

A Study on the Scenario of Shadow Banking System in India

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ABSTRACT

Whereas the origins of shadow bank might be the drawn back to the 1970s, and the development of shadow banks in underdeveloped nations has exploded in recent decades. The recent bankruptcy of Infrastructures Leasing and Financial Service (IL and FS) Limited Groups, a significant shadow banks, interrupted the credit cycle, slowed investments, or even impacted overall Gross domestic products (GDP) development in India. Considering specialists warnings that the shadow bank is vulnerable to systemics dangers and crises, it's more important than ever to have a deeper understanding of the system. The primary goal of this review study is to use quantitative exploratory data analysis to emphasize the need for efficiency in delivering information about shadow banks and how they operate. Secondary sources of data are utilized to study patterns in Indian shadow banking, uncover systemic issues in the business, and propose regulatory solutions. A review is necessary to illustrate the significance of the shadow banking's sectors in India, its expansion, or the developing regulatory involvements that regulate this critical components of financial systems. For the foreseeable future, shadow banking, in some form or another, is projected to remain a major element of the financial system.

KEYWORDS

Banking System, Financial Crisis, Mutual Funds, Shadow Bank.

1. INTRODUCTION

During 2008, the banking system, financial institutions that has been respondent of having a key cause to global economic crisis (GEC), has grown swiftly and considerably. World shadow bank now have asset of the US\$67 trillion, increasing 76 percent because 2010, by US or China accounting for 28 percent or 16.001 percent of the total asset, individually. Shadow banking, also known as non-banking's financing businesses (Non - banking's finance company), have been in news freshly as a result of the collapse of the Infrastructures Leasing's and Financial Service Limited (IL and FS) corporation in India. By expert's warnings that the shadow banking's are prone to systemic danger or collapse, a better understanding of this system is more vital than ever. People begin this essay with a review of the literature to examine the several definitions of banking system and their nuances. After that, people go through several techniques for comprehending credit intermediation in shadow banks. Finally, humans look at

the shadow Indian banking industry and patterns related to various areas of the industry, which effectively argues for further regulations of sector due to its systemics risk or worries about the financial instability [1], [2].

1.1. The shadow banking system's definition

Paul McCulley, formers managing director of Pacific Investments Management Firm (PIMCO), developed the term shadow banking in 2007. Since then, there has been a slew of different meanings for the phrase, with no clear agreement on what it means. To make things worse, the word is defined differently in various nations, making it impossible to connect theoretical arguments to particular institutional circumstances. For example, lending by insurance firms is frequently referred to as "shadow banking" in Europe, while wealth management solutions supplied by Chinese banks fall within its purview. Lending by bank-affiliated finance businesses is sometimes referred to as shadow banking in India. A review of several key efforts to define shadow banking, on the other hand, allows readers to comprehend its basic qualities regardless of how it is conceptualized. McCulley characterized shadow banks as "the complete alphabets soup of highly leveraged non-banks conduit networks" at the 2007 Yearly Jackson Hole Conferences. Credit interbank lending involving organizations outside the normal banking's systems, or nonbanks credits intermediations for shorts, was defined by Basel Committee On the banking supervisions in the 2013 study as credits intermediations involving's entities (totally and partly) outsides the regulars banking's systems".

These classifications portray shadow banking's as entities separate after the profitable banking's systems, with shadow banking systems being associated with informal financial systems and/or "dark" activities such as money launderings or tax evasion. And Shadow banking, on the other hand, is not a bothersome blemish on the otherwise robust bodies of the regular banking's. Rather, it is the most significant credit channel in our day, and it must be recognized on its terms. Shadow banking is a global phenomenon that manifests itself in a variety of ways. In advanced countries with a more developed financial system, shadow banking takes the form of risk transformation via securitization, but in economically developing nations with a growing financial market, shadow banking takes the shape of supplemental banking operations. However, shadow banking occurs outside of the normal banking system in both forms, so financial intermediation operations are carried out with less transparency and oversight than traditional banking.

Mitchell posits 2 major definitionally groups in shadow banking's literature based on these early conceptualizations.

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A Study of Teenagers Buying Behavior in Shopping Malls in Delhi

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ABSTRACT

Shopping malls are great place for fun and they are increasing in number day by day. People are growing and exploring new things in the market, and shopping malls are best place for them to check new things and material. Teenagers are playing huge role in the industry in this research we studied about the behavior of the teenagers while they are buying stuffs from the shopping mall. We are applying different methods for this study like reading facial expression when they are buying something, the way they talk with shopkeepers as we are studying the behavior of the teenagers. Personality, beliefs, expectations, emotions, and mental health are all factors to consider for this study. Another primary determinant of a consumer's purchasing behavior and impression of brands at shopping centers is their purchasing power. Shopping centers are a great place for a family excursion, fun and entertainment, shopping, and dining. In daily visitor numbers at shopping centers, the age of the customer is the most crucial element. Consumers today go to different shopping malls, which has an influence on their purchasing habits. We have taken 100 peoples randomly from different malls in Delhi and studied their behavior. As a result we found out that the behavior is totally dependable from person to person it is varying from teen to teen. The future scope of this study is consumer behavior analyzes the what, when, where, why, and how consumers make choices, focusing on the what, when, where, why, and how of product consumption. Companies, for example, seek to know why people purchase things and what sorts of demands are met via consumption.

KEYWORDS

Advertising, Customer, Purchasing Behavior, Retail Sector, Shopping Malls.

1. INTRODUCTION

India's retailing has seen significant upheaval and quick expansion. This same India retail business has evolved toward the fifth worlds biggest center in the retail shop, with Each other \$600 billion in 2015, and is predicted to rise from US \$ 1.3 trillion by 2020, drawing direct investment and multinational equities management systems. As per the Institute of Applied Policies and Promotion, Indian retail trade attracted US\$ 537.61 million in foreign direct investment (FDI) equity inflows from April 2000 to March 2016. By 2020, organized retail is forecasting a 24% increase in the entire retail industry. V-Mart, Liberty, Provogue, Joyalukkas, Bharati, fabindia, Bata,

Reliance, Aditya Birla, Spencers, Westside, Consumers Stop, Big Bazaar, Pantaloon, Lifestyle, and many others have established themselves in Middle Income and Major Cities but also small villages across India, garnering billions of rupees in revenue [1].

Considering today's marketplaces, trade and investment seem to be the most productive means of organizing economic activity to fulfill fundamental human requirements. While linguists were employed as entire consultants in domains solely connected to client behavior studies in the 1980s, the term "business anthropology" was coined. Ethnography has a long history of use in the economic sector. According, Psychology has a department dedicated to studying the physics of commercial, commercial ecology, and the anthropology study of retail stores. Shopping in malls nowadays is about more than simply purchasing stuff or obtaining home items. It also interacts with retail spaces (shop, offices, and restaurant), looking at the financial and social purposes of arcades, as well as the shopping experience and its significance to customers [2].

That is undeniable modern shopping centers - or thereabouts established merchants - having spread throughout metropolitan areas, sprouting even within tiny towns throughout India, delivering tiny town and agricultural shoppers a better shopping experience. The local headquarters are often obvious candidates for expanding retail complexes facilities and name recognition.

Promoting endeavors almost all of the field offices are thriving and serving as potential central centers for a variety of businesses. Business and industry, entertainment, health care, and recreation (cinemas, cultural centers, etc.) are only a few examples. In such prospective conditions and proximity, establishing structured retail complexes will not be a difficult task. For either of the earlier in this section reasons, the districts capital also attracts large crowds from adjacent rural regions. Anugrah Madison, managing director, feels that malls in small towns have a long road ahead to go, as it has been noticed. Online business is still robust in rural regions owing to strong bonds and good relationships among people [3].

That grocery retailing industry in terms performance is determined on how merchants develop and distribute value via their various forms. At next twenty months, the unorganized retailing in Southwest India is expected to see the biggest format complexes and labeled retail locations, followed by the North, West, and East. Despite an enormous growth prospect, 1 and tier 2 destinations like it as Delhi and Gurgaon are rising as preferred retail locations.

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Business Management During COVID-19

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ABSTRACT

Many firms have closed as a consequence of the COVID-19 outbreak, causing substantial trade disruptions practically in every sector of the global economy. Even though the entire supply chain has been damaged by the shutdown. Small or Medium Sized Enterprises have been hit the hardest by virus-prevention efforts due to their particular characteristics. The purpose of this study is to investigate how these firms managed with disruptions triggered by closure in term of the employees or their daily routines to keep their operations running. During the lockdown in Portugal, a qualitative approach (descriptive or inductive) was used to achieve this goal, which included snowball sampling and a questionnaire. It also underlined the need for government policies to aid small businesses now and in future. Even though the numeral of businesses observing to them is strongly determined by the eligibility restrictions or the speeds with which institution react. The study's main contribution is to show SMEs' weaknesses, such as a lack of capital, human resources, digitalization, are the fundamental hindrance to a meaningful response to the crisis. The distinctiveness of these contributions is since the managers of these businesses possess additional talents or qualities, such as the dynamic capacities to manage a firm in extraordinary crises or to continue functioning even in the face of a worldwide blockade. The findings reveal that SMEs confront a slew of challenges as a result of operational interruptions, which have resulted in significant liquidity issues, threatening future continuity and job security.

Keywords

Business, COVID-19, Crisis Management, Pandemic, SMEs.

1. INTRODUCTION

On the March 11, 2020, World's Health Organization announce that worlds was fronting the pandemic's cause due to the novel coronaviruses COVID-19, and which would spread quickly. In such circumstance, all governments were encouraged to implements a worldwide lock down to halt the virus's long-term spread. As Baldwin and Weder point out, survival hinges on how this crisis is handled, since the public health issue will ripple throughout the economy. The present worldwide epidemic problem differs from prior catastrophes in that earlier disasters occurred at a certain period and in distinct regions [1]–[3] As a result, even though COVID-19 has spread internationally, it has swiftly affected economies and commercial operations all over the globe (national or international business). small, medium sized, or Micro, enterprises, whether families owned and not, have been disproportionately affected by the commencement of worldwide lockdown or its economic as well as sanitary repercussions [4], [5]. The universal crisis or its implications on business sectors serve as the conceptual frameworks for this pragmatic study, a stance acknowledged in the current research

on the business in this pandemic scenarios. According to Rangachari and Woods, there are three primary constructs in the research on organizational resilience:

- Foresight (goal is to predicts rather bad can happens).
- Copings (capacity to inhibit rather bad from getting of inferior quality).
- Recovery (capacity to recovers from bad occurrences).

Which means that organizational resiliency is viewed as a struggle to overcome adversity, including rehabilitations and the acquisition of new skills that enable future exploitations of new possibilities. As a consequence, organizational resilience is described as a company's capacity to develop situational responses in the face of potentials threats to its survival, which correlates to the ability to rejoin to the disruption /ruptures. Dynamic capabilities, which are described as "a firm's ability to integrate, create, or restructure internal or external capabilities to handle quickly changing situations," may be linked to resilience. Whenever faced with a pandemic, a company with business sustainability may be able to deal effectively with the managements consulting challenge (e.g. build new competences) or adapt to disruptive conditions, allowing it to survive in the short as well as long terms [6]–[8]. The study's key contribution is to establish that SMEs are severely impacted by the pandemic's economic or social catastrophe. To react constructively to this great challenge, these companies must increase their liquidity flows, human resources, and digital competencies, even if this necessitates government assistance. Furthermore, despite the resilience but also entrepreneurial spirit that characterize this typology of business owners, the repercussions of this sanitary crisis represent the weak tangible or intangible structures of most SMEs, necessitating upstream and downstream strategies to make sure their long-term viability as drivers of economic growth [9]–[12]

2. LITERATURE REVIEW

During the COVID 19 Pandemics, J. Qian, et al. investigated E-commerce trends. The Coronavirus has a profound impact on worldwide trends. These changes were responsible for the virus's high accidental and secondary funds. This research looked at the E-commerce trends in the coronavirus crisis, but also how future advancements in E-commerce can effect consumer behavior. Per this article, coronaviruses is to blame for the expansion of Electronic commerces. E-commerce has arisen as a credible option as well as is now often seen as the best choice in this case, with E-retailers selling items that would typically be purchased at a superstore. The overall impact of the Coronaviruses on e-commerce. Until then, consumers need to know how successful they are all at balancing economic costs, as well as when further measures will be implemented. E-commerce is aided by COVID-19. The impact on E-commerce will entice other researchers to delve more into this

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Personal Background and Reasons for Choosing a Career in Policing: An Empirical Study of Police Trainees in India

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ABSTRACT

Policing has traditionally been regarded as a dangerous and stressful profession. In India, the police-public interaction bears witness to a persistent, if not rising, distrust, which has a significant influence on police performance at the front lines, namely the police station. It is the point of contact between the criminal justice organization and the community, where individuals are directly affected by good or terrible justice and provision of services. Law enforcement officials are responsible for the fairness and efficacy of the process, and any unjustified actions alternatively, their actions may erode people's confidence and tarnish the officer's reputation. Folks, either as topics or also as artifacts, are at the core of everything. As a result, security must be neighborhood and neighborhood, with active public participation. It is required for the reduction of crime, which is gaining greater attention from governments, civil society, and even the general public. The current study aimed at investigating undertaking at the segments and sub in Delhi, India's capital city, to determine the meaning, acknowledgement, and procedure of the paradigm change in the police that resulted from the sudden realization that public cooperation is critical in maintaining natural cohesion and crime management. A short description of the foregoing findings and their implications for police recruiting is offered in accordance with the study of the survey questionnaires.

Keywords

India, Police, Policing, Public, Trainee.

1. INTRODUCTION

The Legal Services Commission, the Standing Committee for Adults, the National Board for Reverse Classes, the National Board for Discrimination, United Nations Remuneration for Reservation Policy, and the National Legal Service Authority are among the organizations that make up the Federal Review Panel, Implement of Criminology and Crime scene investigation Fields of science, as well as the National Commission for Minorities are all situated in Delhi. Migrant labor from surrounding states makes up a substantial portion of the Delhi population, adding to the complexity and volume of crime. Delhi is home to nearly 4percentage points of all recorded criminal offences in India[1]. Geological, political, and contextual influences unique to Delhi guided the collection of Delhi, its districts, and the government

buildings involved, with both the police stations being chosen in particular for obtainable socioeconomic and crime profiles, realistic aspects of conducting research and gathering data, various socio - economic back story factor, and margin associations. India is particularly significant managerially since it is the seat of two administrations: the state and national administrations, as well as the Indian legislature and Supreme Court[2]. Terrorist and organized crime have recently provided a new dimension to Delhi's criminal landscape, while illegal settlements, socio-cultural diversity, unequal economic distribution, and resulting inequities have all contributed to the rise in criminal activity. In area and population, resources, and highly publicized of its police department, Delhi is by far the most heavily policed metropolis in the country compared to other major cities. The original study pick of police stations was inspired by the idea that it should give a comparative comparison of police performance in various of socioeconomic factors as much as feasible[3], [4].

1.1. Communication and Equipment

The fundamental to efficient and successful police in the region is a great communication system. This would promote prompt action and public satisfaction with police reaction, as well as sustain police morale. While beat security personnel and segment officers have been told they would be issue cordless set or individual transportable for communicating effectively next to each and every single era and in all circumstances, it was revealed that the department did not necessarily provide them with thing, nor did they take reimbursement for the cost of using it[5]. They were supposed to handle it themselves, which had the unintended consequence of corrupt techniques being used for the purpose. For increased coverage and flexibility, the patrol personnel uses bicycles, bikes, and scooter in addition to foot patrols[6]. The agency's allocations for bicycles, motorcycles, and scooters, according to patrolmen, were insufficient in light of the territory to also be covered by several of them[1]. This leads to the criteria being met by unlawful means once again, and every senior member of the police at every level is conscious of this. strike book torches, whistle, and purses are also fraction of the outfit of the beat team[7].

1.2. Strike book

Administrative Regulation Number. 61 further requires that every beat maintain a strike book in the form specified. The strike book

Personal Background and Reasons for Choosing a Career in Policing: An Empirical Study of Police Trainees in India

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Role of Indian Contract Act 1872 in the Digital World

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ABSTRACT

Everyone now uses the digital elements on a daily basis. Contracts are an integral and inevitable part of business worldwide. The present era is also known as the digital era with an increase in the technology. In the current century, digital approaches change the contract landscape from a business and consumer perspective. The Indian legal framework comprises the different legal approaches related to contract law to ensure the commercial activity smoothly. COVID-19 (coronavirus disease of 2019) pandemic bursts all kinds of business activity globally. Lockdown has restricted the individual and groups to perform or meet the contract promise. Traditional approaches to contracts are now consistently replacing by digital contracts. Digital even using for a long time. In India, one of the old laws named the India Contract Act 1872 is still smoothly applicable in India legal system and meet with legal contract compliance of the current scenario even in the COVID-19 pandemic. The purpose of this article is to analyse the different aspects Indian Contract Act in the current scenario of the COVID-19 pandemic and the impact of digital contract in India legal system. Some business groups and individuals are still hesitant to adopt the digital contract because of the cyber security and data privacy policy which directly affects the contract. As the need of the hour, India needs an updated legal system and laws related to digital contracts and necessary amendments for better contract or agreement management.

KEYWORDS

Contract Policy, COVID-19, Digital Contract, Indian Contract Act, India Contract Laws

1. INTRODUCTION

21st Century is associated with an increase in the pace of digital technology. Digital advancements have changed the way people communicate and participate in business. In digital world, Technology is something without which human feels helpless and crippled. Technology advancements ultimately have an impact on the legal system. As the world continually moving toward digital approaches several legal challenges. Constitution of India grants many rights to Indian citizens and specifies various duties that must be performed by every

citizen. Contracts have become so common in day-to-day life. People are motivated to enter into legal contracts for a variety of reasons [1]. The word contract comes from the Latin word Contractum. Contract law is the product of a business civilization. For offering and accepting offers contract are very common and unavoidable aspects for mutual assent between two or more people, group and businesses. Contract is an agreement with legal enforceability. Contract is a promise enforceable by law [2]. Contracts can be classified in three main category which are enlisted in Table 1.

Table 1: Illustrating the Classification of Contracts[3]

(1) Based on Enforceability	(2) Based on Formation	(3) Based on Performance
I. Agreement	I. Express contract	I. Executory contract
II. Illegal agreement	II. Tacit contract	a) Bilateral contract
III. Void agreement	III. Quasi/Implied contract	b) Unilateral contract
IV. Voidable agreement		II. Executed contract
V. Contract		
VI. Voidable contract		

But there are dramatic changes has been observed in digital transformation which altering the nature of work. Digital world has changed the traditional contract (paper based) into smart digital contract. Contracts that are not paper-based but digital in nature have arisen out of the desire for speed, efficiency and convenience. Different country has different laws related to contract. The government of India has continually taken new initiatives for smart India in form of the "Digital India" Program. India laws is capable of accepting smart digital contracts. Indian law addresses all areas and avenues of digital contracting [4]. In India, digital contract are not govern by Indian contract Act although the other act play crucial role related digital based contract which are shown in Figure 1.

Role of Indian Contract Act 1872 in the Digital World

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Performance Analysis Comparison of Life Insurance Company and Private Insurance Companies

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ABSTRACT

In India, the banking and insurance industries have a substantial impact on the inflow of capital and investments. In India, an insurance industry is amongst the most quickly growing economy in the world. India's liberalization movement has had an influence on the insurance business, as well as others elements of marketing and financial infrastructure. The customer is king in the market. The emphasis of life insurances companies is on intangible things. With the arrival of private players, the competition is heating up. To attract consumers and meet their needs, every company seeks to use new inventions and innovative product attributes. The main objective of this research performance analysis comparison of Life Insurance Company and private Insurance Companies. The insurance business in India is critical to the country's economic well-being. It improves individual savings chances, safeguards their future, and aids the insurances sectors in establishing a big pool of the assets.

Keywords

Financial, Insurance Sector, LIC, Private Companies, Service Quality.

1. INTRODUCTION

In the civilized world, the necessity for insurance is as ancient as business and trading. Risk is a part of life, commerce, and trade. It will be safe because of the insurance. Throughout India's financial system, the insurance industry has played a key role. It has also helped India achieve its goal of creating an efficient, effective, more stable economic climate. It also meets the demands of the country's actual economy and socioeconomic objectives. It is making headway into the economy's innards and is regarded as one of India's banking sector's fastest-growing segments. It had been collecting long term savings via life insurances to assist economic development or growth [1].

1.1. Life insurance

Because of the importance of customizing specific requirements, the selection of goods obtainable, the difficulty associated in policies or practices, but rather, ultimately, there is a need to participate the customer throughout every component of the transaction, healthcare insurance is a service business that's also preceded by significant consumer participation. In recent years, life insurance, also known as life assurance, had ceased to be just a 'Protection' and 'Legacy' for the family. And has grown into a significant investment vehicle. India's economic expansion has made it the world's most profitable insurance market [2].

1.2. The Life Insurance Industry Is Growing

There was no fierce rivalry in the Indian insurance industry when it first opened its doors. There was just one public sector life insurances firm in India till 2000, Life Insurances Corporation (LIC). The Indian government has allowed the financial sector to be privatized in 1999, or the Financial Services and Markets Authority was formed to oversee and expand the sector. The IRDA has awarded licenses and allowed private businesses to enter life insurances market. As a consequence of the liberalization in 1999, India's insurance business grew rapidly, and private firms were permitted to join life insurances market. In terms of premium revenue, new business contracts, number of commercial offices, products, agents, and riders, the Private life insurance sector has grown dramatically since 2000. The Indian insurance business is undergoing a period of rapid expansion, driven by firms that are attempting to alter market dynamics via modernization and development. In India, there are now 23 personal private insurers and one governmental life insurer. According to McKinsey research published in 2007, India is expected to become the world's fifth-biggest market by 2025.

1.3. The Life Insurances Corporation of India is a government-owned corporation

The only public sector life insurance business in India is Life Insurances Corporation of India (LIC). It was founded on September 1, 1956. The government Life Insurance Corporation was formed by the merger of over 245 insurance firms including provident societies. With only an assessed assets value of the 1660481.84 crores, it's indeed India's biggest insurance firm. It has a total life reserve of Rs.1443103.12 crore as of 2013, with a total value of insurance sold of Rs.377.82 lakh [3].

1.4. Monopolistic Growth

Since its founding, the Insurance, which held a monopoly on the solicitation and sale of life insurance in India, has maintained considerable surpluses [4]. The Corporation had grown from 400 offices, 5.8 million policies, or a corpus of INR 46 crores (93 million at the 1960 currency rate of roughly 5 for US\$2) to 27,000 offices, 351 million policies, but a corpus from over 800000 crore even by turn of the nineteenth century.

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In India, the banking and insurance industries have a substantial impact on the inflow of capital and investments. In India, an insurance industry is amongst the most quickly growing economy in the world. India's liberalization movement has had an influence on the insurance business, as well as others elements of marketing and financial infrastructure. The customer is king in the market. The emphasis of life insurances companies is on intangible things. With the arrival of private players, the competition is heating up. To attract consumers and meet their needs, every company seeks to use new inventions and innovative product attributes. The main objective of this research performance analysis comparison of Life Insurance Company and private Insurance Companies. The insurance business in India is critical to the country's economic well-being. It improves individual savings chances, safeguards their future, and aids the insurances sectors in establishing a big pool of the assets.

Keywords

Financial, Insurance Sector, LIC, Private Companies, Service Quality.

1. INTRODUCTION

In the civilized world, the necessity for insurance is as ancient as business and trading. Risk is a part of life, commerce, and trade. It will be safe because of the insurance. Throughout India's financial system, the insurance industry has played a key role. It has also helped India achieve its goal of creating an efficient, effective, more stable economic climate. It also meets the demands of the country's actual economy and socioeconomic objectives. It is making headway into the economy's innards and is regarded as one of India's banking sector's fastest-growing segments. It had been collecting long term savings via life insurances to assist economic development or growth [1].

1.1. Life insurance

Because of the importance of customizing specific requirements, the selection of goods obtainable, the difficulty associated in policies or practices, but rather, ultimately, there is a need to participate the customer throughout every component of the transaction, healthcare insurance is a service business that's also preceded by significant consumer participation. In recent years, life insurance, also known as life assurance, had ceased to be just a 'Protection' and 'Legacy' for the family. And has grown into a significant investment vehicle. India's economic expansion has made it the world's most profitable insurance market [2].

1.2. The Life Insurance Industry Is Growing

There was no fierce rivalry in the Indian insurance industry when it first opened its doors. There was just one public sector life insurances firm in India till 2000, Life Insurances Corporation (LIC). The Indian government has allowed the financial sector to be privatized in 1999, or the Financial Services and Markets Authority was formed to oversee and expand the sector. The IRDA has awarded licenses and allowed private businesses to enter life insurances market. As a consequence of the liberalization in 1999, India's insurance business grew rapidly, and private firms were permitted to join life insurances market. In terms of premium revenue, new business contracts, number of commercial offices, products, agents, and riders, the Private life insurance sector has grown dramatically since 2000. The Indian insurance business is undergoing a period of rapid expansion, driven by firms that are attempting to alter market dynamics via modernization and development. In India, there are now 23 personal private insurers and one governmental life insurer. According to McKinsey research published in 2007, India is expected to become the world's fifth-biggest market by 2025.

1.3. The Life Insurances Corporation of India is a government-owned corporation

The only public sector life insurance business in India is Life Insurances Corporation of India (LIC). It was founded on September 1, 1956. The government Life Insurance Corporation was formed by the merger of over 245 insurance firms including provident societies. With only an assessed assets value of the 1660481.84 crores, it's indeed India's biggest insurance firm. It has a total life reserve of Rs. 1443103.12 crore as of 2013, with a total value of insurance sold of Rs.377.82 lakh [3].

1.4. Monopolistic Growth

Since its founding, the Insurance, which held a monopoly on the solicitation and sale of life insurance in India, has maintained considerable surpluses [4]. The Corporation had grown from 400 offices, 5.8 million policies, or a corpus of INR 46 crores (93 million at the 1960 currency rate of roughly 5 for US\$2) to 27,000 offices, 351 million policies, but a corpus from over 800000 crore even by turn of the nineteenth century.

Performance Analysis Comparison of Life Insurance Company and Private Insurance Companies

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An Analysis on the Paradigm Shift of Youths from Cinema Hall to OTT Platform

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ABSTRACT

In the globalisation, communication, particularly electronic distribution, has evolved as an intriguing participant. It contributes to internationalization while also promoting super-duper, a complicated behavioural phenomena. Making good use of resources at residence becomes the most difficult issue in such a circumstance. However, new technological developments and the accessibility of audio-visual material made our issue much simpler to solve. OTT (Over the Top) online broadcasting entertainment portals like as Netflix, Hotstar, Amazon Prime, and Zee5, among others, are one of them. In this day of technological advances, anyone enjoys spending their leisure times in before of a touchscreen. And ever audience of OTT video on demand, as well as the prominent stars' preference for this medium, support this. The amount of time we spend gazing at displays has greatly grown in recent years. As movie theatres close and feature releases are halted around the country, this technical change by the online has generated a new form of browsing experiences, which may end up affecting the aggregate Hollywood encounter in theatres, resulting in a drop in visitation when the displays reopen. Since popular amusement material makers, such as film directors and directors, are adjusting to the behavior of OTT channel viewers, this study may shed more insight on the behavioural model of the youthful population when it comes to embracing the new channel.

KEYWORDS

Cinema, Digital Media, Netflix, Online Streaming, OTT (Over the Top).

1. INTRODUCTION

OTT channels and online programs are becoming more attractive amongst the young, particularly as the COVID -19 shutdown continues and network consumption declines. According to several studies, Media applications are a far more tailored media than broadcast, and the substance of the special generation of online programs is more relatable to the young. Youngsters are shifting away from conventional broadcast watching due to the current influx of Indian online programs. It represents a significant change in a film's conventional audiences from a 70mm theatrical display to a 40-inch monitor to, eventually, a 6-inch smartphone device[1], [2]. The Planet Wide Web has enmeshed the whole world. According to globalisation researchers, communications has been the most important tool in uniting the universe, and the

computer revolution Browser have united the universe of online as well. The rise of the computer, as well as many illegal means of obtaining pictures and widespread copyright, has had an influence on the proportion of moviegoers. Film fans wanted to be seated beside personal computers or tablets. Customers discovered the opportunity of enjoying recreational material, especially films, in their own zone when inexpensive digital information and smartphones became widely accessible. Customers have more selections on the World Wide Web than they had on television programs. This also gave users the freedom to choose the media material they wanted to consume and when they wanted to consume it. Although Netflix has been the primary medium for distributing such quality amusement material, the notion of Over the Top (OTT) media organizations quickly flooded the marketplace, capitalizing on the new decade's changing media consumer habits[3], [4].

The term "over-the-top" (OTT) refers to a method of delivering substance to customers via the computer. It refers to the technique of circumventing established entertainment information delivery mechanisms such as telecommunications connections and cable television. This is why it is referred to as "chord chopping." Everyone with a regular or wireless online connections may access the information whenever and wherever they choose. This new route of media material transmission, according to some media commentators, will define how the movie business will work in the day. It's just getting started. It's also worth noting that OTT isn't only for entertaining material. Although it may relate to 'YouTube clip' companies, it also are including sound broadcasting, forms of communication, and interties phone calls[5].

Nevertheless, in India, OTT has mostly been utilized for distributing recreational material, such as movies, unique video content, and broadcast episodes and TV series. OTT networks like as YouTube, Amazon Video, Zee 5, Showtime, and a slew of others have piqued the interest of Digital Majority, the first wave of digital media customers. The majority of them are first-generation cellphones users who solely consume entertaining material on their phones.

The tendency of individuals watching numerous media streams at once, combined with the need for fresher and more original material, may compel major writers and filmmakers to distribute films straight on OTT networks instead than through the traditional distribution networks[6]-[8]. Cinemas like as The Vidya Balan-led film Shakuntala Devi Biopic will debut globally on Amazon Prime Video, marking the first time Amitabh Bachchan's film will be seen on a social channel throughout the globe. His latest film, 'Gulabo Sitabo,' which

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Descriptive Analysis of Gross Enrolment Ratio in Higher Education in India

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ABSTRACT

Higher Education is a necessary factor of the economic development of a nation. An educated person has to bear a getting to know technique that ensures the empathetic environment and social justice in society. Higher Education empowers human beings with skills, knowledge, and awareness. There has been a rising fashion in Gross Enrolment Ratio in education sector of India in the past times. Gross Enrolment Ratio in Higher Education involves a variation in extraordinary courses. It has been increasing at primary, secondary and tertiary ranges of educational attainment. Gender disparity in diverse courses points out the discrepancies in the inclusive growth of women. The existing learn about ambitions at explaining the vogue of Gross Enrolment Ratio in Higher Education Sector of India from the one year 2008-09 to the year 2020-21. It tends to take a look at the tendencies of Gross Enrolment Ratio in Higher Education System of India in case of both boys and ladies who are enrolled in higher education in India for the duration of the time duration of the study. The fundamental intention of learn about is to recognize the dissimilarity in male and female Gross Enrolment Ratio and gender inequality in one-of-a-kind courses. The study is exploratory in nature and based on primary and secondary data. The main findings of the study indicate that the Recognition of Prior Learning in higher education is one of the recommended drivers that can help India to achieve its target of 50% GER by 2035. The research has found that by recognizing the experience of the individuals and systematically mapping it with the outcomes of various National Skill Qualification

Framework (NSQF) Levels will have a positive impact on productivity, innovation and entrepreneurship.

Keywords

Gross Enrolment Ratio, Higher Education, Higher Education Institution, Indian Education System, National Development.

1. INTRODUCTION

This paper objective is that the significance of Higher Education can be viewed in the communal and financial progress of a nation. It brings many opportunities for the benefits of persons and groups. Because of Higher Education[1], people can enhance their self-assurance and build their personality. Overall it can be said that Higher Education improves the exceptional of life.

Higher Education encompasses several courses to enable an individual to develop self-reliance, emerge as resourcefulness, and to be a perfect human being. There are numerous guides in which students can register and pursue Higher Education. India is confronting more than a few critical issues out of which gender disparity is one. Gender disparity[2] is a considerable problem in India which impacts the sex ratio, education, economic and social development.

Higher Education in India also includes gender disparity. Gender inequality in courses impacts the intellectual level, health, economic condition, and social status. Which is totally effect on Indian economy i.e. in Indian economy there is women contribution only 17% to 18% and it is huge gap between men and women as comparison to contribution in Indian economy. It is a multidimensional count number in India that creates a barrier for national growth and development.

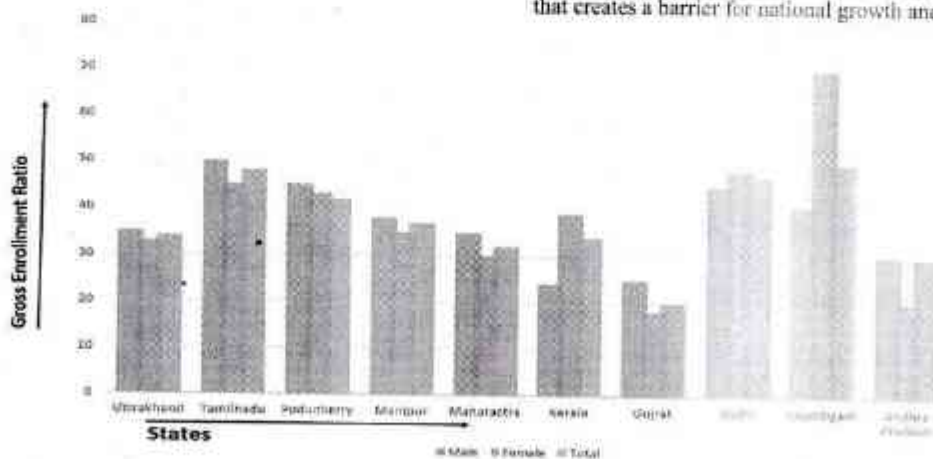


Figure 1: Gross Enrolment ratio in higher education (18-23 years) in various states of India

In above Figure 1 indicates the Gross Enrolment ratio of some famous states in India. It is found that the highest GER for adult

males and ladies take place in the nation Chandigarh. The lowest GER takes place in the country Gujarat. Males as

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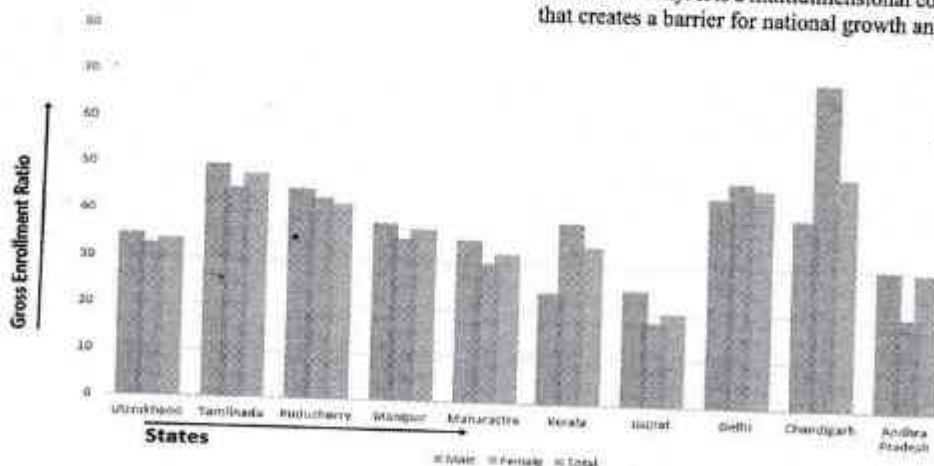


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Ecofeminism and Sustainable Development Goals (SDG) Agenda 2030

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ABSTRACT

Development is a contentious term that is still changing inside that worldwide discussion, towards which gendered studies makes a significant contribution. However, because there is no consensus upon the loose interpretation of advancement, including the gendered component around between is also controversial. The objective of this study is to investigate the impact of development policies upon this experiences of women via the lens paradigm reconstructive anthropological ecofeminism. As a result, our research is predicated on the idea that the ecosystem as well as women are inextricably linked in terms of government development. As a result of the constructivist theory's avoidance of essentials, women are pushed to behave as historical and psychological agents simply because that is in their essential, but only because the masculine economic society severely limits as well as limits their options. The influence of development methods on women's relationships with both the environment as well as modernization processes will be examined. This study provides newer insightfulness within the effects regarding development methods in the industries as well as companies, food, as well as health on women's living situations. It will emphasize how such behaviors exacerbate gender inequality, food hardship, as well as infection risks. In this regard, donors as well as actors must properly integrate fundamental elements not only through their rules but also in their practices.

Keywords

Development, Ecofeminism, Ecofeminist, Education, Society, Women.

1. INTRODUCTION

The later colonial generations saw the creation of a new understanding of something like the idea of industrialization, as well as debate over its relationship to imperialism. In other words, the new construction model supports not just too economic but also social factors. Sustainable civilization, according to the UNDP, seems to be something that must sustain and grow the richness and complexity of living, instead of only the riches of said economy in which individuals interact. This approach seeks to provide everybody with equal chances and choices [1]. International organizations provide a variety of initiatives to aid as well as help certain nations. Aimed at financial institutes, it's generally via lending currency when such cultural elements are carried out in their terms. Governments, from the other hand, are proud to be a member of something like the international economy and acquire political power, therefore they want consistent economic development. As a result, people are compelled by the constraints, norms, as well as values established through financial organizations.

The key United Nations publications on sustainable agriculture (from 1987 through 2015) highlight that environmental preservation, productivity expansion, as well as social fairness were 3 main, inextricably interrelated components of environmental sustainability. 30 years haven't really been enough for someone to incorporate this concept within development methods, despite the fact that it appears in the standards of credit intermediaries. Empirical data demonstrates also that promotion for neoliberalism by either the government or foreign investors endangers the lives of the indigenous residents, calling into question the fundamental definition of development strategy[2]. Globalization, with its objective of boosting the economies of Third World nations, encourages the indigenous people, particularly women, should leave their homes in search of work. International organizations provide a variety of initiatives to aid as well as help these governments. For credit intermediaries, it is generally via loans whereby their cultural elements are carried out in their terms. Governments, alternately, being desperate for being a portion of something like these globally economic as well as acquire political power, therefore they want consistent economic development. As a result, people are compelled more by constraints, norms, as well as values established through financial organizations[3]. Previously, recurring times of starvation necessitated international help and support. Later on, development initiatives allowed for international investment. Furthermore, because infrastructure projects have an influence on lands aimed at industrialized agriculture along with aquatic ecosystems towards electricity, environment problems are included in this paper. Overall, these link amongst these environment repercussions regarding community expansion as well as their effects on the plight of women will be explored.

The present study seeks towards analyze the influence regarding expansion strategies on women lifestyle via a contemporary feminist lens, rather than through an important to realize of women's roles and expectations. It instead stresses the issue of gender roles, which might limit women's chances. Finally, then that will investigate the distinction between cultural ecofeminism as well as reconstructive sociological ecofeminism. Such constructivist approach will subsequently be referred to as ecofeminism[4]. This thesis seeks to provide a new perspective on development by employing an ecofeminism methodology to gender concerns raised by some of these initiatives. Furthermore, the initial phase of this study will look towards how ecofeminism might help with development strategies. For this, such argument might be the center upon strategies which affect many aspects regarding women lifestyle, for instance employment related, food related, as well as health related, many of these aren't primary sections are addressed through expansion strategies, and yet important aspects of livelihood of the women.

A Study on the Influence of TV Cartoon Programs on Children

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ABSTRACT

Children's cartoons are the most popular kind of entertainment. In recent years, children have gotten considerably extra interested in cartoons, as well as it has become their main leisure. Children often begin viewing cartoons on television when they are six months old and become devoted viewers by the age of two or three. Children's interest in cartoons has expanded dramatically over time, and it has become a popular pastime in some homes. This study is conducted using a questionnaire survey. Respondents came from a variety of schools and different parts of Delhi. Survey research is one of the most important domains of measurement in applied social research. The interviews, which included open-ended questions, focused on children's behavior. An online survey was used to analyze the data, which was completed via online forms. A total of 100 people from various parts of Delhi were asked to participate in the research by filling out questionnaires. Children's behavior was significantly influenced by watching cartoons and there were both bad and good changes. The majority of children respond in the same manner they do when they watch adults conduct things on television and emulate them in their daily lives. The future scope of this study is to spread awareness about the major impacts of the Watching TV cartoons program on children's and how to save the children's from its bad impacts.

KEYWORDS

Cartoon Characters, Cartoon, Children, Entertainments, Television.

1. INTRODUCTION

We live in a world that is increasingly controlled by globalization and technology. Despite the tremendous benefits that technology has offered, it has profoundly transformed our way of life. The style of living in Pakistan has changed dramatically. In today's world, both parents are expected to work in order to support the family's needs. When both parents are out from the house, a host of concerns arise, the most significant of which are bad behavior and the use of inappropriate language by children. A few decades ago, moms stayed at home with their children, and the children were reared in a healthy environment under the supervision of their mothers and grandparents. They had learned proper etiquette and other moral precepts from their forefathers and mothers. Children engaged in a range of physical and outdoor activities that improved their mental and physical health. Children are now often left alone in the house without the supervision of their

parents or other caregivers. The early years of a child's life are crucial because they have no notion of good or wrong, and everything they see or hear is ingrained in their brains. It has a direct effect on his physical, emotional, and psychological health. Television is their only form of amusement since they are confined to their homes. They have no one to stop them, so they spend the majority of their time watching TV[1], [2].

The most enticing part is the cartoon series. Cartoons have an impact on children's cognitive, intellectual, and language abilities. Several features in these cartoons incite hostility and violence. Furthermore, cartoons are shown in Pakistan in both English and Hindi. The vast majority of children like Hindi-dubbed cartoons. The words and accents used are very offensive, and children are picking them up at an alarming rate. The present study looks on how cartoons affect children's behavior and language. Since 1300 BC, cartoons have been around. Cartoons have long been a feature of all civilized societies and cultures. Egyptian civilization's first cartoons, which were a kind of mass communication in their own right. The cartoons have been depicted on Greek pottery. The Japanese culture, on the other hand, has created its own approach to cartoons. They were the first to imagine cartoons on a piece of paper that was far away. They use them to convey tales with the help of cartoon images. The American civilization created a "new language" as a result of technological breakthroughs. They combined both graphics and text, resulting in the acceptance of cartoons during this time period. Furthermore, in the early 1900s, modern cartoons debuted, ushering in a change in children's entertainment[3], [4]. In 2002, the Disney channel reported that it was broadcasting to 80 million homes in the United States at the time, accounting for around 75% of the total population. Similarly, people all across the globe have access to satellite and another television in their homes to watch cartoon shows. This has turned into a mental teaser. Because many children all around the world are becoming more glued to cartoons and television programs. Children are similar like clay. They are designed to fit in with the environment in which they live. They are entertaining because of the cartoon show. However, it may have an impact on both strategies for children. That has both good and bad implications. Children are prone to conflating cartoons with their own real life. The availability of open sources, such as playgrounds, has severely diminished children's capacity to stay in the home with their family as a companion, teacher, and entertainment, as well as the development of financial stress and relationships in families throughout the world[5].

A Study on the Influence of TV Cartoon Programs on Children

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ABSTRACT

Children's cartoons are the most popular kind of entertainment. In recent years, children have gotten considerably extra interested in cartoons, as well as it has becomes their main leisure. Children often begin viewing cartoons on television when they are six months old and become devoted viewers by the age of two or three. Children's interest in cartoons has expanded dramatically over time, and it has become a popular pastime in some homes. This study is conducted using a questionnaire survey. Respondents came from a variety of schools and different parts of Delhi. Survey research is one of the most important domains of measurement in applied social research. The interviews, which included open-ended questions, focused on children's behavior. An online survey was used to analyze the data, which was completed via online forms. A total of 100 people from various parts of Delhi were asked to participate in the research by filling out questionnaires. Children's behavior was significantly influenced by watching cartoons and there were both bad and good changes. The majority of children respond in the same manner they do when they watch adults conduct things on television and emulate them in their daily lives. The future scope of this study is to spread awareness about the major impacts of the Watching TV cartoons program on children's and how to save the children's from its bad impacts.

KEYWORDS

Cartoon Characters, Cartoon, Children, Entertainments, Television.

1. INTRODUCTION

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Impact of Marketing on Performance of Political Parties in Elections: With Special Reference to Delhi

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ABSTRACT

As one of the most competent and crucial components for the growth of any entity, whether it is a brand, a product, or a person, marketing is regarded to be one of the most vital factors. The same may be said for the political world in which we now live. Due to the rising rivalry among political parties, they have little choice but to market them in such a way that they can defend themselves as the greatest of all. Political parties have been increasingly employing marketing strategies in recent years, which has evolved into what is now known as political marketing. Researchers will shed some insight on the growing significance of marketing as a communication channel for politics and political parties in this study. Despite the availability of internet news coverage, the general population is frequently misinformed about political topics and news that should be covered by political marketing, and as a result, this notion is gaining traction as it aids in analyzing voter behavior. The goal of this study is to comprehend and demonstrate the use of marketing as a powerful tool in the field of political marketing in general. Although various studies have been done on the impact of marketing during the past decade, there are vital possibilities for more research in the future on the marketing impacts in various fields such as healthcare, the food industry, and many more.

KEYWORDS

Elections, Marketing Communication, Political Parties, Political Advertising, Political Marketing.

1. INTRODUCTION

Political parties and politicians typically advertise themselves and the ideas to voters done carefully planned communications goal at winning public support, which is sometimes referred to as political marketing. While the entities being promoted differ, there are numerous parallels among political marketing as well as the selling of products and services incorporate marketing and political marketing [1]. As the business dealer, you may believe that the political marketing tactics and strategies have little to do with marketing communications, yet the two are rather similar in that they both strive to communicate marketing messages. The most significant distinction between corporate and political advertising is that the later is charity to promote public consciousness and enlighten citizens about vital problems and leadership options in their town, state, and country.

It is commonly thought that our voting selections are solely based on how well each candidate's program matches with our own set of ideas and values, but our votes are considerably more likely to be cast depend on the results of highly targeted and enhanced political marketing efforts. "In a democracy, the

ignorance of one voter jeopardizes the security of all," stated John F. Kennedy. As a result, marketing has become the fundamental core of politics, and it can be seen everywhere in political campaigning since it speeds up the communication process when directed appropriately. Political marketing is rapidly evolving, and political parties must swiftly embrace new strategies to lure their supporters since voters for political parties are similar to clients for business marketers [2].

Cold calls, direct mail flyers, email campaigns, radio advertisements, television news, social media outreach, and talk shows appearances are all ways to interact with probable voters and affect public opinion in today's political marketing scene. In a casing, the value of political advertising is determined by its effectiveness in disseminating messages and enlightening the public. The campaign ideas and messages are simply shared and absorbed, permitting for the more natural manner of increasing consciousness and creating the call for actions, whether that action is to join the campaign, push for the law, and votes at the polls [3].

The end of the new command is marked by the incidence of political improvement in Indonesia, which enforced the multi-party systems, and the triumph of Functional Group in the general election after 32 years suffered substantial changes. This is consistent with the assertion that political improvement in the Indonesia has altered the terrain of Indonesian party politics. Furthermore, the victorious Functional Group (Golkar) has been continuous for 32 years, and the market structure of a political parties in the new order era is exclusively controlled by the Golkar, United Development Party, and Indonesian Democratic Party [4].

Similarly, the dynamics of political candidates. Now, new parties are rising to continue on the purpose and reform. All of this has altered Indonesia's political system. Several variables influence the political party's ability to wins the general elections, both inside and outside. Political marketing is one of the variables that influence a political party's ability to win elections. Successful marketing in many service industries is related to the approach that applies the auction as "exchange relationship", wherever trust is transferred for the execution of the commitment. Similarly, reputation, images, and judging leadership are essential criteria in eyes on their consumers or constituency in the political sector. According to the last era, political advertising is doing it in the forms of actions such as images development, tracking issues, voter targeting, election timing, and aiding in policy formulation [5].

Political parties are experimenting with utilising social media for marketing and promotion in this age of technological transformation, when social media has become the means and end-all of all communication. Political marketing is defined as "a range of people and organisations using marketing ideas and

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The Reporting of COVID-19 In International Media

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ABSTRACT

On Dec. 1, 2019, the initial COVID-19 cases were documented, with the cause being a then-new coronavirus called as severe acute respiratory illness coronavirus 2. (SARS-CoV-2). SARS-CoV-2 may have begun in animals and advanced into a human-infectious illness. Virus that evolved in eagles, pigs, dogs, and various Animals have developed in the previous to be deadly to people, resulting in several outbreaks of infectious illness. The novel coronavirus 2019 (COVID-19) has been recognized the World Health Organization has confirmed it a universal community fitness emergency. Since, the epidemic has dominated the front pages of major worldwide news outlets that convey information to the world's inhabitants. However, owing to the epidemic being dubbed "Chinese viral pandemonium," some media reporting of COVID-19 has had a severe impact on Chinese travelers' mental health. President Donald Trump, for example, referred to COVID-19 as the "Chinese virus" in a tweet. Violent assaults against Chinese overseas travelers and students have occurred from this discriminatory labeling. During the worldwide COVID-19 outbreak, this viewpoint piece examines how false and discriminating media stories may impair the mental health of ethnically Chinese travelers. The future scope of this study is that media is the cheapest and fast way of spreading information.

KEYWORDS

Coronavirus, Epidemic, Health, Media, News.

1. INTRODUCTION

A coronavirus is a disease that infects the mouth, septum, and lower neck. Coronaviruses, for the most part, aren't hazardous. Acute breathing suffering disease is a plain form of asthma. The World Health Organization recognized coronavirus 2 (SARS-CoV-2) as a fresh kind of coronavirus in initial 2020, after a Dec 2019 pandemic in China. The sickness quickly spread all over the country [1]. According to specialists, COVID-19 is a virus affected by the SARS-CoV-2 virus that may induce lung infection. Your middle or bottom breathing may be affected. It transmits similarly to similar coronaviruses, mostly via direct personal contact. Viruses may vary in harshness from minor to severe. The coronavirus SARS-CoV-2 is one of seven coronaviruses that might create catastrophic diseases including Middle Eastern pulmonary condition and sudden acute syndromes. The bulk of colds we experience during the year are caused by coronaviruses, but they don't pose a significant risk to otherwise healthy people[2].

Two strains, named L and S, were found in a Chinese study of 103 COVID-19 patients. Although the L variant is older, it was more shared in the early stages of the pandemic. They think 1st is more like to cause the illness than the others, but they're not sure what it means[3]. The capacity of a virus to adapt or evolve

as it infects people is common, and this illness has done so as well. Several strains are now in circulation, some of which have been shown to be more contagious and deadly than the original infection[4].

This virus may Pneumonia, breathing issues, cardiac issues, kidney issues, sepsis shock, and death are all possible side effects. An illness known as COVID-19 may be the source of several COVID-19 difficulties. Cytokines releasing disorders or cytokine storms[5]. This occurs when an infection stimulates your immunity system to produce cytokines, which are inflammatory proteins. They have the potential to damage tissue and injure your organs. Lung replacement has only been necessary in a few cases.

Thousands of The COVID-19 pandemic has killed a number of people many individuals and presents an extraordinary danger to community fitness, nutrition systems, and office safety. The epidemic's financial and social consequences are disastrous: hundred of billions of individuals are at risk of falling into extreme poor, and the numbers of people suffering from malnutrition, which is currently assessed to be 690 billion, may climb to 14 billion by the beginning of the year[6].

Thousands of billions of dollars are at danger of failing. Nearly 50% of the country's 3.5 million Employees are at danger of loosing their employment. Employees in the irregular sector are particularly susceptible since they lack social protection and access to quality healthcare care, as well as economic resources. Several persons are incapable to sustain themselves and their family throughout shut downs due to a shortage of resources means to make a living. For the majority of people, a shortage of cash implies no nourishment or, less healthful meals, at the very minimum [7].

The outbreak The entire agricultural delivery chain has been disrupted, rendering it insceptible. Boundary Closures, trade limitations, and other restrictions have make it impossible for agriculture to get entry to marketplaces, including acquisition of materials and the sale of their products, upsetting national and multinational food delivery systems, as well as limiting accessibility to nutritionally, safe, and varied meals. The pandemic has ripped out employment and put billions of folks 's livelihoods in jeopardy. Whenever bread winners lost their employment, got sick, or die, the nutritional security and nourishment of millions of women and men is jeopardized, with those in reduced The greatest disadvantaged people, like farmers and indigenous peoples, are the most affected countries [8].

While feeding the world, billions of paid and self-worker agricultural workers expression great rates of employed deficiency, starvation, and poor healthcare, as much as a lack of security and worker protections, as well as numerous types of abuse. Because of their low and inconsistent pay, Most of them are obliged to continue working, often in unsafe

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ABSTRACT

On Dec. 1, 2019, the initial COVID-19 cases were documented, with the cause being a then-new coronavirus called as severe acute respiratory illness coronavirus 2. (SARS-CoV-2). SARS-CoV-2 may have begun in animals and advanced into a human-infectious illness. Virus that evolved in eagles, pigs, dogs, and various Animals have developed in the previous to be deadly to people, resulting in several outbreaks of infectious illness. The novel coronavirus 2019 (COVID-19) has been recognized the World Health Organization has confirmed it a universal community fitness emergency. Since, the epidemic has dominated the front pages of major worldwide news outlets that convey information to the world's inhabitants. However, owing to the epidemic being dubbed "Chinese viral pandemonium," some media reporting of COVID-19 has had a severe impact on Chinese travelers' mental health. President Donald Trump, for example, referred to COVID-19 as the "Chinese virus" in a tweet. Violent assaults against Chinese overseas travelers and students have occurred from this discriminatory labeling. During the worldwide COVID-19 outbreak, this viewpoint piece examines how false and discriminating media stories may impair the mental health of ethnically Chinese travelers. The future scope of this study is that media is the cheapest and fast way of spreading information.

KEYWORDS

Coronavirus, Epidemic, Health, Media, News.

1. INTRODUCTION

A coronavirus is a disease that infects the mouth, septum, and lower neck. Coronaviruses, for the most part, aren't hazardous. Acute breathing suffering disease is a plain form of asthma. The World Health Organization recognized coronavirus 2 (SARS-CoV-2) as a fresh kind of coronavirus in initial 2020, after a Dec 2019 pandemic in China. The sickness quickly spread all over the country [1]. According to specialists, COVID-19 is a virus affected by the SARS-CoV-2 virus that may induce lung infection. Your middle or bottom breathing may be affected. It transmits similarly to similar coronaviruses, mostly via direct personal contact. Viruses may vary in harshness from minor to severe. The coronavirus SARS-CoV-2 is one of seven coronaviruses that might create catastrophic diseases including Middle Eastern pulmonary condition and sudden acute syndromes. The bulk of colds we experience during the year are caused by coronaviruses, but they don't pose a significant risk to otherwise healthy people[2].

Two strains, named L and S, were found in a Chinese study of 103 COVID-19 patients. Although the L variant is older, it was more shared in the early stages of the pandemic. They think 1st is more like to cause the illness than the others, but they're not sure what it means[3]. The capacity of a virus to adapt or evolve

as it infects people is common, and this illness has done so as well. Several strains are now in circulation, some of which have been shown to be more contagious and deadly than the original infection[4].

This virus may Pneumonia, breathing issues, cardiac issues, kidney issues, sepsis shock, and death are all possible side effects. An illness known as COVID-19 may be the source of several COVID-19 difficulties. Cytokines releasing disorders or cytokine storms[5]. This occurs when an infection stimulates your immunity system to produce cytokines, which are inflammatory proteins. They have the potential to damage tissue and injure your organs. Lung replacement has only been necessary in a few cases.

Thousands of The COVID-19 pandemic has killed a number of people many individuals and presents an extraordinary danger to community fitness, nutrition systems, and office safety. The epidemic's financial and social consequences are disastrous: hundred of billions of individuals are at risk of falling into extreme poor, and the numbers of people suffering from malnutrition, which is currently assessed to be 690 billion, may climb to 14 billion by the beginning of the year[6].

Thousands of billions of dollars are at danger of failing. Nearly 50% of the country's 3.3 million Employees are at danger of losing their employment. Employees in the irregular sector are particularly susceptible since they lack social protection and access to quality healthcare care, as well as economic resources. Several persons are incapable to sustain themselves and their family throughout shut downs due to a shortage of resources means to make a living. For the majority of people, a shortage of cash implies no nourishment or, less healthful meals, at the very minimum [7].

The outbreak The entire agricultural delivery chain has been disrupted, rendering it susceptible. Boundary Closures, trade limitations, and other restrictions have make it impossible for agriculture to get entry to marketplaces, including acquisition of materials and the sale of their products , upsetting national and multinational food delivery systems, as well as limiting accessibility to nutritionally, safe, and varied meals. The pandemic has ripped out employment and put billions of folks's livelihoods in jeopardy. Whenever bread winners lost their employment, get sick, or die, the nutritional security and nourishment of millions of women and men is jeopardized, with those in reduced The greatest disadvantaged people, like farmers and indigenous peoples, are the most affected countries [8].

While feeding the world, billions of paid and self-worker agricultural workers expression great rates of employed deficiency, starvation, and poor healthcare, as much as a lack of security and worker protections, as well as numerous types of abuse. Because of their low and inconsistent pay, Most of them are obliged to continue working, often in unsafe

The Reporting of COVID-19 In International Media

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A Study on the Relationship of Personality Traits with Happiness of Students

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ABSTRACT

Happiness is a mental state that results from fulfilling one's goals. Happiness has risen to prominence as one of the most significant indicators of societal advancement. Happiness has now established itself as one of the most important indices of societal progress. The significance of happiness is magnified by two when it comes to university students. All personality traits and happiness have a significant connection, according to the research. Extraversion has the strongest relationship to happiness, followed by neuroticism. The impact of gender on happiness has been studied, and the findings reveal that there is no vital variance between male or female student happiness levels, despite the fact that male students are happier on average. Male students are happier than female students, according to happiness statistics from undergraduates, graduates, and postgraduate students. The main purpose of this research is to examine the influence of happiness on student happiness as well as to compare the happiness levels of male and female students. Several studies have been conducted in this area, but more will be required in the future.

KEYWORDS

Graduate, Happiness, Post Graduate, Personality, Students, Under Graduate.

1. INTRODUCTION

Happiness is a modern term derived from the Greek word Eudemonia, which literally means good existence. Aristotle relates "good life" with "pleasure" in his ethics, saying that "good life" originates from a person's inside thought as well as their outer beauty and virtue. The most crucial aspect of human success is living a dignified and pleasurable life in a decent community where all members benefit. Even our interior traits are used to define beauty [1]. Despite the huge corpus of literature on happiness, psychologists and social scientists have only recently been interested in the subject. Personality traits play a significant effect in the incidence of happiness. Many personality models, such as the Big 5 model, have been produced to date. This model has been used in a number of personality studies. Neuroticism, extraversion, openness, conscientiousness, and agreeableness are the five elements of the Big Five model. Extraversion is the tendency for people to be talkative, sociable, and forceful. Warmth, pleasant conduct, friendliness, and sympathy are examples of agreeableness within social interactions that help to avoid interpersonal disputes. Trustworthiness and willfulness are both highlighted by conscientiousness. Individual variations in anxiety, despair, wrath, shame, emotions, concern, and insecurity are shown by neuroticism. Ultimately, individual variances in intelligence, interests, or creativity are referred to as openness.

The earliest scientific investigations were undertaken in the 1960s and 1970s when a group of prominent United States (US) psychologists or sociologists attempted to identify pleasure markers using developed concepts inspired by the Cultural Revolution. Positive psychology has recently reexamined happiness. The purpose of the positive psychology movement is to assist individuals in accepting and appreciating human existence. They try to assist individuals in achieving true happiness in their everyday lives. It is said that the desire to be happy is natural [2]. This branch of psychology focuses on the adaptability of human personalities. Although situational factors (income, marriage, health, age) have an impact on people's perceptions of happiness, it is widely accepted that happiness is ultimately an innate (mental) phenomenon involving inner feeling, opinions, perception, as well as evaluations of the situation, which are more important than the situation itself [3]. The important question, though, is why some individuals are happier than others. There is clear evidence that disparities in the level of happiness or sadness may be used as long-term inner markers to anticipate, there are important studies that show that many people are happier or more pleased than others, regardless of their living circumstances. The fact that most people are happier than others shows that temperament factors play a part in happiness. Personality characteristics are now thought to predict happiness 50% of the time. It has been discovered that 50% of personality characteristics are inherited. This theory is supported by a study of 1000 twins. Happiness, according to Hans Eysenck, is sustained extraversion [4].

Happiness meaning has evolved through time, and translating it into different languages is a difficult task. Happiness has been defined as chance, success, and desirable sentiments in prior Oxford English dictionary entries dating back to the 16th century. Happiness is described as "a good chance, tool, fortune, pleasure, contentment, compatibility, appropriateness, cheerfulness, and well-being" in the Webster encyclopedia [5]. The English word "hap" comes from the Middle English phrase "happy", which means "prosperity". Happiness is the ability to completely experience, express, or perceive emotions. "Happiness belongs to a collection of phrases that anybody understands their meaning but no one can define", says Howard Mumford. "While happiness has varied connotations for different individuals, there is agreement that it is a wide term". Many psychologists have been interested in mental well-being, which is described as a collection of good internal sensations as well as the greatest satisfaction and "at most motivator" for all human acts. "Having a nice sensation, enjoying life, and demanding the durability of such a mood", says Layard. People feel that happiness is the possibility of and compatibility with one's existence. For their definition, they opted to use the term

A Study on the Relationship of Personality Traits with Happiness of Students

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Study On Balance Sheet and Least Possible Risk

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ABSTRACT

A balance sheet is a financial accounting overview of an individual's or organisation's financial balances, whether it's a sole proprietor, commercial partnership, corporation, commercial limited corporation, or another entity such as the governments or a not-for-profit. A receivables, obligations, and ownership equity are stated as of a certain date, such as the fiscal year's end. A "picture of a corporation's financial status" is how a balancing sheet is commonly referred to. The balancing sheets is the only ones of the four basic financial statements that refers to a specific moment in time throughout a company's fiscal year. In this review article, we look at the overview of a balance sheet, the components of a balance sheet, as well as the benefits and drawbacks of a balance sheet. The future scope of the balance sheet is that Stakeholders will be able to review the balance sheet to understand the company's liquidity status and business performance.

KEYWORDS

Assets, Balance sheet, Company, Risk Financial.

1. INTRODUCTION

A balancing sheets is a statistical declaration that depicts a company's assets, creditors, and stockholder evenhandedness at a specific opinion in phase[1]. The balanced sheet serves as the foundation for calculating shareholder returns and analyzing a company's economic framework. A balancing statement is an economic statement in a nutshell summary that shows a corporation's resources and liabilities, as well as the quantity of cash committed by its owners. Initially, balance reports may be connected to other essential financial accounts in order to do rudimentary analysis or generate financial ratios[2].

A balanced sheets depicts a corporation's economic status at a certain moment in time. It can, on its alone, give an understanding of the trends that are developing over time[3]. As a consequence, the balancing report should be compared to the balance sheets from previous quarters. Investors may use a range of ratios from a balancing sheet to assess a corporation's economic condition, include the loans ratios and the alkaline ratio, among others. The sales statements and statements of money The balance sheet, as much as any financial report notes or annexures that relate to it, give crucial context for understanding a corporation's earnings [4].

With resources on single adjacent and obligations addition of owner's justice on another, the balanced sheets follows secretarial equation.

$$\text{Assets} = \text{Obligations} + \text{Owner} + \text{Equity}$$

This method is easy to comprehend. Since a corporation should whichever borrowing cash or receive cash form shareholders to pay for all it has (assets), this is the case[5]. If a firm takes out a 5 \$4,000 loan The resources of a bank will

grow by \$4,000 as a result of this transaction. Its obligations will rise by \$4,000 as well, putting the 2 sides of the formula back into balance. The firm's revenues and stakeholder If it obtains \$8,000 through shareholders, both ownership and debt will rise by \$8,000. The stakeholder equity account will be credited with any revenues earned by the company that exceed its expenses. On the asset side, those revenue would be offset by money, investments, inventory, or other assets[6].

Managers, shareholders, experts, and regulators use the balanced sheet to study a business's financial health. It is often used in combination with 2 additional kinds of economic statements: the revenue statements and the money flow declaration. Balance sheets help the user to keep track of their finances view the corporation's resources and obligations at a glance. The balance sheet may be used to see whether a corporation has a good net worth, if it has sufficient money and brief resources to meet its obligations, and if it is overly indebted in contrast to its competitors[7].

The resources and obligations of a corporation are stated on a balance sheet. Depends on the industry, that may comprise short-term resources such money and bills payable, as much as long-term resources such properties, plant, and equipment (PP&E). Its liabilities may Account due and salary are examples of short-term responsibilities due, as much as long-term responsibilities like debt obligations such as banking loan and various types of debt[8].

Depending on the company, several organizations might be in charge of preparing the balance sheet. The proprietor or a corporate bookkeeper may prepare the balance statement for a smaller privately held business[9]. They might be prepared internally by a small private company and then examined by an independent accountant. On the another side, public companies must have their books reviewed by publicly accountants and keep a far higher standard of accounting. Normally Acceptable Accounting Principles (GAAP) must be used to prepare these companies' accounts and other financial statements, and The Securities and Trading Commissioner must receive them on a regular basis[10].

1.1. Component of the Balance Sheet

1.1.1. Assets

The term "assets" refers to all of the company's valuable assets. This contains liquid assets like cash and cash equivalents, as well as incoming payments from accounts receivable and prepaid costs that will increase firm value. Real estate and industrial equipment are examples of illiquid, long-term investments. Immaterial assets like intellectual property and intangible assets like a healthy work atmosphere or a strong leadership team seldom appear on balance sheets, even though they provide value to a firm.

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Analysis and Comparison of the Contract Law for Small, Medium, and Large Enterprises in India

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ABSTRACT

Small and medium-sized businesses predominate Indian businesses. Such enterprises have become less sophisticated throughout overall supply chain management skills as opposed to major organizations because of their smaller size, the restricted scope of activities, and scarce resources. Families own and manage the majority of (Small and Medium Enterprises) SMEs. Owners make strategic decisions, oversee but also manage operations, as well as their attitude toward development, risk tolerance, as well as the degree of professionalism all, have a significant influence on the organization. English based-law origins as well as the court system modeled after the United Kingdom, Indian enterprises confront poor investor protection in practice, as well as organizations riddled with corruption and mismanagement. The much more significant example of external finance is unconventional finance, which includes funding from all nonbank, nonmarket sources but is often supported by non-legal procedures. Bank loans are the world's second-largest producer of foreign finance. Firms that have access the banking as well as market funding just don't have greater economic performance. It will be particularly intriguing to see how non-legal processes and alternative finance channels might help sustain development in situations when legalized institutions are ineffectual and marketplaces, as well as banks, remained undeveloped.

KEYWORDS

Contract Law, Development, Enterprises, Finance, (Small and Medium Enterprises) SMEs.

1. INTRODUCTION

A large corporation Globalization, according to CEOs and senior management teams, is perhaps the most pressing issue they confront today. They are indeed aware that determining internationalization strategies and picking which countries to continue trading with has become much more complex in the recent decade. Nonetheless, most companies have stuck to their traditional strategy of focusing on standardized approaches to developing companies while exploring with a few local adjustments now and again [1]. As a consequence, numerous multinational corporations are failing to build viable emerging economies strategies. Organizations in wealthy nations frequently overlook the essential role which "soft" infrastructure plays in the implementation of their business strategies in their home markets.

However, infrastructure is frequently lacking in international economies.

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Corporations can reduce expenses by locating production and service operations in places wherever skilled labor, as well as trained management, are comparatively affordable. Western corporations seeking to create counterstrategies must expand their presence in developing countries, which generate a distinctive type of technology than developed ones. Western corporations are unlikely to stay profitable over longer when they do not establish strategies for involving emerging nations throughout their entire value chain[3]. Nonetheless, despite falling tariffs, the proliferation of the Internet service televisions, as well as fast increasing infrastructural facilities within those countries, CEOs cannot assume they can conduct business in developing markets in the very same manner companies have been doing in established markets.

This is because such efficiency of institutional frameworks differs greatly between countries. On generally, affluent economies have vast populations of experienced intermediaries as well as efficient contract-enforcing procedures, whereas developing countries possess incompetent intermediaries as well as ineffective judicial frameworks. Because the services supplied by intermediaries are

Analysis and Comparison of the Contract Law for Small, Medium, and Large Enterprises in India

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ABSTRACT

Small and medium-sized businesses predominate Indian businesses. Such enterprises have become less sophisticated throughout overall supply chain management skills as opposed to major organizations because of their smaller size, the restricted scope of activities, and scarce resources. Families own and manage the majority of (Small and Medium Enterprises) SMEs. Owners make strategic decisions, oversee but also manage operations, as well as their attitude toward development, risk tolerance, as well as the degree of professionalism all, have a significant influence on the organization. English based-law origins as well as the court system modeled after the United Kingdom, Indian enterprises confront poor investor protection in practice, as well as organizations riddled with corruption and mismanagement. The much more significant example of external finance is unconventional finance, which includes funding from all nonbank, nonmarket sources but is often supported by non-legal procedures. Bank loans are the world's second-largest producer of foreign finance. Firms that have access the banking as well as market funding just don't have greater economic performance. It will be particularly intriguing to see how non-legal processes and alternative finance channels might help sustain development in situations when legalized institutions are ineffectual and marketplaces, as well as banks, remained undeveloped.

KEYWORDS

Contract Law, Development, Enterprises, Finance, (Small and Medium Enterprises) SMEs.

1. INTRODUCTION

A large corporation Globalization, according to CEOs and senior management teams, is perhaps the most pressing issue they confront today. They are indeed aware that determining internationalization strategies and picking which countries to continue trading with has become much more complex in the recent decade. Nonetheless, most companies have stuck to their traditional strategy of focusing on standardized approaches to developing companies while exploring with a few local adjustments now and again [1]. As a consequence, numerous multinational corporations are failing to build viable emerging economies strategies. Organizations in wealthy nations frequently overlook the essential role which "soft" infrastructure plays in the implementation of their business strategies in their home markets.

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Analysis of Factors affecting the Quality of Higher Education in India in comparison to the Global Scenario

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ABSTRACT

It has long been recognized that education was among the most important determinants in a country's economic growth. A developed country is always a well-educated country. As a result, the learning process should be altered by current needs and indeed the globalized context. After the United States and China, India has the world's third-largest higher education sector. Since freedom, India has struggled to make progress in the area of education as a developing country. Following independence, India's higher education sector has seen a huge influx of universities and colleges. The private sector's engagement in academia has been a game-changer for such rapid expansion. This same Right to Education Legislation has ushered in a sea shift in India's educational system. As India's Higher Education System has faced several concerns and challenges, it also has numerous chances to overcome these obstacles and improve the system. The function of schools and colleges in the new century, as well as rising scientific knowledge on how individuals learn, all need increased openness and accountability. India needs highly qualified and educated individuals who can propel our economy ahead. According to study, just 25% of engineering graduates are immediately employable, and most institutions' educational quality is inadequate. Neither Indian university has ever been ranked among the top 200 universities in the world. This study analyses the current state of higher education, as well as identifying new concerns and challenges in the sector. Finally, this study proposes a viable response in Higher Ed to developing concerns and challenges.

KEYWORDS

Accountability, Constitution, Globalization, Higher Education, Transparency.

1. INTRODUCTION

India is a country with high academic ideals, with a strong student body that is technically competent, motivated, and diligent, as well as committed faculty personnel. At the same period, such brilliant faculty personnel is in limited supply throughout India's schools and associated institutes. The paper's study goal is to investigate the many aspects that influence IT engineering graduates' and post-graduate's career choices in teaching and to identify the best candidates as the most important determinants of such job decisions. The elements taken into account in the Aspiration, vision, passion, financial and business protection, and vocation knowledge-based and talent are among the topics investigated. Finally,

there is a proclivity for investigation. The study demonstrates the impact of gender on teaching profession choices and perceptions. Also demonstrates that the university course of study has a considerably distinct impact on the many elements that influence a career as a teacher the study also examines the current state of higher education in India and analyzes the elements that influence it. In the current Indian context, there is a scarcity of teachers and career options. The study is based on statistical analysis findings [1].

For several years, technological advancement and its implementations were in the spotlight in economics and marketing. IT is now being used in the school system, which is causing old methods and processes to change. Many universities in India have recently prioritized the use of information and communications technologies (ICT) for teaching and student learning. The use of ICT in the classroom is significantly faster in India. Given the large number of schools and institutions in India, the use of ICT in teaching is a crucial area for progress. This would assist in satisfying the needs of the millennial age, as the emphasis shifts from teacher-centered to student-centered approaches. Unlike their professors, who seem to be technological migrants, the current generation is progressing access to technology [2].

Education, in its broadest meaning, refers to the act of passing on one's habits, ideas, and beliefs to the next generation. It is the standard procedure whereby society passes on its collected information, skills, customs, and attitudes from a decade to the next. Education is critical in providing the necessary tools for living a pleasant and happy life. It affects a person's conduct and helps to give existence a true purpose; it also plays a significant part in forming the mentality of an individual and a country. Education is a critical element of the process of repairing cultural - financial infrastructure that has been broken. To ensure a brighter future after independence, the Indian government issued a policy announcement on postsecondary learning in mid-1980, which has guided work since then, as well as a General Policy on Education in 1986 and a Program of Action in 1986, both of which were amended in 1992 [3].

Universities and Institutions of Higher Learning have played a critical role in social change. Universities and Institutions of Higher Learning are at the heart of every nation-building process. Higher Ed was among the most effective tools for the republic since it provides highly trained labor as well as polished ideas and concepts [4].

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Crisis Management During COVID-19

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ABSTRACT

The social environment and crisis management approaches are highlighted in this article. Depending on 1000 conversations involving corporate leaders in Swedish small or medium-sized firms, users are searching into disaster management. They're curious about the social conditions in which firm executives respond to crises, as well as the working styles they use. Almost majority of firms in this survey don't have a disaster management in the organization and rather than deal with problems as they arise. Few businesses maintain their crisis plans up to date on even a regular basis, or only around half of those that do believe it was helpful in dealing with both the coronavirus COVID-19 situation. According to the findings, Swedish Small medium enterprises (SMEs) seem to be reliant on a developing procedure in which decision are made mostly on gut feelings. The organizations in our sample that saw significant drops in revenue as a consequence of the COVID-19 problem, on the other hand, claim to take a more organized and rational approach to their job, based on reports and documentation. The research adds to our knowledge of how disaster response operates. A contingency/crisis strategy, but in the other side, appears to be critical, but there's enough proof that all these strategies or routines must need the least amount of money or time to execute in order for Businesses being well ready for future calamities.

KEYWORDS

Businesses, Crisis Management, COVID-19, Pandemic, Small Medium Enterprises.

1. INTRODUCTION

In many ways, a company's capacity to handle a crisis is decided by how it reacts to the situation. Complex choices are those made during a crisis because they often include paradoxes, such as the need to make intelligent yet quick judgments, as well as problems, like as by way of balancing short terms against long term result. In the short term, decreased survival costs may suffocate the possibility for the long term values creations. As a consequence, creation quicks or wise decision under pressure is vital ability for the crisis managements success [1]. The problem was more difficult to deal with than ordinary disasters, which has increased our understanding of the implications of a crisis. Unlike several previous crises, which occurs at specific region or time (like as natural disaster) and had long term worldwide consequences the COVID 19 disaster combine widespread adoption with the undetermined time frame and breadth. Nobody knew when but to what degree activity will restart, making it far more hard to resolve the problem [2].

Despite massive efforts to stem the development of COVID-19, such like travel restrictions and corporate closures, include working from home, the humanity disaster has spread to a

growing number of places, people, and organizations. COVID-19 becomes a health emergency of worldwide significance, with the total number of persons affected rising daily. Control of the virus, as well as providing health care to the sufferers, remains a key priority for several governments or businesses. COVID-19 has economical, operational, or budgetary repercussions in addition to the obvious visual effect on people's daily lives, families, or communities. Even though the full effects of COVID-19 is also still unknown, many businesses that do strong business in the impacted regions are experiencing lower sales and lower consumer requirement, supply disruptions, transportation restrictions, absence of personnel mobility, as well as production difficulties. These problems will have a cascading impact on the worldwide economy.

SMEs, on the others hand, may have strategic benefit over bigger companies owing to their elasticity or adaptableness, which enables them to respond quickly to changing conditions [3]. As a consequence, some argue that SMEs are more susceptible to the situation like those that have developed in wake of the COVID 19 and that SMEs are more strong and better positioned to cope with crisis than their bigger counterpart. As per the Organization for the Economics Co-Operations or Development, the pandemic has resulted in severe revenue losses for upwards of 50% of all SMEs. Because the uniqueness of COVID 19 pandemic influenza, the lack of supply of emergency management research studies small medium enterprises, as well as the importance of understanding the nature of disaster response, this article is required to examine the nature of emergency planning in Scandinavian SMEs during the first days or weeks of the COVID-19 crisis; in these other phrases, it aims to investigate management activities in real. The following questions should be answered using 1000 phone interviews [4].

Even though the entire effect of COVID-19 is yet unclear, many businesses are suffering from lower sales and lower customer demand, supply chain interruptions, and transportation constraints. These problems will have a cascading effect on global markets, with the rising risk affecting others who aren't yet directly touched by COVID-19. These businesses must think about their pandemic preparation plans and be proactive and ready. This article discusses how to assess risks and organizational exposure, as well as how to identify essential dependencies and design pragmatic or effective crisis as well as resilience solutions. When coping with crises, what social situations do firm leaders use? What methods are employed in crisis management? People will study crisis management as a method to learn more about the social environment in which our responders handled with the COVID-19 outbreak [5]. The appropriate study strategy, including data collecting and sample characteristics, is then presented [6].

A Study of Occupational Stress on Doctors during Covid 19 Pandemic with Reference to North West Delhi

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ABSTRACT

This research paper aims to assess the occupational stress among professional physicians whereas engaging the COVID-19 therapies in the research location. The Coronavirus pandemic in India is part of a worldwide pandemic caused by the brutally acute pulmonary syndrome virus. Physicians and the general public have expressed concern, grief, fear, and sadness as a result of the COVID-19 eruption. Doctors are more likely than the general population to suffer from a variety of mental diseases. All main and tertiary data were used in the inquiry. Secondary data was gathered on COVID-19 diseases and physician treatments. The important information obtained from clinicians relates to the COVID-19 treatment. The study has a sample size of 353. The responses were compiled into excel sheets, which were then imported into SPSS program versions 21 for analysis. For evaluating the framed hypothesis, the researchers used simple statistical distribution and a t-test. According to the study, the doctors used COVID-19 treatment for the initial 6 weeks, and % of the professionals had high stress levels. The study also found that when government hospital doctors started using COVID-19 therapy in hospitals, their work culture altered dramatically. According to the poll, government hospital doctors were unable to maintain a work-life balance. While participating in COVID-19 treatments in the research area, the doctor has had a significant impact on their personal lives and causes job stress.

KEYWORDS

Coronavirus, Doctor, Health Care, Quarantine, Stress.

1. INTRODUCTION

The coronavirus illness 2019 (COVID-19) the epidemic has brought enormous challenges difficulties to the global healthcare system, exposing serious flaws in the country's epidemic preparation. Individuals have been forced to radically alter their lifestyles to "flatten the curve" and participate in the social distance to give an overburdened healthcare system enough time to react to the new coronavirus[1]. This situation is so serious in health care that the COVID-19 pandemic has necessitated the use of war jargon. Physicians are being redeployed to the front lines, and detailed data are being compiled to monitor daily casualties while military-style makeshift hospitals are being built[2]. The effect of the virus on our culture has been likened to World War II by CNN. In their personal lives, radiologists must adapt to the pandemic's many challenges, as well as the stresses of caring for COVID-19 patients while reviewing the continually increasing information around the virus's containment and control, all while operating in a medical system with minimal funds[3]. During major medical crises, medical services are overworked, making work life even more difficult than normal. When a

pandemic occurs, the patients in need of hospitalization increases dramatically, placing a strain on both medical equipment and personnel. Moreover, physicians perceive a higher danger to themselves as a result of their exposure to the sickest patients, which adds to their stress[4]. The scarcity of individual defensive equipment that might occur throughout an epidemic adds to the stress. The perception of virus danger is justified: According to a professional danger from 2009 swine flu epidemic a meta-study, healthcare workers had double the chance of catching the virus as comparator groups. This increased risk may be related to physicians' and nurses' increased exposure to patients' respiratory secretions[5].

The third source of anxiety is the higher danger of infections for front medical workers' families workers. According to According to statistics during the 2009 swine flu epidemic, 20% of people died. of physicians and nurses who had Symptoms have been documented in at minimum one household. member. Social distance is one strategy for front-line clinicians to reduce the risk of infection in their families[6]. Despite the well-documented protective effects of social interaction and support during times of stress, social distance deprives the person of a critical protect yourself from mental illness challenges at exactly the moment when they are most vulnerable to stress.

Past diseases (like as the SARS pandemic in 2003, the MERS epidemic in 2012, or the Ebola infections in West Africa) studies demonstrated that medical professionals are susceptible to a range of illnesses, psychiatric maladies, include trauma, that can last for weeks after the outbreak. The link between stressful life experiences and suicide has been widely established, and disaster-related trauma may increase suicidal thoughts among first responders Concerns about health problems and social isolation isolation, as well as societal beliefs of "infection stigma," all contribute to psychological anguish[7].

Doctors, on the other hand, may have harmful mental health impacts found on doctors if they had direct contact with affected people. Even though the stresses of when an epidemic disease outbreak, front-line healthcare is essential. epidemic might result in sickness absence and increased staff turnover, most data shows that physicians and nurses sense a strong expert commitment to continuing working despite the risk. Given the challenges of maintaining Throughout an epidemic, high-quality healthcare is essential, as well as physicians' unwillingness to seek treatment or confess their troubles, it's probable that presenteeism is directly linked to this kind of professional devotion. Indeed, when compared to a variety of other professional categories, doctors had the greatest incidence of 'infectious disease presenteeism,' according to a recent assessment.

Doctors may encounter difficult ethical issues and, perhaps, moral harm as they attempt in the face of inadequate resource, must

Impact of Advertisement Intensity on Market Risk of a Firm: A Study on the Indian Consumer Goods Sector

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ABSTRACT

This research is about to the relation between Advertising Power on bazaar risk of an organization and Indian consumer goods sector which influence of a company's business promotion period on its interest rate risk. An inverse relationship between firm advertising intensity and market risk is hypothesized. The organizations developing, maintaining, and assuring all necessitate things about advertisements. Marketing messages can amazingly effective at encouraging, order to inform, and important to remind prospective and current consumers can make a procurement possibility. It is important for Customers will continue to remember a company's product manufactured through advertising and promotion even though they establish the product in the market with the reality star and can easily and cheaply complete the transaction this same brand. So each advertiser would have to continuously evaluate the effectiveness of significant effect on consumer purchasing behaviour. Marketing communication also hopes to increase a manufacturer's Awareness among The Customers and incentivize product awareness. The important objective of the study is to calculate the influence of advertisements on impressionable people's choices consumption of imported consumer goods.

KEYWORDS

Advertising Power, consumer goods sector, market risk, Indian Purchaser, marketing,

1. INTRODUCTION

The foundations of marketing communications[1] have become so different, and or the research has become so broad, and deciding whatever pathway to go through order to commence for more in assessment may well be problematic. Advertisement is supposed to satisfy a variety of functions. The functional usefulness of advertisements, whether something is effectively informational or captivating, however if the economic benefits of television advertisements outweigh the drawbacks, is a concern of near constant conversation. Sales promotions would be used by commercial enterprises to enhance awareness for the product and services, and that it also aids including the communication of personal information to those same parties concerned. Then it might try to persuade members to participate in quality assurance, and this also aids in the introduction of experiences and summon pictures about something like a brand name, which focus on developing market position. A management of the business main objective is to make income. That very same profit travels through the bloodstream to the shareholders, with both the objective of increasing return on investment. As nothing more than a result, marketing companies who engage throughout marketing

communications are seriously worried enough about function of marketing communication in developing revenue and market share, and also the firm's profitability. Customer's re-patronage or affinity, brand awareness, Earnings, and investment returns are also some of the acknowledged measurements for determining successful implementation. Business leaders, but in the other hand, are interested mostly by advertisements and commercials on costs, profit potential, and entrepreneurialism, along with many other things. Another key point to consider here is that these reimbursements seem to maximize profits for shareholders simultaneously lowering potential losses.

There are other concerns that might be debated, such as excessive advertising or waste. Also, whether or whether advertisements is instructional or attempting to convince. When a purchase price analysis was conducted, advertisements does lead to an increased expense or increased improvements. Risk was among the most important considerations of financial performance. Risk can either be idiosyncratic or institutional in natural order. Risk premium[2] has mostly been related to segments and sub circumstances, and thus does not deserving a corresponding returns to the shareholders because it will be minimized by diversifying approaches. Equity holders, but from the other contrary, can receive a similar return without undertaking the portfolio returns. As nothing more than a result, the slightly bigger the market risk premium, the quicker the value of the owners of the company. As a conclusion, when one of the commercial performance benchmarks deteriorates business risk, the measurement of the company's common stock will continue to increase. As a possible consequence, the essential idea around this autobiography is to assess the influence of a company's business promotion period on market movements. Advertisement and product Research and development (R&D) borrowing and others have been used as contemporaries to underappreciated marketable securities in current periodicals. The only spectacular rule that contractually addresses corporate brand comes as from USA. (AICPA) The American-Institute of Certified-Public-Accountants[3] released a Declaration of Precarious situation Standard Operation Procedure (SOP) that appears to require advertising expenses to be done on a regular basis as they are budgeted and even when the content marketing first needs to occur. Notwithstanding, the Financial accounting standards board allows firms to grow and prosper "reactionary response advertising expenses" if preceding results indicated that upcoming gross revenue from services should be provided thru all the television advertisements must equal market capitalisation expenditures.

Impact of Advertisement Intensity on Market Risk of a Firm: A Study on the Indian Consumer Goods Sector

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ABSTRACT

This research is about to the relation between Advertising Power on bazaar risk of an organization and Indian consumer goods sector which influence of a company's business promotion period on its interest rate risk. An inverse relationship between firm advertising intensity and market risk is hypothesized. The organizations developing, maintaining, and assuring all necessitate things about advertisements. Marketing messages can amazingly effective at encouraging, order to inform, and important, to remind prospective and current consumers can make a procurement possibility. It is important for Customers will continue to remember a company's product manufactured through advertising and promotion even though they establish the product in the market with the reality star and can easily and cheaply complete the transaction this same brand. So each advertiser would have to continuously evaluate the effectiveness of significant effect on consumer purchasing behaviour. Marketing communication also hopes to increase a manufacturer's Awareness among The Customers and incentivize product awareness. The important objective of the study is to calculate the influence of advertisements on impressionable people's choices consumption of imported consumer goods.

KEYWORDS

Advertising Power, consumer goods sector, market risk, Indian Purchaser, marketing.

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Stagflation in World Economy-Impact on Indian Consumer Market

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ABSTRACT

Stagflation decimated the global economy throughout the 1970s and early 1980s. Recent empirical analysis suggests that the 1973 and 1979 oil crises were the catalysts for these high stagflationary periods. Other issues, such as whether stagflation is still a concern in the global economy, remain unresolved. Other than the price of oil, several factors contribute to stagflation. Humans can see that economies are susceptible to stagflation in a variety of ways using these measurements. Furthermore, even though stagflationary events occurred regularly between 1970 and 2010, the level of stagflation in the global economy tends to change over time. On the other hand, if stagflation develops, the magnitude increases. Our findings imply that stagflation is caused by a complex combination of factors and that oil price hikes' traditionally large influence has decreased in the 2000s. Surprisingly, we found evidence that this impact has grown again at the sample's conclusion. Today's stagflation, on the other hand, is mostly driven by increasing interest rates and declining worker productivity. The main objective of this paper is learn more about Stagflation in World Economy-Impact on Indian Consumer Market. In the future, the problem is clear since people have been used to comparing productivity growth year over year or in shorter periods, typically using aggregates gross national product.

Keywords

Consumer, Economic Growth, Inflation, Market, Stagflation.

1. INTRODUCTION

Although stagflation or inflation are closely connected, they should not be mistaken. Inflation is defined as a long-term rise in the average price point of all products or services produced in an economy, not even just a few of them. Whenever the money supply expands faster than that of the economy's ability to generate products or services, inflation occurs. Stagflation is indeed an economic situation in which an economy has both high inflation and little growth (along with high unemployment). During 2018, the Indian economy has grown at a slower pace for six quarters in a row. The most recent period for which information is available, the second-quarter ending in September, had just a 4.5 percent increase. Growth is predicted to be about 5 percentage points for the whole year [1]. The majority of economists attribute the slowdown to insufficient consumer demand for goods or services. In fact, until recently, inadequate demand was considered as the fundamental cause of the modest price inflation that characterized the economy. The government and many economists pushed the Reserve Bank of India to lower interest rates to increase demand. The Reserve Bank of India (RBI) eventually complied, decreasing its key interest rate, the repeated the procedure, five times in 2019 under Governor Shaktikanta Das. Inflation is often seen as the economic enemy.

Inflation is defined as a general increase in the price in a given economy. Inflation causes a currency's buying power to erode as goods and prices become more expensive. Simply said, people would be able to buy fewer products for the same amount of money [2].

Stagflation is a term that has been used by economists to describe a period of First and foremost, humans must define what the word "stagflation" means, i.e., what circumstances must be satisfied for a given time in the observed nation or area to be labeled as a period of stagflation. Stagflation is a term that combines the terms "stagnation" and "inflation." As a result, during times of stagflation, it is expected that the financial outlook does not rise or tends to fall. This method will be appropriate in our circumstances as well, as it has been in the past. When we use the word "stagflation," we must also include the question of unemployment because the unemployment rate is a major factor in many stagflation theories [3]. These methods make use of the phrase "natural unemployment rate," which is a somewhat ambiguous word that isn't defined in terms of a precise figure that can be used as a generic constant. As a result, we'll need to figure out what the current natural rate of unemployment in European Union (EU) Member States is. The notion of "natural inflation," i.e., the threshold that must be surpassed for inflation to be considered "high," is fraught with difficulties, as shown in Figure 1. The phrase "natural inflation" or "common rate of inflation" is often used in economics; nevertheless, the meaning of these words varies depending on the period and place [4]. To discuss stagflation in Europe at the dawn of the twenty-first century, we must first establish a rate of inflation that is considered "normal" or "expected" for this period of history [5].

What causes stagflation?

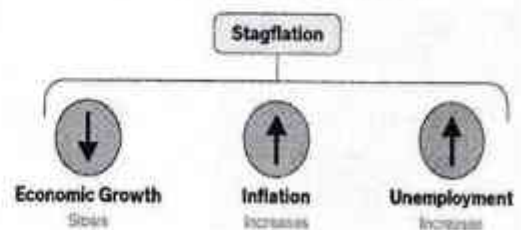


Figure 1: Illustrate the Causes of Stagflation, such as Economic Growth, Inflation, and unemployment [4]

1.1. As a consequence, stagflation has developed

Stagflation is the result of a perfect storm for economic ills: poor growth, high unemployment, as well as high prices. Supply shocks but also monetary or fiscal policy are the two

The Practice of Media Education

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ABSTRACT

Social networks have infiltrated many domains of educational practices or procedures, in addition to providing amusement and information. Nowadays, social media has an ever-increasing impact on the lives of youngsters. This paper attempts to emphasize the usage of the social network in the advanced education while also highlighting some of the elements at play. Furthermore, through a analysis of related article, people hope to provide visions into social networks effects on (a) active learnings (assistances, educational development, teamwork's, or coordination enhancement, educational achievements) from perspectives of students or educator, (b) consumers' personalities profiles or learnings styles, (c) social networking site online learnings (LMS) learning managements systems, (d) their usage in the advanced education. The findings show positive effects in all of the aforementioned areas, demonstrating that the usage of the online social network in higher learning has a bright future. Teachers or higher education institutions, on the other hand, have not yet been sufficiently mobilized to leverage online social networks in their operations. The future aspects of new media have been attracting the interest of mass seekers around the world. As a result, the leading colleges have begun providing skill and industry-focused programs.

Keywords

Higher Education, Media Education, Networking, Social Media, Social Networks.

1. INTRODUCTION

Online social networks and their apps have pervaded our everyday lives during the past decade. They have succeeded in changing the way young people live while also being one of the most essential forms of communication or entertainment. Meanwhile, the school institution is concerned that OSN is systematically lowering students' enthusiasm in educational procedures, an issue that not only impacts their performance but may also result in dropouts. Despite various alternatives that have been presented, the traditional educational system seems to be unable to adapt effectively to the ongoing decline in student enthusiasm. Blended entertainment and informative behavior tendencies have been suggested to promote student awareness of instructional procedures. Such behavioral patterns are supported by social networks, and this seems to be a pleasurable and widely recognized medium in students' daily lives. During the previous decade, review projects have risen to identify beneficial components of the social networks utilization for the educational activity. This overview does not aim to critically examine or synthesize review results in any systematic way, nor would it attempt to address specific review concerns. As a result, rather than using a specific

methodological technique people highlight appropriate studies or reviews by trying to present their findings or highlighting the related issue, problem, or challenges, as well as potential solutions [1].

1.1. Higher Education versus Popular Social Network

Millions of individuals, particularly young people, use social media sites like as Twitter, Facebook, Google+, Instagram, Myspace, LinkedIn, and many others. According to a survey of 3000 students in the United States, 92 percent of the utilized Facebook, and 38 percent uses Twitter as communications medium. According to extra review conducted in the nation, around 72 percent of the advanced educations student utilize Facebook [2]. Facebook is leading social networking site for both personal and educational uses. Furthermore, students spend an average of 11 to 61 minutes each day on online social networking (OSN) sites, even while they are studying. Additionally, academic institutions employ social media to address educational difficulties inside. In this paper, people analyze a review that shows that OSNs and social networks have a favorable influence on educational processes, particularly in higher education. The reviewer gathered 77 papers from 2010 onward, or they discovered the Facebook or Twitter are most used OSN platform for the edifying resolves [3]. Extra precisely, Facebook featured as the primary educational tool in 56 articles (82.42 percent); Twitter showed as the primary educational tool in 9 stories (11.697 percent); or another social network such as Google+, LinkedIn, Myspace, or others appeared in 8 pieces (13.68 percent). All social networks were engaged in the remaining 4 articles (7.19 percent). To group the beneficial effect as well as the involvements of the social network in articles, they were further divided into four categories.

- Active learning (benefits, educational process enhancement, communication or collaborations, academics presentation) from perspective of student or instructor.
- The operator's personalities or learnings style (way as well as methodologies to gain information, academic cultures, and effectiveness).
- Social networks such as online. The next paragraphs go through each of these four areas in further depth.

1.2. Learning Processes and Social Network

Utilizing social network in together formal or informal learnings, new strategies to acquire information have arisen over this decade. Higher education is a hierarchically structured education system that includes academic studies, specialist training, and also vocational or technical learning programmers for all ages, but also is arranged in successive periods, from

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