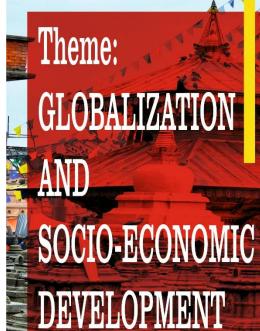


BHARAT-NEPAL FRIENDSHIP SUMMIT 2 0 2 3 Kathmandu (Nepal)







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ABOUT GLF

Global Leaders Foundation (GLF) has been formed to promote emerging Leaders of different fields and help them to understand the fundamental needs of today's global society, overcoming the challenges to discovering ideas and innovate, to develop and deliver across each corner of the globe. GLF provides support to emerging leaders to promote the professionals, stakeholder organizations by GLF's Motto - "LEARNING FROM LEADERS " through the experienced leaders to create higher levels of intellectual and innovative abilities for the development in quality over all aspects. GLF regularly conduct leadership campaign amongst the members in the matter of Socio-Economic Development and Ecological Restoration. GLF also establish the new benchmark and standards for the role & responsibilities of emerging leaders and finally create the way by which they get success in their respective field of education & development, affairs & diplomacy, business & economy, good health & wellbeing, science & technology, visual & performing arts, media & entertainment, religions & culture, environment & climate change, human & natural disasters management, social and public services, human rights & dignity of Individual and ultimately the global peace.



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WELCOME MESSAGE

I am pleased to welcome you to the BHARAT-NEPAL FRIENDSHIP SUMMIT-2023, Kathmandu (Nepal) that Global Leaders Foundation is organizing During 26th to 30th October 2023. The Theme of the summit is Globalization and Socio-Economic Development.

The theme of the Bharat-Nepal Friendship Summit is very important and relevant. I hope that the conference will bring the major stakeholders on the same platform for meaningful interaction on all streams of Higher Education and will provide an expert group for such activities to strengthen the Bharat Nepal Friendship Relation. I am sure that the conference will yield constructive results.

I extend my best wishes to all Esteemed Delegates & the Organizer from Bharat & Nepal.

Mr. Ramesh Tripathi Chairman Global Leaders Foundation



Prof. (Dr.) Tapan Kumar Shandilya Vice-Chancellor



Dr. Shyama Prasad Mukherjee University Ranchi (Jharkhand) Email : vcdspmu@gmail.com vc@dspmuranchi.ac.in Website : www.dspmuranchi.ac.in The construction of the const

Ref. DSPMU/VC/125/23

Date...13/10/2023



Greetings from Dr. Shyama Prasad Mukherjee University !!!

It is a matter of great delight and pleasure for me to be Guest of Honour of the Conference on 27th October, 2023 during the forthcoming "Bharat–Nepal Friendship Summit and South Asian Inspirational Leadership Awards–2023" to be held from 26th–30th October, 2023.

The main objective of this summit will be to provide a platform to all professionals, researchers, technocrats, academicians, industry delegates, environmentalists and social reformers to discuss about the driving forces and trends in all avenues of today's modern society. That includes Health Care Services, Education and Learning, Socio–Economic development and Ecological restoration.

The focus of BNFS-2023 is to analyze key trends, showcase technology solutions, discuss and propose solutions and strategies for futuristic planning and policy making.

I wish for the efficacious organization of the summit and the conference and a grand success for the same.

The Shand !!

Prof. (Dr.) Tapan Kumar Shandilya Vice-Chancellor DSPMU, Ranchi.



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BHARAT NEPAL COOPERATION IN SCIENCE AND TECHNOLOGY WITH GLF AS FACILITATOR

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ABSTRACT

India synonymously known as Bharat and Nepal are neighboring countries and also members of SAARC group of nations almost following a common culture. Hence it is the bound duty of both the nations to have good relations thereby mutually beneficial in the long run. With this positive outlook, the Global Leaders Foundation, New Delhi, India a registered Trust established in 7th October, 2015 (Registration Number 1034) is making an attempt to enhance the relation between India and Nepal by acting as a facilitator to promote Science and Technology in the respective countries. Promotion of Science and Technology is included as an important objective of the GLF Trust in addition to other objectives. This is carried out through various regional, national and international programs. It includes encouragement in awareness, hardcore research and application both in traditional and modern sciences. Exchange programs for scientists, teachers and students between nations are also encouraged. The GLF programs have a holistic approach without bias and team concept, with a blend of academic and recreational activities, which makes it different from other similar organizations. GLF also sign Memorandum of Understanding (MoU) with universities and scientific organizations in different countries as part of the said programs. Moreover, GLF has a good band of scientists and professors of eminence from almost all branches of science who are willing to cooperate in any activity.

The present communication focus on the specific activities of GLF in the area of Science and Technology which can be utilized for the betterment Bharat-Nepal relations by way of exchange programs suited to stakeholders in this field.

Keywords: Bharat-Nepal Cooperation, GLF, Science & Technology, Facilitator, Stakeholders.

APPLICATION OF RESEARCH METHODOLOGY IN SOCIAL STUDIES

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ABSTRACT

This article discusses how research methodology is applied in conducting social studies. The article is based on the desk analysis and pragmatic approach.

Major findings include (i) research methodology includes a description of research design, study population and sample size, development of study tools, collection of data, analysis of data and information, and report writing, (ii) though research methodology and survey methodology largely overlap to each other, their purposes are different., (iii) research design should clearly and briefly summarize what, why, where, what type of data, where to collect data from, sample design, methods of data collection, data analysis, report style, etc. (iv) social research studies usually use a survey research design, a method widely used in social as well as educational research, (v) descriptive research design process usually starts from formulating the objectives of the study, designing the methods of data collection, selecting the sample, collecting the data, processing and analyzing the data, and reporting the findings, (vi) there are three types of populations that researchers might know: general, target/study and sample populations, (vii) two types of research tool: quantitative data collection tools and qualitative data collection tools are required in social studies, (viii) after developing research tools (for both quantitative and qualitative), it is always good to test their reliability and validity, (ix) data and information are collected through several methods - literature review, questionnaire survey, focus group discussion, key informants interview, case study, and observation, (x) the collected data/information can be analyzed by using two techniques: quantitative analysis (statistical analysis) and qualitative analysis (thematic/content analysis), and (xi) writing research reports is more important and mental activity because it is, sometimes, difficult to understand data much by simply reading through the passage of reports. So we use tables, graphs and numerical measures to understand data more clearly.

Keywords: Research, Research Methodology, Social Studies, Application

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SOCIO-ECONOMIC DEVELOPMENT OF INDIA AND NEPAL DURING 2018-2022, CHALLENGES AND WAY FORWARD

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ABSTRACT

Nepal shares a border of over 1850 km with five Indian states - Sikkim, West Bengal, Bihar, Uttar Pradesh and Uttarakhand. Nepalese citizens avail facilities and opportunities at par with Indian citizens in accordance with the provisions of the India-Nepal Treaty of Peace and Friendship of 1950 that forms the bedrock of the special relations that exist between India and Nepal. Both the countries have an established and cohesive relationship with each other in terms of socio-political, economic, cultural and religious ties that have spanned across decades. These two sovereign nations have open borders and have fostered an environment of unrestricted movement, allowing the people from both countries to establish intense connections. This research paper examines the socio-economic development of India and Nepal through indicators such as GDP, GDP per capita, growth rate, literacy rate, life expectancy, exports, imports and trade balance. The bivariate analysis using online data from World Bank reveals a significant increase in economic growth for both the countries from 2018-2022, except for a decline in the year 2020 due to COVID-19 pandemic. The statistics show that annual percentage increase in literacy rate has been relatively higher for Nepal than that of India since 1991 except during 2011-18. There is no significant increase in life expectancy for both the countries during 2018-2023. The trade balance for India has increased by about 61 % for India as compared to Nepal during 2021-2022. This paper examines the challenges in the bilateral relations between the two countries. It concludes that improving trade, transport, communication and economic activities through air, road, rail and waterways between the two countries will further promote their inter-dependence and socio-economic development.

Keywords: India, Nepal, Economic co-operation, Socio-economic development

GLOBALIZATION AND EDUCATION: CHALLENGES AND OPPORTUNITIES

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ABSTRACT

The impact of globalization on culture and educational system is a major concern. Some people saw it as a treat for traditional institutions such as the family and the school, another argument saw benefits in overturning traditional and developing modern attitudes. This paper will analysis the positive and negative impacts of globalization on education for developing countries. Effective education systems are the foundation of opportunities to lead a decent life. Ensuring that all children have adequate access to education is essential public sector function for countries at all income level. The paper argues that education is a core element of society, and the foundation of democratic choice. The large difference in opportunities in education between countries is one of the basic causes of global inequality. People can only contribute and benefit from globalization if they are endowed with knowledge, skills, and values and with the capabilities and rights needed to pursue their basic likelihoods.

ASSESSING WORK-RELATED MUSCULOSKELETAL DISCOMFORT AMONG NURSING PROFESSIONALS: A COMPREHENSIVE STUDY IN INDIAN HEALTHCARE SETTINGS

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ABSTRACT

Nursing constitutes an indispensable component of any comprehensive healthcare system, encompassing health promotion, disease prevention, and the care of individuals, across the age spectrum, afflicted with physical or mental ailments, as well as disabilities. Remarkably, the nursing profession exhibits a global preponderance of female representation. Regrettably, the nursing profession's ergonomic dimension has been a relatively underexplored subject within the realm of Indian healthcare studies. Consequently, this investigation hinges on primary data to delve into the prevalence of work-related Musculoskeletal Discomfort (MSD) among nursing practitioners. The study was conducted under the framework of convenient and purposive sampling methodologies. 110 staff nurses, spanning diverse experience levels and professional designations, aged between 20 and 60 years, drawn from 7 municipal hospitals, were participants in this research. A self-constructed questionnaire was employed to solicit both personal and demographic particulars. Subsequently, statistical analyses were performed utilizing SPSS version 16.0. The findings divulged a noteworthy trend: nurses reported experiencing discomfort in at least one anatomical region over the course of the preceding 12 months. A Chi-Square analysis discerned statistically significant pain manifestations (p<0.05) in the Lower Back, Right and Left wrist, and Right and Left Lower Legs. Significantly, the most demanding patient-handling responsibilities were identified as patient transfers from bed to stretcher, particularly in post-surgical scenarios, the task of bed preparation with an occupied bed, and the insertion of bedpans.

Keywords: Nurses, Musculoskeletal Discomfort, Ergonomics, Healthcare Workers, Occupational Health.

BENEFITS OF DOMESTIC BIOGAS PLANTS FOR GLOBAL WARMING POTENTIAL REDUCTION AND SOCIO-ECONOMIC DEVELOPMENT: A CASE STUDY IN NEPAL

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ABSTRACT

Nepal's susceptibility to the adverse effects of climate change is disproportionately high, despite its minimal contribution of just 0.1% to global greenhouse gas emissions (GHGs). A significant portion of Nepal's energy consumption, approximately 65%, relies on carbonintensive biomass fuels, while 8% is derived from imported fossil fuels. Consequently, by 2050, Nepal is projected to endure a staggering 2.2% reduction in annual GDP due to climate change. In addition, the country faces the formidable challenge of achieving zero emissions targets by 2045.

To mitigate these issues, promoting biofuels emerges as an optimal solution. Anaerobic decomposition of cattle dung, yielding biogas, presents a sustainable alternative that curbs the unsustainable use of fuel-wood, prevents carbon sink degradation, reduces direct GHG emissions, and minimizes reliance on chemical fertilizers. Furthermore, biogas aligns with global climate initiatives such as the Kyoto Protocol and Paris Agreement, offering income opportunities for developing nations through Carbon Emission Reduction (CER) credits.

In Nepal, there is a vast untapped potential for domestic biogas plants, estimated at 0.3 million. Regrettably, only 30% of this potential has been harnessed so far. This study, conducted in Lamjung and Chitwan districts, employed a comprehensive approach encompassing biogas household surveys, on-site observations, key informant interviews, and extensive literature reviews. The Long Range Energy Alternative Planning System (LEAP) model facilitated rigorous data analysis.

Notably, the study reveals that a single biogas plant can substantially contribute to an annual reduction of 19.2 tCO2e by 2040. When accounting for an assumed price of US\$10/tCO2e, and with the widespread adoption of biogas plants, the total theoretical carbon credit earnings for Nepal's domestic biogas sector could reach an impressive US\$357 million per year. This underscores the potential of globalizing socio-economic development through the promotion of clean energy, thereby mitigating climate change impacts and fostering economic growth.

Keywords: Biogas, Global warning, Carbon Credit, Socio-economic development, Globalisation

EXPLORING INDIGENOUS KNOWLEDGE ON MEDICINAL PLANTS: THEIR DIVERSITY & THREAT STATUS IN KORIA DISTRICT OF CHHATTISGARH

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ABSTRACT

Indian traditional lifestyle is oriented towards using indigenous herbal medicine. In the modern age chemical and pharmaceutical investigations have added a great deal of status to the use of medicinal plants by revealing the presence of active principles. The W.H.O. has emphasized the need for the utilization of the indigenous system of medicine based on the locally available medicinal plants in the developing countries.

Though India is a leading exporter in medicinal plant in the world but still there are some constraints in systemic identification, physical verification and adulterations. It is most appropriate at the present moment that the attention should be turned to the possible remedies to meet out the challenges and these may be discovered among indigenous labs of the state.

The young state of Chhattisgarh is rich in its natural resources, bio-wealth and indigenous knowledge. The indigenous people and tribals of the state have their own beliefs social taboos and their traditional way of use of the plants as natural medicines.

Chhattisgarh is one of the mega biodiversity states of India with over 44% of its total geographical area having lush green forests. It is also unique for its wildlife population with 3 national parks and 11wildlife sanctuaries and is home of more than 1525 medicinally important plant species. More than 1000 tribal /traditional healers are practicing the herbal traditional knowledge dating back to Ayurveda.

In the present paper efforts have been made to pool such indigenous knowledge on some medicinal plant resources, their diversity and status of threat specially with reference to Koria District of Chhattisgarh(India).

Keywords—Chhattisgarh, diversity, indigenous knowledge

LANDRACES OF MAIZE IN SOCIO ECONOMIC DEVELOPMENT OF TRIBES OF WESTERN MADHYA PRADESH.

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ABSTRACT

Agro biodiversity is the backbone of a nation's food security. Unparallel diversity of various crops of India has been eroded over the years because of replacement of landraces by modern varieties. Superior germplasm is the strength of any crop improvement programme. It can be acquired through exploration from various exotic and indigenous sources.

Landraces are not only essential component of traditional recipes, but are main source of economy generation. They play a very important role in supplying sustainable nutrient rich diets hence improving health and nutrition. They also offer entrepreneurial initiatives, which is able to generate employment and income from a range of value-added food products, medicines, nutraceuticals and other products. Maize has the highest genetic potential, production and productivity. Thus, it is called as "Cereal Queen".

In the present paper, 26 landraces of Maize have been documented from 5 districts of western Madhya Pradesh along with their value-added products and their role in socio economic development.

Keywords: Agro Diversity, Land Races, Maize, Socio- economic, Nutrition, Crop improvement programme, value added products.

EFFECT OF ELECTROMAGNETIC FIELD (EMF) ON GROWTH AND DEVELOPMENT OF WHEAT

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ABSTRACT

Electromagnetic Fields (EMF) and Geomagnetic Fields (GMF) play pivotal roles in influencing the growth and development of Triticum aestivum L. (Wheat), as delineated in this comprehensive study. Seeds of wheat were exposed to low frequency EMFs using a monoaxial Helmholtz coil, designed and simulated using MATLAB and to high-frequency EMFs using a Faraday cage, simulating the field produced by cell phones, with a set of control seeds grown under a standard 50 micro-Tesla GMF for a comparative analysis. The empirical data derived revealed that exposure to a low-frequency alternating EMF of 60 Gauss for a concise duration of 30 minutes yielded optimal germination and growth rates. This calibrated exposure regime not only expedited the germination process but also induced significant increments in vital biochemical constituents of the wheat, evidenced by the enhancement in carbohydrates (from 227.68 to 423.67 mg/g), proteins (from 16.30 to 24.10 mg/g), lipids (from 5.43 to 9.26 mg/g), chlorophyll (from 5.15 to 7.46 mg/g), and carotenoids content (from 1.03 to 1.49 mg/g) seven days after treatment. Furthermore, the exposure was instrumental in initiating the synthesis of new proteins and triggered the overproduction of Rubisco activase, a crucial enzyme integral to the photosynthesis process. This exposure also resulted in heightened levels of DNA and RNA within the treated seeds. An unprecedented finding was Lupeol synthesis for the first time, a compound with established pharmaceutical applications, produced through the MVA pathway as unveiled by the study. These groundbreaking findings have substantial commercial and practical implications. This innovative approach promises a boost in wheat growth and productivity of the harvested produce, addressing and alleviating global concerns related to food security. Additionally, the advent of Lupeol synthesis opens new research and development avenues in pharmaceuticals and green technology sectors, offering sustainable and innovative solutions for the healthcare industry and beyond.

Keywords: Electromagnetic field (EMF), Geo-Magnetic field (GMF), Triticum aestivum L., Helmholtz coil, Faraday-cage, food-security

ISOLATION AND CHARACTERIZATION OF PLANT GROWTH PROMOTING RHIZOBACTERIA FROM RHIZOSPHERIC SOIL OF MAIZE PLANTS OF BHARATPUR.

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ABSTRACT

Plant Growth-Promoting Rhizobacteria (PGPR), a beneficial microbial community, colonizes roots and actively enhances plant growth. Chemical fertilizers are widely used despite their substantial adverse effects on the environment and health risks. The dependency on chemical fertilizer is significantly reduced by PGPR as a biofertilizer, biostimulator, rhizoremediation, and biopesticides.

In this study, a total of 79 bacterial strains were isolated that were proceed for the initial phase testing for nitrogen fixation, where none demonstrated nitrogen fixation under aerobic conditions. However, 8 isolates exhibited positive results for cellulase production, prompting their morphological characterization through microscopic and macroscopic analysis. Subsequent enzyme tests revealed one isolate positive for amylase, while three exhibited protease activity. Moreover, four isolates displayed phosphate solubilization capacity, and three produced ammonias. Two isolates, BMSR1 and GMSR13a, were identified as indole-3-acetic acid (IAA) producers, with GMSR13a displaying superior salinity tolerance at 5% concentration compared to BMSR1. At 45°C temperatures, all the selected isolated showed the growth. In the biochemical test, three isolates were motile, three isolates fermented glucose while three fermented lactose, sucrose, and glucose. Seven isolates were catalase positive and all isolates showed growth in the Luria broth. The selected isolates underwent antibiotic susceptibility testing against twelve antibiotics, revealing their potential applications in promoting plant growth. Since these PGPR inoculants exhibited multiple traits that may be beneficial to the host plants, can be developed as a biological fertilizer for promoting crop productivity and ecosystem dynamics, as an alternative to chemical fungicides.

Keywords: PGPR, Cellulose, Rhizobacteria, Bio-fertilizer, IAA.

USE OF ETHNOMEDICINAL PLANTS IN THE TREATMENT OF CHRONIC DISEASE

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ABSTRACT

Medicinal plants have been used in healthcare since time immemorial. Studies have been carried out globally to verify their efficacy and some of the findings have led to the production of plant-based medicines. This paper discusses the role, contributions, and usefulness of ethnomedicinal plants in tackling diseases of public health importance, with particular emphasis on the current strategic approaches to disease prevention. we aimed to inventory medicinal plants used by local people and how those relate to the treatment of the most frequent diseases encountered locally. The natural and unique medicinal plants are used for curing various diseases/ailments and income generation. Indian, and Nepali literature have mentioned the use of plants in the treatment of various human ailments. Medicinal plants are an important source to combat serious diseases all over the world. The World Health Organization (WHO) estimates that unevenly, 80% of the people from developed and developing nations depend on traditional medicines, especially plant-based medicine in primary healthcare. This chapter focuses on reviewing publications on ethnomedicinal plants used in the treatment of common or chronic diseases such as Malaria, Cholera, Pneumonia, Tuberculosis, Asthma, Vāta-Pitta-Kapha, Diabetes, Blood pressure, Skin disease, Anemia, Jaundice, Inflammation in urine, Fever, Heart disease, Headache, Diarrhea, Constipation, Ulcers, Arthritis, Bronchitis, etc. These studies suggested some conditions apply to all the diseases by the use of locally available medicinal plants like Centella asiatica, Chenopodium album, Cyperus rotundus, Catharanthus roseus, Careca papaya, Cinnamomum tamala, Gymnema sylvestre, Moringa olifera, Trigonella foenum-graecum, Tinospora cardifolia. All the plants reviewed exhibited potent activity confirming their various traditional uses and their ability to treat prevalent diseases.

Keywords: Ethno-medicinal, Chronic Diseases, Healthcare, and Traditional Uses.

TO STUDY LIFE CYCLE OF SOCIAL SPIDER STEGODYPHUS SARASINORUM

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ABSTRACT

The family Eresidae includes both solitary or social species. Social spiders played a noteworthy role in the regulation of populations of insect and other invertebrate and thus in maintaining the balance of the ecosystem. These are the most diversified and abundant predators of invertebrate organisms in terrestrial ecosystems. The very little Information about life cycle of Stegodyphus sarasinorum. Preadaptation's to social development in insects include the construction of a nest to be occupied by mother and young, a long reproductive life in females, social spider is an ideal order to study social trends. To get deep insight into the behaviour and lifecycle the next generation was kept together and fed with varieties of prey in order. They were studied carefully from the time of their collection as well as during rearing the laboratory rearing. The various aspects of lifecycle the occurrence of moulting, sexual maturity, mating, multiple experiments dispersal, production of eggs and egg sac, hatching etc. were studied. After the sexual maturity continuous moulting was observed for increase in size. The duration of moulting was found to be dependent on mode of rearing whether individual or communal, availability of maternal reserves and prey availability. Occasionally male and female were of equal size in nature. The inhibition of moulting was always recorded in males in isolation. In large natural colonies less than 5% male was found. This smaller number of males was might be due to migration for mating benefits or death occurred during moulting. It was observed that the mother and non-mother females were feeding the offspring by regurgitation. The maternal care by mother and colonial females both were well-developed. They were observed to feed naturally occurring insects including Dipteran, Hymenopteran (wasps and ants), some Coleopteran, Lepidopteran and Neuropteran etc. The matriphagy and gerontophagy was also seen. The duration of life cycle was found to be nearly the same in both males and females.

Keywords- stegodyphus sarasinorum, matriphagy, gerontophagy

CUSTOMER'S PERSPECTIVE TOWARDS QR PAYMENT: A STUDY BASED ON KATHMANDU VALLEY

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ABSTRACT

The landscape of payments is evolving due to the increasing adoption of mobile phones and technological advancements. The presence of smartphones and internet access, powered by advanced ICT, has transformed people's daily activities. Hence, this study aims to shed light on understanding how this innovative payment technology is being adopted and perceived within the unique socio-economic and cultural landscape. The study uses explanatory research design to analyze the connections and causal effects between the variables through the Structural Equation Modeling (SEM) using the Partial Least Square (PLS). Non- probability with convenience sampling is used for the study and data is collected through 280 QR users using Structural questionnaire, where data is collection through using KOBO toolbox. The study highlights that number of respondents using QR payment is increasing from 1-3 years, and it is becoming day to day habit of utilizing the facilities of QR system such as fund transfer, bill payment through the medium such as E-sewa, Fone pay, and Connect IPS. The study shows there is a strong relationship with the performance expection (PE), facilitating conditions (FC), whereas the effort expectancy (EE), social influence (SI) shows the insignificant relationship with the perception of the consumer. Respondents have faced challenges such as technical glitches, funds being debited despite failed transactions, and dependence on stable internet connectivity. When the respondents have got facilities from the merchant in using the QR payments it increases the good perception of customer towards the QR payments.

Keyword: Effort Expectancy (EE), Social Influence (SI), Performance Expection (PE), Facilitating Conditions (FC)

IMPACT OF MERGER AND ACQUISITION ON CUSTOMER LOYALTY IN BANKING SECTOR OF NEPAL

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ABSTRACT

In recent years, Merger and Acquisition has brought attention to the significance of Nepalese banking sector. In order to ensure that a banking merger has not adversely affected client service, and their satisfaction level, the study aims to identify the impacts of merger and acquisition on customer loyalty on Nepalese banking sectors. Additionally, the study uses explanatory research design to analyze the connections and causal effects between the determinants that impact of merger and acquisition on customer loyalty of banking sector. Nonprobability with purposive sampling techniques is used for the study and data is collected through 286 customers whose banks have experienced merger and acquisition. In addition, data is analyzed through the Structural Equation Modeling (SEM) using the Partial Least Square (PLS) version 4.0. Furthermore, the result of the SEM shows that there is a significant relationship with the product and price, service quality and customer loyalty. Whereas the result shows the insignificant relationship with sales force, sales channels and image of the banks to the customer loyalty. The moderation analysis of customer orientation, speed of integration and communication shows the insignificant relationship with the customer loyalty. Furthermore, the top three challenges customer faced the after the merger and acquisition are disruption in customer service, uncertainty about the changes in product and services and inconsistent communication. Hence, the bank should focus on the service quality, price and product of the bank to make the customer loyal to the bank.

Keyword: Merger and Acquisition, Service Quality, Sales Force, Sales Channels, Image

DIGITAL CORPORATE SOCIAL RESPONSIBILITY (DSR) AND STRATEGIC PERFORMANCE OF DIVERSE NEPALES ORGANIZATIONS

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ABSTRACT

Digital age has changed the people's behaviors and the way they live, business has realized that digital initiatives are important factor to attract customers through DSR. Hence, this study aims to find out the Digital Corporate Social Responsibility (DSR) and strategic performance of the Diverse Nepalese Organizations. Explanatory research design is used in this study to measure the cause-and-effect relationship. Non-probability with purposive sampling method is used to collect 280 data from the Managers of respective Organizations i.e., General manager, Management team members, Quality managers and other managers of Diverse Nepalese Organizations using the Kobo Toolbox. Data is analyzed through the Structural Equation Modeling (SEM) using the Partial Least Square (PLS). The result of the SEM reveals that there is a strong relationship between the digital corporate social responsibility and strategic performance. While customer engagement plays a mediating role between the CSR performance and strategic performance. The study shows that 54.3% of the managerial personal are highly aware about the CSR activities conducted by organization, while 15% of them still unaware about the DSR activities by the organizations. When executing digital CSR activities organizations have faced problem through the government regulatory bodies, external stakeholders and local communities. Furthermore, investing in advanced technology infrastructure to support digital CSR implementation, conducting regular audits and evaluations of digital CSR initiatives, establishing partnerships with digital platforms, building cross-functional teams are some of the suggestions to implication of effective DSR practices. Additionally, to increase the performance of the organization the engagement of the customer in social activities plays a crucial role.

Keywords: Digital Corporate social responsibility (DSR), Customer Engagement (CE), CSR Performance (CP), Strategic Performance (SP).

INVESTORS' PREFERENCE TOWARDS MUTUAL FUND: AN ANALYTICAL EVIDENCE FROM KATHMANDU VALLEY

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ABSTRACT

With Nepal's emerging financial landscape and the growing popularity of mutual funds, understanding investor sentiments and decision-making processes is crucial. Hence, this research aims to shed light on the factors that hinders on mutual fund investment. The study uses explanatory research design to analyze the connections and causal effects between the determinants that affect the investment behavior using the Structural Equation Modeling (SEM) using the Partial Least Square (PLS) version 4.0 is adopted for data analysis. Nonprobability with purposive sampling is used for the study and data is collected through 280 investors using Structural questionnaire, using Kobo Toolbox. The study highlights a major portion of the investors are aware (64.29%) of the concept of mutual fund while they are engaged in mutual funds with a range spanning from 6 months to several years. The result of the SEM shows return perception (Rep), investment criteria (IC), financial literacy (FL) has significant relationship, while risk perception (RP), mutual fund awareness (MFA) has insignificant relationship with the mutual fund investment decision. Shares and fixed deposits are first choices when opting for investment avenue. Respondents has revealed the challenges while investing in mutual funds are financial literacy, volatile market, limited and up to date information of the market. Despite the presence of these challenges, investors also belief that they can be mitigated through measures such as awareness and educational payment, improve transparency and strict governance. It suggests that higher return is associated with a greater likelihood of engaging in mutual funds. Similarly, higher investment criteria are associated with a lower likelihood of engaging in mutual funds.

Keyword: Mutual Fund, Investment Criteria (IC), Return Perception (Rep), Financial literacy (Fl), Risk Perception (RP), Mutual Fund Awareness (MFA)

UNRAVELING THE FACTORS EMPOWERING FINANCIAL DECISION MAKING AND PERCEIVED FINANCIAL WELL-BEING OF SMES IN KATHMANDU VALLEY

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ABSTRACT

In recent years, COVID-19 pandemic has brought attention to the significance of financial decision making (FDM) and Digital Financial Literacy (DFL). Individuals have had to develop skills in budgeting, debt management, and investment decisions to navigate the financial problem they have faced in their life. Hence, the aim of the study is to identify the determinants enhancing financial decision making and perceived financial well-being of the SMEs in the Kathmandu valley. The study uses explanatory research design to analyze the connections and causal effects between the determinants that enhance financial decision-making, skills and financial well-being of SMEs in the Kathmandu valley. Non- probability with convenient sampling is used for the study. Data is collected through 280 SMEs using Structural questionnaire, where data collection is done through using Kobo Toolbox. Structural Equation Modeling (SEM) using the Partial Least Square (PLS) version 4.0 is adopted for data analysis. The result of the study revealed that financial skill has significant relationship with DFL (\Box = 0.572, P<0.05) and Financial Autonomy (\Box = 0.237, P<0.05); Similarly, DFL has significant relationship with the FDM (\Box = 0.45, P<0.05) and PWFB (\Box = 0.398, P<0.05); likewise, financial autonomy has significant result with FDM ($\Box = 0.255$, P<0.05) and PWFB ($\Box = 0.266$, P<0.05). In addition, DFL also plays mediating role in FDM (\Box = 0.257, P<0.05) and PWEB $(\Box = 0.227, P < 0.05)$; so as, FA also plays mediating role in FDM ($\Box = 0.06, P < 0.05$) and PWEB $(\Box = 0.063, P < 0.05)$. Result indicate that the financial skill, digital financial literacy, financial autonomy and financial capability shows that important indicator for financial decision making and perceived financial well-being. Cash flow management, budgeting and forecasting, access to capital, inventory management, tax compliance and regulation and technology adoption are the major challenges faced by the SMEs while taking financial decisions. Financial planning, regular financial analysis, financial literacy programs, taking advice from professional to make investment, learning the financial terms and tools are some of the managerial solutions implemented by SMEs to minimize the challenges they have faced during financial decision making.

Keywords: Financial Decision Making (FDM), Digital Financial Literacy (DFL), Perceived Financial Well-being, Skills, Financial Autonomy, Financial Capability, Impulsivity

FACTORS AFFECTING THE INTERNET BANKING ADOPTION IN KATHMANDU VALLEY

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ABSTRACT

Internet banking has significantly increased in recent years as more people and companies take advantage of the accessibility and convenience through the financial services. Hence, this study aims to investigate the factors affecting the internet banking adoption in Kathmandu valley. The study uses explanatory research design to analyze the connections and causal effects between the determinants that affect the investment behavior using the Structural Equation Modeling (SEM) using the Partial Least Square (PLS) version 4.0 is adopted for data analysis. Non- probability with purposive sampling is used for the study and data is collected through 280 investors using Structural questionnaire, using Kobo Toolbox. The result of the SEM shows that there is a significant relationship between the perceived usefulness, perceived ease of use and perceived risk with the intension to use internet banking, while the subjective norms and innovativeness shows the insignificant relationship. Additionally, perceived usefulness plays a mediating role between the subjective norms, perceived ease of use and intension to use of internet banking. Furthermore, system error/server down of internet banking services, lack of security, and privacy measures, lack of trust in internet banking services and their providers, lack of innovativeness, limited access to reliable internet connectivity, technology, and infrastructure are some of the challenges the customer have faced while using internet banking. At last, to increase the use of internet banking the bank need to increase its feature and facility to improve the usefulness of the internet banking.

Keyword: Internet Banking, Subjective Norms, Perceived Usefulness, Perceived Ease of Use, Innovativeness, Perceived Risk, Intension to Use

FUTURE TRENDS IN ICT-ENABLED EDUCATION

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ABSTRACT

The field of education is at the forefront of innovation and adaptability as the globe embraces the digital era. The future prospects of ICT-enabled education are explored in this abstract, with a particular emphasis on three crucial areas: teacher preparation, student coding initiatives, and school digital uptake. These changes are crucial in transforming the educational landscape and guaranteeing that students have the skills and knowledge needed to succeed in the twenty-first century. The importance of teacher preparation in ICT-enabled education cannot be overstated, to start. Teachers must not only understand technology but also have the pedagogical skills to successfully incorporate it into their teaching methods as a result of the digitalization of classrooms. The future of teacher training lies in immersive, technology-enhanced programs that empower educators to harness the full potential of ICT tools and platforms (Jung, I., 2005). Secondly, student coding programs have gained immense momentum as a means of fostering digital literacy, problem-solving skills, and creativity. In the future, coding will become an integral part of the curriculum, equipping students with computational thinking abilities (Kim, S. J., & Cho, D. E. 2018). Schools will increasingly adopt comprehensive coding programs, ensuring that students are well-prepared for the technology-driven job market. Lastly, school digital adoption will continue to evolve as institutions recognize the need for comprehensive digital ecosystems. This entails the integration of e-learning platforms, interactive content, and data analytics for personalized learning experiences (Sankey, M. D., Huijser, H., & Fitzgerald, R. (Eds.). ,2023). In addition, the Internet of Things (IoT) and artificial intelligence (AI) will be crucial in streamlining school operations and boosting security. In conclusion, The fusion of teacher preparation, student coding initiatives, and school digital adoption will determine the direction of ICT-enabled education in the future. These developments pave the way for a comprehensive, tech-savvy educational ecosystem that gives educators and students equal power. To guarantee that education remains a dynamic force in preparing people for an increasingly digital and connected world as we move forward, it is crucial to invest in these developments. Embracing these trends will undoubtedly shape the future of education, fostering a generation of learners who are proficient, innovative, and adaptive in an everevolving technological landscape.

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Keywords: ICT-enabled education, School digital adoption, Personalized learning, 21st century learning, computational thinking

UNITARIAN FEDERALISM

JOSE J. NEDUMPARA

Principal (Retd.), Kottayam, Kerala (India) ABSTRACT

There are two types of governments in the modern political system 1) Federal System and 2) Unitary System. Federal System has constitutionally established central government and state governments. Both the governments have independent existence as per the provisions of the constitution.

Federalism has 4 main features.

- 1) Written constitution.
- 2) **Constitutional division of powers** between central government and various state governments.
- 3) **Federal Court** to settle the disputes between central government and state governments and between various state governments.
- 4) **Rigid procedure** to make amendments in the constitution.

The states have great role in the amendment process, thus making the constitution a rigid constitution.

In the words of C.F Strong, "A federal state is one in which a number of co-ordinate states unite for certain common purposes. In the words of Finer "A federal state is one in which part of authority is vested in local government while another part is vested in the central government. But Unitary System provides for a strong central government and weak regional governments. All the important powers are vested in the central government. The regional governments have no constitutionally granted existence. Best example for unitary system, is British government.

The best example for Federalism is the government of USA, Canada etc. USA provides for dual citizenship 1) Citizen of USA, 2) Citizen of the constituent Unit, That is, citizen of New York, Citizen of Florida etc. Nations with large area prefer a federal system for smooth and efficient governance.

The former Soviet Union (USSR) was the best example for a Federation or Federal System of Government. It had envisaged a provision in the constitution, for the federating units even to secede from the Union of Soviet Socialist Republics (USSR). In 1992, during the reign of Gorbachev the federating republics seceded from USSR, and the nation USSR disappeared from the world political map of nations.

Unitarian Federalism/Quasi Federal System

Indian constitution provides for a Unitarian Federalism or quasi federal system. Indian constitution has all the main features of a federal Government, that is;

- 1) Written constitution
- 2) Division of powers between central government and state governments
- 3) Federal court
- 4) Somewhat rigid constitution

Some of the provisions of the Indian constitution make the central government very strong. Art. 356 provide power to the central government to dismiss a state government and impose president's rule in a state, if there is breakdown of constitutional machinery in that state. This provision kills the very existence of a federal system.

In some federal states like USA, Switzerland, Canada, state governments have been given the power to make their own state constitutions, besides the central constitution. The main advantage of federal government is that special attentions are given for regional development and progress. The central government can give more priority to national issues, foreign policy, national defence, international relations etc. In Unitarian federalism the central government is very powerful than the state governments. It incorporates some features of a unitary system and makes the central government more powerful. The central government can interfere in the administration of the state governments.

Keywords: Federalism, federal system, efficient governance,

RAMAYAN AND INTERNATIONAL POLITICS

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ABSTRACT

Great Indian epic Ramayana is written by Maharshi Valmiki. The cultural and spiritual life of the whole Indian subcontinent is influenced by it. Concept of Ramayana is based on vasudhaiva kutumbakam. The text offers detailed account of statescraft, rajdharma (duties of a ruler), diplomacy and ethics of war. Lord Rama's vanar sena is an example of coalition building. Rama offers a discourse on statescraft to his younger brother Bharat. Ravana decided to execute Hanuman but Vibhishan stopped him citing diplomatic immunity given to a messenger (duta). Rama explains Bharat should employ three different spies.

Keywords: vasudhaiva kutumbakam – the world is one family, government, power, coalition building, ruler's behaviour with the subject, diplomatic immunity to a messenger, spiritual influence, spies, intelligence,

मधुबनी जिला (बिहार) में माखाना उत्पादन की समस्या एवं समाधान का भौगोलिक विश्लेषण

डॉ. राजेश्वर राय

सहायक प्राध्यापक (अतिथि)

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सारांश (ABSTRACT)

माखाना मधुवनी जिला का एक प्रमुख उत्पाद है और इसे औद्योगिक स्तर पर विकसित करके जिला के आर्थिक बदहाली पर बहुत हद तक काबू पाया जा सकता है। विभिन्न नदियों' से प्राप्त जल सुविधा माखाना उत्पादन के लिए काफी उपयुक्त है। स्वास्थ्य की दृष्टि से सर्वाधिक उपयुक्त माखाना, जिसका बाजार मूल्य भी अधिक है जिला की आर्थिक स्थिति को मजबूत करने में बहुत हद तक सहायक सिद्ध हो सकता है।

जलाशयों में उपजाई जाने वाली महत्वपूर्ण फसलो में से माखाना (water berries or Fox nut) विशिष्ट स्थान रखता है। यह एक महत्वपूर्ण नगदी फसल है। इसकी खेती ऐसे तालाब, चौर या वेटलैण्ड में भी की जा सकती है जिनकी गहराई मात्र एक मीटर से डेढ़ मीटर तक रोती है। कच्चा माखाना से लावा माखाना तैयार होता है। जिला के जलाशयों से प्रति वर्ष हजारों क्विटल कच्चा माखाना निकाला जाता है, इस कच्चा माखाना का बाजार मूल्य 200 रुपये प्रति किलोग्राम है जबकि तैयार लावा माखाना की कीमत 500- 600 रुपये प्रति किलोग्राम है। माखाना कृषि से संबंधित समस्या भी अनन्त है जैसे- जलाशयों में सालोभर पानी नहीं रहना, उत्पादन हेतु उच्च तकनीक का अभाव, प्रोसेसिंग प्लॉट की कमी, कीट पतंग फसल की बर्बादी, आदि। इन समस्याओं का समाधान कर उचित दिशा-निर्देश देना इस शोध का उद्देश्य है।

ऐसे तो माखाना माखाना खेती पूरे बिहार खासकर मिथिलांचल में होती है। भारत में लगभग 15 हजार हेक्टेयर क्षेत्र में मखाने की खेती है जिसमें 80 से 90 प्रतिशत मखाना का उत्पादन अकेले बिहार में होती है। लगभग 120,000 टन बीज मखाने का उत्पादन होता है जिससे 40,000 टन माखाना लावा प्राप्त है। बिहार में खासकर शोध जिला मधुबनी प्रसिद्ध है। इसके अलावा दरभंगा, समस्तीपुर जिला में माखाना की खेती होती है।

वर्तमान समय में माखाना उद्योग की विशिष्ट पहचान बढ़ती जा रही है । अन्तर्राष्ट्रीय स्तर पर इसकी मांग बढ़ती जा रही । प्रस्तुत शोध पत्र में माखाना उत्पादन की समस्या का समाधान कर उद्योग की विशिष्ट पहचान बनाना ही मुख्य उद्देश्य है।

मूल शब्द :- माखाना, जलाशय, उत्पादन, मिथिलांचल आदि ।

UNCONVENTIONAL INDIGENOUS FOOD PLANTS OF WESTERN MADHYA PRADESH AND THEIR NUTRITIONAL VALUE

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ABSTRACT

In Present paper, unconventional 50 wild edible plants have been reported from western Madhya Pradesh, which are essential part of daily diet of tribal and rural people. It is full of nutritional values and is good for health. These wild foods are not only dietary staples but more generally provide nutritionally valuable supplements as they are richer in proteins, sugar, starch, vitamins, minerals etc. These food plants have natural multivitamin, minerals like Calcium, Iron, & beta carotene etc. These foods offer plenty of fibers, which has good role in prevention of certain types of cancer and constipation. It plays an important role in diabetic diets.

These wild food plants are in great demand in urban areas also, due to their nutritional value. Their increasing demand in urban areas had retrogressive effect on the survival of these wild species. Many of wild food plants may not be easily available in future due to over exploitation, habitat destruction, natural disasters, and continuous invasion of alien species. Hence, there is urgent need to document, conserve and cultivate wild food plants for sustainable utilization of them so that along with food security, biodiversity is also maintained.

Keywords: Unconventional, Tribal, wild, Edible, Food Security, Nutritional Value, Vitamins, Minerals, Fibres, Conservation.

INCLUSIVE EDUCATION FOR ACCESS TO JUSTICE IN BASIC EDUCATION FOR CHILDREN WITH DISABILITIES IN NEPAL

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ABSTRACT

This article delves into the vital topic of "Inclusive Education for Access to Justice in Basic Education for Children with Disabilities in Nepal." Witnessing the persistent discrimination faced by children with disabilities in educational settings and communities, I conducted this research to shed light on the imperative need for inclusive basic education to ensure justice. The main objective of this research is to delve into the current landscape and practices of inclusive basic education and its role in granting access to justice in Nepal.

In this study, an explanatory qualitative research methodology was employed, engaging principals, teachers, education officers, early child development (ECD) facilitators, primary educators, and school management committee (SMC) chairpersons from various schools in Gorkha district to obtain insights into the existing state of inclusive basic education.

The primary findings reveal struggles of marginalized communities against untouchability practices and for the inclusion of their children in the Nepalese education system. Regrettably, instances of untouchability continue to persist in many communities across Nepal. Access to education remains a challenge for Dalit students and children with disability in remote schools. Nevertheless, there are instances of teachers who are championing inclusive education, fostering an environment free from discrimination and inculcated with child-friendly practices. The promotion of inclusive basic education and access to justice for children with disabilities and those subject to untouchability depends on multiple factors.

This study recommends a series of measures to enhance inclusive education in basic educational settings. It calls for comprehensive training programs targeting head-teachers, teachers, and SMC members to instill effective management of inclusive schools and classrooms. Regular training sessions are imperative for cultivating an inclusive ethos at the basic education level. Furthermore, there is a pressing need for robust monitoring and supervision mechanisms within local government bodies to oversee and sustain inclusive education practices in primary schools.

Keywords: Inclusion, Inclusive Education, Education for Justice, Untouchability

SOCIO-ECONOMIC DEVELOPMENT IN INDIA AND NEPAL

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ABSTRACT

Socio-economic development is the process of social and economic development in a society. Its purpose is to maintain the social and material well-being of the nation and its people with the aim of achieving the highest possible level of human development.

Nepal and India sustain bilateral relationship and share social, cultural, economic, political and geographical proximities contributing people of both nations to a number of advantages. This study analyses socio-cultural, geo-political, and economic proximities contributing people of India and Nepal border exploiting purposive sampling in 429 respondents with a structured questionnaire survey in February 2018. Descriptive and inferential data analysis techniques are performed along with Logistic Regression Model to interpret the determinants of cross-border purchase. The result revealed 96.3% of the total respondents involved in purchase, out of them, 85.6%, 77.2%, 71.6%, 71.2% and 54.6% purchase due to economical price of the goods, festivals, communication access, habit and open border factors respectively. The empirical results of the binary logistic regression models revealed different effects of the factors on customers cross border purchase. Economical goods , hassle free cross-border imports language similarities and goods available in local market significantly and positively affect the cross-border purchasing activities and the Odds Ratio of given variables is 15.28, 7.04, 4.71 and 3.55 respectively. Following the analysis, the study concludes that there is positive influence of socio-cultural characteristics in cross border purchase. Open border factor is equally important to stimulate such purchasing activities. More than other factors, economic characteristics as availability of goods, their types and economical price are all in all important.

Seven pacts in the areas of trade, energy and infrastructure, signed during the visit of Nepali Prime Minister Pushpa Kamal Dahal to India, can be expected to strengthen bilateral cooperation.

SOCIAL-ECONOMIC RELATIONSHIP BETWEEN INDIA AND NEPAL

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ABSTRACT

India and Nepal have shared intense people-to-people relations for a very long time as geographical factors have been reinforced by religious, cultural and ethnic affinities between the inhabitants of the Terai region and their counterparts across the border. As close neighbours, India and Nepal share a unique relationship of friendship and cooperation characterized by open borders and deep-rooted people-to-people contacts of kinship and culture. opined that migration between India and Nepal has been easy due to an open, porous border and strong familial link.rightly remarks that the effects of a border on economic interaction depend on the nature of that border with respect to the degree of openness, the degree of cultural, racial and linguistic differences, political relations between the respective regions and the degree of economic disparity. The Indo-Nepal Treaty of Peace and Friendship¹ of 1950 is a bilateral treaty signed on July 31, 1950 between Nepal and India. India has agreed to import 10,000 MW from Nepal over the next 10 years. Additionally, India will enable Nepal to start exporting up to 60 MW to Bangladesh through India. The treaty has played a vital role in establishing a close relationship between the two South Asian neighbours and allows for the free movement of people and goods between the two nations and a close relationship and collaboration on matters of defence and foreign affairs.

Therefore, understanding Nepal's zeal to change its primitive economy into a vibrant economy, India started supporting Nepal in its drive for modernisation since the early 1950s. Nepal's first Five-Year plan that started in 1956 and also the second Plan were entirely supported by India. During last seven decades of economic cooperation between Nepal and India, there is virtually no important sector in which India did not support Nepal — be it the development of roads, railways, airports, education, health and power.





LAMP LIGHTING CEREMONY - SHRI BHAGAT SINGH KONSHIYARI, HON'BLE GOVERNOR OF MAHARASHTRA & FORMER CHIEF MINISTER OF UTTRAKHAND ALONG WITH OTHER DIGNATORIES.

WELCOME CHIEF GUEST - SHRI SHRIPAD NAIK HON'BLE MINISTER OF STATE FOR TOURISM AND PORTS, SHIPPING & WATERWAYS (GOVT. OF INDIA).







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