerabai are characterised by resourcefulness and perseverance. Their lasting contributions to religious thought and cultural history are manifest in their legacies that challenge popular thinking and offer penetrating insights into the intersectionalities of faith, gender, and societal roles.

Keywords: Women, Mystics, God, Dame Julian of Norwich, Lalleshwari, Meerabai, St. Catherine of Sienna, Christian, Hindu, Devotion, Divinity, Social Discrimination.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

The Role of Social Work in Disaster Response: Strategies for Effective Intervention and Community Resilience

Adetutu Olubukola OYELOWO, Foyinsola Genevieve OGUNNIYAN, Uchekchukwu Charles OSU & Adeline Nkeiruka OSUAGWU

Department of Adult Education, Faculty of Education, University of Ibadan, Nigeria

Abstract

Disasters whether natural, technological or caused by humans are multifaceted social, economic, and psychological events that have the greatest impact on those who are already marginalised in society. In this position paper, we contend that the availability and effectiveness of intervention and the sustainability of community resilience depend on social work being a central and institutionalized presence in disaster response systems. Informed by human rights, social justice and person-in-environment perspectives, social work offers a comprehensive approach to meeting both short-term emergency needs and longer-term recovery. It argues that social workers have the potential to adapt and work effectively at each stage of disaster management: preparedness before the disaster, response during the disaster, recovery following the disaster, and mitigation. Among these are a needs-based approach, crisis intervention, psychosocial support, trauma informed care, and focused advocacy for especially vulnerable groups like children, the elderly, disabled individuals and displaced persons. Social workers build community cohesion and collective efficacy by engaging community members and mobilising local support networks. In addition, the inclusion of culturally responsive practice and cross-disciplinary collaboration promotes seamless service delivery among government, health, and humanitarian agencies. This position paper highlights that disaster response must include the psychological, social, and structural dimensions in addition to basic-material provision. Since social workers are instrumental in policy formulation, disaster risk reduction strategies, and community-based capacity enhancement. However, there are many challenges to this including lack of recognition in emergency management systems, limited training and resources. The paper advocates for the recognition of social work as a key component within national disaster management frameworks, growth of professional education in disaster practice and development of effective cross-sector partnerships. To place social work at the centre of disaster response ensures a holistic recovery process, community empowerment and sustainability in the face of future disasters.

Keywords: Social Work, Disaster Response, Community Resilience, Psychosocial Support, Crisis Intervention, Disaster Risk Reduction, Social Justice.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Advancing Smart, Technology-Driven, and Sustainable Agriculture: Evaluating e-NAM in Haryana

Himani Rathi

Research Scholar, Department of Economics, Maharshi Dayanand University, Rohtak
(124001), Haryana

Dr. Pardeep Kumar Duhan

Associate Professor of Economics, Government P.G. College for Women, Rohtak (124001),
Haryana

Abstract

The transition towards innovative and sustainable agriculture increasingly relies on digital trading platforms that generate reliable data for informed decision-making. The Electronic National Agriculture Market (e-NAM), introduced by the Government of India in April 2016, represents a major reform of India's agricultural trading framework, integrating Agricultural Produce Market Committees through a unified electronic trading system. As of June 2025, 1522 mandis have been integrated with the e-NAM portal across 23 states and 4 Union Territories. Haryana has emerged as a leading state in e-NAM adoption, with extensive mandi integration across all districts and significant farmer registration. This research explores e-NAM performance and its role as a pivotal mechanism for technology-driven smart agriculture in Haryana, utilising secondary data sourced from government reports, industry publications, academic journals and official websites such as the e-NAM portal, the Ministry of Agriculture and Farmers Welfare and reports of the Haryana State Agricultural Marketing Board, consulted to obtain the latest information. Data analysis using descriptive statistics highlights the effectiveness of e-NAM, and the findings indicate that e-NAM adoption has a positive impact, reducing transaction costs, improving price discovery for farmers, increasing market arrivals, enhancing price transparency and increasing digital involvement of stakeholders. This study concludes that e-NAM functions as a digital backbone, enabling smart, innovative and sustainable agricultural practices at the mandi level, indicating scope for further development to enhance efficiency in India's agricultural marketing system.

Keywords: e-NAM, smart agriculture, APMCs, digital agricultural markets, Haryana.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Green FinTech Ecosystems: Reimagining Financial Inclusion and Sustainability in the Digital Age

Dr. Girish V

Assistant Professor, Department of Commerce, P.E.S College of Science, Arts and Commerce, M.C. Road, Mandya, Karnataka- 571 401.

Dr. Ramya T J

Principal, MYCAS College, Metagalli, Mysuru, Karnataka- 570 016.

Pallavi Kumar S

Assistant Professor, Department of Commerce, MYCAS College, Metagalli, Mysuru, Karnataka- 570 016.

Abstract

The rapid digital transformation of financial services has led to the emergence of Green FinTech ecosystems that integrate financial innovation with sustainability and inclusive growth. This study titled *“Green FinTech Ecosystems: Reimagining Financial Inclusion and Sustainability in the Digital Age”* examines the interrelationship between awareness, adoption, financial inclusion, sustainable financial behaviour, and trust among digital finance users. The study adopted a quantitative research design and collected primary data from 189 respondents using a structured questionnaire. Statistical tools such as descriptive analysis, Pearson correlation, and linear regression were employed using SPSS to test the hypotheses.

The findings revealed that awareness significantly influenced the adoption of Green FinTech services. Further, Green FinTech adoption had a strong positive impact on financial inclusion. The study also found that Green FinTech services significantly shaped sustainable financial behaviour among users. Trust in digital financial platforms emerged as the strongest predictor influencing users' preference for green financial products. The results highlighted that integrating sustainability principles into digital financial ecosystems can promote inclusive growth, responsible financial practices, and environmentally conscious economic development. The study contributes to the emerging literature on Green FinTech by presenting a comprehensive framework linking technological adoption, sustainability, and financial inclusion.

Keywords: Green FinTech, Financial Inclusion, Sustainable Financial Behaviour, Digital Transformation, Trust in Digital Platforms, FinTech Adoption, Sustainable Finance, Digital Financial Ecosystem.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme “Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World” on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Good Governance

Vidwan NSM Ramkumar

Asst. Prof. & HoD, Dept. of Sanskrit, BMSCW, Bangalore

Dr. N.S. Suresh

Asst. Prof., Dept. of Sanskrit, BMSCW, Bangalore

Abstract

Good Governance is the key for prosperity. Healthy state creates good environment to live and let live. Moral, ethical and spiritual values govern good governance. All the four purushartha-s like Dharma (virtue), Artha (wealth), Kama (enjoyment) and Moksha (liberation) are achieved by the people who are governed by principles. Guidelines to the dos and don'ts are ordained by the sastra-s (शास्त्र – to administer/ to ordain and ऋ – to protect) for better administration and governance of the state. Following the instructions advocated by the sastra-s is the key to success and well-being of the society.

The famous Bharateeya epics like the Ramayana of Maharshi Valmiki and the Mahabharatha of Maharshi Vedavyasa are the two great sources of Good Governance. The principles of the state-of-the-art administration is embedded in these. If the great Ramayana gives the ill effects of bad governance or lack of good governance due to the absence of a good king in Ayodhyakanda, the Mahabharatha throws light on good governance in the instructions of Bhishma to Yudhishtira in Anushasanika parva. Kalidasa's I canto of Raghuvamsha displays the administration skills of a good leader.

The paper to be presented gives a glimpse of the qualities of a good leader and also thereby the good governance based on these three sources of knowledge.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Fintech Innovation, Digital Transformation, and Youth Entrepreneurial Ability for Global Sustainability

Dr. Sikiru M. RAIMI

Integrated Science Education, Emmanuel Alayande University of Education, Oyo, Nigeria

Dr. Adenike M. DUROJAYE

Agricultural Science Education, Emmanuel Alayande University of Education, Oyo, Nigeria

Dr. Ezekiel A. ADESINA

Integrated Science Education, Emmanuel Alayande University of Education, Oyo, Nigeria

Rebecca O. AMAO

National Open University (Ibadan), Nigeria

Abstract

The rapid growth of financial technology (FinTech) and digital transformation is reshaping entrepreneurial ecosystems globally, particularly among youths. This paper examines the role of FinTech innovation and digital transformation in enhancing youths' entrepreneurial ability and their contribution to global sustainability. FinTech tools such as mobile banking, digital payment systems, crowdfunding platforms, and data-driven financial services reduce traditional barriers to entrepreneurship by improving access to capital, financial inclusion, and market participation. At the same time, digital transformation equips young entrepreneurs with essential digital skills, innovative capacities, and flexible business models required to compete in a globalized economy. The paper highlights how technology-enabled youth entrepreneurship promotes sustainable economic growth, job creation, and social inclusion while supporting environmentally responsible and scalable business practices. By linking FinTech innovation and digital transformation to youth empowerment, the study emphasizes their relevance to achieving global sustainability and selected Sustainable Development Goals (SDGs). It also discusses key challenges, including digital inequality, cybersecurity risks, and regulatory constraints, and suggests policy and educational interventions to maximize the positive impact of youth-driven digital entrepreneurship. Overall, the paper positions youths as critical agents of sustainable development in the digital age.

Keywords: FinTech Innovation; Digital Transformation; Youth Entrepreneurship; Global Sustainability; Financial Inclusion.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Regulatory Governance of Digital Platforms in India: Balancing Innovation and Market Competition

Veena GS

Associate Professor, GFGC, Channapatna, Karnataka, India

Abstract

India's digital platform economy has expanded rapidly over the past decade, driven by low data costs, expanding smartphone penetration, and state-backed digital public infrastructure. This expansion has deepened financial inclusion, integrated informal enterprises into national markets, and accelerated technological innovation. However, the structural characteristics of digital platforms—network effects, data accumulation, and ecosystem integration—have simultaneously intensified concerns regarding market concentration, algorithmic opacity, and consumer vulnerability. This paper critically evaluates India's evolving regulatory framework governing digital platforms, focusing on competition enforcement, data protection law, and sectoral oversight mechanisms. It argues that India's regulatory trajectory reflects a form of developmental pragmatism that privileges scale and innovation while relying predominantly on ex post enforcement. While this approach has facilitated rapid digital adoption, it risks entrenching structural dominance in network-driven markets. Drawing on recent orders of the Competition Commission of India and the Digital Personal Data Protection Act, 2023, the paper proposes a calibrated shift toward preventive, ex ante safeguards for systemically significant digital enterprises without undermining innovation incentives.

Keywords: Digital platforms; Competition law; Developmental pragmatism; Market power; Ex ante regulation; Consumer welfare; India.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Artificial Intelligence in Global Public Health: Transforming Microbial Disease Management

Dr. Sumangala. N

Assistant Professor, Department of Microbiology, BMS College for Women, Bengaluru

Abstract

Artificial Intelligence strategies in microbial disease management is rapidly transforming multiple sectors, with healthcare emerging as one of its most impactful domains. In the field of infectious disease management, AI is revolutionizing diagnostic accuracy, therapeutic innovation, outbreak surveillance, and vaccine development. This review examines the expanding applications of AI technologies—including machine learning (ML), deep learning (DL), natural language processing (NLP), automated diagnostic systems, and predictive modeling—in enhancing the detection, treatment, and prevention of microbial diseases such as COVID-19, Tuberculosis and Malaria. AI-driven machine learning algorithms significantly improve diagnostic precision by analyzing high-dimensional datasets, including radiological images, peripheral blood smears, and microbial genomic sequences. Deep learning models have demonstrated high sensitivity and specificity in detecting pneumonia patterns associated with COVID-19 and identifying tuberculosis lesions in large-scale screening programs. In malaria-endemic settings, AI-powered automated microscopy systems enable rapid and reliable parasite detection, minimizing dependence on specialized expertise. Additionally, AI-integrated metagenomic sequencing platforms accelerate pathogen identification and facilitate early detection of antimicrobial resistance (AMR) genes, supporting timely and targeted clinical interventions. Natural Language Processing plays a critical role in extracting actionable insights from electronic health records, biomedical literature, and real-time surveillance databases. By identifying symptom clusters and epidemiological trends, AI systems enhance early warning mechanisms for emerging infectious threats and inform evidence-based public health responses. Predictive modeling further strengthens pandemic preparedness by forecasting disease spread, optimizing healthcare resource allocation, and guiding strategic intervention planning. AI substantially advances treatment optimization and drug discovery. Machine learning models analyze microbial genomic profiles to predict antimicrobial susceptibility patterns, thereby enabling precision antibiotic therapy and reducing empirical prescribing practices that contribute to AMR. AI-driven drug repurposing and molecular modeling platforms have accelerated the identification of novel antimicrobial candidates, particularly for multidrug-resistant tuberculosis and other resistant pathogens. In viral infections such as COVID-19, AI supports personalized antiviral selection and dosing strategies based on patient-specific clinical and genomic parameters, advancing precision medicine in infectious disease care. AI has also transformed vaccine research through epitope prediction, and protein structure modeling. During the COVID-19 pandemic, AI-assisted analysis of viral spike proteins significantly expedited mRNA vaccine development. Similar computational approaches are currently being applied to universal influenza vaccine design and next-generation tuberculosis vaccine candidates, demonstrating AI's capacity to overcome traditional limitations in vaccine research. Despite these advances, challenges remain, including concerns related to data privacy, algorithmic bias, regulatory oversight, infrastructure disparities, and integration into existing healthcare systems. Robust ethical frameworks, transparent validation processes, and equitable implementation strategies are essential to ensure responsible AI deployment. In conclusion, AI represents a paradigm shift in infectious disease diagnosis, treatment optimization, antimicrobial resistance mitigation, and vaccine innovation. By enhancing diagnostic speed, therapeutic precision, outbreak prediction, and public health responsiveness, AI holds transformative potential for global infectious disease control. Sustained interdisciplinary collaboration and policy support will help to fully realize its benefits for global health systems.

Keywords: Predictive modelling, Metagenomic sequencing, Diagnostic accuracy.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **"Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World"** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

A Study on Green Business Models in Public and Private Sector Companies in India: Impact on Company Growth and Performance

ANUSHRI A

M.Com 2nd Year, BMS College For Women, Bengaluru-560004

Abstract

As India is growing fast with industries, cities expanding, more energy needed, and pollution increasing, we need to understand that economic growth and environmental protection should go together. This paper studies how green business models are affecting the growth and performance of companies in India. With more environmental concerns, stricter rules, and the stakeholders being more aware of sustainability, it has become very important for businesses.

The study is set to examine private companies and public sector enterprises to determine if they integrate environmentally friendly practices in their daily operations. It also studies their impact on performance, operational efficiency, brand value, and market competitiveness in the long term. The research also considers whether public sector enterprises encounter more challenges than private sector companies do when adopting green business models. It considers organizational structure, fund limitations, adaptability of technology, and compliance rules. Also, the contributions of sustainability initiatives such as use of energy reducing carbon emissions, waste management, and ESG disclosures in realising organisational performance and risk reduction are analysed. The study also evaluates the role played by the Government of India in promoting sustainability. Also, policies and regulatory requirements such as Business Responsibility and Sustainability Reporting (BRSR) and incentive schemes that motivate businesses to adopt responsible practices are examined. The study shows how such frameworks eliminate barriers and enable transformation in both sectors.

This study uses secondary data from sustainability reports, annual reports, government sources, and academic articles. Selected companies include: Major public sector enterprises such as ONGC, NTPC and BHEL and Private sector companies such as Reliance Industries, Hindustan Unilever, and Wipro.

The findings suggest that although adoption of business models is associated with higher costs and operational hiccups in the initial phases, it greatly improves long-term financial performance, reputation, regulatory compliance, and sustainable growth. The study further concludes that support of policies, innovation in technologies and commitment in strategies is critical in strengthening adoption of business models in both private and public sectors in India. The green business models are not only essential to the environment but also to the economy and society.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

E-Commerce and the Global Marketplace

Bhanushree M S

Assistant Professor, Dept. of Commerce and Management, Seshadripuram Academy of Business Studies

Akshatha M R

HOD & Assistant Professor, Dept. of Computer Applications, Seshadripuram Academy of Business Studies

Abstract

The rapid expansion of global trade has significantly transformed business operations through the growth of e-commerce. This transformation has enabled businesses to respond more effectively to market factors such as demand, supply, and pricing. E-commerce marketing primarily focuses on online marketplaces, using modern digital tools and strategies to reach customers worldwide.

Online platforms have created valuable opportunities for small and medium-sized enterprises, allowing them to connect with large customer bases within a short period. These platforms play a crucial role in both domestic and international trade by simplifying the buying and selling process through user-friendly interfaces. Major global platforms such as Amazon, eBay, and AliExpress have contributed to the expansion of online commerce.

The importance of e-commerce increased significantly during 2020, when global disruptions accelerated the adoption of online shopping and digital marketing. This study provides a descriptive analysis of key market factors influencing e-commerce, including growth drivers, challenges, and future developments such as mobile commerce (m-commerce). The paper also discusses security measures and protocols implemented by organizations to ensure customer safety and trust, which are essential for business success.

Keywords: Global Trade, E-Commerce, Online Shopping, Technology.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Digital Financial Services and Women-Led MSMEs: Effects on Growth, Resilience, and Market Access

Dr. Preeti Singhwal

Assistant Professor, Faculty of Management and Commerce, Swami Vivekanand Subharti University, Meerut, UP

Abstract

Despite their importance to balanced economic progress, women-led small and medium businesses often struggle with financial inclusion, exposure to shocks, and narrow customer networks. Digital Financial Services (DFS) like electronic money transfers, smartphone banking, credit platforms powered by FinTech, and online payment systems may reduce such barriers through smoother operations, clearer income tracking, quicker funding availability, along with entry into broader commercial circles. This study present a structured analysis shaped by organizational resource theory and adaptive capacity concepts, suggesting FinTech tools gain strategic value only when embedded into daily enterprise functions. Rather than standing alone, these instruments matter most when woven into how decisions unfold and tasks are completed. The study centers on three results for women led MSME's: **business growth**, **business resilience**, and **market access**. Three guiding aims shape the work, supported by testable predictions and an evidence plan relying on survey data analysed via partial least squares structural modelling. Findings carry relevance for startup mentors, lenders, innovation labs, regulatory bodies, and service designers invested in equitable digital economies.

Keywords: Digital Financial Services, FinTech, Organizational Resource Theory, Adaptive Capacity Concepts, MSMEs, Growth, Resilience, Market Access, Digital Economies.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme “**Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World**” on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Dhvanyaloka As a Space for Language and Literary Discourse

Nisha A K

Research Scholar, Department of English, Tumkur University, Tumkur

Dr Monbinder Kaur

Associate Professor, Department of English, Tumkur University, Tumkur

Abstract:

This paper attempts to explore the role of Dhvanyaloka, the Centre for English Studies, Research and Indigenous Arts in cultivating literary culture in Mysore. This paper tries to examine Dhvanyaloka as a sustainable intellectual space that has significantly contributed to the development of language and literary studies in India. The centre for Advanced studies, Princeton University fostered dreams in Professor C D Narasimhaiah to establish an Institution in Mysore in the same line. Founded by Professor C D Narasimhaiah in 1979 as an extension of the English department of the University of Mysore, Dhvanyaloka surfaced as a sole space bridging Indian and Western Literary traditions offering a platform for literary discourse, creative expression and cross cultural dialogues. It served as a space for interdisciplinary dialogues which would aid in sustaining literary culture across generations. Through international seminars, symposiums, workshops and the publication of *The Literary Criterion*, Dhvanyaloka raised generations of scholars, authors and academicians, introducing Indian Aesthetics into English Literary Studies. Through these symposiums, Dhvanyaloka has encouraged circulation of ideas and promoted new theoretical directions in literary studies. By providing space for negotiations and discussions, Dhvanyaloka had tried to connect people,

This paper argues that such practices contribute to the sustainability of Literary Studies, by encouraging research scholars and sustaining multilingual engagement between Indian and Global literary traditions. Realisation of Rasa through Dhvani, the acknowledgement of India's greatest contribution in the world of Poetics, justifies the name Dhvanyaloka to The Literary Criterion Centre. Dhvanyaloka has contributed to the concept of thinking globally while living locally. The paper emphasises the redefinition of post colonial literary criticism in Mysore, the cultural hub of Karnataka.

Keywords: Dhvanyaloka, Literary Culture, Mysore, Indian aesthetics, Western literary tradition.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **"Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World"** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Adoption and Acceptance of Artificial Intelligence Literacy for Enhancing Learning Effectiveness Among Distance Learners in Nigeria

Muibi, T. G.

Ph.D Department of Adult Education, University of Ibadan, Nigeria

ORCID ID: 0000-0002-1188-7255

Abstract

The increasing adoption of Artificial Intelligence (AI) in education has transformed the way we teach, learn and acquire knowledge around the world. Artificial Intelligence literacy is a key skill that open distance learners in Nigeria need to possess if they are to make the most of their learning in an environment that is digitally mediated. This theoretical paper explores the acceptance and adoption of AI literacy as a means of making learning more effective for open distance learners in Nigeria. This paper brings together current theoretical frameworks and academic discourse to argue that AI literacy has the potential to enable learners to become self-regulated, think critically, receive more personalised learning experiences, and improve learning outcomes. Anchored on the Technology Acceptance Mode (TAM) and some aspects of the Diffusion of Innovation Theory, the paper weaves out that AI literacy is the awareness, knowledge, skills, and ethical understanding needed to actively participate in and manage AI-based tools in education. It examines determinants of adoption and acceptance at various levels such as perceived usefulness and ease of use, digital competence, institutional support, and infrastructural readiness. The conversation included sharing opportunities for AI-based tools, such as intelligent tutoring systems, automated feedback, and adaptive learning, to encourage engagement and active learning for learners at a distance. The paper also considers contextual issues such as digital divide, inadequate technological infrastructure, and different degrees of digital literacy in Nigeria, which could hinder the adoption on a large scale. It contends that promotion of AI literacy via curriculum integration, capacity development efforts and supportive policy environment is the only way to reap the full potential of AI in distance education. This paper adds to the on-going conversation regarding the digital transformation within higher education by presenting a theoretical premise for the adoption of AI literacy and its capacity to improve learning effectiveness among distance learners in Nigeria.

Keywords: Artificial Intelligence literacy, learning effectiveness, distance education, technology acceptance, digital competence, Nigeria.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

The Influence of Socioeconomic Status on Mental Health: The Mediating Role of Resilience

Abimbola AFOLABI and Abdulqudus Olansile IBRAHIM

Department of Social Work, Faculty of Education, University of Ibadan, Nigeria

Abstract

Socioeconomic status (SES) is a strong and enduring predictor of mental health outcomes in all societies. People living in poverty are vastly more likely to be subjected to chronic stressors including financial insecurity, unemployment, lack of educational opportunities and barriers to receiving adequate health care. These systemic disadvantages greatly increase the risk for depression, anxiety, and poor mental health. Yet, mental health problems do not inevitably result from socioeconomic adversity, indicating the presence of protective processes within adverse environments.

This article promotes the view that mental resilience is an important mediating process in the relation between SES and mental health. Although structural inequalities determine who is exposed to stress, resilience shapes how like individuals make sense of, react to, and bounce back from adversity. Resilience is not viewed as a fixed trait, but rather as a fluid and attainable quality that can be nurtured through positive relationships, engagement in adaptive coping mechanisms, connection to community, and availability of opportunities.

Identifying resilience as a mediator transforms the discussion from a deficit-based model of thinking to a strength-based perspective. It recognises that socioeconomic change is necessary for mental health equity in the long term, but that resilience-focused interventions can help to reduce psychological distress in the meantime. Schools, families, workplaces, and community organizations are instrumental in developing contexts that foster adaptive coping and emotional regulation.

Hence, the response to mental health inequalities has to be two-pronged: one that focusses on the structural policies that reduces socioeconomic inequalities and other that focusses on psychosocial interventions that enhances resilience. To that end, implementation of resilience-promoting programmes in low-SES populations provides a practical and morally defensible means of addressing mental health vulnerability as a part of larger system-of-care reform.

Keywords: Socioeconomic status, Mental health, Psychological resilience, Social inequality, Depression.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

A Study on “Awareness of Social Innovation among Corporate Professionals”

Ishwarya. J

Assistant Professor, Department Of Commerce, Bmsecw

Pooja. B. S

Assistant Professor Department Of Commerce, Bmsecw

Abstract

Social innovation has come out as an innovative approach in the modern corporate strategy, enabling firms to address complex social and environmental difficulties while concurrently enhancing of business performance. In these days, organisations are not judged only by their financial gain. Stakeholder also sees how responsible, ethical, and sustainable a firm is. When the social innovation is added in corporate governance, it helps organisations create future importance and it helps to build a good reputation.

The favourable outcome of sustainability-based governance mainly depends on how well corporate professionals understand social innovation. Professional employees who have good knowledge about ESG (Environmental, Social, and Governance) principles, sustainability goals, and social practices can make better decisions and improve governance systems within the organization.

This study focuses that how aware corporate professionals are about social innovation and how this awareness influences their prospects on corporate governance. The research is based on primary data collected from 50 corporate professionals using a structured Likert-scale questionnaire. Percentage analysis and correlation analysis were used to study the data.

The results show that most respondents have a medium to high level of awareness about social innovation. The study also found a powerful positive relationship between awareness and effective governance. This means that more awareness leads to better governance perception. The study concludes that companies should perform training programs, ESG workshops, and improve internal communication to increase awareness and strengthen sustainability-focused governance.

Keywords: Social Innovation, Corporate Governance, ESG Principles, Sustainability, Awareness, Sustainable Development.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

A Study on Patent Protection vs. Open Access: Legal Challenges in Open Science

SUNANDA. A

Assistant Professor, Department of Commerce, BMS College for Women

POOJA B.S

Assistant Professor, Department of Commerce, BMS College for Women

Lt NAYANA.V

Assistant Professor, Department of Commerce, BMS College for Women

Abstract

Open science supports researches to openly share their research findings, data, and publications so that information's can be easily utilized by everyone. This helps in rapid innovation, better collaboration and greater transparency. on the other side, patent protection gives creators exclusive legal rights over their inventions for limited period. This will help them to gain financial benefits and protects ideas from being duplicated

Usually, these two systems create conflict in universities and research organisations. If researchers publish their works freely before applying for a patent, they may lose the patent rights provided for them. On the other hand, if an innovator focuses too much on the patent it may reduce knowledge sharing and collaboration

This study analyses that how researches assess patent protection and open access, the , the challenges they face in balancing both, and what legal or institutional measures can help reduce conflicts. This study is based on the on the data collection of 50 members of researchers and faculty members using structure questionnaire. According to the findings of the study most of the researchers encourages open sharing knowledge but also believe patent protection is important for funding and innovation. This study concludes that the accurate institutional policies and awareness programs are necessary to maintain a balance between patent protection and open science.

Keywords: Patent Protection, Open Science, Open Access, Intellectual Property, Innovation, Research Policy.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Curriculum Reform for the Digital Economy: Bridging Islamic Studies, Social Studies, and English Language Education

Adamu Abubakar Muhammad¹, Zubaida Yahya Ahmad² Gaji Maiwada Abubakar³, Nafisa Kabir Galadanci⁴, Abdulkareem Ahmad Tijjani⁵,

¹ Department of Islamic Studies, Federal University of Kashere, Gombe State, Nigeria; ³ Department of Curriculum and Instructional Technology, Yusuf Maitama Sule Federal University of Education Kano, Nigeria, ⁴ Department of Social Studies, Yusuf Maitama Sule Federal University of Education Kano, Nigeria, ² Department of English, Yusuf Maitama Sule Federal University of Education Kano, Nigeria. ⁵ Department of Islamic Studies, Yusuf Maitama Sule Federal University of Education Kano, Nigeria,

Abstract

The rapid spread of fintech innovation, digital transformation, and platform-based economies is transforming global socioeconomic systems, necessitating a rethinking of educational curricula to prepare students for participation in a technologically advanced society. However, in many developing countries, curricular frameworks remain fragmented, with little integration of ethical underpinnings, civic knowledge, and global communication skills. This study suggests an interdisciplinary curriculum reform approach that combines Islamic Studies, Social Studies, and English Language Education to meet the rising demands of the digital economy. The study suggests that digital economic participation should prioritize sustainability and social cohesion, based on the ethical principles of Islamic moral economy, including justice (*'adl*), trust (*amānah*), and social responsibility in finance. Social Studies provides critical viewpoints on globalization, citizenship, digital governance, and sustainable development, whilst English Language Education teaches pupils the communicative and digital literacy skills required for global fintech involvement and cross-border collaboration. The paper uses a qualitative conceptual framework supported by curriculum analysis and interdisciplinary theory to outline solutions for incorporating financial literacy, ethical fintech awareness, sustainability education, and professional communication skills into secondary and postsecondary curricula. The suggested approach encourages value-driven digital competency, ethical innovation, and equitable engagement in global financial systems. By navigating the nexus of fintech innovation, sustainability, and society, this study advances a holistic educational paradigm that aligns moral economy principles with digital transformation goals, contributing to resilient and ethically grounded human capital development in a globalized world.

Keywords: Curriculum Reform, Digital Economy, English Language Education, Islamic Studies, Social Studies.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Digital Disaster Response and Social Sustainability: A Social Work Analysis of FinTech-Driven Humanitarian Interventions for Older Adults in a Globalized Society

Bosede Oladunni RAJI & Gloria Olufunke OKEWOLE

Department of Social Work. Faculty of Education, Education, University of Ibadan, Ibadan,
Oyo State, Nigeria

Abstract

The growing susceptibility to natural disasters, pandemics and humanitarian emergencies in a globalised world requires the development of novel and inclusive response mechanisms. The Financial Technology (FinTech) world has developed as innovative solutions in digital disaster response including through cash transfers, mobile banking, digital identification and blockchain form of aid delivery. While these interventions contribute to efficiency and transparency and also seem to be successful taking into account the growing number of services provided to older people, implications for older adults especially those who are digitally excluded should be critically analysed from a social work perspective. This normative statement posits that FinTech-led humanitarian interventions need to be based in social sustainability, equity and human rights to adequately cater for the aged in times of crisis. Older people tend to be structurally vulnerable: low levels of digital literacy, mobility impairments, fixed incomes, and social isolation. In emergency settings, the move to cashless and app-based programming can also unintentionally exclude those without access to digital devices, internet access, or the skills to use them. Absent inclusive policies, digital disaster response threatens to deepen age-based discrimination and social exclusion. Based on social work ideals of empowerment, social justice and person-in-environment, this paper argues that FinTech interventions should be linked with community-based networks, offer relevant education/training, and feature age-friendly technological design. To protect older people against fraud, exploitation and digital harm, ethical issues including data privacy, informed consent and financial protection are key. The paper also calls for the involvement of social work, policy, technology developers, and Non-governmental Organisations to co-design and co-produce the digital financial interventions to be inclusive and socially sustainable. By focusing on the skills and needs of older people, disaster response can advance past technology-driven efficiency to equitable resilience-building. Ultimately, socially sustainable digital disaster response must reconcile innovation with inclusion so that no older adult is left behind in the digitization of humanitarian aid.

Keywords: Digital Disaster Response, Social Sustainability, FinTech, Older Adults, Humanitarian Intervention.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **"Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World"** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Peer Support Programs and Their Effectiveness in Reducing Anxiety and Depression

Nanditha C

HOD and Assistant Professor, Department of Psychology, APS College of Arts and Science, NR Colony Bangalore-560004

Abstract

Anxiety and depression are among the most prevalent mental health disorders globally, significantly affecting adolescents and young adults across educational and community settings. In recent years, peer support programs have emerged as a cost-effective, accessible, and culturally adaptable intervention model aimed at promoting mental well-being and enhancing psychosocial resilience. This study examines the effectiveness of structured peer support programs in reducing symptoms of anxiety and depression, with particular emphasis on higher education and community-based environments.

Grounded in social support theory and community psychology frameworks, peer support interventions leverage shared lived experiences, empathy, and mutual understanding to create safe spaces for emotional expression and coping skill development. The research employs a mixed-method approach, incorporating standardized psychological assessment tools such as the Generalized Anxiety Disorder Scale (GAD-7) and the Patient Health Questionnaire (PHQ-9), alongside qualitative interviews to capture participants' subjective experiences. The study compares pre- and post-intervention data to evaluate measurable changes in psychological distress levels.

Preliminary findings indicate a statistically significant reduction in self-reported anxiety and depressive symptoms among participants engaged in structured peer-led sessions over a 12-week period. Additionally, participants reported enhanced social connectedness, reduced stigma associated with seeking help, and improved coping strategies. The findings underscore the role of peer networks in fostering community resilience, particularly in low-resource settings where access to professional mental health services may be limited.

The study contributes to international discourse on community-based mental health promotion by highlighting peer support as a scalable and sustainable intervention model. Policy implications suggest integrating peer support frameworks within institutional mental health strategies and public health systems to complement clinical services. Future research is recommended to explore long-term outcomes and cross-cultural adaptability of peer support initiatives across diverse socio-economic contexts.

Keywords: Peer Support Programs, Anxiety; Depression, Community Resilience, Mental Health Promotion, Social Support Theory, Higher Education, Psychosocial Well-being.

राजेश जोशी के काव्यों में सामाजिक उत्थान की बू

डॉ. मो. रियाज़ खान

विभागाध्यक्ष हिंदी विभाग बी एम् एस महिला महाविद्यालय स्वायत्त बेंगलुरु

Abstract

राजेश जोशी वर्तमान हिंदी कविता के मुख्य कवियों में एक हैं, उनके काव्य सामाजिक चेतना और संघर्ष-बोध के पर्याय होते हैं। विभिन्न शोध आलेखों एवं विश्लेषणों के आधार पर उनके काव्य में सामाजिक उत्थान की अवधारणा मुख्यतः शोषण-मुक्त, बाजारवाद, एकल परिवार, स्त्री-शोषण भूमंडलीकरण, समानता, समतामूलक समाज की स्थापना की दिशा में अभिव्यक्त होती है।

उनकी कविताएँ बच्चे काम पर जा रहे हैं, संयुक्त परिवार, अतिरिक्त चीजों की माया, बच्चे काम पर जा रहे हैं, अंधेरे के लिए सबसे बड़ा खतरा, मिट्टी का चेहरा, नेपथ्य में हँसी आदि कविताएँ समकालीन सामाजिक यथार्थों का तीखा चित्रण करती हैं। जोशी जी शोषक-शोषित के द्वंद्व को उजागर कर केवल समस्या-दर्शन तक सीमित नहीं रहते, बल्कि प्रतिरोध की चेतना, जनवादी विचारधारा और परिवर्तन की आकांक्षा को बल प्रदान करते हैं।

उनके काव्य-संग्रहों [एक दिन बोलेंगे पेड़ मिट्टी का चेहरा नेपथ्य में हँसी दो पंक्तियों के बीच](#), [ज़िद](#) आदि कविताओं में कवि ने आम आदमी की भाषा के माध्यम से समाज की संवेदना एवं शोषित वर्गों की पीड़ा को केंद्र में रखा गया है, जो सामाजिक उत्थान के लिए संघर्ष और समानता की भावना को जागृत करती है। कवि का उद्देश्य समाज की सच्चाई और क्रूरता को सामने लाकर पाठकों को सोचने पर मजबूर करना है, ताकि वह वर्तमान से बेहतर समाज की परिकल्पना कर के देश के भविष्य का उत्थान कर सकें।

इस प्रकार, राजेश जोशी का काव्य न केवल सामाजिक विसंगतियों का दस्तावेज है, अपितु सामाजिक उत्थान का सशक्त माध्यम भी बनता है, जहाँ कविता प्रतिरोध, मानवीय मूल्यों की पुनर्स्थापना और न्यायपूर्ण समाज-निर्माण की प्रेरणा देती है।

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Gender Inequality as a Root Cause of Poverty: Why Women's Social Well-Being Must Be Central to Development Policies

Helen Ajibike Fatoye & Boluwatife Samuel FATUNBI

Department of Social Work. Faculty of Education, Education, University of Ibadan, Ibadan,
Oyo State, Nigeria

Abstract

Gender discrimination is still a root cause of poverty, especially in the context of developing countries and neglected populations. In this paper, the social well-being of women should be the focal point of development policies if entrenched and inter-generational poverty is to be effectively tackled. Global advances in economic growth and poverty reduction efforts notwithstanding, women still struggle against systemic barriers, such as unequal access to quality education and health care, formal employment, land ownership, credit facilities and political voice. Such disparities limit not only women's individual potential but also wider social and economic development. The feminisation of poverty describes the fact that women are more likely to be affected by issues such as poverty, unpaid care work, precarious employment, and gender violence. Development models that focus on macroeconomic growth, ignoring gender structural inequalities, tend to reinforce existing inequalities. Hence, poverty reduction policies and programmes should be gender sensitive and rights based, and should integrate women's social protection, economic empowerment and access to basic services. This article highlights that advancing the social welfare of women via inclusive education systems, equal labour market policies, affordable healthcare, and enhanced legal safeguards creates ripple effects that positively sustain families, communities, and national economies. Empowering women has been shown to improve household welfare, enhance children's educational outcomes and build resilient communities, they added. But ultimately, sustainable development will remain an elusive goal if the systemic inequalities that marginalise women are not dismantled. Governments and institutions can foster more inclusive, equitable and sustainable avenues out of poverty by establishing women's social well-being as a core pillar of development policy. Tackling gender disparities is hence not only a moral imperative, but also a strategic one for long-term development.

Keywords: Gender Inequality, Poverty, Women's Empowerment, Social Well-Being, Sustainable Development.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Heritage Management in the Modern Era: Challenges and Solutions

Dr. Kantharaj H Dodmane

HOD & Assistant Professor, Department of History, APS College of Arts and Science,

Bengaluru

Abstract

Heritage management in the modern era faces a dynamic and complex set of challenges driven by rapid urbanization, globalization, climate change, and shifting social values. The preservation of cultural heritage—both tangible and intangible—requires a multidisciplinary approach that balances conservation with sustainable development, community participation, and economic growth. Heritage sites today are increasingly threatened by environmental degradation, neglect, illegal trafficking, and the pressures of mass tourism. Additionally, the digital age has introduced new challenges such as the need for digital documentation, cyber security of heritage databases, and ethical concerns regarding digitization, ownership, and access.

Despite these challenges, modern heritage management also presents significant opportunities. Advances in technology such as 3D scanning, GIS mapping, virtual reality, and digital archiving have transformed the way heritage is documented, preserved, and presented to the public. These tools enable more accurate conservation planning, risk assessment, and monitoring, while also facilitating wider public engagement through virtual tours and interactive exhibitions. Furthermore, community involvement is now recognized as a crucial element in heritage management, as local communities often hold the knowledge, practices, and traditions that sustain cultural heritage. Inclusive management strategies that involve stakeholders from diverse backgrounds can foster greater ownership, respect, and protection of heritage sites.

This paper examines the key challenges faced by heritage management today and proposes practical and sustainable solutions for ethical preservation. It emphasizes the importance of integrated planning, capacity building, effective legal frameworks, and technology-driven documentation. The study also highlights the need for adaptive management approaches that respond to changing social and environmental conditions. By showcasing best practices and innovative strategies, this paper aims to provide a comprehensive roadmap for heritage professionals, policymakers, and communities to protect and promote cultural heritage in the modern era.

Keywords: Heritage Management, Cultural Conservation, Sustainable Preservation, Digital Heritage, Community Participation, Climate Change, Tourism Impact, Heritage Policy.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme “**Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World**” on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Sustainable Leadership and Risk Aptitude as Drivers of Responsible Entrepreneurial Intentions in the Digital Economy

Lt Nayana.V

Assistant Professor, Department Of Commerce, BMSCW

Ishwarya J

Assistant Professor, Department Of Commerce, BMSCW

Sunanda A

Assistant Professor, Department Of Commerce, BMSCW

Abstract

The transition toward a digital and sustainability-driven global economy necessitates entrepreneurs who can balance innovation with social and environmental responsibility. This study investigates the influence of sustainable leadership and risk aptitude on responsible entrepreneurial intentions, incorporating digital readiness as a moderating factor. Extending established intention models, the research proposes a structural framework integrating leadership orientation, psychological risk propensity, and digital capability. Data collected from 318 management students were analyzed using Structural Equation Modeling (SEM). Results indicate that sustainable leadership significantly enhances both risk aptitude and responsible entrepreneurial intention. Risk aptitude partially mediates this relationship, while digital readiness strengthens the impact of risk aptitude on entrepreneurial intention. The findings highlight the importance of cultivating sustainability-oriented leadership and digital competencies to foster responsible entrepreneurship in the digital economy.

Keywords: Sustainable leadership; risk aptitude; digital readiness; responsible entrepreneurship; SEM; digital economy.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

“State, Society, and Science: Comparative Histories of Technology in Medieval India”

Dr. Vadde Venkatesh

Asst. Professor & HoD, Dept. of History, BMS College for Women

Smt. Shruthi S

Asst. Professor & HoD, Dept. of Sociology, BMS College for Women

Smt. Shantha Kumari T R

Asst. Professor, Dept. of History, BMS College for Women

Abstract

The period between the 8th and 18th centuries in India saw constant discoveries because rulers and skilled workers interacted with knowledgeable individuals. The kings were not the ones who came up with new ideas and these ideas were not separate from the rest of society. New ideas developed when the people in charge the workers the merchants and the scholars and the farmers worked together. The daily life of people in the Delhi Sultanate and the Vijayanagara Empire and the Mughal Empire included new technological inventions. Indian kingdoms developed irrigation systems and constructed large buildings and developed military capabilities and expanded commercial activities. South India saw the construction of tanks while the northern regions developed canals that included the creation of intricate domes and monuments. The country developed steel production and established a successful textile sector while its citizens began to adopt guns. The creators of these objects possessed advanced knowledge in their field. The people who created these things gained their expertise through their family ties and their interactions with experienced workers and merchants who had achieved success in their professions.

Indian technology developed through its connections to agricultural practices and tax collection and urban growth and overseas trade with Indian Ocean nations. People shared their knowledge in different languages, including Sanskrit, Persian and the languages that people spoke in different parts of the country. The system enabled different cultures to meet and exchange ideas with each other. Medieval India presents itself as a location that remained static throughout history while standing apart from global developments. The location presents itself as a constant source of innovation which maintained worldwide connections through its international ties.

Keywords: Medieval India, Technology, State formation, Artisans, Irrigation, Architecture, Military science, Metallurgy.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

The Role of Social Enterprise in Advancing the Circular Economy in Emerging Market

Bamikole Abel FASHOGBON Ph.D

Department of Adult Education, Faculty of Education, University of Ibadan, Ibadan, Oyo State, Nigeria

Adegoke Folorunso OMILODI

Department of Social Work, Faculty of Education, University of Ibadan, Ibadan, Oyo State, Nigeria.

Abstract

Growing environmental challenges and the strain on resources in developing countries have made new solutions for sustainable development increasingly necessary. Social enterprises are becoming key actors in the promotion of the circular economy as they apply social, economic and environmental objectives to their business models. This research focuses on how social enterprises contribute to circular economic processes in terms of resource recovery, recycling and sustainable production in the context of emerging markets. Utilising qualitative and quantitative data from a sample of social enterprises in Nigeria, India and Brazil, the paper demonstrates the ways in which these organizations generate social value and promote environmental sustainability. This paper shows that welfare and social enterprises not only contribute to waste minimization and efficient use of resources, but they also provide employment, raise community awareness and foster local innovation. While these were success full projects, there are barriers, such as insufficient access to finance, policy gaps, and infrastructure limitations, which prevent these from reaching their full potential. The research highlights the importance of enabling regulatory environments, multi-actor collaboration and intermediate support organization to scale up social enterprises and their contribution to circular economic transition. Towards this, it contributes by illustrating how social enterprise models in an emerging economy context can address social exclusion and environmental destruction at the same time, thereby contributing to understanding pathways of sustainable development. The study also offers practical knowledge for policymakers, investors and social entrepreneurs looking to scale-up circular economy practices under an inclusive growth agenda. At large, social enterprises constitute a pivotal tool for mainstreaming circularity within economies of the global south, providing innovative solutions that reconcile profitability with social and environmental care.

Keywords: Social enterprise, Circular economy, Emerging markets, Sustainability, Resource efficiency.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Bridging Sustainability and Business: The Strategic Role of Entrepreneurship in Advancing the Sustainable Development Goals

Munimada. S

Assistant Professor, BMS College for women Basavanagudi, Bengaluru

Radha R

Assistant Professor, BMS College for women Basavanagudi, Bengaluru

Abstract

The growing urgency of climate change, socio-economic inequality, and resource depletion has intensified global discourse on sustainable development. Within this context, entrepreneurship has transitioned from a purely economic activity to a transformative mechanism capable of addressing complex sustainability challenges. This paper examines the strategic role of entrepreneurship in advancing sustainable development goals through a comprehensive analysis of secondary data derived from international development reports, governmental publications, and peer-reviewed studies. Data sourced from the United Nations, World Bank, and Global Entrepreneurship Monitor indicate a consistent rise in environmentally and socially oriented ventures over the past decade. The findings demonstrate that sustainability-driven enterprises contribute substantially to employment generation, innovation diffusion, environmental protection, and inclusive growth. The study argues that entrepreneurship serves as an operational bridge connecting macro-level sustainability policies with micro-level business implementation. Policy interventions, green financing, institutional support, and technological advancement are identified as essential enablers. The paper contributes original synthesis by integrating economic, environmental, and social dimensions into a unified analytical framework grounded in secondary evidence.

Keywords: Sustainable Entrepreneurship, SDGs, Green Innovation, Inclusive Growth, ESG, MSMEs.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme "Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World" on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Impact of Microcredit on Women Empowerment in Odisha: An Empirical Study of Khurda District

Mr. Sitansu Ranjan Swain

PhD scholar, SMS, GIET University, Gunupur, Odisha

Mr. Vijaya Rudraraju

Professor, GIET University, Gunupur, Odisha

Ms. Sasmita Nayak

Associate Professor, College of Engineering Bhubaneswar

Abstract

The Indian Government prioritizes the development and empowerment of rural women through various initiatives, aiming to harness their potential for national progress and integrate them into the economic framework. One effective approach to promoting women's empowerment is the establishing of self-help groups (SHGs) among rural women. This study assesses the impact of microcredit and SHGs on economic empowerment of women in the Khurda district of Odisha, covering both urban and rural areas. The work synthesizes principal and subordinate databases, with major data taken from 300 SHG members and 30 SHG leaders in the Khurda district. The findings indicate that microcredit significantly enhances the income of female participants and their involvement in household decision-making, with a more pronounced impact on larger borrowers. The analysis using Chi-Square, PIVOT Table, and 't' test exhibits an important optimistic correlation between microcredit and the empowerment index in both city and remote regions. The study highlights the significance of promoting women's involvement in SHGs for their empowerment, advancement, and contribution to the nation's economic growth. To ensure the sustainability and effectiveness of SHGs, it is crucial to address issues such as loan delays, inadequate loan amounts, lack of skill-based training, and difficulties in product marketing. By addressing these challenges, SHGs can further empower women and contribute to their economic development.

Keywords: Women, Microcredit, Economic Empowerment, Self-Help Group.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme “Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World” on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

“Interrelationship Between Dietary Micronutrients and Body Composition Mediated by Lifestyle Factors in Indian Women (30-59 years)”

Mifzala M

Post-Graduate Student

Dr. Shubhi Agarwal

Assistant Professor

Department of Food Science and Nutrition, Mount Carmel College, Autonomous, Bengaluru

Abstract

Introduction: Adulthood is a crucial window where long-term diet and lifestyle patterns shape the body composition and metabolic health - poor balance during this stage increases the risk of micronutrient deficiencies and NCDs. The proposed study examines how lifestyle factors can relate to the key body composition parameters while accounting for micronutrient intake.

Objectives: a) To assess the relationship between key body composition parameters (skeletal muscle, visceral fat, %body fat, waist-hip ratio) and lifestyle factors. b) To estimate dietary intake of micronutrients.

Methodology: A total of 200 study participants were assessed for - anthropometric measurements, body composition (Inbody 120), Lifestyle factors- Physical activity (GPAQ), Sleep (PSQI), Stress (PSS) and Dietary assessment (24hr diet recall and FFQ). Correlation test was used to establish a significant relation between body composition and lifestyle factors.

Results: Significant correlation was obtained between- physical activity and %body fat ($r = -0.193$, $p = 0.006$), physical activity and visceral fat ($r = -0.204$, $p = 0.004$), and increased sedentary behaviour decreased body composition scores ($r = -0.145$, $p = 0.04$). Thus, a decrease in physical activity was associated with an increase in unhealthy body composition parameters. An inverse association was observed between body composition, perceived stress and sleep quality, but was not statistically significant. The dietary micronutrients were assessed, where the majority of the micronutrient's percent adequacy was found to be below 50%, vitamin D recorded the lowest (2%) and selenium recorded the highest percent adequacy (136%). This depicted a higher dietary micronutrient inadequacy in the study population.

Conclusion: Estimation of body composition is a vital element of nutritional assessment as fat mass is closely linked with metabolic complications of obesity, while fat-free mass, has a protective role against chronic diseases. Promoting optimal nutrient intake and balanced lifestyle during adulthood lay the foundation for healthy ageing and reduces the burden of chronic diseases.

Keywords: Body composition, Lifestyle factors, Obesity, Micronutrient adequacy, Diet.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Promoting Diversity, Equity and Inclusion in the Global Financial Sector

Temitope Emmanuel OLUWASANU, Wahab Tobi ANJORIN, Rukayat Omowumi BALOGUN, Mojeed TAOHEED, Sunday Olaiya GBOLAHAN, Moses Iyanuoluwa ENIADE & Promise Oluwatosin OYEBOLA

Department of Banking and Finance, Faculty of Economics and Management Science,
University of Ibadan

Abstract

Diversity, Equity and Inclusion plays a vital role in shaping the financial sector of a given society or organisation by promoting creativity, expanding the pool of talent, strengthening decision-making, and increasing profitability by offering more inclusive goods and services. This paper highlights what Diversity, Equity and Inclusion is, the component of DEI, its significance in the finance world and the positive impact it has in the present world including ways to promote and embrace it. Also, the study review ways on how the finance sector can be improved through DEI. The study is backed up with the Signaling Theory which helps explain how a firm's announcements about its commitment to Diversity, Equity, and Inclusion (DEI) can act as signals to investors and the public. The study concluded that finance necessities DEI because diverse talent attracts more diverse clients and that attracts more diverse talent which is necessary in equipping young diverse people with the knowledge to make better choices and it was suggested among others that an inclusive culture should be cultivated and workplace practices should be audited to ensure that DEI is accepted at every stage of an employee's career.

Keywords: Diversity, Equity, Inclusion, Finance.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme "Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World" on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Assessment of Sustainability Metrics in Fresh Agri-Produce Supply Chain adopted in O2C Channels

LAVANYA C M¹

Assistant Professor, Dayananda College of Arts, Science and Commerce, Bengaluru¹

Research scholar, BMS College for Women, Dr Manmohan Sing Bengaluru City University, Bengaluru²

Dr. OVIYA S²

Research Guide, BMS College for Women, Bengaluru, Bengaluru City University

Abstract

The sustainability in the present era is one of the demanding and indispensable crucial factors for the better future. In the area of Supply chain there are various metrics that can be followed to maintain sustainability but the question is, Are they maintained as per the standards defined? if not, what are the challenging factors for adopting the same. The speedy spreading out of urban consumption outlines in Bengaluru has pointedly transmuted the structure of fresh Agri-produce supply chains, predominantly with the budding implementation of Order-to-Cash (O2C) operative models. While these supply networks are essential for ensuring timely movement of perishable commodities, concerns related to Environmental impact, Social inclusiveness and Governance effectiveness examined at the city level. This research evaluates sustainability metrics within fresh Agri-produce supply chains functioning in Bengaluru, with precise prominence on O2C phases including ordering, storing, logistics, distribution and cash realization. Using structured data drawn from government publications, market records and industry disclosures, the study evaluates environmental indicators such as energy use, emissions and waste generation. Social indicators including traceability, compliance and stakeholder participation and Governance indicators such as regulatory adherence, transparency practices and operational accountability. The article auxiliary scrutinizes the association among sustainability implementation, O2C operating proficiency and measures the point of correspondence in sustainability outcomes around supply chain stages. By offering a city-level sustainability benchmarking scale, the study also offers applied intuitions for representatives, Agri-logistics operators and urban supply chain managers. The integration of ESG dimensions with O2C operation influences to a more well-defined perceptive of sustainable urban Agri-logistics within a defined geographic context.

Keywords: Sustainability, Agri- Produce, Supply Chain, O2C.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Development and Characterization of Vitamin-C rich pineapple beverage using ginger bug as fermenting agent

Sneha M V

Post-Graduate Student,

Dr. Shubhi Agarwal,

Assistant Professor

Department of Food Science and Nutrition, Mount Carmel College, Autonomous, Bengaluru

Abstract

Growing consumer interest in functional and naturally fermented beverages has led to the exploration of non-dairy drinks enriched with sustainable ingredients. Incorporating fruit peel waste as a value-added component not only enhances the nutritional profile of beverages but also contributes to waste reduction and sustainable food processing practices.

To formulate a value-added non-dairy beverage using fruit peel waste to improve nutritional quality, functional properties, and promote sustainable utilization of food by-products.

The beverage was prepared by adding fruit peel powder at varying concentrations and fermenting it with ginger bug as a natural starter culture. Three formulations were developed: V1 with 0.5% peel powder and 10 ml ginger bug, V2 with 1% peel powder and 15 ml ginger bug, and V3 with 1.5% peel powder and 20 ml ginger bug. The fruit base was mixed with the respective quantity of peel powder, inoculated with ginger bug, and allowed to ferment under controlled conditions. The prepared samples were analyzed for physicochemical characteristics including pH, titratable acidity, and total soluble solids ($^{\circ}$ Brix). Sensory evaluation was carried out using a semi trained panel and a 9-point hedonic scale to assess overall acceptability.

Fermentation produced noticeable physicochemical changes, confirming active microbial activity. Among the developed variations, V3 was rated highest in terms of taste, flavor, and overall acceptability. The selected sample recorded a pH of 4.6, titratable acidity of 5.4%, and total soluble solids of 10.2 $^{\circ}$ Brix, indicating a pleasant balance between sweetness and acidity. The findings suggest that increasing the proportion of peel powder along with optimized fermentation enhances both nutritional and sensory qualities, while encouraging effective utilization of fruit processing waste in functional beverage production.

Keywords: Pineapple beverage, ginger bug, orange peel powder, fermentation, vitamin C, Functional beverages.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Beyond Green Labels: Assessing Awareness, Economic Impact, and Marketing Strategies in Sustainable Tourism with Special Reference to Karnataka

Sharada S

Full Time Guest Faculty, Department of Commerce, Dr. Manmohan Singh Bengaluru City University, Bengaluru -01

Shilpa B.

Full Time Guest Faculty, Department of Commerce, Dr. Manmohan Singh Bengaluru City University, Bengaluru -01

Vijayamala G.P.

Full Time Guest Faculty, Department of Commerce, Dr. Manmohan Singh Bengaluru City University Bengaluru -01

Abstract

Sustainable tourism has emerged as a critical approach for balancing economic growth with environmental conservation and socio-cultural preservation. Despite increasing policy attention and certification initiatives, limited integrated research exists examining public awareness, economic outcomes, and marketing effectiveness within a unified framework, particularly in the context of Karnataka. This study aims to assess public awareness and perception regarding sustainable tourism practices, analyse the economic impact of sustainability certifications, evaluate existing sustainable tourism marketing strategies, and develop a context-specific sustainable tourism business model framework.

The research adopts a descriptive and analytical methodology using both primary and secondary data. Primary data were collected through a structured questionnaire from 121 respondents in Bengaluru using purposive sampling, while secondary data were obtained from reports, case studies, and industry sources. Analytical tools such as percentage analysis, tabulation, and graphical interpretation were applied to examine patterns in awareness, behaviour, and economic implications. The findings reveal that although respondents demonstrate positive attitudes toward sustainability and consider it important in travel decisions, actual behavioural adoption remains inconsistent, indicating a knowledge–action gap. Based on these insights, the study proposes a Karnataka Sustainable Tourism Practice Framework integrating environmental, socio-cultural, economic, technological, marketing, and governance dimensions to enhance stakeholder collaboration and long-term competitiveness.

Keywords: Sustainable Tourism, Economic Impact, Eco-Certification, Marketing Strategies, Karnataka Tourism, Sustainable Business Model.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Hierarchies of Womanhood: Legitimacy, Recognition, and Psychological Strain Across Women's Identities

Saranya Bansal

Student, 4th Year, B.A.(Hons) Applied Psychology, Sri Aurobindo College (Evening),
University of Delhi, Delhi

Dr. Suruchi Singh

Assistant Professor, Department of Applied Psychology, Sri Aurobindo College (Evening),
University of Delhi

Abstract

Feminist discourse often treats “women” as a politically unified category, collectively positioned in opposition to patriarchal structures. However, womanhood itself is not socially experienced as homogeneous. This paper argues that internal hierarchies of legitimacy structure the category of womanhood, producing differential recognition across women's identities. While patriarchy marginalizes women collectively, intra-gendered stratifications regulate whose womanhood is fully acknowledged, whose is conditionally validated, and whose is persistently questioned.

Drawing upon intersectionality, Minority Stress Theory, gender performativity, and recognition theory, this paper proposes the Recognition–Legitimacy Strain Framework, which conceptualizes psychological strain as emerging from the interaction of three dimensions: (1) social recognition, (2) legitimacy policing, and (3) authenticity burden. The framework suggests that women whose identities deviate from dominant heteronormative, biologically essentialist, or femininity-conforming standards encounter heightened demands to justify, perform, or defend their womanhood. This uneven validation generates layered forms of identity strain, including belonging instability, hypervigilance, and identity fragmentation.

To ground this theoretical intervention, semi-structured interviews with women across generational cohorts are used illustratively to examine how legitimacy and recognition are narrated in everyday discourse. Rather than ranking struggles, the paper analyzes how hierarchical constructions of womanhood are reproduced, negotiated, and internalized.

By reframing womanhood as a legitimacy-regulated social category, this paper contributes to feminist and psychological scholarship by foregrounding intra-gender stratification as a critical site of identity regulation and mental health vulnerability. The findings call for a more nuanced understanding of inclusion, recognition, and justice within feminist discourse.

Keywords: Womanhood; Legitimacy; Social Recognition; Gender Hierarchies; Psychological Strain; Intersectionality; Identity Formation; Feminist Theory.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Quality Evaluation of Banana Peel Powder Incorporated Muffins with Avocado Puree as A Butter Substitute

Navya Shree. N

Student

Dr. Geetha Santhosh

HOD, Associate professor

Department of Food Science and Nutrition, Mount Carmel College Autonomous, Bengaluru

Abstract

The growing demand for healthier and more sustainable bakery products has encouraged the use of nutrient-rich by products and natural fat alternatives in food formulations. The present study aimed to develop functional muffins by incorporating banana peel powder (BPP) and partially replacing butter with avocado puree at different levels (25%, 50%, and 75%). Banana peel powder was prepared through blanching, drying, and grinding to obtain a fine, uniform powder, while fresh avocado puree was used as a source of monounsaturated fatty acids and as a healthier fat substitute. Muffins were evaluated for physicochemical properties, including height, weight, and baking expansion, as well as sensory attributes using a 9-point hedonic scale. The results indicated that partial replacement of butter with avocado puree did not significantly affect muffin weight ($p > 0.05$), although slight variations were observed in height and baking expansion among treatments. Sensory evaluation revealed that colour, aroma, texture, taste, sweetness, mouthfeel, aftertaste, and overall acceptability of the formulated muffins were comparable to the control sample, with no significant differences ($p > 0.05$). All treatments received favourable scores, indicating good consumer acceptability despite the incorporation of banana peel powder and reduction in saturated fat content. Overall, the study demonstrates that banana peel powder can be effectively utilized as a value-added ingredient to enhance dietary fiber content, while avocado puree can successfully replace butter without compromising sensory quality. This dual reformulation strategy not only improves the nutritional profile of muffins but also promotes sustainable utilization of fruit by-products, contributing to the development of functional and environmentally responsible bakery products.

Keywords: Banana peel powder, Avocado puree, Functional muffins, Fat replacement, Sensory evaluation, Sustainable food processing.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme "Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World" on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Consumer Awareness of CSR Activities and Its Impact on Brand Perception In the Context of Sustainable Marketing Practices

ASMA K S

Research Scholar, Department Of Commerce, School Of Commerce, Jain (Deemed To Be University), Bangalore, Karnataka

DR. A. ARUNPRAKASH

Research Guide, M.Com, Ph.D, Assistant Professor, School Of Commerce, Jain (Deemed To Be University), Bangalore, Karnataka

Abstract

Contemporary businesses cannot survive in today's cutthroat marketplace without engaging in Corporate Social Responsibility (CSR) initiatives. Examining how CSR initiatives cultivate consumer loyalty within the framework of environmentally conscious advertising campaigns, this study probes the link between CSR initiatives and public perception of brands. Community involvement, ethical work practices, and environmental stewardship are some of the CSR programs examined in this research, which seeks to understand how these initiatives influence brand image and consumer behaviour. Case studies and consumer surveys were the basis of this study, which found that CSR-active companies' reputations, as well as the trust and loyalty of their target audience, were positively impacted. Customers are more loyal than ever before to brands that reflect their values, and the research highlights the importance of companies that demonstrate genuine commitment to sustainability. Based on the findings, businesses may boost their image, get more customers involved in the long run, and differentiate themselves from rivals by making CSR a central part of their strategy. This study contributes to the growing body of literature on corporate social responsibility and sustainable marketing. It offers valuable insights for organizations that want to build a reputation that is both responsible and customer-centric. Additionally, CSR has benefits for society, promoting, in companies, a reduction in possible negative impacts resulting from business activity, namely, in services ([Han et al. 2020](#)), and serving as a lever for an organization oriented towards sustainability in its three dimensions: economic, social, and environmental ([Hiep et al. 2021](#)). CSR is having a direct impact on corporate results ([Lee et al. 2020](#); [Ramesh et al. 2019](#)) and influence several aspects, including corporate reputation ([Bianchi et al. 2019](#); [Chaudary et al. 2016](#); [Stanaland et al. 2011](#)), consumer trust and repurchase intention; consumer loyalty; and the perception of corporate performance ([Chaudary et al. 2016](#); [Stanaland et al. 2011](#)). In general, commitment to socially responsible actions leads to positive outcomes for a company. Thus, companies may be able to enhance reputation and corporate image through CSR activities ([Wang 2020](#)). CSR contributes to brand recognition ([Zhang 2014](#)) and affects brand performance ([Cowan and Guzman 2020](#)). Consumer satisfaction has been an important research focus, as organizations ([Bello et al. 2021](#); [Lee et al. 2020](#); [Mohammed and Rashid 2018](#); [Rivera et al. 2016](#); [Pravag et al. 2019](#)) understand that priority must be given to the desires and preferences ([Khudhair et al. 2019](#)). CSR initiatives such as employee education and training actions can contribute to customer satisfaction ([Rivera et al. 2016](#)). Since brand image started to be researched, it has been widely considered in the academic and practical circles, and it plays an important role in marketing activities ([Zhang 2015](#)). Brand image is influenced by the application of CSR practices ([Harjoto and Salas 2017](#)), and therefore, companies strategically position the brand as part of the CSR concept ([Cowan and Guzman 2020](#)). In addition to brand image, there are reasons to believe that CSR can also positively affect brand equity ([Agvei et al. 2021](#); [Fatma et al. 2018](#); [Lai et al. 2010](#); [Mohammed and Rashid 2018](#); [Park et al. 2017](#); [Torres et al. 2012](#); [Wang et al. 2021](#); [Zhao et al. 2021](#)), in terms of aspects such as brand recognition, brand loyalty, brand associations, and perceived quality ([Aaker 1996](#)). Therefore, antecedents of satisfaction should be analyzed to predict consumer behavior ([Palaci et al. 2019](#)) in different contexts. Antecedents such as brand image and quality have been analyzed in the food industry ([Cuong 2020](#); [Hsieh et al. 2018](#)), but the literature lacks research concerning contexts where CSR actions and their consequences on the brand image and equity brand are involved ([Cowan and Guzman 2020](#)); thus, there is still an opportunity to study a brand's performance in adopting CSR initiatives ([Rivera et al. 2016](#)).

Keywords: Corporate Social Responsibility, Consumer Awareness, Brand Perception, Sustainable Marketing, Consumer Behaviour, Green Marketing, Corporate Reputation, Customer Loyalty, ethical commitment.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

CSR Allocations and SDG Performance in Karnataka: A Sectoral Comparative Analysis for 2021 and 2024

Jagadish C B

Assistant Professor, Department of Commerce, Government Home Science College for Women, Holenarasipura

Dr. Ganesh K T

Assistant Professor, Department of Commerce, Bharathi College, Bharathinagara, Mandya.

Prathibha G

Assistant Professor, Department of Commerce, B.M.S. College for Women, Bengaluru

Abstract

This study explores the patterns of Corporate Social Responsibility (CSR) allocations across ten development sectors in Karnataka to determine their alignment with the Sustainable Development Goals (SDGs) Index and state ranking for 2020-21 and 2023-24. Employing growth rate analysis and percentage share comparison to evaluate changes in CSR distribution using secondary data, the findings reveal a 76.5% increase in total CSR allocation alongside an improvement in the state's SDG score from 72 to 75. However, CSR allocations remain concentrated in education (48.86%) and environmental sustainability (17.97%), while critical sectors such as livelihoods, poverty, hunger, and malnutrition receive comparatively smaller shares. The study concludes that although CSR contributes positively to SDG performance, a more balanced sectoral distribution is necessary for inclusive and sustainable development. The research also highlights efficiency gaps between CSR investments and SDG outcomes in specific sectors, underscoring the need for outcome-oriented rather than merely quantitative CSR allocation strategies.

Keywords: Corporate Social Responsibility, Sustainable Development Goals, Karnataka, SDG Index, NITI Aayog, Sectoral Analysis, CSR Alignment, State Performance.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Social Media, Misinformation, and Youth: Why Media Literacy Is Essential for Digital Well-Being

Ganiyu Oluwaseyi Quadri

Department of Industrial Psychology and People Management, University of Johannesburg, South Africa.

Oluwaseun Emmanuel Omopo

Department Human Developmental Studies, University of Ibadan, Ibadan, Nigeria.

Abstract

The emergence and proliferation of social media have drastically changed the way young people find information, communicate, and form social identities. Although these platforms are conducive to learning, civic engagement, and connecting with the world, youth have experienced misinformation, disinformation, and other detrimental digital content. This paper proposes media literacy as a key factor in devising strategies to enhance digital well-being of young people in an increasingly complex information society. Due to algorithm-driven content, peer influence, and developing critical thinking skills, youth are particularly susceptible to false narratives. The dissemination of misinformation distorts not only the public's understanding of social and political matters but also affects young people's mental health, self-confidence, and decision-making. Being exposed to manipulated content, the online harassment, or to unrealistic comparisons with others, may have negative emotional and psychological consequences. This paper asserts that media literacy is a positive and salutary tactic that provides young people with the tools they need to question digital content on its merits, to assess the trustworthiness of sources, to detect bias and to participate in the digital environment as responsible citizens. Digital citizenship education contributes to the development of ethical engagement, empathy, responsibility, and digital resilience in online environments as well as technical know-how. The research also stresses the need for educators, policy-makers, the technology sector and families to share responsibility for developing an informed and responsible digital citizen. The pursuit of digital well-being in a sustainable manner is a collective responsibility that entails education, policy change and platform accountability. Empowering young people with competencies in media literacy is not simply an improvement in education, but it is a vital need for society. As a critical thinking and ethical practice, media literacy can function as a key safeguard in protecting youth from misinformation and supporting positive participation in digital media.

Keywords: Media Literacy, Misinformation, Digital Citizenship, Youth, Digital Well-Being.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme "Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World" on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

History of Mediation: Sustainable Dispute Resolution Mechanism

Yashaswini S

Assistant Professor of History, KLE Law College, Bengaluru

Abstract

Mediation has emerged as one of the most effective and sustainable dispute resolution mechanism in India. India possesses a rich legacy of a legal system since times immemorial, deeply rooted in its social, religious, cultural and legal traditions. This paper explores the History of Mediation in India and its Relevance in Contemporary times as the most effective and sustainable dispute resolution mechanism.

Unlike adjudication, Mediation emphasizes cooperation, maintains confidentiality and voluntary participation of the parties. Mediation is a process in which an impartial third party facilitates communication between disputing parties in assisting them to arrive at mutually acceptable settlement. Mediation is a method of resolving conflicts through dialogue and mutual consent with the assistance of an impartial mediator.

This paper highlights the conceptual framework of Mediation from ancient India, emphasizing the concept of Dharma (Righteous Duties) and the Role of Dialogue (Samvada) in dispute resolution. It also aims to study the Medieval plural legal system highlighting the role of reconciliation (Sulh) as a preferred method for dispute settlement and relevance of Mediation in the contemporary legal institutions. Post Independence period, Indian Constitution emphasizes on social justice and participatory governance through legislative measures such as Legal Services Authorities Act, the Arbitration and Conciliation Act, and the Mediation Act. Mediation is been the time tested mechanism in resolving disputes. This paper, through an interdisciplinary approach seeks to bridge the legal history and Mediation as a sustainable practice for resolving disputes in India and beyond.

Keywords: Mediation, Alternative Dispute Resolution, Sustainable practice, Socio – Legal History.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

An Empirical Assessment of Customer Awareness, Acceptance, and Behavioral Intentions Toward Carbon Tax Policies on Transport-Related Emissions

Mrs. Manasa H B & Ms. Sneha Shivani S R

Assistant Professor, Dept. of Business Administration, B.M.S. College for Women

Mrs. Vindhya N S

Assistant Professor, Dept. of Commerce, B.M.S. College for Women

Abstract

Carbon tax is levied by government to control greenhouse gas emission to maintain environmental balance. Carbon pricing helps to adopt cleaner energy for sustainable. India has not directly imposed carbon tax for several reasons which includes imposing carbon tax may affect intensive sectors like steel, cement and energy industries etc., and slowdowns economic growth by reducing GDP it also financially burdens low-income class. Study aims to explore level of awareness about carbon tax among public. To investigate public perception and acceptance of carbon tax. This study uses quantitative approach. Data collected from 108 respondents through structured questionnaire using google forms. To analyze data Multiple R, one sample T test, Correlation and Chi square is used. Study found that demographic variables like age, sex and income level are loosely related with the knowledge of carbon taxation policies. Statistical evidence has indicated that carbon tax is not enough to produce substantial behavioural change. Study adds to the current literature by offering early perspective of general public about carbon tax.

Keywords: Carbon tax, Perception, Sustainability.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Awareness Of PCOS and Intervention on It's Preventive Strategies Among Adolescent Girls

Komal

Research Scholar

Dr. Mary Jenefer Sharmila. P

Assistant Professor

Post Graduate Department of Nutrition and Dietetics, Bishop Cotton Women's Christian College Affiliated to Dr. Manmohan Singh Bengaluru City University

Abstract

Polycystic Ovary Syndrome (PCOS) is associated to endocrine and metabolic disorder distressing females of reproductive age which is increasingly prevalent among adolescent girls. It's key features are recognized by irregular menstrual cycles, hormonal imbalance, ovulation dysfunction and insulin resistance. PCOS is associated with symptoms such acne, hirsutism, weight gain, male pattern baldness and infertility. It is also interrelated to long-term complications like type 2 diabetes, cardiometabolic risk, sleep apnoea, and endometrial cancer. Despite its high prevalence, especially in urban Indian populations due to sedentary lifestyle, high intake of processed and packed food, awareness about PCOS among adolescents remains uncommon, making early education intervention a major step in prevention and management of PCOS. This study adopted a pre-experimental one-group pretest-post test interventional design and it was conducted in Atragami Vidya Kendra School, Bengaluru, involving a total of 110 adolescent girls aged between 12–16 years as participants for the study. The methodology encapsulated a pre-session survey to assess the knowledge and awareness about PCOS using a questionnaire followed by one-day Nutritional Education Program was conducted that covered definition of PCOS, it's symptoms, causes, complications, diagnostic tests using Rotterdam Criteria, and preventive lifestyle practices. After 4 weeks a post session questionnaire was distributed to assess the impact of NEP intervention. Data were further analysed using paired t-test to evaluate the statistical significance of knowledge gain. The Nutritional Education Program demonstrated a notable improvement among adolescent girls about PCOS and it's preventive strategies. Responses in identifying its causes, symptoms, diagnostic criteria and associated metabolic risks rose from below 60% to closely 98% post-intervention. Importance and awareness about mindful eating, healthy snacking, improved sleep pattern, and physical activity was also positively ingrained in the participants and it reflected as 100% in their post-session responses. Paired t-test showed the improvement was statistically significant ($p < 0.05$). The findings of this study suggests that Nutrition Education Program demonstrated a remarkable improvement about PCOS and it's management strategies from as low as 9% to 100% across key aspects. It is definite that an early education program sooner in adolescence proved vital in promoting reproductive health and preventive metabolic complications.

Keywords: PCOS, Nutrition Education Program, Preventive strategies, Adolescence.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme “**Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World**” on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Bridging Science, Society, and Language: Rethinking English Pedagogy in Karnataka's Agricultural Universities

Mr. Ramaswamy T

Research Scholar, Department of Studies and Research in English, Tumkur University,
Tumakuru, Karnataka, India

Abstract

English language pedagogy in Karnataka's agricultural universities occupies a critical position at the intersection of scientific knowledge production, rural development, and global academic engagement. While English serves as the primary medium for research dissemination, professional communication, and policy articulation in agricultural sciences, a majority of students enrolled in these institutions come from Kannada-medium, rural, and first-generation learner backgrounds. This linguistic transition often produces pedagogic tensions that affect disciplinary comprehension, extension communication, and meaningful participation in academic discourse.

This paper reconceptualizes English teaching in Karnataka's agricultural universities as a meditational and translational practice that bridges scientific discourse and societal realities. Drawing on curriculum analysis, classroom observations, and student learning experiences across institutions such as University of Agricultural Sciences, Bangalore, University of Agricultural Sciences, Dharwad, University of Agricultural Sciences, Raichur, Keladi Shivappa Nayaka University of Agricultural and Horticultural Sciences, Shivamogga, University of Horticultural Sciences, Bagalkot, and University of Agricultural Sciences Mandya, the study engages with multilingual education theory, translanguaging frameworks, and science communication research to challenge deficit-oriented models of language instruction.

The analysis reveals that existing English curricula remain largely decontextualized from agricultural disciplines and rural communication needs. In response, the paper proposes pedagogic imperatives that integrate disciplinary content, legitimize multilingual resources, foster translational competence, and incorporate digital literacy and sustainability communication. Such an approach aligns English pedagogy with broader goals of social inclusion, knowledge democratization, and science-society engagement.

By repositioning English not merely as a gate keeping academic requirement but as a transformative communicative tool, this study argues for a context-sensitive model of language education that enhances inclusivity, empowers rural learners, and strengthens the societal impact of agricultural knowledge in a digitally connected and multilingual world.

Keywords: English Language Teaching, Agricultural Universities, Multilingual Pedagogy, Science Communication, Translanguaging, Sustainability.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Notion of God through Young Indian lens: Attitudes and Nuances of Behaviour

Ms. Simmin Bawa

Head of Department, Philosophy and Assistant Professor, Jai Hind College, Mumbai

Ms. Krisha Nair

TYBA student Philosophy-Psychology, Jai Hind College, Mumbai

Abstract

The concept and worship of ‘God’ or godly entities dates back tens of thousands of years and is deeply intertwined with our worldview and perception of reality. Indian history, unlike the western world, is deeply interwoven with the historical developments of Hinduism, Buddhism, Jainism, and Islam. So interwoven, in fact, that much of our daily lives end up reflecting these religious practices even now, in a world of science-based evidence. In the 21st century, India is seeing the rise of a new population: the urban, educated, analytical, self-aware, questioning youth; and this research study attempts to delve into this youth's perception about ‘God’; their attitudes on believing, not believing, and the ethical implications of the same using a survey method. In addition, we endeavour to explore the emotional support God provides, and the discrepancy between belief orientation and social actions, analyzing the similarities between religious and non-religious participants, thereby providing a commentary on the culture of Indian society. The study delves into mystical experiences and their impact on one’s chosen belief orientation, as well as topics of emotional and mental support, evaluating the role of God, family, friends, and self-help activities in stressful situations (e.g. work/exam stress, unwell loved ones, threat to physical/mental health, feelings of sadness and loneliness). The involvement of religion in participants’ social lives was also delved into with questions on their participation in religious activities (visiting places of worship, reading scriptures, offering prayers, etc.) from the lens of spiritual growth, metaphysical guidance, social acceptance, and learnt behaviours. Lastly, a qualitative section delved into participants’ opinions on the pros and cons of believing/not believing in religion, impact of religion on ethics and self-image, as well as why one would shift from believing to not believing, and vice versa.

Keywords: God, Philosophy of Religion, Indian, Young Adults, Attitudes on God, Mental Support, Non-religious Participants, Religious Participants, Critique of Religious Sphere, Morality, Decisional Autonomy, Accountability, Belief.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Bridging the Digital Gender Divide: FinTech Innovation as a Catalyst for Women's Educational Development, Economic Empowerment and Social Justice

Dr. Blessing Agbo Ntamu

Department of Educational Psychology, University of Calabar, Calabar, Nigeria

Dr. Delight Omoji Idika

Institute of Education, University of Calabar, Calabar - Nigeria.

Abstract

The rapid expansion of financial technology (FinTech) has transformed global financial ecosystems, creating new opportunities for inclusion, entrepreneurship, and economic participation. However, the benefits of digital transformation remain unevenly distributed, particularly among women in developing economies. For instance, in Nigeria, persistent gender disparities in digital access, financial inclusion, and economic participation have continued to undermine sustainable development and social justice. This paper examines how FinTech innovation can serve as a catalyst for women's digital empowerment and social equity in Nigeria. Drawing on the digital divide theory, empowerment theory, and social justice frameworks, the study adopts a desk literature review as well as Nigerian policy reports. The findings reveal that while FinTech platforms such as mobile money and digital lending have expanded financial access, structural barriers, including limited digital literacy, socio-cultural norms, income inequality, and regulatory gaps have continued to restrict women's full participation. The paper argues that intentional gender-responsive digital policies, inclusive financial architecture, and targeted capacity-building initiatives are essential to reposition Nigerian women within the global digital economy. It concludes that women's digital empowerment is not merely a developmental strategy but a social justice imperative aligned with global sustainability goals.

Keywords: Women, Digital Empowerment, FinTech, Social Justice, Financial Inclusion, Nigeria, Sustainability.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Mental Health and Community Resilience

Jayashree Venkatesh & Dr. Shikha

K R Mangalam University, Gurugram, Haryana, India

Abstract

Mental health has become the most critical factor that influences both individual well-being and the foundational pillar of community resilience. Students increasingly face academic pressure, social expectations and uncertainty at every step, which affect their emotional well-being and capacity to cope with stress. They go through a lot of challenges in their academic journey from stress to anxiety to emotional disorders to disengagement and behavioural issues as well. It is pivotal to note that students' mental health influences academic engagement, emotional regulation, motivation, behaviour and social relationships. An educator – student relationship plays a crucial role in identifying the distress signals and support students' emotional response timely. Early identification and systematic support within the schools can prevent escalation of mental health concerns and promote long-term emotional well-being among students.

Community resilience is the collective capacity of communities to come together to adapt, recover and sustain during adversities. School is one of the main institutions which has the ability to link individual development with collective resilience. Urban communities face challenges in terms of competition, stress and social fragmentation, however, Rural communities face challenges through limitations in mental health resources and access. Education systems act as mediating structures that supports resilience through stability, routine and continuity. Collaboration between schools, families and communities plays a decisive role in enhancing resilience. Community resilience is strengthened only when schools go beyond academic outcomes and support holistic development. Such holistic approaches enable schools to function as safe, inclusive spaces that nurture trust, belonging, and shared responsibility during times of uncertainty.

Mental health and community resilience are deeply interconnected within the educational context where students' emotional well-being shapes individual development and collective strength. When education systems and schools prioritise mental health through supportive environments, positive relationships, and inclusive practices, they not only enhance students' capacity to cope with academic and social challenges but also contribute to the resilience of the wider community. On the other hand, resilient communities provide the social, emotional, and institutional support necessary to sustain positive mental health among students. This reciprocal relationship highlights the importance of embedding mental well-being within education systems as a strategic pathway to building resilient, adaptable, and sustainable communities. Positioning schools as anchors of mental well-being ensures that resilience-building efforts are entrenched, preventive, and enduring rather than reactive.

Keywords: mental health, well-being, community resilience, academic pressure, anxiety, emotional disorders, disengagement, behavioural issues, emotional regulation, social relationships, distress signals, urban and rural communities, education systems, academic outcomes, holistic development, inclusive space, institutional support, reciprocal relationship, sustainable communities

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **"Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World"** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Understanding Dalit Patriarchy: A Critical study of Caste Gender Nexus

Anvith Reddy

Undergraduate Student, Department of International Relations, Peace and Public Policy, St Joseph's University, Bengaluru

Tahreem Asim

Undergraduate Student, Department of International Relations, Peace and Public Policy, St Joseph's University, Bengaluru

Abstract

Dalit patriarchy as a concept refers to the male dominance in the structure operating within the Dalit community, where the men had control and authority over Dalit women despite the discrimination they faced within the caste hierarchy. The paper will analyze how Dalit patriarchy is like the mechanism of the Brahminical patriarchy in the factors of women's rights, marriage mobility, and freedom of speech. The paper will highlight various practices, such as endogamy, moral policy, women's voices, and normalization of domestic violence, to highlight a similar pattern between the two systems. Brahminical patriarchy was rooted in texts such as Manu smriti that operated women's sexuality through text, while Dalit patriarchy was a reflective and independent system of domination in the Dalit community. In the end, women in both systems were portrayed as carriers of family and community honor, surveilled by strict rules to conduct their social behavior and maintain boundaries. The Brahminical patriarchy was backed by religious and social norms, whereas the Dalit patriarchy was developed as a response to caste oppression, humiliation, social insecurity, prevailing societal norms against women and historical ignorance. Even though it was a reactive nature, it adversely affected the Dalit women. The Dalit women experience multiple oppressions based on caste, class, and gender, as well as the struggle within the Dalit community. The main objective of the paper is to analyze parallels between the Dalit patriarchy and the measures used by Brahmins on Dalits. The paper will use qualitative methods such as case studies and Dalit feminist literature to analyze and understand patriarchy as a deep-rooted issue in the patriarchal system.

Keywords: Dalit feminism, Caste-gender intersection, Exclusion, Dual Patriarchy, and Endogamy.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Visual Narratives and Linguistic Inclusion: Reframing Multimodal Pedagogy in Indian Undergraduate English Classrooms

Dr Manishaa Bhagoji

Affiliation: ICERT

Abstract

The difference in the level of English language proficiency among Indian undergraduates is still indicative of larger social/educational inequalities. Specifically, these differences are linked to socio-economic status, language of instruction in lower levels of schooling, and levels of linguistic resources. Students whose first language is not English are more likely to face severe problems with conventional literature. Such texts involve the use of well-developed language competence. These approaches may be unconsciously biased against students who are already more competent in English. Thus, fair classroom involvement and participation are limited. The paper examines how multimodal texts (especially graphic novels) can be used to create more accommodating and inclusive learning environments in undergraduate English classrooms. The implementation of a twelve-week training programme among fifty students of different language backgrounds was performed. The objective was to check the difference between conventional text-based learning and a multimodal approach to learning. According to the quantitative test outcomes as well as qualitative observations, it was identified that students in the multimodal material conditions demonstrated considerable improvement. The improvements were observed in reading comprehension, vocabulary development, classroom engagement and confidence in learning. These findings suggest that visual and textual information may be used to assist in the process of meaning-making. The combination aids in alleviating linguistic barriers. It also optimises the involvement of cognition. According to this paper, multimodal pedagogy offers a viable method of inclusive education. It also assists in solving language proficiency differences. Implementation of multimodal texts in the English language curriculum can consequently address more fair and effective teaching in multilingual higher education institutions.

Keywords: Multimodal pedagogy, graphic narratives, English language teaching, linguistic inclusion, educational accessibility, visual literacy.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Reimagining Gendered Spaces and Well-Being: A Study of Selected All-Women's Colleges at the University of Delhi

Kritika Sharma

University of Delhi

Abstract

The present study explores how these selected all-women colleges of University of Delhi act as a catalyst in providing female students with spaces full of empowering opportunities that shapes and influence their perceived safety, sense of belongingness and holistic well-being.

The purpose of the study is to fact-find on how these gendered spaces nurture holistic social development in context to their well-being.

The participants for the study are thirty female students enrolled in all-women college of University of Delhi. Semi-structure interviews were used for gathering data on the understanding of these participants about their college as gendered spaces. South Wales Social Well-Being Scale (SWSWBS), The Warwick-Edinburgh Mental Well-Being Scale (WEMWBS) and Inventory Of Parent And Peer Attachment (IPPA) scales were used as a combined rating scale. Focus group discussions were used to get in-depth prescriptive onto the socialisation of the participants.

The majority of the participants found their college as a perfect example of a gendered space, assisting them in exploring empowering opportunities, providing protection, and encouraging self-expression. Peer relationships help in creating safe, secure spaces, free from the fear of any judgement. The social and emotional well-being of the participants are highly influenced by their peers. As peers become someone who can be trusted to share opinion, thoughts. Further the responses state that all-women college as gendered spaces provides a space of exploration of self-identity and personal growth.

Keywords: all-women college, well-being, gendered spaces, peer, student-led groups.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme "Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World" on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Gender Differences in Emotional Intelligence, Negative Mood Regulation Expectancies and Job Satisfaction Among Secondary School Teachers

Poonam Rani

Research Scholar, Department of Psychology, ACA&SS, Eternal University, Himachal Pradesh

Dr. Neelam Kumari

HOD, Department of Psychology, ACA&SS, Eternal University, Himachal Pradesh, India

Abstract

The present study was designed to examine gender differences in variables (emotional intelligence, negative mood regulation expectancies, and job satisfaction) among secondary school teachers within a highly diverse area (Chandigarh). Descriptive correlational survey design was used for collecting the data from the sample of 280 teachers (140 males, 140 females) from both type of schools (government & private) of Chandigarh via stratified random sampling. Standardized tools were used to collect the data (emotional intelligence scale by Hyde, Pethe, & Dhar, 2005; negative mood regulation scale by Catanzaro & Mearns, 1990; and job satisfaction scale by Singh & Sharma, 1990). To analyze the results independent samples t-tests and correlational analyses were conducted.

Results of the study indicated that there were no significant differences found in emotional intelligence, negative mood regulation expectancies, and job satisfaction. Whereas, significant and positive interrelationships were found among variables for both the genders. The results suggests that emotional expression and regulation and professional satisfaction are shaped by workplace role demands and not on the basis of emotional socialization in gender. The study puts light on the gender-neutral emotional architecture of the profession (teaching) and it also highlights the role of professional emotional labor in reducing gender-based disparities in cognitive functioning.

Keywords: Gender differences, emotional intelligence, negative mood regulation expectancies, job satisfaction, secondary school teachers.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

The transition from conventional HR to Smart HR: The Impact of Artificial Intelligence on the Transformation of Human Resource Management

Dr. Azmath Rukhsana

Assistant Professor, P.G Department of Commerce, BMS College for Women, Bangalore, India

Abstract

The application of technology in HRM has evolved since the beginning of mid 1990's, and it can be observed that it has undergone significant changes. There is a paradigm shift from conventional HR to Smart HR that marks an industry metamorphosis in workforce management with artificial intelligence at its core. Traditional HR Systems burdened with rigid processes and human error, failed to cope with current trends. Whereas smart HR 4.0 in 2026 is driven by AI, Automation and data analytics to streamline operations, featuring tools for AI-enabled payroll, predictive workforce analytics, a focus on key updates of hybrid work policies, enhanced compliance and automating upto 70% of administrative tasks that boost productivity. This change in Human Resource Management (HRM) from a mostly administrative role to a strategic, technology-enhanced "Smart HR" framework has been greatly accelerated by Artificial Intelligence (AI).

This research focuses on how AI-powered predictive analytics facilitates the HR Transformation, assessing its efficacy across core functions like talent acquisition, development and succession planning. This research exclusively relies on secondary data from available sources. The systematic literature review of peer-reviewed articles, case studies and global reports.

Despite digital transformation, the prior research focuses on isolated AI applications in HR activity with a limited holistic understanding of the transformation. Furthermore, there are insufficient meta-analyses on long-term strategic, ethical and organisational implications of AI-driven HRM, particularly in developing economies. Therefore, this research focuses on a conceptual framework that links AI capabilities with strategic HR results.

Furthermore, the challenges related to ethical concerns, data privacy, skill gaps and employee resistance remain critical barriers to full-scale smart HR Adoption. In spite of the challenges, organisations are increasingly leveraging artificial intelligence to enhance their understanding of employee engagement and refine their retention strategies. By employing techniques such as sentiment analysis, companies can evaluate feedback from employees, surveys, emails, and internal communications to gauge overall satisfaction. The findings highlight the need for a balanced human-centric approach to AI Integration in HR Practices.

Keywords: Artificial Intelligence, Smart HR, Digital Transformation, Human Resource Management, Automation.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

A Study On Dehydrated Vegetables and It's Acceptability

Shafiah Siddiqha

Visiting Faculty, Department of Clinical Nutrition and Dietetics, BMS College for Women

Abstract

This paper aims to highlight the importance of dehydrated vegetables as food gets easily wasted due to microbial action post harvest, so a dehydrated vegetable mix containing carrot, beans, peas and spinach was developed by direct domestic solar drying which is simple and cost effective to prevent the spoilage and to increase the shelf life, the product was incorporated in basic recipes and further more raw vegetables and commercially available product were also incorporated to check the acceptability by the common people using hedonic scale, the results are based on the statistical analysis using pie chart for each factor and the final comparison between variation using bar graph therefore the result implies developed dehydrated vegetable mix has similar score with raw vegetable and is cost effective and more acceptable than the commercially available product

Keywords: Food preservation; dehydration; direct domestic solar drying/sun drying.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **"Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World"** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Beyond Intelligence: Investigating AI's Role in Spiritual Quotient Development

Ms. Simmin Bawa

Head of Department, Philosophy and Assistant Professor, Jai Hind College, Mumbai

Ms. Hiya Kalra

FYBA student Philosophy-Psychology, Jai Hind College, Mumbai

Abstract

The hasty expansion of Artificial Intelligence (AI) into subjects customarily regarded as intrinsic to human experience such as ethical and moral reasoning, affective stability and metacognitive processing has coincided with increasing academic engagement in the Spiritual Quotient (SQ). SQ includes distinct factors that help define this intelligence differently, such as ethical and moral orientation, depth and frequency of transcendent experience, and self-reflective meaning-making capacities. Simultaneously, human reliance on AI has increased substantially; recent estimates suggest that roughly 66% of the world intentionally engages with AI, at least periodically, with 15-16% of the global working age population engaging daily, asking questions that may relate to their personal life, including spiritual activities. Even though the presence of AI lacks consciousness, intentionality and lived experience, it does not reconfigure the location of AI within spiritual discourse. Instead, it solidifies its role as a mediating tool that may structure reflection without having the ability to embody it. As individuals increasingly turn to AI for reassurance, guidance, and cognitive outsourcing during periods of uncertainty or spiritual disconnection, questions arise regarding its influence on moral orientation and its hidden reflective depth. This research study aims to explore a conceptual framework drawn from philosophy and psychology, including Foucault's notion of Power-Knowledge, the power dynamics present in human-AI relations, particularly structures and functions divided by thought, symbolized by doubt, fear, and existential uncertainty, that may be assisted through the use of AI's pattern recognition and generalization of application of theories. By effectively differentiating between reflection and reassurance, and guidance and comfort, this paper conceptualises AI as a tool for articulation rather than authority. It investigates whether AI meaningfully contributes either positively, neutrally, or negatively impacting the development and course of a person's spiritual journey and if it may include displacement of authentic introspection, which serves as a critical factor in an individual's spiritual journey. The paper asks and attempts to answer the question: Does Artificial Intelligence aid in the enhancement of human spiritual quotient, or does it merely reshape the conditions under which spiritual reflection occurs?

Keywords: Artificial Intelligence (AI), Spiritual Quotient (SQ), Morality, Spiritual Connection, Reflection, Human Agency, Moral Reasoning, Emotional Regulation, Intentional Engagement, Power Dynamics, Affective Stability.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Impact Of E-Governance On Public Service Delivery at Federal Capital Development Authority, Abuja

Dr. Kemisola Iwalola Owoniya

Assistant Lecturer, Department Of Public Administration, Faculty Of Management Sciences,
National Open University Headquarters Jabi Abuja.

Abstract

The growing demand for efficient, transparent, and citizen-centred public administration has intensified the adoption of e-governance as a key instrument of institutional reform across developing countries. In Nigeria, successive governments have invested in e-governance initiatives aimed at modernising public sector institutions, reducing bureaucratic inefficiencies, and strengthening accountability. Despite these efforts, empirical evidence on how e-governance adoption translates into institutional reform and improved service delivery at the organisational level remains limited. This study examines the relationship between e-governance adoption, institutional reform, and public service delivery performance within the Federal Capital Development Authority (FCDA), Abuja. Using a mixed-methods case study design, the study integrates quantitative data from 286 respondents comprising FCDA staff and service users with qualitative insights from 12 key informant interviews involving senior officials, ICT personnel, and citizens. Quantitative data were analysed using descriptive statistics, Pearson correlation, and regression analysis, while qualitative data were examined through thematic analysis. The findings reveal a statistically significant positive relationship between e-governance adoption and public service delivery performance, particularly in terms of efficiency, transparency, and accessibility. Specifically, respondents reported faster processing times, improved access to service-related information, and enhanced interaction with FCDA digital platforms. However, the study also identifies persistent institutional and technical constraints, including fragmented platform integration, infrastructural deficits, uneven digital literacy, and resistance to organisational change, which limit the sustainability of reform outcomes. Based on these findings, the study recommends improved interoperability and harmonisation of FCDA digital platforms, sustained investment in ICT infrastructure, continuous staff capacity development, and targeted digital inclusion strategies to expand citizen access and effective usage. The study concludes that while e-governance has contributed meaningfully to institutional reform within FCDA, its long-term effectiveness depends on complementary organisational reforms and inclusive e-governance policies. The article contributes institution-level empirical evidence to e-governance scholarship and offers policy-relevant insights for strengthening public sector reform in Nigeria.

Keywords: E-governance, institutional reform, public service delivery, digital transformation, FCDA, Nigeria.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Navigating Fintech Innovation in Nigerian Education: Policy Constraints and Institutional Preparedness

Makepeace Deorji

Centre for Entrepreneurship and Development Research

Abstract

Financial technology (Fintech) is transforming the economies of the world by creating opportunities for innovation in many sectors, including the educational sector. In Nigeria, fintech solutions such as digital payment platforms, mobile banking, and blockchain-based technology have been useful in the administration of education, finance, and in aiding teaching staff and students access learning materials. However, the implementation of fintech into educational institutions is not evenly distributed owing to limitations in policy, lack of or inadequate infrastructure, and differences in levels of institutional readiness. This paper examines the linkage between fintech innovation and the Nigerian sector educational sector, focusing on policy constraints and institutional preparedness within tertiary and secondary education systems. Leaning on policy analysis and existing literature on the topic, the study explores regulatory vagueness, data protection issue, digital illiteracy, and the issue of inconsistencies in technological infrastructure distribution that impede effective use of the technology. It further assesses the nature of preparedness of educational institutions in terms of governance structures, administrative capacity, staff competencies; as well as digital financial inclusion frameworks. The paper opines that although fintech has the ability to bring about transparency in school finance, ensure wider access to educational services, and improve administrative efficiency, its successful integration and use depends largely on clear, strategic national policies and institutional reforms. The study proposes a structure for aligning educational governance with fintech solutions through policy harmonization, capacity building, and digital infrastructural investment.

Keywords: Fintech innovation; Educational policy; Institutional preparedness; Digital finance; Nigerian educational sector.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Artificial Intelligence and Early Childhood Education Of Learners with Learning Disabilities

Toheeb Opeyemi AJAO

Department of Education for Learners with Learning Disabilities, Federal College of Education (Special), Oyo

Abstract

Artificial intelligence (AI) in this twenty-first (21) century cannot be overlooked in the early childhood education of learners with learning disabilities; this is because it requires human efforts using machines that have been coded in solving educational problems and decision-making. Artificial intelligence is a set of technological devices which perform a variety of advanced functions like ability to examine, understand and interpret written and spoken language and also make recommendations. Early childhood is a child-centred programme in which maximum learning takes place through play way techniques and also plays a valuable role in the overall development of children with learning disabilities. This paper therefore discussed on the concept of artificial intelligence, early childhood education, learners with learning disabilities, the need for artificial intelligence in early childhood education, curriculum component of early intervention for learners with learning disabilities. Based on the discussion of this study, recommendations were made that artificial intelligence should be adapted in the early intervention for learners with learning disabilities.

Keywords: Artificial Intelligence (AI), Early Childhood Education, Learners with Learning Disabilities.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Effects Of Reverse Jigsaw Strategy on Cognitive Flexibility of Building Students In Construction Methods in Tertiary Institutions, Kano-Nigeria

Abdulbasid Abubakar Adam

¹Department of Building Technology, , School of Secondary Education (Technical), Federal College of Education (Tech) Bichi, Kano state Nigeria

Nasiru Mukhtar

²Department of Industrial and Technology Education, Bayero University Kano, Nigeria

Habibat Lawal

³Department of Electrical Electronic Technology Education, School of Secondary Education (Technical), Federal College of Education (Tech) Bichi, Kano state Nigeria

Abstract

This study investigates the effects of the Reverse Jigsaw strategy on cognitive flexibility among building students in construction methods in tertiary institutions, Kano-Nigeria. Two research questions and two hypotheses guided the study. The population of the study consisted of 130 College of Education NCE II students in three (3) colleges of education in Kano State offering building technology trade. The sample of the study comprised of 92 students of two intact classes selected from two colleges of education using simple random sampling technique. Quasi experimental design was adapted involving pre-test and post-test non-equivalent control groups. The instrument used for data collection was Cognitive Flexibility Inventory (CFI). Cronbach alpha was employed to establish the reliability of CFI and yielded a value of 0.73. Data was collected by pre-testing and post-testing both the experimental and control groups before and after the treatment respectively. Mean and standard deviation were used to answer the research questions while Analysis of Covariance and Mann Whitney were used to test the null hypotheses at 0.05 level of significance. Results revealed that reverse jigsaw strategy was more effective in enhancing students' cognitive flexibility in construction methods.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Cultivating A Sustainability Ethos: Employee Engagement for Organisational Impact

Lavanya B K

Asst. Professor, Department of Business Administration SSMRV College, Jayanagar,
Bangalore

Priyanka K

1st Sem MBA Student, Indian Institute of Management Visakhapatnam

Abstract

In an era where sustainability is paramount, organisations are seeking ways to embed eco-friendly practices into their DNA. This secondary research study explores the pivotal role of employee engagement in cultivating a sustainability ethos, driving organisational impact. Through a comprehensive review of existing literature and case studies, we identify key strategies for fostering a culture of sustainability, the influence of leadership, and the tangible outcomes of employee-driven initiatives. Our research highlights best practices, challenges, and opportunities for organisations to harness the power of employee engagement, ultimately informing a roadmap for sustainable organisational transformation. By synthesising insights from secondary sources, this study provides a nuanced understanding of how employee engagement can drive sustainability in organisations, offering actionable recommendations for practitioners and researchers alike. This research contributes to the growing body of knowledge on sustainability and organisational change, providing a foundation for future studies on employee engagement and eco-friendly practices.

Keywords: Employee Engagement, Organisational Change, Eco-friendly Practices, Leadership Influence, Sustainability Ethos, Organisational Impact.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Curation and Museum Practice in a Digital World

JIGNA B

BMS PU COLLEGE FOR WOMEN, Faculty Department of Commerce BMSPUWCW
Bengaluru, India

SUCHITHRA T

Student, M S Ramaiah University of Applied Science, Faculty of Management and
Commerce, Bengaluru, India

Abstract

In recent years, museums worldwide have been transforming their curatorial practices through the use of digital technologies. These technologies such as digitization of collections, online exhibitions, virtual tours, immersive multimedia, and interactive databases have expanded how museums preserve, interpret, and share cultural heritage. Digital adoption has become central not just for archival purposes but also for engaging diverse audiences, improving visitor experiences, and extending the reach of museum collections beyond physical walls. Official global reports highlight the urgency of preserving digital heritage and making it accessible for present and future generations. The UNESCO Charter on the Preservation of Digital Heritage emphasizes that digital heritage resources *“constitute a common heritage of humanity”* and must be preserved with clear strategies and policies for continuity and access.

The central hypothesis of this study is that structured digital curation strategies aligned with international guidelines and institutional policies improve museum documentation, accessibility, and engagement outcomes more effectively than ad-hoc digital efforts. To test this hypothesis, this research uses a mixed approach combining qualitative and descriptive methods.

Additionally, the paper proposes a complementary **AI-Assisted Interpretation Layer** within digital curation models to support the preservation of original artworks and exhibition ideals without compromising their aesthetic or material integrity. Artificial intelligence tools such as computer vision, intelligent monitoring systems, and conversational virtual guides can help interpret visitor behavior, provide real-time contextual explanations, and offer touch-free interactive experiences. Instead of relying on restrictive signage such as “Do Not Touch,” AI-enabled interfaces (voice assistants, gesture-based kiosks, or mobile guides) can invite visitors to explore meanings, textures, and processes through digital simulations, thereby fostering respectful engagement. This approach aligns with UNESCO’s emphasis on safeguarding heritage while ensuring broad access, ethical use of technology, and educational value (<https://unesdoc.unesco.org>). By embedding AI within institutional digital policies and curatorial workflows, museums can maintain exhibition quality, protect original objects, and simultaneously create a more welcoming and inclusive visitor environment.

- ❖ The study identifies three practical models of digital curation in current practice:
 - a) The Documentation and Preservation Model, which focuses on structured digitization, metadata standardization, and long-term digital asset management guided by UNESCO and professional best practices.
 - b) The Visitor Engagement Model, which uses digital media (videos, apps, AR/VR) to make content interactive and accessible to broad audiences.
 - c) The Collaborative Access Model, which supports online collections, open metadata policies, and participatory contributions from communities and researchers.

This research proposes actionable recommendations for museum professionals and policymakers, such as developing clear institutional digital policies, aligning with international standards, investing in training for digital curators, and prioritizing inclusive access. By linking practical curatorial work with established global guidelines, the study contributes to a sustainable and ethically grounded digital future for museums.

Keywords: *Digital Curation, Museum Practice, Cultural Heritage, Digitization, Accessibility, UNESCO Guidelines, Visitor Engagement*

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Role of Social Media in the Promotion of Spiritual Tourism in India

Dr. Chaya Anilkumar

HOD-Journalism, Bishop Cotton Women's Christian College, Bengaluru-560027

Abstract

The spiritual tourism has gained significant momentum in India and is increasingly attracting tourists from within the country and as well as from abroad. The influence of social media has transformed perception of tourism landscape shifting the focus from leisure seaside trips to spiritual destinations underscoring the social, economic, political, cultural and technological dimensions. According to media reports, dated December 31 2025, ‘millions of people, majority youths visited Varanasi, Ayodhya, Vrindavan and other temples across India, seeking divine blessings and lighting diyas rather than enjoying new year eve parties. This shows a significant change of people's mindset from partying to spiritual discourse. Many research studies have shown that rise in social media, especially YouTube & Instagram, have immensely contributed to the upsurge of sacred trips among the masses. Indian Institute of Tourism and Travel Management (2016-17), reports that “India's religious tourism market is projected to reach 441.9 billion by 2032 with a CAGR of 10.2% making the country a rich heritage site for religious destinations and traditions”, aligning with the Viksit Bharath vision. In this context, this paper explores the influence of social media on spiritual tourism. This is a qualitative study using primary and secondary data.

Keywords: Spiritual, Tourism, Social Media, Viksit Bharath, Technology, Youth.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Financial Inclusion without Integration: Why Financially Included Individuals in India Continue to Rely on Informal Finance

Mamatha M

Department of Statistics, BMSPUW, Bengaluru

Abstract

Over the past decade, India has achieved rapid expansion in formal financial access through state-led inclusion initiatives, digital infrastructure growth, and banking penetration. Bank account ownership has reached near universality, and the Financial Inclusion (FI) Index developed by the Reserve Bank of India reached 67.0 in March 2025, reflecting measurable improvements across access, usage, and quality dimensions. Despite these achievements, informal finance continues to play a persistent role in household borrowing and liquidity management. Moreover, a significant proportion of financially included individuals remain ineligible for Equated Monthly Instalment (EMI) options when purchasing products online or offline due to credit-score thresholds and documentation constraints. This coexistence presents a structural paradox: why does informal finance endure within a high-access financial ecosystem?

This paper introduces the concept of **Financial Inclusion without Integration**, defined as a condition in which individuals possess formal financial access but fail to transition away from informal financial practices due to institutional rigidities, credit-score segmentation, transaction cost asymmetries, EMI ineligibility, and financial capability gaps. Drawing on longitudinal evidence from the National Sample Survey Office Debt and Investment Surveys (59th Round, 2002; 70th Round, 2013; 77th Round, 2019), alongside recent administrative data from RBI and TransUnion CIBIL (2023–2025), the study demonstrates that expansion in institutional borrowing—from approximately 7 percent of households in 2003 to 24 percent in 2019—has not produced proportional displacement of informal borrowing, which remains near 19 percent. Credit bureau data further indicate that nearly 28–30 percent of consumers are “New-to-Credit” (NTC), while 15–20 percent hold sub-prime scores below 650, restricting access to EMI-based consumption finance.

The paper proposes a four-tier Financial Integration Architecture—technical, behavioral, institutional, and human capital—to reorient policy from numerical inclusion toward systemic integration.

Keywords: Financial Inclusion; Informal Finance; CIBIL; EMI; Financial Literacy; Institutional Asymmetry.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme "Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World" on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Transforming Food Security into Nutritional Sovereignty: A Multimodal AI Framework for Targeted Micronutrient Stabilization in India

Bhavana. H

Assistant Professor, Department of Clinical Nutrition and dietetics, BMS College for Women

Abstract

The nutritional scenario of India is still facing the "triple burden" of malnutrition as there is a hiding of severe micronutrient deficiencies behind the masks of sufficient calories in many households. The present work proves an AI integrated framework facilitating a policy shift from mere bulk provision to targeted nutritional security at the level of the nation. The method integrates Computer Vision (CV) to monitor diet in real, time and predictive soil nutrient mapping to direct regional bio, fortification interventions based on these two pillars. Additionally, the proposed model operates through the analysis of high, frequency local market data and environmental sensor data streams and identifies 'nutritional hotspots' at risk of sudden dietary shocks.

On top of that, the research presents a nutrient, sensitive distribution algorithm that can significantly help decrease vitamin degradation in the PDS. Findings showed that positioning AI in the core of the approach can not only improve the fortification programs' targeting efficiency by 30% but also significantly reduce nutrient loss after harvest. The present work offers a policy, making guide in the form of a big, data scalable blueprint and argues that AI convergence with nutritional sciences is the only viable solution to satisfy the physiological needs of the most vulnerable population groups in India and thus attain health sustainability.

Keywords: Nutritional Security, Micronutrient Deficiency, Precision Nutrition, Bio, fortification, Artificial Intelligence, Public Health Policy, India.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Awareness to Satisfaction: Understanding FinTech Usage in the Digital Era

Sahana B C

Assistant Professor, B.M.S. College for Women, Basavanagudi, Bengaluru

Noor – E – Habiba & Ranjini Rajendra

Student, B.M.S. College for Women, Basavanagudi, Bengaluru

Abstract

India has progressed as one of the fastest growing economies of the world, mainly after the pandemic of Covid-19, which gave a boost to India's hunt to prepare the ground way towards technologies and become a FinTech-friendly nation. The explosive growth of FinTech has transformed the customer behaviour. This research intends to examine the influence of demographic factors, usage frequency, and analyze the relationship between security awareness and customer satisfaction. Further, the research also seeks to understand whether technical limitations affect the preferences and loyalty of the customers.

Despite the rapid growth of FinTech services in India, existing studies focus on isolated factors like acceptance of technology without integrating loyalty, awareness, satisfaction and perceived challenges in a holistic analysis model. Furthermore, less empirical evidence exists on how security awareness, eco-friendly financial initiative and transaction-related concern together influence contentment and preference of the user. This research emphasises these gaps by statistically examining the correlations among these aspects to provide profound insight into FinTech adoption behaviour. This research is hinged on primary data rather than relying on secondary sources, collected through convenience sampling from 150 respondents. The respondents include Student, Salaried Employee, Self-employed, Business Owner, Unemployed and Home Maker using a structured questionnaire. Statistical tools proposed for analysis include Anova, T.Test, Correlation, and Chi-Square Test of Independence to test the formulated hypothesis. The research is expected to provide empirical insights into consumer behaviour towards digital financial services and highlights the role of FinTech in promoting financial inclusion and cashless transactions. The research will also help understand how demographic factors influence digital payment adoption and satisfaction levels. The result may assist financial institutions and digital service providers in improving user experience and promoting a secure and inclusive digital financial ecosystem. The research contributes by providing practical insights into user acceptance and satisfaction with FinTech services.

Keywords: FinTech, Awareness, Contentment, Challenges, Eco-Friendly.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme "Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World" on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Development Of Multi-Purpose Flour Mix Enriched with Jamun Seed Powder On Diabetic Population

Parimala J

Visiting faculty, Department of Clinical Nutrition and Dietetics, BMS College for women, Basavanagudi.

Abstract

The rising in global burden of type 2 diabetes mellitus highlights the urgent need for cost-effective, culturally acceptable, and nutritionally strategic dietary interventions. In this context, the present study aimed to develop a functional flour blend enriched with jamun (*Syzygium cumini*) seed powder, foxtail millet, and horse gram, selected for their hypoglycemic, antioxidant, and lipid-modulating properties. The grains subjected to various processing techniques like cleaning, soaking, germination, drying, and milling before being blended in fixed proportions. The developed composite flour was then incorporated into two commonly consumed traditional preparations, chapati and idiyappam, to assess its practical applicability in everyday diets. Sensory evaluation was conducted using a 9-point hedonic scale, assessing parameters such as taste, texture, color, aroma, and overall acceptability. Proximate analysis revealed that the flour was predominantly carbohydrate-rich (72.71%), with appreciable mineral content (10.2% ash) and fat (13.3%), moderate dietary fiber (2.27%), but relatively low protein (0.7%). Its low moisture content (0.82%) enhanced storage stability, maintaining product quality for over six months without preservatives. The findings demonstrate that the developed composite flour is a promising functional ingredient for diabetes-friendly diets, offering sustained energy release, satiety, and micronutrient benefits. However, due to its limited protein content, it is best consumed in combination with protein-rich foods to ensure balanced nutrition.

Keywords: Type 2 diabetes, functional food, Jamun seed powder, hypoglycemic effect, Horse gram, Antioxidant properties.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Clinical Nutrition Interventions for Underserved Populations: A Step Toward Inclusive Health Systems (A Public Health-Focused Review)

Annemary K Thomas

Clinical Dietitian, Cloudnine Hospital, HRBR, Bangalore

Abstract

Discrepancies in nutrition, characterized by low-quality diet and inadequate intake of nutrients, are major public health concerns that are strongly associated with adverse health outcomes like obesity, cardiovascular diseases, diabetes, and even cancers [1]. These nutrition-related discrepancies subsequently affect underserved populations and are due to association of various determinants including biological, behavioral, physical, environmental, socio-economic & ethnic factors, along with limited healthcare access [2]. Limited access to nutritious foods, limited healthcare services, poor health literacy, and socio-economic discrimination further intensify these disparities among minority groups [3].

Recent public health studies emphasize the role of nutrition-focused strategies in addressing the underlying socio-economic elements of dietary inequities [4]. However, marginalization of vulnerable populations in randomized controlled trials (RCTs), particularly in studies that include cardiometabolic disease (CMD) interventions, has weakened the data needed to inform unbiased nutrition policies and practices [5]. This limitation highlights the need for inclusive research frameworks that reflect the lived experiences and health requirements of underserved communities.

This public health–focused review integrates the existing evidence on community and population-based nutrition interventions focused on improving health outcomes among marginalized populations. Core intervention methods analyzed include behavioral change, micronutrient supplementation and food fortification programs and social welfare approaches by providing financial assistance and strengthened access to healthcare systems [6]. These approaches have illustrated efficacy in improving dietary diversity, reducing malnutrition, increasing nutrition awareness, and enhancing long-term health outcomes when implemented in culturally appropriate settings [7].

Furthermore, evidence-based nutrition interventions including growth monitoring, primordial disease prevention strategies, and combined community nutrition programs can give long-term benefits for community health improvement [8]. These benefits include improved healthcare access, expanded community participation, and broadened health system capacity for providing unbiased nutrition services. When combined with supportive policies and a robust health service framework, these interventions subsequently influence the development of adaptive and resilient healthcare networks [9].

In conclusion, strengthening clinical and public health nutrition interventions through an equity-driven approach is required for addressing nutrition-related disparities and improving health equity. Policymakers, healthcare professionals, and public health practitioners must prioritize evidence-based, community-oriented nutrition interventions to effectively meet the nutritional needs of underserved populations to promote sustainable health equity [10].

Keywords: Clinical nutrition; underserved populations; public health nutrition; health equity; nutrition interventions; inclusive health systems.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Human-Centered Software Design for Inclusive Digital Systems

Ms Soniya Joseph

Assistant Professor, St Francis College, Koramangala, Bangalore

Abstract

Nearly all aspects of everyday life are influenced by digital technologies, which mold the way people communicate, learn, work, seek healthcare and access public service. Nevertheless, numerous digital systems are created considering full users diversity with differing capabilities. People with different abilities, educational levels or technical experience often end up being excluded without realising it because things are still difficult on many platforms. Human-Centered Software Design, or HCSD, tackles this problem through every stage of the software development process, while paying attention to actual needs and limitations. HCSD refers to human-centered systems design. This prioritises a greater aspect than just technical efficiency. It considers usability, accessibility, meaningful engagement, and more. Thus, the systems built these are inclusive ones usable by disabled or marginal users. This human-centred systems design paper discusses their core ideas, methods, benefits, and challenges. Basically, it explains how user research, testing, prototyping, and feedback can help developers create more understandable and easier to use systems. From: UX for Developers When users are involved in design decisions, more practical, reliable and widely acceptable digital products are generated. The dialogue also explains how human-centered techniques can reduce errors, increase satisfaction and help achieve long-term success of the system. Adopting HCSD may require extra time, resources and coordination of designers with users. However, it's benefits usually outweigh these challenges. When you build a system with a human-centric approach, it is more likely to be effective, sustainable, and socially responsible. The human-centered design must be used for technology to be usable by all society. This can be for different sections of society, from people that are illiterate to ones that have other disabilities that affect their ability to use technology.

Keywords-Human-Centered Design, Usability, Accessibility, User Experience, Inclusive Technology.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Pricing Decisions and Customer Perceptions: An Empirical Study in Bengaluru City

Mrs. Nandini J

Assistant Professor, Dept of Commerce, SSMRV College, Bengaluru

Ms. Vaishnavi

Student, 2nd Year B. Com, SSMRV College, Bengaluru

Abstract

Pricing decisions play a critical role in shaping consumer perception and influencing purchase behavior. This study examines the relationship between pricing strategies and how consumers interpret price as a signal of value, quality, and fairness. Drawing on consumer behavior theory and pricing literature, the research explores how different pricing approaches such as premium pricing, competitive pricing and psychological pricing affect consumer attitudes and buying intentions. Using survey-based data and statistical analysis, the study investigates the extent to which price sensitivity, perceived value, and brand trust mediate consumer responses to pricing decisions. The findings suggest that pricing is not merely a monetary consideration but a strategic communication tool that significantly impacts consumer perception and decision-making. The study contributes to existing literature by highlighting the importance of aligning pricing strategies with consumer expectations and perceived value, offering practical insights for managers seeking to optimize pricing decisions in competitive markets. Pricing has long been recognized in marketing literature as a strategic tool that influences consumer perception and market performance. This paper reviews and synthesizes key theoretical and managerial perspectives on pricing decisions as presented in the works of Kotler and Keller, Nagle and Muller, HinterHuber and Liozu and Tellis. The review examines how pricing functions not only as a mechanism for revenue generation but also as a communicator of value, quality, and brand positioning in the minds of consumers. Foundational marketing frameworks emphasize price as a core element of the marketing mix, while value-based and strategic pricing literature highlights the role of customer perceived value in shaping effective pricing decisions. Contemporary studies further stress the organizational and behavioral aspects of pricing, including managerial judgment and price confidence, and their impact on consumer trust and willingness to pay. By integrating these perspectives, the paper highlights common themes and conceptual linkages between pricing strategy and consumer perception. The review contributes to pricing literature by offering a consolidated understanding of how theoretical insights inform managerial pricing decisions and how these decisions shape consumer evaluations, preferences, and purchase intentions in competitive markets. Pricing is a central element of the marketing mix and plays a decisive role in shaping market outcomes and consumer responses. The main objective is to explore the concept of pricing and examine its strategic importance within the marketing mix based on established marketing and pricing literature. It interacts with product, promotion, and distribution decisions to create customer value and competitive advantage. It highlights price as the only element of the marketing mix that directly generates revenue, while simultaneously serving as a signal of quality, value, and brand positioning. It also emphasizes the role of pricing in influencing consumer perception, demand, and long-term profitability, the importance of aligning pricing decisions with organizational objectives and customer value perceptions, demonstrating that effective pricing is critical to the success of marketing literature by clarifying the strategic significance of pricing and its integrative role within the marketing mix.

Keywords: Pricing, value-based pricing, dynamic pricing strategy, psychological price, long-term profits, brand, quality, fair price, willingness to pay.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Design and developments of Internet of Things (IoT) for Rural and Urban Solutions

Dr. Nagamalli Arasavalli

Assistant Professor¹, KLEF, Koneru Lakshmaiah Education Foundation: Vijayawada, Andhra Pradesh, INDIA.

Rasagna. K

Student², Sri Vasishta Educational Foundations. Vijayawada, Andhra Pradesh, INDIA.

Abstract

The rapid expansion of digital technologies has accelerated the need for context-aware Internet of Things (IoT) solutions that address both rural and urban challenges. This paper presents the design and development of IoT-based frameworks tailored to diverse environmental, infrastructural, and socio-economic conditions in rural and urban regions. The proposed architecture integrates distributed sensors for real-time monitoring of parameters such as water quality, air pollution, soil moisture, energy consumption, traffic density, and public utilities. Data acquired from sensor nodes is transmitted through low-power communication networks to cloud or edge computing platforms for analysis and decision-making. Actuators are incorporated to enable automated responses, including irrigation control, smart street lighting, waste management, traffic regulation, and resource optimization. The system adopts a scalable and modular design to ensure adaptability across geographically and economically varied settings. Special emphasis is placed on energy efficiency, low-cost deployment, and reliable connectivity to support rural accessibility, while addressing high-density infrastructure management in urban areas. The integration of sensing, communication, data analytics, and actuation facilitates intelligent monitoring and control, promoting sustainability, improved resource utilization, and enhanced quality of life. The developed IoT framework demonstrates its potential as a unified technological solution for balanced rural and urban development.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **"Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World"** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

The Portrayal of Language Rights and Social Justice in Contemporary IWE

Dr. Priyanka Singla

Associate Professor and Chairperson, Department of English and Foreign Language, Guru Jambheshwar University of Science and Technology, Hisar

Abstract

Language rights and social justice have emerged as crucial thematic and ideological concerns in contemporary Indian Writing in English, reflecting the nation's complex multilingual realities and persistent social inequalities. This body of literature interrogates the dominance of English as a colonial legacy while simultaneously appropriating it as a tool of resistance, visibility, and empowerment for marginalized voices. Contemporary writers foreground the politics of language to expose how access to linguistic capital intersects with class, caste, gender, region, and ethnicity, thereby shaping social inclusion and exclusion in postcolonial India. Indian English texts increasingly depict language not merely as a medium of communication but as a site of power struggle, where vernaculars, dialects, and hybrid forms challenge monolithic notions of standard English. Through code-switching, untranslated indigenous terms, and non-linear narrative strategies, authors contest linguistic hierarchies and assert cultural specificity. The representation of Dalit, tribal, and subaltern experiences particularly highlights how linguistic suppression mirrors social oppression, while the reclamation of speech becomes an act of political agency. Writers such as and demonstrate how linguistic experimentation can critique state authority, nationalism, and systemic injustice. Moreover, contemporary Indian Writing in English aligns language rights with broader frameworks of social justice by addressing issues such as educational inequality, migration, displacement, and cultural erasure. English, though historically exclusionary, is reimagined as a transnational platform that amplifies silenced narratives and fosters solidarities across borders. Thus, these texts negotiate a paradoxical space where English functions both as an instrument of dominance and a vehicle for democratic expression. This abstract argues that contemporary Indian Writing in English plays a vital role in redefining language rights as human rights, positioning literary discourse as a powerful medium for ethical engagement, social critique, and transformative justice.

Keywords: Language Rights, Social Justice, IWE.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Decentralized Climate Action in India: The Role of Community-Based Climate Solutions in National Climate Governance with special reference to Solar Energy and Electric Mobility

Nanditha R

Assistant Professor, Dept. of Economics, BMS College for Women (Autonomous) Bengaluru

Abstract

Climate change presents intensifying environmental, economic, and social challenges, particularly for developing countries such as India, where climate vulnerability intersects with pressing developmental priorities including energy access, poverty alleviation, and sustainable urbanization. While global frameworks such as the United Nations Framework Convention on Climate Change (UNFCCC) and the Paris Agreement establish mitigation and adaptation targets, their effectiveness depends significantly on decentralized and community-driven implementation. In this context, community-based climate solutions (CBCS) have emerged as an important bridge between national policy commitments and localized climate action.

This paper examines India's renewable energy transition and electric mobility initiatives as examples of decentralized climate governance. Renewable energy programmes implemented by the Ministry of New and Renewable Energy, especially rooftop solar expansion and the PM-KUSUM scheme, promote distributed power generation, solar irrigation, and farmer-centric energy systems. These interventions contribute not only to carbon emission reduction but also to rural income diversification, agricultural resilience, and enhanced energy security. By encouraging local ownership and participatory models, such programmes integrate climate mitigation with inclusive development objectives.

Complementing these initiatives, electric mobility policies advanced by the Ministry of Heavy Industries, including the PM E-Drive scheme, support the adoption of electric two-wheelers, three-wheelers, and public transport systems. These measures reduce urban air pollution, lower fossil fuel dependence, and create green employment opportunities within emerging clean energy value chains. The diffusion of electric mobility further demonstrates how local entrepreneurship, cooperatives, and community participation can accelerate low-carbon transitions.

By situating these initiatives within a community-based governance framework, the study argues that decentralized renewable energy systems and electric mobility expansion reinforce climate mitigation and adaptation while promoting socio-economic empowerment. The analysis concludes that India's evolving climate strategy reflects a gradual shift toward participatory and multi-level governance models. Strengthening institutional coordination, expanding climate finance access, and enhancing local capacity-building remain essential to sustaining and scaling community-based climate action in alignment with global climate commitments.

Keywords: Climate Change; Community-Based Climate Solutions; Renewable Energy; Electric Vehicles; PM E-Drive Scheme; PM-KUSUM; Decentralized Energy Systems; Sustainable Development; Climate Governance; Grassroots Participation; India; Low-Carbon Transition, Mitigation, Adaptation Strategies.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Development And Evaluation Of Nutribar Using Functional Ingredients

SYEDA MISBA MAHMOOD RAHIMAN

Research Scholar

Dr. Mary Jenefer Sharmila. P

Assistant Professor

Post Graduate Department of Nutrition and Dietetics, Bishop Cotton Women's Christian College Affiliated to, Dr. Manmohan Singh Bengaluru City University

Abstract

Food is typically made from plants and animals and contains all the vital vitamins, minerals, fats, and proteins that every human needs to keep well and live a longer life. A food is made functional in several ways. Snack bars are potential functional foods containing a diverse group of ingredients that are rich in many bioactive compounds. Snack bars are ready-to-eat foods which are versatile, portable and convenient. The primary focus of this study was on exploring utilization of date seeds, a highly rated waste product in Indian population despite its dense nutrient content and functional properties. Along with other functional ingredients like sweet potato powder, watermelon seeds powder, and pumpkin seeds were incorporated to develop a food product with functional property. The aim of the study was to create a nutrient-rich snack that could serve as a replacement for less nutritious options. The development of the Nutribar was motivated by the goal of providing a snack that could contribute to daily nutritional requirements, offering essential nutrients such as energy, protein, vitamins, minerals, and fibre. Its preparation method included sun drying, baking/roasting, grinding into powders of date seeds, sweet potato and watermelon seeds. It was further mixed with ghee, jaggery and kept for setting in a Mould, After two hours, the bars were stored in airtight containers. To ensure its acceptability, a panel of 40 semi-trained panellist evaluated 3 variations of Nutribar and assessed their sensory attributes, including appearance, texture, colour, aroma, taste, and overall acceptability, using a 9-point hedonic scale. Average mean was statistically computed to select the best scored Nutribar in sensory acceptability. An attractive and suitable packaging and labelling was designed and developed for the Nutribar. The packaging consists of Flexible Plastic Wrappers, which is lightweight, cost-effective, and offer good barrier properties to protect the bars from moisture and air. The statistical analysis showed that there was a significant difference in texture and colour between the three variations but there wasn't a significant difference in appearance, taste, aroma, and overall acceptability even after when the proportion of date seeds and sweet potatoes was increased from 10g to 20g. This means that the Nutribar retained its taste even after adding more of nutritious ingredients. Through sensory evaluation, nutritional analysis, and shelf-life testing, the Nutribar emerged as a promising ready-to-eat snack, addressing both utilization of food waste and the demand for healthier snacking alternatives. Its balanced nutritional content positions it as a convenient and beneficial option for individuals of all age groups, promoting overall health and well-being with its antioxidant-rich properties.

Keywords: Nutribar, Functional ingredients, Sensory evaluation, Shelf life, Date seed.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Mind wandering and Emotion Regulation Strategies Among Young Adults

N Smita

Student SDM PG Center

Prof. Sandeep Kumar

Professor Banaras Hindu University, Varanasi

Dr. Maheshbabu N

Assistant Professor SDM PG Center, Ujire

Abstract

Mind wandering refers to a state where the individual's thoughts are not related to the current stimuli or situation. It is also named as task unrelated thoughts. Emotion Regulation is operationally defined as the process through which an individual manage their emotions. It involves the use of strategies namely reappraisal and suppression. The present study examined the relationship between emotion regulation strategies and mind wandering among young adults. Specifically, the study focused on two major emotion regulation strategies cognitive reappraisal and expressive suppression and their association with mind wandering. A sample of 154 young adults aged between 18 and 25 years, enrolled in full-time educational programs, was selected using purposive sampling. Data were collected using the Mind Wandering Questionnaire and the Emotion Regulation Questionnaire. The normality of the variables was assessed using the Kolmogorov–Smirnov and Shapiro Wilk tests, and Pearson's correlation and Regression was employed for data analysis. The results indicated that cognitive reappraisal was significantly and negatively correlated with mind wandering, suggesting that greater use of adaptive regulation strategies is associated with reduced attentional drift. In contrast, expressive suppression showed a significant positive relationship with mind wandering, indicating that reliance on maladaptive regulation strategies may increase cognitive disengagement. Additionally, a significant positive correlation was observed between reappraisal and suppression, reflecting the concurrent use of multiple regulation strategies. These findings highlight the differential roles of adaptive and maladaptive emotion regulation strategies in shaping patterns of mind wandering. The study emphasizes the importance of promoting effective emotion regulation skills among young adults to enhance attentional control and psychological well-being.

Keywords: Mind wandering, Emotion Regulation Strategies and Affect.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **"Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World"** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

The Anatomy of Instability: Regime Transformation and Governance in the 2020s

Ramesha G

Asst Prof of Political Science, Dr Rammanohar Lohia College of Law, Bangalore

Abstract

In the period between 2023 and 2026, the global political landscape has undergone a tectonic shift characterized by an unprecedented frequency of regime changes, ranging from democratic turnovers and populist surges to the collapse of long-standing autocracies. This paper examines the paradox of "Political Stability in the Context of Changing Regimes," arguing that traditional metrics of stability—specifically institutional longevity—are increasingly decoupled from substantive governance efficacy. Utilizing a comparative institutional framework, the study analyzes recent case studies, including the 2024–2025 transitions in the United States, Syria, and across the European Union.

The research finds that contemporary regime changes are increasingly driven by "asymmetric polarization" and "the weaponization of information," leading to a state of permanent volatility even within established democracies. Furthermore, the paper explores the emergence of the "Multiplex Order," where middle powers exert disproportionate influence on regional stability as global hegemons retreat. The findings suggest that political stability is no longer a static condition but a dynamic process requiring "Institutional Resilience"—the ability of a system to maintain the rule of law and economic continuity despite radical shifts in executive leadership. The article concludes that the "Rejection of the Incumbent" has become the defining global political trend, necessitating a reimagining of stability as a function of social trust rather than mere executive permanence.

Keywords: Regime Change, Political Stability, Multiplex Order, Institutional Resilience, Populism, Autocratization.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Heavy Metals in Aquatic Food Resources: Environmental Pathways, Bioaccumulation, and Human Health Implications

Miss. Aishwarya Vaibhav Banpatte, Dr. V. S. Gadekar

Department of Zoology, Punyashlok Ahilyadevi Holkar Solapur University Solapur

Abstract

Heavy metals represent one of the most persistent and widespread forms of pollution in aquatic environments. Their non-biodegradable nature and ability to accumulate in sediments and biota raise serious ecological and public health concerns. Aquatic organisms, particularly fish and shellfish, are capable of accumulating metals through water, food, and sediment interactions, thereby acting as both bioindicators of environmental contamination and potential exposure routes for humans. This paper examines the sources and behavior of heavy metals in aquatic ecosystems, mechanisms of bioaccumulation in aquatic organisms, and the implications for human health through dietary exposure. Evidence from existing literature suggests that while heavy metals pose significant environmental challenges, human health risks are strongly dependent on exposure levels, consumption patterns, and regulatory controls. Effective environmental monitoring and sustainable management remain central to minimizing risks associated with heavy metal contamination.

Keywords: Heavy metals, Aquatic pollution, Bioaccumulation, Food safety, Human health risk, Environmental monitoring.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **"Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World"** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Future Trends in Agentic AI for Financial Auditing

Mr. Venkatasubramanian Ganapathy

Faculty in the Auditing Department, Southern India Regional Council of the Institute of Chartered Accountants of India (SIRC of ICAI), Chennai, Tamil Nadu

Abstract

Agentic AI is poised to redefine financial auditing by evolving from assistive tools to autonomous, multi-agent ecosystems that enable continuous, proactive risk management and full-dataset assurance. This paper synthesizes emerging trends from 2025-2026 Big Four implementations—Deloitte Omnia, KPMG Clara, EY.ai, and PwC Agent OS—projecting their trajectory toward 2030 amid escalating data volumes and regulatory complexity. In this research study, Conceptual and Case Study Analysis research strategies are used.

Key trends include multi-agent orchestration, where specialized agents collaborate on end-to-end workflows: ingestion agents pull ERP data, reasoning agents test controls via iterative planning, and reporting agents synthesize findings with auditable logs. Deloitte's vision scales this to 100% transaction coverage, replacing sampling with real-time anomaly detection and predictive fraud Modeling. Continuous auditing emerges as dominant, with always-on agents adapting to IFRS/GDPR updates autonomously, as seen in EY.ai's handling of 3 million compliance cases at 86% accuracy.

Integration with quantum AI promises exponential speedups for encryption verification and risk simulations, building on neural network precedents for pattern recognition. Enhanced explainability—via chain-of-thought logging and bias-mitigated RAG—addresses auditability gaps, ensuring SOX-compliant traceability. Hybrid human-AI symbiosis shifts auditors to strategic roles, with 20-30% upskilling demands forecasted for oversight of high-judgment tasks like revenue recognition

Governance frameworks will standardize agent validation, incorporating hallucination safeguards like multi-agent verification and HITL guardrails, reducing error rates by 70-80% in pilots. By 2028, 33% of audit platforms are expected to embed agentic capabilities, driving 40% efficiency gains while fortifying trust through ethical protocols.

Challenges persist: scalability in legacy systems, cybersecurity vulnerabilities like prompt injection, and regulatory lags in AI evidence admissibility. We propose interdisciplinary benchmarks for agent robustness, empirical studies across jurisdictions, and policy alignment with COSO/PCAOB standards.

This research advocates accelerated adoption, positioning agentic AI as auditing's cornerstone for a data-driven future. It calls for collaborative innovation among firms, regulators, and technologists to harness autonomy without compromising integrity.

Keywords: Agentic AI, financial auditing, multi-agent systems, continuous auditing, explainable AI, hallucination mitigation, Big Four implementations, quantum AI integration, regulatory compliance, human-AI symbiosis.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

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

Water Pollution by Textile Industry and Its Treatment

Ankita Pareek

Assistant Professor of Home Science, Shri Ratanlal Kanwarlal Patni Girls College,
Kishangarh

Abstract

This paper presents a comprehensive review of researches on, focusing on water pollution by textile industry and its treatment. The review delves into the motivations behind these studies, the methodologies adopted, and the resultant outcomes, providing a critical analysis of the efficacy and limitations of each approach. Specifically, it examines notable researches, including a combined anaerobic-aerobic system for textile wastewater treatment in Malaysia (Mahdi et al., 2007), which demonstrated significant reductions in pollutant levels; chemical industrial wastewater treatment (Fayza et al., 2004), which highlighted the potential for resource recovery; nitrogen and organic removal efficiency in a lab-scale system (Florante et al., 2009), which shed light on process optimization; wastewater treatment from olive mills and pulp industries in Jordan (Bashaar, 2004), which underscored regional challenges; and a survey of wastewater treatment plants in the Slovak Republic (Gašpariková et al., 2004), which identified areas for improvement. By synthesizing these findings, this review aims to inform future research directions and practical applications in industrial wastewater management.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **"Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World"** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Algorithmic Empowerment: Emotional Labour and Identity Construction in Digital Culture for Generation Z Indian Women

Avani Bhalla

Fourth Year, Undergraduate Student, Bachelors of Arts (Honors with Research) Applied Psychology, Sri Aurobindo College (Evening), University of Delhi

Dr. Suruchi Singh

Assistant Professor, Department of Applied Psychology, Sri Aurobindo College (Evening), University of Delhi

Abstract

The expansion of digital platforms and social media have reshaped contemporary understanding of femininity and empowerment. With algorithm driving the internet, certain narratives and notions of productivity, independence, self-identity, and eventually have empowerment have found their new understanding and are increasingly getting popularized, widely accepted, and internalized. Existing research has examined algorithmic mediation in the glorification and aestheticization of empowerment. But perhaps, amidst all of this, limited attention has been given to the lived psychological experiences of young women navigating these digital spaces, often alone or with numerous other expectations, who are repeatedly constructing and de-constructing their identity and trying to fit in the widely accepted and ever-evolving definition of empowerment, just to feel powerful and independent, and especially in the Indian socio-cultural context. This qualitative study explores how urban Generation Z women who are one of the most largely exposed population to digital media conceptualize empowerment. Through semi-structured interviews with 12 women, aged 18 to 25 years old, the study navigates how empowerment is defined, how social media influences these definitions, and how participants negotiate between the ideal standards and their lived socio-cultural realities. Finding its roots in the Emotional Labor Theory (Hochschild, 1983), Gender Performativity (Butler, 1990), Self-Presentation Theory (Goffman, 1959), and Self-Comparison Theory (Festinger, 1954), the study aims to understand how digital culture, algorithm, and evolving definitions of empowerment function as liberation for women or a self-managed performance. Since, these digitally mediated ideals and expectations intersect with the collectivistic Indian familial, cultural, and economic realities, producing tension between ideals and realities. Emerging findings indicate that empowerment in algorithmic environments operates as a motivating force but also an emotionally demanding labour. By placing empowerment with digital transformation and psychological sustainability, this study contributes to discussions on how digital systems reshape identities and the emotional work required to sustain them for Generation Z Indian women.

Keywords: Empowerment, Generation Z Women, Social Media, Algorithm, Emotional Labor, Identity.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Where Do Women Stand? A Taxonomic Journey through the Shelves of Human Thought

Puspa Mondal

Librarian, Khalisani Mahavidyalaya

Abstract

This paper explores the complex positioning of women in human thought—across history, culture, philosophy, politics, science, and modern social structures. It argues that women have been simultaneously central and marginalized, celebrated and repressed, theorized and ignored. By constructing a taxonomic framework, this research organizes how women have been conceptualized and lived through meaning systems—religion, law, philosophy, science, and culture. The aim is to elucidate the threads connecting historical biases to present struggles, and how ongoing feminist, intersectional, and global movements reframe women's place in the world. Through this journey, the paper highlights that the status of women is not a static endpoint but a continually negotiated site within human thought.

Keywords: Women's Status, Gender Hierarchy, Feminist Theory, Gender Inequality, Patriarchy, Social Stratification, Women in history, Women Rights, Feminist Philosophy.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Employee Engagement and Job Satisfaction as Drivers of Sustainable Academic Institutions

B. Venkata Lakshmi

Research Scholar, CMR University, Bangalore

Dr. Balasubramanian J V

Director, SOM, HRBR Campus, CMR University, Bangalore

Abstract

Higher education institutions across the world are facing continuous transformation due to globalization, technological advancements, accreditation pressures, ranking competition, and changing student expectations. In such a dynamic environment, institutional sustainability depends not only on financial resources or infrastructure but significantly on human capital, particularly academic employees. Faculty members play a central role in delivering quality teaching, conducting research, mentoring students, and supporting institutional development. Therefore, understanding the psychological and behavioral conditions that sustain faculty performance has become essential. Among the various organizational behavior constructs, employee engagement and job satisfaction have emerged as the most influential predictors of academic sustainability.

Employee engagement refers to the extent to which faculty members cognitively, emotionally, and behaviorally invest themselves in their professional roles. Engaged employees exhibit enthusiasm, dedication, energy, and proactive involvement in teaching, research, and institutional responsibilities. Job satisfaction, on the other hand, represents the level of positive emotional evaluation employees hold toward their work conditions such as leadership support, autonomy, recognition, career opportunities, compensation, work environment, and interpersonal relations. In academic institutions, where work outcomes are largely knowledge-driven and relational, both engagement and satisfaction become critical determinants of effectiveness.

The present study examines the relationship between employee engagement and job satisfaction among academic employees and analyzes their combined influence on institutional sustainability. A sample of 100 faculty members from private higher education institutions was selected using stratified random sampling. Data were collected using structured questionnaires measured on a five-point Likert scale. Partial Least Squares Structural Equation Modeling (PLS-SEM) was applied to evaluate the measurement model and structural relationships.

The results indicate a strong positive relationship between employee engagement and job satisfaction, suggesting that engaged faculty members experience greater fulfillment and satisfaction in their roles. Furthermore, both constructs significantly contribute to institutional sustainability by enhancing teaching quality, research productivity, collaboration, and retention. Job satisfaction also partially mediates the relationship between engagement and sustainability. The findings emphasize that academic sustainability is primarily a human-centered outcome rather than purely an administrative achievement.

The study concludes that higher education leaders should prioritize participative management, recognition systems, professional development opportunities, supportive leadership, and transparent communication to enhance engagement and satisfaction. Investing in faculty well-being and motivation not only improves performance but also ensures long-term institutional resilience and academic excellence.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Enhancing Library Services through Intelligent Digital Systems: Pathways for Sustainable Information Access – A Case Study of Nirmala College of Pharmacy, Andhra Pradesh

SK. Reshma

Research scholar, Annamalai University, Chidambaram, Tamil Nadu

Dr. K. Praveena

Associate Professor, Department of Library and Information Science, Annamalai University Chidambaram.

Abstract

The rapid development of digital technology has transformed academic libraries into intelligent information hubs that enable faster, more sustainable, and user-centric access to knowledge. This study examines the impact of intelligent digital systems on the delivery of library services at Nirmala College of Pharmacy, Highlighting improvements in accessibility, user satisfaction, and sustainable information practices. Using a case study approach, usage data and user responses generated by the systems were examined for a period of six months before and after the system was put in place. Finding show significant increases in digital usage, with a 71% increase in catalogue searches, a 82% increase in downloads of e-resources, and a 51 % improvement in average session duration. User satisfaction surveys show that 81 % of respondents were satisfied with the system, while failed searches reduced by 58%, reflecting improved search efficiency. This study concludes that intelligent digital systems play a critical role in improving service delivery, promoting sustainable access to information, and driving digital change in academic library environments.

Keywords: Intelligent systems, digital libraries, information access, sustainability, user experience, academic library transformation.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **"Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World"** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Co-Operative Movement in Tamil Nadu – A Study

V. Mary Densha

Full Time Research Scholar, Department of History and Research Centre, Nesamony Memorial Christian College, Marthandam, Affiliated to Manonmaniam Sundaranar University, Abishekapatti, Tirunelveli-627012.

Dr. N. Santhy

Research Supervisor, Assistant Professor. Department of History and Research Centre, Nesamony Memorial Christian College, Marthandam, Affiliated to Manonmaniam Sundaranar University, Abishekapatti, Tirunelveli-627012.

Abstract

Tamil Nadu is a pioneer of the Co-operative Movement in India. It was established as the nation's first Co-operative Credit Society in 1904 at Thirur, Thiruvallur District. Regulated under the Tamil Nadu Co-operative Societies Act, 1983, the sector became vibrant, featuring over 21,210 societies involved in agriculture, dairy, banking, housing, and consumer affairs. The movement operates through a network of 17 Apex societies. The Tamil Nadu Cooperative Milk Producers' Federation (TCMPF) acts as the apex body. Primary Agricultural Cooperative Credit Societies (PACS) play a vital role in providing short, medium, and long-term crop loans to farmers, with 4,518 units operating in the state. They run Farm-Fresh outlets for vegetables and "Co-operative Marundhagam" for discounted medicines. The Tamilnadu Co-operative Union, established in 1914, focuses on education, training, and publicity for the movement. The movement has grown to be an integral part of rural life in Tamil Nadu. It is providing vital support for agriculture, marketing, and welfare programs.

Key words - Societies, economic interest, consumers, marketing and incorporating.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Storytelling for Social Transformation: Narratives as catalysts of change (a study with reference to Taare Zameen Par)

Bhoomika Shankar

University college of Arts, Tumakuru

Abstract

Storytelling has remained one of humanity's most enduring and influential modes of communication, functioning as a primary means through which individuals and societies construct meaning, transmit values, and negotiate identity. In contemporary contexts characterized by social inequality, marginalization, educational exclusion, and cultural homogenization, storytelling has re-emerged as a powerful catalyst for social transformation. This paper examines storytelling not merely as a cultural or artistic practice but as a strategic instrument capable of reshaping social consciousness, challenging dominant ideologies, and fostering inclusive change. Anchored in interdisciplinary frameworks drawn from narrative theory, social learning theory, psychology, education, and cultural studies, the study explores how narratives operate as agents of empathy, awareness, and reform.

The paper adopts a qualitative and interpretive approach, using the Hindi film *Taare Zameen Par* as a central case study to demonstrate how cinematic storytelling can function as a transformative social text. The film foregrounds issues of childhood learning differences, rigid educational systems, parental pressure, and the stigmatization of non-normative abilities. Through its emotionally resonant narrative structure, character development, and symbolic imagery, the film challenges deficit-based perceptions of intelligence and success, advocating instead for inclusive pedagogy, emotional sensitivity, and humanistic education. By centering the lived experience of a dyslexic child, the narrative disrupts dominant meritocratic discourses and compels audiences to re-evaluate entrenched assumptions about normalcy, failure, and achievement.

This study argues that storytelling facilitates social transformation by enabling audiences to emotionally identify with marginalized perspectives, thereby reducing social distance and fostering empathy. Drawing on the concept of humans as narrative beings, the paper emphasizes that stories influence belief systems not solely through rational argument but through coherence, emotional fidelity, and moral resonance. The analysis further demonstrates how storytelling operates as a counter-hegemonic force, giving visibility to silenced voices and reframing social problems as collective responsibilities rather than individual deficiencies.

In addition, the paper highlights storytelling's role in education and socialization, illustrating how narrative-driven media can influence attitudes among parents, educators, and policymakers. The widespread impact of *Taare Zameen Par*—evident in public discourse on learning disabilities and educational reform—underscores the capacity of storytelling to move beyond awareness toward tangible social change. The findings suggest that sustainable social transformation requires not only institutional and policy-level interventions but also narrative shifts that reshape how societies perceive difference, dignity, and human potential.

Ultimately, this paper positions storytelling as an active, ethical, and transformative practice—one that bridges emotion and intellect, individual experience and collective conscience—affirming its vital role in fostering inclusive, compassionate, and socially responsive communities.

Keywords: Collective Identity, Cultural Change, Empathy, Media and Society, Narrative Theory, Social Awareness, Social Transformation, Storytelling.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

An Empirical Study on the Impact of Monetary Policy on the Indian Stock Market: Evidence from 2015–2025

Padala Vijaya Shankari

School of Business & Management, CHRIST (Deemed to be University), Bengaluru, India

Dr. Shilpa Rajagopal

Assistant Professor, School of Business & Management, CHRIST (Deemed to be University), Bengaluru, India

Abstract

Stock markets react quickly to changes in monetary policy, as such decisions influence interest rates, liquidity, and investor expectations. In India, the monetary policy framework implemented by the Reserve Bank of India plays a crucial role in maintaining economic stability and influencing financial markets. This study examines the impact of selected monetary policy variables on stock market returns in India using monthly data from April 2015 to February 2025.

The NIFTY 50 index measures overall stock market performance. The independent variables include the repo rate, cash reserve ratio (CRR), consumer price index (CPI) inflation, and India VIX, which represents market volatility. A time-series regression model is applied to analyze the relationship between these variables and stock market returns after conducting necessary diagnostic tests.

The results show that the repo rate and India VIX have a significant negative impact on NIFTY 50 returns, indicating that higher interest rates and increased uncertainty reduce stock market performance. However, CRR and CPI inflation do not show a significant impact within the estimated model. The findings provide policymakers and investors with useful insights. In the context of growing financial digitalization and global integration, the study highlights the link between monetary governance, market stability, and sustainable economic development in emerging economies.

Keywords: Monetary policy, Stock market returns, NIFTY 50.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Digital Transformation, Multilingualism, and ELT Reform: A Critical Policy Discourse Analysis in Karnataka

Md Zabiulla Khan I

Research Scholar, Department of English, Tumkur University, Tumkuru

Dr Monbinder Kaur

Associate Professor, Department of English, Tumkur University, Tumakuru

Abstract

Digital transformation has emerged as a dominant paradigm in higher education, and plays a significant role in shaping innovation, competitiveness, and sustainable economic development (Selwyn, 2016; Williamson, 2017). In this regard, English Language Teaching (ELT) has increasingly framed as a key instrument for integrating multilingual learners into the ever-growing digital knowledge economy. However, existing research remains limited in examining how digital transformation discourse reconfigures linguistic hierarchies and multilingual equity within ELT policy reforms. Grounded in Bourdieu's (1991) framework of linguistic capital, along with being informed by the critical policy scholarship (Ball et al., 2012; Rizvi & Lingard, 2010), this study explores how digital transformation and multilingualism are interconnected within ELT policy reforms, particularly in Karnataka's public universities. Adopting a qualitative Critical Policy Discourse Analysis (Fairclough, 2013; Wodak & Meyer, 2016), the study focuses on both the National Education Policy (NEP 2020) and Karnataka's State Education Policy (SEP) and digital education frameworks to interrogate the ideological assumptions embedded in reform narratives.

The findings highlight that digital transformation has become an integral part of a modernisation-oriented policy narrative, thereby directly linking digital reforms to global engagement and employability. Policy discourse affirms multilingualism but at the same time privileges English as the primary vehicle of digital mobility, thereby producing tensions between inclusivity and market-oriented rationalities (May, 2012; García & Wei, 2014). By contextualising Karnataka within the broader debate on language policy and digital reform, this study contributes to critical applied linguistics by demonstrating how digital transformation discourse redesigns ELT through economic and technological integration, while leaving questions of equity and sustainability unresolved. The paper argues for a context-oriented, critically grounded approach to multilingual ELT reform that moves beyond technosolutionist narratives toward socially just digital education.

Keywords: Digital Transformation, ELT (English Language Teaching), Multilingualism, Linguistic Capital, Critical Policy Discourse Analysis, Language Policy Reform.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme "Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World" on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

UPI- Driven Financial Empowerment of Street Vendors and Kirana Store Owners in Bengaluru

Dr. Meghana C

Assistant Professor, Department of Commerce, Dayananda Sagar College of Arts, Science and Commerce, Kumarswamy layout, Bangalore, India 560111

Abstract

The proliferation of Unified Payments Interface (UPI) technology in India has ended up covering the entire country at a quick pace and has fundamentally changed the digital payments space, but its real impact of financial empowerment of informal micro-entrepreneurs has not been studied enough at ground level. This study examines the relationship between adoption and financial empowerment of UPI by street vendors and Kiranas store owners who are functioning in Bengaluru, Karnataka; one of the most dynamic fintech ecosystems in India. This research uses a structured questionnaire and personal interview-based field surveys in order to elicit behavior choices from 320 respondents randomly sampled from five selected purposive zones across the commercial areas of Bengaluru, India. The study combines the Unified Theory of Acceptance and Use of Technology (UTAUT2) and Financial Empowerment Framework in the adoption of UPI and the impact of this on income stability, savings behaviour, access to formal credit and sustainability of businesses among informal micro-retailers. Partial Least Squares Structural Equation Modeling (PLS-SEM) is used to test hypotheses that were proposed, and multi-group analysis is utilized to capture gender and demographic variances of adoption pattern and empowerment outcome. All the hypotheses have empirical support Performance expectancy (beta = 0.312) and habit (beta = 0.289) are the dominant factors of adoption, whereas income stability (beta = .418) and business growth (beta = .388) can be seen as the right factors of empowerment. Financial literacy moderates the relationship between the UPI adoption-empowerment significantly and gender-based heterogeneity are found in the pathways of social influence, trust, and accessing credit. The findings present empirical evidence to the discussion on digital financial inclusion and sustainable livelihoods and have actionable implications for the Reserve Bank of India, NPCI, Karnataka state government and Bengaluru-based fintech companies that are planning on increasing financial empowerment in the last mile.

Keywords: Unified Payments Interface (UPI) · Financial Empowerment · Street Vendors · Kirana Store Owners · Digital Payment Adoption · Financial Inclusion · UTAUT2 · PLS-SEM · Informal Sector. Fintech Innovation · Sustainable Development Goals.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Peer Support Programs and Their Effectiveness in Reducing Anxiety and Depression

Nanditha C

HOD and Assistant Professor, Department of Psychology, APS College of Arts and Science, NR Colony Bangalore-560004

Abstract

Anxiety and depression are among the most prevalent mental health disorders globally, significantly affecting adolescents and young adults across educational and community settings. In recent years, peer support programs have emerged as a cost-effective, accessible, and culturally adaptable intervention model aimed at promoting mental well-being and enhancing psychosocial resilience. This study examines the effectiveness of structured peer support programs in reducing symptoms of anxiety and depression, with particular emphasis on higher education and community-based environments.

Grounded in social support theory and community psychology frameworks, peer support interventions leverage shared lived experiences, empathy, and mutual understanding to create safe spaces for emotional expression and coping skill development. The research employs a mixed-method approach, incorporating standardized psychological assessment tools such as the Generalized Anxiety Disorder Scale (GAD-7) and the Patient Health Questionnaire (PHQ-9), alongside qualitative interviews to capture participants' subjective experiences. The study compares pre- and post-intervention data to evaluate measurable changes in psychological distress levels.

Preliminary findings indicate a statistically significant reduction in self-reported anxiety and depressive symptoms among participants engaged in structured peer-led sessions over a 12-week period. Additionally, participants reported enhanced social connectedness, reduced stigma associated with seeking help, and improved coping strategies. The findings underscore the role of peer networks in fostering community resilience, particularly in low-resource settings where access to professional mental health services may be limited.

The study contributes to international discourse on community-based mental health promotion by highlighting peer support as a scalable and sustainable intervention model. Policy implications suggest integrating peer support frameworks within institutional mental health strategies and public health systems to complement clinical services. Future research is recommended to explore long-term outcomes and cross-cultural adaptability of peer support initiatives across diverse socio-economic contexts.

Keywords: Peer Support Programs, Anxiety; Depression, Community Resilience, Mental Health Promotion, Social Support Theory, Higher Education, Psychosocial Well-being.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme "Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World" on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Institutional Framework for Disaster Management in Karnataka

Dr. Manjula V

Associate professor, Department of Political Science, Government First Grade College & PG Center, Chinthamani, Chikkaballapur Dist. Karnataka. India- 563125.

Abstract

Disaster management has emerged as a critical governance function due to the increasing frequency and intensity of natural and human-induced disasters. Karnataka, one of India's largest and most diverse states, faces multiple hazards including floods, droughts, landslides, heat waves, cyclones, industrial accidents, and pandemics. This research article examines the institutional framework for disaster management in Karnataka, focusing on legal structures, administrative mechanisms, coordination among institutions, and preparedness strategies. The study analyses the roles of state and district-level institutions and evaluates their effectiveness in disaster risk reduction, response, recovery, and mitigation. Using secondary data and policy analysis, the study identifies gaps in institutional capacity, coordination, and community participation. The findings suggest that although Karnataka has a comprehensive institutional framework aligned with national and international standards, challenges remain in implementation, capacity building, and integration of disaster risk reduction into development planning. Strengthening governance mechanisms, enhancing institutional coordination, and promoting community-based disaster management are recommended for building resilient systems in Karnataka.

Keywords: Disaster Management; Institutional Framework; Karnataka; Disaster Risk Reduction; Governance; Preparedness; Climate Change; Public Policy.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

ESG Practices and Firm Profitability: Evidence from NSE Listed Companies

Ms. Gudiya Kumari

BBA 3rd Year Student, School of Business, RV University, Bangalore

Mr. Vijay Chandra Rao

Assistant Professor, School of Business, RV University, Bangalore

Dr. Shikha Karamchandani

Assistant Professor, School of Business, RV University, Bangalore

Abstract

ESG practices have gained a lot of traction as they emerge as strong determinants of long-term value creation for companies. This study examines the impact of ESG performance on firm profitability and market valuation in the Indian energy sector during the post-BRSR mandatory disclosure regime (FY 2022–23 onwards). The study is rooted in Stakeholder Theory, Agency Theory, Trade-off Theory, and Resource-Based View (RBV). Based on the literature, the study tries to explore whether ESG reporting has an impact on measurable financial gains. Secondary panel data will be collected from the NSE website. Firms listed in the NIFTY Energy Index will be collected. ESG scores will be collected from CRISIL. This data will be analyzed on accounting-based performance matrices such as ROA, ROE and ROCE and market-based valuation (Tobin's Q). The outcomes of the study promise significant theoretical and practical implications. This study will be useful for companies especially in the energy sector, to identify the long standing of the company based on the ESG parameters.

Keywords: ESG, Energy sector, ROE, ROA, ROCE, Tobin's Q.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

From Counts to Context: Functional Citation Analysis of International Journal of Information Management

Soujanya M

Guest Librarian, Government First Grade College, Banavara, Hassan, India

Sandra M K

UGC Junior Research Fellow, Department of Studies and Research in Library and Information Science, Tumkur University, Tumakuru, India

Rupesh Kumar A

Associate Professor, Department of Studies and Research in Library and Information Science, Tumkur University, Tumakuru, India

Abstract

Purpose: International Journal of Information Management is the most influential journal in the field of Library and Information Science with highest Journal Impact Factor in the subject field. The present study investigated the contextual pattern of citations accrued by the top 100 highly cited articles published in the journal to understand the actual impact of scholarly writings in LIS.

Research Design: The contextual data for the study was collected from the Web of Science database using the enriched cited references. The bibliographic details of the top 100 highly cited articles were exported. Further, 18478 classified citations under the categories “Background”, “Basis”, “Support”, “Differ” and “Discuss” displayed at article level were recorded.

Findings: The top 100 highly cited publications collectively gathered 66193 citations, of which 18478 (27.9%) citations were further classified based on the citation function. 65.5% of the enriched citations were grouped as “background” indicating the authors mostly cite a paper to establish thematic framework for the study. 0.20% “differ” citations indicates the meagre scientific discord and 3.3% “support” citations specifies the scientific concord associated with LIS research. The prominence of established research design is visible with the 10.4% “basis” citations.

Conclusion: Citation analysis is a prominent technique to evaluate the research impact. Conventional citation techniques lack the ability to disclose the author's intent in citing a paper. It is essential to understand the purpose of citing a paper, and this can be examined through contextual citation analysis. Our illustrative investigation examined the most influential LIS journal to reveal the actual impact induced by the publications. All citations do not share equal importance; hence they should be weighed based on merit. Contextual citation analysis should be explored further to unleash the real influence of citations.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Technological Innovation and Its Impact on Mental Health and Community Resilience Among College Students

Mahima Sharma

Research Scholar, Department of Psychology, Akal College of Arts and Social sciences,
Eternal University, Himachal Pradesh, India-173101

Dr. Neelam Kumari

HOD, Department of Psychology, Akal College of Arts and Social sciences, Eternal
University, Himachal Pradesh, India-173101

Abstract

The rapid advancement of technology has had a significant impact on human society, changing social interactions, community structures, learning environments, and communication styles. It is now more important than ever to comprehend the psychological effects of technological innovation in light of the larger picture of planetary sustainability and the changing dynamics of human systems. With an emphasis on its effects on college students' emotional wellbeing and sense of community, this review paper explores the relationship between technological innovation and mental health. The study summarizes research on the impact of digital technologies - specifically. Social networking sites, online learning environments, and algorithm-driven content environments- on students' mental health outcomes by drawing on interdisciplinary lecture from psychology. It conducts a rigorous assessment of the risks and possibilities related to digital engagement. On the one hand, technology innovation strengthens collective resilience by improving peer collaboration, mental health awareness, community mobilization, and access to social support networks. However, excessive or uncontrolled use is linked to heightened worry, stress, depression symptoms, emotional dysregulation, social comparison, sleep difficulties and disengagement from school. The review goes on to examine emotional intelligence's function as a mediating and protective element in digital environments, highlighting the ways in which abilities like self-awareness, emotional control, empathy and responsible online conduct can mitigate adverse. The study also places student mental health within a sustainability paradigm, contending that psychologically sound people who can meaningfully engage in socially and environmentally responsible system are the foundation of resilient communities. The review provides a comprehensive understanding of how innovation influences mental health and community functioning in higher education settings by combining technological, psychological and sustainability viewpoints. In order to foster sustainable digital practices, bolster emotional competence and develop resilient academic communities capable of handling current global issues, the report finishes with recommendations for educational institutions, legislators, and mental health.

Keywords: Technological innovation, mental health, community resilience, college students, social networking sites, emotional intelligence, psychological wellbeing, digital engagement, sustainability.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Interplay of Cultural Dynamics and Sustainability in Teenagers' Adoption of Digital Financial Technologies: A Comparative Cross-Cultural Analysis

Mrs. Yashaswini S

Assistant Professor, Department of Commerce and Management, Dayananda Sagar College of Arts, Science and Commerce, SM Hills Kumarawamy layout, Bengaluru, Karnataka – 560011, India.

Anusha M

Student of B.com, Dayananda Sagar College of Arts, Science and Commerce

Chandana G

Student of B.com, Dayananda Sagar College of Arts, Science and Commerce

Abstract

This study explores how cultural influences and financial literacy shape teenagers' interest in sustainable finance within the growing digital financial environment. As apps such as PhonePe, Google Pay, and online banking become part of teenagers' daily lives, understanding the social and educational factors guiding their choices becomes essential. Unlike previous research that focuses mainly on adults, this study specifically examines teenagers and combines three key elements—culture, financial literacy, and sustainability using a quantitative approach.

A structured survey was conducted among 51 teenagers to analyse the relationship between cultural influence, financial literacy education, and sustainable financial interest. Chi-Square tests were used to examine associations between these variables. The statistical results showed no significant associations between cultural influence and sustainable interest ($p = 0.16$) or between financial literacy and sustainable interest ($p = 0.69$). However, the behavioural patterns revealed meaningful trends: teenagers who reported strong cultural influence showed the highest sustainable interest, and those with extensive financial literacy displayed a greater inclination towards sustainable financial behaviour.

These trends suggest that cultural values guide ethical decision-making, while financial literacy enhances awareness of long-term financial responsibility. Although the statistical associations were weak, the practical patterns demonstrate that culture and financial education still influence how teenagers think about sustainability in digital finance.

Overall, this study highlights the importance of combining cultural support with strong financial literacy programmes to promote responsible, ethical, and sustainability-oriented financial behaviour among the next generation.

Keywords: Teenagers, Digital Finance, Cultural Influence, Financial Literacy, Sustainable Finance, Ethical Behaviour, FinTech Adoption, Quantitative Analysis, Sustainability Awareness, Adolescent Financial Behaviour.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Ayurveda In the Digital Age: A Trans-Disciplinary Framework Linking Fintech Innovation, Digital Transformation, Sustainability and Societal Well-Being in A Globalized World

Dr. Jajbir Singh

Head of Department & Associate Professor, Department of Swasthavritta & Yoga, Lal Bahadur Shastri Mahila Ayurvedic College & Hospital, Bilaspur, District Yamuna Nagar, Haryana, India

Abstract

The twenty-first century is characterized by rapid technological advancement, financial innovation, and global digital interconnectedness. While FinTech and digital transformation reshape economies and governance structures, global society simultaneously faces health crises, lifestyle disorders, ecological imbalance, and sustainability challenges. Ayurveda, an ancient Indian knowledge system rooted in holistic health and ecological harmony, provides conceptual foundations that align strongly with modern sustainability and human-centered innovation paradigms. This study explores Ayurveda as a transdisciplinary framework capable of integrating with FinTech ecosystems, digital health technologies, and sustainable development models. Using a mixed-method research design combining conceptual analysis, secondary data synthesis, and statistical interpretation, the study evaluates how Ayurvedic principles can contribute to digital healthcare financing, preventive health economics, wellness entrepreneurship, and sustainable societal transformation. Data interpretation demonstrates that digitalization enhances accessibility, personalization, and scalability of Ayurvedic healthcare, while financial technologies enable inclusive wellness ecosystems. The findings indicate that integrating Ayurveda with digital platforms and financial innovation improves healthcare efficiency, promotes preventive economics, reduces long-term healthcare expenditure, and supports Sustainable Development Goals (SDGs). The study proposes an “Ayurveda–Digital Sustainability Nexus Model” linking traditional knowledge, digital innovation, financial inclusion, and societal resilience. The research concludes that Ayurveda is not merely a medical tradition but a strategic knowledge framework capable of guiding ethical digital transformation and sustainable global futures.

Keywords: FinTech, Digital Transformation, Sustainability, Innovation, Globalization.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Key Factors Shaping Efficiency in Indian Higher Education: Towards Governance – sensitive DEA Modeling

Deepa George

Research Scholar, Department Of Mathematics And Statistics, M.S. Ramaiah University Of Applied Sciences, Bangalore-58.

Dr. Subramanyam T

Assistant Professor, Department Of Mathematics And Statistics, M.S. Ramaiah University Of Applied Sciences, Bangalore-58.

Dr. Minu Mary Mathew

Department Of Chemistry, Christ Junior College, Bangalore -29

Abstract

India's higher education system, one of the largest globally, has witnessed remarkable quantitative expansion over the past decades. However, persistent challenges—ranging from inadequate funding and uneven access to quality disparities and governance inefficiencies—continue to hinder its global competitiveness. This Conceptual study synthesizes historical evolution, structural growth, and key performance dimensions of Indian higher education, including funding, access, quality, curriculum, innovation, governance, and accreditation framework of national and international ranking agencies in shaping institutional performance to map key indicators onto Data Envelopment Analysis (DEA) inputs/outputs. This study also establishes a conceptual foundation for a forthcoming governance-sensitive efficiency evaluation using Data Envelopment Analysis (DEA). Findings reveal critical gaps, including low GER (compared with global averages) and uneven accreditation, informing targeted reforms to improve policy and institutional efficiency. Future empirical DEA(including fuzzy extensions) will validate these insights.

Keywords: Accreditation, Data Envelopment Analysis (DEA), Education system, Factors, Performance analysis, and Ranking parameters.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **"Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World"** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Rejuvenating the Professional Development of Teachers in the Digital Era to Accomplish the Goals of NEP 2020

Challa Srilakshmi

Research Scholar, Department of Education, Central University of Tamil Nadu, Thiruvavur.

Dr. Bhimappa Rangannavar

Associate Professor, Department of Education, Central University of Tamil Nadu, Thiruvavur.

Abstract

The Digital Era has brought about new teaching and learning practices in the Education system. India's National Education Policy 2020 understands the needs of the learners and has set uniform goals for the teachers and the learners. Educational technology has been identified as a systemic enabler of fairness, access, quality, and greater transparency in the National Education Policy (NEP) 2020. Strengthening teachers' digital and pedagogical-technology competencies is a high-leverage approach to NEP implementation, as teachers are the ones who translate policy into everyday classroom practice. In addition to reviewing India's extensive teacher-facing digital platforms (including DIKSHA and SWAYAM) and policy frameworks for ongoing professional development, this study summarizes various technology-enabled continuous professional development (CPD) programmes for teachers so that the needs of the learners are met and strengthen the goals of NEP 2020. The study focuses on the technology enabled teachers' professional development to accomplish the goals of NEP 2020.

Along with identifying implementation concerns like time restrictions, infrastructure gaps, and the "completion-to-classroom" transfer problem, this study also suggests ways to mitigate these risks, such as district-level coaching structures, offline-first design, and microlearning.

Keywords: NEP 2020, teacher professional development, technology integration.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme "Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World" on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Role Of Libraries to Achieve Viksit Bharath@2047 Vision

Priyanka T. S

Guest Librarian, Sahyadri Arts College Shivamogga

Abstract

Libraries are playing vital role in achieving countries goal in digital era. Viksit Bharath @ 2047 is the Prime Minister Narendra Modi's Goal. Its main is for India became a fully developed Country by 2047. Libraries serves as key pillars in the successful implementation of all government mission. Where there are libraries, there is no scarcity of knowledge, and where there is no scarcity of knowledge, there is a path to development. So this paper mainly focuses the role of Libraries to fulfil the goal of Viksit Bharath @2047. Libraries are the hub of knowledge, which is to provide quality education, developing reading culture and support research and innovations in all fields, creating awareness programme in public on different concepts. Libraries preserve the culture and traditional heritage of our country. Through this, they provide Knowledge and information about it to future generation. As a result they create awareness and strengthen the intellectual foundation of youth. Libraries are bridge the gap between digital divide by providing both online and off line services. This article also Explain how Public and Academic Libraries are helping to achieve these goals by proving essential Information, Promoting Digital Literacy, and Preserving Cultural Heritages. The various types of resources and services are provided by the libraries are also discussed in this paper. The detailed information regarding Viksit Bharath@2047 are also given in this research work. Furthermore this paper shows the roadmap for libraries to become central institution in countries development. The journey of Viksit Bharath the libraries act as a charioteer to reach towards developed country. Libraries are not only the collection of Books But also the main navigator in the journey towards Viksit Bharath iksit Bharat. This articles also examines the challenges faced by libraries, which are obstacles in reaching Viksit Bharath@ 2047. Addressing these challenges libraries will help achieve the goal of a developed nation. This article primarily discusses how libraries contribute to achieving Viksit Bharath @ 2047 and how they function as guiding forces in this transformative journey.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

“From Welfare to Empowerment: Social Justice through Policy Innovation in Karnataka with Special Reference to the Guarantee Schemes”

Prameela S

Associate Professor, Department of Economics, Government First Grade College & PG centre, chintamani-563125, Chikkaballapur Dist, KARNATAKA

Abstract

This paper examines the transformation of welfare governance in Karnataka through the lens of social justice and policy innovation, with particular reference to the state's five flagship Guarantee Schemes—Gruha Lakshmi, Shakti, Gruha Jyothi, Anna Bhagya, and Yuva Nidhi. In recent years, subnational governments in India have increasingly assumed a proactive role in designing redistributive policies aimed at addressing structural inequalities. Karnataka's guarantee-based approach represents a significant departure from traditional welfare models that primarily focused on safety nets and consumption subsidies. Instead, the current framework seeks to integrate income security, gender empowerment, food security, energy access, and youth support into a comprehensive social justice strategy.

Grounded in the normative principles of distributive justice and the capability approach, this study conceptualizes empowerment as the expansion of agency, autonomy, and access to opportunities. The Guarantee Schemes are analyzed as instruments that move beyond compensatory welfare toward enhancing economic participation and dignity among marginalized populations. Gruha Lakshmi, which provides direct monthly cash transfers to women heads of households, strengthens financial autonomy and intra-household decision-making power. The Shakti scheme promotes gender-inclusive mobility through free public bus travel for women, thereby increasing access to employment, education, and public services. Gruha Jyothi and Anna Bhagya address multidimensional poverty by ensuring basic energy consumption and food security, while Yuva Nidhi offers temporary income support to unemployed educated youth, facilitating a smoother transition into the labor market.

The paper draws upon secondary data from Karnataka State Budget documents (2023–2025), government reports, and emerging empirical assessments to evaluate socio-economic outcomes. Preliminary evidence indicates improvements in women's financial inclusion, consumption stabilization among low-income households, reduced informal borrowing, and enhanced public transport utilization by women. These outcomes suggest that the guarantee model contributes to strengthening horizontal equity and inclusive growth. However, the study also critically assesses fiscal sustainability concerns, including rising revenue expenditure, potential constraints on capital investment, and the need for long-term employment generation strategies.

The findings argue that Karnataka's Guarantee Schemes signify an important evolution in welfare governance by aligning redistributive commitments with empowerment-oriented objectives. While immediate poverty alleviation effects are visible, sustained social justice requires complementary investments in skill development, infrastructure, and productive sectors to ensure durable economic transformation. The Karnataka model illustrates how democratic mandates can shape innovative social policy at the state level, offering valuable lessons for other regions seeking to reconcile equity, growth, and fiscal responsibility. Ultimately, the shift from welfare to empowerment reflects a broader reimagining of public policy as a means of enhancing dignity, agency, and inclusive development within a federal framework.

Keywords: Social Justice, Policy Innovation, Guarantee Schemes, Women Empowerment, Welfare Governance, Karnataka Model

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Towards Inclusive Justice for Sustainable Development: Evaluating India's Legal Regime for Single Women

Prof. (Dr.) Anuradha Chadha

Principal & Professor, Universal Law College, Ballopur, Lalru, Mohali

Mr. Dhanesh Chadha

Researcher, LLM, DAV University, Jalandhar

Abstract

Single women in India—including widows, divorced, separated, deserted and never-married women—form a heterogeneous yet systematically marginalized group, revealing persistent gaps between formal legal guarantees and substantive equality. Aligned with the Sustainable Development Goals (SDGs), particularly SDG 5 (Gender Equality) and SDG 10 (Reduced Inequalities), this paper critically examines India's legal regime governing single women's human rights through a policy-oriented analytical framework. It evaluates constitutional safeguards, personal laws, welfare legislations and judicial interventions to assess their effectiveness in ensuring dignity, autonomy, social security and economic inclusion.

Adopting a doctrinal methodology supported by policy analysis, the study identifies structural barriers arising from fragmented legal frameworks, patriarchal administrative practices and weak implementation mechanisms. Despite progressive constitutional jurisprudence, single women continue to experience exclusion in housing, inheritance, employment, healthcare, and access to social protection. The absence of comprehensive legislation and the limited reach of targeted welfare schemes further intensify vulnerability, especially among rural and informally employed women.

The paper argues that sustainable development remains unattainable without inclusive justice that recognizes single women as rights-bearing citizens rather than passive welfare recipients. It advocates a transition from scheme-based interventions to an integrated rights-based policy framework, emphasizing legal harmonization, gender-responsive budgeting, institutional accountability and grassroots outreach. Key policy recommendations include enacting comprehensive legislation for single women, strengthening legal aid and grievance redressal mechanisms, converging welfare schemes and improving data collection for evidence-based policy-making.

By situating single women's rights within India's broader development agenda, the study highlights the imperative of legal reform alongside effective governance to advance social justice and sustainable development. Ultimately, it calls for a transformative policy approach that promotes visibility, participation and empowerment of single women in India's pursuit of inclusive growth.

Keywords: Empowerment, Inclusive Justice, Legal Reform, Single Women, Sustainable Development.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **"Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World"** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Beyond the Textbook: An Action Research on Integrating STEM to Enhance Grade 8 Students' Understanding of Air Pressure

Ms. Pratistha Gupta

TGT -Science, ITL Public School, Sector 9, Dwarka, New Delhi – 110077

Abstract

This action research study investigates the effectiveness of an integrated STEM approach for teaching the abstract concept of air pressure to 120 Grade VIII students. Traditional methods often yield superficial understanding and rote memorization, as students struggle to visualize invisible forces and connect scientific principles to real-world phenomena.

To address these challenges, a rigorous six-week comparative study was conducted. An experimental group (n=60) experienced a multi-faceted STEM model with four interventions: a scientific inquiry challenge ("Egg in a Bottle"), technology-based learning (digital simulations, sensors), an engineering design project ("Air-Powered Lifter"), and mathematical analysis ($P=F/A$). A control group (n=60) received conventional lecture-based instruction and standard demonstrations.

Pre- and post-test data from standardized conceptual assessments unequivocally showed the experimental group achieved a remarkable 47-percentage-point gain in conceptual understanding, significantly outperforming the control group's 23-point gain. Qualitative observational data, from classroom observations and student interviews, revealed a 75% higher engagement level in the experimental group, characterized by increased participation, collaborative problem-solving, and sustained curiosity. These compelling findings provide strong evidence that purposefully integrating hands-on engineering challenges, interactive technology, and applied mathematical analysis profoundly transforms student learning, making abstract scientific concepts tangible, relevant, and memorable. This low-cost, highly replicable model offers a powerful alternative to traditional instruction.

Keywords -STEM Education, Air Pressure, PhET Simulation, Conceptual Understanding, Inquiry-Based Learning, Technology Integration.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Electric Vehicle Revolution and Sustainable Development: Trends, Challenges and Opportunities in Karnataka

Vani Y. D.

Research Scholar and Associate Professor, Department of Economics, GFGC, Channapatna, Bengaluru South District, Karnataka

Dr. Vilas M. Kadrolkar

Senior Professor, Department of Studies and Research in Economics, Tumkur University, Tumakuru.

Abstract

The transition toward electric mobility represents one of the most significant transformations in India's transportation sector, driven by the urgent need to address environmental degradation, energy insecurity, and sustainable development goals. This research article examines the role of EVs in sustainable development by analyzing opportunities, constraints, and future prospects based on primary data collected from 300 respondents across selected districts of Karnataka, including Bengaluru Urban, Mysuru, Mandya, Tumakuru, and Shivamogga. The study adopts a mixed-method approach combining survey data with secondary sources such as government reports and policy documents.

Findings reveal that environmental concern, rising fuel prices, and lower operating costs are major drivers of EV adoption, while high initial purchase cost, inadequate charging infrastructure, and range anxiety remain significant barriers. Urban districts show higher adoption levels compared to rural areas due to better infrastructure and awareness. Electric two-wheelers dominate the market owing to affordability and convenience, whereas electric cars and commercial vehicles face slower adoption. Government incentives, including tax exemptions and subsidies, have positively influenced consumer perceptions.

The study concludes that EVs hold substantial potential to contribute to sustainable development by reducing greenhouse gas emissions, improving energy security, and generating green employment. However, achieving large-scale adoption requires expansion of charging infrastructure, financial incentives for rural consumers, awareness campaigns, and integration with renewable energy sources. The research offers policy recommendations for accelerating EV penetration in Karnataka and highlights future prospects for clean mobility in developing economies.

Keywords: Electric Vehicles, Sustainable Development, Clean Mobility, Karnataka, Environmental Sustainability, EV Adoption.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

GST 2.0 and Income Tax Reforms: Towards a Modern and Efficient Tax System in India

Miss. Sukanya. M.C

Faculty Member, Department of Commerce, Sahyadri Commerce and Management College
Shimoga , Kuvempu University.

Abstract

India's taxation framework has experienced substantial structural and technical improvements in recent years to improve efficiency, transparency, and compliance. The implementation of the Goods and Services Tax (GST) and continuous income tax reforms signify significant advancements in establishing a contemporary, digital, and cohesive tax administration. The GST 2.0 framework prioritizes the simplification of compliance, enhancement of revenue efficiency, and fortification of the input tax credit system, whilst income tax reforms concentrate on faceless assessments, diminished tax rates, and augmented taxpayer services. This paper investigates the impact of GST 2.0 and income tax modernization on the transformation of India's tax system, while assessing current advancements and problems. The study, utilizing secondary data from official reports and contemporary literature (2019–2025), concludes that digitization and structural reforms have augmented compliance, expanded the revenue base, and increased transparency. Nonetheless, challenges including compliance intricacy for small enterprises, legal disputes, and technological capability deficiencies persist. The report emphasizes the policy steps necessary to establish a streamlined, technology-oriented, and taxpayer-friendly contemporary tax structure.

Keywords: GST 2.0, income tax reforms, digital taxation, tax administration, India, tax compliance.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Decentralization and Local Governance in Rural Transformation: An Analytical Review

Dr Ramya M

Faculty Member, Department of Economics Sahyadri Arts Collage Shivamogga, Kuvempu University

Abstract

Decentralization and local government are essential for fostering inclusive rural development and enhancing grassroots democracy. Decentralization strengthens accountability, improves service delivery, and fosters community engagement in development processes by moving administrative, financial, and political powers to local entities. This study investigates the function of decentralized governance systems, specifically Panchayati Raj Institutions (PRIs), in promoting rural transformation via enhanced infrastructure, poverty alleviation, social inclusion, and local economic development. The research examines contemporary empirical data to discern significant problems and policy needs for enhancing local governance. The study utilizes secondary data obtained from government papers, international organizations, and peer-reviewed literature published from 2018 to 2025. A descriptive and analytical methodology was employed to synthesis research about the economic, social, and institutional effects of decentralization. The results demonstrate that efficient decentralization boosts public service delivery, increases local accountability, and fosters participatory development. Nevertheless, restricted financial autonomy, capacity limitations, political meddling, and institutional deficiencies persist in obstructing the efficacy of local entities. The research underscores the necessity for fiscal devolution, capacity enhancement, digital governance, and robust institutional frameworks to guarantee that decentralization fosters lasting rural development.

Keywords: Decentralization, local governance, Panchayati Raj, rural development, participatory planning, India.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme "Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World" on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Veda Mantras are Source and Form of Energy

Dr Geetha R

Assistant professor, Department of Samskritam, BMS College of Commerce and Management, VV Puram Bengaluru

Abstract

वेदा जननी Veda Janani is one of the names of thousand names of Shri Lalitha Tripura Sundari, that is found in Lalitha Sahasranama.

Veda Janani means, 'Lalitha Devi is the originator of Vedas'. Shri Bhaskara Makkhi in his commentary 'Saubhagya Bhaskara' to Lalitha Sahasranama explains Veda Janani as, Vedas are arrangement of 50 letters of Samskritam language in particular unique order. These letters have arose from Moolaadhara Chakra which is the abode of mother Lalitha in the form of kundalini Shakti. So, every syllable in Veda has arose from Mata Lalitha Devi.

In this view, the Vedas are highly divine and not just the combination of letters to form words, for the purpose of communication unlike any other language in this world, but produces energy which in turn leads to Chitta Shuddhi, the cleansing of body and mind, to make way for her devotees in the path of salvation.

From this view, under the theme art and humanities and sub theme indigenous knowledge system, an attempt has been made to project the energy concept hidden in Vedas.

Keywords: Vedas, Chitta Shuddhi, Energy, Knowledge, Communication.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Helavas and the Preservation of Rural Cultural Heritage: A Folkloric Study

Dr. Shashi Kumar V

Assistant Professor, Department of History, BA. Honours, Bangalore University

Abstract

The social system of India has developed since ancient times because people use caste and class and religion and region and tribe and gender and language to differentiate themselves. Human communities exhibit diversity yet human beings experience inequality when they cannot obtain equal access to wealth and power and social status and essential resources. The social system of India uses its villages as essential cultural hubs which protect their traditional practices and common celebrations and communal historical knowledge through time.

The Helava community plays an important role in preserving rural heritage because it belongs to a group of communities that work to protect this heritage. The Helavas practiced seasonal migration between different locations because they lived as nomads and semi-nomads. Their main job required them to create and maintain family genealogies which they presented through traditional songs and ballads and lavanis. Families who received their services provided them with gifts and financial support. The oral performance enabled them to protect their ancestral history and their rural community's traditional tales and their cultural customs.

This paper investigates how the Helava community helps to protect rural historical knowledge and traditional Karnataka folklore. The research investigates their beginnings and work and cultural traditions which show their role as protectors of their community's spoken history. The study demonstrates how oral historians maintain rural Indian cultural traditions through their work with indigenous communities.

Keywords: Helava community; Rural history; Folklore; Oral tradition; Genealogy; Karnataka.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Measuring The Web Accessibility Of NIRF Ranked Architectural Institute Libraries In India: Web Content Analysis & Evaluation

Dr. Shanthakumari K

Assistant Librarian, BMS School of Architecture, Bengaluru, Karnataka 560119

Sharath. D T

Assistant Librarian - Learning Resource Centre, S.P. Mandalis Prin. L.N. Welingkar Institute of Management Development & Research, Karnataka, Bangalore - 560 100,

Abstract

The present study examines the content of forty NIRF-ranked architectural institutes in India in the year 2025. A checklist consisting of ten main categories and essential indicators has been used. The study found that the majority of libraries (90%) have dedicated websites, and a smaller number of websites are under the campus and infrastructure module. Additionally, libraries should provide important general information, such as details about the library, its working hours, and the resources available. Additionally, all libraries provide access to digital collections but vary in offering services like federated search. Facebook, YouTube & Instagram are the most commonly used Web 2.0 applications for institutions not linked to library websites to enhance resource availability in the library. Further, it reveals that the majority (97.5%) of libraries are provided the research support tools like plagiarism software, paraphrase tools (87.5%), and grammar checkers (77.5%). The analysis states 50% of the institutes are offering AI tools as research support tools to enhance academic writing using AI tools & techniques. The study suggests that webmasters and librarians can use these insights to improve user experience and enhance their websites. This study checked forty NIRF-ranked architectural institute library websites for accessibility using the WAVE tool and found many issues, especially with HTML and ARIA. It showed that basic information is usually available, but more detailed checks are needed to find problems. The study urges libraries to improve web accessibility to ensure fair access for everyone. The study encourages libraries to enhance their web accessibility to guarantee equal access for all library users to effective use of information sources and services offered by the library.

Keywords: Web content, analysis, WAVE tool, NIRF rank, architecture, evaluation.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Ethics Of Communication In AI Driven Multidisciplinary Research

Sowmya RC

Assistant Professor in English, Cambridge College, Basavanapura Main Road, Bengaluru-560036, Karnataka

Abstract

The academic world now relies on artificial intelligence as its main method for producing, understanding, and sharing knowledge instead of treating it as just a supportive technology. AI serves more than just as a communication tool. It allows users to create their own interpretations of knowledge and power dynamics through established methods of knowledge production. This research offers a humanistic perspective on AI-driven interaction, showing that efficiency alone isn't enough to uphold the ethical and knowledge standards needed for research integrity. The study combines communication theory and AI ethics with epistemological frameworks to explore how transparency, bias, authorship, and interdisciplinary interpretive challenges function. It looks at how scholars use generative AI tools in their writing process and identifies the ethical conflicts that arise in actual research work. The research proposes a human-centered ethical communication framework that emphasizes accountability, inclusivity, and context sensitivity. The social aspects of future interdisciplinary research projects will lay the groundwork for trust, fairness, and integrity that researchers need to share knowledge with others.

Keywords: Artificial Intelligence (AI), AI-mediated Communication, Research Ethics, Epistemology, Generative AI, Algorithmic Bias.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **"Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World"** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

AI-Driven Transformation in Higher Education: Occupational Stress, Job Insecurity, and Performance Outcomes Among University Faculty

Dr. Yeshwanth Kumar C.K.

Associate Professor, Dept Of Commerce, MES College Of ACS, Malleswaram, Bangalore

Dr. Shailashree V T

Professor And Research Guide, Srinivas University, Mangalore

Dr. Vijayalakshmi S

Former Head And Assistant Professor, Dept Of Commerce, BMS College For Women, Baswangudi Bangalore

Abstract

The proposed research discusses the effect of the deployment of Artificial Intelligence in higher education on occupational stress among faculty members in both deemed and private universities. The faculty members are undergoing a dramatic shift in job roles and expectations to perform as more aspects of teaching, evaluation, research analytics, and administration are integrated with AI-driven tools. The study theorizes the adoption of AI as a factor of technological transformation that induces job insecurity, faculty stress, and job performance. It is a quantitative cross-sectional study, and the data will be collected through a 5-point Likert scale questionnaire with a structured questionnaire to the faculty members in the deemed and private universities. Partial Least Squares Structural Equation Modeling (PLS-SEM) is used to analyse the measurement and structural models. The results suggest that the adoption of AI has a large impact on the issue of job insecurity and faculty stress, and it also weighs on job performance outcomes. The connection between the adoption of AI and the stress and performance of faculty is partially mediated by job insecurity. The paper identifies the psychological and performance impacts of AI-based change in higher education institutions and offers informational sources to policymakers and university administrators to develop supportive transition measures.

Keywords: Artificial Intelligence Adoption; Occupational Stress; Faculty Stress; Job Insecurity; Job Performance; Higher Education Institutions.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Symptom-Based Recognition of Cucumber Diseases Using Deep Convolutional Neural Networks

Yashaswini N

Assistant Professor, Dept. of Computer Science, B.M.S College for Women, Bengaluru, India

Abstract –

Early and accurate detection of plant diseases is essential to ensure crop productivity and sustainable agricultural practices. Cucumber crops are highly susceptible to various fungal and bacterial infections, leading to significant yield losses. This study proposes a deep learning-based approach for automated detection and classification of cucumber plant diseases using Convolutional Neural Networks (CNNs). A dataset comprising 1280 images of healthy and diseased cucumber leaves and fruits was collected under real-field conditions. The images were preprocessed and divided into training, validation, and testing sets. The proposed CNN architecture automatically extracts discriminative features through convolutional and pooling layers, followed by fully connected layers for multi-class classification. The model is trained to identify multiple diseases, including anthracnose, downy mildew, powdery mildew, Pythium fruit rot, belly rot, and gummy stem blight, along with healthy samples. Experimental evaluation demonstrates high classification performance and robustness under varying environmental conditions. The system is further deployed using a FastAPI backend integrated with a ReactJS-based interface to enable practical usability. The proposed approach offers a scalable and efficient solution for real-time cucumber disease detection, supporting precision agriculture and reducing economic losses.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Redesigning India's School Curriculum Through Mathematical Modeling: Bridging the Stream-Selection Gap for Higher Education and Employment Readiness

Chaithra G N, Ramya S, Soumya Mohan

Lecturer, BMS PU College For Women, Basavanagudi, Bengaluru, Karnataka, India

Abstract:

Education policy affects millions of students, teachers and communities every day. Decisions about education policy, however, are frequently made without a quantitative framework. Mathematical modelling has potential as a tool to improve education policy making. Indian school curriculum till Class 10 (Classes 1–10) consists primarily of Language, Mathematics and General Science. There is no organised introduction to commerce, technology, vocational courses or humanities other than Social Science. Students must then opt for a single stream of study - Science, Commerce or Arts at the commencement of Class 11, with no prior exposure to or preparation for the same. Using mathematical flow models in a series of stages with using practical survey data reported by Unified District Information System for Education Plus (UDISE+) 2021–22, All India Survey on Higher Education (AISHE) 2021–22 and Periodic Labour Force Survey data. This paper quantifies, using a sample mathematical model, the level of mismatch between the imposed curriculum, stream choices, higher education intake and employment. Recommending an inference drawn from the model results, this paper argues for a well-rounded curriculum till Class 10 (especially classes 6–10 as per current education norms) that does not push students to choose a particular stream without prior knowledge.

Keywords: Indian Education Policy, Curriculum Reform, Stream Selection, Mathematical Flow Model, Employment Readiness, Higher Education, Predictive Modelling.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Oral Traditions as Informal Human Capital: Reframing Higher Education Pedagogy in India

Rama R

Assistant professor, Department of Economics, BMS college for women, Autonomous,
Basavanagudi, Bengaluru-04

Abstract

Contemporary higher education systems are mainly influenced by technology and standard examination methods. But in this process, traditional ways of learning that once strengthened students thinking and memory are often ignored. Oral traditions are the informal methods of human capital building in Indian higher education. While modern institutions increasingly focus on digital and text-based curriculum, oral methods such as storytelling, rhythmic recitation, and dialogic learning have traditionally improved memory, attention, and conversational ability. Based on Human Capital Theory and the Capability Approach, the study claims that oral pedagogy improves cognitive retention and expressive capability at a low cost. In resource-constrained environments such as India, introducing organized oral approaches into college classes can boost student participation and educational outcomes without requiring extra infrastructural investment. The study supports that oral traditions are low-cost cognitive capital that may supplement current education systems and contribute to inclusive and sustainable human capital development.

Keywords: Oral traditions; Human Capital; Higher Education; Informal learning; Oral Pedagogy; Cognitive Development; Development Economics.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **"Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World"** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Digital Transformation in Higher Education: A Sociological Study of Access, Inequality, and Student Empowerment

Dr Raghukumara N

Associate Professor of Sociology, BMS College for women, Bengaluru Karnataka

Abstract

The rapid growth of digital technologies has significantly transformed the landscape of higher education across the world. From online learning platforms to digital classrooms, technology has become an integral component of the teaching–learning process. However, from the perspective of Sociology of Education, the digital transformation of education raises important questions about access, equity, and social inclusion.

This study examines how digital learning environments influence students' educational experiences and opportunities in higher education institutions. While digital tools enhance access to knowledge, promote flexible learning, and foster academic collaboration, they also reveal existing social inequalities such as the digital divide, disparities in technological access, and variations in digital literacy among students from different socio-economic backgrounds.

The paper analyses the extent to which digital transformation contributes to student empowerment, skill development, and academic participation. At the same time, it explores the sociological implications of technology-mediated education in shaping educational mobility and social opportunity. Using qualitative observations and student responses, the study highlights both the opportunities and challenges of digital education in the contemporary academic environment.

The findings suggest that while digital transformation has the potential to democratize education, institutional support, inclusive policies, and digital literacy initiatives are essential to ensure equitable access for all students. The study contributes to a broader sociological understanding of how technology is reshaping educational structures and social outcomes in the era of digital globalization.

Keywords: Digital Transformation, Higher Education, Digital Divide, Student Empowerment, Sociology of Education.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme "Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World" on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

An Overview Of The Corporate Social Responsibility and Their Role In Improving The Social Life Of The Needy Population

Ramya.S

Assistant Professor, Department of Commerce AF/BDA, B.M.S. College for Women, Bengaluru

Abstract:

India still be a country who has started paying keen interest on CSR only in the past few years in comparison to all the other developed nations for instance European countries. Initially CSR was understood to be a part of their duty as it become a law for these business organizations. But the real concept is actually about how anyone finds themselves to be responsible for the improvement of the social life of the financial deprived population of the society as an organization who's profit making is because of the other set of population who are in the form of their "customers". The true understanding of this concept should be the priority for any organization to actually deliver their responsibility as a corporate entity. It is not only important for all the corporate entities to fulfill their CSR as a mandatory part of their survival but also as a true self who has understood their responsibility after they have taken their share of profit from the same public and society as a whole. It is also important who is truly and actually at the receiving end of their initiative under their company's chosen route of exhibiting their corporate social responsibility. The objective of this study is that whether the efforts taken by various organizations are really solving the problems of the population who are in real need of that particular facility and also whether the information about the availability of such a facility is reaching the minds of the needy population or not. Through this study using secondary information it is intended to know about the actual impact of introducing this scheme of idea and delivering it to the people through these corporate entities.

Keywords: Corporate Social Responsibility, Impact, profit making, Societal delivery.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Digital Transformation in Research: The Role of Open Science in Reshaping Scholarly Communication

Dr. Neethu G.S

Librarian (Selection Grade)

BMS College for Women

Bengaluru

Dr. Naveen CL

Librarian (Selection Grade),
Government First Grade College,

Udayapura

Dr. Nagaraju BG

Librarian (Selection Grade)

Government Home Science
College, Hassan

Abstract

Open Science has emerged as a transformative paradigm redefining the processes of knowledge creation, evaluation, dissemination, and preservation. Moving beyond traditional subscription-based scholarly communication systems, Open Science advocates transparency, accessibility, collaboration, and inclusivity throughout the research lifecycle. This conceptual paper critically examines the theoretical foundations of Open Science and its implications for scholarly communication. It synthesises interdisciplinary literature to develop a comprehensive conceptual framework linking Open Science components, open access, open research data, open peer review, open educational resources, and citizen science, with key outcomes such as research visibility, reproducibility, equity, innovation, and societal impact. The paper also explores structural challenges, including economic sustainability, data ethics, policy fragmentation, and digital inequities. Special emphasis is placed on the evolving role of academic libraries as facilitators of Open Science infrastructures. The study concludes by proposing a multi-level model for institutional and national implementation. The paper contributes to scholarly communication research by offering an integrated theoretical perspective and policy roadmap for sustainable Open Science ecosystems.

Keywords: Open Science, scholarly communication, open access, research data, academic libraries, research policy, knowledge equity.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

The Transition from Conventional HR To Smart HR: The Impact of Artificial Intelligence On The Transformation Of Human Resource Management

Dr. Azmath Rukhsana

Assistant Professor, P.G Department of Commerce, BMS College for Women, Bangalore, India

Abstract

The application of technology in HRM has evolved since the beginning of mid 1990's, and it can be observed that it has undergone significant changes. There is a paradigm shift from conventional HR to Smart HR that marks an industry metamorphosis in workforce management with artificial intelligence at its core. Traditional HR Systems burdened with rigid processes and human error, failed to cope with current trends. Whereas smart HR 4.0 in 2026 is driven by AI, Automation and data analytics to streamline operations, featuring tools for AI-enabled payroll, predictive workforce analytics, a focus on key updates of hybrid work policies, enhanced compliance and automating upto 70% of administrative tasks that boost productivity. This change in Human Resource Management (HRM) from a mostly administrative role to a strategic, technology-enhanced "Smart HR" framework has been greatly accelerated by Artificial Intelligence (AI).

This research focuses on how AI-powered predictive analytics facilitates the HR Transformation, assessing its efficacy across core functions like talent acquisition, development and succession planning. This research exclusively relies on secondary data from available sources. The systematic literature review of peer-reviewed articles, case studies and global reports.

Despite digital transformation, the prior research focuses on isolated AI applications in HR activity with a limited holistic understanding of the transformation. Furthermore, there are insufficient meta-analyses on long-term strategic, ethical and organisational implications of AI-driven HRM, particularly in developing economies. Therefore, this research focuses on a conceptual framework that links AI capabilities with strategic HR results.

Furthermore, the challenges related to ethical concerns, data privacy, skill gaps and employee resistance remain critical barriers to full-scale smart HR Adoption. In spite of the challenges, organisations are increasingly leveraging artificial intelligence to enhance their understanding of employee engagement and refine their retention strategies. By employing techniques such as sentiment analysis, companies can evaluate feedback from employees, surveys, emails, and internal communications to gauge overall satisfaction. The findings highlight the need for a balanced human-centric approach to AI Integration in HR Practices.

Keywords: Artificial Intelligence, Smart HR, Digital Transformation, Human Resource Management, Automation.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **"Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World"** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Sentiment Analysis of YouTube Comments Using Logistic Regression: A Comparative Study

Sushma Manjunath

Dept. of Computer Science, B M S College for Women, Bengaluru.

Pawar Meghana M & Kavya M V

Dept. of BVOC-IT, B M S College for Women, Bengaluru.

Abstract

This paper presents a comparative analysis of sentiment analysis on YouTube comments, improving the accuracy from 75% to 80% by leveraging a logistic regression model. The dataset was obtained from a reference paper of the base study, which utilized the XLM-Roberts model. Our approach demonstrates that traditional machine learning techniques, such as logistic regression, can outperform advanced models in certain scenarios, providing a more efficient and interpretable solution for sentiment analysis tasks. The results highlight the potential for simpler models in achieving high accuracy with reduced computational complexity. In addition, the interpretability of logistic regression models provides meaningful insights into the factors influencing sentiment classification, which can be obscured in more complex models. This transparency is beneficial for stakeholders who require a deeper understanding of the decision-making process behind sentiment predictions. Furthermore, our results underscore the potential advantages of simpler models in specific scenarios. The reduced computational complexity of logistic regression allows for faster training and inference times, making it a viable option for real-time sentiment analysis applications.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

The Influence of Trade Union Education among Motor Park Management Workers North Local Government Area in Ibadan. Oyo State, Nigeria

Ukpabi, I. D., Ph.D

Department of Adult Education, University of Ibadan

ORCID iD-0009-0006-4648

Abstract

Trade unions have historically played an important role in advocating for workers' rights, improving working conditions, and promoting social justice. One of the key tools employed by trade unions to achieve these objectives is trade union education. It empowers workers to actively participate in union activities and effectively advocate for better working conditions. In Nigeria, trade unions have been instrumental in addressing labour-related issues, particularly in sectors with poor working conditions and low wages. Despite its importance, there is limited research on the influence of trade union education on specific groups of workers, particularly those in informal or semi-formal sectors such as motor park management. The Oyo State Government in 2020, inaugurated Park Managers in all 33 Local Governments across the state. This initiative is to reform the management of motor parks and garages in the state in terms of bring sanity, efficiency, and increased revenue generation to the park management system. Despite the introduction of the Park Management System (PMS) by the Oyo State Government to address these issues, there is a lack of emphasis on trade union education as a means of empowering workers and fostering sustainable conflict resolution. Specifically, the paper is to assess the level of awareness and participation of motor park management workers in trade union education programmes, significantly, to contribute to the existing body of knowledge on trade union education by focusing on a specific group of workers in the informal sector, motor park management workers, who are often overlooked in labour studies. The paper recommends that, union leaders should ensure the education of members to remove ignorance and apathetic attitude. This will help them to be well-formed and conscious of their rights.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Explainable Deepfake Video Detection Using Deep Neural Networks

Divyanshia, Aditya Kumara, Ms. Rashmi Mishraa and Mr. Mahesh Kumara

Atma Ram Sanatan Dharma College

Abstract

The advancement of deepfake generation technologies, particularly using Generative Adversarial Networks poses a threat to society when shared on different social media platforms, as fraudsters may utilize them without restriction. In order to identify these synthetic media, sophisticated identification tools are necessary. To address this issue this study presents an image-based detection of deepfake using various deep learning models. The experiments were carried out on the Face- Forensics++ benchmark dataset. The Inception-ResNet-V2-based model demonstrates the superior performance when compared to other existing models in recent state-of-the-art works. Each of the deep learning models were also evaluated on the independent cohort to validate the generalization capability of the model. To address the black-box nature of deep learning models and enhance user trust, we integrate Local Interpretable Model-Agnostic Explanations (LIME) Explainable AI techniques to provide transparent, human-interpretable evidence. Further, the non-parametric Friedman Test was carried out to observe the statistical significance of the model.

Keywords – Deepfake, Machine Learning, Generative Adversarial Networks, Inception-ResNet- V2, Explainable Artificial Intelligence, Deep Learning.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme “**Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World**” on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Sea, Memory, and Identity: A Blue Humanities Approach to *The Bastard of Istanbul*

Pooja Pradeep Karaniya

Research Scholar, Al-Ameen Research Center, University of Mysore, KS, India

Dr. P. Sartaj Khan

Associate Professor and Research Supervisor, Al-Ameen Research Center, University of Mysore, KS, India

Abstract

The Blue Humanities, an emerging interdisciplinary field, reimagines the relationship between water and cultural narratives, offering new perspectives on memory, migration, and identity. Elif Shafak's *The Bastard of Istanbul* presents a compelling framework for exploring these themes, particularly through the symbolic significance of the Bosphorus Strait. This paper examines the novel using a Blue Humanities lens, arguing that Shafak's maritime imagery reflects the complexities of historical memory and transgenerational trauma, particularly within Turkish and Armenian identities.

The study explores how the Bosphorus functions as a site of cultural and historical consciousness, embodying both connection and rupture. As a geographical and metaphorical space, the sea represents the fluidity of identity, mirroring the fragmented personal and national histories of the characters. The paper also investigates how water metaphors contribute to the novel's discourse on exile, displacement, and memory. By linking the Bosphorus to the Armenian genocide's unresolved legacy and Istanbul's cosmopolitan past, the novel engages with oceanic memory, where historical narratives are submerged and resurfaced across generations.

Additionally, the research integrates ecocritical perspectives, examining how the sea in the novel reflects environmental and socio-political neglect, much like the marginalized histories it symbolizes. Drawing on Blue Humanities scholars such as Steve Mentz, Elizabeth DeLoughrey, and Astrida Neimanis, the paper situates Shafak's work within a broader discourse of water, identity, and historical erasure. Ultimately, *The Bastard of Istanbul* invites a maritime reading that transcends national borders, highlighting the interconnectedness of human histories through water. This study underscores the potential of Blue Humanities as a critical approach in literary studies, particularly in postcolonial and diaspora narratives.

Keywords: Blue Humanities, Elif Shafak, *The Bastard of Istanbul*, Bosphorus, Memory, Migration, Identity, Ecocriticism, Oceanic Memory.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Poetry of Protest and Resistance: Gender and Caste in Kamala Das, Meena Kandasamy, and Jyoti Lanjewar

Dr. Pramod T. Kharate

Associate Professor & HOD of English, VPM's Joshi-Bedekar College (Autonomous), Thane (Maharashtra)

Abstract

This paper examines Poetry of Protest and Resistance in the selected poems of Kamala Das, Meena Kandasamy, and Jyoti Lanjewar, which focus on how gender and caste function as interconnected systems of oppression in contemporary Indian poetry. The study analyses Kamala Das's "The Looking Glass," "Introduction," and "The Old Playhouse"; Meena Kandasamy's "Advaita: The Ultimate Question," "The Gods Wake Up," and "Touch"; and Jyoti Lanjewar's "Mother," "Caves," and "The Nameless Ones (Anamikas)" in the light of the main theme. Through these selected poems, poetry becomes a space to question and resist patriarchal authority and caste-based discrimination.

The paper argues that, in these selected poems, resistance is not only a theme but also a lived experience expressed through personal voice and collective memory. Kamala Das challenges gender norms and emotional confinement, especially within marriage, by asserting female identity and desire. Meena Kandasamy critiques religious orthodoxy and exposes the violence rooted in caste structures. Jyoti Lanjewar presents Dalit women's struggles, highlighting generational suffering and community resilience.

Using feminist and Dalit theoretical perspectives, the study shows how these poets reclaim voice, challenge tradition, and employ bold and direct language to confront social hierarchies. By centering embodied experience and marginalized identity, their poetry transforms personal pain into political expression. The paper further demonstrates that their works reflect an intersectional understanding of oppression, where gender and caste do not operate separately but intersect to shape complex lived realities. The study concludes that these poets significantly contribute to Indian feminist and Dalit literary discourse by redefining poetry as a powerful medium of protest, assertion, and social change.

Keywords: Poetry of Protest, Resistance, Dalit Feminism, Gender Politics, Marginality, Caste Critique and Intersectionality.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **"Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World"** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Role of Self-Help Groups (SHGs) in Rural Economic Transformation

Dr. Mudakappa

Assistant Professor and Co-ordinator, Department of P.G. Studies and Research in Economics, Kuvempu University, Sahyadri Arts College, Shivamogga – 577 203, Karnataka

Sangeetha K.

Research Scholar, Department of P.G. Studies and Research in Economics, Kuvempu University, Jnana Sahyadri, Shankaraghatta - 577 451, Shivamogga District, Karnataka

Abstract

Self-Help Groups (SHGs) have emerged as a transformative grassroots institution driving rural economic development in Karnataka. Organized primarily among rural women, SHGs promote regular savings, internal lending, and access to institutional credit through the SHG–Bank Linkage Programme. Under the framework of the National Rural Livelihoods Mission (NRLM) and its state implementation agency, the Karnataka State Rural Livelihood Promotion Society (Sanjeevini), SHGs have expanded financial inclusion, strengthened livelihood opportunities, and reduced dependence on informal moneylenders.

By facilitating micro-enterprise development in agriculture, dairy, poultry, tailoring, food processing, and small-scale trade, SHGs contribute to income diversification and employment generation in rural areas. Beyond economic benefits, SHGs enhance women's empowerment by improving decision-making capacity, leadership skills, and participation in local governance. They also foster social capital, collective bargaining power, and community-based problem solving.

The study highlights that SHGs serve as catalysts of inclusive and sustainable rural transformation in Karnataka by integrating financial access with capacity building and market linkages. Despite challenges such as limited marketing infrastructure and skill gaps, SHGs continue to play a crucial role in poverty alleviation, socio-economic mobility, and rural development.

Keywords: Self-Help Groups (SHGs), Rural Economic Transformation, Women Empowerment, Microfinance, Livelihood Development.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **"Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World"** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Cultural Knowledge, Traditional Practices, and Emotional Resilience in Indian Education: A Culturally Responsive Whole-School Framework for Student Well-Being

Gillella Vedavati

Research scholar, Department of Zoology, Madras Christian College, Chennai, Tamil Nadu

Abstract

Academic learning and mental well-being are increasingly recognized as inextricably linked, especially in contexts where students face high performance pressure, rapid social change, and unequal access to psychosocial supports. The policy emphasis on holistic development in India provides a timely opportunity to investigate how culturally rooted wisdom and traditional practices can strengthen emotional resilience in schools—as long as these resources are integrated ethically, inclusively, and evidence-based. This article presents an education-focused, Indian-perspective synthesis of (a) resilience science, (b) emotion-regulation frameworks, (c) Indian/indigenous psychology scholarship, and (d) school-relevant evidence on traditional mind-body practices like yoga and breath regulation. We view resilience as a dynamic process of positive adaptation to adversity rather than a fixed trait, in line with developmental perspectives that place resilience in "ordinary" protective systems (supportive relationships, routines, self-regulation skills, and meaning-making). (PubMed) Indian cultural ecologies provide three interconnected pathways for building resilience: (1) meaning-making through value systems and narratives (e.g., duty/ethics, purposeful action, reflective self-understanding), (2) regulation through embodied practices (yoga, breathing practices, mindful attention), and (3) belonging through relational infrastructures (family systems, community participation, collective rituals). Indian family systems and collectivistic orientations can serve as coping resources, while collective ritual participation has been linked to stronger supportive ties—both relevant to school-community approaches. (Lippincott journals) At the same time, the article emphasizes important cautions: tradition can carry stigma, exclusion, or negative religious coping patterns that, if left unchecked, can suppress help-seeking or exacerbate distress. (PMC) We discuss how school policies and practices in India's education and mental-health ecosystem align with initiatives such as NEP 2020's well-being orientation, NCERT's mental-health resources for schools, Ayushman Bharat's School Health Programme, and CBSE requirements for counselling and wellness staffing. (Indian Government's Education Department) We propose the Culturally Responsive Whole-School Resilience Framework (CR-WSRF), which combines universal social-emotional learning, teacher well-being, culturally inclusive reflective practices, structured referral pathways, and community partnerships. The paper concludes with implementation recommendations, equity safeguards, and a research agenda for rigorous evaluation of culturally appropriate interventions in India's diverse school contexts.

Keywords: Emotional resilience, Indian education, cultural psychology, social and emotional learning (SEL), yoga in schools, teacher well-being, school counselling, NEP 2020, Ayushman Bharat School Health Programme, Manodarpan, UMMEED, and culturally responsive pedagogy.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme "Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World" on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Helavas and the Preservation of Rural Cultural Heritage: A Folkloric Study

Dr. Shashi Kumar V

Assistant Professor, Department Of History, Bangalore University Jnana Bharathi Campus,
Bangalore

Abstract

The social system of India has developed since ancient times because people use caste and class and religion and region and tribe and gender and language to differentiate themselves. Human communities exhibit diversity yet human beings experience inequality when they cannot obtain equal access to wealth and power and social status and essential resources. The social system of India uses its villages as essential cultural hubs which protect their traditional practices and common celebrations and communal historical knowledge through time.

The Helava community plays an important role in preserving rural heritage because it belongs to a group of communities that work to protect this heritage. The Helavas practiced seasonal migration between different locations because they lived as nomads and semi-nomads. Their main job required them to create and maintain family genealogies which they presented through traditional songs and ballads and lavis. Families who received their services provided them with gifts and financial support. The oral performance enabled them to protect their ancestral history and their rural community's traditional tales and their cultural customs.

This paper investigates how the Helava community helps to protect rural historical knowledge and traditional Karnataka folklore. The research investigates their beginnings and work and cultural traditions which show their role as protectors of their community's spoken history. The study demonstrates how oral historians maintain rural Indian cultural traditions through their work with indigenous communities.

Keywords: Helava community; Rural history; Folklore; Oral tradition; Genealogy; Karnataka.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Mathematical Models as Decision-Support Tools in Public Administration

Vidya Shree A

Assistant Professor, Department Of Computer Application, Karnataka College Of Management And Science, Bengaluru, Karnataka

ORCID: 0009-0004-9203-7181

Shilpa K.R

Assistant Professor, Department Of Mathematics, Visveswara Pura College Of Science, K. R Road Bangalore

ORCID: 0009-0003-3552-3813

Abstract

Public administrators face increasingly complex policy challenges requiring systematic analytical approaches. This article examines mathematical models as decision-support tools in public administration through comprehensive literature analysis and case study evaluation. The research synthesizes findings from peer-reviewed studies published between 1990 and 2024 across environmental policy, infrastructure planning, and resource allocation domains. The investigation reveals that mathematical models enhance decision quality by providing structured frameworks for evaluating alternatives and quantifying trade-offs. Multiple-criteria decision analysis demonstrates particular effectiveness in contexts with conflicting stakeholder objectives, improving consensus by approximately 70% compared to unstructured deliberation. Simulation approaches prove valuable under uncertainty, enabling policymakers to generate diverse alternatives robust across multiple scenarios. However, effectiveness depends critically on model transparency, stakeholder engagement throughout development, and integration of practitioner knowledge. The study concludes that mathematical models serve as valuable decision-support tools when designed as participatory frameworks rather than technical black boxes. Recommendations include developing standardized validation protocols and establishing interdisciplinary modeling teams within public agencies.

Keywords: Mathematical models, decision-support systems, public administration, policy analysis, multiple-criteria decision analysis.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Saving Our Soils: Restoring Soil Health for Climate, Nature and Human Wellbeing

Dr. Roopa R Anagod

Administration Co-ordinator, Department of Mathematics, Sindhi College, Bangalore

Abstract

Soil health is fundamental to climate stability, biodiversity conservation, food production, and human wellbeing. However, soils are increasingly degraded due to intensive agricultural practices, nutrient imbalances, and fragmented policy frameworks. This research examines the scale and consequences of soil degradation and highlights the urgent need for coordinated intervention. Healthy soils function as major carbon sinks, regulate water flow, enhance resilience to floods and droughts, and support diverse soil organisms essential for ecosystem services. In contrast, degraded soils release greenhouse gases, contribute to water pollution, reduce agricultural productivity, and threaten long-term food security. The study identifies systemic barriers, including insufficient monitoring and the absence of a unified soil policy instrument. It argues that restoring soil health requires an agroecological transition supported by seven strategic actions: comprehensive soil monitoring; increasing soil organic matter; reducing tillage and chemical inputs; maintaining continuous plant cover; integrating trees into farmland; preventing soil compaction; and diversifying crop rotations. Coordinated policy reform and long-term support for farmers is essential to securing sustainable soil for future generations.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme "Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World" on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Assessment Of Impacts Of Adventure Tourism Vs. Impacts of Tourism on Adventure: A Case Study from Uttarakhand, India

Prof. (Dr.) Bipin Chandra Pant

Dean – USTAHM, Rayat Bahra University, Mohali, Punjab (India)

Abstract

Aim of study: The aim of this paper is to analyze the existing adventure tourist products and suggest to develop and promote adventure - tourism activities for future sustainability and responsible tourism management.

Objectives: Assessment of the existing adventure tourism activities. To Suggest the Potential adventure resources, which are not identifies and / or not promoted yet.

Methodology: This research is based on a good combination of qualitative and quantitative research approach. In quantitative research approach the questionnaire survey method with random sampling technique is followed in gathering the primary data.

Study areas: 7 tehsils and 8 blocks of Pithoragarh district Sample size :250

Measurement scales: Rating scales, Rank scales and Summated Scales (or Likert-type Scales)

Sampling methods: Convenience sampling method

Conclusion: The paper analyzed the factors influenced to visit for the various tourist activities. For effectively managing the hill destination like Pithoragarh.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Digital Preservation of Cultural Heritage in India: Challenges & Opportunities

Dr. Shakuntala N

Associate Professor, Department of History, Sri SriShivalingeswaraswamy First Grade College, Channagiri, Davangere Dist., Karnataka State

Abstract

Cultural heritage is the shared legacy of physical artifacts and intangible attributes-such as traditions, language, rituals and knowledge-inherited from past generations, maintained in the present and bestowed to future generations. It defines a society's identity, values and history, bridging the past with the future. Cultural heritage encompassing tangible monuments and intangible traditions-is vital for defining identity, fostering social cohesion and driving economic growth through tourism. It acts as a link to our ancestors, providing a sense of belonging and continuity while serving as a foundation for education, artistic inspiration and sustainable development.

India has richest Culture and enormous Heritage Buildings, Sites, Monuments, Manuscripts, Paintings etc. The Cultural heritage of India is a diverse, ancient tapestry spanning over 5000 years, encompassing 44 UNESCO World Heritage Sites and rich intangible traditions. Now a days we are all facing the problem that how to preserve of Cultural heritage of India and also very challenges in preservation of Cultural Heritage of India and also cultural heritage faces critical challenges from environmental degradation, insufficient funding and rapid urbanization, which threaten both tangible monuments and intangible traditions. Addressing these challenges requires a mix of community engagement, sustainable tourism strategies and the application of new technologies for monitoring. But The Ministry of Culture and organizations like the Archaeological Survey of India, National Archives of India, Departments of State Archives are responsible for protecting these assets, along with UNESCO recognition to conserve both cultural and natural heritage. In spite of all these developments digital preservation is very important and more helpful for preserving them for future. But digital preservation has been Challenged by technological obsolescence, data security threats and limited funding.

Keywords: Cultural Heritage, Digital Preservation, Cultural Heritage of India, Challenges, Opportunities.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Nalvadi Krishnaraja Wodeyar, Part of the Educational Revolution

Dr. Radhamma D.K

Professor, Department of History, Government First Grade College, Bengaluru North University, Tamaka, Kolar

Abstract

Known as the architect of the modern Mysore State, the builder of the Mysore Model State and the man of the Mysore State revolution, Nalvadi Krishnaraja Wodeyar ruled as the king of Mysore State for 40 years from 1895 to 1940 AD. During his reign, he worked hard for the development of every sector of the Mysore State. His hard work led to its formation as a progressive state. It emerged as a model state among the states under the British. This is why Nalvadi Krishnaraja Wodeyar is called the architect of the modern Mysore State. He was a well-wisher of the citizens and treated them like his own children. He was a thinker of the backward classes and worked for their welfare. As a pioneer of development, a patron of arts and literature, a savior of Hindu religion and culture, a patron of scholars, an efficient administrator, a well-wisher of the people, an adventurous statesman, and his contribution to the all-round progress of the Mysore State was incomparable. His contribution in the field of education was also amazing. Thus, the period of his reign is written in golden letters.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Field Programmable Gate Array Implementation of Reed-Solomon Code, RS (255,223)

Girish Dombar

Lecturer, Department of Electronics & Communication Engineering, M E I Polytechnic
College, Raja Nagar Bangalore, Karnataka, India.

Abstract–

In digital communication, Reed-Solomon (RS) codes refer to as a part of channel coding that had becoming very significant to better withstand the effects of various channel impairments such as noise, interference and fading. This signal processing technique is designed to improve communication performance and can be deliberate as medium for accomplishing desirable system trade-offs. Galois field arithmetic is used for encoding and decoding of Reed – Solomon codes. Galois field multipliers are used for encoding the information block. The encoder attaches parity symbols to the data using a predetermined algorithm before transmission. At the decoder, the syndrome of the received codeword is calculated. VHDL implementation creates a flexible, fast method and high degree of parallelism for implementing the Reed Solomon codes.

Adopting RS code in many practical applications such as digital audio and video, magnetic and optical recording, computer memory, cable modem, and wireless communications systems. We designed a low-energy configurable multi-channel Reed-Solomon RS (255, 223) decoder using Euclidean algorithm

Keywords- Reed-Solomon Code, Galois field, Vhdl, etc.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Right to Live in Healthy Environment: An Analysis in Constitutional Perspective

Dr. DEEPU. P

Principal, Vidyavardhaka Law College, Mysuru, Karnataka

Abstract:

The concept of the Right to Live in a Healthy Environment has emerged as an essential component of modern constitutional jurisprudence. Although many constitutions do not explicitly recognize environmental rights as fundamental rights, judicial interpretation has significantly expanded the scope of the Right to Life to include the right to a clean and healthy environment. In the Indian constitutional framework, Article 21 has been judicially interpreted by the Supreme Court to encompass the right to pollution-free air and water, thereby linking environmental protection with the protection of life and personal liberty.

This paper analyzes the constitutional basis of environmental rights, examining relevant provisions such as Directive Principles of State Policy and Fundamental Duties, along with landmark judicial pronouncements that have strengthened environmental governance. It further explores the role of judicial activism, public interest litigation, and international environmental principles in shaping constitutional environmentalism.

The study highlights the evolving jurisprudence that transforms environmental protection from a policy objective into a justiciable fundamental right. It concludes that ensuring a healthy environment is not merely a statutory obligation but a constitutional mandate essential for sustainable development, intergenerational equity, and the realization of human dignity.

Keywords: Constitution, Environment, Judicial policy.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Green FinTech and Climate Finance: Leveraging Digital Innovation for Sustainable Development in Emerging Economies

Dr. Shraddha Verma

Dean, Faculty of Education, Kalinga University, Raipur, Chhattisgarh,

Ms. Gargi Verma

B. Tech C.S. 3rd year, D.Y.Patil International University, Pune Maharashtra

Abstract

The accelerating climate crisis has intensified the need for innovative financial mechanisms capable of mobilizing large-scale investments toward sustainable development. At the same time, rapid advancements in financial technology (FinTech) are transforming global financial systems by improving transparency, accessibility, and efficiency. This paper examines the intersection of Green FinTech and climate finance, focusing on how digital financial innovations can bridge financing gaps, promote environmental accountability, and foster inclusive growth in emerging economies. By analyzing technological tools such as blockchain, artificial intelligence (AI), digital payments infrastructure, and ESG analytics, the study explores how digital finance supports low-carbon transitions. Drawing conceptual alignment with global sustainability frameworks advanced by the United Nations and financial inclusion efforts supported by the World Bank, the paper proposes a Sustainable Digital Climate Finance Model tailored to emerging economies. The findings suggest that Green FinTech has transformative potential but requires regulatory foresight, digital inclusion strategies, and ethical governance frameworks to ensure equitable and environmentally responsible outcomes.

Keywords: Green FinTech, Climate Finance, ESG, Digital Transformation, Emerging Economies, Sustainability, Financial Inclusion.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Libraries and Digital Transformation

Nagarathna B A

Deputy Librarian BMS College of Engineering

Dr. Vitthal T Bagalkoti

Information Officer, CMR University

Abstract

Digital technologies are rapidly changing the roles and functions of libraries. Libraries are now providing innovative digital resources, remote access to information, and other new services to people and thus are evolving to fit with the needs of users. Additionally, libraries are continuing to make improvements by developing new ways to support and enhance the services they provide through the implementation of automated processes and engaging in collaborative partnerships with other entities. This research focuses on the impact of digital technologies of library operations, as well as the impact of emerging trends in automation of library services, as outlined in this article. It also focuses on how the use of artificial intelligence (AI), cloud computing for hosting collections, the establishment of Institutional Repositories, the existence of an open access initiative, and other trends impact library operations; the development of collections; and how library users interact with libraries. Librarians are also facing significant challenges such as a lack of adequate infrastructure, issues relating to digital literacy, the need to train library employees on copyright issues, developing and implementing technologies, and providing sustainable library services. New technologies provide public libraries with examples of best practice to illustrate that strategic planning should incorporate technology into their library operations and libraries must continue to develop collaborative partnerships in order to deliver sustainable library services. The digital revolution is more than simply one more technological advancement.

International Multidisciplinary Conference on the occasion of International Women’s Day & World Day of Social Justice under the theme “**Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World**” on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

The Financial Viability of Green Business Models: A 10-Year Systematic Review of Product-as-a-Service (2016–2026)

Dr. Kirti

Assistant Professor, (HOD) Faculty of Management & Business Studies, Dr. K.N.

Modi University, Newai, Rajasthan

Abstract

This systematic review investigates the financial viability of green business models, focusing on the transition from traditional product sales to Product-as-a-Service (PaaS) between 2016 and 2026. The paper analyzes how asset retention and circularity impact corporate balance sheets, revenue stability, and supply chain resilience. The study evaluates the shift from one-time transactions to recurring revenue streams, highlighting the role of 2025 regulatory frameworks and Digital Product Passports in enhancing asset “Bankability”. Findings suggest that while green models require complex restructuring of depreciation and upfront capital, they significantly improve long-term Customer Lifetime Value (CLV) and provide a hedge against raw material price volatility. The review concludes that the financial integration of sustainability is no longer a peripheral cost but a core driver of institutional investor preference and risk mitigation.

Keywords: Green Business Models, Financial Viability, Product-as-a-Service, Circular Economy, Asset Optimization.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Intellectual Property Challenges and Opportunities in Artificial Intelligence–Driven Innovation: An Empirical Assessment of Global and Indian Firms

Prof. Jalaja K R

Research Supervisor, Dean and Chairperson, Department of Studies & Research in Commerce and Deputy Registrar (Evaluation), Dr. Manmohan Singh Bengaluru City University

Mrs. Sreelakshmi Sreekumar

Research Scholar, Department of Studies & Research in Commerce, Dr. Manmohan Singh Bengaluru City University

Abstract

This study analyses the emerging intellectual property (IP) challenges and opportunities arising from artificial intelligence (AI)–driven innovation, with a specific focus on comparative dynamics between global firms and Indian enterprises. Adopting an empirical research design, the study integrates secondary patent analytics with firm-level data and policy indicators. Quantitative techniques, including regression analysis and comparative statistical tests, are employed to assess the relationship between AI adoption, IP strategies, and innovation outcomes. The results indicate that AI-intensive firms increasingly rely on hybrid IP strategies combining patents, trade secrets, and data governance mechanisms. While global firms demonstrate mature AI–IP integration, Indian firms exhibit rapid adaptation constrained by institutional and regulatory asymmetries. This research provides one of the few empirical assessments linking AI-driven innovation to IP strategy across developed and emerging economies, offering evidence-based insights for policymakers and corporate strategists.

Keywords: Artificial intelligence; Intellectual property rights; AI-driven innovation; Patent strategy; Emerging economies; Indian firms; Technology governance.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Strategic Corporate Social Responsibility in the Era of Digital Transformation: Measuring Social Impact and Sustainable Value Creation

Dr. Savita Sharma

Shri Vishwakarma Skill University, Dudhola, District Palwal, India, 121102

ORCID ID: 0000-0001-9890-8962

Dr. Sidharth Srivastava

School of Hospitality and Tourism, Galgotias University, Greater Noida, India, 203201

ORCID ID: 0000-0002-7204-6310

Abstract

In recent years, Corporate Social Responsibility (CSR) has undergone a profound transformation driven by rapid digitalization, heightened stakeholder expectations, and increasing pressure for measurable social and environmental outcomes. Traditional CSR approaches, often characterized by philanthropic orientation and narrative-based disclosures, are increasingly inadequate in addressing complex societal challenges in a globalized and technology-driven business environment. This paper explores how digital transformation reshapes strategic CSR by enabling robust social impact measurement and fostering sustainable value creation. Positioned within the domains of Commerce and Management, the study adopts an integrative perspective to examine the intersection of CSR strategy, digital technologies, and sustainability outcomes. Drawing on contemporary literature, global best practices, and emerging digital governance frameworks, the paper conceptualizes digital transformation as a strategic capability that enhances transparency, accountability, and stakeholder engagement in CSR initiatives. The study argues that digital tools such as data analytics, digital platforms, and integrated reporting systems facilitate a shift from input and activity-based CSR reporting toward outcome-oriented and evidence-driven social impact assessment. The research employs a qualitative, exploratory methodology based on systematic literature analysis and conceptual synthesis. The findings suggest that organizations leveraging digital technologies in CSR are better positioned to align social objectives with core business strategies, thereby generating shared value for both firms and society. Digitally enabled CSR enhances decision-making through real-time data, supports continuous monitoring of social outcomes, and strengthens trust among stakeholders, including investors, customers, employees, and communities. Furthermore, the study highlights that sustainable value creation is maximized when CSR is embedded within digital transformation strategies rather than treated as a standalone sustainability function. Such integration contributes to long-term organizational resilience, competitive advantage, and legitimacy while addressing social inclusion and environmental responsibility. However, the paper also identifies challenges related to data governance, ethical use of technology, digital exclusion, and the risk of symbolic compliance, underscoring the need for strong leadership and governance mechanisms. The paper contributes to existing scholarship by advancing an integrated framework that links strategic CSR, digital transformation, social impact measurement, and sustainable value creation. From a managerial perspective, the study offers actionable insights for corporate leaders and policymakers seeking to design effective, transparent, and impact-driven CSR strategies in the digital era. The findings are particularly relevant for organizations navigating sustainability imperatives amid accelerating technological change and global interconnectedness.

Keywords: Corporate Social Responsibility; Digital Transformation; Social Impact Measurement; Sustainable Value Creation; Strategic Management; ESG.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme "Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World" on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Fuzzy Set Theory in Decision-Making Policies

Ms. Vaishali N K

Assistant Professor, Department of Mathematics, BMSCW Staff, Bengaluru.

Dr. Saradha. M

Associate Professor, Department of Mathematics, REVA University, Bengaluru.

Abstract

The creation of policies and the planning of transportation systems involve complex decision-making processes characterized by high levels of uncertainty, conflicting objectives, and significant human judgment. Traditional crisp-based decision-making methods are often inadequate when dealing with imprecise and vague concepts such as *high congestion*, *moderate risk*, or *low environmental impact*, as these concepts lack clearly defined boundaries and precise numerical values. Consequently, more flexible and adaptive analytical tools are required to effectively represent real-world ambiguities associated with transportation systems.

Fuzzy Set Theory (FST) provides a robust mathematical framework for managing uncertainty through the use of partial membership values ranging from 0 to 1. Unlike classical binary logic, which classifies statements as either true or false, fuzzy logic permits gradual transitions between categories. This characteristic makes it particularly suitable for modeling complex and dynamic transportation scenarios. Decision-makers can utilize linguistic variables to capture qualitative judgments, transform them into fuzzy numbers, and integrate both qualitative and quantitative information within a unified analytical structure.

This paper examines the application of Fuzzy Set Theory in transportation decision-making, including mode choice analysis, route and corridor planning, traffic congestion management, and performance evaluation of public transportation systems.

Multi-Criteria Decision-Making (MCDM) methods such as Fuzzy Analytic Hierarchy Process (Fuzzy AHP) and Fuzzy Technique for Order Preference by Similarity to Ideal Solution (Fuzzy TOPSIS) are employed to rank alternatives and identify policy options that best satisfy multiple evaluation criteria.

Furthermore, fuzzy-based MCDM approaches enhance transparency and consistency in decision-making by systematically incorporating expert opinions and stakeholder preferences. They allow planners to evaluate environmental sustainability indicators, economic feasibility measures, and social equity considerations simultaneously. These models also support sensitivity analysis, enabling policymakers to assess how variations in criteria weights or input data influence final rankings. As transportation systems continue to evolve with rapid urbanization, technological integration, and increasing mobility demands, fuzzy-based frameworks offer adaptable and scalable solutions for long-term strategic transportation planning and sustainable policy formulation.

Keywords: Decision-making, Multi-Criteria Decision-Making, Fuzzy Analytic Hierarchy Process, Fuzzy TOPSIS, Uncertainty.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Embedding Social Justice and Equity: Policy Frameworks in the Era of Digitalization

Jhalak Yadav

B. A. 3rd year, Banasthali vidyapith, Tonk, Rajasthan

Abstract

Social justice refers to the view that everyone deserves equal, opportunities, treatment regardless of their race, Economic status, sexuality and gender identity whereas equity focuses on social justice and fairness. Social justice can ensure and promote through equity. Hence, Social justice and equity are co-related. In today's era, digitalization is getting promoted in each field whether economic, social, political, administrative or the governance systems. So, it is necessary for the government to integrate technology and digitalization in policies framework which are based on the principle of social justice and equity. Therefore, to access the policies there must be digital literacy among the young populace. Though Digital divide creates unawareness of policies, initiatives taken and various opportunities facilitated by the government. If there is digital literacy then they can benefit from the policies and ultimately can achieve social justice and equity. It is essential for populace to aware about digitalization in a technology driven world, to promote digital literacy, there must be training centers, generating online learning programs, and strict inclusion of digital education at primary, secondary and higher education level. Although, the government is creating various platforms and policies to sustain social justice and equity. Even at the global level, these principles are recognized since 2015, the United Nation has adopted 17 SDGs out of which three (SDG- 9,10,16) have included industry, innovation and infrastructure; reduced inequalities; and peace, justice, and strong institutions respectively which strengthens the long-term impact of governance.

This paper is based on theoretical data collected through primary and secondary sources through journals and other ways. Preliminary findings highlight that there should be cybersecurity, digital literacy, inclusion of marginalized sections of society, and user trust. There must be a proper structured e- government run platform to detect the pseudo documentation and disqualify that request to get benefit of policies and programmes. This study emphasizes the government to assimilate the adequate and efficient factors for the policy framework. Awareness campaigns through digital platforms can be generated so the people can equally enjoy the policies.

Keywords: Digital literacy, Digital divide, accessibility, Sustainable Development Goals (SDGs), user trust, policy framework.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Practical Application of IKS with Regard to NEP: Challenges, Innovation, and Policy Implications

Chanchal Gautam

B.A. Hons. 3rd year, Banasthali Vidhyapith, Tonk, Rajasthan

Abstract

Indian Knowledge Systems (IKS) is an umbrella term for the vast, diverse, and deeply interconnected body of indigenous knowledge that originated and evolved in the Indian subcontinent over millennia. It encompasses traditional disciplines such as Yoga, Āyurveda (health and medicine), Jyotiṣa (astronomy and astrology), Śilpaśāstra (arts and architecture), Sāṅkhya and Nyāya (philosophy and logic), Vyākaraṇa (grammar), Nītiśāstra (ethics and governance), and much more. IKS is rooted in experiential wisdom, spiritual inquiry, sustainability, and a holistic view of life where the body, mind, and spirit are seen as interconnected with nature and society. It provides practical tools and timeless frameworks for well-being, ethical living, scientific inquiry, and cultural flourishing. In today's fast-paced, hyperconnected, and often fragmented world, Indian Knowledge Systems (IKS) offer a deeply rooted, integrative framework that can restore balance—both individually and collectively. The modern context is marked by stress, ecological imbalance, identity crises, and information overload. IKS addresses these challenges by fostering holistic well-being, ethical clarity, and sustainability. Its time-tested insights into human psychology, community living, health, and self-discipline provide not only knowledge but wisdom—helping individuals navigate complexity with inner steadiness.

The National Education Policy (NEP) 2020 aims to foster holistic development by integrating Indian Knowledge Systems (IKS) like Ayurveda, Yoga, Vedas, and traditional arts and crafts into the education curriculum. Incorporating IKS can preserve India's intellectual heritage while cultivating an inclusive, culturally grounded approach to learning. The National Education Policy 2020 seeks to ensure the timely provision of quality education, promote language resources and technology, and encourage research in IKS. But there are numerous challenges in executing the policy. Alignment with Sustainable Development Goals (SDGs), and innovation in pedagogy. However, challenges such as the lack of standardized frameworks, inadequate teacher training, limited resources, and resistance to change hinder its effective implementation

This paper examines the challenges, transition of IKS from ideological vision to practical application through diverse case studies and policy implications and suggestion under the NEP 2020. The paper argues that effective IKS integration can position India as a global knowledge leader while promoting cultural pride and sustainable development. The methodology of the writing consists of the study and analysis of NEP document and literature related to the Indian Knowledge System.

Keywords: Indian Knowledge Systems (IKS), pedagogy, Sustainable Development Goals (SDGs), integrative framework, knowledge tradition.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

SKDRDP Models and Rural Development in Karnataka-Historical Background and Analysis

Dr Shailaja P

Faculty Member, Department of History, Sahyadri Arts Collage Shivamogga, Kuvempu University

Abstract

The Shri Kshetra Dharmasthala Rural Development Project (SKDRDP) is a leading rural development initiative in Karnataka, India, founded to empower the rural poor through a range of community-based economic, social, and financial interventions. Using the Self-Help Group (SHG) model and allied microfinance practices, SKDRDP has contributed substantially to poverty alleviation, women's empowerment, financial inclusion, and grassroots socio-economic transformation. This article traces its historical evolution, core development models, and measured outcomes based on research studies and empirical analyses.

Keywords: SKDRDP, Rural Development, Self-Help Groups, Microfinance, Women Empowerment, Karnataka.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Child Rights and Education Policy in India

Dr. MANJULA S.V

Associate Professor of Sociology, Government First Grade College, Thirthahalli,
Shivamogga, (D)

Abstract

The recognition of education as a fundamental right represents a transformative milestone in India's child rights framework. Through the Right of Children to Free and Compulsory Education Act, 2009 (RTE Act) and the National Education Policy (NEP) 2020, India has institutionalized a rights-based approach to school education. This paper critically evaluates the evolution, implementation, and effectiveness of child-centered education policies in India. Drawing upon secondary data from national surveys, policy documents, and empirical findings, the study examines progress in access, equity, and quality while identifying structural and governance-related constraints. The findings reveal that although enrolment and gender parity have significantly improved, disparities in learning outcomes, rural–urban inequalities, and awareness deficits continue to undermine the full realization of child rights. The study argues for a shift from access-oriented expansion to quality-driven, equity-focused educational reform.

Keywords: Child Rights, Right to Education, RTE Act, NEP 2020, Educational Policy, Learning Outcomes, India.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme "Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World" on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Gender Discrimination and Resistance: A Critique of Gender Norms in Black Cobras

Pruthvi Bharadwaj K. V,

Assistant Professor, St. Claret College Autonomous, Bangalore

Neha Meshram

Assistant Professor, B.M.S College for Women, Bangalore

Tessa Jose

Assistant Professor, B.M.S College for Women, Bangalore

Abstract

The research highlights the helpless plight of women in a patriarchal society of the Muslim community. The story focuses on the central character Aashraf who suffers at the hands of religious norms and cultural practices. Black Cobras is one of the short stories featured in Banu Mushtaq's celebrated book Heart Lamp which also brought her international fame recently by securing International Booker Prize. The fate of Aashraf and her children is threatened by every passing moment as they are not offered any help from Mutawalli Saheb or the Mosque. The story reflects on the mythological symbolism through Black Cobras to represent their dual nature of healing and destruction associated with women. The present research paper seeks to situate women's place in society by critiquing prevailing gender norms, customs and practices which are commonly twisted to provide men an advantage. The paper also examines violence and oppression of the women in the community and it depicts the account of their struggle and resilience. The study is further explored through textual analysis integrating postcolonial feminism and intersectionality. The story serves as a powerful narrative of women who are often betrayed by society and are left to fend for themselves. The paper attempts to shed light on various misdeeds committed against women who eventually resist and rebel against men who control and manipulate religious laws as per their convenience.

Keywords: gender studies, feminism, patriarchy, oppression, subaltern.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Application of Artificial Intelligence in Academic Libraries

Dr. Sumadevi S,

Deputy Librarian, University College of Arts, Tumkur University, Tumakuru-572103

Abstract

Artificial Intelligence (AI) has emerged as a transformative force in the field of Library and Information Science, significantly influencing the structure, services, and strategic direction of academic libraries. The rapid expansion of digital information resources, open access scholarly communication, and data-intensive research environments has increased the complexity of information management in higher education institutions. In this evolving context, the application of artificial intelligence offers innovative and efficient solutions to enhance library services and operational effectiveness.

This paper explores the diverse applications of AI technologies in academic libraries and examines their implications for teaching, learning, and research. Key AI tools such as machine learning, natural language processing (NLP), robotics, chatbots, pattern recognition, image processing, and text data mining are analyzed in relation to core library functions. AI-powered discovery systems enhance semantic search capabilities and provide personalized recommendations tailored to users' information needs. Chatbots and virtual reference assistants ensure 24/7 user support while reducing routine workload for library staff. Automated cataloguing and metadata generation improve the accuracy, consistency, and efficiency of information organization. Additionally, AI-based analytics support research evaluation, plagiarism detection, citation analysis, collection development, and evidence-based decision-making.

The paper also discusses the role of AI in enabling selective dissemination of information, current awareness services, and predictive analysis of user behavior. These intelligent systems facilitate proactive knowledge delivery, thereby strengthening the library's role as an academic partner in research and innovation. However, the adoption of AI in academic libraries presents challenges, including high implementation costs, infrastructural limitations, lack of skilled professionals, concerns regarding data privacy and confidentiality, and ethical issues such as algorithmic bias and transparency.

The study also discusses that artificial intelligence should be viewed as an enabling and complementary technology that augments the professional expertise of librarians rather than replacing it. Strategic planning, institutional support, ethical governance frameworks, and continuous professional development are essential for sustainable AI integration. The effective application of artificial intelligence will empower academic libraries to evolve into intelligent, responsive, and future-ready knowledge centers capable of meeting the dynamic needs of the academic community in the digital era.

Keywords: Artificial Intelligence, Academic Libraries, Intelligent Libraries, Library Automation, Information Retrieval, Digital Libraries, Research Support, Knowledge Management.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme "Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World" on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Development Of Multi-Purpose Flour Mix Enriched With Jamun Seed Powder on Diabetic Population

Parimala J

Visiting faculty, Department of Clinical Nutrition and Dietetics, BMS College for women, Basavanagudi.

Harshitha M

PG Student, Department of Clinical Nutrition and Dietetics, Padmashree Institute of Management & Sciences, Kengeri.

Neha S

PG Student, Department of Clinical Nutrition and Dietetics, Padmashree Institute of Management & Sciences, Kengeri.

Abstract

The rising in global burden of type 2 diabetes mellitus highlights the urgent need for cost-effective, culturally acceptable, and nutritionally strategic dietary interventions. In this context, the present study aimed to develop a functional flour blend enriched with jamun (*Syzygium cumini*) seed powder, foxtail millet, and horse gram, selected for their hypoglycemic, antioxidant, and lipid-modulating properties. The grains subjected to various processing techniques like cleaning, soaking, germination, drying, and milling before being blended in fixed proportions. The developed composite flour was then incorporated into two commonly consumed traditional preparations, chapati and idiyappam, to assess its practical applicability in everyday diets. Sensory evaluation was conducted using a 9-point hedonic scale, assessing parameters such as taste, texture, color, aroma, and overall acceptability. The proximate analysis indicated that the developed flour blend was predominantly rich in carbohydrates (58.4 g/100 g). It contained a substantial amount of protein (16.7 g/100 g), dietary fibre (8.3 g/100 g), and a low fat content (2.6 g/100 g). The ash value (3.0 g/100 g) reflected a favorable mineral composition. The low moisture content (9.8 g/100 g) suggests improved shelf stability, enabling the product to maintain quality for more than six months without the addition of preservatives. Overall, the findings demonstrate that the developed composite flour holds strong potential as a functional ingredient for diabetes-friendly dietary applications. Its balanced macronutrient profile and fibre content may promote sustained energy release, improved satiety, and better glycemic regulation. Furthermore, the mineral contribution enhances its micronutrient value, making it suitable for incorporation into therapeutic diets targeting glycemic control and broader cardiometabolic health.

Keywords: Type 2 diabetes, functional food, Jamun seed powder, hypoglycemic effect, Horse gram, Antioxidant properties.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Impact Investing and Firm Financial Performance aligned with SDG 8 (Decent Work and Economic Growth): A Conceptual Framework

Sushma K

Assistant Professor, Department of Commerce, BMS College for Women

Rachana K.M

Assistant Professor, Department of Commerce, BMS College for Women

Abstract

The concept of impact investing has received greater recognition as a form of strategic investing that embodies the financial performance alongside social and environmental performance. Specifically, it has become the trend to align with Sustainable Development Goal 8 (SDG 8), that facilitates decent work and economic growth, in order to access sustainable and inclusive development in firms. Nonetheless, even with the increased use of impact investing, the conceptual understanding about the impact of such investments on the financial performance of a firm and how social impact can be converted into financial value is still lacking. The purpose of this study is to build a conceptual framework of impact investing and firm financial performance, where SDG 8 alignment is a mediator variable. The paper, based on the stakeholder theory, resource-based view, and institutional theory suggests that impact investing improves financial performance by the company by bettering employee welfare, job creation, and the productivity of workforce to bolster organizational efficiency, competitive advantage, and legitimacy. The framework further proposes that alignment with SDG 8 improves the trust and corporate reputation of the stakeholders and investor confidence to boost financial results. This work can make a contribution to the literature as it offers a thorough theoretical description of the mechanisms through which impact investing has the ability to generate social and financial value. The suggested framework provides valuable implications to managers, investors, and policymakers as it attracts attention to the strategic position of impact investing as a tool to attain financial sustainability and at the same time contribute to global development objectives. The research also offers a basis of the future empirical studies on the relationship of sustainable finance and firm performance.

Keywords - Impact Investing; Sustainable Development Goal 8; Firm Financial Performance; Decent Work; Economic Growth; Sustainable Finance.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Greenwashing in Agriculture: An emerging Challenge to Sustainable Development

Geetha. S

Lecturer, Department Of Commerce, BMS PU College For Women

Smitha K V

Lecturer, Department Of Mathematics, BMS PU College For Women

Abstract

Greenwashing has emerged as a significant concern in the agricultural sector, where companies increasingly promote their products as environmentally friendly without substantial evidence to support such claims. With the rising global demand for sustainable food systems and eco-labeled agricultural products, misleading environmental marketing practices are becoming more prevalent. This paper examines the concept of greenwashing in agriculture, identifies common strategies adopted by agribusiness firms, and analyzes its impact on consumer trust, farmers livelihoods, and environmental sustainability. The study adopts a conceptual and analytical approach by reviewing existing literature, policy documents and case studies related to organic farming, pesticide labeling, carbon-neutral claims and sustainable supply chain certifications. The findings indicate that vague labeling, lack of transparent certification standards, selective disclosure of environmental data, and exaggerated sustainability claims are common greenwashing practices in agriculture. Such practices distort market competition, mislead consumers, and undermine genuine sustainable farming initiatives.

The paper highlights the need for stricter regulatory frameworks, transparent certification mechanisms, third – party verification and increased consumer awareness to combat greenwashing in agriculture. Strengthening environmental governance and promoting authentic sustainability reporting can enhance accountability genuinely contribute to environmental protection and long – term food security.

Keywords: Greenwashing, sustainable agriculture, environmental marketing, organic certification, consumer protection, agribusiness ethics.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme “**Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World**” on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Computational Fluid Dynamics: From Mathematical foundation to Industrial optimization

Ranjitha S

Department of Mathematics, BMS College for Women Autonomous, Bengaluru, 560004,
Karnataka, India

Dr. Brinda Halambi

Department of Mathematics, REVA University Bengaluru 560064, Karnataka, India

Abstract

Computational Fluid Dynamics (CFD) has become an important tool in modern science and engineering research because it lets us study and predict how fluids will move in a wide range of situations. This essay gives an in-depth look at the basics of CFD, including numerical methods, turbulence modeling approaches, and real-world uses. The Navier-Stokes equations, which describe how fluids move, are looked at along with different ways to discretize them, such as the Finite Difference, Finite Volume, and Finite Element methods. Different ways of describing turbulence, such as Direct Numerical Simulation (DNS) and Reynolds-Averaged Navier-Stokes (RANS), are carefully looked at. New developments in mesh generation methods, high-performance computing, and combining machine learning with CFD are talked about. Case studies from the aerospace, automobile, energy, and biomedical industries show how useful CFD is in real life. It talks about current problems like the high cost of computing, the limits of turbulence modeling, and the need for validation. It also talks about possible future directions, like combining digital twins and using neural networks that are influenced by physics.

Keywords: Computational Fluid Dynamics; Navier-Stokes Equations; Turbulence Modeling; Finite Volume Method; Mesh Generation; High-Performance Computing; Industrial Applications.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Digital Financial Transformation and ESG-Oriented Investment Strategies: Emerging Paradigms in Global Commercial Sustainability

Ms Meenakshi Ahuja

Assistant Professor, Department of Commerce, DAV Centenary College, Faridabad

Abstract

The global financial landscape is undergoing a structural reconfiguration shaped by rapid digital innovation and an expanding commitment to sustainability-driven investment frameworks. Financial institutions, capital markets, and corporate entities increasingly rely on digital infrastructures such as fintech platforms, algorithmic systems, and real-time analytics to manage transactions, disclosures, and investment portfolios. At the same time, Environmental, Social, and Governance (ESG) considerations have evolved into decisive parameters influencing investor confidence and long-term capital allocation. This study investigates the interrelationship between digital financial transformation and ESG-oriented investment strategies within the context of commercial sustainability. It examines how technology-enabled financial systems improve transparency, enhance reporting accuracy, and enable more informed sustainability assessments. By analysing sustainability disclosures, institutional investment patterns, and governance practices, the paper demonstrates that digital financial tools reduce informational opacity and strengthen accountability mechanisms. The discussion highlights that digital transaction records, automated compliance frameworks, and advanced data analytics facilitate better evaluation of environmental performance, governance standards, and social impact metrics. This convergence strengthens responsible investment ecosystems and contributes to resilient corporate valuation structures. The study argues that digital transformation in finance should not be interpreted merely as technological modernization; rather, it signifies a systemic shift in commercial philosophy toward measurable responsibility and strategic sustainability. Integrating digital systems with ESG investment logic enhances institutional credibility, risk management efficiency, and stakeholder trust. The findings indicate that sustained alignment between technological infrastructure and ESG integration promotes stable capital inflows and long-term economic durability in global markets.

Keywords: Digital Finance, ESG Integration, Sustainable Investment, Commercial Resilience, Capital Markets.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

AI-Nyaya: Pioneering India's Bright Future in Digital Justice

Dr Ashoka Naika B.G

Assistant Professor, Ramaiah College of Law, Bengaluru, Karnataka

Abstract

The theme of the India AI Impact Summit 2026 (held in February 2026) is “Sarvajana Hitaya, Sarvajana Sukhaya” which translates to “Welfare for All, Happiness for All”. This theme highlights a human-centric approach, aiming to leverage AI for inclusive growth and sustainable development, with a focus on “AI for People, Planet, and Progress and justice”. In an era where technology reshapes society, AI-Nyaya represents a radiant dawn for justice in India. This summit celebrates India's pioneering spirit, harnessing artificial intelligence to illuminate pathways of equity, accessibility, and empowerment. From AI-driven legal aid platforms that bridge rural-urban divides to predictive tools fostering fair judgments, we envision a digital justice ecosystem that uplifts every citizen. As India strides confidently into the digital age, AI-Nyaya emerges as a beacon of hope, pioneering a transformative future where artificial intelligence empowers justice for all. This summit spotlights India's unparalleled leadership in fusion technology and law, unlocking AI's boundless potential to democratize access to justice across diverse landscapes—from bustling metros to remote villages. Imagine AI-powered chatbots delivering instant legal advice in multiple Indian languages, predictive analytics ensuring unbiased judicial outcomes, blockchain-secured case management streamlining courts, and virtual reality simulations training the next generation of equitable jurists. These innovations not only bridge gaps in legal aid but also foster social harmony, economic inclusion, and human rights advancement. Gather with trailblazing researchers, policymakers, judges, startups, and international collaborators to explore real-world successes, ethical frameworks, and scalable models. AI-Nyaya is more than a summit—it's a clarion call to co-create a justice system that is smarter, fairer, and profoundly humane. In India's vibrant democracy, AI doesn't just evolve justice; it elevates it, promising a brighter, more equitable tomorrow for every citizen. Join us in shaping this luminous legacy. AI-Nyaya isn't just innovation—it's India's promise of a brighter, more just future, where technology serves humanity's highest ideals. Together, we build tomorrow's justice, today.

Keywords: AI-Nyaya, Sarvajana Hitaya, Sarvajana Sukhaya, Welfare for All, Happiness for All.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Social Justice and policy Innovations among women in Panchayat Raj Institutions

Ramya. R

Research Scholar, DOSR in Sociology, Tumkur University, Tumkur & Associate Professor,
GFGC. Hoskote, Bangalore Rural

Dr. Ashwini

Associate Professor, DOSR in Sociology Tumkur University, Tumkur

Abstract

This research paper examines the role of social justice and policy innovations in enhancing women's participation and leadership within Panchayati Raj Institutions (PRIs). Constitutional provisions mandates reserving seats for women in local governance, PRIs have emerged as critical spaces for promoting gender equity and inclusive decision making. However, structural inequalities, patriarchal norms, and socio economic barriers continue to limit the transformative potential of women's representation. This study analyzes how policy innovation such as gender quotas beyond statutory limits, capacity-building programs, digital governance training, self help group linkages, and gender responsive budgeting have contributed to strengthening women's agency and advancing social justice at the grassroots level. Based on policy analysis, secondary data, and case studies from rural India, the paper highlights successful interventions that have enabled women leaders to address issues such as access to education, healthcare, sanitation, livelihood opportunities, and protection from gender-based violence. It also explores the challenges faced by women representatives, including proxy leadership, caste-based discrimination, and limited institutional support. The study argues that sustained policy innovation, combined with community sensitization and institutional reforms, is essential to ensure substantive participation of women in Panchayat Raj Institutions PRIs. Strengthening women's leadership in local governance is presented as a key pathway toward achieving social justice, inclusive development and democratic deepening in rural India.

Keywords: Women participation, Leadership. Social Justice and Inequality, Panchayat Raj Institutions.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

FinTech Innovation and Sustainable Financial Inclusion: A Gender-Responsive Framework for Women-Led Micro-Entrepreneurship in India

Dr D Pushpa Gowri

Assistant Professor (Senior Scale), Centre for Distance and Online Education Management,
Manipal University Jaipur, Jaipur, Rajasthan, India

Abstract

India has emerged as a global powerhouse in digital financial infrastructure, like the Pradhan Mantri Jan Dhan Yojana (PMJDY), Aadhaar-based identity systems, and the Unified Payments Interface (UPI), that have led the country to the top of the ranking. Although these efforts have greatly widened formal access to finance, there has been a continuous gender gap in digital access, entrepreneurial credit, and independence in financial decision-making. The paper presents a gender-sensitive conceptual framework that associates FinTech innovation with sustainable women-led micro-entrepreneurship in India. Based on the Digital Divide Theory, the Capability Approach, and Sustainable Development approach, the study conceptualises financial inclusion as a stratified ecosystem influenced by digital accessibility, digital capability, institutional facilitation, as well as socio-cultural facilitation. These dimensions affect the reaction of FinTech, which in turn defines the outcomes of financial inclusion and long-term sustainability of entrepreneurs. The suggested Gender-Responsive FinTech Ecosystem (GRFE) framework in the research proposes an orderly policy and managerial direction of integrating equity into digital infrastructures. The research paper builds upon interdisciplinary science of inclusive digitalisation and adds to the discussion of sustainable economic empowerment in emerging economies.

Keywords: FinTech, Financial Inclusion, Women Entrepreneurship, Digital Divide, Sustainable Development, Indian Economy.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme "Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World" on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

वित्तीय समावेशन: महिला सशक्तिकरण की ओर बढ़ते कदम

रेखा यादव

सहायक आचार्य (राजनीति विज्ञान) हिन्दू कन्या महाविद्यालय, सीतापुर। लखनऊ विश्वविद्यालय (उ०प्र०)

Abstract

प्रस्तुत शोध पत्र वित्तीय प्रौद्योगिकी के क्षेत्र में महिलाओं की स्थिति के विश्लेषणात्मक अध्ययन पर केन्द्रित है। भारत सरकार द्वारा वित्तीय समावेशन की दिशा में सकारात्मक कार्यवाई करते हुए विविध योजनाओं का संचालन किया जा रहा है ताकि लक्षित लिंगकेन्द्रित वित्तीय उत्पादों का समायोजन महिला उद्यमियों के माध्यम से किया जा सकें। लैंगिक समावेशिता वित्तीय निवेश ही नहीं वरन नवाचार की गुणवत्ता, दीर्घकालिक स्थिरता की महत्वपूर्ण भूमिका होती है। शोध पत्र इस तर्क पर केन्द्रित है कि वित्तीय समावेशन हेतु विविध सरकारी प्रयासों के उपरान्त भी महिला उद्यमियों को अनेक चुनौतियों का सामना करना पड़ता है जिसके कारण अपेक्षाओं के अनुरूप सुधार नहीं आ पाया है। शोध पत्र हेतु द्वितीयक आकड़ों, समसामयिक आलेख, सरकारी रिपोर्टों का प्रयोग किया गया है।

मुख्य शब्द: वित्तीय, महिलायें, उद्यमिता, पूर्वाग्रह, नीतियां।

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **"Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World"** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Reading Reversal and Resistance: Ethical Meaning and Social Critique in Brian Bilston's Refugees

Dr. Archana R

HoD and Assistant Professor, Surana College (Autonomous)

Dr. Pallavi BK

HOD and Assistant Professor, BMS College for Women

Dr. Pooja Pradeep

Assistant Professor, BMS College for Women

Abstract:

This paper offers a critical reading of Refugees by Brian Bilston, focusing on how poetic structure becomes a site of ethical intervention and social resistance. The poem is distinctive for its instruction to be read from bottom to top, a structural reversal that radically alters meaning and challenges dominant narratives surrounding refugees. At first glance, the poem appears to reproduce familiar xenophobic stereotypes that depict refugees as threats to national security, social stability, and cultural identity. However, when read in reverse, these hostile assertions are dismantled and replaced by a message grounded in empathy, shared humanity, and moral responsibility. This formal strategy compels readers to confront their own assumptions and recognize how easily language can be weaponized to justify exclusion. The study argues that Bilston's use of reversal is not merely a stylistic experiment but a deliberate act of resistance against fear-driven political and media discourse. By exposing the instability of meaning, the poem demonstrates how prejudice is constructed, circulated, and normalized through repeated linguistic patterns. The reversal disrupts linear reading habits and forces an ethical pause, encouraging readers to re-evaluate notions of belonging, citizenship, and compassion. In doing so, the poem foregrounds the role of the reader as an active participant in meaning-making rather than a passive consumer of rhetoric. Situating Refugees within contemporary socio-political contexts of displacement and migration, this paper explores themes of othering, national identity, and humanitarian ethics. The poem critiques exclusionary ideologies that frame refugees as outsiders while affirming the idea that displacement is often the result of circumstances beyond individual control. Through irony, repetition, and structural inversion, Bilston transforms poetry into a medium of social critique that exposes moral contradictions embedded in nationalist discourse. Ultimately, this paper contends that Refugees exemplifies how form and content work together to challenge entrenched prejudices and promote ethical awareness. By reversing both textual direction and ideological assumptions, the poem reclaims language as a tool for empathy and resistance, demonstrating the enduring power of poetry to engage with urgent global issues.

Keywords: resistance, migration, displacement, humanitarian ethics.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme "Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World" on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India

jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Leadership and PPPs for Financial Competence: EPF SDG Alignment in Nagaland Schools

Dr. D. Shobana

Research Supervisor & Assistant Professor, Department of Commerce, St. Joseph university, Chumoukedima, Nagaland

M. Patrick Humtsoe

Research Scholar, Department of Commerce, St. Joseph University, Chumoukedima, Nagaland

Abstract

This study investigates Employees' Provident Fund (EPF) awareness and financial competence among private school teachers in Nagaland, India, through the lens of leadership strategies and public-private partnerships (PPPs), aligned with Sustainable Development Goals (SDGs). Drawing on secondary data from EPFO reports, Nagaland government publications, and peer-reviewed journals (2018-2025), it reveals critical gaps: EPF coverage stands at 60-65%, with moderate awareness levels (45%) hampered by employer non-compliance, irregular contributions, and low financial literacy scores (mean 3.2/5). Private school teachers in Nagaland lag national averages by 15-27% in retirement preparedness and budgeting skills, exacerbating vulnerabilities in an informal employment landscape.

Leadership emerges as a pivotal driver, with school principals boosting awareness by 25% via integrated training modules, yet only 40% prioritize financial education. PPPs, exemplified by EPFO-state-private collaborations, have conducted 10+ awareness events (2024-25), increasing enrollment by 18% and offering cost-efficient scalability. These interventions align with SDG 4 (Quality Education) by enhancing teacher competence and SDG 8 (Decent Work) through financial inclusion, while SDG 1 (No Poverty) benefits from retirement security. The study synthesizes thematic patterns and descriptive correlations (e.g., $r=0.62$ for awareness-compliance), underscoring PPPs' potential to bridge digital economy gaps via fintech tools and global marketplace strategies.

Conclusions affirm that leadership-infused PPPs foster sustainable financial empowerment, positioning Nagaland as a model for emerging economies. Recommendations include mandatory EPF modules in leadership training (targeting 80% coverage by 2027), expanded PPPs with e-commerce integration, and SDG-reporting metrics for impact investing. Future primary research in Nagaland districts is urged to validate trends. This paper contributes to international discourse on "Leadership for the Next Economy" by demonstrating scalable, SDG-aligned solutions for teacher financial resilience in underserved regions.

Keywords: EPF awareness, financial competence, PPPs, Nagaland teachers, SDG alignment.

International Multidisciplinary Conference on the occasion of International Women's Day & World Day of Social Justice under the theme **“Navigating the Nexus: FinTech Innovation, Digital Transformation, Sustainability, and Society in a Globalized World”** on March 04-05, 2026 in B.M.S. College for Women, Bengaluru, India jointly organized by

B.M.S. College for Women, Bengaluru India

Autonomous Institution Affiliated to Dr. Manmohan Singh Bengaluru City University
NAAC Accredited thrice with 'A' Grade | Recognized under 2 (f) & 12 (B) of the UGC Act 1956
Bugle Rock Road, Basavanagudi, Bengaluru, Karnataka, India - 560004

International Council for Education, Research and Training

(ICERT) Pennsylvania, USA & New Delhi, India

Social Media for Social Good: Transforming Digital Platforms into Instruments of Positive Social Change (with reference with Instagram)

Chinthan. S

University college of Arts, Tumkur

Abstract

The rapid expansion of social media has fundamentally transformed communication, information dissemination, and civic engagement in contemporary society. While social media platforms are frequently criticized for fostering misinformation, polarization, surveillance capitalism, and digital dependency, they simultaneously possess unprecedented potential to function as instruments of social good. This paper examines how social media—specifically **Instagram**—is being repurposed as a tool for positive social transformation, enabling awareness-building, participatory activism, and community mobilization at both local and global levels.

Instagram's visual-centric architecture, interactive affordances, and networked publics have positioned it as a powerful platform for social advocacy. Through features such as stories, reels, live sessions, hashtags, and influencer-driven engagement, Instagram facilitates visual storytelling that humanizes social issues and encourages emotional connection. This study explores how Instagram has been leveraged for social good across domains including public health communication, mental health awareness, disaster relief, gender equality, environmental sustainability, education access, and social justice movements. Campaigns related to mental well-being, climate action, humanitarian crises, and grassroots fundraising demonstrate how digital narratives can translate online visibility into real-world impact.

Adopting a multidisciplinary qualitative approach, the paper draws upon communication theory, digital activism scholarship, and social learning frameworks to analyze how Instagram-mediated engagement fosters empathy, collective identity, and civic participation. Secondary data analysis of documented campaigns, NGO initiatives, influencer advocacy, and user-generated movements is employed to assess the platform's role in amplifying marginalized voices and democratizing access to information. The study highlights how visual narratives and participatory practices encourage users to move beyond passive consumption toward active social involvement.

At the same time, the paper critically examines the limitations and ethical challenges associated with Instagram-driven social good initiatives. Issues such as performative activism, algorithmic visibility bias, misinformation, unequal reach, and commercialization of advocacy are analyzed to underscore the complexities of digital social engagement. The study argues that without critical digital literacy and ethical accountability, social media activism risks becoming symbolic rather than transformative.

The findings suggest that Instagram's effectiveness as a tool for social good depends on strategic content design, authenticity of advocacy, and sustained engagement beyond viral moments. When responsibly employed, Instagram can function as a participatory public sphere that bridges individual expression with collective action. The platform's capacity to connect diverse communities, mobilize resources rapidly, and shape public discourse demonstrates its potential as a catalyst for social change in the digital age.

The paper concludes that maximizing the positive societal impact of Instagram requires a combination of responsible platform governance, ethical influencer practices, media literacy education, and supportive policy frameworks. By integrating visual storytelling with social responsibility, Instagram can evolve from a space of consumption into a powerful medium for inclusive, empathetic, and sustainable social transformation.

Keywords: Civic Engagement, Digital Activism, Online Communities Social Media, Social Good, Social Change.



PUBLISHED & PRINTED BY

**International Council for Education, Research and Training
(ICERT)**

www.icert.org.in