

CONTENTS

S. No.	Paper Title	Author Name	Place	Page No.
1	Multidisciplinary Research and Development	Dr. R. K. Acharya	President Organizing Committee, Principal, M.G.P.G. College Kareli, Dean, Commerce Dept. R.D.V.V. Jabalpur	1-2
2	Health Insurance Pricing Model in Nigeria	Abere, Omotayo Johnally Adeleke, Ismaila Adedeji	Department of Actuarial Science & Insurance, University of Lagos, Nigeria	3-12
3	The Effect of Remittance on Economic Growth of Eastern African Countries	Mr. Getish Birhane Bezabh Dr. Bhupendra Kumar	Sr. Lecturer Department of Economics, Faculty of Business & Economics Debre Tabor University Ethiopia Associate Professor, Department of Accounting & Finance, FEB, Debre Tabor University Ethiopia	13-26
	Utilization of Online Learning Tool to Calibrate Communicative Competence of EFL Learners	Rommel V. Tabula	ORCID No. 0000-0003-2691-6749 Rajamangala University of Technology Lanna Tak, Thailand	27-27
4	Contemporary Status, Role and Challenges for Indian Agricultural Development	Dr. Jaspal Singh	Consultant, NITI Aayog, Government of India	28-34
5	Sustainable Agriculture Development in India and its Challenges	Dr. Devendra Vishwakarma	National Secretary - Social Science and Management Welfare Association President - Youth Economic Association & Member Indian Economics Association	35-40
6	A Study Of Global Warming And Its Impact Of Climate Change In India	Dr. Sunil Kumar Tiwary	Associate Professor, S.M. College, Bhagalpur, T.M. Bhagalpur University, Bhagalpur, Bihar, India	41-44
7	Deficiency of Blood platelets problem in rural area	Vasant Bawane Borse R.R.	Saint Bahinabai college Shivoor, Jeevan Viskas Mahavidyalaya Shivoor	45-47
8	Reforming India's Financial Sector: An Overview	Dr. Basanti Mathew Merlin	HOD, Faculty of Commerce, Rabindranath Tagore University	48-54
9	Water Resource Management and Development in Different Area of Sehore District	Varsha Ahuja	Sri Satya Sai University	55-58
10	A Study of Green Banking in Sustainable Growth in India	Dr. Mukesh Kumar Singh	Associate Professor, S.M. College, Bhagalpur, T.M. Bhagalpur University, Bhagalpur, Bihar	59-62
11	Job Satisfaction of Women Employees in Education Sector	Mrs. Anju Kothari Dr. Lokeshver Singh	Mandsaur University, Mandsaur, Madhya Pradesh, India	63-68
12	Maggi, it's Ban & Revival: Implication on Tourism	Divyajit	Assistant Professor, Tourism & Hospitality Management Department, Mandsaur University	69-76
13	Phytopharmacological Potentials and Micropropagation of Aegle marmelos - A Review	Asha Gupta, Tessy Thomas, Shagufta Khan	Department of Botany, Govt. P.G. College, Sehore (MP)	77-86
14	A Study of Agriculture Development of Madhya Pradesh	Ms. Meenakshi Shrivastava Dr. Basanti Mathew Merlin	Rabindranath Tagore University, Bhopal	87-90
15	Strategic Difference of India and China with Reference to Human Capital Development	Kritika Singh	APS University Rewa (M.P.)	91-94
16	An Introspection of Challenges of Skill Development and Employment Generation in India	Harsh Shukla	Assistant Professor, Mahatma Night Degree College of Arts & Commerce, Chembur-Mumbai	95-101

17	The impact of tourism on the economic development of Kashmir in terms of Employment Generation, Revenue Generation and GSDP: An empirical study	Manzoor Ahmad Dar Dr. Deepti Maheshwari Dr. Basanti Mathew Merlin	(Research Scholar, RNTU), (Dean, Faculty of Commerce, R.N.T University, Bhopal), (HOD Commerce R N T University, Bhopal)	102-106
18	The identity of Nigerian people is disturbed by the power of Christianity in Chinua Achebe's Arrow of God	Dawar Shobharam	(A Research Scholar, School of Comparative Languages and Literature, Devi Ahilya Vishwavidyalaya, Indore M.P, India)	107-108
19	Impact of E-Commerce in GST	Mr. Neeraj Singh Dr. Deepti Maheshwari Dr. Basanti Mathew Merlin	Research Scholar, Dean of Faculty of Commerce, HOD Faculty of Commerce, Rabindranath University, Bhopal	109-115
20	Tourism and Its Impact on Economic Growth and Environment of Rajasthan State	Archana Jain Dr. Lokeshver Singh Jodhana	Research Scholar Mandsaur University, Professor & Dean, Mandsaur University, Mandsaur (MP)	116-120
21	Effect Of E-Commerce Trend On Consumers' Buying Behaviour In Chitrakoot City	Saumya Mishra Dr. Abha Tiwari	Govt. M .H. college of Home science and science for women (Autonomous) Jabalpur (M.P.)	121-127
22	Biochemical Assessment of Preschool Children of Slum Areas of Jabalpur City	Anushka Nagaich Dr. Brijlata Dubey	Govt. M.H. College of H. Sc. & Sc. For Women (Auto.), Jabalpur (M.P.),	128-132
23	Public Speaking –An Important Skill for Personality Development	Dr. Ruchi Mishra Tiwari	Head, School Of Languages, Rabindranath Tagore University Bhopal	133-134
24	Digital India – A programme to transform India into digital empowered society and knowledge economy	Akanksha	Research Scholar, P.K. University, Shivpuri (MP)	135-140
25	Drivers and level of Agricultural Regional disparity in Punjab	Jagdeep Singh Tanima Dutta Nirmal Singh Mandeep Bhardwaj	Assistant professor, Guru Nanak College, Budhlada Associate Professor, Mittal School of Business, Lovely Professional University Research Scholar, Barkatullah University, Assistant professor, Mittal School of Business, Lovely Professional University	141-147
26	A Study on Role of Media in Religious Tourism in India	Subodh kadsholi	Research Scholar, Himachal Pradesh University Business School	148-150
27	Problems of women facing in families in rural areas of Kashmir (A study of district Kulgam)	Ulfat Rashid Zulfqar Ashraf Wani Zubair Ahmad Bhat	Research Scholar, Department of Sociology, Barkatullah University Bhopal, M.P. India	151-153
28	Arts and Craft of Jammu and Kashmir	Fayaz Ahmad Shah Dr. Ajay Kumar Ghosh	Research scholar, Department of History, Barkatullah University, Bhopal, Professor , Govt. Hamidia Arts and Commerce, College, Bhopal (M.P) India	154-155
29	Role of Monetary and Fiscal Policy for Sustainable Growth	Pranav Shekhar, Praveen Kumar Jha	Research Scholar, Magadh University	156-160
30	Education Tourism : Strategy for Sustainable Tourism Development with Reference of Hadauti and Shekhawati Regions of Rajasthan State	Chaitali Bhati Dr. Lokeshver Singh Jodhana	Research Scholar, Mandsaur University, Mandsaur (MP) Professor & Dean, Faculty of Tourism & Hospitality Management, Mandsaur University, Mandsaur (MP)	161-170
31	Joseph Conrad's Typhoon: A Study of Narrative Structure	Dayaram Muzalda	Research scholar in English, School of comparative language and culture, DAVV Indore, M.P. India	171-176
32	A Conceptual Paper - Impact of Technology on HR Practices	Nandini Singh Bhati Dr. Lokeshver Singh	Research Scholar, Mandsaur University, Professor & Dean, Mandsaur University	177-187
33	Rural Development	Dr. B. John Robert	Assistant Professor, Coles Memorial Junior College, Kurnool – A.P – India	188-201

34	Bio - Diversity of Climbers in flora of Harda district, Madhya Pradesh	Sainkhediya Jeetendra	Govt. PG College Sendhwa Dist. Barwani, M.P.	202-203
35	An Analytical Study of Institutional Finance and Entrepreneurial Development	Balaji M Pawan Kumar DB Ranganatha B	Research Scholar, Bangalore University Assistant Professor, St Joseph's Evening College, Museum Road, Bangalore	204-208
36	Role of NGOs in Rural Development	Dr. Dileep J. Ghongade	(Assistant Professor), Dr. Babasaheb Ambedkar College of Social Work, Morane, Dhule (Maharashtra)	209-213
37	Tribal Development In India : The Critical Analysis	Prof. Dr. Farida Shafik Khan	(Assistant Professor), Dr. Babasaheb Ambedkar College of Social Work, Morane, Dhule (Maharashtra)	214-218
38	Role of Sublinear CDDM Regime in Current Injection and Thermal Noise in Solid State Research and technology	Reshma Mehra	Research Scholar, Rani Durgawati University Jabalpur	219-223
39	Growth Performance and Changing Direction of Indian International Trade Experience after Liberalization	Amrin Noor H.S. Yadav	Research Scholar, Barkatullah University, Bhopal Professor (Retired), Barkatullah University, Bhopal	224-232
40	Effect of Yoga in Quality of Life	Dr. Richa Tiwari	Jabalpur M.P.	233-235
41	Preliminary study of Climbing angiospermic flora of village Sulibardi district Dhar, M.P	Sainkhediya J. Sagar S.K Awasthi A. Ninama R.	Govt. PG College Sendhwa, Dist. Barwani, M.P, DFO Dhar division SDO Dhar division RO Dhar division	236-239
42	Pest Scenario of Ethno – Agro Biodiversity Studies of Rice in Barwani (M.P.), INDIA	Dawar Suwalal Satya Veena	PMB Gujarati Science College Indore M.P. Govt. SBN College Barwani M.P.	240-242
43	Rays of Hope : Necessity and Impact of Women Empowerment	Dr. Sapna Gehlot	Political Science, Jayoti Vidyapeeth Women's , University, Jaipur	243-247
44	Policies for Financial Inclusion such as Jan Dhan Yojana and PM Mudra Yojana	Dr. Pankaj Sharma	(Principal), Gyan Educational Institute, Mathura	248-252
45	Water Resource Management	Dr. Jitendra Kumar Yadav Ku. Vinita Burman	Laxmi Bai Sahuji Institute of Management, Jabalpur	253-256
46	Impact of Gandhian Thoughts on Indian English Literature and its Relevance	Dr. Megha Singh	Asstt. Prof. English, Sri Sathya Sai College for Women, Bhopal	257-261
47	An analytical study of Corporate Social Responsibility (CSR) in Economic and Social Development	Mrs. Deepika Shrivastava Dr. Deepti Maheshwari Dr. Anisha Satsangi	Dean, Faculty of Commerce, RNTU, Bhopal	262-266
48	Women Empowerment and Development in India	Dr. Vandana Namdeo Bankar	Head of Home Science Dept., Arts and Science College Chincholi (Li.) Ta Kannad Dist., Aurangabad	267-270
49	Irrigation Status and Water Management with Special Reference to Andhra Pradesh	Dr. K. Chinna Venkataswamy	Lecturer in Economics, STBC Degree College, Kurnool	271-279
50	Special Economic Zones (SEZs):Growth Engines For Economic Development	Dr. K. Chinna Venkataswamy Dr. Ch. Srinivasa Rao	STBC College & Silver Jubilee Govt.PG College, Kurnool, A.R.M. Degree College Allagadda, Kurnool District	280-283