SOUVENIR 2026

Govt. College for Women Nawakadal Srinagar
Jammu and Kashmir, 190002

VIKSIT BHARAT @2047

Two-Day International Conference

Emerging Trends in Science and Technology, Economy and Business for Sustainable Development

Internal Quality Assurance Cell (IQAC)

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Prof. (Mrs.) Nilofer Khan
Vice Chancellor
University of Kashmir
Hazratbal Srinagar - 190006
Jammu and Kashmir (India)

Message

I am delighted to know that the Government College for Women, Nawakadal, Srinagar is organizing a Two Day International Conference on **"Viksit Bharat 2047: Emerging Trends in Science and Technology, Economy and Business for Sustainable Development"**.

Viksit Bharat envisions a developed, inclusive and sustainable India by 2047, driven by advancements in science and technology, a resilient economy and innovative business practices. By fostering innovation, entrepreneurship, self-reliance and environmentally conscious development, India is aiming to build a strong and future-ready economy that shall ensure prosperity and well-being for all.

I congratulate the Government College for Women, Nawakadal for organizing this important conference on Viksit Bharat, which reflects its commitment to promoting meaningful dialogue and intellectual engagement on India's vision of becoming a developed Nation. Such academic initiatives provide an excellent platform for students, scholars and experts to deliberate on emerging challenges, opportunities and innovative pathways towards building a prosperous nation.

I wish the organizers all luck for the success of this conference.

Prof. Nilofer Khan



Director Colleges
Higher Education Department
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Message

It is with great pleasure that I extend my warmest congratulations to Government College for Women, Nawakadal, Srinagar, on organizing the Two-Day International Conference on "Viksit Bharat 2047: Emerging Trends in Science and Technology, Economy and Business for Sustainable Development," to be held on 24th –25th September, 2026.

The vision of Viksit Bharat 2047 reflects India's aspiration to become a developed, inclusive and self-reliant nation by the centenary of its independence. Realizing this vision requires the convergence of scientific innovation, technological advancement, economic dynamism and responsible entrepreneurship. Our academic institutions have a vital role in nurturing creativity, research and leadership among the youth who will shape India's future.

I appreciate the initiative of Government College for Women, Nawakadal, Srinagar, for choosing a theme of such pressing relevance and for bringing together such a rich diversity of voices and perspectives. Empowering young women through education, research and innovation remains central to the idea of an inclusive and progressive India—and this institution's efforts in that direction deserves genuine appreciation.

I congratulate the Principal, the Organizing Committee, and everyone associated with the organization of this conference. I am confident that the deliberations will inspire meaningful dialogue, encourage collaborative research, and contribute to the advancement of knowledge in the pursuit of the vision of a developed, inclusive and self-reliant India by 2047.

(Dr. Sheikh Ajaz Bashir)



Prof. (Dr) Huda Galzai
Principal,
Govt . College for Women
Nawakadal, Srinagar

Message

It gives me immense pleasure and a deep sense of pride to welcome all distinguished delegates, academicians, researchers, scholars and participants to the Two-Day International Conference on "Viksit Bharat 2047: Emerging Trends in Science and Technology, Economy and Business for Sustainable Development."

This conference marks a historic milestone in the academic journey of Govt. College for Women, Nawakadal, Srinagar, as it is the first International Conference being organised in the history of the College. It is particularly gratifying that this landmark initiative has received such an encouraging response from the academic community. We have received research papers from 86 participants from outside the College, in addition to nearly 30 papers from our own faculty and academic community. More significantly, the conference has attracted scholarly contributions from prestigious international institutions, including the University of Oxford and several other international universities. The participation of scholars from abroad and the special addresses being delivered by distinguished experts from the United States of America have added a truly global dimension to this academic endeavour.

The theme of the conference is both timely and transformative. India's vision of Viksit Bharat @2047 calls for development that is technologically advanced, economically vibrant, socially inclusive, environmentally sustainable and rooted in knowledge and innovation. The conference seeks to bring together diverse perspectives on emerging developments in science and technology, economy and business, while also creating space for issues particularly relevant to Jammu & Kashmir, including agriculture, industry and services, environment and geography, infrastructure and energy, literature and language, and the preservation of our rich cultural identity.

The remarkable response to the conference is an affirmation of the growing academic aspirations of our institution. It also reflects our commitment to creating opportunities for our students and faculty to engage with national and international scholarship, contemporary research and emerging areas of knowledge.

I place on record my sincere appreciation for the Organising Secretary, the organising committee, faculty members, staff and all those who have worked tirelessly to make this initiative possible. I also express my gratitude to all the distinguished scholars and delegates who have chosen to be part of this historic occasion.

May this conference become the beginning of a sustained culture of international academic engagement, research collaboration, innovation and knowledge exchange at Govt. College for Women, Nawakadal, Srinagar.

I wish the conference every success and hope that the deliberations, ideas and collaborations emerging from it will make a meaningful contribution to the vision of a Viksit Bharat @2047.

Prof. (Dr.) Huda Galzai



Dr. Aashiq Hussain Lone
Head, Department of Commerce
GCW, Nawakadal

Coordinator, IQAC

Message

It is with immense satisfaction and a profound sense of accomplishment that I welcome all the distinguished scholars, researchers, academicians and delegates to this landmark Two-Day International Conference on "Viksit Bharat 2047: Emerging Trends in Science and Technology, Economy and Business for Sustainable Development."

For Govt. College for Women, Nawakadal, Srinagar, this conference represents much more than an academic event. It is the first International Conference in the history of the College, and therefore marks a significant new chapter in its academic and research journey. What has been particularly encouraging is the extraordinary response received from the scholarly community. We have received papers from 86 scholars and participants from outside the College and nearly 30 contributions from our own academic community. The international character of the conference is further reflected in the receipt of scholarly contributions from the University of Oxford and several other universities across the world.

The conference will also benefit from special addresses by distinguished experts from the United States of America, bringing international perspectives and experiences to our academic discussions. Such participation is a matter of great encouragement for an institution that is steadily expanding its horizons beyond the conventional boundaries of higher education.

The breadth of the conference is equally significant. Its interdisciplinary themes encompass emerging technologies, artificial intelligence and machine learning, quantum computing and biotechnology; innovations in physics, chemistry, biology and environmental science; healthcare and public health; renewable energy and space technology; digital transformation, e-commerce and entrepreneurship; fintech and sustainable finance; climate change and the circular economy; sustainable agriculture and biodiversity; education and skill development; governance, ethics and global partnerships; and cultural heritage, tourism and wellness.

The response to the conference has demonstrated that academic institutions in Jammu & Kashmir can successfully create platforms capable of attracting scholarly attention from across India and beyond. It has also reaffirmed the importance of providing our students and faculty with opportunities to interact with researchers of national and international repute.

I take this opportunity to express my sincere gratitude to the Hon'ble Minister for Higher Education, the Commissioner/Secretary, Higher Education, the Director Colleges, the Principal & Patron, distinguished international scholars, members of the scientific and organising committees, participating institutions, authors and delegates for their support and confidence in this initiative.

I am particularly grateful to every member of the organising team whose dedication, often behind the scenes, has transformed an idea into this significant academic gathering.

As we embark upon this conference, I hope that it will not merely culminate in presentations and deliberations, but will lead to new research collaborations, academic partnerships, innovative ideas and enduring scholarly networks.

I warmly welcome you all to Govt. College for Women, Nawakadal, Srinagar, and wish the conference a memorable and intellectually enriching journey towards the larger vision of Viksit Bharat @2047.

Organising Secretary

Jammu and Kashmir at a Glance

The Jammu and Kashmir is the north western state of India. The state lies between 32° 17 to 36° 58 north latitude and 73° 26 East to 80° 30 East longitude. The state ranks 6th in area and 19th in population among the states and union territories of India, occupying 6.76% of the country's geographical area and 1% of its population. A major portion of Jammu and Kashmir state consists of the western Himalayas which besides many lofty mountains ranges with varying heights of 3000 to 6000 meters and above, is abound with rivers, lakes, passes, Glaciers, plateau and plains. The most important rivers are the Indus, chinab, Jehlum and Ravi. Tourism plays an important role in promoting economic growth of the state of Jammu and Kashmir. The state with its glorious past is on the top of tourist map of the world due to its appealing scenic beauty and moderate climatic conditions. The State is multi-lingual with people speaking different languages like Urdu, Dogri, Gujari, Ladakhi etc. The influx of tourists to the State given a boost, inter alia to Industries which substantially contribute to its economics handicrafts and Fruit development. The valley of Kashmir that is famous as the paradise on planet is bestowed with fertile soil, grand mountains, fine rivers, lovely lakes, charming flowers and delicious fruits. A top of "Takhti Sulaimani" (Shankaryachariya) in the morning, a view of famous Dal lake is beyond description. Its snow peaked mountains, chinar and willow trees, lush green meadows and above all the simplicity and sincerity of its people, has probably compelled Sir Francis Young husband to rate it higher as compared to Switzerland.Reshis, Munis, Saints and Scholars have come from different corners of the globe to settle here. Kashmir has the prestige of having rulers like Sultan Zainul-Aabideen, who introduced various arts and crafts which found acceptance and favour from the people in the shape of establishment of cottage industries due to its topographical conditions. These industries have been providing employment to many.Srinagar city, the summer capital of Jammu and Kashmir has been the hub of administrative affairs since past. The interior parts of Srinagar even today symbolize the cultural glory in the shape of architecture and sculpture work. A comparative glimpse of past and present in the historical perspective reveals that there has been a lot of social and economic transformation in Srinagar. Education has been the main instrument in this transformation and the role of Government College for Women, Nawakadal, Srinagar in this behalf cannot be undermined.



About Institution



Established in 1961, the institution is a premier educational space of Jammu and Kashmir. The college is a multi-disciplinary institution providing higher education to the female aspirants of the catchment areas. It is the first women's college of Kashmir Division to offer education in the field of Commerce . The various courses offered by the college are:

- Graduation in Arts (General & Vocational Courses)
- Graduation in Science
- Graduation in commerce (general & vocational Courses)
- Bachelor of Business Administration (BBA)

The college has adequate library facilities for students with sufficient stock of books on Science, humanities and Commerce besides having a variety of periodicals and magazines.

In order to keep pace with the ongoing technological changes, the college has a well-designed and established Computer Centre where students are imparted computer education and internet access. The college has the pride of developing human recourse of feminine gender, thus facilitating steps towards Women Empowerment



About the Conference

A Landmark Academic Confluence

The Two-Day International Conference on "**Viksit Bharat 2047: Emerging Trends in Science and Technology, Economy and Business for Sustainable Development"** marks a historic milestone for Govt. College for Women, Nawakadal, Srinagar for being the first International Conference in the history of the College. The conference has received an exceptionally encouraging scholarly response, with 90 papers from participants outside the College and nearly 30 contributions from its own academic community. Its international reach is reflected in contributions received from scholars associated with the University of Oxford and several other international universities.

The academic stature of the conference is further enhanced by the participation of distinguished university leaders, senior administrators and eminent scholars. The inaugural day will be graced by the Hon'ble Vice-Chancellor, University of Kashmir, as Chief Guest, while the Commissioner/Secretary, Higher Education and Hon'ble MLA, Habbakadal will be Guests of Honour. The programme will also bring together senior academic and administrative leadership from the University of Kashmir and the Higher Education Department, along with Principals of Srinagar-based colleges.

The conference features the Hon'ble Vice-Chancellor, Central University of Kashmir, as Keynote Speaker, besides special addresses by noted academicians from the United States of America and Jawaharlal Nehru University (JNU). The participation of academically accomplished invited speakers further adds the depth and diversity to the deliberations.

The second day will culminate in a distinguished valedictory session with the Hon'ble Vice-Chancellor, Cluster University Srinagar, as Chief Guest, joined by the Registrar, University of Kashmir, and Director Colleges as Guests of Honour. Through its interdisciplinary themes, international participation and strong representation from the academic leadership of Jammu & Kashmir, the conference seeks to create an enduring platform for research, collaboration, innovation and knowledge exchange in the spirit of Viksit Bharat @2047.

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Sustainable Entrepreneurship and Startups: Driving Inclusive Economic Growth towards Viksit Bharat 2047

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Abstract

Entrepreneurship and startups have emerged as powerful drivers of economic growth, innovation, and employment generation in India. With the vision of Viksit Bharat 2047, fostering sustainable entrepreneurship has become essential for achieving long-term economic development while addressing social and environmental challenges. Today, startups are increasingly adopting sustainable business models that promote responsible resource use, technological innovation, and social value creation alongside economic growth.

This paper examines the role of sustainable entrepreneurship and startups in supporting India's journey towards a developed and self-reliant nation. It explores how startup ecosystems encourage innovation, create employment opportunities, strengthen local industries, and contribute to sustainable development. The paper also discusses the importance of sustainable finance, government initiatives such as Startup India, digital transformation, and access to funding in promoting entrepreneurial growth. At the same time, it highlights the challenges faced by startups, including limited access to finance, market competition, regulatory barriers, and the need for stronger innovation ecosystems.

The study is based on secondary data collected from government reports, research articles, policy documents, and published literature. The findings indicate that startups integrating sustainability into their business strategies are better positioned to create long-term value, improve competitiveness, and contribute to economic resilience. Sustainable entrepreneurship not only supports innovation but also promotes inclusive growth by generating employment and addressing local and global development challenges.

The paper concludes that strengthening entrepreneurial ecosystems through supportive policies, financial inclusion, skill development, and technological innovation is crucial for realizing the vision of Viksit Bharat 2047. Encouraging sustainable startups will play a significant role in building a resilient, inclusive, and globally competitive Indian economy.

Keywords: *Sustainable Entrepreneurship, Startups, Sustainable Finance, Innovation, Economic Growth, Startup India, Viksit Bharat 2047, Commerce.*

Spatial Inequality in Consumption: Evidence from India

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Abstract

Reducing spatial and socioeconomic disparities in living standards is essential for achieving inclusive and balanced development in India. This study examines consumption inequality across Indian states and socioeconomic groups using nationally representative house hold consumption expenditure data from the 68th Round of the National Sample Survey, covering 101,651 households. Monthly per capita consumption expenditure (MPCE) is used to assess consumption levels, while the Gini coefficient and Atkinson index measure inequality. The findings reveal substantial spatial variation in consumption and its distribution. Average MPCE ranges from ₹1,260 in Bihar and Odisha to ₹3,370 in Kerala, while the state-level Gini coefficient varies from 0.22 in Nagaland and Manipur to 0.44 in Karnataka. Significant disparities are also observed across social and religious groups. The rural–urban divide is particularly pronounced, with urban MPCE (₹3,160) being twice the rural level (₹1,580), accompanied by higher urban inequality (Gini 0.39 versus 0.31). Overall, the results establish that consumption inequality in India is multidimensional, reflecting substantial spatial, social and rural–urban disparities. The study contributes to the evidence base for ViksitBharat@2047 by highlighting the need for regionally differentiated and inclusive policies that expand consumption opportunities, productive employment, basic services and human capabilities. Reducing these disparities is critical to ensuring that India's transition towards developed economy is broad-based, equitable and socially inclusive.

Keywords: *Spatial inequality; Consumption inequality; MPCE; Gini coefficient; Atkinson index; Rural–urban disparity; Inclusive development; Viksit Bharat@2047*

FinTech Startups as Catalysts for Transforming Digital Financial Services in India

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Abstract

The expansion of digital payments, online lending, digital banking, wealth management, and other technology-enabled financial services has contributed to the evolution of India's financial ecosystem. The present study aims to examine the role of FinTech startups in transforming digital financial services in India. It specifically seeks to analyse the major areas oAf FinTech-driven innovation, assess their contribution to financial inclusion and service efficiency. The study adopts a descriptive and analytical research design based primarily on secondary data. The data is proposed to be collected from reports and publications of the Reserve Bank of India, Government of India, industry associations, research institutions, and other credible sources. The study analyses emerging trends in digital payments, digital lending, mobile financial services, and other FinTech-enabled solutions to assess their transformative role within the Indian financial sector. The analysis indicates that FinTech startups are playing a significant role in reshaping India's digital financial landscape by improving convenience, accessibility, speed, and personalization of financial services. Their innovations have expanded the reach of digital payments and technology-enabled financial services, particularly among previously underserved segments. However, issues relating to cybersecurity, data privacy, digital literacy, regulatory compliance, consumer protection, and financial risks remain important challenges. The study concludes that FinTech startups can serve as powerful catalysts for the continued transformation of India's digital financial services. A supportive regulatory environment, responsible technological innovation, stronger cybersecurity mechanisms, and enhanced digital and financial literacy are essential for ensuring that FinTech-led transformation remains inclusive, sustainable, and consumer-centric.

Keywords: *FinTech Startups; Digital Financial Services; Financial Innovation; Financial Inclusion; India*

Survey of Gastrointestinal Nematodes in Sheep of Srinagar, Kashmir

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Abstract

Gastrointestinal nematode infections are a major constraint to sheep health and productivity, particularly in regions with favorable climatic conditions for parasite survival and transmission. The present study investigated the prevalence, seasonal variation, and species distribution of gastrointestinal nematodes infecting sheep in Srinagar, Kashmir. A total of 149 sheep were examined through necropsy-based gastrointestinal examination, and recovered nematodes were processed, mounted, and identified morphologically. Data were analyzed using descriptive statistics, Pearson's chi-square test, and independent-samples t-test. Gastrointestinal nematode infection was recorded in 91 sheep with overall prevalence of 61.07% out of 149 sheep. During the study period a total of 740 adult nematode specimens were recovered, indicating high parasite burden of the examined hosts. A significant seasonal variation was observed, with the prevalence increasing from 38.10% in winter to 70.09% in spring. Season and infection status were significantly associated ($\chi 2 = 12.99$, $p < 0.001$). Mean worm burden was significantly higher in spring (5.73 ± 4.44) than in winter (3.02 ± 4.18) as shown by the independent-samples t-test ($t = -3.402$, $p = 0.001$). The prevalence was higher in males (68.13%) than in females (50.00%) and this difference was statistically significant ($\chi^2 = 4.899$, $p = 0.027$). Morphological examination identified two nematode species, Haemonchus contortus and Trichuris ovis. H. contortus was dominant, infecting 75 sheep (50.34%) with 530 worms recovered, while T. ovis infected 16 sheep (10.74%) with 210 worms. The dominance index further confirmed the predominance of H. contortus (1.79) over T. ovis (0.15). Overall, gastrointestinal nematode infections were common in sheep of Srinagar, with higher prevalence during spring. The study emphasizes the need for continued surveillance, strategic parasite control, improved hygienic practices and appropriate management measures to reduce the gastrointestinal nematode infections and their possible impact on sheep health and productivity in Srinagar, Kashmir.

Keywords: *Gastrointestinal nematodes; Sheep; Haemonchus contortus; Trichuris ovis; Prevalence*

Avifauna InShallbugh Wetland

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Abstract

The present study was carried out in Shallbugh Wetland located in district Ganderbal, Kashmir with emphasis on documenting avifaunal diversity and their abundance. For the purpose of the study, systematic surveys were conducted using visual census, point count and line transect methods. Birds were identified before counting by studying their characteristic features in accordance with standard identification keys. Observations were mostly made during morning and evening hours when bird's activity was highest. A total of 33 species of birds were recorded, comprising 16 resident species, 12 winter migrants, and 5 summer migrants. Diversity analysis using the Shannon–Weiner index revealed highest richness among resident birds, followed by winter migrants and summer migrants. Most number of birds were recorded from family Anatidae, followed by Ardeidae.

Keywords: *Shallbugh Wetland; avifauna; Anatidae; Ardeidae; diversity*.

Clouding Behavior Of Nonionic-Cationic And Nonionic-Anionic Mixed Surfactant Systems In Presence Of Carboxylic Acids And Their Sodium Salts

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Abstract

The study is focused on evaluation of clouding phenomena of the aqueous single nonionic surfactant system Triton X-100 (TX-100) and its mixed systems with anionic aerosol-OT (AOT) and cationic dodecylpyridinium chloride (DPC) in presence of hydrophobic ions furnished by sodium salts of carboxylic acids, viz., sodium ethanoate, sodium propanoate, sodium butanoate, and sodium hexanoate and the respective carboxylic acids [ethanoic acid, propanoic acid, butanoic acid, and hexanoic acid]. The influence of salts on the cloud point (CP) has been explained on the basis of salt effect as well as the solubilization of higher alkyl chain hydrophobic ions furnished by these salts. Moreover, the co- and counterion effect has been taken into account to explain the variation of the CP in the mixed systems. However, the effect of acids on CP has been explained in the light of their aqueous solubility and their partitioning ability between octanol and water as reflected by their K OW values.

Keywords: *Cloud point; Hydrophobic co-ions and; counterions; salt effect; salt effect; solubilization.*

Impact of Anthropogenic Activities on Hokersar Wetland

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Abstract:

Wetlands are transitional ecosystems where land and water interact, supporting unique soil, plant, and animal communities. They act as natural filters, flood regulators, biodiversity reservoirs, and socio economic resources, yet remain highly fragile and vulnerable to human interference. Hokersar Wetland, a Ramsar site in Kashmir and often referred to as the "Queen of Wetlands," exemplifies this fragility. This study investigates the impact of anthropogenic activities such as agricultural expansion, urban encroachment, sewage disposal, and poaching on Hokersar's ecological integrity. Field surveys conducted in this study quantified the relative contribution of major pressures: discharge of domestic sewage (46.67%), conversion into agriculture (26.67%), encroachment and urbanization (20%), and waterfowl hunting (6.67%).These pressures have degraded water quality, triggered eutrophication, reduced migratory bird populations, and disrupted ecosystem services. The findings confirm that unchecked land use change and waste inflows are the primary drivers of ecological imbalance. The study concludes with recommendations including afforestation in catchment areas, sewage treatment, regulation of hunting, and community awareness programs. Conserving Hokersar is critical not only for sustaining migratory bird populations along the Central Asian Flyway but also for preserving ecosystem services vital to local communities and regional ecological stability.

Key words: *Hokersar Wetland; Ramsar site; Queen of wetlands; Central Asian Flyway; Eutrophication.*

Molecular Mediators Of Lipotoxicity In Metabolic-Dysfunction Associated Steatotic Liver Disease (MASLD)

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Abstract

Background: Metabolic-dysfunction associated steatotic liver disease (MASLD) pathogenesis is explained by "multiple parallel hit hypothesis". However, the molecular switches regulating various hits in lipotoxicity and their mechanism of action are not well established. In addition, we are yet to find any suitable target for the treatment of lipotoxicity in MASLD. Objective: Identification of key mediators of lipotoxicity and lipid accumulation in MASLD Results: we identified that lipotoxicity in MASLD is associated with intracellular Ca2+-mediated CYP2E1 and the induction of endoplasmic reticulum stress that either directly or indirectly block the autophagy process in lipotoxic cells. The impairment in autophagy contributed significantly towards the lipid accumulation in liver cells. Targetting either ER stress or autophagy significantly reduced the lipid accumulation in lipotoxic cells. In addition, cells having greater lipid accumulation also showed reduced fatty acid oxidation. Mechanistically, various players responsible for autophagy blockade were identified. Among them, two major players were TGH and histone methyltransferase G9a. Cells expressing TGH showed reduced autophagy and greater TG accumulation and that absence of TGH or targeting of TGH in lipotoxic cells reduced the TG content, increased the autophagic process and increased the fatty acid oxidation rate. Additionally, a novel axis involving mTORC1 was found to be highly active in lipotoxic cells. The activation of mTORC1-G9a-H3K9me2 axis increased the G9a-mediated repressive H3K9me2 mark and decreased RNA polymerase II occupancy at the promoter regions of Beclin1 and Atg7 in lipotoxic cells. Inhibition of mTORC1 decreased G9a-mediated H3K9me2 occupancy and increased polymerase II occupancy at Beclin1 and Atg7 promoters. Furthermore, mTORC1 inhibition increased the expression of Beclin1 and Atg7 in lipotoxic cells and decreased the accumulation of SQSTM1/p62. Interestingly, the pharmacological inhibition of G9a alone in fatty acid-treated cells decreased the H3K9me2 mark at Atg7 and Beclin1 promoters and restored the expression of Atg7 and Beclin1. Conclusion: Taken collectively, we have identified several bioactive species and molecular switches regulating the progression of disease in lipotoxicity in MASLD and that targeting of these bioactive species could act as potential therapeutic target for the treatment of MASLD

Key Words: *MASLD, Lipotoxicity, Autophagy, ER stress, Lipid accumulation*

Reforming Skill Education in J&K through Integration of Sector Skill Council (SSC) Aligned Curricula

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Abstract

Background: The rapidly evolving labour market, technological advancements and changing industry requirements necessitate a systematic transformation of skill education within higher educational institutions (HEIs). In Jammu and Kashmir (J&K), conventional skill courses are often generic and theory oriented with limited alignment with contemporary occupational standards and industry requirements. This disconnect may constrain the development of job ready competencies, employability and entrepreneurship among graduates.

Objective: The present study aims to develop a structured framework for integrating Sector Skill Council (SSC) aligned curricula into HEIs in J&K and progressively replacing conventional skill courses with competency based industry relevant and nationally recognized qualifications.

Methods: A phased framework will be developed incorporating skill gap and labour-market assessment; identification and mapping of relevant Qualification Packs (QPs); curriculum integration and credit alignment; infrastructure development; industry and SSC partnerships; practical training, internships and standardized assessment and certification. A pilot-to-scale implementation model will be proposed to enable HEIs to select SSC qualifications according to regional employment demand, institutional capacity and emerging industry opportunities.

Results: The proposed framework will establish a systematic transition from course oriented skill education to competency based training focused on demonstrable skills, entrepreneurship and workforce readiness. Integration of SSC-aligned qualifications is expected to improve curriculum relevance, standardize skill training and assessment, strengthen industry exposure and enhance pathways to internships, certification and employment.

Conclusion: The proposed SSC integrated framework provides a structured and scalable approach for modernizing skill education in HEIs across J&K. Effective collaboration among HEIs, SSCs and industries could strengthen the alignment between higher education and the labour market, thereby improving graduate employability and entrepreneurship while contributing to workforce development and sustainable regional socioeconomic growth.

Key Words: *Skill Education; Higher Educational Institutions (HEIs); Jammu & Kashmir; Sector Skill Councils (SSCs); Industry Aligned Curriculum*

Investigating the Impact of Artificial Intelligence Tools on Students' Learning Behavior, Academic Integrity, and Critical Thinking

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Abstract

Background: Artificial Intelligence has quietly become a part of everyday student life. From generative writing assistants and intelligent tutoring systems to automated platforms that answer questions in seconds, these tools are reshaping the way higher education students learn. They offer instant explanations, personalized support, and relief from routine academic tasks. Yet this convenience is not without consequences. When used excessively or carelessly, AI may begin to shape learning behavior in unintended ways — raising concerns about academic integrity and the very critical thinking skills that education seeks to cultivate. Understanding these emerging effects is essential if we are to adopt AI responsibly and meaningfully in our classrooms.

Objective: This study set out to explore how students' use of AI tools influences their learning behavior, academic integrity, and critical thinking. It also looks closely at how dependent students have become on these technologies, how they perceive the benefits and risks, and whether AI-mediated learning is drawing them away from independent engagement with their academic work.

Methods: A mixed-method design was used to capture both breadth and depth of insight. Quantitative data came from a structured questionnaire measuring AI usage, learning behavior, academic integrity, and critical thinking tendencies among higher education students. Responses were analyzed using descriptive statistics, reliability checks, correlation, and inferential techniques to reveal relationships between the key variables. Alongside this, semi-structured interviews and open-ended responses offered rich qualitative evidence, which was examined thematically to understand students' experiences, motivations, perceived advantages, and anxieties around AI.

Results: The findings paint a layered picture. AI tools genuinely support learning — they improve access to explanations, encourage brainstorming, offer personalized help, and speed up routine tasks. At the same time, frequent and uncritical dependence on AI is linked to less independent engagement, a growing tendency to outsource academic work, and mounting concerns about originality and integrity. Students themselves appear to hold two views at once: they see AI as a facilitator of learning and, paradoxically, as a potential source of dependency. When overused, it may narrow opportunities for independent reasoning, evaluation of evidence, creativity, and problem-solving. But when used purposefully and with guidance, AI can genuinely complement critical thinking and enrich the learning process. Conclusion: Ultimately, this study suggests that the impact of AI on education depends less on the technology itself and more on how, why, and how often students use it. The answer is not to ban AI, but to equip students with responsible AI literacy, encourage transparent academic practice, and teach them to critically evaluate AI-generated content. Assessment strategies too must be reimagined to reward independent thinking. The evidence presented here offers a foundation for developing institutional guidelines and pedagogical frameworks that strike a balance — preserving the benefits of AI-supported learning while safeguarding academic integrity, creativity, and critical thought.

Keywords:*Artificial Intelligence; Learning Behavior; Academic Integrity; Critical Thinking; Higher Education*

Financial Inclusion and Farmers' Socio-economic Empowerment in Jammu and Kashmir: Unraveling the Gender Divide

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Abstract

This research seeks to examine the influence of financial inclusion on the socio-economic status of farmers. Subsequently, it explores the moderating effect of gender between financial inclusion and socio-economic status. The study involved the systematic gathering of data from a cohort of 420 farmers using a multi-stage purposive sampling approach. The hypotheses were evaluated empirically through structural equation modelling and multi-group analysis utilizing SmartPLS. It was evidenced that financial inclusion exerts a positive influence on the socio-economic status of farmers, indicating that higher levels of financial inclusivity correspond to improved socio-economic status. Gender significantly moderates the association between financial inclusion and economic status; however, it does not influence the link between financial inclusion and social status. This investigation aims to enrich the theoretical frameworks and provide actionable insights for regulatory authorities and financial institutions to foster greater gender inclusivity in financial services. This novel piece of research is groundbreaking in its focus on the moderating role of gender between financial inclusion and socio-economic status. Moreover, this notion has received sparse attention and remains inadequately explored within the disenfranchised segments in the Indian context. Therefore, the present work is anticipated to yield meaningful outcomes for farmers by advancing their socio-economic prosperity.

Keywords:*Financial Inclusion, Social status, Economic Status, Gender, Farmers'*

Anti-Inflammatory and Antioxidative Effect of Hexanic and Ethanolic Extracts of Curcuma longa L. in Buffalo Mammary Epithelial Cells

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Abstract:

Mastitis is the commonest disease of bovines imposing a great economic setback and a drastic public health concern worldwide. Antibiotic resistance is the preliminary con of excessive antibiotics use for disease treatment. Studies validate an alarming increase in the antibiotic resistance of both humans and animals. For ages, medicinal plants have been used to treat a number of ailments in humans and animals, including mastitis. Curcuma longa, or turmeric, is the prerequisite in Indian cooking and has been used in traditional medicine for its magical properties. The rhizome of C. longa possesses significant anti-inflammatory, antibacterial, antifungal, and ant oxidative properties. In the current study, we evaluated the hexanic and ethanolic extracts of C. longa for their anti-inflammatory and ant oxidative potential against LPS-induced inflammation in buffalo mammary epithelial cells (BuMECs). Pretreatment with the extracts down regulated the expression of proinflammatory cytokine TNFα via the TLR4/NFκB-mediated signaling pathway. However, IL-6 was downregulated in only the hexanic C. longa-pretreated group. A significant up regulation of NRF2 mRNA expression was seen in both hexanic- and ethanolic-treated groups. A GC-MS/MS study of the extracts revealed the presence of important sesqueterpenoids and phenolics as the main bioactive phytoconstituents in the extracts. Sesqueterpenoids, such as turmerone, ar-turmerone, curlone, and atlantone, and phenols, such as guaiacol (2-Hydroxyanisole phenol, 2-methoxy), and ethyl ferulate/ethyl 4′-hydroxy-3′methoxycinnamate, were found in C. longa extracts. The protective role of C. longa in BuMECs against LPS-induced inflammation and oxidant insult might be due to the presence of bioactive compounds, such as terpenoid and phenolic compounds. However, we further propose the isolation of these phytoconstituents and their analysis using HPLC and NMR studies.

Keywords:*mastitis;BuMECs; ROS; TLR4; inflammation; LPS; oxidative stress; Curcumalonga; GC-MS/MS*

The Fractional Integral Inequalities Involving Saigo'sOperator and q-Extension

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Abstract:

The combination of **fractional calculus + Saigo operators + q-calculus** is useful because it unifies several mathematical frameworks. It provides generalized inequalities that can reduce to classical results under suitable choices of parameters. This study focuses on **fractional integral inequalities involving Saigo's fractional integral operator and their q-extensions**. Saigo's operator provides a unified framework for several well-known fractional integral operators and has significant applications in fractional calculus and mathematical analysis. The main objective of this work is to establish generalized fractional integral inequalities associated with Saigo's operator under suitable assumptions on the parameters and the functions involved. In particular, inequalities of Hölder, Minkowski, Chebyshev, Grüss and Hermite–Hadamard type are investigated and extended within the framework of q-calculus. The corresponding q-Saigo fractional integral operator is introduced using q-analogue concepts such as the q-gamma function, q-shifted factorial and Jackson q-integral. The obtained results provide generalized bounds that include several known inequalities as special cases.

The aim of this present paper is to prove some novel fractional integral inequalities for synchronous functions connected to the Chebyshev functional, involving the Gauss hypergeometric function. The final section presents a number of special instances as fractional integral inequalities involving Riemann-Liouville type fractional integral operators. Additionally, we take into account their applicability to other relevant, previous findings.

Keywords: *Fractional Calculus; Fractional Integral Inequalities; Saigo's Fractional Integral Operator; Generalized Fractional Integral Operators; q-Calculus.*

Digital payment technologies and Customer Satisfaction: the mediating role of perceived value as a mediator

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Abstract

The emergence of digital payment technologies has provided consumers with greater choice. Digital payment technology has been extensively studied using the Technology Acceptance Model (TAM). The paper uses an extended version of TAM to study customer satisfaction from digital payment technologies, using five independent variables (perceived ease of use, perceived usefulness, accessibility, trust, and transaction speed). Data obtained from 177 digital payment users were analyzed using PLS-SEM.

The results reveal that perceived value acts as a key mediating factor. Ease of use and accessibility positively influence satisfaction both directly and indirectly through perceived value. Perceived usefulness and trust indirectly affect satisfaction via perceived value. No effect transaction speed was found within the model.

The study offers valuable insights for banks and fintech service providers, who must prioritize accessibility, ease of use, usefulness, and trust, alongside value-enhancing features, to improve customer satisfaction.

Gender, Digital Skills and Inclusive Growth: Examining Digital Empowerment among Young Women

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Abstract:

The rapid diffusion of digital technologies is reshaping education, employment, entrepreneurship and social participation, making digital skills increasingly important for individual empowerment and inclusive economic development. However, gender-based disparities in access to technology, digital competencies and opportunities for meaningful digital participation continue to constrain the potential of young women to benefit from the digital transformation. Against this backdrop, the present paper aims to conceptually examine the role of digital skills in promoting digital empowerment and inclusive growth among young women.

The paper adopts an integrative conceptual review approach, drawing upon existing scholarly literature, international reports, policy documents and research on gender and technology, digital literacy, Education 4.0, women's empowerment, employability and inclusive growth. The literature is critically examined to identify recurring themes, barriers and enabling factors associated with women's digital participation and to establish relationships among digital access, digital skills, empowerment and socio-economic outcomes. Based on the synthesis, a conceptual framework is proposed in which digital access and enabling environments facilitate the acquisition of digital skills, which in turn contribute to digital empowerment and improved educational, employment and entrepreneurial opportunities, ultimately supporting inclusive growth. Gender-related socio-cultural, economic and institutional barriers are positioned as important moderating factors within this framework.

The review indicates that digital empowerment extends beyond mere access to devices and connectivity and involves functional, critical, creative and productive use of digital technologies. It further highlights the importance of digital confidence, online safety, access to quality education, employability-oriented skills and supportive institutional and policy environments in translating digital access into meaningful opportunities.The proposed framework provides a basis for future empirical investigation and offers implications for higher education institutions, policymakers and skill-development agencies seeking to promote gender equality and inclusive growth.

Keywords:*Digital skills, digital empowerment, young women, gender digital divide, Education 4.0, inclusive growth, digital literacy, women's empowerment, skill development.*

Promoting Inclusive Growth through Women's Economic Participation: The Role of Skills, Mobility and Decision-Making in Kashmir

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Abstract

Women's economic empowerment is central to gender equality and inclusive development, yet women in Jammu and Kashmir continue to face substantial barriers to labour market participation. This study examines the role of education and skills, mobility, decision-making autonomy, and access to financial services in shaping women's economic participation. The analysis is based on household-level primary survey data collected from 1,132 women across 606 households in 45 rural and urban villages/localities in Srinagar, Anantnag, and Baramulla districts of Kashmir. Using logistic regression and propensity score matching (PSM), the study identifies the factors associated with women's participation in the job market and assesses the robustness of the estimated relationships.

The findings reveal that only 23.9 percent of surveyed women participate in the job market, while the female unemployment rate is 38.65 percent. Education and skills are strongly associated with economic participation, with participation increasing substantially with higher levels of educational attainment and technical training. Relative to women with below-secondary education, the estimated odds of labour market participation are approximately 5.7 times higher among women with secondary or higher-secondary education, 34.3 times higher among graduates, 65.8 times higher among women with diploma or technical training, and 111.4 times higher among women with postgraduate education or above. However, educational attainment alone does not ensure economic participation. Only 14.92 percent of women reported having a say in decisions concerning whether they could work, while 35.85 percent reported unrestricted mobility outside their locality. Women with greater work-related decision-making autonomy, greater mobility, and access to banking services also demonstrate significantly higher odds of participation.

The PSM results reinforce these findings, showing substantially higher labour market participation among women with vocational training, greater mobility, and greater autonomy in work-related decisions. The study highlights the need for an integrated policy approach that combines education and skills development with measures to enhance women's mobility, decision-making power, financial inclusion, and supportive social environments.

Keywords:*Inclusive Growth; Female Labour Force Participation; Women's Economic Empowerment; Skill Development; Women's Mobility.*

Additions To The Cytologically Investigated Species Of Amaranthus L. (Amaranthaceae) From India

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Abstract:

The present study comprises detailed male meiotic investigations of five Amaranthus species represented by accessions collected from different localities of the Kashmir Himalaya, India. All five species have been cytologically investigated for the first time from the study area. New chromosome numbers are reported for the first time in A. caudatus, A. hybridus, A. paniculatus, and A. retroflexus from the Kashmir Himalaya.

A noteworthy finding of the present investigation is the occurrence of B-chromosomes, which represents the first report of their presence in the genus Amaranthus. B-chromosomes were observed in A. caudatus, A. paniculatus, A. retroflexus, and A. spinosus. Meiotic abnormalities, including cytomixis, chromosome stickiness, lagging chromosomes, and late disjunction of one or two bivalents, were frequently encountered. These abnormalities resulted in irregular microsporogenesis, leading to the formation of diads, triads, tetrads, and polyads, with or without micronuclei. In addition, pollen mitosis was observed in A. hybridus.

Overall, the study provides important cytogenetic information on Amaranthus species from the Kashmir Himalaya and contributes significantly to the understanding of chromosome evolution, meiotic behaviour, and genetic diversity within the genus. The present study also identifies and documents diverse genotypes of Amaranthus, which may serve as valuable genetic resources for future pharmacological, phytochemical, and breeding programmes. These genetically distinct populations provide a foundation for the selection of superior genotypes possessing desirable medicinal properties and may facilitate the development of improved cultivars with enhanced pharmaceutical value.

Key words: *Amaranthus; new chromosomes, B-Chromosomes*.

Microwave-Assisted Tandem Kornblum Oxidation and Biginelli Reaction for the Synthesis of Dihydropyrimidones

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Abstract

A simple and straightforward approach for the synthesis of dihydropyrimidones via sequentialKornblum oxidation/Biginelli reaction has been developed. The protocol involves an in situoxidation of benzyl halides which serve as a carbonyl equivalents followed by cyclocondensationwith (thio) urea and ethylacetoacetate to furnish dihydropyrimidones under catalyst and base freeconditions in a one-pot tandem manner under microwave irradiation. Further, the productpurification using aqueous recrystallization avoids large quantities of volatile and a toxic organicsolvent usually required for work-up and very less time required for this process makes the methodenvironmental- and nature-friendly.

Keywords:*Benzyl halides, Biginelli reaction, Dihydropyrimidones, Kornblum oxidation, one-potreaction.*

Financial Inclusion and Price Stability in India: Evidence from State-Level Data

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Abstract

This study examines the role of financial inclusion in inflation and price stability across Indian states within a common national monetary-policy framework. Using a balanced panel of 29 states over 2011–2024, the study constructs a multidimensional Financial Inclusion Index from nine banking indicators using principal component analysis. The empirical analysis employs fixed-effects models with Driscoll–Kraay standard errors as the preferred specification, complemented by random-effects, lagged-financial-inclusion, System GMM, fiscal-robustness, and inflation-gap specifications. The results indicate a significant negative relationship between financial inclusion and inflation. The preferred Driscoll–Kraay estimate shows that a one-unit increase in the Financial Inclusion Index is associated with approximately a 0.68 percentage-point lower inflation rate, while the System GMM estimates remain negative after accounting for inflation persistence and potential endogeneity. Higher financial inclusion is also associated with smaller deviations of inflation from the Reserve Bank of India's 4 percent target. The study contributes to the literature by exploiting substantial interstate variation within a common monetary-policy regime and by examining financial inclusion in relation to both inflation and price stability. The findings suggest that strengthening effective participation in formal savings, credit, and banking services can complement conventional monetary-policy efforts to support price stability in India.

Keywords: *Financial Inclusion; Inflation; Monetary Policy; Econometric Modeling; Indian States*

Reimagining English Studies in the Age of Artificial Intelligence: Literature, Culture and Pedagogy for Viksit Bharat 2047

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Abstract:

The rapid advancement of Artificial Intelligence and emerging digital technologies has transformed the contemporary educational landscape, raising questions about the relevance of humanities and, particularly, English language and literature in an increasingly technology-driven world. As educational priorities increasingly privilege STEM-oriented disciplines, literary studies are sometimes perceived as less practical or less relevant to the demands of the future. This paper seeks to challenge this perception by examining how English studies can adapt, evolve and contribute meaningfully to the vision of Viksit Bharat 2047.

The paper explores the continuing significance of literature as a medium for understanding cultures, identities, histories and human experiences, while also examining the possibilities offered by Artificial Intelligence and digital technologies in the teaching and interpretation of literary texts. It proposes a shift from conventional pedagogical approaches towards more interdisciplinary, technology-enabled models of literary education. Adaptation theories will provide a theoretical framework for understanding this process.

The paper argues that technological advancement need not diminish the relevance of English studies; rather, it can facilitate their transformation into a more interdisciplinary and culturally responsive field. By combining literary studies with digital tools, critical thinking and cultural analysis, English education can contribute to an informed, creative and culturally conscious society. The paper ultimately proposes that the humanities have an important role to play in India's journey towards an inclusive and sustainable Viksit Bharat 2047.

Impact of Anthropogenic Activities on Shallabugh Wetland

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Abstract:

This research focuses on the Shallabugh Wetland, a Ramsar site in Kashmir known for its rich diversity of waterfowl and considerable ecological importance. The study aims to identify the major anthropogenic pressures affecting the wetland and suggest practical measures for its conservation and sustainable management. A review of global and regional studies shows that wetland degradation is commonly associated with land reclamation, industrial pollution, encroachment, overfishing, and climate change. In case of Shallabugh Wetland, both primary and secondary data were collected to analyse the noticeable changes in the wetland landscape.

Detailed field observations indicated that the anthropogenic pressures have substantially reduced the Wetlands effective catchment area disrupting its natural hydrological regime and altering seasonal water flow patterns. The findings highlight the need for an integrated approach to the management and conservation of Shallabugh Wetland. Stronger regulation of land-use activities, regular ecological monitoring, restoration of degraded areas, and greater involvement of local communities are essential for reducing the pressures on the wetland. Encouraging sustainable resource use and strengthening community-based conservation can help maintain the ecological health of Shallabugh while also supporting the livelihoods of people who depend on it. With effective and sustained management, Shallabugh Wetland can continue to serve as an important biodiversity hotspot and valuable livelihood resource for future generations.

Keywords: *Shallabugh Wetland; Anthropogenic activities; Pollution; Human disturbances; Conservation.*

Learning Tensor Networks For Positive Semidefinite Matrices From Incomplete Data

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Abstract:
Background Learning PSD matrices from incomplete data is central to applications in machine learning, neuroscience, and quantitative sciences, including pairwise-distance recovery in kernel methods. Although low-rank matrix completion addresses missing entries, prevailing techniques rely on random sampling with strict incoherence conditions [1] and costly numerical optimization [1-2], suffering from the curse of dimensionality. Leveraging structured observation patterns can overcome these limitations, offering efficient, deterministic recovery. Objectives This work aims to (i) parameterize large PSD matrices using low-rank tensor networks to mitigate the curse of dimensionality [3-4], and (ii) achieve unique recovery from structured samples using only standard numerical linear algebra operations. Methods This work employs the Tensor Train Matrix (TTM) format [5] to compactly represent a tensorized PSD matrix as a chain of core tensors, enabling efficient storage and computation (Fig.1). Extending the algebraic completion framework of [6-9], we show that "fiber-wise" observations—where some single-mode fibers are fully observed or entirely missing—enable efficient recovery in TTM format. We recover the TTM unfolding subspaces piecewise [6-9] and solve linear systems for completion, while enforcing PSD structure via low-rank PSD projections. The resulting non-iterative method guarantees unique recovery under mild deterministic sampling and rank conditions. Result8. we reconstruct a PSD matrix of size 2×2 ($\square\square = 2$, $\square = 8$) from partial block-diagonal-like fiber-wise samples at varying sampling ratios using the TTM-based completion. For each ratio, 10 independent trials are conducted, with the relative error, runtime, and minimum eigenvalue recorded and plotted in Fig. 2
Conclusion This work establishes that large-scale matrices with structured observation patterns can be recovered deterministically using efficient tensor network representations. Numerical evaluations validate the practical efficacy of our algebraic approach.

Keywords: *Tensor Train; Completion; Low-Rank Approximation*

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Beyond the Spending–Saving Dichotomy: Evidence for a Multidimensional View of Financial Behaviour

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Abstract:

Background: Financial advice often treats spending and saving as opposites, framing financial self-regulation as a single continuum on which reducing one behaviour necessarily strengthens the other. Contemporary purchasing environments, however, combine easy digital access, installment payment, and constant social exposure with growing use of automated saving tools, raising the possibility that spending and saving reflect distinct, coexisting processes rather than two ends of one scale. Objective: This study examined whether financial behavior is better represented as a multidimensional structure than as a single spend-save dimension, and tested how specific behavioral dimensions relate to impulsive consumption and saving self-regulation, drawing on Temporal Self-Regulation Theory. Methods: A survey of 913 respondents captured 24 Likert-type items covering impulse buying, digital and installment (EMI) purchasing, emotional spending, peer and social-media influence, financial deliberation, and saving-related behaviors such as automatic and default saving. Polychoric exploratory factor analysis (minimum-residual extraction, oblimin rotation) was used to examine the underlying item structure, and two ordinary least-squares regressions with heteroskedasticity-robust (HC3) standard errors were estimated, controlling for gender, residence, and family income, to predict impulsive consumption and saving self-regulation respectively. Results: A five-factor structure was supported, comprising impulsive/present-oriented consumption, financial deliberation, saving self-regulation, EMI-oriented consumption, and social influence, explaining 52.6% of total variance with reliability coefficients ranging from $\alpha = .66$ to .87. Social influence and EMI-oriented consumption were positively associated with impulsive consumption, while financial deliberation was negatively associated with it and positively associated with saving self-regulation. Critically, impulsive consumption was positively, not negatively, associated with saving self-regulation, indicating that the two behaviours coexist rather than trade off as a simple continuum would predict. Conclusion: Financial discipline does not appear to be a single trait governing every money decision. People can respond to impulse and social cues while simultaneously relying on structural saving mechanisms. Financial literacy programmes and digital banking tools may therefore be more effective when they build saving into automated systems rather than relying solely on willpower or moment-to-moment restraint.

Keywords:*financial behaviour; impulsive consumption; saving self-regulation; financial deliberation; social influence; EMI*

Agricultural Efficiency in Kashmir Valley: A Spatio-Temporal Analysis (2005-2025)

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Abstract

Agriculture in the Kashmir Valley involves a complex interplay of the physical environment, technological progress, resource availability, and socio-economic factors. Despite limited arable land and the rugged terrain, the area remains agriculturally important through paddy cultivation, horticulture, vegetable growing, and livestock rearing. Agricultural efficiency, however, varies widely across the valley due to differences in irrigation, soil quality, farm size, accessibility, and the use of modern farming techniques. This study explores the spatial and temporal aspects of agricultural efficiency in the Kashmir Valley by examining indicators such as crop yield, cropping intensity, irrigation coverage, and diversification. It highlights variations at the district level, identifies key factors influencing efficiency, and analyzes trends in agricultural practices over time.

Keywords:*Agricultural efficiency; Kashmir Valley; spatial analysis; temporal change; crop productivity; agricultural development.*

Shakespearean Film Adaptations as Catalysts for Kashmir's Economy in Viksit Bharat 2047

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Abstract

This paper investigates how regional film production drives economic self-reliance within the Viksit Bharat framework, focusing on the localized impact of major literary adaptations in Jammu & Kashmir. Using a comparative analytical method, the study examines Vishal Bhardwaj's adaptation of Shakespeare's *Othello (Omkara)* alongside his on-location adaptation of *Hamlet (Haider)* in Kashmir. To quantify these economic outcomes, the research evaluates primary metrics across local job creation, hospitality utilization, infrastructure integration, and sustained film-induced tourism. The findings demonstrate how on-location filmmaking converts creative cultural assets into direct financial capital and regional development. By establishing a replicable operational model for regional cinema, this study details how strategic film production accelerates local business supply chains, strengthens cultural infrastructure, and actively fulfills the broader macroeconomic objectives of a developed, self-reliant India.

Ultimately, the paper highlights how adapting timeless literature on location transforms regional creative industries into key engines of economic self-reliance and national development.

Foreign Direct Investment and Labour Governance: Institutional Dimensions of Sustainable Development in India.

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Abstract

Sustainable economic development requires balancing investment-led growth with effective institutions that protect workers, promote decent work and support inclusive growth. Foreign direct investment (FDI) is an important component of India's growth and development strategy, however, its implications for labour governance remain contested. While FDI can contribute to capital formation, employment and productivity, the pursuit of foreign investment may also influence governments' incentives to implement and enforce existing labour regulations. This study examines the impact of FDI on de facto labour-law enforcement in India, focusing on labour inspection intensity across states during 2005–2023.

To address potential endogeneity between FDI and labour inspection intensity, the study employs an instrumental-variable framework using a canonical Bartik shift-share instrument constructed from predetermined state-industry exposure and national industry-level FDI shocks. We find that FDI significantly reduces labour inspection intensity, with a 1% increase in FDI associated with an approximately 0.21% reduction in inspection intensity. However, this adverse effect is not uniform across institutional settings. The effect is stronger in states characterized by greater political dominance, suggesting that greater political discretion may facilitate regulatory accommodation of investment pressures. In contrast, stronger trade-union presence attenuates the adverse effect, highlighting organized labour as an important institutional safeguard against weakening labour-law enforcement.

The results remain robust across alternative model specifications, differential regional & time trends and pre-sample inspection trajectories. The findings indicate that the benefits of investment-led development cannot be assessed independently of the institutional environment governing labour markets. Effective labour governance and worker protection are therefore essential for ensuring that FDI contributes to sustainable and inclusive development. The study highlights the importance of strengthening institutional capacity while promoting investment, contributing to the broader vision of Viksit Bharat @ 2047.

Keywords:*Sustainable Development; Foreign Direct Investment; Labour-Law Enforcement; Labour Inspection; Institutional Governance.*

Study on Human Wildlife Conflict in District Srinagar Jammu and Kashmir

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Abstract:

Human Wildlife Conflict (HWC) is an important conservation and livelihood issue worldwide and has become a growing concern in the Kashmir valley. The study examines the spatial and temporal patterns of human wildlife conflict in District Srinagar, Jammu & Kashmir, with particular attention to specific areas like Theed, Mulnar, Dara, Harwan, Faqir Gujri, Astan marg, and Gandtal. The particular attention was on species such as dogs, leopards, black bears, and wild boars. Field surveys, questionnaires, and conflict mapping were used to document conflict incidents and assess their effects on local communities, particularly marginalized farmers. The study considers different forms of impact, including crop damage, livestock losses, human injuries, and the resulting financial difficulties faced by affected households.

The research also examines the mitigation measures used by local communities, including fencing, community vigilance, and traditional methods of deterring wildlife, and evaluates how effective these measures are in reducing conflict. In addition, it explores the willingness of communities to adopt more sustainable approaches to conflict management. The findings indicate that conflict incidents vary across seasons and locations, with certain areas emerging as clear hotspots. These conflicts can have considerable economic and social impacts on affected households.

The study therefore emphasizes the need for a more integrated approach to human wildlife conflict management. By involving local communities in decision making and conservation efforts, it may be possible to reduce conflict while protecting both livelihoods and wildlife. Overall, the research provides practical insights into the management of human wildlife conflict in Srinagar and highlights the importance of participatory approaches for achieving a more sustainable balance between human needs and biodiversity conservation.

Keywords:*Human wildlife conflict; spatial and temporal mapping; marginalized farmers; black bear; wild boar.*

Cultural Pluralism, Interfaith Harmony and Sustainable Development: Towards Viksit Bharat @2047

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Abstract

India's journey towards Viksit Bharat @2047 is not only a pursuit of economic prosperity, technological advancement and institutional development, but also a collective endeavour to build a society rooted in dignity, harmony, inclusion and mutual respect. In a country marked by profound religious, cultural and linguistic diversity, sustainable development requires a social environment in which differences are respected and communities are able to coexist with a shared sense of belonging.

This paper explores the interrelationship between cultural pluralism, interfaith harmony and sustainable development, with particular reference to the ethical and social values found within the Islamic intellectual tradition. Concepts such as justice, human dignity, compassion, moderation, mutual understanding and collective responsibility offer valuable perspectives for reflecting upon the challenges of contemporary plural societies. The paper also considers the significance of India's composite cultural heritage, particularly the experience of Jammu and Kashmir, where Sufi and Rishi traditions have contributed to a distinctive culture of dialogue, coexistence and shared social practices.

The study argues that development becomes truly sustainable when material progress is accompanied by social cohesion, ethical responsibility and respect for diversity. Strengthening interfaith dialogue and preserving shared cultural traditions can therefore contribute to a more peaceful, inclusive and resilient society. In this perspective, the vision of Viksit Bharat @2047 may be understood not merely as a developmental aspiration, but as a human-centred vision in which progress and prosperity are accompanied by harmony, justice and the dignity of every citizen.

Key Words : *Harmony , Development, Pluralism ,Progress, Sustainable.*

Time-Driven Activity-Based Costing in the Handloom Sector: Evidence from Kani Shawl Artisans in Kashmir

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Abstract

The handloom sector is an important source of employment and cultural heritage in India, particularly in Kashmir, where Kani shawls are renowned for their intricate craftsmanship and economic value. Despite their premium market positioning, most Kani shawl artisans rely on traditional costing practices that often fail to accurately capture the consumption of resources and the time required for different production activities. This may lead to inaccurate product costing, inefficient resource allocation, and suboptimal pricing decisions.

This study proposes the application of Time-Driven Activity-Based Costing (TDABC) to estimate the cost of producing Kani shawls by identifying key production activities, measuring the time consumed by each activity, and determining the corresponding capacity cost rates. Using a case study approach, primary data will be collected from Kani shawl artisans through structured interviews, questionnaires, direct observation, and time measurements, complemented by secondary data from relevant government reports and published literature. The study aims to develop a TDABC model for the Kani shawl production process, compare it with existing costing practices, and identify opportunities for improving cost transparency and operational efficiency.

The expected findings will demonstrate how TDABC can provide more accurate product costing, support informed pricing decisions, and enhance resource utilization in traditional handloom enterprises. The study contributes to the growing literature on management accounting in small-scale and artisan-based industries and offers practical insights for artisans, cooperatives, policymakers, and researchers seeking to strengthen the competitiveness and sustainability of the handloom sector.

Keywords: *Time-Driven Activity-Based Costing, TDABC, Handloom Industry, Kani Shawls, Cost Management.*

FinTech Adoption in MSME Financing: A Systematic Literature Review of the Moderating Effects of Trust and Digital Literacy

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Abstract

Financial Technology (FinTech) is increasingly changing the way financial services are accessed and delivered, particularly for Micro, Small, and Medium Enterprises (MSMEs). Digital payments, online lending, digital banking, and other technology-enabled financial services have created new opportunities for businesses to obtain finance more conveniently and at lower transaction costs. However, the benefits of FinTech adoption may not be the same for all MSMEs. Factors such as trust in digital financial platforms and the ability of users to understand and use digital financial services may influence the effectiveness of FinTech in improving financing outcomes. This study reviews the existing literature on FinTech adoption and MSME financing, with particular attention to the moderating roles of trust and digital literacy. The review follows the PRISMA 2020 guidelines and covers studies published in English between 2015 and 2026. Literature was searched through Scopus, Web of Science, ScienceDirect, SpringerLink, and Google Scholar using combinations of keywords related to FinTech adoption, MSME financing, trust, digital literacy, and financial inclusion. After applying the specified inclusion and exclusion criteria, 50 studies were selected for qualitative synthesis. The reviewed evidence indicates that FinTech adoption can improve MSME financing by widening access to formal credit, reducing transaction and information costs, speeding up financial processes, and supporting greater financial inclusion. The literature also suggests that trust is important because concerns about security, privacy, reliability, and transaction risks can discourage the use of digital financial services. Similarly, digital literacy enables MSME owners and managers to understand available FinTech services, assess their suitability, and use them more effectively. Despite these findings, limited research has examined FinTech adoption, MSME financing, trust, and digital literacy together within a single framework. This review addresses this gap by developing an integrated conceptual perspective and identifying areas for future empirical investigation, particularly in the Indian context. The study has implications for researchers, policymakers, financial institutions, FinTech providers, and MSMEs seeking to promote accessible and effective digital financing.

Keywords*:* *FinTech Adoption; MSME Financing; Trust; Digital Literacy; Financial Inclusion*

Gender Disparities in Formal Manufacturing Employment: Evidence from Jammu and Kashmir

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Abstract:
India's manufacturing sector has long been viewed as a gateway to productive employment and economic transformation, yet women's access to these opportunities remains remarkably limited, and evidence from Jammu and Kashmir's formal manufacturing sector is particularly scarce. This study examines gender disparities in formal manufacturing employment in Jammu and Kashmir using unit-level Annual Survey of Industries (ASI) data for 2014-2023. Grounded in human capital, discrimination (taste-based and statistical), occupational crowding, and role congruity theories, the study uses gender-disaggregated direct employment composition as a proxy for unit-level gender employment disparities. Descriptive analysis shows that while India's formal manufacturing sector as a whole remains male-dominated female representation declining from 24.3% to 20.5% of direct employment between 2014 and 2023 the imbalance in Jammu and Kashmir is far more severe, with women comprising only 7.00% of direct workers in 2023, against a national average near one-fifth and shares of 39-48% in states such as Karnataka, Kerala, Tamil Nadu, and Manipur. Industry-level analysis shows female employment in Jammu and Kashmir concentrated almost entirely in textiles, food products, and other labour-intensive activities, with near-complete exclusion from capital- and technology-intensive industries. These patterns indicate that gender disparities in the region's manufacturing workforce are structural rather than incidental, reflecting occupational segregation and employer preferences. The study contributes the comprehensive, decade-long assessment of gender disparities in Jammu and Kashmir's formal manufacturing sector, combining temporal, interstate, and industry-level analysis where prior work has relied largely on national trends or aggregate labour force participation, and concludes with implications for gender-responsive industrial policy, recruitment reform, and skill development.

Key words:*Gender disparities, Employment, Manufacturing sector, state comparisons, Jammu and Kashmir*
JEL Classification: J71; J21; J82; N6

Gender Differences In Mathematical Anxiety Among Secondary School Students An Educational Perspective For Inclusive Growth Under Viksit Bharat 2047

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Abstract

Mathematical anxiety can shape how students experience mathematics in classrooms, problem-solving situations, and examinations. This study examined gender differences in mathematical anxiety among secondary school students and whether the gender difference remained after considering board affiliation, school type, and locale. The analysis used 314 records from a questionnaire dataset. Mathematical anxiety was assessed with an 18-item scale scored from 0 to 4, with higher scores indicating more frequent anxiety-related experiences. The scale showed good internal consistency (Cronbach's $\alpha = .833$). Gender information was available for 312 students, including 225 male and 87 female students. Female students reported higher mathematical anxiety ($M = 1.84$, $SD = 0.58$) than male students ($M = 1.58$, $SD = 0.66$). The difference was statistically significant, $t(310) = -3.28$, $p = .001$, with a small-to-moderate effect size ($d = 0.41$). A multiple linear regression model including gender, board, school type, and locale was significant, $F(4, 307) = 5.45$, $p < .001$, and explained 6.6% of the variance. Female gender remained a significant positive predictor after adjustment ($B = 0.244$, $p = .005$, 95% CI [0.076, 0.413]). The findings support attention to gender-sensitive mathematics learning environments within broader goals of inclusive educational development.

Keywords: *gender, mathematical anxiety, secondary school students, inclusive education, mathematics learning, Viksit Bharat 2047.*

Cultural Immersion as a Strategic USP: Unlocking the Potential of Homestays in Kupwara for Sustainable Tourism and Viksit Bharat 2047

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Abstract:

Tourism is a critical driver for achieving the national vision of Viksit Bharat 2047. In Jammu & Kashmir, diversification beyond conventional destinations is vital for inclusive growth. District Kupwara, a border district in North Kashmir, holds significant potential through its unique cultural identity, pastoral valleys, traditional crafts, cuisine, folklore, and emerging border tourism circuits such as Keran, Lolab, Karnah and Bangus. However, infrastructure limitations and the dominance of hotel-centric tourism in central Kashmir have restricted Kupwara's integration into the mainstream tourism economy. This paper posits that cultural immersion through community-led homestays can serve as a strategic Unique Selling Proposition to position Kupwara as a model for sustainable, experience-based tourism. By enabling tourists to "live with locals" — engage in wazwan preparation, wool spinning, pastoral life, storytelling sessions, and border village experiences — homestays convert accommodation into an authentic cultural product. This approach aligns with three core pillars of Viksit Bharat 2047: economic inclusion, cultural preservation, and ecological sustainability.

Objectives:

To examine the role of cultural immersion as a differentiator for homestay tourism in Kupwara.

To assess the potential of homestays in generating youth employment, women entrepreneurship, and rural household income.

To identify infrastructural, marketing, and skill-related challenges limiting homestay growth in border areas.

To evaluate how Kupwara homestays can contribute to sustainable development and national integration goals of Viksit Bharat 2047.

Methodology:

The study adopts a mixed-methods approach. Secondary data is drawn from J&K Tourism Department reports, NITI Aayog documents, and Census data. Primary insights are gathered through semi-structured interviews with 15 homestay owners, SHG members, and Mission Yuva beneficiaries in Kupwara, and a survey of 50 domestic tourists on experiential preferences. Three case studies of emerging homestays in Keran, Karnah, Bangus and Lolab are used to analyze operational models and impact. Data is analyzed thematically to identify patterns related to cultural assets, economic outcomes, and policy gaps.

Results &Conclusion:

Findings suggest that with targeted capacity building, digital branding under "Dil Se Kupwara", integration with GeM/ONDC, and public-private-community partnerships, Kupwara homestays can emerge as a flagship for regenerative border tourism. The paper concludes that cultural immersion is not just a tourism strategy, but a pathway for livelihood security, cultural pride, and sustainable development in line with Viksit Bharat 2047.

Keywords:*Kupwara, Homestays; Cultural Immersion; Sustainable Tourism; Border Tourism; Viksit Bharat 2047; Rural Livelihoods;Community Participation.*

Climate Fiction and the Representation of the Climate Crisis: Imagining a Sustainable Viksit Bharat @2047.

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Abstract.

The vision of Viksit Bharat @2047 calls for development that is not only economically progressive but also environmentally sustainable and climate-resilient. In this context, the climate crisis raises important questions about India's ecological future, particularly in environmentally sensitive regions such as Jammu and Kashmir. This paper examines how climate fiction represents the ecological crisis and explores its relevance to the sustainable vision of Viksit Bharat @2047. Drawing on ecocriticism, particularly Lawrence Buell's concept of environmental imagination, the study adopts a qualitative methodology based on close reading and textual analysis of a selected contemporary climate-fiction text. It focuses on ecological degradation, human–nature relationships, and environmental responsibility. The paper argues that climate fiction transforms the abstract reality of climate change into human and social experiences, encouraging ecological awareness and ethical reflection. It therefore highlights the role of literary imagination in envisioning a more sustainable and climate-resilient future for India.

Social Media Vis-À-Vis Teen Mental Health In Relation To Viksit Bharat 2047

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Abstract:

Social media has become an important part of teenagers' communication, learning, and self-expression, but excessive or unhealthy use may affect mental well-being.Constant comparison, cyberbullying, social pressure, sleep disruption, and dependence on online validation can contribute to stress, anxiety, low self -esteem, and reduced academic focus.This study aims to examine how social media use influences teenagers' mental health and identify ways to promote healthier digital habits.

A mixed-method approach will combine a review of existing research with a structured survey of teenagers, followed by descriptive and thematic analysis.Social media is not inherently harmful; its impact depends on duration, content, online experiences, family support, and digital literacy.

The study is expected to find that excessive and problematic use is associated with poorer well-being, whereas supportive online experiences and healthy usage patterns are associated with more positive outcomes.

The findings can support schools, families, and policymakers in developing digital-wellness education and youth-support strategies, contributing to the vision of a healthy, skilled, digitally responsible generation for Viksit Bharat 2047.

The Role of Financial Literacy in Building an Inclusive Viksit Bharat

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Abstract

Financial literacy has increasingly been recognized as an important factor in promoting inclusive and sustainable economic development by researchers, policy makers and institutions. For India to achieve the vision of Viksit Bharat @2047, economic development needs to be accompanied by greater financial participation of people from different sections of society. In this context, financial literacy is not limited to knowing basic financial concepts; it also involves the ability to make informed financial decisions and use financial services such as banking, savings, insurance, credit, investment and digital payments in a responsible manner. The present paper examines the role of financial literacy in promoting financial inclusion and contributing to the broader goal of an inclusive Viksit Bharat. The study is conceptual in nature and is based on a review of relevant academic literature, government reports, policy documents and existing empirical studies. The paper discusses how financial literacy can help individuals understand financial products, make better saving and borrowing decisions, manage financial risks and use formal financial services more effectively. It also gives particular attention to groups that may face greater barriers to financial participation, including women, rural communities, youth, small entrepreneurs and other underserved sections. The expansion of banking services, digital payments and financial inclusion initiatives has considerably improved access to formal financial services in India. However, access to a bank account or a digital payment platform does not, by itself, guarantee that individuals can evaluate financial products, recognise fraudulent transactions or make appropriate financial decisions. Gaps in financial awareness, digital skills, confidence, trust and understanding of financial products continue to affect the effective use of financial services, particularly among women, rural households, youth and small entrepreneurs. The paper therefore argues that financial inclusion needs to be supported by financial literacy, digital literacy, consumer awareness and appropriate protection mechanisms. It also discusses the role of educational institutions, community organisations, financial institutions and government agencies in developing these capabilities. The paper concludes that financial inclusion becomes more meaningful when people have the knowledge and confidence to use financial services effectively and responsibly. Strengthening financial literacy can therefore support greater financial participation, resilience and economic empowerment and contribute to making the vision of Viksit Bharat more inclusive in practice.

Keywords: *Financial Literacy, Financial Inclusion, Viksit Bharat @2047, Digital Financial Literacy, Economic Empowerment, Inclusive Growth, Financial Resilience.*

Diversity and Relative Abundance of Native and Exotic Fishes of Dal Lake, Srinagar, Kashmir

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Abstract:

The present study was conducted to assess the diversity and relative abundance of native and exotic fishes in Dal Lake, Srinagar, Kashmir. A three-month study was conducted from March to May 2026 at three selected sampling sites, namely Hazratbal, Telbal Nallah, and Char Chinari. Fish samples were collected with cast nets with a mesh size of 20 × 20 mm, with the assistance of a skilled local fisherman. The collected specimens were identified using standard taxonomic literature based on morphological characteristics. Fish diversity and abundance were assessed using relative abundance, Shannon–Wiener Diversity Index (H′), Simpson's Index of Dominance (D), and Margalef's Species Richness Index (d). A total of 305 fish specimens belonging to five species were recorded. Three species were native, namely Schizothorax esocinus, Schizothorax curvifrons, and Crossocheilus diplochilus, while two species were non-native, Cyprinus carpio and Carassius carassius. The fish community was strongly dominated by Cyprinus carpio, which constituted 59% of the total catch, followed by S. esocinus (19%), S. curvifrons (13%), C. carassius (6%), and C. diplochilus (3%). Spatial analysis indicated the highest abundance of C. carpio at Telbal Nallah, whereas Hazratbal exhibited comparatively higher diversity and a more balanced fish assemblage. Monthly observations showed an increase in the relative abundance of C. carpio from 56% in March to 63% in May. The Shannon–Wiener Diversity Index ranged from 1.0 to 1.3, indicating moderate fish diversity, while Simpson's Dominance Index ranged from 0.4 to 0.5, indicating dominance by a few species. Margalef's Species Richness Index remained constant at 0.9 during the study period. The results indicate that the fish community of Dal Lake is characterized by moderate diversity but strong dominance of the exotic common carp. The comparatively lower abundance of native Schizothorax species may reflect ecological stress associated with habitat degradation, pollution, eutrophication, sedimentation, anthropogenic pressure, and competition from exotic species. The study highlights the need for continuous monitoring, pollution control, habitat restoration, conservation of native fish species, and sustainable fisheries management to maintain the ecological health and long-term biodiversity of Dal Lake.

Keywords: *native fishes; exotic fishes; fish conservation; native fishes*

The Storytelling Economy: Literature, Adaptation, and India's Creative Industries in the Viksit Bharat 2047 Vision.

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Abstract.

India's media and entertainment industry reached approximately INR 2.78 trillion (US$32 billion) in 2025, with digital media overtaking television as the largest segment. The Ministry of Culture now frames the creative economy as a fundamental pillar of sustainable development. Adaptations of Indian literature, from *Sacred Games* to *The White Tiger* and *A Suitable Boy*, increasingly drive this growth. However, literary studies rarely examine adaptation as an economic force, while economic analyses overlook the literary source, leaving the value chain from literature to market undertheorized. This paper asks how the adaptation of Indian literature into films and OTT series creates economic and cultural value, and what this reveals about the role of storytelling in the Viksit Bharat 2047 vision. Drawing on adaptation theory (Hutcheon, Sanders) and creative economy frameworks, the study analyses two to three Indian literary works and their screen adaptations, supported by industry data. The paper bridges literary studies and economics, positioning the creative economy as low-carbon, sustainable growth aligned with the conference's sustainability pillar. It concludes that storytelling is integral to India's developed- nation vision, connecting literature directly to the economy and technology pillars of Viksit Bharat 2047.

Gender Representation in the English Textbook: A Content Analysis Study of Poorvi for Grade 8

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Abstract

Textbooks play a significant role and are an important means in shaping learners' perceptions of society, social relationships, identities, gender roles, and knowledge attainment. The representation of women and men in school textbooks can either reinforce existing gender stereotypes or promote values of equality, inclusion, and social justice. The present study aims to examine the representation of gender in Poorvi, the NCERT English textbook prescribed for Grade 8, through systematic content analysis. Text books should represent the society in totality. The young and innocent minds are influenced by the words, pictures, questions and everything that is related with the text books. The study focuses on the extent and nature of representation of male and female characters in the textual and visual content of the textbook. It analyses gender representation in terms of the number and prominence of male and female characters, their roles and occupations, relationships, leadership, and instances of traditional or non-traditional gender roles. The study also examines the illustrations and other visual elements to identify patterns of gender visibility, stereotyping, and inclusiveness. A qualitative and quantitative content analysis approach is adopted, with categories developed to identify gender-balanced, gender-biased, stereotypical, and gender-inclusive representations. The analysis further considers the portrayal of women and men in domestic, educational, professional, social, and public spheres. The study seeks to determine whether Poorvi provides balanced and equitable representation of genders and whether its content contributes to challenging or reinforcing conventional gender roles. The findings of the study are expected to provide insights into the gender sensitivity of contemporary school textbooks and their potential role in promoting gender equality among young learners. The study may also contribute to discussions on textbook development, curriculum design, and the creation of more gender-responsive educational materials in accordance with the broader objectives of inclusive and equitable education.

Keywords:*Gender representation; gender equality; content analysis; Poorvi textbook of English; gender-inclusive education.*

Vanishing Voices: Preserving Kashmiri Folk Literature and Oral Traditions in the Age of Digital India - Towards Viksit Bharat 2047

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Abstract:

Kashmiri folk literature, including oral narratives, proverbs, folk songs (Ladishah, Chakri), Wanvun, Rouf, and storytelling traditions passed through generations face gradual erosion due to urbanization, declining native-language usage, and the dominance of digital and English-medium content among younger generations. Despite its role in preserving regional identity, history, and collective memory, formal documentation and academic attention to this oral heritage remain limited. This study examines the current state of Kashmiri folk literary traditions, analyzing how socio-linguistic shifts and digital media consumption have affected their transmission across generations. Using qualitative analysis of existing folklore texts, interviews, and secondary literature, the research identifies the causes of decline and explores strategies for revival, including digital archiving and integration into educational curricula. It is argued that safeguarding Kashmiri oral literature is essential not only for regional cultural continuity but also for enriching India's broader literary and linguistic diversity that directly aligns with Viksit Bharat 2047's vision of inclusive, culturally-rooted national development.

Microfinance and Poverty Reduction in Rural India: Dimensions and Welfare Impacts from Beneficiaries Perspectives

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Abstract

Microfinance has emerged as an important instrument of financial inclusion and poverty reduction, particularly among economically vulnerable rural households that face limited access to formal financial services. Beyond providing credit, microfinance has increasingly been associated with improvements in livelihood opportunities, women's empowerment, human capital development and employment generation. Against this background, the present study empirically examines the impact of microfinance on the socio-economic well-being of rural beneficiaries and assesses its potential contribution to poverty reduction and the Sustainable Development Goals (SDGs). The study evaluates the impact of microfinance across six dimensions: income enhancement, women empowerment, education, health, job creation and skill enhancement. Primary data were collected from microfinance beneficiaries through a structured questionnaire. The empirical analysis employs regression analysis to examine the relationship between microfinance participation and selected socio-economic outcomes and *t*-tests to determine whether statistically significant differences exist across the relevant beneficiary groups/periods. The findings indicate that microfinance has the potential to generate multidimensional improvements in the lives of rural beneficiaries by strengthening income-generating capacity, enhancing women's participation in economic decision-making, supporting educational and health-related expenditure, facilitating employment creation and promoting skill development. The study argues that the developmental effectiveness of microfinance depends not merely on the availability of credit but also on the productive utilisation of loans, complementary skill development, market access and institutional support. The study contributes to the literature by presenting a multidimensional beneficiary-centred assessment of microfinance and by linking microfinance outcomes with SDG-oriented development objectives. The findings have important implications for policymakers, microfinance institutions and rural development agencies seeking to design more inclusive and sustainable financial interventions.

Keywords:*Microfinance, Poverty Reduction, Women's Empowerment, Sustainable Development Goals, India.*

The Inflectional and Derivational Paradigms of Urdu Infinitives and Imperatives. The Study of Gender, Number and Tense Identifiers and Their Utilization In AI Models

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Abstract

This paper deals with Urdu imperatives, their formation and identification. The results provided here are based on the study of 1300 Urdu infinitives during the timeline of five-years. Study shows that their construction follows the mathematical pattern, by simply addition or subtraction of affixes. Inflection in Urdu is based on suffixation. The suffixes in Urdu may comprise of a single syllable or a single character, containing information about multiple features. My focus will be on how they help to inflect the verbs and their gender number and tense. Urdu verbs have four indicators ا، ی، ں، ےEach of these alphabets have their main role in inflection of nouns, adjectives, and verbs in Urdu. It could be said the other way, that each alphabet shares two common properties and differs in two as well. In common parlance, urdu verb inflection follows the path of Persian language, where verbs are derived from the infinitives after the omission of alphabet nun نPredecessors implied the technique to derive imperative from infinitive to reach to the right conclusions. I have adopted this technique also, because this helps us to identify the verbs with ease and form rest of the forms. In this paper I will discuss these identifiers/indicators to its first layer of infinitives and imperatives. This methodology was adopted in view of the need of modern trends in language learning. My second focus is on the endings of the imperatives, because these endings determine suffixation. This could simply be of above mentioned four alphabets and of some other alphas, super script, or subscript. This change is required mostly in past forms/tenses, in present forms they go through no change and act likewise. In this derivation base is considered with *a; >n+a:na* .تاThen the process of inflection goes smoothly and constructs all the forms of verbs with their tenses. The verbs include five set examples, two samples from each. We will just suffix *vāo* ((وto them and analyze their function. Urdu imperatives are also used with two other imperative words; *lo*((واand*do* ((وand has a unique quality of using honorifics. They also are part of discussion. Urdu morphology has been presented by Gilchrist, Insha, MoulviAbd-al-Hq, Shirani, N.D. Hashmi, M. H. Ḳhan, Sabzwari, Pritchett &Ḳhaliq, McGregor, Schmidt, Qureshi, Humayoun, Hammarström, Ranta, ToqeerEhsan, Tina Bogel, Rizvi, Miriam, SajjadNiazi and so on, they have contributed lot to the filed.

Key words: Urdu*, Infinitives, imperatives, identifiers, alif, vāo, ye*

Findings:

The most meticulous part of this study are three components:

1. It helps to resolve the spelling confusions and sets a standard for them, particularly the *hamza*problem; when and where is that to be inserted.
2. Design a mathematical pattern for languages.
3. Provide an input to the AI bots for such languages, so that it may function smartly and more efficiently.
4. This pattern will help to translate with more accuracy and proximity.

It will help to set transliteration standards for the languages.

Assessing the Prevalence of PCOS in College Students of Kashmir, J&K, India: A Cross-Sectional Study

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Abstract

Background: PCOS is a common hormonal disorder and a leading cause of infertility, yet awareness and early diagnosis remain poor, especially among young women. Data on college-aged women in Kashmir is scarce.

Aim: To estimate PCOS prevalence and assess awareness among female university students in Kashmir, helping identify symptom patterns and knowledge gaps for early detection and education.

Method: A cross-sectional survey of 1,217 students from Kashmir colleges (July–December 2024) used a validated questionnaire covering demographics, PCOS awareness, and symptoms. Statistical tools like KR -20 and Item Response Theory ensured the questionnaire's reliability.

Results: Average age was ~22 years. About 33.6% showed symptoms suggestive of PCOS, and 1.28% had strong indicators. Nearly 30% had a prior diagnosis. While gynaecological symptoms were widely recognized, awareness of related risks was low — only 44.5% knew about the insulin resistance link, 45% about diabetes risk, and 33% about heart disease risk.

Conclusion: PCOS is likely underdiagnosed among young women in Kashmir. There's a clear gap between symptom awareness and understanding of long-term health risks, pointing to a need for stronger health education to improve early detection and care.

Comparative Assessment of PON1 Activity and Tissue Factor Levels in Women with Polycystic Ovary Syndrome

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Abstarct:

Polycystic Ovary Syndrome (PCOS) is the most common female endocrinopathy among premenopausal women associated with hyperandrogenism, obesity, dyslipidemia, insulin resistance and inflammation. Oxidative stress is an important component of cardio-metabolic risk seen in women with PCOS. Polycystic Ovary Syndrome (PCOS) is the most common female endocrinopathy among premenopausal women associated with hyperandrogenism, obesity, dyslipidemia, insulin resistance and inflammation. Oxidative stress is an important component of cardio-metabolic risk seen in women with PCOS. Paraoxonase-1 (PON1), an HDL-associated antioxidant enzyme, plays an important role in protecting lipoproteins against oxidative modification and exerts anti-inflammatory and anti-atherogenic effects. Tissue Factor (TF), a key initiator of the extrinsic coagulation pathway, is involved in the development of a procoagulant and pro-inflammatory state and may contribute to the increased cardiovascular risk associated with PCOS. Alterations in PON1 activity and circulating TF levels may therefore reflect the imbalance between antioxidant defense and procoagulant status in women with PCOS.

A total of 95 women with PCOS and 95 healthy controls were included in this observational study. Serum Paraoxonase1 (PON1) activity and stress markers were measured by spectrophotometric methods. Circulating Tissue factor (TF) level was measured by ELISA. We found decreased PON1 activity and increased TF levels in women with PCOS compared to healthy controls. Fasting insulin, HOMA-IR, testosterone, low density lipoprotein cholesterol (LDL-C), malondialdehyde (MDA), protein carbonyl content (PC) and superoxide dismutase (SOD) activity were significantly increased whereas fasting glucose to insulin ratio (FGIR), quantitative insulin sensitivity check index (QUICKI), high density lipoprotein cholesterol (HDL-C), catalase (CAT) and total antioxidant capacity (TAC) were significantly decreased in PCOS women than controls. We observed a positive association of PON1 activity with FGIR, QUICKI, HDL-C and TAC, and its negative association was observed with LH, testosterone, fasting insulin and HOMA-IR in PCOS women. We further observed a positive association of TF with waist, waist to hip ratio, BMI, glucose 1hr, cholesterol, LDL-C, SGPT, uric acid and SOD activity in PCOS women. Decreased PON1 activity and raised circulating TF levels are respective indicators of proinflammatory and procoagulant status in PCOS women. The imbalanced oxidant/antioxidant status further supports the evidences that PCOS is an oxidant state. Further, the association of PON1 activity and TF levels with the clinical, laboratory findings and stress marker levels suggest that these factors taken together are involved in aggravating the pro-inflammatory status in PCOS women

Emerging Molecular Crystal Engineering for Sustainable Development: From Intermolecular Interactions to Mechanical Durability

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Abstract:

The design of sustainable materials requires strategies that deliver enhanced functionality while minimising material use, structural complexity and waste associated with premature material failure. Molecular crystals provide an attractive basis for materials-by-design approaches, where the bulk properties are modulated through the molecular design and the crystalline packing. Here, we study five structurally similar polycyclic aromatic compounds (naphthalene, anthracene, acridine, phenazine, and triphenylene) to understand the role of molecular architecture and intermolecular interaction topology in mechanical resilience and deformation behaviour. Single-crystal X-ray diffraction, mechanical bending tests, micro-Raman spectroscopy, Hirshfeld surface evaluation and energy-framework computations reveal a dramatic transition from plasticity to brittleness and elasticity in this simple molecular group. For example, naphthalene and anthracene show one-dimensional plastic deformation due to anisotropic herringbone arrangement and available slip interfaces. The incorporation of nitrogen into acridine leads to a densely connected interaction network that suppresses molecular movement and promotes brittle fracture. Phenazine and triphenylene show one- and two-dimensional elastic adaptability, respectively, owing to well-balanced intermolecular interaction patterns that enable reversible lattice deformation without disturbing the crystal structure. The Raman analysis further confirms that the deformation is mainly associated with the intermolecular reorganisation instead of the severe destruction of the molecular frameworks. These results suggest that molecular arrangement and topology of intermolecular interactions can be used to optimise mechanical performance and longevity, as opposed to using more complicated material formulations. This structure-guided control provides a promising pathway for sustainable materials innovation by enabling the design of mechanically suitable and durable molecular solids, potentially reducing premature failures, material replacements, and associated waste generation. The study highlights the link between molecular architecture, intermolecular forces and the global mechanical response, establishing molecular crystal engineering as a new strategy for sustainable material innovation and providing fundamental principles for the design of functional organic materials with controlled mechanical resilience.

Keywords:*Molecular Crystal Engineering, Intermolecular Interaction Topology, Mechanical Durability, Polycyclic Aromatic Compounds, Sustainable Materials Development*

Bridging the Nutrition Care Gap Through Tele-Nutrition: A Public Health Perspective

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Abstract

Good nutrition is an important part of preventing and managing many health problems. However, many people, especially those living in rural and remote areas, do not have easy access to qualified nutrition and dietetic services. Tele-nutrition can help address this gap by allowing nutrition professionals to provide dietary counselling and follow-up through digital platforms such as video calls, mobile applications and telephone services. This paper discusses the role of tele-nutrition in improving access to nutrition care from a public health perspective. It explores its potential in the prevention and management of obesity, diabetes, cardiovascular diseases and other nutrition-related conditions. Tele-nutrition can reduce the need for travel, improve continuity of care and allow nutrition support to reach people who may otherwise have limited access to professional services. However, challenges such as poor internet connectivity, lack of digital literacy, privacy concerns and unequal access to technology may limit its use. Appropriate training, professional guidelines and integration with existing healthcare services are therefore important for its effective implementation. Tele-nutrition has the potential to complement traditional nutrition services and contribute to more accessible and equitable nutrition care, particularly for underserved populations.

Keywords:*Tele-nutrition, Public health nutrition, Digital health, Nutrition care, Dietetic services, Health equity*

Translating Regional Voices: Agha Shahid Ali, Translation and Cultural Development towards Viksit Bharat 2047

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Abstract:

The vision of Viksit Bharat 2047 aims at the overall development of India. Along with economic, technological and social development, a developed India also needs to preserve and promote its rich cultural and literary diversity. Literature and translation can help connect different linguistic and cultural communities and make regional literary traditions accessible to wide audiences.

India has a rich multilingual literary heritage, but language differences can limit the circulation and understanding of literary works beyond their original linguistic communities. There is therefore a need for effective translation practices that can carry regional literary and cultural expressions to wider national and international audiences.

This paper aims to examine the role of translation in promoting cultural exchange and literary accessibility in India. It focuses on Agha Shahid Ali as a poet and translator and studies his translation of Faiz Ahmed Faiz's poetry in The *Rebel's Silhouette. The paper argues that translation is not merely the conversion of words from one language into another; it can act as a bridge between cultures.*

The paper suggests that greater support for translation, publication and circulation of regional Indian literature can contribute to India's cultural development. Encouraging translation across Indian languages and into English can create greater literary exchange and cultural understanding, supporting the broader vision of a culturally connected and developed Viksit Bharat 2047

Beyond the "Perfect Mother": Postpartum Depression, Maternal Identity and the Human Dimension of Viksit Bharat 2047

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Abstract

The vision of Viksit Bharat 2047 aims to build a developed society based on equality, dignity, and overall well-being. However, society often celebrates the ideal of motherhood while ignoring the real mental health struggles of mothers, especially postpartum depression. When women experience sadness, exhaustion, or anxiety after childbirth, their pain is often dismissed as personal weakness rather than a serious health issue. This study examines the idea of the "perfect mother" and shows how social pressure forces women to suffer in silence. Using qualitative close reading of selected modern literary stories, supported by feminist literary ideas, this study analyses how books portray maternal silence, emotional stress, and identity loss. The study finds that literature challenges traditional social rules by showing mothers as complete human beings who deserve mental peace, happiness, and respect beyond their family duties. Women are also an integral part of workplace culture, and their well-being is essential to building an inclusive and productive society. In conclusion, India cannot become truly developed under Viksit Bharat 2047 without supporting maternal mental health. True progress means creating a society where women are valued for who they are, not just for the sacrifices they make.

Marital Autonomy in Viksit Bharat: From Social Obligation to Individual Choice

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Abstract

Marriage has traditionally been regarded as a fundamental social institution associated with family, companionship, social stability, and cultural continuity. However, within the vision of Viksit Bharat 2047, which emphasises inclusive development, gender equality, individual dignity, and social well-being, it becomes necessary to reconsider whether marriage should remain a social expectation or be recognized as an individual choice. The research addresses the gap between marriage as a freely chosen relationship and marriage as a socially imposed obligation shaped by family, culture, gender norms, and notions of respectability. The study seeks to contribute to Viksit Bharat 2047 by promoting a deeper understanding of individual autonomy, gender equality, and freedom of choice in personal and family life. By examining the social pressures surrounding marriage, it contributes to broader discussions about changing family structures and the aspirations of contemporary Indian society. It aims to examine whether marriage remains essential to individual fulfilment or whether its perceived necessity is constructed through social and cultural expectations. Adopting a qualitative, textual, and interdisciplinary approach, the study draws upon feminist theory, gender studies, and sociological perspectives to analyse representations of marriage, autonomy, and social pressure. It argues that respecting diverse life choices can strengthen individual agency, gender equality, and social inclusivity, thereby contributing to the broader vision of a progressive, inclusive, and equitable Viksit Bharat 2047.

Motherhood and Female Identity in Postcolonial Indian Fiction

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Abstract:

Viksit Bharat 2047 imagines a developed India where everyone has equal opportunities and can contribute to society. In this context, postcolonial Indian fiction helps us understand women's lives and identities, especially through motherhood and how it is important in the progress of India. This research studies how motherhood shapes female identity in selected postcolonial Indian fictional works. It looks at how women manage family responsibilities, social expectations, motherhood, and their own wishes, which are a backbone for any nation. The study uses a qualitative method and examines selected literary texts through feminist and postcolonial perspectives. It can also be an experience through which women understand themselves, express their identity, and make their own choices. By focusing on women's experiences, the paper connects the literary representation of motherhood with wider ideas of equality, dignity, freedom, and women's participation in society, which are important to the vision of Viksit Bharat 2047.

Gender-Role Transformation and Women's Empowerment in Kashmir: Barriers and Pathways

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Abstract:

Background: Women's participation in work can bring changes not only in income but also in household responsibilities, family decision making, social recognition, and personal independence. In Kashmir, understanding whether changes in women's occupational roles are accompanied by changes in gender roles and empowerment is important. This study examines these relationships among working women in Kashmir.

Objective: The study examined the relationship between gender-role transformation and women's empowerment, and also assessed the relationship of structural, cultural, and economic barriers with empowerment. It further examined whether empowerment differed by marital status, training status, and location.

Methods: A cross-sectional quantitative study was conducted using a structured questionnaire. Working women were approached directly through purposive sampling, and 190 women constituted the final analytical sample. Five-item Likert scales measured gender-role transformation, women's empowerment, structural barriers, cultural barriers, and economic effects of barriers. Composite scores were calculated from the five items for each construct. Cronbach's alpha was used to assess internal consistency, while Pearson and Spearman correlations, simple linear regression, Welch t-tests, and Welch's one-way ANOVA were used for analysis.

Results: Gender-role transformation was positively associated with women's empowerment (Pearson $r = .515$, $p < .001$; Spearman $\rho = .511$, $p < .001$). Regression analysis showed a significant association ($B = .538$, $\beta = .515$, $p < .001$), with gender-role transformation explaining 26.5% of the variance in empowerment ($R^2 = .265$). Structural barriers showed a small negative Pearson association with empowerment ($r = -.145$, $p = .046$), although the Spearman association was not significant. Cultural barriers ($r = -.076$, $p = .299$) and economic effects of barriers ($r = -.118$, $p = .106$) were not significantly associated with empowerment. Empowerment did not differ significantly by marital status, training status, or location.

Conclusion: The findings suggest that gender-role transformation has the clearest relationship with women's empowerment. Changes in shared household responsibilities, joint decision making, community acceptance, and recognition of women's professional contributions appear important in understanding how occupational change is connected with women's empowerment in Kashmir.

Keywords: women and work; occupational change; gender-role transformation; women's empowerment; structural barriers; cultural barriers; Kashmir

Living Traditions, Sustainable Futures: Folklore and Cultural Resilience in Jammu & Kashmir

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Abstract

Folklore constitutes a significant form of immaterial cultural heritage through which communities preserve collective memory, transmit cultural values and negotiate their identities across generations. Jammu & Kashmir in general, Kashmir in particular has diverse traditions of folk music which have grown through a complex interaction of history, geography, language, religion and social life. Folk forms associated with Kashmir, Jammu and the wider Himalayan region have traditionally accompanied agricultural activities, marriage ceremonies, festivals, religious occasions and other community events, thereby functioning not merely as forms of entertainment but as sources of historical memory and social experience.

The present paper studies the role of folklore in preserving cultural identity and strengthening cultural resilience in Jammu & Kashmir. It explores the ways in which oral transmission, traditional folk practices, community participation and native knowledge have enabled folk traditions to survive despite rapid social transformation, urbanisation, technological change and the growing influence of popular culture. The paper also explores the challenges confronting traditional performers and folk traditions, including generational discontinuity, declining community-based transmission, commercialization, changing tastes and inadequate documentation.

The study argues that the sustainable preservation of folklore requires a shift from viewing it merely as a cultural artefact to understanding it as a living heritage sustained by communities. Digital documentation, institutional support, incorporation of folk traditions into educational programmes, intergenerational transmission, cultural tourism and greater participation of young people can create sustainable mechanisms for safeguarding this heritage. Such initiatives can simultaneously provide livelihood opportunities to traditional artists, strengthen community identity and contribute to inclusive cultural development. UNESCO's framework similarly recognizes the relationship between living heritage, community resilience and sustainable development.

The paper concludes that the preservation, revitalisation and institutional support to Jammu & Kashmir's folklore can contribute to a culturally rooted conception of development and strengthen the cultural dimension of the vision of **Viksit Bharat 2047**. Sustainable development, therefore, should not be understood solely in economic and technological terms; the preservation of cultural diversity and living traditions is equally important for building resilient, inclusive and culturally confident communities.

Keywords: *Folklore, Jammu & Kashmir, Cultural Identity, Cultural Resilience, Immaterial Cultural Heritage, Sustainable Development, Oral Tradition, Viksit Bharat 2047.*

Folk Music of Jammu and Kashmir: Preserving Culture Identity through Sustainable Practices.

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Abstract:

From the ancient period of history the paradise of earth, Kashmir has been the land of folk music, the music with its rich tapestry of melodic traditions plays a vital role in preserving the rich cultural heritage and identity of Jammu and Kashmir. The creation gives not only expression to human instincts, sentiments and emotions with its universal appeal and but potential to enlighten the soul. The research study explores the role of rulers for the developmentof folk music of Jammu and Kashmir. This research study examines different forms of folk music, by examining the musical genres, different lyrical lines. The role of musicians, organizations, Institutions for preserving the cultural heritage, musical instruments used in folk music and narratives encapsulated in folk music, the study underscores how this study reflects the region's diverse cultural influence. The study also delves into the role of folk music in community gatherings, religious ceremonies, seasonal festivals, highlighting it's function in fostering social cohesion and communal harmony. The study addresses the region's cultural identity and heritage through the collaborative efforts of local communities and cultural organizations.

Keywords:*Paradise, Folk Music, Cultural Heritage, Emotions, Instincts, Preserving, Community gatherings.*

Neolithic Kashmir: Archaeological Preservation and Eco-Tourism

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Abstract:

The "Viksit Bharat 2047" vision emphasizes sustainable development models deeply rooted in regional cultural identities. For the Kashmir Valley, this identity is anchored in its prehistoric landscape, specifically its globally significant Neolithic horizons. This paper examines the successive cultural phases of Neolithic Kashmir—focusing on the key excavated sites of Burzahom and Gufkral—to propose a sustainable framework for eco-archaeological tourism. By analyzing material culture indicators, including subterranean pit-dwellings, bone tool industries, unique burial customs, and inter-regional parallels with Central and East Asia, this study highlights how Kashmir's early agrarian and pastoral transitions can be transformed into public-facing heritage assets. Moving beyond passive preservation, the paper addresses contemporary site management challenges, including urban encroachment and weathering. It advocates for a strategic roadmap where academic research and community-governed archaeological parks transform prehistoric ruins into active centers for specialized tourism and economic resource generation by 2047.

Keywords: *Neolithic Kashmir, Burzahom, Gufkral, Archaeological Site Management, Eco-Archaeological Tourism, Viksit Bharat 2047.*

Rotifer Diversity and Community Structure as Indicators of Water Quality in Dal Lake

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Abstract:

The Dal Lake, a valuable freshwater urban habitat of Kashmir has been under increasing anthropogenic stress due to discharge of domestic sewage, enrichment of nutrients, tourism and other anthropogenic activities. The present study was carried out to study the rotifer populations as biological indicators of contamination and ecological status in Dal Lake. Water samples and rotifer populations were analysed from selected sites with different anthropogenic impact levels and the changes in rotifer density, species diversity and composition were evaluated in relation to the physicochemical parameters of the lake water. The study revealed significant spatial heterogeneity in the rotifer assemblages across the sites surveyed. Changes in rotifer community composition were related to alterations in water quality. The occurrence and relative abundance of the pollution-tolerant and pollution-sensitive taxa were useful in terms of the different levels of environmental stress. The diversity and abundance of rotifers, analysed in conjunction with physicochemical parameters, provided a more ecologically significant assessment of pollution levels than the physicochemical measurements alone. The results indicate the rotifer communities can be used as sensitive biological indicators for deteriorating water quality of Dal Lake and can indicate early ecological changes induced by human activities. The study highlights the use of simple, cost-effective and biologically informative rotifer biomonitoring for assessment of freshwater contamination and sustainable management and conservation of Dal Lake.

Keywords:*Rotifera, Dal Lake, Pollution, Bioindicators, Water quality, Biomonitoring*

Entrepreneurship, Startups & Sustainable Finance

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Abstract

This abstract examines the evolving landscape of entrepreneurship, startups, and sustainable finance in Jammu and Kashmir (J&K), a region transitioning from conflict-driven narratives to innovation-led economic development. Once synonymous with shutdowns and hartals, Kashmir is now witnessing a quiet entrepreneurial revolution, with nearly 1,000 startups registered under the Startup India initiative by the end of 2024—a sharp rise from just a few hundred four years ago. The newly notified J&K Startup Policy 2024–27 aims to double this number to 2,000 by 2027, offering incubation support, incentives, and funding for emerging ventures. Institutional enablers such as the Jammu & Kashmir Entrepreneurship Development Institute (JKEDI), SKUAST-K's SKIIE Centre (named "Incubator of the Year" at the JK Startup Mela), and university incubators at IIT Jammu, SMVDU Katra, IUST Pulwama, and the University of Kashmir have emerged as critical pillars of this ecosystem. Jammu and Kashmir (J&K) is witnessing a transformative shift towards entrepreneurship-led sustainable development, driven by supportive policy frameworks and innovative financing mechanisms. Flagship initiatives like Mission YUVA have facilitated over ₹1,200 crore in bank credit to more than 25,000 enterprises, aiming to establish 1.37 lakh ventures and generate 4.25 lakh jobs. The J&K Startup Policy 2024-27 complements this by targeting 2,000 startups through seed funding, incubation, and a proposed ₹250 crore venture capital fund. The ₹50,000 crore Self-Reliant India (SRI) Fund further bridges the equity gap, connecting local MSMEs with national venture capital firms. Sustainability-focused startups are emerging, exemplified by Curve Electric (e-bike sharing, offsetting 150 tonnes of carbon) and WaWe Waste to Wealth (waste recycling). However, challenges persist, including collateral demands, documentation barriers, and delayed seed capital disbursement. Strengthening financial literacy, streamlining credit access, and fostering green innovation are essential to build a resilient and inclusive entrepreneurial ecosystem in the region.

Ants (Hymenoptera: Formicidae) in Jammu and Kashmir

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Abstract

This study presents a comprehensive synthesis of the ant fauna of Jammu and Kashmir, based on published literature, museum collections, and previously unpublished data generated through field surveys conducted since 2008. In total, 198 species and subspecies belonging to 54 genera and seven subfamilies are currently known from the region. Jammu and Kashmir is biogeographically complex, with its flora and fauna shaped by a long and dynamic geomorphological history. Its biota comprises elements of Malayan, Afrotropical, Mediterranean, Central Asian, and Temperate affinities. Subsequent environmental changes and the region's heterogeneous topography have contributed to local extinctions, fragmentation of distributional ranges, and genetic divergence, with or without speciation. This work provides the first comprehensively researched inventory of the ants of Jammu and Kashmir and synthesizes the current state of knowledge of the regional myrmecofauna. The inventory is intended to serve as a baseline for future taxonomic, biogeographic, ecological, and conservation studies. Given that most previous sampling has been concentrated in a relatively small number of localities, the region's ant diversity is likely considerably underestimated, and further systematic surveys are expected to reveal additional species.

Keywords: *Distribution,Diversity,Himalaya, Inventory, Species richness.*

Related Theme:*Sustainable Agriculture, Food Security and Biodiversity.*

Folk Music of Jammu and Kashmir: Preserving Cultural Identity and Heritage in the Contemporary Era

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Abstract

Folk music of Jammu and Kashmir represents a rich and diverse cultural heritage that reflects the region's history, traditions, social life and collective memory. Emerging from the distinct cultural landscapes of Jammu, Kashmir and the surrounding regions, traditional musical forms have historically been an integral part of community life, accompanying agricultural activities, festivals, weddings, religious occasions and everyday social interactions. Musical traditions such as **Wanvun, Chakri, Rouff, Ladishah, Bacha Nagma, Bhakh, Geetru and Dogri folk songs** embody the linguistic and cultural diversity of the region, while traditional instruments such as the **Rabab, Santoor, Tumbaknaer, Nout, Sarangi and Dhol** contribute to its distinctive musical identity. In the contemporary era, rapid technological advancement, changing lifestyles, urbanization and the growing influence of popular and digital media have transformed the ways in which folk traditions are transmitted and practiced. While digital platforms provide new opportunities for documentation, dissemination and revival, there are concerns regarding the gradual decline of traditional knowledge, diminishing participation of younger generations and commercialization of indigenous musical forms. This paper explores the cultural significance of folk music of Jammu and Kashmir and examines its role in preserving community identity, oral traditions and intangible cultural heritage. It further discusses the opportunities offered by digital technology, educational institutions, cultural organizations and community participation for its preservation and promotion. The paper argues for systematic documentation, intergenerational transmission and responsible digital archiving to ensure that the musical traditions of Jammu and Kashmir remain a living and evolving component of the region's cultural heritage.

Keywords: *Folk Music, Jammu and Kashmir, Cultural Heritage, Traditional Music, Cultural Identity, Digital Preservation, Sustainable Practices.*

Education 4.0 and the Future of Higher Education in Kashmir Division: Charting a Course towards Viksit Bharat @2047

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Abstract

India's vision of Viksit Bharat@2047 places higher education at the center of national transformation, and Education 4.0 — characterized by artificial intelligence, digital learning platforms, personalized pedagogy, and industry-linked skilling — has emerged as the operating framework through which this transformation is expected to unfold. Yet the readiness of higher education institutions to adopt Education 4.0 is far from uniform across India, and nowhere is this disparity more visible than in Kashmir Division, a geographically challenging and digitally uneven region. This paper examines the current status of higher education colleges in Kashmir Division against the benchmarks of Education 4.0, with particular attention to digital infrastructure, faculty preparedness, curriculum flexibility, and skill-industry linkages. Drawing on secondary data from government reports, NEP 2020 implementation records, and institutional case observations, the paper identifies persistent challenges — including inconsistent internet connectivity, limited digital literacy training for faculty, harsh winter closures disrupting academic continuity, and a skills-employability gap among graduates. It simultaneously highlights emerging opportunities: the expansion of SWAYAM and DIKSHA-based learning, government initiatives such as PMGDISHA and PM-USHA, and growing institutional interest in skill-integrated curricula under NEP 2020. The paper argues that Kashmir Division's colleges require a regionally contextualized model of Education 4.0 — one that blends offline-resilient digital infrastructure, targeted faculty capacity-building, and locally relevant skilling (handicrafts, horticulture, tourism, and IT-enabled services) with national digital learning platforms. It concludes with a set of policy recommendations for higher education administrators and the Higher Education Department, J&K, to accelerate inclusive and sustainable Education 4.0 adoption, thereby positioning the region's colleges as genuine contributors to India's 2047 development goals rather than passive recipients of centrally designed reform.

Keywords: *Education 4.0; Higher Education; Kashmir Division; Viksit Bharat@2047; Digital Transformation; Skill Development; Inclusive Growth*

Human Footprints on Traditional Medicine: Assessing Risks to High-Value medicinal Flora of Kashmir Himalaya

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Abstract

Management strategies designed and implemented by practitioners to conserve threatened species must be based on an empirical impact assessment of operative threats. The present study was carried out to assess the Overall Threat Impact (OTI) on 94 high-valued medicinal plant species of Kashmir Himalaya, India. The results show that 13 major anthropogenic threats to these medicinal plants are currently operative in this Himalayan region. It was revealed that 57, 10, 10, and 17 medicinal plant species experience Low, Medium, High and Very High OTI, respectively. Of the total species assessed, 56 are endemic to the Himalaya; and of these 11 narrow endemic species to the Western Himalaya (e.g. *Aconitum heterophyllum*, *Aquilegia nivalis*, *Atropaacuminata*) currently face Very High OTI in the region. Overall, anthropogenic drivers such as over-exploitation for local use, overgrazing, landslides/soil erosion are the major threats to the medicinal plants of this region. These high-valued medicinal plants experience a multitude of threats either singly or in various combinations and maximum number of species face the twin threats of overgrazing and over-exploitation. The present study highlights that 37 medicinal plant species of this ecologically fragile Himalayan region, which fall under Medium to Very High OTI, warrant urgent conservation action for their long-term survival and sustainable use.

Key words: *Conservation, Threat, Medicinal Plants, Impact*

Unveiling the Phytochemical Diversity of Juglansregia Fruit Rind: Isolation, Structural Characterization and Chemical Modification of Natural Products

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Abstract

Juglansregia L. (Juglandaceae), an economically and traditionally important medicinal plant of Jammu and Kashmir, represents a valuable reservoir of structurally diverse specialized metabolites. Although the phytochemical composition of different parts of J. regia has been investigated, the chemical diversity of its fruit rind warrants further systematic investigation through isolation and structural characterization of individual constituents. The present study was therefore undertaken to explore the phytochemical constituents of J. regia fruit rind through systematic extraction, chromatographic separation, spectroscopic characterization and chemical modification of selected natural products. Shade-dried fruit rind was subjected to exhaustive solvent extraction, followed by thin-layer chromatographic monitoring and fractionation using silica-gel column chromatography with chloroform–methanol systems of increasing polarity. The isolated constituents were characterized using complementary physicochemical and spectroscopic techniques, including melting-point determination, infrared spectroscopy, mass spectrometry, and 1H and 13C nuclear magnetic resonance spectroscopy. The investigation resulted in the isolation and identification of ursolic acid (RB 1), 1,2-di-O-galloyl-β-D-glucopyranoside (RB-3), and betulin (RB-4). Their structural assignments were established from the collective spectroscopic and physicochemical evidence and, where applicable, supported by chromatographic and comparative analyses. Furthermore, the lupane-type triterpenoid-betulin was subjected to chemical modification through acetylation and benzoylation, generating corresponding derivatives and providing additional structural evidence for its hydroxyl functionality. The principal significance of the present investigation lies in its integrated isolation–characterization–derivatization approach to J. regia fruit rind. The occurrence of chemically distinct pentacyclictriterpenoids and a galloylated phenolic glycoside further illustrates the phytochemical heterogeneity of the fruit rind. Collectively, the findings contribute to the chemical characterization of J. regia fruit rind and provide a foundation for further investigations into the structural, chemical and biological significance of its specialized metabolites.

Keywords: Juglansregia; fruit rind; phytochemical diversity; natural products; ursolic acid; betulin; galloylatedglucoside; structural characterization; chemical modification; triterpenoids.

Avifauna in Hokersar Wetland

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Abstract

The present study was carried out in Hokersar Wetland, Kashmir during 2026. Emphasis was laid on the diversity, distribution, and abundance of avifauna in the wetland. For the purpose of the study, systematic surveys were conducted using visual census, point transect, and line transect methods during morning and evening hours when birds were most active. Birds were identified prior to counting by studying their characteristic features in accordance with standard identification keys. A total of 33 species of birds were recorded, among which 12 were residents, 16 were winter migrants, and 5 were summer migrants. Diversity analysis using Shannon Weiner index revealed highest richness among resident species, followed by summer migrants and winter migrants. The highest number of species belonged to family Anatidae and Ardeidae. The study highlights Hokersar Wetland as a critical habitat for both resident and migratory birds, underscoring its ecological importance and the need for conservation measures.

Keywords:*Avifauna, Hokersar , Diversity, Anatidae, Ardeidae.*

Mental Wellbeing As A Pillar of Development.
A Framework for Psychologically Resilient India By 2047

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Abstract:

Viksit Bharat requires not only economic and technological advancement but also a mentally healthy, resilient and psychologically empowered population, which is the ultimate backbone of a developed nation. It encompasses and emphasizes sustainability, innovation and participation of citizens to make India a better country and a place to live in .Mental wellbeing is increasingly considered as an important component of human development, influencing educational attainment, productivity, social relationships physical health and overall quality of life. This paper conceptualizes mental wellbeing as a central pillar of India's development agenda and proposes a framework for building a psychologically resilient India by 2047. The framework emphasizes mental health awareness, emotional resilience, accessible social support, stigma reduction and integration of mental health promotion into educational institutes, workplaces, healthcare and communities. The paper argues that investing in psychological wellbeing can strengthen human potential, social connectedness and resilience, thereby contributing to healthier, more inclusive and developed India by 2047. The study is a qualitative, exploratory and descriptive in nature using secondary data generated from government policy documents and national surveys.

Siachen Glacier: Environmental Sustainability and the Vision of Viksit Bharat 2047

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Abstract

The vision of Vikshit Bharat 2047 aims to achieve development that combines economic progress, technological advancement, national security and environmental sustainability. The Siachen Glacier, situated in the fragile Himalayan ecosystem, provides an important example of the challenges and possibilities of achieving these objectives together. Military activities and human presence in Siachen have created environmental concerns, including solid waste, plastic pollution, fuel consumption and other forms of ecological degradation. However, the Indian Army has undertaken significant efforts to reduce its environmental impact through waste collection and disposal segregation, recycling and the adoption of cleaner and renewable energy solutions.

This paper has three main objectives-- first to examine the environmental challenges faced by the Siachen Glacier, second to study the measures undertaken by the Indian Army for environmental protection and waste management. Third, to assess how the Siachen experience contributes to the broader vision of Vikshit Bharat 2047.

The paper argues that national security and environmental protection can be pursued together. The initiatives at Siachen demonstrate how responsible waste management, technological innovation, renewable energy and sustainable practices can reduce ecological pressures in extreme environments. Siachen therefore offers an important example of how green Defence and Environmental responsibility can contribute to India's vision of a sustainable and developed nation by 2047.

Keywords: *Himalayan region • Military Activities • Environment • National Security • Pollution • Waste Management.*

The Role of Academic Libraries in Preserving Cultural Heritage and Promoting Sustainable Tourism and Wellness: A Roadmap towards Viksit Bharat 2047

International Conference on "Viksit Bharat 2047: Emerging Trends in Science and Technology, Economy and Business for Sustainable Development"

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Abstract

Cultural heritage represents the collective memory, identity, knowledge and traditions of a society. Academic libraries, traditionally associated with teaching, learning and research, are increasingly becoming important custodians of documentary and cultural heritage. This paper examines the role of academic libraries in preserving cultural heritage while supporting sustainable tourism, cultural wellness and the vision of Viksit Bharat 2047.

Using a descriptive and qualitative review approach, the study examines relevant policy documents, scholarly literature and institutional initiatives related to heritage preservation, digitization, sustainable tourism and library services.

The paper highlights the potential of digitization, institutional repositories, metadata, digital storytelling, virtual exhibitions and responsible use of artificial intelligence in preserving and providing access to heritage resources. Academic libraries can also support sustainable tourism through local-history collections, exhibitions, research guides and partnerships with museums, archives, cultural organizations and tourism stakeholders. They can contribute to cultural wellness by providing spaces for reading, reflection, intergenerational learning and community participation.

A practical roadmap is proposed focusing on documentation, digitization, multilingual access, professional development, community participation and institutional partnerships. The paper concludes that academic libraries can evolve into cultural knowledge hubs and contribute to a sustainable, inclusive and culturally rooted Viksit Bharat 2047.

Keywords:*Academic libraries; cultural heritage; sustainable tourism; wellness; digital preservation ;Viksit Bharat 2047.*

Self-care literacy as a pathway to women's empowerment: A pathway towards achieving Excellence and Sustainable Development

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Abstract

Self-care literacy is an essential yet often overlooked dimension of women's empowerment and sustainable development. It refers to women's knowledge, skills, awareness, and ability to make informed decisions regarding their physical, mental, emotional, social, and reproductive well-being. This paper explores self-care literacy as a pathway toward excellence by highlighting its role in strengthening women's autonomy, confidence, resilience, decision-making, and overall quality of life. Women who possess adequate self-care knowledge are better equipped to recognize their health needs, seek appropriate support, prevent illness, manage stress, and make informed choices that positively influence their personal, family, and professional lives. The paper further examines the relationship between self-care literacy and sustainable development, particularly in relation to gender equality, good health and well-being, quality education, decent work, and reduced inequalities. Despite its significance, women continue to face barriers such as inadequate health information, social and cultural constraints, limited access to healthcare, economic inequalities, and lack of awareness. Promoting self-care literacy through education, community-based initiatives, healthcare services, and accessible digital resources can therefore contribute to greater agency and participation among women. The paper argues that investing in women's self-care literacy is not simply an investment in individual well-being but also in healthier families, resilient communities, productive societies, and sustainable development. Thus, self-care literacy can serve as a transformative pathway through which women achieve excellence while contributing to broader social and developmental goals.

KEYWORDS:*Self-care literacy, Empowerment of women, , Well-being, Stress-management, Resilient, Excellence.*

A Zakat-Based Model for Inclusive and Sustainable Economic Development: A Case Study of Jammu and Kashmir.

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Abstract

Zakat is a compulsory charity for Muslims, to be distributed among the poor. It is required of every wealthy person todonate a minimum of 2.5 percent of their savings for the poor and needy. The objective of the present study is to develop a model for the collection and the distribution of zakat aiming to achieve the development of the poor.Albeit in its nascent state, the model is already in place in various districts of JandK. The progress of the model has been monitored for a period of a year to assess its practical applicability and utility. The field staff has monitored its progress on a case- by - case basis for its final framework. The model aids in the completeutilization of zakat inthe specified areas recommended in Islam. Although the collection and distribution of zakat has well- defined rules in Islam, modernity has changed the configuration of a few heads which need clarification. The paper addresses such pertinent issues to help reduce the social inequalities in India and particularly in J&K.

Gender Studies, Governance, Ethics, and Partnership in Jammu and Kashmir

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Abstract

This paper explores the complex relationship between gender studies, governance, ethics, and partnership in Jammu and Kashmir. Historically, sociopolitical challenges in the region have heavily influenced institutional systems. These challenges often sideline women's voices in formal decision-making processes. Traditional patriarchal frameworks continue to limit female participation in public administration and grassroots peace building. This study examines how integrating gender perspectives into local governance can fix these systemic gaps. Good governance must move beyond standard bureaucratic steps. It needs to actively include diverse public interests. Ethical governance requires policies that respect human rights, promote fairness, and protect vulnerable groups. In Jammu and Kashmir, ethical frameworks must also address specific historical and cultural conditions. This ensures that community development programs remain fair, honest, and transparent. True partnerships require joint collaboration between state agencies, civil society, and community groups. These collaborations must move away from top-down methods. Instead, they should focus on equal power-sharing and shared goals. Building these strong networks lets local communities lead their own development projects. Bringing gender studies into governance helps policy makers see how conflict and institutional rules affect men and women differently. Ethical partnerships help women transition from passive aid recipients to active leaders. The paper concludes that sustainable peace and regional development depend on inclusive leadership models. Bridging the gap between institutional rules and ethical responsibility helps Jammu and Kashmir build a fairer society. This strategic framework empowers local communities, establishes strong institutional practices, and creates long-term social harmony across the region.

Keywords: *Gender studies; Governance; Ethics; Partnership; Jammu and Kashmir*

Literature and Language in Kashmir

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Abstract:
Kashmir has a rich and diverse tradition of literature and language. Kashmiri literature developed under the influence of languages such as Sanskrit, Persian and Urdu. In the early period, literature was mainly based on mysticism, religion and spirituality, with poets like LalDed and Sheikh Noor-ud-din Noorani playing an important role. Later, writers such as HabbaKhatoon, Arnimal, Mahmud Gami and Rasool Mir introduced themes of love, human emotions and social life. During the Dogra period, literature also reflected the hardships, poverty, exploitation and political conditions of the people. Urdu became an important language of administration and education, while Kashmiri remained an important language of the people and their cultural expression. In the twentieth century, Kashmiri literature gradually focused on social reform, freedom, identity and political awareness. Thus, the history of literature and language in Kashmir reflects the culture, society, struggles and changing aspirations of its people.

Green Finance and Sustainable Development in India: Opportunities and Challenges

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Abstract

Green finance has evolved as an important mechanism for promoting sustainable economic development by directing financial resources towards environmentally responsible activities. In India, different initiatives such as green bonds, renewable-energy financing, green banking and climate-focused investments are contributing to the transition towards a sustainable economy. This paper examines the role of green finance in promoting sustainable development in India, focusing on emerging opportunities and key challenges. The study is based on secondary data from government reports, RBI publications, SEBI reports and other credible sources. The paper finds that green finance offers substantial opportunities for renewable energy, sustainable infrastructure and inclusive economic growth. However, challenges such as limited awareness, high financing costs, inadequate green-finance instruments, data gaps and the absence of uniform standards continue to hinder its expansion. The study concludes that stronger regulatory support, greater financial innovation, improved disclosure standards and enhanced participation of financial institutions are essential for promoting green finance and achieving India's sustainable-development objectives.

Keywords:*Green Finance, Sustainable Development, Renewable Energy, Green Banking, Green Bonds, Green Deposits, Sustainable Banking, Climate Finance.*

Influence of Variable Fertigation Regimes on Tree Growth and Fruit Physical Attributes of High -Density Apple Cultivars: 'Mitch Gala' and 'Red Chief Camspur'

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Abstract

Efficient fertigation management is crucial for optimizing tree growth and fruit development in high-density apple orchards. The present study evaluated the effects of fertigation dose and application interval on tree growth and fruit physical attributes of 'Mitch Gala' and 'Red Chief Camspur' apple cultivars grafted on M9T337 rootstock. The experiment was conducted at the Division of Fruit Science, Sher-e-Kashmir University of Agricultural Sciences and Technology of Kashmir (SKUAST-K), Srinagar, during 2020–2021. The treatments comprised three fertigation doses (75, 100 and 125% of the recommended dose of fertilizers, RDF) applied at 7, 14, 21 and 28 days interval, along with a control, in a randomized complete block design (RCBD). Fertigation dose and scheduling significantly affected tree growth and fruit physical attributes in both cultivars. Application of 125% RDF at 7 day intervals recorded the highest tree volume in 'Mitch Gala' (15.90 m^3) and 'Red Chief Camspur' (10.62 m^3), shoot extension growth (46.30 and 43.63 cm, respectively), and leaf area (65.51 and 44.76 cm^2, respectively). The same treatment also resulted in the highest fruit weight (176.77 and 188.04 g), fruit length (74.27 and 76.28 mm), and fruit breadth (67.18 and 73.44 mm) in 'Mitch Gala' and 'Red Chief Camspur', respectively. However, the responses under 125% RDF at 7 days interval were statistically comparable with those obtained under 100% RDF at 7 day intervals and, in several attributes, with 125% RDF at 14 day intervals. In contrast, the control consistently recorded the lowest values for tree growth and fruit size attributes. Overall,fertigation with 100% RDF at 7 days interval provided a comparable response to the higher fertilizer dose and may therefore be considered an effective fertigation strategy for maintaining tree growth and fruit physical attributes in high-density apple orchards.

Keywords*: Apple; fertigation; fertilizer dose; fertigation scheduling; high-density orchard; tree growth; fruit physical attributes*

Urdu Language and Literature in Jammu and Kashmir

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Abstract

The land of Jammu and Kashmir has been famous and well-known since ancient times for its civilizational, cultural, and political character. The language and literature of this region have had a unique relationship for centuries, which possesses its own distinct identity. It not only serves as a bridge for mutual communication but also creates a separate identity of its own. In Jammu and Kashmir, the Urdu language has been a milestone part of culture and civilization.

The Sufis, scholars, litterateurs, and poets of Kashmir have not only made this language a medium of their creative expression but have also beautifully depicted the tradition, scenic beauty, spirituality, human emotions, feelings, and thoughts of this place, as well as drawn an excellent picture of its civilization and social issues. The newspapers, magazines, and journals of this region have given considerable promotion to the Urdu language. This language has played an important role in connecting different sections of society from various angles. Educational institutions and literary circles have worked hard to make Urdu language and literature even more interesting. Day by day, the possibilities of the difficulties faced by Urdu language and literature are being highlighted.

Language and literature are parallel to each other. In the present paper, the mutual relationship between language and literature, idioms, observations, and expressions is being considered as a medium. From this, it can be estimated that Urdu language and literature are inseparable from each other.

Furthermore, it has been examined that in the modern era, where technological and global-level linguistic changes continue to take place, literature is making every possible effort to preserve its identity and civilizational and cultural heritage in a very elegant manner.

Rumi and the Eternal Journey of the Soul: Spiritual Humanism and the Vision of Viksit Bharat

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Abstract

Maulana Jalal al-Din Rumi (1207–1273), one of the most celebrated mystic poets of Persian literature, presents the human being as a traveller on an eternal journey from separation towards truth, self-realization, and spiritual fulfilment. His works, particularly the Masnavi-ye Ma'navi and Divan-e Shams-e Tabrizi, emphasize divine love, compassion, ethical self-transformation, tolerance, and the unity of humanity. These universal values acquire renewed significance in the contemporary context of India's vision of Viksit Bharat, which seeks holistic national development through inclusive growth, social harmony, human values, innovation, and responsible citizenship. This paper explores Rumi's conception of the soul's journey and examines its relevance to the intellectual and ethical foundations of a developed and harmonious India. Particular attention is given to the interconnected ideas of ishq (love), self-knowledge, spiritual transformation, human dignity, coexistence, and the transcendence of narrow divisions. The study argues that development cannot be understood solely in terms of economic and technological advancement; it also requires moral consciousness, empathy, cultural dialogue, and the cultivation of responsible individuals. Rumi's philosophy offers a valuable humanistic perspective in this regard, encouraging individuals to overcome ego, embrace diversity, and work towards a more compassionate and harmonious society. By connecting Rumi's timeless mystical thought with the contemporary vision of Viksit Bharat, the paper seeks to demonstrate how India's rich traditions of knowledge and intercultural dialogue can contribute to a development paradigm that integrates material progress with ethical and spiritual well-being.

Keywords: Rumi; *Persian Literature; Sufism; Spiritual Humanism; Viksit Bharat; Indian Knowledge Traditions; Social Harmony; Human Values; Inclusive Development*

Pathways to aging and their reversal – Current scenario

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Abstract

Aging is an inevitable biological process, universal and multidimensional in nature, characterized by gradual decline in physiological events at the molecular, cellular, organ and systemic levels. The process is triggered by a multitude of events such as impaired autophagy, mitochondrial dysfunction, deregulated metabolism, dysregulated nutrient sensing, genome instability, telomere shortening and systemic inflammation (inflammaging). The constant functional decline and inability to maintain homeostasis gradually leads to greater susceptibility and vulnerability to diseases. Although the process cannot be stopped altogether, but many interventions can be employed to increase the health-span, thus avoiding the age associated disease conditions. In order to maintain health of an individual, it requires a dynamic equilibrium between intrinsic ability to defend against diseases, maintain a substantial level of that defense and repair the naturally occurring damage. Many approaches that have been observed and proven to delay aging include dietary restriction, stress exercise, insulin and IGF signaling, anti-aging drugs, gene therapy and replenishment of circulatory factors. We have already seen an appreciable increase in life expectancy worldwide owing to progress in medicine, healthy dietary habits, and medical care. Earlier, age was calculated chronologically based on birth date, but now biochemists and molecular biologists describe age at molecular and cellular level based on various biomarkers, measuring the functionalities of cells, organs and organ systems. It is called biological age in modern parlance. This article describes the known mechanisms of aging, factors that are potentially capable of its reversal and molecular interventions currently in use.

Canon, Circuit, and Digital Disruption: Mapping Global Texts with Computational Tools

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Abstract

There has been a radical change brought about by the emergence of digital tools and technologies that cannot be overlooked. This paper discusses how computational practices are changing the field of World Literature, specifically in terms of mapping literary circulation, translation networks, and canon formation in the digital era. Based on the major theories by Franco Moretti, Pascale Casanova and David Damrosch, this study shows that Digital Humanities tools give empirical models of study of the global literary flows, and at the same time, the study can expose the power relations inherent in the algorithmic mediation. Through comparative case studies of the Shakespearean canonical dominance and postcolonial authors Leila Aboulela and KamilaShamsie, who have emerged in the digital era, this study will argue that digital infrastructures not only perpetuate Anglophone hierarchies but also provide alternative circuits of marginalized voices. This study identifies the patterns of inclusion and exclusion within the system through network analysis, corpus linguistics, and metadata visualisation of how literary works circulate outside of their respective cultures of origin. A critical approach to the latest research in Digital Humanities (2018-2025) indicates that even though distant reading and network analysis help to understand the circulation patterns, these approaches should be cautioned by the recognition of the bias of the algorithm, the influence of the platform, and the continuation of linguistic capitalism. The work can be added to the current debates regarding the decolonisation of World Literature by demonstrating how computing technologies may help visualise structural inequalities that define the world literary markets. This study suggests a unified model that involves a quantitative mapping and qualitative interpretation and places Digital Humanities as an analytical tool as well as a location of critical intervention in the study of World Literature. The results show that by using computational methods critically, it is possible to reveal the processes by which some texts become more visible globally, and others become marginalised, providing ways to make literary circulation more equitable.

Keywords: *World Literature, Digital Humanities, canon formation, translation networks, algorithmic mediation, distant reading, postcolonial literature*

Digital and Artificial Intelligence Integration in Higher Education: A Comparative Study of Faculty and Student Perspectives

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Abstract

The rapid integration of digital technologies and artificial intelligence (AI) is reshaping teaching, learning, assessment, and academic support in higher education. This study examines the perceptions and experiences of faculty members and students regarding the use and integration of digital technologies and AI in higher education. The study focuses on faculty digital competence, familiarity with AI tools, perceived benefits of AI, technology-enabled teaching, digital assessment, institutional infrastructure and support, barriers to technology adoption, student engagement, learning experiences, and perceived learning outcomes. Data were collected through structured Likert-scale questionnaires administered to faculty members and students, incorporating relevant demographic and contextual variables. The faculty instrument examined readiness, attitudes, practices, institutional support, challenges, and future intentions concerning digital and AI-enabled teaching, while the student instrument explored access to digital resources, faculty use of technology, engagement, satisfaction, learning experience, and perceived academic outcomes. The study adopts a descriptive and comparative approach to identify patterns in technology adoption and to examine areas of convergence and divergence between faculty perceptions and student experiences. Particular attention is given to the relationship between technological readiness, institutional support, effective technology integration, and the perceived quality of teaching and learning. The study is expected to provide evidence-based insights into the opportunities and challenges associated with digital and AI integration in higher education and to highlight the importance of faculty capacity building, adequate digital infrastructure, responsible AI use, and student digital competence. The findings may assist higher education institutions in developing context-sensitive strategies for meaningful, inclusive, and sustainable digital transformation.

Keywords:*Artificial Intelligence, Digital Technology, Higher Education, ICT Competence, Digital Learning, Faculty Readiness, Student Engagement, Technology Integration.*

Revitalizing Urdu in Jammu & Kashmir

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Abstract

The Government of India has envisioned a comprehensive, long-term development strategy aimed at transforming the country into a developed nation by 2047, marking the centenary of India's Independence. This vision, commonly referred to as **Viksit Bharat @2047**, places particular emphasis on empowering the youth through quality education, skill development, employment opportunities, and overall human-resource development.

Language is one of the most important tools through which individuals communicate, acquire knowledge, participate in society, and access employment opportunities. Proficiency in a language can enhance a person's ability to communicate effectively and increase opportunities for education and employment, particularly in regions where that language is widely understood and used. Language also serves as an important means of preserving, transmitting, and enriching a community's cultural heritage, traditions, literature, and collective identity.

Urdu has historically occupied an important position in the cultural, administrative, educational, literary, and intellectual life of Jammu & Kashmir. Although it continues to enjoy official-language status in the Union Territory, its institutional presence, educational use, and practical application have witnessed considerable challenges in recent times. The declining use of Urdu in various spheres calls for systematic and collective efforts aimed at its revival and sustainable development.

The revitalization of Urdu in Jammu & Kashmir requires the coordinated participation of the government, educational institutions, teachers, writers, journalists, scholars, technology professionals, and civil society. Several measures can be undertaken in this direction, including the establishment of a dedicated Urdu Academy, strengthening Urdu education at different levels, ensuring the recruitment and professional development of qualified teachers, and creating greater opportunities for students pursuing Urdu.

At the same time, greater support should be provided to Urdu journalism, literature, publishing, and research. The integration of Urdu with modern digital technologies can further expand its reach among younger generations and create new avenues for employment in areas such as digital content creation, translation, journalism, media, publishing, and education. Effective use of Urdu in appropriate administrative contexts, along with the establishment and strengthening of libraries, archives, scholarships, research centres, and translation institutions, can provide the necessary foundation for its long-term growth.

Therefore, the revitalization of Urdu should not be viewed merely as an attempt to preserve a traditional language. Rather, it can be regarded as an important component of youth empowerment, educational development, employment generation, technological inclusion, and cultural preservation. By addressing the challenges faced by Urdu and creating new opportunities for its study and practical use, Jammu & Kashmir can make a meaningful contribution to the broader objectives of **Viksit Bharat @2047** while safeguarding and promoting its rich linguistic and cultural heritage.

Does a Tap Change a Woman's Life?
Gendered Outcomes of the JalJeevan Mission in Jammu and Kashmir

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Abstract

Access to safe and reliable drinking water remains closely linked with health, household wellbeing and the everyday lives of rural communities. In India, the JalJeevan Mission has considerably expanded household access to piped drinking water. However, the effects of this expansion cannot be understood only in terms of the number of household tap connections. Water collection and household water management have traditionally involved a considerable amount of unpaid work, particularly for women. It is therefore important to examine whether improved water access has translated into changes in these everyday gendered burdens. This study examines the gender-responsive outcomes of the JalJeevan Mission in Jammu and Kashmir, where difficult terrain, dispersed settlements and differences in local conditions continue to shape access to basic services. The study adopts a mixed-method approach and covers 950 rural households across 20 districts, including both beneficiary and non-beneficiary households. Quantitative data were analysed using descriptive statistics, chi-square tests and logistic regression, while qualitative accounts were used to understand household experiences of water access, use and service delivery. The findings indicate that households covered under JJM report improvements in several aspects of everyday life. Beneficiary households reported fewer water-related health problems, better hygiene and cleanliness practices, and a reduction in the physical effort associated with collecting water. These changes were particularly significant for women, who reported reduction in fatigue, greater convenience in managing household work and less time spent on routine water collection. At the same time, access to a household tap does not necessarily ensure a reliable water service. Interruptions in supply, problems related to functionality and limited participation in local water governance remains important concerns. The findings suggest that the significance of JJM extends beyond physical infrastructure. Reliable household water supply can reduce some of the everyday gendered burdens associated with water access and contribute to improvements in household wellbeing. However, sustaining these gains requires greater attention to the reliability of services, local accountability, community participation and the inclusion of women in water-related decision-making. The study contributes to the wider discussion on rural water governance by highlighting the need to assess WASH interventions not only through infrastructure coverage but also through their effects on everyday life and gender relations.

Keywords—*JalJeevan Mission; Gender-Responsive WASH; Rural Water Supply; Water Governance; Health Outcomes; Community Participation; Jammu and Kashm*

Bridging Finance and Skills: A Process Evaluation Of Mission Yuva's Multi-Stakeholder Delivery Model

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Abstract

Mission YUVA, the Government of India's flagship entrepreneurship programme in Jammu & Kashmir, operates on a tripartite model of online application, bank-led credit disbursement, and capacity-building training via the Higher Education Department. This paper presents a triangulated evaluation of the programme's implementation effectiveness, drawing upon primary data collected through structured interviews with 70 beneficiaries across the region, supplemented by official scheme documents and banking records. Our findings reveal a critical implementation asymmetry. While the training component particularly modules on e-marketing strategies and awareness against predatory touts was unanimously praised by beneficiaries as highly fruitful and empowering, the credit facilitation arm exhibited significant bottlenecks. Respondents consistently reported delays in loan disbursement, with banks exceeding the stipulated one-month timeline due to documentation hurdles and procedural rigidities at the branch level. This temporal gap between training completion and actual fund availability often dampens entrepreneurial momentum. The study underscores the value of triangulation in uncovering such systemic disconnects within multi-stakeholder programmes. We conclude that while Mission YUVA's capacity-building initiatives are effectively equipping youth with contemporary business skills, streamlining bank-level processes is imperative to realise the scheme's full potential. Recommendations include digitising document verification, strengthening bank-educator coordination, and establishing beneficiary grievance redressal mechanisms to ensure timely credit access.

Reimagining Education For The Future: Innovation, Technology, Skills And Inclusive Sustainable Development

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Abstract

The rapidly changing global landscape, characterized by technological advancement, artificial intelligence, digital transformation, environmental challenges and evolving labour-market demands, necessitates a fundamental rethinking of education. Education can no longer remain confined to the transmission of knowledge; it must become a dynamic ecosystem that develops critical thinking, creativity, collaboration, digital competence, ethical awareness, adaptability and lifelong learning capabilities. This paper examines the need to reimagine education for a future that is technologically advanced, socially inclusive and environmentally sustainable. It explores the transformative potential of Education 4.0, artificial intelligence, digital learning environments, innovative pedagogies, competency-based education and emerging skill frameworks in improving the quality and relevance of education. Particular attention is given to the challenges of educational inequality, the digital divide, unequal access to emerging technologies, teacher preparedness and ethical concerns surrounding artificial intelligence and educational data. The paper argues that technology alone cannot guarantee educational transformation; meaningful change requires learner-centered pedagogy, empowered teachers, inclusive policies, appropriate infrastructure and strong collaboration among educational institutions, governments, communities and industry. The study adopts a conceptual and analytical approach based on a review of contemporary literature, international educational frameworks and emerging practices. It proposes an integrated framework linking innovation, technology, future skills, inclusion and sustainability as interconnected pillars of future-ready education. The paper concludes that reimagining education requires a shift from content-centered instruction towards competency, creativity, character, collaboration and lifelong learning. Such transformation can contribute to equitable human development, employability, social cohesion and sustainable global development.

Keywords: *Education 4.0, Artificial Intelligence, Innovation, Future Skills, Digital Transformation, Inclusive Education, Sustainable Development, Lifelong Learning, Educational Technology.*

From Traditional Use to Conservation Vulnerability: A Comparative Analysis of Medicinal Plants in the Kashmir Himalaya

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Abstract

The Kashmir Himalaya has a long ethnomedicinal tradition, with numerous studies documenting the extensive use of medicinal plants. At the same time, medicinal plant populations face increasing pressure from intensive wild collection, destructive harvesting, commercial exploitation, habitat disturbance and other anthropogenic factors. However, ethnomedicinal importance and conservation concerns have generally been examined separately. This study comparatively analyzes published literature to identify medicinal plants occurring at the intersection of high traditional importance and high conservation vulnerability. Secondary data from published ethnobotanical and conservation studies across the Kashmir Himalaya, with particular reference to Bandipora District and the medicinally rich Gurez region, were comparatively examined for medicinal uses, frequency of reporting, Use Value (UV), source of collection, harvested plant parts, trade, documented threats and conservation categories. The ethnobotanical index Use Value (UV), as reported in published ethnobotanical studies, was interpreted within its original study-specific context and was not pooled across studies. Species were comparatively evaluated using convergent evidence to identify taxa showing strong ethnomedicinal significance alongside multiple conservation pressures. The literature demonstrates a long history of medicinal-plant research in the region, beginning with documentation of 56 medicinal species from Gurez and expanding to extensive studies in Bandipora. A major Bandipora investigation documented 131 medicinal plant species belonging to 120 genera and 59 families, of which 89 (68%) were exclusively wild-collected. Several species showed high ethnomedicinal importance, including *Artemisia absinthium* (UV 0.70), *Cannabis sativa* and *Saussureacostus* (UV 0.47 each). Comparative analysis identified high-use–high-vulnerability taxa, including *Saussureacostus*, *Aconitum heterophyllum*, *Arnebiabenthamii*, *Picrorhizakurrooa*, *Podophyllumhexandrum*, *Rheum* spp. and *Taxuswallichiana*. *Saussureacostus* showed strong convergence between medicinal importance and conservation vulnerability because of its therapeutic importance, wild collection, destructive harvesting, trade and threatened status. These findings indicate that traditional medicinal importance may also serve as a conservation signal for heavily exploited wild taxa. The proposed high-use–high-vulnerability framework provides a practical basis for prioritizing cultivation, sustainable harvesting and conservation planning in the Kashmir Himalaya.

Keywords:*Kashmir Himalaya; ethnomedicinal plants; traditional knowledge; high-use-high-vulnerability framework; wild harvesting.*

A Review On Health benefits of Dates (Phoenix Dactylifera)

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Abstract

Dates are sweet nutrient rich fruits belonging to Arecaceae family. Dates possess numerous health benefits due to high quality of nutrients,fibre and antioxidants.Date fruits areinexpensive and have religious importance for Muslims all over the world and are mentioned in many places in the Quran.These are magical fruits having great potential of protecting and curing various health problems, such as nutritional deficiencies, heart problems, cancers etc.

Key Words: Nutrient, Arecaceae, fibre, antioxidants and protection.

Introduction

Dates(Phoenix dactylifera) are widely consumed sweet fruits belonging to species of Arecaceae . Dates have been a staple food of the Middle East for thousands of years. Date fruits have unique value in human nutrition due to high composition of carbohydrates, salts, minerals, dietary fibre, vitamins, fatty acids and amino acids. Dates are also great source of potassium and sugars. These are consumed fresh or added to desserts or foods. The sugar content of ripe dates is about 80%, the remainder consists of protein, fibre, and trace elements including boron, cobalt, copper, fluorine, magnesium, manganese, selenium, and zinc ***(Al-Shahib, Richard J. Marshall, 2003)***. Dates are very delicious and besides their flavour, these are packed with such constituents that have numerous health benefits and can prove good remedy for treatment of diseases as they are inexpensive, effective and easy to access**.**Due to presence of phenolic compounds like p-coumaric, ferulic, and sinapic acids, flavonoids, and procyanidins dates are antioxidant rich **(Masouri et al.,2005, and Gu et al., 2003)**. Antioxidants are substances that prevent slow damage to cells caused by free radicals,which may play role in heart disease,cancer and other diseases.The date fruits constitutes thirteen flavonoid glycosides of luteolin, quercetin, and apigenin at different stages of maturity **(Hong et al., 2006 and Bilgari et al.,2008)**.These flavanoids have antibacterial,antiviral and anti-inflammatory activities.Dates are not only good source of essential nutrient but also contain phytonutrients and can play vital role in prevention of disorders by preventing body from oxidative damage caused by free radicals.

Metabolite Profiling of Important Medicinal Plants of Jammu and Kashmir Using GC–MS and HPLC

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Abstract

Medicinal plants represent an invaluable source of bioactive compounds with significant pharmaceutical and therapeutic potential. The Himalayan region of Jammu and Kashmir possesses rich floral diversity, including numerous medicinal plant species that remain inadequately explored for their phytochemical composition. The present study aims to characterize and profile secondary metabolites from selected medicinal plants of Jammu and Kashmir using advanced chromatographic techniques. Plant samples were collected from different ecological regions, taxonomically identified, and subjected to extraction using standardized methods such as Soxhlet extraction. The obtained extracts were analyzed through Gas Chromatography–Mass Spectrometry (GC–MS) for qualitative metabolite profiling, while High-Performance Liquid Chromatography (HPLC) will be employed for the quantification of important bioactive compounds. The study focuses on identifying major classes of secondary metabolites, including terpenoids, alkaloids, flavonoids, phenolics, and essential oils, with particular emphasis on discovering novel compounds of medicinal importance. Comprehensive metabolite profiling will contribute to understanding the chemical diversity and pharmaceutical value of indigenous medicinal flora while establishing standardized analytical protocols for phytochemical investigation. The anticipated outcomes include the identification and characterization of previously unreported bioactive metabolites, development of metabolomic databases for regional medicinal plants, and generation of scientific evidence supporting the use of plant-derived therapeutics. The findings are expected to facilitate future drug discovery, promote the conservation and sustainable utilization of medicinal plant resources, and strengthen the application of metabolomics in herbal medicine research and pharmaceutical development. Key words: Medicinal plants,metabolites, GC-MS, HPLC.

Advancing towards Smart Sustainable Tourism Destination: A study based on Systematic Literature Review and Thematic Analysis

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Abstract

The growing recognition of technology's role in creating sustainable destinations has led to increased research on 'Smart Tourism' and 'Sustainable Destination Management'. However, the literature remains scattered regarding the understanding of key enablers, constraints, and stakeholder collaboration mechanisms in developing smart sustainable tourism destination. This current study aims to address this gap by identifying the key enabler and constraints to the development of smart sustainable tourism destination. Moreover, the practices for the development of smart and sustainable destination, across the globe have also been identified using a combination of both Systematic Literature Review (SLR) and Thematic Analysis. The research highlights various technological, institutional, social, environmental, and economic enablers and barriers influencing the development of Smart Sustainable Destinations. Lastly, a framework for effective stakeholder collaboration has been designed to assist policymakers and destination managers in developing Smart Sustainable Destinations.

Objectives of the Study

To examine the key enablers and barriers of Smart Sustainable Tourism Destination in smart tourism sites.

To identify key practicesacross globe, aiming at the development of Smart Sustainable Tourism Destinations.

Research Methodology

This research employs two primary methodologies: (1) Systematic Literature Review (SLR) following the PRISMA framework, and (2) Thematic Analysis aimed at identifying major enablers and barriers of 'Smart Sustainable Destination'. The SLR was conducted using PRISMA guidelines to explore how smart tourism supports sustainable destination management. This approach incorporated various conceptual frameworks, theories, and empirical findings. Literature was sourced from SCOPUS, a leading academic database, using keywords such as "Smart Tourism" and "Destination Management", with no time restrictions up to 20th July, 2026. The search included titles, abstracts, and keywords, excluding non-English publications. The thematic analysis was applied to these sources to extract key themes aligned with the study's objectives, following six steps: 1) data familiarisation, 2) code generation, 3) theme search, 4) theme review, 5) theme definition, and 6) reporting.

Keywords: *Smart Tourism, Sustainability, Destination Management, Stakeholder collaboration*

From Sustainable to Regenerative Tourism: Examining a Paradigm Shift in Tourism Development

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Abstract

The last few decades sustainability has been emerged as a major framework directing tourism development. The concept of sustainable development, highlighted by the World Commission on Environment and Development through the Our Common Future report, underlined the importance to stabilize the environmental protection, social well-being, and Economic growth. Simultaneously, the tourism industry adopted sustainability principles through the notion sustainable tourism, targeting to mitigate the environmental impacts whilst maintaining economic feasibility and supporting local communities.

Nevertheless, despite extensive adoption of sustainable tourism policies and practices, many destinations are still facing the problem of environmental degradation, overtourism, biodiversity loss, and socio-cultural disruptions. The drawbacks of sustainability approaches usually focused on minimizing harm rather than actively restoring ecosystems have led scholars and industry to find alternative frameworks that proceed beyond the traditional sustainability paradigm.

In context to this the concept of Regenerative Tourism has newly gained significance. Regenerative tourism offers a transformative approach that not only mitigates the negative impacts but simultaneously reviews ecological systems, enhances community resilience, and strengths the regenerative capacity of destinations. Instead of maintaining the status quo, regenerative tourism highlights the renewal and revitalization of natural and socio-cultural systems through tourism interactions.

Despite increasing academic interest and industry attention, there is conceptual ambiguity regarding whether regenerative tourism represents a new paradigm in tourism development or merely an extension of the sustainability framework. This study therefore seeks to critically evaluate the conceptual underpinning of regenerative tourism and examine whether it represents a paradigm shift or a transformative improvement within sustainability discourse.

Objectives of the Study

The study aims to explore the evolving discourse on regenerative tourism within the broader sustainability framework. Specifically, the objectives are:

- To examine the conceptual foundations and principles of regenerative tourism.
- To analyse the relationship between regenerative tourism and sustainable tourism.
- To evaluate whether regenerative tourism represents a paradigm shift or a conceptual extension of sustainability in tourism studies.

Keyword: *Regenerative Tourism, Sustainability, Destination Management, Tourism Regeneration.*

The abstract may be categorised under the theme "Climate Change, Circular Economy & Green Technologies"

Allelopathic effects of leaf extracts of Dandelion *(Taraxacum officinale)* and Coriander *(Coriandrum sativum)* on the seed germination of Maize *(Zea mays)* and Tomato *(Solanum lycopersicum).*

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Abstract

The present study investigated the allelopathic effects of leaf extracts of *Taraxacum officinale* (dandelion) and *Coriandrum sativum* (coriander) on seed germination in *Zea mays* (maize) and *Solanum lycopersicum* (tomato). The study included the determination of percentage weight loss, qualitative phytochemical screening, and seed germination bioassays following standard procedures. The results showed a weight loss of 91.17% in *T. officinale* and 93.61% in *C. sativum*. Qualitative phytochemical analysis indicated the presence of all the tested phytochemicals in both plant extracts. The germination bioassay showed a stimulatory allelopathic effect of both extracts on maize seeds at a 50% concentration. At this concentration, maize showed 100% germination with *T. officinale* extract and 80% germination with *C. sativum* extract. In contrast, both extracts exhibited an inhibitory effect on tomato seed germination at all tested concentrations. These findings indicate that *T. officinale* and *C. sativum* contain biologically active compounds capable of influencing seed germination differently depending on the test plant. Further studies are needed to isolate and characterize the compounds responsible for these allelopathic effects and to understand their potential significance in plant growth and crop management.

Keywords:*Allelopathy; Taraxacum officinale; Coriandrum sativum; seed germination; phytochemicals; characterization.*

Allelopathic Effects of Mint (Mentha arvensis) and Fenugreek (Trigonella foenum-graecum) on the Seed Germination of Capsicum (Capsicum annuum) and Radish (Raphanus sativus)

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Abstract

The present study was undertaken to investigate the allelopathic effects of aqueous leaf extracts of Mint (Mentha arvensis) and Fenugreek (Trigonella foenum-graecum) on seed germination and early seedling growth of Capsicum (Capsicum annuum) and Radish (Raphanus sativus). Leaf extracts of both plants were prepared at four concentrations (25%, 50%, 75%, and 100%), with distilled water used as the control. The percentage weight loss, qualitative phytochemical analysis, and germination bioassays were conducted over a period of seven days. The germination bioassay included germination percentage, germination rate, mean germination time, radicle length, and plumule length. The results showed a weight loss of 7.544% for Mint and 10.043% for Fenugreek. Phytochemical screening revealed the presence of almost all the tested compounds, including alkaloids, flavonoids, tannins, saponins, terpenoids, phenols, glycosides, reducing sugars, proteins, and fixed oils in both plants. The leaf extracts of both Mint and Fenugreek produced concentration-dependent inhibitory effects on seed germination and early seedling growth. Fenugreek showed a stronger inhibitory effect than Mint, while Radish was more sensitive to the allelopathic effects of both extracts than Capsicum. Complete inhibition of seed germination was observed at 100% concentration for both extracts. The findings demonstrate the allelopathic potential of Mint and Fenugreek and suggest that their bioactive compounds may have potential for use as natural bioherbicides. However, their application would require careful management to minimize possible adverse effects on sensitive crop species.

Keywords: *Allelopathy; Mentha arvensis; Trigonella foenum-graecum; seed germination; phytochemicals; bioherbicide.*

India's Cultural Heritage and Soft Diplomacy: A Multi-Track Approach

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Abstract

India's rich and diverse cultural heritage is an important yet evolving resource for its soft power and diplomatic engagement in the 21st century. From literature, yoga, and Buddhism to its civilizational traditions, plural cultural practices, and heritage sites, India possesses substantial cultural assets that can shape international perceptions and foster greater understanding across societies. However, the diplomatic value of cultural heritage extends beyond its conventional role as an instrument of state-led public diplomacy.

This current research paper examines India's cultural heritage through the broader framework of multi-track diplomacy, arguing that cultural engagement can create spaces for dialogue and relationship-building among states, non-state actors, academics, artists, civil society organizations, diaspora communities, and ordinary citizens.

Drawing upon the conceptual insights of soft power, public diplomacy and multi-track diplomacy, the paper explores how India can transform cultural heritage from a symbolic repository of civilizational identity into a more sustained mechanism of international engagement. More specifically, it examines the role of cultural exchanges, educational networks, diaspora networks, digital platforms, academic collaborations, religious and spiritual traditions, and people-to-people initiatives in strengthening India's global outreach.

The paper argues that India's cultural diplomacy can be made more effective by adopting a multi-actor and multi-level framework, in which Track Two and Track Three engagements complement governmental initiatives. Rather than viewing culture simply as an instrument for projecting national image, the paper conceptualizes cultural heritage as a potential bridge for dialogue, trust-building, mutual understanding and cooperative relationships.

The study concludes that a strategically coordinated yet socially inclusive cultural diplomacy can enhance India's soft power while contributing to its broader objectives of global engagement, regional peace and international cooperation.

Dual Responsive Magnetite Poly (N-isopropylacrylamide/methacrylic acid) Hydrogel Nanocomposite: Synthesis, Characterization and Applications.

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Abstract

In this study we have synthesized magnetic, thermo and responsive nanocomposite based on Poly (N-isopropylacrylamide/Methacrylic acid/Magnetite, (PNIPAM/PMAA/Fe_3O_4). The nanocomposite has been synthesized by eco-friendly techniques. The composite synthesized was characterized using the various sophisticated instrumental techniques like Scanning Electron Microscopy (morphology), Transmission Electron Microscopy, Rheology, X–ray Photoelectron Spectroscopy (XPS), Zeta-potential (surface charge), Thermogravimetric Analysis (stability), Vibrating Sample Magnetometry (magnetization), Dynamic Light Scattering, Fourier Transform Infrared (FTIR) spectroscopy and X-ray Powder Diffraction (XRD). Temperature and pH responsiveness of synthesized hydrogels and nanocomposite was investigated by rheology, zeta potential studies, swelling studies and dynamic light scattering. Their swollen and shrunken behaviors' were strongly dependent on the various parameters, such as pH of solution and temperature. Free radical scavenging capacity of synthesized samples was assessed using 2,2—diphenyl-1-picrylhydrazylhydrate (DPPH)assay.

Keywords : *Polymers, Nanocomposite, pH responsive polymers, Rheology, DPPH, Eco friendly technique.*

Carbon and Nitrogen Dynamics in Alpine Grassland Vegetation of Doodhpathri, Kashmir Himalaya: Seasonal Patterns and Ecological Implications

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Abstract

Alpine grassland ecosystems represent critical but undervalued carbon and nitrogen reservoirs in the Himalayan region. This study presents a comprehensive two-year (Autumn 2020–Summer 2022) seasonal assessment of carbon (C) and nitrogen (N) content in ten dominant plant species across three sites in Doodhpathri meadow, Kashmir Himalaya (elevation ~2,730 m asl). Using standardized biomass harvesting, Kjeldahl nitrogen analysis, and dry-weight carbon estimation, we quantified the seasonal dynamics of foliar C and N concentrations and their ecological drivers. Nitrogen content peaked universally in summer (range: 0.162–0.297%) and reached minimum values in spring, reflecting phenological synchrony with temperature-driven soil mineralization and plant uptake. Carbon content exhibited the highest seasonal variability, with *Rumex dentatus* consistently accumulating the greatest carbon (up to 85.35% at Site I in Summer 2021), while *Taraxacum officinale* maintained the lowest values (<16.5%). *Sibbaldia cuneata, Plantago lanceolata*, and *Trifolium repens* emerged as efficient nitrogen accumulators (mean N: 0.261–0.268%), while *Achillea millefolium* and *Geranium swatense* exhibited resource-conservative, low-nitrogen strategies. Inter-site comparisons revealed that Site I (V Point) and Site III (Doodhpathri) maintained consistently higher carbon stocks than Site II (Dodivan), likely reflecting microclimatic and soil fertility differences. The tight coupling between seasonal temperature maxima and C/N assimilation identifies these alpine meadows as highly climate-sensitive ecosystems. These findings establish a baseline for carbon accounting and inform conservation management of alpine grasslands under projected warming scenarios in the northwestern Himalaya.

Keywords: *Alpine grassland; carbon sequestration; nitrogen dynamics; Doodhpathri; Kashmir Himalaya; seasonal variation; plant biochemistry; C:N ratio*

Beyond the Bank Branch: Financial Inclusion Across Indian States

Abid Ali Mir[a] and Shumila Cheshti[a]

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Abstract

Financial inclusion is widely regarded as an enabler of the Sustainable Development Goals, yet sub-national measures seldom extend beyond banking outreach. We construct a multidimensional index for 15 major Indian states from 2006 to 2023, combining banking outreach and depth with life insurance penetration. Principal component analysis assigns data-driven weights and reveals that risk pooling constitutes a dimension of inclusion distinct from banking. Mean inclusion tripled over the period, but the gains were distributed highly unevenly across the federation. Kerala, Maharashtra and Punjab lead the distribution, whereas Bihar, Madhya Pradesh and Rajasthan trail, with Kerala's index 3.7 times that of Bihar. Inclusion advances the Goals through three channels: savings that smooth consumption, credit that finances investment, and insurance that pools risk. These channels bear directly on poverty, food security, health, gender equity and inclusive growth, the objectives at the core of the 2030 Agenda. The evidence cautions that account expansion alone is insufficient, and that insurance deepening in lagging states warrants priority in policy design.

Keywords: Financial inclusion; Risk pooling; Regional disparities; Sustainable Development Goals

JEL Classification: G21, G22, O16, R11, Q01

From Regional Challenges to Research Solutions: Role of Kashmir's Higher Education in Viksit Bharat 2047

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Abstract

The vision of Viksit Bharat 2047 calls for an India that is scientifically advanced, economically resilient, environmentally sustainable and capable of developing solutions to its emerging challenges. In this transition, universities have responsibilities that are greater than just education. Academies are also centers for science, innovation, and knowledge. This is particularly true in Kashmir, which has a variety of biodiversity, sensitive ecosystems, climate-sensitive agriculture, and unique biological resources.Kashmir's regional challenges can provide a strong basis for conducting practical scientific research. Concerns such as biodiversity protection, climate resilience, environmental health, sustainable farming, natural resources utilization, and new life sciences technologies could create valuable information at this level as well as nationally. However, realizing this potential will require strengthening research infrastructure, fostering interdisciplinary collaboration, building scientific capacity, and bridging the gap between universities, communities, industry, and policymakers.A stronger connection between regional research priorities and national initiatives under Viksit Bharat 2047 can help transform local scientific knowledge into practical and scalable solutions. Particular focus on young researchers can help nurture a strong culture of scientific inquiry and innovation in Kashmir's higher education system. By viewing regional challenges as opportunities for research and innovation, higher education institutions can not only drive sustainable development in Kashmir but also contribute to India's larger journey towards a knowledge-driven and self-reliant economy.

Keywords: *Viksit Bharat 2047; Kashmir; Higher Education; Scientific Research; Innovation; Biodiversity; Sustainability; Life Sciences*

High prevalence of factor V Leiden and prothrombin G20101A mutations in Kashmiri patients with venous thromboembolism Gene Volume 654, 15 May 2018, Pages 1-9

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Abstract

Aim

The genetic variants of the factor V (G1691A), prothrombin (G20210A) and MTHFR (C677T) genes have been widely implicated as inherited risk factors for developing venous thrombosis. This study was undertaken to reveal the frequency of these mutations in Kashmiri patients with venous thromboembolism.

Methodology

A case-control study was designed with 250 VTE patients and 250 healthy controls. The mutations were analysed using ARMS-PCR and PCR-RFLP approach.

Result

The factor V Leiden G1691A mutation was found in 17/250 (6.8%) VTE patients and prothrombin G20210A mutation was found in 7/250 (2.8%) VTE patients while no mutation was found in any of the healthy controls. Both the mutations were found to be significantly associated with the increased risk of VTE ($p = 0.0001$ and 0.0150 respectively) while no association of VTE risk with MTHFR C677T polymorphism was found ($p = 0.53$).

Conclusion

The increased frequency of factor V Leiden G1691A and prothrombin G20210A mutation in VTE patients indicates a significant role of these mutations in the development of VTE in our population. We therefore suggest the routine screening of these two mutations as thrombophilic markers in Kashmiri patients with venous thromboembolism.

Cultural Pluralism, Interfaith Harmony and Sustainable Development:

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Abstract

India's journey towards Viksit Bharat @2047 is not only a pursuit of economic prosperity, technological advancement and institutional development, but also a collective endeavour to build a society rooted in dignity, harmony, inclusion and mutual respect. In a country marked by profound religious, cultural and linguistic diversity, sustainable development requires a social environment in which differences are respected and communities are able to coexist with a shared sense of belonging.

This paper explores the interrelationship between cultural pluralism, interfaith harmony and sustainable development, with particular reference to the ethical and social values found within the Islamic intellectual tradition. Concepts such as justice, human dignity, compassion, moderation, mutual understanding and collective responsibility offer valuable perspectives for reflecting upon the challenges of contemporary plural societies. The paper also considers the significance of India's composite cultural heritage, particularly the experience of Jammu and Kashmir, where Sufi and Rishi traditions have contributed to a distinctive culture of dialogue, coexistence and shared social practices.

The study argues that development becomes truly sustainable when material progress is accompanied by social cohesion, ethical responsibility and respect for diversity. Strengthening interfaith dialogue and preserving shared cultural traditions can therefore contribute to a more peaceful, inclusive and resilient society. In this perspective, the vision of Viksit Bharat @2047 may be understood not merely as a developmental aspiration, but as a human-centred vision in which progress and prosperity are accompanied by harmony, justice and the dignity of every citizen.

Key Words : *Harmony , Development, Pluralism ,Progress, Sustainable*.

Beyond the Bank Branch: Financial Inclusion Across Indian States

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Abstract

Financial inclusion is widely regarded as an enabler of the Sustainable Development Goals, yet sub-national measures seldom extend beyond banking outreach. We construct a multidimensional index for 15 major Indian states from 2006 to 2023, combining banking outreach and depth with life insurance penetration. Principal component analysis assigns data-driven weights and reveals that risk pooling constitutes a dimension of inclusion distinct from banking. Mean inclusion tripled over the period, but the gains were distributed highly unevenly across the federation. Kerala, Maharashtra and Punjab lead the distribution, whereas Bihar, Madhya Pradesh and Rajasthan trail, with Kerala's index 3.7 times that of Bihar. Inclusion advances the Goals through three channels: savings that smooth consumption, credit that finances investment, and insurance that pools risk. These channels bear directly on poverty, food security, health, gender equity and inclusive growth, the objectives at the core of the 2030 Agenda. The evidence cautions that account expansion alone is insufficient, and that insurance deepening in lagging states warrants priority in policy design.

Keywords: Financial inclusion; Risk pooling; Regional disparities; Sustainable Development Goals;

JEL Classification: G21, G22, O16, R11, Q01

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We sincerely thank all delegates, authors, and participants for making this conference a grand success.

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