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Presents

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**Globalizing Indian Thought**



**Lessons from Invisible  
India: Viksit Bharat –  
India @ 2047**



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## **Personality Traits in Organisational Citizenship Behaviour and the Mediating Effect of Workplace Spirituality among Employees**

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### **Abstract**

Integrating psychological insights into management practices has become not only relevant, but crucial in a time when organisations are increasingly characterised by their agility, empathy, and purpose. Human-centric and values-driven frameworks are being used to reevaluate traditional models of organisational behaviour, which are frequently based on transactional paradigms (Ashkanasy et.al, 2011). By investigating how individual personality traits impact Organisational Citizenship Behaviour (OCB) and how workplace spirituality mediates this relationship to promote greater engagement and ethical commitment among employees, this paper adds to the developing conversation.

Long acknowledged as a key component of organisational effectiveness, OCB is defined by discretionary actions that surpass official job requirements (Organ, 1988; Podsakoff et al., 2000). However, the causes of this kind of behaviour—specifically, the interaction between stable personality traits and the workplace's spiritual culture—remain little studied in the literature on modern management. This study connects psychological theory with contemporary management practice by drawing on the Five-Factor Model of personality (Costa & McCrae, 1992) and new theories of workplace spirituality (Ashmos et.al, 2000; Petchsawan et.al, 2009). It provides a nuanced understanding of how existential meaning and intrinsic traits combine to shape prosocial behaviour at work.

The paper also addresses the need for culturally relevant management models that respect both individual agency and group purpose by placing this investigation within the Indian organisational context (Krishnan, 2008). The results have consequences for organisational culture design, HRD tactics, and leadership development, particularly in settings that aim to strike a balance between purpose and performance. By doing this, the study reimagines the workplace as a place for moral behaviour, individual development, and shared meaning in addition to fusing contemporary theories with practice.

## **Reimagining Productivity: Human Centric Approaches in a Digitally Skilled Workforce**

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### **Abstract**

The transition from Industry 4.0 to Industry 5.0 marks a paradigm shift in how organizations perceive and pursue productivity. While Industry 4.0 emphasized automation, efficiency, and output driven performance, Industry 5.0 highlights human centric approaches that balance technological advancements with employee well being, creativity, and inclusivity. This paper explores how digital skilling, as a critical enabler of workforce readiness, integrates with human centric productivity practices to redefine sustainable organizational growth. Drawing upon theoretical underpinnings such as Taylor’s Scientific Management, the Human Relations School, and emerging human centric productivity models, the study investigates the dual role of digital skills and human empowerment in shaping modern productivity frameworks. Using descriptive and inferential analyses—including regression, correlation, and structural equation modeling (SEM)—the research examines demographic influences, effectiveness levels, and the interplay between digital adoption and employee centric factors. Findings reveal that digital skilling enhances efficiency and adaptability, but its transformative impact is realized only when combined with psychological safety, autonomy, and meaningful engagement. The study proposes an integrative framework that positions productivity as digitally enabled yet human centered, urging academia, industry, and policymakers to collaboratively design inclusive, future ready ecosystems. This redefined approach shifts productivity from a narrow metric of output to a holistic construct encompassing innovation, resilience, and sustainable human development.

**Keywords:** Digital skilling, human centric productivity, Industry 5.0, workforce transformation, sustainable productivity, employee engagement, well being, adaptability, inclusivity, psychological safety, future of work, organizational resilience, digital transformation, automation, creativity, innovation, structural equation modeling (SEM), regression analysis, correlation analysis, sustainable growth

GIT25/23

## **Marketing Indigenous Innovations: A Consumer-Centric Pathway to Ecological Well-Being in India**

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### **Abstract**

Indigenous innovations rooted in traditional knowledge systems, cultural identity, and eco-friendly practices have emerged as vital drivers of sustainable development in India. However, despite their ecological and social relevance, many indigenous products and practices remain underutilized in mainstream markets due to limited visibility, lack of structured marketing strategies, and consumer unawareness. The paper adopts a mixed-method approach, drawing on secondary literature and case examples of Indian indigenous practices such as millet-based foods, bamboo crafts, ayurvedic wellness products, khadi textiles, and eco-friendly housing materials. Findings suggest that consumer trust and ecological consciousness can be significantly enhanced when indigenous products are communicated through transparent narratives, authenticity signals, and digital engagement. Furthermore, the integration of indigenous innovations into modern value chains not only reduces waste and conserves natural resources but also strengthens local economies and preserves cultural heritage. This research contributes to the domains of sustainable marketing, consumer behavior, and indigenous knowledge by offering a conceptual framework that demonstrates how consumer-centric marketing of indigenous innovations can lead to ecological well-being outcomes. The study also identifies gaps such as limited consumer awareness, inadequate policy support, and the need for scalable marketing models.

**Keywords:** Indigenous Innovations, Consumer Behavior, Ecological Well-being, Sustainable Marketing, India

**Invisible Labour, Visible Precarity: A Sociological Study of Gig Worker's Welfare Policies in Karnataka.**

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**Abstract**

The gig economy is reshaping India's labour market, adding new insecurities to a workforce already marked by informality. Karnataka has taken the lead in addressing these challenges with the Gig Workers Insurance Scheme (2023–24) and the Platform-Based Gig Workers (Social Security and Welfare) Act (2025). This paper examines these policies through the Globalizing Indian Thought (GIT 2025) themes of Work, Women and Worldview. Drawing on sociological ideas of precarity, social protection, feminist political economy, labour process and intersectionality the paper argues that Karnataka's initiatives though pioneering, remain incomplete. They provide basic protection against accidents and risks but do not resolve deeper problems such as unstable incomes, algorithmic control or the lack of bargaining power. Gender-neutral measures overlook women's specific needs, while caste, migration and religion combine with gender to create layered disadvantages for Dalit men, migrant workers and Muslim women. By placing Karnataka in the wider global debates on platform labour, the paper highlights both the opportunities and limits of such welfare reforms. It concludes that recognition without redistribution risks making precarity a permanent condition rather than reducing it.

**Keywords:** Gig economy; Precarity; Social Protection; Gender and Work; Intersectionality; Karnataka

**Rethinking Responsible Leadership in Indian regulatory context: Addressing responsibility voids and collective responsibility gaps**

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**Abstract**

The expectation of businesses to cater to the needs of society and environment in addition to generating shareholder value are increasingly being codified through various international and national frameworks. Nevertheless, codification by itself does not ensure its application in daily decision-making. While these frameworks provide what needs to be done for responsible business conduct, there is a gap in understanding who and how it is done, and what kind of leadership enables it. The concept of Responsible Leadership (RL) offers a theoretical lens to understand how businesses can operationalize the various guidelines on responsible business conduct, however, there are three key challenges in doing so (1) the current RL conceptualizations do not fully cover all the responsibilities and stakeholder groups (2) leaders are faced with fragmented and diffused responsibilities in the larger ecosystem presenting responsibility voids and collective responsibility gaps (3) there is lack of competency development and implementation support for leaders beyond policy and regulations. This paper, therefore, develops three interlinked contributions: (1) It conceptualizes RL as a multi-level construct, encompassing not only individual-level virtues, but also systems and frameworks at the organization and ecosystem/ institution level. (2) It extends the concept of responsibility voids and collective responsibility gaps in the context of responsible leadership to better explain the challenges faced by responsible leaders. (3) It demonstrates using public Indian case studies, how responsibility voids and collective responsibility gaps manifest in practice and what forms of leadership are necessary to address them. In doing so, the paper contributes to the theory of responsible leadership and the practical operationalization of the regulatory frameworks, offering guidelines for leaders, organizations, and regulators.

## **Empowering Artisan Entrepreneurship in Kerala's Traditional Handicrafts**

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### **Abstract**

**Objective:** This study aims to explore and empower artisan entrepreneurship in Kerala's traditional handicraft sectors by applying a novel sustainability-focused framework, adapted from the SWOT-based methodology used in India's Dhokra artisan analysis. The goal is to identify critical enablers and barriers to artisan-driven enterprise in Kerala and propose strategic interventions for long-term viability.

**Methodology:** The research adopts a mixed-methods approach combining qualitative and quantitative techniques. A comprehensive SWOT analysis was conducted among traditional handicraft artisan clusters in Thiruvananthapuram, Thrissur, and Alleppey (Alappuzha) districts of Kerala. The study incorporated structured interviews, focus group discussions (FGDs), and survey questionnaires. A total sample size of 200 artisans (100 male, 100 female), spanning coir, screw pine, bell-metal, and mural arts, was selected using stratified random sampling.

**Findings:** The analysis revealed that Kerala's artisans possess rich cultural capital and intergenerational skills, supported by eco-friendly raw materials and growing tourism markets. However, significant challenges persist, including limited access to institutional finance, outdated production tools, middlemen exploitation, and declining youth participation. Opportunities lie in digital marketing, design innovation, government schemes, and global artisan branding.

**Originality/value:** This study introduces a localized adaptation of a sustainability-anchored SWOT framework, in Dhokra sector, tailored for Kerala's unique artisan ecosystem. The proposed "ART-Empower Model" (Artisan Resilience and Transformation Model) offers an actionable roadmap for empowering grassroots entrepreneurship in the traditional handicrafts sector through capacity-building, digital inclusion, and cooperative networks.

**Keywords:** Traditional handicrafts, artisan entrepreneurship, Kerala, sustainability, SWOT analysis, empowerment, ART-Empower Model

## Understanding contextual and agentic predictors of Spiritual employability: A career discourse on Triguna-framework

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### Abstract

Employee spiritual orientation at work and the development of workplace spirituality are not new topics in management literature. Scholars have enriched this evolving field of knowledge by drawing from diverse worldviews and philosophies (Wang & Blasco, 2022). However, conversations grounded in Indian/Hindu philosophy remain rare in career and employability literature, particularly with respect to spirituality (Aboobaker et al., 2019). Joshi et al. (2025) introduced the concept of spiritual employability, demonstrating how the Triguna framework can be anchored to understand career orientation and organizational employability. Spiritual employability is a dynamic state which is defined as context-based, organization-specific employability (personal attribute congruence an employee needs to maintain at workplace with respect to job and organisation) resulting from the symbiotic interplay between personal and organizational value systems that enables individuals to display and acknowledge their spiritual orientation or identity (Joshi et al; 2025). Authors conceptualise these three attributes to Sattva, Rajas and Tamas gunas as illustrated by Sāmkhya philosophy. The authors further discuss the different combinations of these gunas and how they can be related to employability and protean career orientation. They also call for more studies to explore the development of spiritual employability at the intersection of contextual and agentic factors. Here we try to delineate how spiritual employability is developed within workplace spirituality (contextual element) and individual spirituality (agentic).

Modern frameworks of career orientation, such as protean career orientation, kaleidoscope careers, and sustainable careers, emphasize factors like self-awareness, personal preferences, and adaptability as key to thriving in the workplace (De Vos et al., 2020; Hall et al., 2018). Equally, the importance of calling and meaningful work has been highlighted in many studies ((Duffy & Dik, 2013)). Extending beyond the notions of calling and meaningful work, some discourse focuses on the transcendence one experiences at the workplace, often conceptualized as workplace spirituality. As Ashmos and Duchon (2000, p. 137) has defined in their work, workplace spirituality is “the recognition that employees have an inner life that nourishes and is nourished by meaningful work that takes place in the context of community”. Here we try to understand how personal spirituality experiences and workplace spirituality contribute to spiritual employability.

## **Ethical employability at the intersection of personal spirituality and workplace spirituality:**

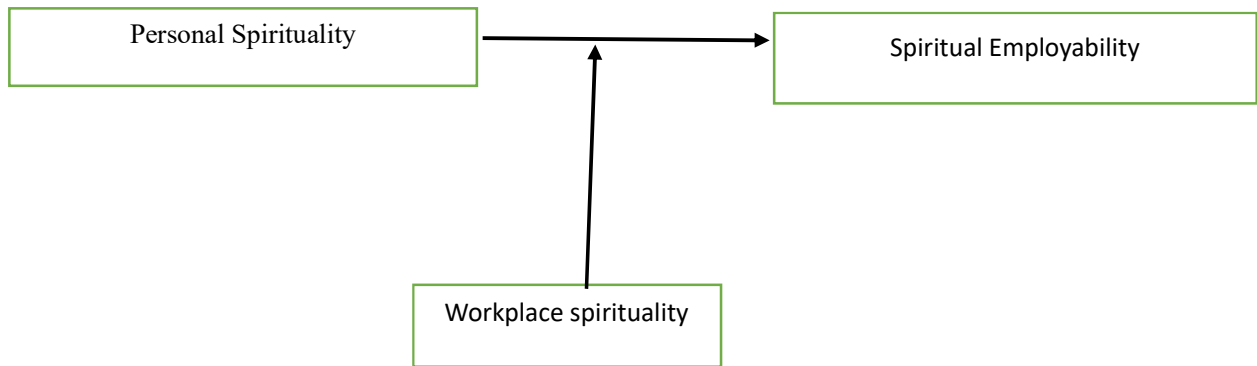
Career researchers have emphasized the importance of sustainability by incorporating dimensions such as health, happiness, and productivity (De Vos et al.). Beatrice and De Vos (2015) position sustainable careers as “sequences of career experiences reflected through a variety of patterns of continuity over time, thereby crossing several social spaces, characterized by individual agency, herewith providing meaning to the individual” (p. 7). Defining the meaning aspect of career or work experiences aligns closely with spirituality. As a dynamic concept, spirituality underscores the journey toward a sustainable, authentic, meaningful, holistic, and profound understanding of the existential self and its interconnectedness with the transcendent. Karakas (2010) highlights that spirituality fosters individual well-being, quality of life, a sense of purpose, meaning at work, and connectedness to the community. Similarly, sustainable careers adopt a systemic approach to understanding how careers unfold within their developmental contexts. In this light, we emphasize the role of workplace spirituality in fostering spiritual employability. Viewing careers through the lens of spirituality is not new. For instance here, Joshi et al. (2025) explore spiritual employability through Indian philosophical roots, particularly Samkhya philosophy, by differentiating career orientations based on the three gunas—sattva, rajas, and tamas.

As discussed before workplace spirituality is the nourishment of inner self of employee through meaningful work within the organisation. This is reflected in the definition by Giacalone and Jurkiewicz (2003a, p. 13), where they look for organisational support in the form of culture that allows employee experience of transcendence through the work process. So we propose a combination of workplace spirituality and personal spirituality as important antecedent factors for spiritual employability. Based on this we propose,

Proposition – workplace spirituality moderates the relationship between personal spirituality and spiritual employability.

Conclusion and Future scope:

In this work, the authors attempt to explain spiritual employability from a sustainable career perspective and explore its antecedent factors. Drawing on the Triguna framework, the authors call for further studies to operationalize the construct and develop a framework for its empirical assessment. Additionally, we encourage future research to identify more antecedents and outcomes of spiritual employability.



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## **Legacy Meets Innovation: Family Enterprises at the Crossroads of Sustainable practices**

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### **Abstract**

In today's world, it is all the more important for businesses to focus on growth with a future-oriented vision. Businesses can produce and meet requirement of the future. Responsible business practices are part of innovation generation, growth achievement, and overall improvement of business standards. This perspective directly connects to family business themes, entrepreneur themes, and sustainable models of business, pinpointing how businesses can adapt sustainably while looking ahead to future achievement. This area is ideal for exploring how family businesses, entrepreneurship, and sustainable business models intersect to create new theoretical insights and frameworks. Family businesses, with their emphasis on legacy, values, and long-term orientation, provide a fertile ground for examining how entrepreneurship can drive renewal, innovation, and adaptability across generations. At the same time, sustainable business models introduce a forward-looking perspective, ensuring that economic growth is balanced with social responsibility and environmental stewardship. By integrating these three concepts, scholars can develop emerging theories on how family-based enterprises evolve through entrepreneurial activity while embedding sustainability at their core. Such frameworks can highlight the dynamic role of family influence in shaping entrepreneurial strategies, the challenges of succession and governance, and the potential of sustainability to enhance resilience and long-term competitiveness.

This note aims turning family business into sustainable business. Hence, the Spreading the business has increasingly become more thrilling with technology usage, with explosive growth of applications of AI across industries. With that growth, the world has progressively changed, and AI engagement has increased and become integral to business operation and growth. Entrepreneurship, in such a sense, allows innovation, flexibility, and risk-taking, empowering businesses to grow and remain ahead of their international counterparts. Sustainable business models further ensure that such growth remains sustainable, blending economic success with social and ecological responsibility.

**Development, testing, and validation of a questionnaire for measuring economic sustainability of agribusiness and its antecedents**

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**Abstract**

Economic sustainability (ECS) has become a cornerstone for agribusiness, integrating profitability, resilience, and environmental responsibility. Despite its importance, ECS lacks standardized measurement tools, particularly in developing economies such as India. This study addresses this gap by developing, testing, and validating a structured questionnaire designed to measure ECS and its antecedents. Drawing on established scales, an initial 48-item pool was generated covering resource management, market access, risk management, production practices, human capital development, technology adoption, innovation management, and ECS outcomes. Content validity was assessed through expert review, followed by pilot testing with farmers in coastal Karnataka. Using confirmatory factor analysis (CFA), items with low loadings were removed, resulting in a 32-item refined instrument. Reliability analysis confirmed internal consistency, while convergent and discriminant validity were established. The validated questionnaire demonstrates strong psychometric properties, making it fit for large-scale empirical research on agribusiness sustainability and its underlying determinants.

**Keywords:** Economic Sustainability, Agribusiness, Questionnaire Development, Scale Validation, Technology Adoption, Innovation Management.

**Social Media's Role in Information Overload, Anxiety, and Decision Making:  
Implications on Investment Choices among Bank Employees**

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**Abstract**

The pervasive integration of social media into daily life has brought about unprecedented access to information. However, it simultaneously generates significant challenges related to information overload, anxiety, and impaired decision-making, especially in high-stakes financial environments. This study investigates the role of social media in exacerbating information overload among bank employees and its consequent impacts on anxiety levels and investment decision-making processes. Employing an analytical research design with a sample of 120 bank employees, the research explores how excessive and unverifiable digital content influences cognitive load, emotional stress, and investment choices. Grounded in the theoretical frameworks of information processing (Simon, 1971) and decision-making under uncertainty (Kahneman & Tversky, 1979), this paper elucidates the mediating effects of anxiety on decision quality. The study reveals significant correlations between social media-induced information overload and decision paralysis or suboptimal investment decisions.

Furthermore, it proposes a conceptual model integrating social media exposure, cognitive-emotional responses, and investment outcomes. The implications underscore financial institutions' need to develop strategic interventions to mitigate information overload and support employee decision-making efficacy (Shanafelt et al., 2015). This research contributes to the literature on social media's psychological and cognitive impacts in professional financial settings and offers practical insights for enhancing investment decision processes among bank employees.

**Keywords:** Social media, Information overload, Anxiety, Decision-making, Investment decisions, Bank employees, Financial environments, Cognitive load, Emotional stress

## **Exploring Factors of Quiet Quitting: A Thematic Analysis of Managerial Perspectives**

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### **Abstract**

**Purpose:** This study explores managerial viewpoints on the phenomenon of quiet quitting in organisations. The study looks at how disengagement affects organisations as a whole their policymaking and organisational resilience, emphasising the value of inclusive, meaningful, and human potential-supporting workplaces, with an emphasis on its implications for ethical leadership and sustainable people management.

**Design/methodology/approach:** Managers from a variety of organisational contexts participated in semi-structured interviews as part of a qualitative design. To determine the main causes of disengagement and the tactics managers use to mitigate its effects, a thematic analysis was carried out.

**Findings:** The study emphasises how leadership styles, workplace culture, and organisational support shape quiet quitting behaviours. In order to improve employee engagement, retention, and team performance, managerial strategies including encouraging inclusivity, open communication, and values-driven leadership have been found to.

**Originality/value:** This study places quiet quitting within the wider discussion on sustainable and responsible management culture and expands our understanding of it beyond employee viewpoints by focusing on managerial insights on the Indian context. It contributes to ongoing efforts to rethink organisational practices in ways that prioritise human well-being, equity, and resilience alongside sustainability and performance outcomes.

**Practical implications:** The findings provide managers and policymakers with practical suggestions for creating interventions that improve well-being and engagement, assisting morally upright and future-ready businesses that strike a balance between accountability and performance.

**Keywords:** organisational support, workplace culture, employee well-being, leadership techniques, quiet quitting, and responsible management

**Faith at Work: Moderating role of religiosity in the relationship between perceived organizational support and turnover intention in the service-based sector**

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**Abstract**

Employee retention remains a persistent challenge in the fast-paced, high-pressure service-based industries. This study investigated the moderating role of religiosity in the relationship between perceived organizational support (POS) and turnover intention among service sector employees. Grounded in Pargament's Theory of Religious Coping, Affective Events Theory, and Social Exchange Theory, the research explored how employees' religious beliefs might influence their perception of organizational support and their decision to stay or leave. A purposive sample of 201 full-time service sector workers participated in the study. Data was collected using three validated tools: the Survey of Perceived Organizational Support (SPOS), the Turnover Intention Scale (TIS-6), and the Centrality of Religiosity Scale (CRS). A moderation analysis using the GAMLj module in jamovi was performed. Perceived organizational support (POS) was a robust negative predictor of turnover intention in our sample ( $\beta = -.285$ ,  $p < .001$ ), whereas religiosity (CRS) did not moderate this relationship ( $CRS \times POS \beta \approx 0$ ,  $p = .984$ ). Rather than treating the non-significant interaction as inconclusive, the study highlights it as an important boundary-condition finding: POS appears to reduce turnover intentions across levels of religiosity in the Indian service sector. The study also discuss practical implications for universal POS-enhancing HR interventions.

**Keywords:** Perceived Organizational Support, Turnover Intention, Religiosity, Service-Based Sector, Employee Retention

## **Reimagining Palliative Care in India: Financing, Partnerships, and Ecosystem Strengthening for Scalable Impact**

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### **Executive Summary**

“Just ₹3 a day can provide four hours of pain relief to a person living with a lifelimiting illness, four hours of comfort, dignity, and peace.” – Director of a leading palliative centre.

Yet for most Indians, even this basic relief is out of reach. Each year, 7–10 million people require palliative care, but less than 4% receive it. Services remain clustered in urban cancer hospitals and NGO-led programs, leaving rural, tribal, and low-income populations underserved. Children and older adults those most in need are especially neglected. Despite national policies and regulatory reforms, progress is constrained by low awareness, workforce shortages, fragile funding, and inconsistent access to essential medicines.

Palliative care is specialized medical and psychosocial support that begins at the diagnosis of a serious illness. It focuses on pain relief, quality of life, and dignity for patients and families. Unlike hospice, which is often limited to end-of-life, palliative care runs alongside treatment and is relevant across conditions and stages of illness.

The World Health Organization calls for palliative care to be integrated from the point of diagnosis and across all levels of healthcare. Globally, this approach improves dignity, reduces unnecessary hospitalizations, and saves costs. In India, however, care remains fragmented concentrated in NGOs and cancer hospitals leaving rural, tribal, pediatric, and elderly populations behind.

Our research, through surveys, interviews, and stakeholder consultations, highlights 3 systemic gaps that block scale-up, Sustainable financing, Monitoring, Awareness and perception, reframing care beyond end-of-life.

Evidence from Kerala, Tamil Nadu, Telangana, and NGO–CSR collaborations shows progress is possible through partnerships. We propose a Primary Health Centre anchored, livelihood-linked model blending government support, CSR, and philanthropy, with trained community workers and robust evaluation. This can transform fragmented services into resilient, equitable health infrastructure delivering dignity, relief, and high social value to millions.

**Beyond the Job Title: Identity Reconstruction and Meaning-Making in the Transition from Corporate Careers to Entrepreneurship**

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**Abstract**

This study, “Beyond the Job Title: Meaning-Making and Identity Reconstruction in the Transition from Corporate Careers to Entrepreneurship”, explores how former corporate professionals in India navigate the profound shift from stable organizational roles to entrepreneurial identities. Using semi-structured interviews with five entrepreneurs from diverse sectors, the research employed reflexive thematic analysis to decode transition, struggle, and renewal narratives. Findings reveal four dominant themes: (1) motivations rooted in passion, purpose, and disillusionment with corporate monotony; (2) identity reconstruction marked by tension between past professional selves and emergent entrepreneurial identities; (3) coping mechanisms through resilience, spirituality, and social support; and (4) meaning-making shaped by values, autonomy, and community impact. The study highlights entrepreneurship not merely as a career change but as a deeply personal process of self-authorship. It contributes to understanding career transitions in the Indian context while offering insights for leadership, organizational psychology, and entrepreneurial ecosystems.

## **Experiential Learning For Sustainable Futures: Behavioral Study Of Localized, Ethical Consumption**

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### **Abstract**

The hegemonic development of multinational retail capitalism, propelled by a robust neoliberal epistemic framework, systematically marginalizes and undermines healthy local economies. This process leads to three crises that are interconnected: the loss of cultural and knowledge diversity, the loss of economic power for local communities, and the destruction of the environment and public health. This mixed-methods study assesses the effectiveness of a critical experiential learning intervention aimed at fostering critical consciousness and decolonizing consumption patterns among India's developing techno-managerial elite. We developed and implemented an innovative behavioral simulation, the Mela Choice Simulation (MCS), to statistically evaluate the real-time, restricted expenditure behaviors of 100 students. Utilizing a pre-post intervention framework focused on a structured two-week Kullhad Economy<sup>TM</sup> course including weekend field immersion in the rural economies of Himachal Pradesh, we observed a significant behavioral transformation. Before the intervention, the data showed a strong neo-colonial consumption bias, with an average spending of only 25.75% on local items. The results after the intervention showed a statistically significant and large-magnitude reversal (Linear Mixed-Effects Model:  $\beta = 36.6$ , 95% CI [29.8, 43.4],  $p < .001$ ; Cohen's  $d = 1.42$ ), with local spending going up to a majority share of 62.3% while the control group showed minimal change of 31% to 36% in the Local share. This divergence confirms that the large behavioral reallocation observed in the intervention group was attributable to the experiential pedagogy rather than external factors. Thematic analysis revealed socio-ecological reintegration, cognitive dissonance resolution, value reassessment, and ethical agency. Experiential pedagogy enables epistemic decolonization, transforming consumption patterns, advancing UN SDGs (3, 4, 5, 8, 11, 12), and reinforcing the vision of Atmanirbhar Bharat.

**Keywords:** Critical Pedagogy, Sustainable Consumption, Local Economies, Kullhad Mela, Mixed-Methods Research

**Assessing the Re-engagement Possibilities of Gig Workers in Indian Small IT enterprises: A Case Study Approach**

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**Abstract:**

Technology has changed how and where people work. Each industrial revolution has brought significant changes; the latest is the gig economy. In this economy, jobs are temporary, with short contracts and task-based compensation. Both developed and developing nations have adapted to and been affected by the economy. In India, ride-hailing and delivery services have helped digital platforms grow, leading to an increase in the number of gig workers. Many studies have examined the rise of gig workers, their impact on society, and their behaviour. Less attention has been paid to the human resources processes adopted by organisations and their effectiveness. Our current study examines how effective human resource practices provide opportunities for gig workers to re-engage with the same companies on similar projects. Most research in India has reviewed workers' experiences and feedback on work monitoring in large companies, mainly using quantitative data. This study examines whether gig workers employed on different projects have opportunities to secure similar projects within the same companies. Our study uses a multiple-case study approach and cross-case analysis. The study also examines the human resource practices employed for project-based gig workers. The research was conducted across five small IT firms in India that hire gig workers for various projects, using qualitative interviews to gather information from participants. This research conducted a thematic analysis and identified six main themes related to human resource practices, and revealed that effective performance management helps gig workers have the opportunity to work on similar projects again within the same company in the future.

**Digital Platforms as catalysts of Economic Empowerment: An Exploratory Study of Theyyam Artistes**

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**Abstract**

Theyyam, a ritual performance tradition of North Kerala, is sustained by practitioners whose livelihoods rely heavily on seasonal patronage despite their central role in creating costumes, ornaments, and musical accompaniments. Although digital platforms have transformed many artisan economies, their implications for ritual-based art forms remain underexplored. This study investigates the role of digital platforms in the economic empowerment of Theyyam practitioners within the broader intersection of traditional knowledge systems and digital economies. Drawing on Sen's Capability Approach and the Resource-Based View (RBV), the study conceptualizes cultural skills as strategic resources and emphasizes the importance of agency in converting these resources into valued outcomes. Adopting an exploratory mixed-method design, data were collected from Theyyam practitioners in North Kerala using purposive sampling. Structural Equation Modeling (SEM) results indicate that neither cultural resources nor individual capabilities significantly predict digital platform usage, highlighting persistent barriers such as digital literacy gaps, structural inequalities, and dependence on intermediaries. Moreover, digital platform usage shows a negative, though statistically insignificant, association with economic empowerment, suggesting that increased digital visibility does not automatically translate into improved livelihoods. The findings underscore that digital platforms alone are insufficient to empower ritual artists; meaningful empowerment requires supportive capabilities, inclusive digital literacy and infrastructures, and equitable value-distribution mechanisms co-developed with performer communities.

**Keywords:** Theyyam, artistes, digital platforms, cultural heritage, economic empowerment, digital literacy

## The 'Save Heritage' Matrix

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### Abstract

Cultural heritage enterprises are confronted with a fundamental dilemma: how to balance the preservation of cultural authenticity with the need for modernization to remain economically viable in contemporary markets. Non-governmental organizations (NGOs), social entrepreneurs, and family firms in the heritage sector face additional challenges because they operate at the intersection of cultural sustainability, economic imperatives, and community expectations.

To address this tension, we propose the Save Heritage Matrix—a conceptual framework that integrates strategic management theory with cultural economics. Specifically, the matrix is inspired by Ansoff's (1957) product–market growth strategy logic and Throsby's (2001) cultural value framework, and it is grounded in contingency theory (Donaldson, 2001). The Save Heritage Matrix positions heritage enterprises along two contingency dimensions: Heritage Strategy Orientation (Preservation ↔ Modernization) and Value Capture Orientation (Cultural/Social ↔ Economic/Commercial). These yield four strategic response types: Cultural Preservation, Business Preservation, Cultural Modernization, and Business Modernization. The performance of these responses is evaluated using the Triple Bottom Line (TBL) framework (Elkington, 1997, 2018), which incorporates economic, social, and environmental performance outcomes.

**From Preparedness to Reintegration: Determinants of Employment Outcomes among Return Migrants in Kerala**

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**Abstract**

This study examines the impact of individual preparedness on post-return employment outcomes in Kerala, India, using the Kerala Migration Survey 2018. Based on Cassarino's (2004) framework, individual preparedness is assessed through returnees' skills, resources, and willingness to return. Multinomial logistic regression shows that higher preparedness decreases the likelihood of being in informal wage employment but has no significant effect on self-employment. The results suggest that self-employment among returnees is primarily necessity-driven, stemming from limited formal job opportunities, rather than entrepreneurial intent. This is further supported by the Pearson chi-square test, which links reasons for leaving previous employment (such as job loss or illness) to self-employment. While Cassarino highlights preparedness as key to successful reintegration, this study emphasizes that self-employment is often a fallback strategy for returnees. These findings call for policies that improve access to formal jobs and support self-employment through training and financial resources, enabling returnees to transition from necessity-driven to opportunity-driven ventures, ultimately enhancing their long-term economic integration.

**Power of Pure Silence and Karma Yoga: A Framework for Sustainable Team  
Collaboration**

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**Abstract**

Team collaboration constitutes a critical competence for organizations in today's dynamic environment. However, rigidity in mental models and resistance to alternative perspectives often impair relationship quality, thereby obstructing effective team collaboration. Cultivating mental simplicity through mindfulness fosters openness, nonjudgment, and relational harmony, enhancing quality of interpersonal interactions within teams. This improved relational quality subsequently translates into higher levels of trust, cohesion, and collaborative functioning. Furthermore, recognition of Pure Silence from which mindfulness originates reveals a deeper dimension of sustainable collaboration. Anchoring workplace conduct in this silent awareness aligns with principles of Karma Yoga, promoting selfless, purpose-driven action that sustains long-term cooperative engagement.

## **Leveraging OKRs for Innovation: A case study of an EdTech Firm**

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### **Abstract**

Objectives and Key Results have emerged as the successor of Management by Objectives. This case study examines how an EdTech company employed the Objectives and Key Results framework to drive innovation alongside its performance. Drawing on qualitative insights from employee and leadership interviews, the case highlights six thematic ways in which OKRs shaped innovation practices. First, OKRs improved communication across teams through innovation-related goals. Second, they encouraged employees to attempt new approaches by framing objectives as achievements. Third, the use of Fibonacci scoring promoted risk-taking and reframed failure as valuable learning. Fourth, employees faced adoption challenges. Fifth, visible leadership support reinforced innovation as a shared organisational priority. Finally, OKRs enhanced engagement, collaboration, and creative problem-solving and strengthened teamwork and collective ownership. These findings suggest that while OKRs can serve as a practical mechanism for embedding innovation into daily work if organisations invest in training, leadership commitment, and a culture that celebrates successes and tolerates failures.

**Keywords:** Objectives and Key Results; Innovation; Entrepreneurship; Organisational Learning; Case Study

## Capital Structure and ESG Dynamics: Evidence from Indian Companies

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### Abstract

**Purpose:** The purpose of this research is to investigate empirically how decisions regarding capital structure impact sustainable practices as a gauge of Environmental, Social, and Governance (ESG) performance among Indian companies which are included in the Nifty 100 ESG index.

**Design/methodology/approach:** The research examines Indian companies in the Nifty 100 ESG index on the National Stock Exchange. It selects 26 companies with ESG ratings over 40 from the top 100 stocks. The study runs from 2020 to 2024, using data from annual reports for financial ratios and ESG ratings from CRISIL and S&P Global. It uses panel data regression to analyze the connection between capital structure and ESG performance, focusing on ESG scores, their components, long-term debt, and financial leverage ratios.

**Findings:** The study shows a complex relationship between a company's capital structure and its ESG performance. Total debt negatively affects overall ESG performance, but social and governance pillars positively relate to long-term and short-term debt, respectively. Profitability metrics like Return on Assets and Return on Equity also significantly impact ESG performance, suggesting trade-offs between financial returns and sustainability.

**Research limitations/implications:** The study has limitations due to data issues, as it could not gather complete sustainability metrics for all businesses and time periods. It focuses on specific benchmarks from different companies, which might limit the results' applicability. Future research could explore long-term effects of financial performance and capital structure. The findings are useful for lawmakers, financial institutions, and business leaders aiming to align financial strategies with environmental goals. Corporate leaders should combine financial planning with environmental objectives to enhance future wealth. Investors need to consider ESG disclosures and performance when assessing a company's value.

**Originality/value:** The effects of capital structure choices on business performance and sustainability are better understood by this study. It gives useful recommendations for lawmakers, financial organizations, and companies on how to implement successful, long-term financial strategies that promote both economic and environmental gains.

**Keywords:** Capital Structure, Financial Performance, Capital Structure Theories, Environmental Performance, Social Performance, Governance Performance, ESG Performance.

## **Factors Influencing Consumer Adoption of Phygital Technologies**

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### **Abstract**

The increasing integration of physical and digital touchpoints has given rise to phygital technologies, fundamentally reshaping consumer experiences in retail and service environments. Technologies such as augmented reality (AR), interactive kiosks, mobile-assisted in-store navigation, and smart mirrors enable seamless, immersive, and personalized interactions. Despite growing organizational investments in phygital solutions, consumer adoption remains inconsistent, highlighting the need to understand the determinants influencing acceptance and usage of such technologies.

This conceptual paper examines the factors influencing consumer adoption of phygital technologies by synthesizing insights from the Technology Acceptance Model (TAM), the Unified Theory of Acceptance and Use of Technology (UTAUT), and the Consumption Value Theory (CVT). Drawing from TAM and UTAUT, the study emphasizes technological determinants such as perceived usefulness, perceived ease of use, performance expectancy, effort expectancy, and social influence as key drivers of adoption intention. Complementing these perspectives, CVT introduces experiential and psychological dimensions, including hedonic and emotional value, which are particularly relevant in immersive and interactive phygital environments.

The proposed conceptual framework suggests that while functional efficiency and usability are foundational to adoption, experiential values significantly enhance consumer engagement and intention to adopt. Furthermore, the framework incorporates critical moderating and contextual variables. Technology readiness is proposed to strengthen the effects of technological and experiential factors, whereas personalization enhances perceived relevance and value. Conversely, perceived security and privacy risks are identified as major barriers that negatively influence adoption intentions.

By integrating technological, experiential, and contextual perspectives, this paper contributes to the evolving literature on phygital consumer behavior and offers a comprehensive framework for future empirical research. Managerially, the study provides strategic insights for designing phygital experiences that balance efficiency, emotional engagement, and trust, thereby enabling organizations to maximize the value of phygital transformation.

## **Work-Life Balance and Trade-offs in the Gig Economy: An HR Perspective on India's Invisible Workforce**

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### **Abstract**

This short conceptual study examines how systemic trade-offs and work-life balance (WLB) interact in India's gig economy, which is expected to employ close to 12 million people by 2025. Although digital platforms are advertised as providing flexibility, this study contends that this independence is often a "illusion of autonomy" made possible by algorithmic control. The study finds a major WLB failure caused by three crucial trade-offs: algorithmic oversight versus time control, unstable income versus mandatory overwork, and a lack of social security versus increased health risks. It does this by examining the structural gap where current labor laws protect less than 35% of the workforce.

The study suggests a two-pronged structure that combines external regulatory standards with internal HR methods to overcome these issues. In order to promote long-lasting, interpersonal relationships, it first promotes the Freelancer Value Proposition (FVP), a strategic HR change that emphasizes social, economic, and developmental value. In order to create a legally enforceable floor for fair compensation, conditions, contracts, management, and representation, it also suggests that the Fairwork Framework be mandated. In order to provide dignity, rights, and a sustainable WLB for India's invisible workforce, the paper integrates these two pillars and offers a path for policy proposals, such as algorithmic due process and mandated Fairwork scores.

**Keywords:** Gig Economy, Work-Life Balance, Algorithmic Control, Freelancer Value Proposition, Fairwork Framework

**Blockchain for Smart City Governance: Designing an Integrated Public Management Framework**

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**Abstract**

Blockchain is gaining acknowledgment as a potential game changer or ‘disruptive technology’ for smart city governance with the promise of increasing transparency, accountability, and citizen trust among stakeholders. Yet, as the technology matures and is adopted, the design and implementation of blockchain-enabled governance has been mostly piecemeal and ad hoc. This paper utilizes Public Management Theory to illuminate the principles and dimensions of governance pertinent for the adoption of blockchain in smart cities, emphasizing important themes of efficiency, accountability, collaboration, and public value. Through a concept-centric literature review (CCLR) which also incorporated morphological analysis, we map governance principles and components of blockchain into a holistic conceptual framework. Then we anchored the framework through a selection of practical contributions of blockchain to urban governance. We note the implementation of blockchain has relevance and applicability for existing governance practice. However, we also argue governments can better engage citizens, improve inclusiveness, and can enhance accountability by aligning the distinctive features of blockchain with public management principles during a phase-wise smart city design process. Overall, this paper provides a new configuration for the systematic design, implementation, and integration of blockchain technology to smart city governance and it highlights implications for both theory and practice for policymakers and urban planners.

## **Strategic Communication and Language Cues in Sustainability Crowdfunding: Insights from Psycholinguistic Analysis**

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### **Abstract**

Crowdfunding narratives offer a persuasive means of communicating sustainability initiatives, linking linguistic strategies to meaningful engagement with backers. This study explores how linguistic strategies shape persuasion and funding outcomes in sustainability-oriented crowdfunding campaigns. The Elaboration Likelihood Model (ELM) and Language Mediation Theory (LMT) design captures both structural and behavioral insights. First, a Grey-based Decision-Making Trial and Evaluation Laboratory (Grey-DEMATEL) analysis, conducted in collaboration with domain experts, reveals the causal hierarchy among nine key psycholinguistic dimensions. Following, an LIWC-based linguistic analysis of 800 Indian sustainability campaigns assesses narrative features in relation to commercial communication benchmarks. The findings reveal that analytic thinking, cognitive processes, authenticity, and moral framing serve as drivers of persuasive effectiveness, while emotional and social elements such as tone, allure, and personalization function as dependent effects. Sustainability campaigns tend to emphasize analytical reasoning but often underutilize personalization, collective framing, and an aspirational tone, thereby limiting emotional resonance and engagement.

## **From Crisis to Core: How Climate Change Reframes Management Theories of Demand and Strategy**

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### **Abstract**

The climate crisis is no longer a distant forecast but an immediate reality, reshaping not only ecosystems and societies but also the very foundations of consumption and business strategy [4]. As temperatures rise, air quality declines, and natural resources become scarcer, consumer behavior is shifting toward products that address urgent human needs for safety, comfort, and survival. This study examines a distinct phenomenon: the rise of products whose demand grows intrinsically as a direct response to climate conditions.

We observe that air conditioners, sunscreens, air purifiers, water purifiers, and even categories such as immunity boosters, cooling wearables, and plant-based foods are experiencing rising sales trajectories without policy interventions [1][2]. These products thrive because they are tied to the most imperative requirements of daily life—clean air, safe water, temperature control, and health preservation. As climate constraints intensify, such categories will evolve from being discretionary purchases to non-negotiable essentials, comparable to food and shelter [9].

This paper explores three central questions: Which products are most likely to flourish under worsening climate conditions? What business models are best suited for companies operating in this emergent climate-driven economy? And what strategic positioning and consumer policies can firms adopt to foster intrinsic demand?

**A behavioural study of Regime Choices: Tax Policy and Financial Decision making  
among Middle Income Households in Chennai**

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**Abstract**

The study examines how Chennai's middle-income households respond to India's dual income tax system, focusing on cognitive and perceptual factors influencing Financial Well-Being (FWB). Using a quantitative analytical approach, it analyses the mediating role of Mental Accounting (MA) and the moderating role of Perceived Permanence (PP) in shaping subjective fiscal outcomes. Findings reveal no significant difference in FWB between regimes, suggesting that structural reforms alone do not alter perceived financial outcomes.

However, Mental Accounting significantly mediates the relationship, indicating that the mental framing and allocation of financial benefits play a central role in FWB. The absence of moderation by PP suggests that the 2025 reform's scale and immediacy overshadow permanence concerns. Overall, the integration of MA and PP into tax policy analysis extends behavioural economic theory, demonstrating that effective fiscal design aligns economic structure with behavioural realities and considers how individuals experience financial change.

**Keywords:** Tax Regimes (TR), Mental Accounting (MA), Perceived Permanence (PP), Financial Well-Being/Aspirational Shifts (FWB), Behavioural Finance

## **The Dual Disruption: Zomato's Impact on IPO Valuation and Business Models in India**

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### **Abstract**

In the context of India's evolving capital markets, this study investigates the shift from traditional profit-based valuation models to growth-oriented frameworks, with Zomato's 2021 IPO serving as a pivotal case. Using secondary data from four digital-first firms-Zomato, Nykaa, Paytm, and Policybazaar-the study applies both conventional EIC measures and modern venture capital metrics within an OLS regression framework to assess their explanatory power for market capitalization. The results show that while revenue consistently emerges as a significant factor across both approaches, traditional variables such as net profit and free cash flow have limited or negative explanatory impact. In contrast, growth-oriented measures, particularly revenue growth and scalability indicators, provide stronger alignment with market valuations. The findings underscore the inadequacy of conventional frameworks in valuing high-growth startups and highlight the need for hybrid models that integrate financial fundamentals with growth-centric indicators.

**Keywords:** (Valuation, IPO, New-age Startups, Modern Valuation Methods, Zomato)

GIT25/240

**Artificial Intelligence and Customer Value Co-Creation: A Socio-Technical Systems  
Perspective**

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**Abstract**

In the age of Artificial Intelligence (AI), the domain of customer value co-creation is rapidly evolving. Theoretical lenses used in the past, such as Service Dominant Logic, process theory, social exchange theory, and stakeholder theory, to explain and predict value co-creation, fail to take into account the active role of AI in co-creation, rather than treating it as a passive tool. This paper argues for the use of Socio-Technical Systems (STS) theory to study the AI-customer co-creation. STS theory advocates for the joint optimization between social and technical sub-systems for value co-creation, and any misalignment between them will lead to value co-destruction. Theoretical and managerial implications of the STS theoretical lens are discussed.

**“Write It Out”: Mitigating the Impact of Customer Mistreatment through Expressive Writing**

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**Abstract**

This conceptual paper examines how expressive writing can mitigate the emotional exhaustion experienced by frontline service employees who face customer mistreatment. Customer mistreatment triggers negative emotions that frontline employees must suppress in order to comply with organizational display rules, leading them to rely heavily on surface acting. Drawing on ego-depletion theory, we argue that the suppression of genuine emotions and the fabrication of positive displays deplete employees' self-control resources, ultimately increasing emotional exhaustion. We integrate Pennebaker's inhibition–confrontation framework to propose expressive writing as a low-cost, scalable intervention that allows employees to disclose and process the negative emotions they are required to inhibit during service encounters. By confronting the mistreatment experience through writing, employees can reduce the physiological and psychological demands associated with inhibition. The paper outlines the theoretical mechanisms connecting expressive writing to reduced emotional exhaustion and offers a foundation for future empirical research on embedding expressive writing within organizational well-being practices.

**To whom are We Responsible in Responsible Innovation? A Holistic Framework Based on Well-being**

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**Abstract**

Innovation is increasingly recognized as the key driver of economic growth, national competitiveness, and sustainable development. Traditional paradigms focused narrowly on science and technology, but global challenges and the Sustainable Development Goals (SDGs) demand a broader, ethically grounded approach. Post-2008, there's growing emphasis on well-being and happiness as development metrics, prompting a shift toward holistic, strategic innovation. Responsible Innovation (RI) is traditionally defined as “taking care of the future through collective stewardship of science and innovation in the present”. In recent years, Responsible Research and Innovation (RRI) has become a prominent framework for science policy in Europe, aiming to bring technological breakthroughs and research into line with wider societal ideals. Most of the literature on RI has focussed on Responsibility to Society and Environment. This paper explores RI from the perspective of well-being. Blending spiritual knowledge with emerging technologies such as Artificial Intelligence (AI) might solve emerging ethical challenges and produce AI systems that efficiently and morally serve humanity. This paper explores how some of the traditional philosophical approaches based on well-being can be applied for RI and then proposes a framework for RI considering responsibility as a spiritual value. Innovation could be considered as an action (karma) by the by the spirit and analyses how the value responsibility changes with the changes in the stage of the souls in the cycle of time. Based on the analysis, it concludes that the soul has responsibility towards the self, environment, society and the God.

## ONDC at the Crossroads

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### Abstract

This case study places students in the role of Vibhor Jain, the interim CEO of India's Open Network for Digital Commerce (ONDC) in May 2025. ONDC, a government-backed "Digital Public Infrastructure" (DPI) designed to unbundle e-commerce and challenge the "walled garden" duopoly of Amazon and Flipkart, faces an existential crisis. Its flagship retail sector has collapsed (30% order drop, -18 NPS) after vital incentive subsidies were cut. This failure reveals a "Triad of Failure": an "Accountability Vacuum," "Trust Deficit," and "Capability Chasm". This disaster contrasts starkly with the thriving "Mobility Miracle" segment, creating a powerful diagnostic puzzle.

**Learning Objectives:** Students will deconstruct and evaluate the "Walled Garden" versus the "Unbundled Protocol" platform models. They will diagnose platform failure by analyzing why unbundling succeeds in simple, high-fee transactions (mobility) but fails in complex, service-heavy domains (retail).

**Core Themes:** This case is ideal for strategic management courses covering platform competition, business model innovation, and network effects. It explores the limits of strategic analogies (copying the successful UPI payments model) and the critical role of governance in decentralized systems.

**Managerial Implications:** Students gain a critical insight: a platform's sustainable value proposition often lies not just in connection (the protocol) but in trust, accountability, and capability- building the very moats of incumbents. Students must analyze and defend one of three high-stakes strategic paths: patient infrastructure-building, a pivot to niche excellence, or pragmatic "selective centralization". This forces a classic strategic trade-off between ideological purity and market survival.

## **ONDC: India's Digital Commerce Experiment at the Crossroads**

Vibhor Jain, newly appointed as the interim CEO of the Open Network for Digital Commerce (ONDC), stood before the floor-to-ceiling windows of the organization's New Delhi headquarters in May 2025. The sprawling city below mirrored the complex, chaotic, and opportunity-rich ecosystem he had just inherited. The data glowing on his laptop screen, however, told a less ambiguous story—one of an organization in the throes of a severe crisis.

Just six weeks into his role following the departure of his predecessor, T. Koshy, Jain was grappling with a stark and brutal reality. Retail transactions on ONDC, the very sector the network was designed to revolutionize, had plummeted by a staggering 30% since their peak in October 2024, collapsing from 6.5 million to just 4.6 million monthly orders. This precipitous decline was not merely a statistical anomaly; it was a vote of no confidence from the market. The exodus wasn't confined to metrics. A wave of high-profile resignations had rocked the organization, with former Chairperson R.S. Sharma and Chief Business Officer Shireesh Joshi departing in the preceding months, stripping away institutional knowledge and critical stakeholder relationships at the most vulnerable of times.

As he prepared for an emergency board meeting that afternoon, Jain confronted the single, monumental question that would define his tenure: Could ONDC's revolutionary protocol-based approach to digital commerce survive the perilous transition from a subsidized, state-backed experiment to a sustainable, market-driven marketplace? Or would India's audacious attempt to democratize e-commerce through digital public infrastructure join the graveyard of well-intentioned government technology initiatives that failed to achieve market relevance? The board would demand answers. The government expected results. And across 616 cities, 764,000 sellers were watching, waiting to see whether the promise of an open digital bazaar would finally materialize—or simply evaporate like morning mist.

### [The Architecture of Disruption](#)

## **India's E-commerce Paradox**

By 2025, India presented a paradox that fascinated economists and technologists worldwide. The nation was a digital behemoth, boasting 950 million internet users and processing an astonishing ₹380 trillion (USD 4.6 trillion) through its Unified Payments Interface (UPI) in 2024 alone—a volume of digital payments exceeding that of the United States, United Kingdom, and Germany combined. Yet, amidst this digital fervour, e-commerce penetration remained stubbornly low, hovering at just 7-8% of total retail sales. This figure paled in comparison to global peers like the UK (23%) and China (25%).

The reason for this paradox was market concentration. Two colossal players—Flipkart, majority-owned by Walmart since 2018, and Amazon—had erected a formidable duopoly, controlling nearly 80% of the e-commerce market. Their success was built on solving the critical "institutional voids" that plagued early Indian e-commerce: logistics, payments, and, most importantly, trust. But in solving these problems, they had created new ones. Their vertically integrated, closed ecosystems—often described as "walled gardens"—led to what

NITI Aayog, India's policy think tank, termed a state of "digital commerce apartheid." While over 270 million Indians shopped online, a mere 5 million of the country's 100 million Micro, Small, and Medium Enterprises (MSMEs) could effectively participate in the digital economy.

Sellers on these platforms found themselves trapped in a gilded cage. They faced exorbitant commission rates that could climb as high as 35%, a complete lack of ownership over their customer data, and a total dependence on opaque algorithms that often favoured the platforms' own private labels or preferred sellers. A seller's hard-earned reputation was not portable; it was locked within the platform's walls, creating immense switching costs and a deep-seated dependency.

Subathraa Vasan, founder of the Chennai-based traditional snack company PVR Foods, recalled her frustrating early attempts to go digital. "When I approached the big platforms in 2019, they wanted a 40% commission," she explained. "My margins on traditional South Indian snacks were 25%. The math simply didn't work. I had to choose between losing money on every sale or staying offline". Her story was emblematic of the millions of small entrepreneurs excluded from India's digital boom.

**Exhibit 1: India's Digital Commerce Landscape (2025)**

Metric	Value	Global Comparison
Internet Users	950 million	2nd largest globally
Smartphone Users	750 million	2nd largest globally
E-commerce GMV	\$136.4 billion	8th largest globally
E-retail Penetration	7-8%	China: 25%, USA: 15%, UK: 23%
Online Shoppers	270 million	Growing 18% annually
Digitally enabled MSMEs	5 million	5% of total MSMEs
Platform Commission Rates	15-35%	USA: 8-15%, China: 5-10%

**The DPI Revolution**

India's response to this platform monopolization emerged not from regulation, but from innovation rooted in its decade-long, world-leading experiment with Digital Public

Infrastructure (DPI). Beginning with Aadhaar (digital identity) in 2009 and accelerating dramatically with UPI (real-time payments) in 2016, India had demonstrated that government-facilitated, open-protocol infrastructure could achieve population-scale adoption while fostering private sector competition and innovation.

The success of UPI was staggering. It grew from 17.9 million transactions in its inaugural year to an astronomical 131 billion transactions in 2024—a 7,300-fold increase. More remarkably, it achieved this scale while keeping transactions free for users and capping merchant fees, forcing traditional payment processors to slash their rates from 2-3% to less than 1% to remain competitive.

"UPI demonstrated that you could use public infrastructure to create private innovation," explained Nandan Nilekani, the co-founder of Infosys and the chief architect of Aadhaar, in a 2024 interview. "The government provides the rails; private players provide the trains. Everyone benefits—especially those excluded from the old system". This philosophy—using open protocols to unbundle services, prevent monopolies, and enable private innovation—became the strategic blueprint for ONDC.

### **Building the Unbundled Marketplace**

Incorporated in December 2021 as a Section 8 (non-profit) company, ONDC represented the world's first attempt to apply this DPI philosophy to the complex world of e-commerce at a national scale. The ambition was breathtaking: to create an open, interoperable network where a buyer on any application could seamlessly transact with a seller on any other application, thereby shattering the platform silos that defined digital commerce globally.

The technical architecture, built upon the open-source Beckn Protocol, systematically unbundled the monolithic e-commerce stack into discrete, interoperable components:

- **Discovery:** Finding products and services across the entire network, not just within one app.
- **Ordering:** Initiating transactions between previously unconnected buyer and seller apps.
- **Fulfilment:** Managing logistics through a competitive marketplace of multiple, independent providers.
- **Payment:** Processing transactions through any compatible system, primarily UPI.
- **Post-fulfilment:** Handling returns, refunds, and customer support in a distributed manner.

This "unbundling" stood in stark contrast to the integrated "walled garden" model of incumbents. The governance structure was designed to reinforce this decentralized philosophy. ONDC's equity was deliberately distributed among a consortium of government institutions and banks—including the State Bank of India, Punjab National Bank, and Bank of Baroda—ensuring that no single entity could exert controlling influence over the network's evolution. This positioned ONDC not as a competitor, but as a neutral market utility—a digital highway authority, not another taxi company.

### **Exhibit 2: ONDC's Unbundled Architecture vs. Platform Model**

Function	Traditional Platform	ONDC Network
Discovery	Platform-controlled search	Protocol-based across all apps
Catalog Management	Centralized database	Distributed across seller apps
Order Management	Platform system	Seller app responsibility
Logistics	Platform-integrated/controlled	Multiple independent providers
Payments	Platform wallet/integrated	Any UPI/payment app
Customer Service	Platform-managed	Distributed responsibility
Data Ownership	Platform owns all data	Participants own their data
Commission Model	15-35% of GMV	3% referral fee + fixed charges

## The Great Experiment: 2022-2024

### Phase 1: The Incentive-Fuelled Launch (2022-2023)

ONDC's public launch in September 2022 was a carefully orchestrated affair, beginning with five diverse cities: Delhi NCR, Bengaluru, Shillong, Bhopal, and Coimbatore. The immediate challenge was the classic network "cold start" problem: buyers won't come without sellers, and sellers won't join without buyers. To break this impasse, ONDC deployed an aggressive incentive program, spending over ₹3 crore monthly to subsidize transactions through customer discounts, seller bonuses, and support for network participants.

The strategy worked. Early adoption, particularly in the food and beverage category, exceeded projections. Small restaurants, previously choked by the 25-30% commissions charged by food aggregators like Zomato and Swiggy, flocked to the network, attracted by ONDC's minimal 3% referral fee. By March 2023, the network was processing 1 million transactions a month across 236 cities. "Those early months felt revolutionary," recalled a senior executive from Paytm, one of ONDC's first buyer apps. "Customers could order from restaurants that had never been on Zomato. Small retailers who couldn't afford Amazon's fees were suddenly digital. It felt like we were democratizing commerce".

## **Phase 2: The Scaling Challenge (2023-2024)**

By mid-2023, as transaction volumes swelled—reaching 10 million monthly by December—the first cracks began to appear. The unbundled architecture, a source of strength in its flexibility, was proving to be a liability in execution. A consumer survey by LocalCircles painted a sobering picture: 54% of users found ONDC apps "cumbersome to use," 35% reported "lacking customer service," and a staggering 67% had experienced at least one failed delivery. Most damningly, only 23% of users made a repeat purchase after their third transaction, indicating a severe retention problem.

The root cause was architectural and philosophical. On Amazon, when an order fails, Amazon takes responsibility. On ONDC, responsibility was fatally diffused. The buyer app blamed the seller app; the seller app blamed the logistics provider; the logistics provider blamed inaccurate address data, and the customer was left stranded in a maze of finger-pointing with no clear path to resolution. "We had solved the technology problem but not the experience problem," admitted a senior ONDC architect. "The protocol worked perfectly—orders flowed between incompatible systems seamlessly. But when humans entered the equation, the beautiful, distributed architecture became a liability".

## **Phase 3: The Reckoning (2024-2025)**

October 2024 marked ONDC's high-water mark. The network processed 15.8 million transactions, with retail orders peaking at 6.5 million. Addressing the Indian E-commerce Summit, then-CEO T. Koshy declared triumphantly: "We've proven that protocol-based commerce works at scale. The experiment is over—the revolution has begun".

Three months later, the revolution was in full retreat. The board, facing FY2024 losses of ₹195.61 crore (with marketing and incentives alone accounting for ₹91.73 crore), mandated a sharp pivot from growth-at-all-costs to sustainability. Customer incentives were slashed by 80%. The market's response was swift and brutal. Stripped of the discounts that had masked its underlying service deficiencies, the retail segment collapsed. Orders plunged by 30% to 4.6 million by February 2025.

The financial crisis quickly morphed into a leadership crisis. R.S. Sharma, the respected former chairperson of the Telecom Regulatory Authority of India (TRAI) who had lent ONDC immense credibility as its Chairperson, resigned in January 2025, citing "strategic differences". Shireesh Joshi, the Chief Business Officer, followed in March. The final blow came in April 2025, when T. Koshy himself stepped down, his carefully worded statement alluding to "the need for fresh leadership to navigate ONDC's next chapter".

## **Exhibit 3: ONDC Growth Metrics and Challenges (2022-2024)**

Period	Monthly Transactions	Active Cities	Active Sellers	Key Challenges
Q4 2022	100K	5	1,000	Cold start, awareness
Q2 2023	2.5M	85	15,000	User experience, order failures
Q4 2023	10M	326	145,000	Retention, quality control
Q2 2024	12M	485	425,000	Platform competition, incentive dependency
Q4 2024	15.8M (peak)	588	680,000	Sustainability, leadership stability

### The Mobility Miracle and the Retail Disaster

As the retail segment cratered, another vertical was quietly soaring. By May 2025, mobility accounted for 58% of all ONDC transactions, with volumes growing consistently month-on-month. The stark divergence between the two sectors provided the clearest diagnostic of ONDC's strengths and weaknesses.

#### Why Mobility Succeeded

The success of mobility was rooted in its simple, powerful value proposition. For years, drivers for ride-hailing giants like Ola and Uber felt exploited by commissions that ate up 25-30% of their fares. ONDC enabled a new model to flourish: zero-commission SaaS platforms like Bengaluru's Namma Yatri. Instead of a percentage cut, drivers paid a small, fixed daily subscription (e.g., ₹25-₹45) and kept 100% of the fare.

The economic impact was immediate and transformative. Drivers reported income increases of 30-40%. This wasn't a marginal improvement; it was a life-changing shift that turned drivers into the platform's most enthusiastic evangelists. The value chain was simple—connect a rider to a driver, facilitate a payment—and ONDC's unbundling simply removed an extractive intermediary, transferring value directly to the service provider. Strong local champions like Namma Yatri, which was co-created with the city's auto-rickshaw union, built a groundswell of organic, viral growth that heavy marketing budgets could never replicate.

#### Why Retail Struggled

Retail's collapse, in contrast, exposed the profound flaws in applying the same unbundling philosophy to a far more complex domain.

1. **The Trust Deficit:** E-commerce runs on trust—trust that the product is as described that delivery will be timely, and that returns will be honoured. ONDC's distributed architecture created a trust vacuum. When ordering from Amazon, customers trust Amazon. When ordering through ONDC, whom do they trust? The unfamiliar buyer app? The invisible seller app? The third-party logistics company they can't contact? This ambiguity was a critical failure in a market where incumbents had spent a decade and billions of dollars to solve for reliability.
2. **The Capability Chasm:** ONDC's mission was to empower India's 12 million local *kirana* stores, but it fundamentally misjudged the gap between access and capability. Creating high-quality digital catalogues, managing real-time inventory, and professionally packaging goods required skills, technology, and resources that most small sellers simply did not possess. "ONDC assumed that access equals capability," observed one venture capitalist. "They built a highway and expected cycle-rickshaw drivers to suddenly drive at 100 kilometres per hour. The infrastructure was ready; the users weren't".
3. **The Accountability Vacuum:** The story of Priya Sharma, a fictional but representative user, became ONDC retail's epitaph. Her anniversary gift—ordered through the MyStore buyer app from a Jaipur artisan on the SellerSetu app and delivered by LoadShare logistics—arrived broken. She then spent six agonizing hours trapped in a circular firing squad of blame. MyStore said the seller was responsible. SellerSetu said LoadShare mishandled the package. LoadShare claimed the packaging was inadequate. After a flurry of fruitless emails and calls, Priya gave up, posted a scathing review online, and returned to the predictable, accountable embrace of Amazon. This experience, repeated thousands of times daily, was the reality behind the retail segment's collapsing metrics.

#### Exhibit 4: Comparative Performance - Mobility vs. Retail on ONDC

Metric	Mobility Sector	Retail Sector
Peak Monthly Orders	9.4M (April 2025)	6.5M (October 2024)
Current Monthly Orders	9.4M (growing)	4.6M (declining)
User Retention (3rd transaction)	67%	23%
NPS Score	+42	-18
Supply-side Satisfaction	89%	34%
Average Commission/Fee	₹25-45/day (subscription)	3% + charges
Primary Value Proposition	Higher driver income	Lower prices (unsustainable)

#### The Leadership Crisis and Strategic Options

When Vibhor Jain (taking over from Manish Jain in the original document for consistency with other sources) assumed leadership in May 2025, he inherited an organization at a critical crossroads, defined by a powerful set of assets and crippling liabilities.

#### Exhibit 5: ONDC's Strategic Position (May 2025)

Strengths	Weaknesses
• Proven protocol architecture at scale	• Poor user experience in retail
• Government backing and patient capital	• Distributed accountability creating service gaps
• Successful mobility vertical	• Limited seller digital capabilities

• Low commission structure	• Brand perception as "discount platform"
• Global thought leadership in DPI	• Dependency on incentives for growth
<b>Opportunities</b>	<b>Threats</b>
• 95 million MSMEs yet to digitize	• Quick commerce solving for convenience
• Rural markets underserved by platforms	• Platform investment in seller tools
• B2B commerce potential	• Talent drain to private platforms
• International expansion/licensing	• Regulatory capture by incumbents
• Financial services integration	• Stakeholder patience wearing thin

As Jain and his depleted leadership team prepared for the board meeting, their analysis coalesced around three divergent strategic paths forward.

**Option 1: Double Down on Public Infrastructure.** This path involved embracing ONDC's role as patient, long-term infrastructure. The organization would accept lower retail volumes in the short term and pivot its resources towards solving the "capability chasm." This would mean heavy investment in creating user-friendly seller tools, launching massive training, and onboarding programs, and focusing on a 10-to-20-year timeline for transformation, much like the journey of Aadhaar and UPI. The primary risk was market irrelevance; while ONDC patiently built capacity, private platforms and nimble quick-commerce players could irreversibly capture the market.

**Option 2: Pivot to Niche Excellence.** This strategy proposed a strategic retreat from head-to-head competition with Amazon and Flipkart in mainstream retail. Instead, ONDC would focus its efforts on specific segments where its unbundled, decentralized model offered a unique and defensible advantage. Potential niches included complex B2B supply chains, farm-to-table agricultural commerce, connecting artisans directly with a national customer base, or dominating hyperlocal commerce for deliveries under two hours—segments often deemed uneconomical for centralized platforms to serve effectively. The risk here was one of ambition: this path might ensure survival, but it would mean abandoning ONDC's grand, transformative vision of reshaping the entire digital economy.

**Option 3: Selective Centralization.** The most controversial option, this path argued for a pragmatic compromise of ONDC's foundational principles to solve the trust and accountability

crisis. While maintaining the open protocol architecture, ONDC would introduce "trust layers." This could involve creating a cohort of ONDC-certified logistics providers with guaranteed service-level agreements (SLAs), implementing a centralized dispute resolution mechanism to manage cases like Priya Sharma's, or even launching an ONDC-branded buyer app to serve as a "reference implementation" of best practices. The existential risk was that in trying to solve the problems of platforms, ONDC would slowly, incrementally, become the very thing it was designed to replace.

### The Board Meeting

The boardroom on the 15th floor overlooked Bengaluru's Outer Ring Road, where the gleaming glass towers of Flipkart and Amazon stood as monuments to the triumph of platform capitalism. The nine board members—a formidable assembly of representatives from government ministries, financial institutions, and industry associations—waited expectantly.

"Ladies and gentlemen," Jain began, his voice steady despite the immense pressure. "We stand at an inflection point. ONDC has proven that protocol-based commerce is technically feasible. We've shown that when we solve real, acute pain points—as we have in mobility—we can compete and win. But we have also learned a hard lesson: democratizing commerce requires more than just open protocols".

He clicked to a slide displaying the stark, diverging graphs of mobility's ascent and retail's collapse.

"The question before us today isn't whether ONDC should exist—the government has made that commitment clear. The question is what ONDC should *become*. Do we remain pure to our foundational vision of minimal intervention, accepting that market transformation may take decades? Do we narrow our focus to the niches where we know we can win? Or do we pragmatically adapt our model to solve the crisis of trust, even if it means compromising some of our founding principles?"

The room fell silent. Through the windows, the afternoon traffic crawled along the ring road—a metaphor for the millions of Indians navigating the space between the old economy and the new, between traditional bazaars and digital marketplaces, between the promise of inclusion and the harsh reality of competition.

Jain looked at each board member in turn. "The choice we make today will determine whether ONDC becomes India's next UPI—a transformative piece of infrastructure that reshapes markets for a generation—or its next government marketplace initiative that history forgets. What path should we choose?"

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### Discussion Questions

1. **Evaluate ONDC's fundamental hypothesis:** Can protocol-based architecture successfully compete with platform-based models in complex commerce categories? What does the divergence between mobility and retail performance suggest about the

limits of unbundling?

2. **Assess the strategic options:** Which of the three paths—public infrastructure patience, niche excellence, or selective centralization—offers the best probability of success? What are the trade-offs of each approach?
3. **Analyse the governance challenge:** How can ONDC balance its public mission with market realities? Should a digital public infrastructure initiative be evaluated on commercial metrics or social impact?
4. **Consider the global implications:** Is ONDC's model exportable to other emerging markets? What preconditions are necessary for protocol-based commerce to succeed?
5. **Examine the competitive dynamics:** How should established platforms like Amazon and Flipkart respond to ONDC? Is cooperation, competition, or co-option the optimal strategy?
6. **Evaluate the leadership challenge:** What capabilities should Vibhor Jain prioritize in rebuilding ONDC's leadership team? How can he balance continuity with transformation?

## Exhibits

### *Exhibit 6: Financial Performance*

Metric	FY2023	FY2024	FY2025 (Projected)
Total Revenue	₹12.3 Cr	₹28.7 Cr	₹45.2 Cr
Marketing Expenses	₹3.27 Cr	₹91.73 Cr	₹35.0 Cr
Technology Costs	₹18.4 Cr	₹67.2 Cr	₹89.3 Cr
Net Loss	₹46.76 Cr	₹195.61 Cr	₹156.8 Cr
Transactions (Annual)	8.4M	87.3M	189.2M
GMV	₹186 Cr	₹2,890 Cr	₹4,250 Cr

*Exhibit 7: Competitive Landscape*

Platform	GMV (2024)	Market Share	Commission	Sellers
Flipkart	\$65.2B	48%	15-25%	450,000
Amazon India	\$42.1B	31%	15-30%	800,000
Meesho	\$5.4B	4%	0-11%	750,000
ONDC	\$0.35B	0.3%	3%	764,000
Others	\$23.1B	17%	Various	Various

*Exhibit 8: Technology Service Provider Ecosystem*

Category	Key Players	Services	Challenges
Buyer Apps	Paytm, MyStore, Pincode	Discovery, ordering UI	User retention
Seller Apps	SellerSetu, Digiit, GrowthFalcons	Catalog, inventory management	Seller onboarding
Logistics	LoadShare, Dunzo, Shadowfax	Last-mile delivery	SLA maintenance
Reconciliation	BillDesk, Razorpay	Payment settlement	Multi-party complexity



ONDC urls.xlsx

*Sources of Information:*

## **Emerging Market family firm OFDI- Role of CEO Structural Power and Institutional Transition**

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### **Abstract**

We extend the debate on the impact of pro-market reforms on the domestic firms strategies and outcomes. For firms operating in emergent markets, OFDI is a critical response. However, family firm CEOs armed with greater structural power, prevent OFDI out of concern for the erosion of family wealth, the loss of control, and risk aversion. We further examine how this relationship is altered under the contingent role of institutional transitions. As institutions transition from closed to open systems, market based transactions, policy support and increased competition encourage firms to undertake OFDI. Hence, the negative impact of family firm CEO structural power on OFDI is weakened as institutions evolve. We test the hypothesis on 206 Indian listed family firms between 2005 and 2019, totalling 2224 firm year observations. We find support for a negative impact of the CEO's structural power on OFDI and a positive moderation of the negative relationship by institutional reforms. We hence add to the behavioural agency theory by considering the impact of institutional transition as an important boundary condition.

GIT25/34

**Women Entrepreneurs and the Governance Imperative: An A<sup>3</sup> Framework for Viksit Bharat 2047**

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**Abstract**

India's aspiration of becoming a \$30 trillion economy by 2047, Viksit Bharat is inseparable from the participation of women entrepreneurs. However, despite multiple policy interventions, women-led enterprises remain marginal in the startup ecosystem. This concept note argues that India's current policy framework, though abundant in schemes lacks the structural integration required to transition women entrepreneurs from token presence to systemic influence. It introduces the Access–Autonomy–Acceleration (A<sup>3</sup>) framework as a pathway to move beyond tokenism, enabling women to exercise agency, secure resources, and scale ventures in high-growth sectors. The findings emphasize that the pursuit of Viksit Bharat will succeed only if women entrepreneurs transition from peripheral participation to structural leadership in shaping India's innovation and growth trajectory.

**Keywords**

Women-led Startups, Gender Inclusive Governance, Entrepreneurial Policy Framework, Viksit Bharat 2047

GIT25/52

**A study on Women on Boards as a Mechanism to improve Carbon Emission Disclosure and Firm Value**

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**Abstract**

This research meticulously examines the function of female representation on corporate boards as a mechanism to improve carbon emission disclosure, serving as a mediating variable influencing organizational value. The study's population encompasses top 500 entities listed on the National Stock Exchange from the years 2019 to 2024. The findings derived from path analysis indicate that female board members exert a positive and statistically significant impact on carbon emission disclosure, a positive yet statistically insignificant effect on firm value, while carbon emission disclosure plays a crucial role in mediating the relationship between female board representation and firm value. This investigation offers valuable insights that advocate for companies to foster relationships with stakeholders by adopting environmental consciousness and engaging in transparency through sustainability reporting. Carbon emission disclosure, as an integral component of sustainability reporting, constitutes an exemplary corporate initiative aimed at preserving the ecological equilibrium of terrestrial life systems.

**Keywords:** Female board representation, carbon emissions disclosure, organizational value

## Human Milk Donation as Unpaid Care: Evidence from Kerala

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### Abstract

Human Milk Donation (HMD) is a form of specialized unpaid care within broader maternal responsibilities. This study examined maternal attitudes toward human milk banking in Kerala, India, focusing on Time & Emotional Burden, Inequalities in Care Work, and Social Norms & Stigma. Data from 420 mothers were analyzed using descriptive statistics, t-tests, Pearson correlations, and multiple regression. Results indicate that Inequalities in Care Work and Social Norms & Stigma are the main determinants of maternal participation, while Time & Emotional Burden has a moderate effect. Inequalities in Care Work emerged as the strongest barrier: employed mothers reported higher burden and limited access, and regression confirmed it as the strongest negative predictor. Social Norms & Stigma consistently reduced propensity to donate or receive milk, whereas Time & Emotional Burden showed weak correlations and was not a significant predictor. Employment status further differentiated experiences, with employed mothers facing practical challenges and unemployed mothers more influenced by socio-cultural expectations. The findings highlight how these three themes intersect to shape maternal engagement, emphasizing practical interventions: improving milk bank accessibility, streamlining donation procedures, providing workplace support, implementing community education, and reducing stigma. Framing HMD as unpaid care underscores women's often unrecognized contributions to child health and community well-being. Future research could examine longitudinal participation, evaluate interventions, and include qualitative insights to guide policy and practice. Supporting maternal contributions is essential for a resilient, equitable, and effective Human Milk Supply Chain.

**Keywords:** Human Milk Donation, Unpaid Care, Maternal Attitudes, Human Milk Banking, Time & Emotional Burden, Inequalities in Care Work, Social Norms & Stigma.

**Sustainability and Grassroots Entrepreneurship: A Comparative Case Study of Bio Basics, Kadambari and Ray's Naturals in Relation to the UN SDGs**

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**Abstract**

Grassroots entrepreneurship in India has evolved to integrate sustainability, social empowerment, and ecological responsibility into core missions. This paper explores three distinct models—Bio Basics, a mission-driven for-profit in Coimbatore focusing on safe food and biodiversity; Kadambari, a women-led NGO in Thrissur emphasizing zero-waste living and women's empowerment; and Ray's Naturals, a women-led for-profit in Thiruvananthapuram offering natural, biodegradable personal care products. Using qualitative case studies and content analysis of founder interviews, the study links their practices to the United Nations Sustainable Development Goals (SDGs). Findings highlight contributions to SDG 2 (Zero Hunger), SDG 3 (Good Health and Well-Being), SDG 5 (Gender Equality), SDG 12 (Responsible Consumption and Production), and SDG 13 (Climate Action), while discussing challenges in scale, pricing, awareness, and adoption of sustainable products.

**Keywords:** Ecological Responsibility; Social Empowerment; Sustainability

**GIT25/78**

**The Need for Gender-neutral Adoption Legislation in India: An Analysis**

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**Abstract**

India, as a developing country, has implemented various socio-political, socio-economic, and socio-legal reforms, yet the gender gap, particularly concerning sexual and gender minorities, remains often omitted or ignored. This paper examines the need for gender-neutral adoption legislation in India, highlighting the deliberate exclusion of sexual minorities from various family law provisions. The legal framework itself perpetuates gender-binary stereotypes within social institutions such as family and marriage. While the Indian Constitution explicitly guarantees the right to equality, non-discrimination, and life through Articles 14, 15, and 21, and international instruments like the ICCPR provide additional support, these protections remain inadequately extended to adoption rights. This primarily doctrinal study critically analyses three key legislations governing adoption in India: the Guardians and Wards Act of 1890, the Hindu Adoptions and Maintenance Act of 1956, and the Juvenile Justice (Care and Protection of Children) Act of 2015. These statutes employ explicitly gender-binary terminology, effectively denying adoption rights to sexual and gender minorities. While certain judicial decisions have attempted to recognize the rights of sexual and gender minorities, the Supriyo Chakraborty case notably restricts their ability to exercise social rights, including marriage and adoption. This study demonstrates the inherent bias in India's national legal instruments while contrasting this with international recognition of Sexual Orientation and Gender Identity (SOGI) rights. The Yogyakarta Principles, alongside other international human rights instruments, provide comprehensive frameworks for SOGI individuals. Through this comparative analysis, the paper reveals India's outdated and conservative legislative landscape. Ultimately, this research proposes comprehensive amendments to both the Constitution and relevant statutes to ensure inclusive adoption rights.

**GIT25/81**

**From the Margins to the Forefront: Indigenous Women Leading Aralam’s Task Force**

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**Abstract**

Aralam Farm, spread over 7,500 acres in Kerala’s Western Ghats and home to 1,717 tribal families, has become the center of attention due to constant human–wildlife conflict. Since 2014, at least 20 people have lost their lives. Responding to the High Court of Kerala’s directive, residents came together to form the Aralam Task Force (ATF), consisting of tribals, local panchayat members, Kudumbashree members, and families battling wildlife incursions. Initially, leadership rested with community elders, mostly men. But slowly women from the margins started speaking up and assumed leadership roles. This article describes the journeys of three women – Mini, Rajamma, Sruthi – into leadership at ATF. It highlights the barriers they faced and the creative solutions they came up with. In so doing, it reflects on women’s leadership more broadly, and the place of care and community therein.

## **Leveraging AI to Visualize and Value Unpaid Care Work: A Feminist Ethical Framework**

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### **Abstract**

Care work, mostly done by women, forms the basis of social reproduction and economic stability on an international scale, yet it goes unnoticed in the economic theory and policy, which continues to reinforce gender inequalities and impediments to women participation. This concept note offers a feminist ethical model based on the AI4SG (artificial intelligence) to visualize, measure, and value this labour, which is based on the weaknesses of the more traditional approach, which is replacement and opportunity cost approaches, which do not consider the relational, emotional, and intergenerational aspects. Comprising childcare, eldercare, housework, and ill-care, the invisibility of unpaid care, as feminist scholars propose, is disastrous to both social justice and sustainable development due to the poor time-use surveys. The opportunities of mapping care patterns, quantifying disparities, and informing interventions with the help of AI technologies, such as natural language processing, causal inference, and fairness-conscious algorithms, are based on success in healthcare and climate monitoring and apply community-specific values through participatory approaches, such as PACT. The framework is based on the principles of relationality, intersectionality, inclusivity, and justice, rejecting AI biases founded on patriarchy, capitalism, and colonialism by prioritizing models such as IMPACTS to ethical and scalable application. This body of research has been brought together in the research agenda that gives rise to policy-relevant AI systems that focus on unpaid care as a central area, ensuring fair growth, gender justice, and transformative sustainability.

GIT25/85

**Beyond Compliance: Women's Representation and Tokenism in Indian Corporate Governance**

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**Abstract**

Even though legal mandates under the Companies Act, 2013 and Securities and Exchange Board of India (SEBI) regulations require at least one-woman director on corporate boards to promote gender diversity and strengthen corporate governance, women's participation in India remains limited and largely symbolic. This study seeks to examine whether such regulatory frameworks have led to the substantive inclusion of women in corporate decision-making processes or whether compliance continues to remain largely tokenistic. Adopting a doctrinal research methodology, the paper analyses statutory provisions, theoretical perspectives such as tokenism and critical mass theory, as well as recent government data on board composition. The findings reveal that women's representation, currently standing at 18.67% in listed companies, is primarily numerical in nature, achieved to satisfy the legal mandate rather than to genuinely enhance governance outcomes. No significant improvement in meaningful participation or influence has yet been observed. By contrast, the European Union provides a useful example, demonstrating that robust quota systems, when coupled with accountability mechanisms, can lead to substantive outcomes, strengthen investor confidence, and improve overall governance. The study therefore concludes that genuine gender diversity in India requires further reforms, such as mandating a minimum of two women directors on boards, ensuring merit-based appointments rather than family-based selections, and introducing structured mentorship and leadership development programmes to strengthen the pipeline of women leaders. Only by addressing these structural barriers can gender diversity move beyond formal compliance and evolve into a transformative force within Indian corporate governance.

**Keywords:** Women Board Directors, Gender Diversity, Board Representation, Tokenism, Regulatory Compliances, Good Corporate Governance.

GIT25/97

## Women-led Entrepreneurship: Perspectives and Insights from India's Startup Ecosystem

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### Abstract

Women-led entrepreneurship has emerged as a vital component of global innovation ecosystems, yet structural barriers continue to constrain access to finance, scaling trajectories, and exit opportunities. This paper examines India's women-led startup ecosystem within a comparative global framework. Drawing on two complementary reports from a leading venture-capital database, the study benchmarks India against international peers while providing longitudinal evidence on scale, funding, and progression dynamics. The analysis reveals that India hosts more than 7,000 active women-founded startups, of which approximately 2,900 have attracted equity financing totaling USD 26.4 billion. Annual funding peaked in 2021 at USD 6.3 billion, before contracting amid global market headwinds.

Despite India ranking among the top ecosystems worldwide in absolute funding to women-led startups, attrition across financing stages remains steep: only 12.2% of funded companies progress to Series A+ and fewer than 3% reach Series C+. Sectoral allocations show a strong consumer orientation, with retail and education technology comprising half of cumulative funding, though enterprise applications and health-related ventures are gaining ground. Funding is geographically concentrated in Bengaluru, Delhi-NCR, and Mumbai, mirroring broader ecosystem patterns. Benchmarking against global indicators highlights both achievements and structural frictions: India is positioned among the top three to four ecosystems by funding volumes, yet conversion to late-stage scaling lags international comparators. The paper concludes by outlining a pragmatic agenda to strengthen women's entrepreneurship in India, focusing on targeted bridge instruments, gender-smart late-stage vehicles, sector diversification, procurement catalysts, and institutional scorecards.

**Keywords:** women's entrepreneurship; venture capital; India; startup ecosystems

**Gender and Governance: The Role of Women Administrators in India —  
Contemporary Case Studies**

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**Abstract**

India has witnessed a gradual but significant shift in the participation and visibility of women in public administration. While the Indian administrative system has historically been male-dominated, recent trends reflect increasing gender inclusivity, both at the grassroots and elite levels of governance. This paper explores the evolving role of women administrators in India by analysing contemporary case studies from the last ten years during the period 2014–2024, offering insights into their leadership styles, challenges faced, and contributions to administrative machinery and governance reform. This research study adopts a qualitative case study approach to examine four high-impact examples: Sujata Saunik’s appointment as the first woman Chief Secretary of Maharashtra in 2024; the Palash Initiative in Jharkhand that empowered over 3 million rural women through self-help group (SHG)–led branding and entrepreneurship; the leadership of women officers heading five critical departments within South Central Railway; and the urban governance achievements of Shalini Agarwal as Municipal Commissioner of Surat. These cases represent diverse levels of administration—state, rural, sectoral, and urban—and collectively illustrate how women are shaping policy, institutional behavior, and public service delivery in modern India. The analysis reveals that women administrators bring unique strengths to governance, including collaborative leadership styles, enhanced community engagement, and an emphasis on transparency and inclusivity. For instance, Sujata Saunik’s push for digitization and paperless governance in Maharashtra marks a step toward greater administrative efficiency. The Palash model in Jharkhand exemplifies how women-led rural governance can lead to sustainable economic empowerment. Meanwhile, the appointment of women leaders in South Central Railway challenges traditional gender roles in technical and operational domains of administration. In Surat, Shalini Agarwal’s leadership catalysed smart city innovations and sanitation reforms, earning national and international recognition.

The paper concludes with policy recommendations aimed at enhancing gender parity in governance structures, such as gender-sensitive recruitment, leadership training, mentorship programs, and accountability mechanisms. These interventions are critical to ensuring that the gains made by individual women administrators evolve into systemic progress for future generations.

# From Self-Help Groups to Corporate Entities: Legal Pathways and Governance Dimensions of Women's Entrepreneurship in India

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## Abstract

Women's entrepreneurship in India has historically thrived within the framework of Self-Help Groups (SHGs), which serve as collective mechanisms for financial inclusion, capacity-building, and community empowerment. Despite extensive research on SHGs' role in microfinance and rural livelihoods, limited scholarship examines how legal and governance mechanisms enable these collectives to evolve into sustainable corporate entities. This paper addresses this gap by analyzing statutory, regulatory, and institutional pathways that facilitate SHGs' corporatization and the governance structures that support their long-term sustainability. The study is guided by three core research questions: (1) What legal and institutional mechanisms enable SHGs to transition into partnerships, producer companies, private limited firms, and Section 8 entities? (2) How do governance challenges, including board representation, compliance, financial transparency, and accountability, affect their sustainability? (3) How do gender-sensitive interventions, such as CSR mandates, SEBI diversity requirements, and MSME facilitation schemes, strengthen inclusive governance? Methodologically, the paper adopts a doctrinal and policy analysis approach, complemented by case illustrations. Initiatives such as the Lakhpati Didi Yojana in Odisha and Uttar Pradesh, which have enabled over 34 lakh SHG members to achieve annual incomes exceeding ₹1 lakh, and financial sector interventions providing ₹1,000+ crore in credit to SHGs in Tamil Nadu, demonstrate the practical impact of these legal and institutional frameworks. The analysis is informed by feminist legal theory and inclusive development frameworks, emphasizing how governance norms can strike a balance between regulatory compliance and women's empowerment. Findings indicate that while policy innovations, financial instruments, and institutional collaborations support formalization and market integration, persistent gaps remain in institutional capacity, access to capital, and the implementation of gender-sensitive corporate governance. Comparative insights from Bangladesh's Grameen cooperatives highlight lessons for scaling women-led enterprises through structured legal and governance interventions. The study provides actionable guidance for policymakers, regulators, and financial institutions seeking to foster inclusive, sustainable, and gender-equitable corporate growth.

**Keywords:** Women's Entrepreneurship, Self-Help Groups, Corporate Law, Governance, Companies Act 2013, CSR, Gender Empowerment, MSMEs, Inclusive Development

**A Study on Women's Employment in the Economics Department of Premier Institutes  
in India**

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**Abstract**

Economics is a subject renowned for its rigorous analysis, significant influence on policy, and practical applicability in daily life. However, a significant imbalance exists in the representation of women across academic and professional roles in economics. Globally, women hold around only 25% of senior-level positions in economics departments at universities and Business schools. Women receiving bachelor's degrees in economics are closer to parity with men, but the number of women receiving PhD in economics is lower, i.e. roughly 30-35%. It shows a potential leak in the pipeline as women progress through their academic careers, not only globally but also in India. This paper explores the challenges and potential reasons for fewer women employees in economics academia. We employed secondary data from recent AISHE reports and from websites of higher educational institutions in India to analyse gender composition among faculty members. Primary data is collected with a qualitative survey among the economics women faculty members, PhD scholars, and master's students to understand the gender gap in terms of opportunity and career growth in economics. Data implies that there are fewer women in economics compared to other social science subjects. The paper investigates the factors nudging this underrepresentation. This study can prompt research about many prominent women economists who remain less known in the economics academic sphere, about the lower research completion rate for women scholars compared to their enrollment rates, etc. Our study reveals that while male and female enrolments in economics programs in India are similar, a significant gender gap emerges in PhD completion and faculty recruitment, with women facing increasing disparities in academia as they progress in their careers. We intend to promote gender diversity and inclusivity in economics academia and suggest strategies for addressing these challenges.

**Keywords:** Women in leadership roles in economics, underrepresentation, gender gap, labour underutilization, higher education, women in economics, academic careers

## **Labour Force Participation of Widowed Women in India: Evidence from PLFS Data**

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### **Abstract**

Women's labour force participation (FLFP) in India has been persistently low, standing in stark contrast to the country's rapid economic growth and improvements in female education. According to the latest Periodic Labour Force Survey (PLFS 2024), the female labour force participation rate remains at just over 30%, well below the global average and significantly lower than most emerging economies. Much of the existing research has examined the role of education, household income, and marriage in shaping women's participation. Yet widowhood, which constitutes a major demographic reality in India due to gendered differences in life expectancy and marriage patterns, has received little systematic attention in the economics literature. Widows face unique social and economic challenges: they are often socially marginalized and simultaneously compelled to provide for themselves and their dependents. This duality makes them a critical yet overlooked group in labour market research.

This paper investigates the labour force participation of widowed women in India using nationally representative PLFS microdata for 2024. Restricting the analysis to women aged 15–59, we compare the participation of widowed women with that of currently married, never married, and divorced/separated women. We employ descriptive analysis to examine participation rates across marital status, education levels, and age groups, followed by logistic regression models to estimate the odds of labour force participation while controlling for education and age. By integrating both descriptive and econometric approaches, the study provides a comprehensive profile of widowed women's economic engagement.

The findings reveal that widowed women exhibit significantly higher participation rates (57.6%) compared to currently married (37.1%) and never married (23.2%) women. This pattern persists across educational categories, highlighting that widowhood acts as a powerful driver of labour market engagement independent of formal schooling. Regression results further confirm that widowed women are almost twice as likely to be in the labour force as currently married women, even after adjusting for age and education. These results suggest that widowhood pushes women into the labour market out of economic necessity rather than empowerment.

The study contributes to ongoing debates on women's employment in India by centering widowhood as an overlooked but crucial dimension of female labour supply. The results underline the importance of designing labour market and social security policies that recognize the specific vulnerabilities of widowed women. Expanding pension schemes, improving access

to decent work, and tailoring skills programs to this group can play a critical role in reducing their dependence on precarious employment. By placing widowed women at the forefront, this study offers new insights into both the structural constraints and survival strategies that define women's labour participation in India.

**Keywords:** Widowhood, Female labour force participation, PLFS, India, Employment, Education

## **Exploring the Motivations and Perceived Benefits of Fintech Adoption among Women-Led SMES for Financial and Business Operations**

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### **Abstract**

The study explores the motivations, perceived benefits, and challenges influencing the adoption of Financial Technology (FinTech) among women-led small and medium enterprises (SMEs) in Coimbatore District, Tamil Nadu. FinTech is increasingly viewed as a transformative force enhancing financial inclusion, particularly for women entrepreneurs who face systemic barriers in traditional banking. The research adopts a quantitative and descriptive design, utilizing structured questionnaires from 120 women entrepreneurs to gather data on their experiences with FinTech platforms such as mobile banking, e-wallets, peer-to-peer lending, and crowdfunding. Statistical tools including Chi-square, Correlation, and Multiple Regression were applied for analysis. The findings revealed a significant relationship between years of experience and accessibility of financial services, indicating that more experienced entrepreneurs perceive greater ease in accessing finance. Correlation results showed a positive relationship between the extent of FinTech usage and financial performance improvement, confirming that FinTech adoption contributes to better business outcomes. Regression analysis identified cybersecurity as the most influential factor affecting effective utilization of FinTech, underscoring that trust and security are essential for successful adoption. Other factors such as digital literacy, internet access, and training support, though important, were not statistically significant. The study concludes that enhancing cybersecurity measures, improving digital literacy, and promoting awareness can foster greater adoption of FinTech among women-led SMEs. These findings have strong implications for policymakers, FinTech providers, and entrepreneurs in promoting inclusive digital finance and women's economic empowerment.

**Keywords:** FinTech Adoption, Financial Inclusion, Digital Literacy, Business Empowerment

## **Fayedi Ki Ghanti: Bridging the Gender Digital Divide in Rural India**

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### **Executive Summary**

When Chandrayan landed on the moon in 2023, women in Lalitpur were glued to their phones. They were following the moon virtually not for breaking their fast but because their nation had sent a ‘spacecraft to the moon’. Five years back, the scenario was different. In year 2020, we at the Society for Development Alternatives were forced to stop all our capacity building operations running in rural and periurban India, for youth and women owing to COVID restrictions. Like many development organizations we too hit a roadblock, figuring how to continue working with communities we had been working with. Be it for imparting vocational training to young job aspirants or imparting basic literacy & numeracy classes or for post literacy handholding to rural women, all interventions were impacted. Undoubtedly, technology acted as a great equalizer by helping us transcend the geographical barriers. It was easier for young people to quickly learn and shift to online learning, but our neo-literates felt helpless. Not having access and not having the knowledge of operating mobile phones did put them in a seclusion zone. In Marshal McLuhan’s ‘glocal world’ these women were almost pushed to the periphery of identity crisis for lack of digital know-how. As development professionals working with and for them, we felt restless. We were looking for solutions to help them walk with dynamic virtual reality. Like us, there were many feeling the same itch. At this time USAID India Reliance Women Connect Challenge.1.0 was announced. We applied and got the grant to implement our solution ‘TARA WE ADD’ i.e. Technology & Rural Advancement for Women Empowerment through Annihilating Gender Digital Divide. The persistent gender digital divide in rural India constrains women’s access to livelihoods, public services, and self-development. TARA WE ADD, was initiated by Development Alternatives with support from Reliance Foundation and USAID, aimed to bridge this gap in Uttar Pradesh’s Lalitpur district, targeting 838 neo-literate women across 16 villages. The program combined digital literacy, entrepreneurial training, and a well-thought of Social Behaviour Change Communication (SBCC) strategy, achieving remarkable advances in skills, incomes, agency, and social norms.

**Ripple Effects of Empowerment: How Women Leaders in Kerala Foster Collective Growth in Community-Based Organizations.**

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**Abstract**

This study investigates the ripple effects of women's leadership in community-based organizations (CBOs) in Kerala, India, examining how empowerment at the individual leadership level fosters collective growth and resilience. Women leaders in self-help groups, cooperatives, and neighborhood networks serve as catalysts for socio-economic transformation, influencing membership growth, collective action, and household income improvement. Drawing on both primary survey data from 350 CBOs and secondary literature, the paper employs quantitative tools such as ANOVA and regression, alongside qualitative insights from interviews and focus groups. Findings reveal that empowered leaders significantly enhance the performance of CBOs, with strong evidence of increased collective action and income growth under high-empowerment leadership. The study highlights the need for sustained institutional support, leadership training, and inclusive governance frameworks to maximize the impact of women-led organizations in local development.

**Keywords:** Women Empowerment, Community-Based Organizations, Kerala

**Women's Entrepreneurship and Indigenous Skills: Pathways to Empowerment and Sustainable Tourism in Assam**

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**Abstract**

India, being one of the ancient civilizations in the world, boasts of a diverse spectrum of indigenous skills and traditional knowledge in agriculture, health, handicrafts, and performing arts. Handlooms, crafts, folk music, and traditional dance function as vessels of communal memory and cultural history. Examples can be cited from the 'Kantha' art of Bengal, 'Madhubani' paintings of Bihar, and 'Warli' art from Maharashtra, each embodying storylines pertaining to communal existence and spiritual convictions. In the current digital era, it is imperative to safeguard, rejuvenate, and include indigenous knowledge into modern development dialogues. The Ministry of Textile, 2020, asserts that Assam has the highest number of handloom weavers among the o states of Northeast India. This article examines the experiences of women entrepreneurs, weavers, and craftsmen from a lesser-known region of India, sometimes termed 'Invisible India' by metropolitan dwellers of Indian metropolises, notably Assam. This research investigates the obstacles faced by women entrepreneurs, the role of weavers in sustaining the socio-cultural framework, and the methods through which empowered women assist weavers and their families in attaining sustainable income. It also explores the potential connections between the indigenous textile and crafts industry and the tourism sector in Northeast India.

This research is associated with Sustainable Development Goals 5 and 8.

**Keywords:** Indigenous Skills, Women Entrepreneurs of Assam, Assamese Handloom, Weavers, Craftsmen

## **CORD- A model for Sustainable Empowerment**

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### **Abstract**

India is home to 6.65 lakh villages. About 63% of India's population lives in these villages. Socio-economic and gender disparities, lack of access to amenities and a predominantly top-down approach to rural development in villages reveal a major lacuna in empowerment and sustainable growth. For a long time, women hailing from Indian villages have been unrepresented, oppressed and prevented from governance, leadership, entrepreneurship and equal opportunities. Between 1985 and 2003, a women-first approach to change was initiated in Sidhbari village in Himachal Pradesh. Starting from healthcare, nutrition and sanitation, this project soon expanded to microfinance, livelihood, natural resource management and upliftment of the physically challenged, among others CORD (Chinmaya Organization for Rural Development) was established in 2003 nationally to further expand work initiated in Himachal Pradesh. CORD reveals the success story of a spiritually rooted service organization which empowered rural women at the grass-roots level, and involved them in a bottom-up change model that complemented the Gram Panchayat format, resulting in a sustainable and scalable model for rural development. This paper traces the evolution, vision, operations and potential of CORD with special emphasis on Mahila Mandals at its core; and its synergy with Self Help Groups towards financial empowerment, demonstrating consistency and success across forty years of its labour of love.

**Keywords:** Women Empowerment, Self Help Groups, Rural Development.

**Academic Roots, Entrepreneurial Wings: The Malabar Kombucha Journey**

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**Abstract**

Academic entrepreneurship has become an important bridge between scientific research and social impact. This case study examines the journey of a biotechnology faculty team at Kannur University, Kerala, that transformed their fermentation expertise into Malabar Kombucha, a probiotic beverage brand. Their story embodies the theme Work, Woman, Worldview — reimagining research as marketable innovation, challenging gendered barriers, and expanding perspectives from academia to entrepreneurship.

Through narrative reconstruction and thematic analysis, the study highlights the supportive ecosystem of Kannur University's incubation foundation (KUIIF), Kerala Startup Mission (KSUM), and DST's e-YUVA Centre. The case underscores the motivations, challenges, and social commitment behind the venture. It concludes with reflective questions for discussion and proposes a roadmap for strengthening faculty-led, women-driven innovation ecosystems.

## **Women Entrepreneurs Turning Waste into Wealth: A Factor Analysis of Sustainable Business Models in India**

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### **Abstract**

This paper explores how women entrepreneurs in India convert discarded and underutilized resources into enterprises that link ecological sustainability with social inclusion. Three cases ground the study: Savvy's Store in Hyderabad (sustainable footwear from fabric scraps), Vaksana Farms in Rettanai, Tamil Nadu (agri-tourism and organic farming), and Thenga Coco in Palakkad, Kerala (coconut shell upcycling). These ventures represent contrasting trajectories a post-retirement initiative, a family-led revival, and a corporate-to-social entrepreneurship shift. The research addresses a neglected area: the structural factors shaping women-led sustainable start-ups. It asks three questions: What drives the success of such enterprises? How do drivers vary across urban retail, rural tourism, and artisan-based industries? And what insights can guide policymakers and practitioners as India pursues sustainable growth towards 2047? Using a mixed-methods design, the study integrates entrepreneurial narratives with quantitative validation. Exploratory Factor Analysis (EFA) of responses from 120 stakeholders identifies ecological stewardship and community integration as the most consistent drivers of sustainability, with financial resilience and consumer perception functioning as secondary enablers. Findings highlight the paradox women entrepreneurs face—scaling without losing authenticity, balancing purpose with profit. By combining case narratives with statistical analysis, the paper contributes to scholarship in feminist economics, sustainable business models, and inclusive innovation.

**Keywords:** Women entrepreneurs, Sustainability, Factor analysis, Circular economy, Inclusive innovation, India@2047

**Strengthening Viksit Bharat through Rural and Urban Women Entrepreneurship and Empowerment in the Cauvery Delta Districts of Tamil Nadu**

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**Abstract**

Women entrepreneurship plays a vital role in achieving inclusive and sustainable development in India's vision of Viksit Bharat 2047. In Tamil Nadu, women entrepreneurs have increasingly emerged as key contributors to economic growth by moving beyond traditional domestic roles and actively participating in rural and urban enterprises. This study examines the role of women in rural and urban entrepreneurship development in Tamil Nadu, with particular reference to the Cauvery Delta districts, a region endowed with rich agricultural and allied resources. The research adopts an exploratory, descriptive, and qualitative research design, supported by both primary and secondary data. Primary data were collected through structured questionnaires, interviews, discussions with women entrepreneurs, meetings with government officials, NGOs, academicians, and key stakeholders, along with field visits to business units and institutions. Secondary data were sourced from journals, books, government reports, policy documents, institutional records, and previous studies. A convenience sampling technique was employed due to the unavailability of an accurate population frame of women entrepreneurs in the state. Both qualitative and quantitative tools were used for data analysis. The study highlights how women-led enterprises contribute to employment generation, resource utilization, social empowerment, and local economic development. It concludes that strengthening women entrepreneurship in rural and urban Tamil Nadu is essential for fostering self-reliance, reducing regional disparities, and accelerating India's progress towards becoming a developed nation by 2047.

GIT25/242

## **Navigating the “Indian” feminine identity through clothing**

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### **Abstract**

Using the lens of intersectionality, we examine accounts in existing documents, media representations and historical records to trace the evolution of clothing as a marker of “Indian” feminine identity. Social identities like gender, socio-economic status, caste, age, marital status, ethnicity and religion interact with cultural narratives to shape the notions of ideal femininity while shaping the ideas of appropriate dressing for women. Individual Indian women across diverse contexts, through their clothing, continually negotiate their position at such an intersection. Our findings suggest that the emergence of intersectionality is inevitable, given the blending of cultural discourses with homogenization projects against the backdrop of a diverse society.

**Keywords:** Intersectionality, Social identity structures, Indian Femininity

## **Reimagining the Relationship between Motherhood and Professional Work**

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### **Abstract**

Motherhood is still viewed as a professional hurdle, especially in professional roles, despite women becoming increasingly prevalent in the workforce. The literature at the intersection of motherhood and professional work remains fragmented and underdeveloped. To address this gap, we conducted a qualitative review of existing research, organizing our findings around three key themes: barriers to work, reimagining motherhood, and policy considerations. The first theme explores how motherhood is frequently viewed as a hindrance to career advancement, reinforcing workplace biases and limiting women's leadership opportunities. The second theme offers a contrasting perspective, highlighting the often-overlooked benefits of motherhood—such as the development of emotional intelligence, time management, adaptability, and resilience—and how these skills can be effectively transferred to the workplace. The third theme examines policy efforts aimed at promoting fairness and support for working mothers. By challenging deficit-based narratives, this study positions motherhood as a potential source of professional strength. Our findings provide practical insights for building inclusive organizational cultures and designing policies that recognize and support the dual roles of working mothers.

**Keywords:** Motherhood, Guilt, Parental benefits

## Gender, Hiring, and Performance: A Case from India's Manufacturing Sector

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### Abstract

Gender diversity and inclusion (GDI) has become a critical element of organizational success as it encourages innovation, improves decision-making skills, and ensures long-term sustainability. According to the various studies conducted in the past, organizations with diverse teams are more likely to outperform their homogeneous counterparts because diverse perspectives increase problem-solving ability, employee engagement, and ultimately, financial gains (McKinsey, 2024; Bourke & Dillon, 2018). Despite these advantages, the manufacturing sector remains a male-dominated field, with limited integration of women into technical and leadership roles. The gender imbalance does not only limit potential talent pools but also slows down the pace of the industry toward inclusion and equitable workplace practices. India Inc understands the need for a diverse workforce to create ecosystems of support and transparency to contribute towards making India a significant global economic player. In order to support the domestic manufacturing environment, the government has outlined a grand vision called "Make In India". This sector provides employment to close to 63 million people, which roughly amounts to 15% contribution made towards Indian GDP (World Bank 2021). However, the statistical figures showcasing the number of women workers employed in this sector is only 26% of all the workers employed in this sector (Department of Economic Affairs, 2022). These low numbers definitely present the facts that for nation's corporate sector to grow, it actively needs participation from a large pool of workforce capabilities rests with women and we need more diverse and inclusive work practices (Chakraborty and Chatterjee, 2020).

It is evident from the review of literature that there has been sparse research conducted in this field to comprehend women's experiences in male-dominant fields like manufacturing, which encompasses sectors like dairy, construction, mining, power and many others (Datta and Shah, 2022). This gap motivated us to explore this research question in this study: How does HR policies align gender diversity goals with the organization's broader strategic objectives?

We carried out qualitative research at one of the largest dairy product companies in India to explore these issues in-depth and to look deeper into the areas of gender diversity and inclusion.

Our study contributes to the ongoing debate on gender diversity, specifically in the context of Indian manufacturing sector. Our study supports the evidence that gender diversity improves team dynamics, innovation, and financial performance. Challenges like bias, absence of mentorship, and workplace culture continue to pose challenges in manufacturing. This study can help to understand the ground realities in Indian manufacturing firms and might be useful as an effective foundation upon which Indian manufacturing firms may develop and build strength for their DEI strategy.

**Keywords:** Gender-based hiring, inclusivity, organizational performance, manufacturing sector, Diverse workforce

GIT25/079

## **Weaving Futures: Women's Agency in India's Solar Silk Revolution**

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### **Abstract**

This practice case examines how Resham Sutra Private Limited (RSPL), a Delhi-based social enterprise, integrates sustainable technological innovation and community trust to redefine women's work in the Indian silk sector. Historically, women in Indian sericulture villages, like Assam and Odisha, practised thigh-reeling, where silk was manually reeled on bare thighs, an unethical and exploitative form of work. Through case studies, impact reports, and feminist economic frameworks, the paper examines how RSPL's interventions have increased women's income, autonomy, and livelihood opportunities. It further reflects the tensions of scale that arise between guidance and independence, profit and purpose. Ultimately, the case argues through RSPL's story that meaningful empowerment grows not from machines alone, but from the networks of care and collaboration that sustain them.

**Digital Financial Inclusion and Economic Growth: An Analysis of BRICS and ASEAN Countries**

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**Abstract**

This study investigates the nexus between Digital Financial Inclusion (DFI) and economic growth (proxied by the natural logarithm of per capita income, LnPCI) in a panel of BRICS and ASEAN countries. Utilizing a composite Digital Financial Inclusion Index (DFII) derived from Global Findex data, the research employs a panel data regression model. The Hausman test identified the Fixed Effects (FE) model as the most appropriate estimation strategy, controlling for unobserved, time-invariant country-specific heterogeneity. The findings confirm a robust positive correlation between DFII and economic growth, suggesting that deepening digital financial penetration is associated with accelerated economic expansion. Recognizing the potential for endogeneity in the DFI variable, this paper outlines a rigorous Instrumental Variable (IV) strategy using Panel Two-Stage Least Squares (2SLS) to establish a more credible causal link. The study highlights the need for policymakers to prioritize digital financial infrastructure and literacy initiatives to realize their inclusive development goals.

**Performance Shortfalls, Learning-by-Doing, and Organizational Slack:**

**Implications for Exporting Behavior**

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**Abstract**

Our study attempts to understand the exporting behavior of the firm through the elements of the Behavioral Theory of the Firm. We argue that the exporting behavior of the firm is positively associated to “problemistic search”, “learning-by-doing” and “slack search”. Drawing from the Behavioral Theory perspective, we develop a theoretical model linking the firm’s export intensity to performance shortfall, slack resources and prior experience in exporting. Using the panel data of 454 Indian textile manufacturing between 2008 and 2014, we test the hypothesized model and find that the curvilinear relationship between organizational slack and exporting activities is enhanced by prior export experience or “learning-by-doing.”

**Practice Case: Kerala's Community-Based Palliative Care Model from Ravi's Home to a Statewide System**

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**Abstract**

End-of-life care discourse has been dominated by Global North frameworks, reflecting a longstanding hegemony in the field. Yet, when more than 96% of people in India experience unaddressed suffering and complex distress at the end of life - often resulting in an undignified death models devised for vastly different socio-cultural and economic contexts cannot suffice. A meaningful response to this fundamental aspect of quality of life requires solutions rooted in local realities. The Kerala model of palliative care represents such a paradigm shift. Originating within communities and later integrated into formal systems, it is anchored in India's own social fabric. By mobilising neighbourhood volunteers, local governments, and civil society, the model distributes responsibility for care. This paper outlines its scope, achievements, gaps, and replication guidelines. By treating caregiving as a life skill and nurturing compassionate communities, the model goes beyond immediate health outcomes to advance the collective vision of Viksit Bharat.

## **Unique pedagogies, cultural values and social purpose in Indian Management Education**

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### **Abstract**

The paper explores how traditional Indian guru-centric pedagogy, with its emphasis on Hitham (what is beneficial), Dharma, Karma, and value-based, story-led learning, can inform contemporary management education by aligning students' aspirations with the rigor needed for distinction. Using a 36-question Google Forms survey of 531 respondents across age groups, it examines how passion, proclivity, perseverance, regimen, discipline, and external inputs interact in shaping prodigy-like outcomes, finding that while over 90% report passion, only about 4% display a fully robust combination of effort, organization, and distinction. The analysis shows that self-motivation, openness to guidance, and enthusiasm are necessary but often under-structured, and that respondents strongly seek nudges in areas like career planning, wealth management, and upskilling, yet show relatively low risk appetite for entrepreneurship. Historical and scriptural narratives are used to argue that pedagogy must democratize knowledge, remain practical and experiential, and mirror the close, demanding guru–shishya relationship through case-based, integrative, and ethically grounded teaching. The authors conclude that Indian management pedagogy should consciously embed cultural values and social purpose—servant leadership, community development, sustainability, inclusive growth, and ethical practice—while using rigorous, value-based feedback and experiential methods to bridge the gap between high aspirations and the disciplined effort required to excel.

**GIT25/68**

**Influence of External Factors on Inflation Expectations: Linear and Non-linear  
Evidence from a Developing Country**

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**Abstract**

In this paper, we examine the effect of external factors on inflation expectations in India. We apply Autoregressive Distributed Lag (ARDL) and Non-linear Autoregressive Distributed Lag (NARDL) and use data spanning over 2012Q1-2021Q4. We find, in linear estimation using ARDL, negative effect of exchange rate and oil price on inflation expectations and positive impact of commodity price on inflation expectations. The non-linear estimation applying NARDL shows that positive changes in exchange rate and commodity price have negative effects on inflation expectations. The response of positive change in oil price shows a positive effect on inflation expectations. We do not observe statistically significant effects of negative changes in the external factors on inflation expectations.

**Keywords**

Inflation Expectations, Exchange Rate, Oil Price, Commodity Price, Autoregressive Distributed Lag.

**JEL Classification**

E0, E3, F0, F3, F6

## **Minimalism in India: Cultural Roots and Contemporary Revivals**

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### **Executive Summary**

Amid escalating global crises of environment and health, minimalism has emerged as a sustainable consumption philosophy that emphasize at wilful reduction or consumption and long-term meaningfulness. While existing research on consumer minimalism is largely dominated by Western contexts—where it is framed as voluntary simplicity and a conscious lifestyle choice—scholarship on culturally rooted forms of minimalism remains limited. This study addresses this gap by examining minimalist practices among Indian millennials to understand how contemporary consumption behaviours are shaped by indigenous knowledge traditions. Using qualitative methods, the study employs reflexive thematic analysis of data collected through in-depth interviews from diverse regions of India. The findings reveal that minimalist practices in India are not merely imported Western trends, but rather a rediscovery of deeply embedded knowledge traditions transmitted through diverse cultural practices. These practices are grounded in Indian philosophical worldviews that integrate consumption aspirations, health, and ecological balance within a shared ethical framework. Minimalist choices among Indian millennials are shaped by guidance from spiritual texts such as the Bhagavad Gita, reverence for nature and material objects, practices of reuse and repurposing, eco-pedagogy within families and educational settings, and indigenous aesthetic traditions. The findings further demonstrate how Indian minimalists are redefining self-expression and well-being by prioritizing durability, moderation, spiritual balance, and ecological responsibility over conspicuous consumption and disposability. Rather than rejecting modernity, Indian minimalists selectively integrate contemporary choices with inherited cultural ethics. This study contributes to consumer behaviour and sustainability scholarship by positioning Indian minimalism as a culturally grounded model of sustainable living. It calls for future research that foregrounds indigenous perspectives to develop culturally integrated and globally relevant theories of minimalism for advancing sustainable consumption. *(This work is supported by a project sponsored by ICSSR, New Delhi.)*

## **Fiduciary Duties and Macroeconomic Resilience: Strengthening Indian Corporate Governance for Climate Risk Mitigation**

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“Climate-related risks are a source of financial risk. It is therefore within the mandates of central banks and supervisors to ensure the financial system is resilient to these risks.”

- NGFS, ‘A Call for Action: Climate Change as a Source of Financial Risk’ (April 2019).

### **Abstract**

Climate change has emerged as a systemic financial risk with profound implications for corporate governance and macroeconomic stability. India’s experience with escalating climate disasters underscores the urgent need to integrate environmental resilience into fiduciary oversight. This study examines how directors’ fiduciary duties under the Companies Act, 2013 and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 can be interpreted and operationalized to address climate-related financial and governance risks. Using doctrinal and comparative legal analysis, it explores the evolution of fiduciary obligations care, loyalty, and disclosure in the context of climate governance and situates India’s approach against global frameworks in the UK, EU, and Australia. The research demonstrates that fiduciary duties can serve as a governance mechanism linking firm-level accountability with national economic resilience. Empirical and policy evidence reveals that integrating climate risk management into corporate governance enhances transparency, reduces systemic vulnerabilities, and aligns private decision-making with public stability objectives. However, enforcement deficits, board-level capacity gaps, and greenwashing practices continue to undermine effective implementation. The paper proposes a reform framework emphasizing director training, liability for misleading ESG disclosures, climate-linked executive remuneration, and the expansion of enforcement standing to include community stakeholders. Strengthening fiduciary duties in this manner transforms them from symbolic legal obligations into strategic instruments for climate resilience bridging corporate responsibility with macroeconomic security in India’s transition to a sustainable economy.

**Keywords:** Fiduciary Duties, Corporate Governance, Macroeconomic Resilience, Climate Risk Mitigation, Climate Change.

## Concept Note

### **Tantric Embodiment in Indian Dance Pedagogy: War Principles, Life Force, and the Pedagogical Potential of Movement Awareness**

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#### **Abstract**

Both Classical Indian dance and Tantric philosophy have a deep concern with change, energy, and consciousness. This research examines how such intersections may be helpful in shaping progressive professional dance training through a pedagogy drawn from Tantra, where movement as a vehicle of self-knowledge, somatic wisdom, and creative transformation occurs. Drawing on sculpted motifs in the temples like; Khajuraho, Brihadeeswarar (Thanjavur), and Chidambaram, ancient dance pose is deciphered as incarnation of Kundalinī Śakti, the animating life energy that is the preoccupation of Tantric philosophy.

The work places the dancing body as an interior negotiating space, a space similar to the war of Kurukshetra in the Mahābhārata—a metaphoric battlefield where psychic and biological energies constantly dialogue, as red and white corpuscles ensure life. In this metaphysical context, aphorisms such as Abhedam Satyam (truth is non-dual) are interpreted in conjunction with Einstein's theory of relativity, placing Indian metaphysical philosophy in conversation with contemporary physics. Embodied perception, consciousness, and movement are utilized as conflict resolution means of conflicts of ontological and temporal sorts so that the dancers are capable of converting struggle into artistry and into harmony.

The research also uncovers Nāṭya Śāstra principles like "Māyā pīṭham smṛtaṃ nṛttam sandhyā kāleṣu nṛtyata"—dancing at sunset—as cosmophysical command codes of energy, light codes, and gravity equilibrium codes. The 108 Karanas and Chāris are deciphered as movement graphs demonstrating the laws of torque, angular momentum, and dynamic equilibrium, demonstrating how ancient practitioners encoded scientific knowledge into sacred dance.

Methodologically, the study re-interprets such movement principles according to Tantra and physics epistemology, mapping embodied practice onto scientific and metaphysical principles. The intended outcome is Pedagogical Manual for Tantric Dance Training which provides professional dancers and teachers with a heuristic model that unifies motion, Tantric metaphysics, and life-value education. In addition to technique, this guide advocates embodied consciousness, creative flow, and the conservation of India's intangible heritage, dance as a pedagogy of awareness in which philosophy, physics, and spirituality converge in embodied practice.

**Keywords:** Tantric philosophy; Classical Indian dance; Embodied awareness; Pedagogy of movement

GIT25/113

**Viksit Bharat 2047: Synthesizing Wisdom for Modern India-From Ancient Civilization to an Inclusively Developed Nation in the Next 25 Years**

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India's aspiration to achieve developed nation status by 2047 presents a unique opportunity to forge an alternative development pathway integrating indigenous knowledge systems with modern scientific innovation. Unlike conventional resource-intensive industrialization models, this research proposes a holistic framework synthesizing ancient wisdom particularly Ayurvedic medicine, Vedantic philosophy, and traditional ecological knowledge with cutting-edge biotechnology, regenerative medicine, and sustainable development practices.

This conceptual research employs qualitative thematic analysis synthesizing policy documents from Indian government ministries, peer-reviewed scholarly literature, international development reports, classical philosophical texts, and verified statistical databases. International case studies from Finland, Bhutan, Japan, Iceland, Rwanda, China, and Kerala inform comparative analysis. The methodology integrates thematic content analysis, comparative framework evaluation, and interdisciplinary synthesis across philosophy, economics, ecology, medicine, and social sciences, with ethical protocols aligned to UNESCO's Bioethics Framework and the Nagoya Protocol.

The research establishes a seven-pillar strategic model for Viksit Bharat 2047: (1) conservation of rare Ayurvedic herbs through molecular tissue culture and community-based networks protecting over 7,000 medicinal species; (2) preservation of indigenous genomic heritage balancing biomedical research with cultural bio-identity protection; (3) elevation of unseen stakeholders informal workers through nutritional security, healthcare, and skill development; (4) early-stage talent development among girls via the Child Skill Genome Framework addressing structural gender barriers; (5) diversified sustainable tourism integrating Ayurvedic wellness, ecotourism, and emerging longevity tourism; (6) regenerative medicine innovation exploring convergences between Ayurvedic Rasayana therapies and modern stem cell biology; and (7) economic sovereignty through balanced import-export frameworks targeting strategic sectors.

Key findings indicate female labor force participation increased from 22% (2017-18) to 40.3% (2023-24), though qualitative concerns persist. India's \$238 billion trade deficit reflects structural vulnerabilities addressable through strategic positioning. Kerala's wellness tourism model generating ₹45,000 crores annually demonstrates scalability potential.

The framework challenges development economics orthodoxy by demonstrating culturally-contextualized growth trajectories can integrate indigenous wisdom with modern innovation. Implications extend beyond India, offering insights for biodiversity-rich nations across Africa, Southeast Asia, and Latin America seeking sustainable, culturally-rooted development models that balance material prosperity with ecological stewardship and spiritual depth.

**Keywords:** Viksit Bharat 2047, sustainable development, indigenous knowledge systems, Ayurveda, regenerative medicine, gender equity, biodiversity conservation, genomic heritage, economic sovereignty, longevity tourism

GIT25/128

## **Digital Dignity in Crisis Response: A WhatsApp-Based Human-Wildlife Conflict Reporting System**

**A Concept Note for GIT 2025 Conference - World View Track**

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### **Abstract**

This concept presents a WhatsApp-based incident reporting system developed by the Kerala Human-Wildlife Conflict Task Force that transforms crisis response through inclusive digital design. By leveraging ubiquitous mobile technology and conversational interfaces, the platform ensures dignified access to emergency services for forest-fringe communities facing daily wildlife encounters.

**Will Vasudhaiva Kutumbakam be Re-established Again? Insights from Ancient  
Wisdom from Bhagavad Gita**

Radhakrishna Pillai

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**Abstract**

The Sanskrit phrase “Vasudhaiva Kutumbakam” meaning “The World Is One Family” emphasizes a broader perspective giving priority to collective well-being over narrow individual or family wellbeing and encourages one to think globally on crucial issues like climate change, sustainability, universal values such as peace and tolerance of differences etc. The re-establishment of Vasudhaiva Kutumbakam could be viewed from the perspective of re-establishment of human values for harmony among human beings and harmonious co-existence of human beings with nature. Today the state of affairs of the world has shifted away from Vasudhaiva Kutumbakam. This could be attributed to drifting of souls from their swadharma, through spiritual interpretation of the Gita. Therefore, Vasudhaiva Kutumbakam can be re-established through re-establishment of Swadharma of souls as mentioned in Srimad Bhagavad Gita. This paper explores the spiritual insights on re-establishment of Vasudhaiva Kutumbakam. The exploration is based on the Rajayoga Wisdom being imparted through the Prajapita Brahma Kumaris Ishwariya Vishwa Vidyalaya and illustrates the evidence of re-establishment of Vasudhaiva Kutumbakam by the God of Gita through Rajayoga. Rajayoga results in self-transformation by giving up vices and inculcating divine virtues by imbibing the Gita Knowledge from the God of Gita. This self-transformation paves the way for the re-establishment of a righteous society which is also described as Heaven, Paradise, or Vaikunt in scriptures.

**Keywords:** Vasudhaiva Kutumbakam, God of Gita, Spirituality, Rajayoga, Sustainability, Swadharma, World Renewal

## **The Dharma-Adharma Dichotomy in Leadership: A Comparative Analysis of Rama and Ravana in Contemporary Corporate Governance**

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### **Abstract**

The research evaluates the opposing leadership approaches of Rama and Ravana in the Ramayana through a modern corporate governance framework. The research combines textual analysis of Sanskrit verses with systematic incident coding to create two leadership models: Integrative Ethical Leadership (IEL) and Charismatic-Egoist Leadership (CEL). Rama's IEL model bases its foundation on dharma principles, receptive counsel, value-driven alliances and ethical leadership succession, which endures organizational legitimacy. Ravana's CEL style combines his charismatic nature with technical abilities, yet he leads through ego, suppresses counsel and uses coercion to create environments that promote fear and weaken organizational systems. The research evidence supports both qualitative interpretation and statistical content evaluation, which demonstrates substantial variations between Rama's and Ravana's approach to stakeholders, and their impact on organizational systems. Through Decision Motives: Rama (Duty 16, Strategic 7, Emotional 2, Egoistic 0); Ravana (0, 5, 2, 13),  $\chi^2$  (df = 3, n = 45) = 29.14,  $p \approx 2.09 \times 10^{-6}$  and Systemic Outcomes: Rama (Positive 22, Neutral 3, Negative 0); Ravana (0, 2, 18),  $\chi^2$  (df = 2, n = 45) = 40.14,  $p \approx 1.92 \times 10^{-9}$ , the study reveals that IEL decisions resulted in both organizational stability and public trust, but CEL decisions produced organizational breakdowns, which demonstrates that ethical conduct forms the essential core of governance systems rather than being an optional feature. The Ramayana offers organizations facing crises of trust and sustainability with both cultural wisdom and a robust analytical framework to address their challenges.

**Keywords:** Ramayana, Ethical Leadership, Counsel Receptivity, Organizational Legitimacy

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## **Gandhian Ethics for Responsible AI - Conceptual Research Paper**

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### **Abstract**

Artificial Intelligence (AI) plays a crucial role in the modern world by transforming industries, enhancing productivity, and reshaping daily life. However, at the same time, AI poses numerous ethical challenges. AI's ethical challenges revolve around concerns about bias, transparency, and accountability. Gandhian ethics offer a timeless framework for moral conduct in personal and societal life. They emphasize the importance of integrity, justice, and the welfare of all, values that remain crucial in addressing modern global challenges like inequality, climate change, and social division. Gandhi's focus on ethical action over mere adherence to rules inspires individuals and institutions to prioritize humanity over self-interest. In an increasingly complex world, Gandhian ethics can provide an ethical compass for guiding AI development and use. In this paper, we specifically draw from his idea of social sins and vows. First, the paper relates the concept of seven social sins to identify issues with the current state of AI. Thereafter, it draws from the idea of vows that may be incorporated into AI development and deployment. In so doing, we demonstrate that Gandhi's ideas are timeless and may be applied across varied contexts.

**Keywords:** Gandhi, Ethics, AI, Sins, Vows

## **Ancient Wisdom for Modern Economics: Hindu Saints' Perspectives on Ethical Finance and Sustainable Development**

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### **Abstract**

Today neoliberal economic models are facing repeating setbacks emanating from disparity, ethical oversights, and environmental degradation, highlighting the need for frameworks that stabilises wealth creation with moral and sustainable duty. Economic philosophies of India of older times —rooted in ethical conduct, spiritual growth, social harmony, and ecological responsiveness—offer a cooperative construct that addresses these modern-day impediments. The economic teachings of 48 Hindu saints across 17 Indian states were examined in this exercise, selected to ensure regional disparity, covering older periods to this day, and presenting major schools of Hindu thought covering Vedanta, Bhakti, Yoga, and Tantra. Their teachings, preserved through scriptures, commentaries, biographies, and cultural traditions, provide a demanding and moralistic base for righteous economic inquiry.

Drawing from principles such as Purushartha, which combines dharma with wealth creation (Artha), the research emphasizes how fundamentals of detached action, self-discipline, and responsible consumption confer to psychologically stable and ethically grounded economic behaviour. Scriptural wisdom from the Rigveda, Bhagavad Gita, Mahabharata, and Artha Shastra further establish themes of just taxation, honest labour, ecological administration, and social welfare. Teachings of Bhakti saints—including Basaveshwara, Dnyaneshwar, Jalaram Bapa, Kabir Dasa, Narsi Mehta, Rohidas, Tukaram and Vivekananda —substantiate practical models of righteous earning, labour dignity, charitable institutions, and community empowerment.

The exercise links ancient concepts such as aparigraha (non-hoarding), dana (charity), and sacrifice to modern challenges like financial ventures, social injustice, and unsustainable consumption. The study states that these values strongly parallel emerging global architecture such as stakeholder capitalism, ESG principles, responsible regulation, and inclusive development. Saints wisdom correspond closely with the Viksit Bharat idea, promoting equitable prosperity, environmental care, and cultural conservation.

Today's economic institutions combined with older wisdom, the research suggests a comprehensive model of moral finance that serves wealth as a social trust, supports developed policies, and encourages dharma-based governance. This interdisciplinary exploration substantiates how India's spiritual-economic heritage can inform sustainable, just, and culturally rooted economic systems for the future.

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## **Reliability and Factorial Validity of Emotional Intelligence Scale in Indian Context**

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### **Abstract**

Emotional intelligence (EI) is a highly demanded skill in corporate and other professions wherein emotions of human resources play an important role. This concept was initially propounded by Daniel Goleman in 1995 and since then many researchers have tried to comprehend its applicability in corporate context and human resource management. However, there is a dearth of empirical studies which can shed light on the reliability and factorial validity of the mentioned concept (emotional intelligence) in different cultural and geographical contexts. With this backdrop, the present study examined the reliability and factorial validity of emotional intelligence scale ([https://www.drugsandalcohol.ie/26776/1/Emotional\\_intelligence\\_questionnaire](https://www.drugsandalcohol.ie/26776/1/Emotional_intelligence_questionnaire)). By applying appropriate statistical techniques with the help of SPSS (version 25), it has been found that there are five dimensions of emotional intelligence which are universally accepted. Implications and conclusion have been discussed which can encourage future researchers and corporate executives to contribute in the contextual literature and professional practice.

**Keywords:** Emotional Intelligence, Reliability, Factorial Validity, Corporate, Leadership

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## **Exploring Integrated Ayurveda and Yoga for Addressing Public Health's "ICU"**

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### **Abstract**

Globally public health is facing challenges on multiple fronts. Post-pandemic reviewing of the preparedness of mankind for facing increasingly larger healthcare issues is giving rise to many issues and concerns. The current paradigm of Allopathy centered health approach may not sufficiently address issues, including the universality. It may also create socio-economic inequity based non-uniform access conditions. As an alternative, the Integrated Ayurveda and Yoga needs to be explored to offer the much-needed public health available, accessible, and affordable to entire mankind. Global collaborative action with the sole aim of cooperating to make this sustainable solution for the betterment of mankind conditions and situations shall prove to be the game-changer. Availability, costs, and affordability related challenges shall get addressed with this integrated approach.

## Why did COVID-19 Facilitate an Increase in Energy Consumption Inequality?

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### Abstract

We assess the impact of COVID-19 induced restrictions on electricity consumption inequality in India. Our theoretical framework demonstrates that restricting consumption of other goods increases inequality in electricity consumption. Our empirical analysis using a panel data of 100,000 consumers from the state of Maharashtra during April 2018 to March 2023, confirms that complete lockdown had a delayed impact on increasing electricity consumption inequality for households, while partial lockdown raised inequality immediately. Electricity consumption inequality decreased for rural households during lockdowns, likely due to governmental food transfers. Partial lockdown increased inequality among commercial consumers in semi-urban areas, with no significant impact on agricultural consumers.

**Keywords:** Energy Inequality, Consumption inequality, Electricity consumption, COVID-19, Household consumption, Indian electricity consumption

**JEL Codes:** Q41, D63, I14, C23

## **Ethnostrategy: The Missing Piece in Strategy – Sustainability Conversations**

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### **Abstract**

Current climate science underscores that a target of limiting warming to 1.5°C cannot be achieved solely by technology. The Sixth Assessment Report published by the IPCC underscores that there are profound interlinkages between industrialization, climate change, and inequalities within society. At the same time, prevailing perspectives on sustainability continue to gravitate toward techno-fixes that view the natural world as a resource to be managed and controlled, not as a system that cohesively involves human society. The debate on sustainability is also largely driven by perspectives from and within the Global North, conceiving of environmental accountability as a problem of “the” Global South.

This paper turns the spotlight on the Global South, examining the celebration of Onam in Kerala, in India, as an operational model of sustainability in action. What this paper contends is that the celebration of Onam in Kerala bears out an example of an ethnostrategy, that is, a framework inscribed within the cultural framework of the group, to balance nature and society, and commerce, in such a way that they are coordinated. This paper explores through various texts, including academic and other, how this cultural tradition of Onam combines all the elements of sustainability.

Although existing studies acknowledge ethnic and indigenous knowledge as important to sustainable development, there is a gap in understanding why this is not represented as strategy and policy. We propose ethnostrategy as a meso-level conceptual framework between institutions and organizational behavior, and illuminates the role of sustainability in action. Using constructivist/interpretivist framework, and abductive reasoning, this paper demonstrates the role of ethnostrategy in integrating climate, commerce, and culture effectively to build a sustainable society. We engage in abductive theorization (Mantere & Ketokivi, 2013) and integrate ideas from scholarly literature on Onam, sustainability, and strategic management to develop the construct of ethnostrategy. Ethnostrategy describes ethnic practices that shape societal survival by governing commercial, social, and ecological domains of human life. We use the interpretivist-constructivist paradigm (Mir & Watson, 2000; Rabetino et al., 2021)

## **Embedding Sustainable Development Goals in Indian Management Education: Knowledge Management for Unique Pedagogies and Responsible Leadership**

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### **Abstract**

This study looks at how Knowledge Management (KM) and the Sustainable Development Goals (SDGs) work together in Indian B-schools. The study suggests that these institutions might better prepare upcoming managers and entrepreneurs by methodically organising and sharing knowledge about global sustainability targets. It examines how the current industry-readiness gap might be addressed by integrating SDG-centric frameworks into existing curricula. Strategic curriculum development that not only teaches technical and management skills but also instils a profound knowledge of environmental and social responsibility is desperately needed, according to this research. The results demonstrate how KM and SDGs work together to produce a potent educational paradigm that fosters sustainable innovation and advances the larger objectives of a knowledge-based, responsible economy.

**Keywords:** Sustainable Development Goals, Knowledge Management, Knowledge Economy

## **Transforming Silence into Substance: A Philosophical Lens for Re-Envisioning Internal Audit Effectiveness**

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### **Abstract**

Internal auditing has become increasingly vital in the face of recurring governance failures and corporate scandals, yet its effectiveness remains contested when silence, fear, and cultural pressures undermine formal safeguards. This paper re-envisioning audit effectiveness through the Multi-Theory Philosophical Lens Framework (MTPLF), a conceptual synthesis that integrates six established governance theories such as Agency, Positive Accounting, Transaction Cost Economics, Institutional, Stakeholder, and Legitimacy—with a philosophical lens emphasizing truth, conscience, silence, and psychological safety. Rather than adopting an empirical design, the study employs a theoretical methodology, drawing on validated prior research to build an interpretive framework that links technical structures with human conditions. The analysis shows that while traditional theories explain why audit mechanisms exist, their effectiveness in practice depends on whether auditors feel safe and empowered to voice uncomfortable truths. MTPLF demonstrates that audit effectiveness is as much about courage and conscience as about contracts and controls, transforming the role of auditing from procedural assurance to organizational truth telling. The contribution is both theoretical and practical: Advance accounting scholarship by extending governance theories with philosophical depth, and guide practice by urging organizations, regulators, and audit committees to recognize psychological safety as a prerequisite for substantive audit outcomes. In the Indian context, where family-run enterprises and state-led social audits coexist with global firms, this framework illuminates how cultural dynamics of loyalty and silence shape the meaning of audit effectiveness.

**Keywords:** Internal Audit, Psychological Factors, Multi-Theory Framework, Governance, Philosophy

## **Tackling Anti-Social Behaviour & Designing for Dignity: Towards Humane Work Futures**

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### **Introduction**

The modern workplace is undergoing rapid change, shaped by digital acceleration, global competition, and the unrelenting pressure to innovate. Yet, beneath the veneer of high-performance cultures and technological sophistication lies a sobering reality: work environments that frequently compromise mental health, emotional resilience, and the very dignity of employees. Recent tragedies—such as the untimely deaths of employees at Wells Fargo and HDFC, the suicide of young machine learning engineer Nikhil Somwanshi at Ola Krutrim, and incidents of workplace abuse at major financial institutions—have revealed the profound human cost of neglecting dignity in organisational and platform design.

Further, cases such as Anna Sebastian Perayil at EY, Sudhir Mehta at KPMG, and Lathika Pai's legal battle against Microsoft underscore the persistence of hostility, exclusion, and coercion in professional environments. Similarly, the ordeal of Professor Anand Vishwanathan—who endured a decade-long defamation on false harassment charges before his eventual exoneration—raises important questions about fairness, transparency, and justice in grievance redressal systems. When combined with the suspicious death of Suchir Balaji, the alleged OpenAI whistleblower, these instances form a pattern of systemic gaps in safeguarding employee rights and well-being.

The urgency of the situation is unambiguous: without the embedding of dignity as a core principle, organisations risk not only losing talent but also perpetuating environments that produce immense psychological suffering. This paper proposes the conceptual framework of Designing for Dignity — a model that integrates inclusiveness, accountability, and fairness into both organisational systems and the digital platforms that govern them. The approach is not merely remedial in nature; rather, it emphasises prevention, transparency, algorithmic responsibility, and restorative practices to ensure that employees are treated as human beings before statistical assets.

In articulating this model, the concept paper combines theoretical insights with contemporary case explorations to reimagine workplaces as dignified ecosystems. The goal is clear: to reaffirm that dignity is not an abstract moral aspiration but a concrete organisational imperative for sustainable futures.

## **Literature Review**

### **Understanding Workplace Dignity**

Workplace dignity, as Lucas (2017) notes, is a foundational element of human experience in work settings. It involves the recognition of inherent worth, the creation of respectful relationships, and the safeguarding of individuals against abuse and degradation. Loss of dignity at work manifests in multiple forms—public humiliation, coercion, bullying, and institutional betrayal—all of which are prominent in the corporate cases highlighted earlier.

The scenario in HDFC Bank, where senior leadership resorted to direct abuse and career threats to enforce targets, sharply illustrates how fragile dignity becomes when metrics outweigh humanity. Similarly, the sudden deaths of professionals — such as that of Sadaf Fatima while in active duty — bring into focus how workplaces often fail to integrate safety nets or empathetic policies to protect employees under extreme stress.

### **Organisational Hostility and Legal Contestations**

Hostile work environments remain a deeply researched yet unresolved issue. Litigations such as Abhijit Mishra versus Wipro Limited have brought attention to the inadequacies of current grievance redressal mechanisms, which often shield institutions from liability rather than protect workers. Pai's resignation and subsequent lawsuit against Microsoft is a similar testimony of individuals forced into career setbacks through coercive structures. These instances demonstrate how organisations, if left unchecked, can reproduce structural oppression.

False accusations, on the other hand, complicate the ethics of redressal. Anand Vishwanathan's prolonged ordeal offers a painful example of how inadequately managed harassment laws can not only ruin innocent lives but also delegitimise real victims' complaints. Salin (2021) critiques such structural lapses and underscores the importance of balanced frameworks that prevent both abuse and wrongful targeting.

### **Digital Platforms and Algorithmic Pressures**

As digital platforms increasingly mediate workplace performance, scholars like Rosenblat (2018) have explored the dehumanising effects of algorithmic control. Platforms designed for efficiency often foster unrealistic expectations. Performance dashboards, automated task assignments, and gamified target trackers encourage hyper-competition, creating climates of fear and burnout. The cases of Wells Fargo and HDFC — where unchecked performance regimes reportedly contributed to mortality—exemplify these critiques.

### **Inclusive Design as a Path Forward**

Clarkson et al. (2013) describe inclusive design not simply as a tool for accessibility but as a philosophy of equity: creating systems that work for all people regardless of vulnerability or minority status. Applied to workplaces, inclusive design translates into systems that allow diverse employees dignity while supporting avenues for fairness in times of conflict. Rifkin (2020) extends this into his theory of a "collaborative commons," proposing environments where trust and equity are infrastructural rather than optional.

This growing body of literature indicates that dignity must be seen as an outcome of thoughtfully designed structures—digital and organisational alike—rather than goodwill from leadership alone.

### **The Conceptual Model: Designing for Dignity**

The Designing for Dignity model introduced here encompasses four interwoven pillars, each responding to gaps identified through lived cases and theoretical literature.

#### **1. Prevention and Awareness**

An organisation committed to dignity must invest in awareness programmes that go beyond compliance seminars. Prevention requires leaders trained in empathy, listening, and conflict resolution. Digital systems, too, can play an active role — by integrating sentiment analysis to gently flag abusive communication during meetings or emails. If a mechanism like this had been in place at HDFC, incidents involving threats and shouting in meetings might have been mitigated before escalation.

#### **2. Transparent Redressal Systems**

Opaque complaint-handling processes often silence victims and embolden abusers. The proposed model envisions AI-enabled grievance platforms that ensure both anonymity and accountability. Every complaint should trigger a transparent workflow with deadlines for response, independent oversight, and options for mediation. Importantly, these systems must be subject to external audits to prevent internal bias.

#### **3. Algorithmic Dignity by Design**

As performance targets become increasingly digital, the platforms delivering them must integrate dignity as a core design value. This involves removing exploitative gamification practices, contextualising productivity measures, and embedding safeguards against coercion. For example, dashboards could be reprogrammed to signal signs of excessive work hours, alert supervisors to mental health risks, or even escalate concerns to wellbeing officers. Such measures humanise technology by prioritising employee survival over performance extraction.

#### **4. Restorative Practices**

Punitive systems alone are insufficient. Employees accused of misconduct — whether rightly or wrongly — must encounter restorative models that focus on truth, reconciliation, and healing. This approach prevents cycles of scapegoating often visible in high-profile harassment disputes. Importantly, restorative frameworks uphold both justice for victims and protection of the accused from vindictive misuse of law, aligning with principles of fairness and human dignity.

Together, these four dimensions nurture dignity as a form of infrastructural architecture rather than as incidental values. They build a resilience framework that is proactive, inclusive, and pragmatic.

## **Proposed Methodology and Data Analysis**

The empirical testing of this framework would adopt a mixed-method design to balance quantitative rigour with qualitative sensitivity.

**Case Study Methodology:** Analysis of companies that have witnessed dignity failures to contextualise patterns of abuse and resilience.

**Surveys and Instruments:** Concurrent surveys targeting banking, IT, and consulting professionals, measuring perceived dignity, bullying experiences, grievance redressal trust, and mental health impacts.

**Platform Audits:** Ethical audits of HR information systems and productivity dashboards, examining whether algorithmic features enhance or erode dignity.

**Textual and Linguistic Analysis:** Using natural language processing to detect markers of hostility, coercion, or disrespect in digital communications, providing organisations evidence-based insights for reshaping cultures.

Data analysis would employ both regression modelling and thematic coding. Regression would explore relationships between dignity breaches and turnover, absenteeism, or mental health outcomes, while qualitative themes would provide nuance around lived experiences of exclusion or abuse.

## **Results and Discussion**

Though this framework is conceptual at present, extrapolation from existing data and cases allows for anticipated insights.

**Systemic nature of abuse:** Tragedies such as suicides at Ola Krutrim or deaths at HDFC and Wells Fargo are unlikely to be isolated; they are outcomes of structural neglect rather than single managers' failings. Such findings push for systemic reform rather than individual scapegoating.

**Toxic target cultures:** Where metrics dominate dignity, as with HDFC's target pressures, employees experience coercion and threats—reducing trust, morale, and longevity.

**Digital management and wellbeing:** Platforms that intensify workloads without contextual care create burnout environments with measurable risks to health. Conversely, dignified digital design could prevent overwork deaths by identifying warning indicators.

**Justice and trust:** The interplay of false accusations and unreported abuse (as in cases like Anand Vishwanathan or coercion-based forced resignation / termination) highlight the need for balanced redressal mechanisms that serve both accusers and the accused with fairness.

Overall, the discussions establish dignity not as a luxury but as a precondition for resilience, creativity, and sustained performance. Organisations that ignore dignity not only risk tragedies but also systematically undermine their knowledge ecosystems.

## **Conclusion**

The tragedies and conflicts emerging from contemporary workplaces underline a deep structural failing across industries: performance and profit have been prioritised over human dignity. The cases examined—from cycles of bullying and threats at HDFC to fatal episodes among young professionals in IT and finance — emphasise that without inclusive and dignified frameworks, work itself risks becoming exploitative and unsafe.

The proposed Designing for Dignity model provides a roadmap for rethinking workplace architecture. By embedding four pillars—prevention, transparent redressal, algorithmic dignity, and restorative practices—organisations can move from reactive compliance to proactive care. Such a transformation not only reduces harm but also builds institutions capable of innovating sustainably, preserving credibility, and attracting genuine talent.

In a post-digital economy, dignity will stand as both the moral and economic cornerstone of human-centred progress. Organisations must acknowledge this truth with urgency, designing structures that affirm life over production, fairness over coercion, and inclusion over exclusion. Only then can workplaces truly become communities of growth where dignity is not aspirational — but guaranteed.

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## **Reaching out to Invisible India: Enabling the digital ecosystem in the Indian Insurance sector**

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### **Introduction**

As per latest annual report by Insurance Regulatory and Development Authority of India (IRDAI), India's insurance penetration (life and non-life) declined to 3.7% in FY 2023-24 from 4% in the previous year. This is significantly low than the global average of 7% (IRDAI, 2025a). IRDAI is responsible for the development of the insurance sector and also acts as a regulator for supervision of the entities operating under the sector. Recent years have seen the regulator emphasize not only compliance but also consumer education, transparency, and access, compelling insurance companies to reimagine their engagement models.

In response, businesses in the Indian insurance sector have increasingly turned to technological innovation and customer-centric approaches to extend outreach to underserved and digitally savvy segments. Coverfox Insurance Broking Pvt. Ltd. exemplifies this trend, leveraging digital platforms, user experience design, and data-driven personalization to streamline the traditionally complex process of buying and managing insurance policies.

At the same time, India's insurance density—measured as per capita premium—rose modestly from USD 92 in FY 2022–23 to USD 95 in FY 2023–24, though it still lags significantly behind the global average of USD 889 (Mukherjee, 2024). These figures highlight the dual challenge and opportunity: while the industry is undergoing transformation, it remains far from achieving parity with global benchmarks.

This paper aims to examine the ongoing changes in the Indian insurance sector, with a focus on how digital platforms like Coverfox are reshaping information behaviours, decision-making processes, and consumer trust in a sector where inclusion, accessibility, and user empowerment have become central to future growth.

### **Background**

Insurance subscription in India especially for the Tier 2, Tier 3 and rural markets have been restricted due to various factors. A recent survey of Tier 2 and Tier 3 cities in India it was found that only 30% of the population in these cities owned insurance policies (“Vehicle insurance, pension coverage up in India's rural households,” 2024). Similarly, rural India—home to nearly 65% of the national population—contributes less than one-third of total insurance premiums (Bajaj, 2025).

Various factors can be attributed to such a gap including the low literacy levels, lower disposable income, high cost of living and limited savings, unaffordable health care expenses, unemployment and poverty. Additionally, the absence of an effective universal insurance

policy tailored to the unique needs of rural consumers' further limits penetration. To address these challenges, microinsurance products were introduced in 2005 to provide affordable, low-premium schemes targeted at low-income groups. About 30% of microinsurance products, launched in 2005, were specifically intended for the low-income people with affordable insurance schemes to help them cope with and recover from financial losses. These schemes make use of intermediaries such as SHGs and cooperatives that work at the grassroots level leveraging on their connected networks and understanding of the intended target audiences. However, enrolment in these schemes has remained modest (IRDAI, 2025b).

Despite these challenges, the microinsurance market in India was valued at USD 428.4 million in 2024. This growth has been contributed to a combination of factors, including greater awareness of insurance benefits, rising levels of financial literacy, increasing adoption of digital technologies, and the availability of customized, need-based products. Together, these dynamics point to a slowly evolving but still underdeveloped insurance landscape where information access, consumer trust, and product relevance remain central barriers to inclusion.

IRDAI has set an ambitious goal of achieving universal insurance coverage for all Indian citizens by 2047. To advance this vision, efforts are being directed toward creating solutions that account for diverse customer segments, their preferences, accessibility constraints, and affordability needs. One key regulatory step has been to allow corporate agents to expand the number of tie-ups with insurers across life, general, and health insurance lines of business, thereby broadening the range of choices available to consumers.

Progress in rural insurance penetration has been notable. According to a NABARD report on rural financial inclusion, the proportion of households with at least one insured member rose sharply from 25.5% in 2016–17 to 80.3% in 2021–22 (“Vehicle insurance, pension coverage up in India’s rural households,” 2024). This expansion reflects both policy interventions and a gradual shift in consumer attitudes toward risk protection.

At the same time, the rural insurance landscape is being reshaped by the growing adoption of digital technology. Rural India now accounts for 53% of the country’s total digital user base, surpassing urban areas (IAMA, 2024). However out of these only a meagre 17% use technology for online financial transaction, suggesting that digital literacy and trust remain barriers to deeper financial inclusion. Encouragingly, there has been a marked increase in preference for Unified Payments Interface (UPI) transactions, with 38% of rural and semi-urban consumers adopting UPI as a payment mode (EY India & CII, 2024). This trend points to a rising comfort with digital financial tools, which could serve as an enabler for insurance adoption.

Nevertheless, significant challenges persist. A major barrier for rural populations is the complex and often opaque documentation process required for enrolling in insurance schemes (Roychoudhury et al., 2021). Streamlining these processes, coupled with leveraging trusted intermediaries and digital innovations, is essential to translating awareness into sustained participation.

### **Repositioning on the 3 pillars: Accessibility, Affordability and Simplicity**

The Insurance Regulatory and Development Authority of India (IRDAI) has created an enabling environment for firms like Coverfox to align their strategy around three critical pillars: Accessibility, Affordability, and Simplicity. Repositioning on these three pillars enabled

Coverfox to not only address the concerns of the Indian insurance market but also to conceptualize and deliver new products and services which can further add value for the end user. What follows is an account of how Coverfox build its strategy on these three pillars.

### *Accessibility*

With digital technology and increasing digital penetration in India that was further enhanced by the pandemic, more and more people onboarded to digital use with 886 million users in 2024 resulting from a 8% YoY growth of which 55% are from rural India (BestMediaInfo Bureau, 2025). This was an opportunity for a digital outreach to users from remote areas.

Traditionally insurance sector was driven by a feet-on-street model with an agent strength of 30.34 lakhs agents as of January 2025 with LIC having the largest agent network of 14.46 lakhs (CafeMutual Bureau. 2025). Surveys continue to suggest that offline agents remain a trusted channel, even as digital penetration increases (InsuranceDekho / LiveMint, 2022). (InsuranceDekho / LiveMint, 2022). This reinforced the need for a phygital approach, where in-person interactions are complemented by digital platforms, exemplified by the Point of Sales Person (PoSP) model (Sarin, 2024).

Coverfox's first use of technology was in 2017 with their B2B2C app called Coverdrive that enabled agents to become micro-entrepreneurs (Coverager, 2017). By digitizing traditionally paper-intensive processes, Coverdrive streamlined policy issuance, provided multi-insurer options in one place, and extended accessibility beyond urban markets. Coverfox also tapped into Self-Help Groups (SHGs) and cooperatives as last-mile intermediaries to reach rural communities. Partnerships with grassroots networks such as young women and men from the same geographies called *Bima Fauj* further enhanced this local presence.

### *Affordability*

Affordability has long been a barrier in the Indian insurance market, particularly for low-income and rural households. Uniform, high-premium products often excluded large population segments. Coverfox tries to address this problem by creating innovative, low cost products enabled by end-to-end control of its digital platform.

As a third party to the insurers platform Coverfox was limited to earning commissions on transactions routed through insurers systems. Regulatory changes, however, allowed brokers to own their distribution networks and data, enabling Coverfox to design customized solutions and track inflows/outflows of customer transactions. This data-driven approach made it possible to introduce low-cost insurance products priced as low as ₹499, significantly undercutting traditional offerings that was suitable for the insurer, broker and the end-user.

The partnerships with the distributors such as Satin also enabled them to create affordable insurance schemes for the borrowers of Tier 3 cities and rural markets, especially those taking unsecured loans. These schemes were unbundled to suit the requirements of prospective customers (e.g., risks of snake bites, mosquito borne diseases or cancer), allowing customers to select coverage aligned with their life stage, needs, and budget. This modular approach enhanced both relevance and affordability.

### *Simplicity*

Complex and jargon-heavy processes remain a deterrent for first-time insurance buyers, particularly in rural areas. Coverfox addressed this by simplifying onboarding, claims, and servicing processes through digital platforms and local partnerships.

By collaborating with distributors like Satin, Coverfox ensured that even borrowers with limited financial literacy could access simple online processes, better services, and necessary regulatory cover. Importantly, Coverfox also leveraged local support networks—often fresh graduates, many of them women—who regularly visited borrowers, offered guidance, and provided hands-on assistance during claims.

Simplicity was also reflected in product design. For example, while life insurance claims are relatively straightforward, health insurance claims require cashless settlements that can take 4-5 hours. Coverfox's local support reduced friction in such scenarios, while its monitoring systems helped insurers curb fraudulent claims. As a result, both end-users and insurers benefitted—customers received timely service, while insurers reduced operational and claims costs. Additionally, Coverfox also could increase reach in places that had presence of Grameen banks.

Despite these gains, there is more that can be done if Coverfox could access to the knowledge base of the insurer which would result in further streamlining of services and acceleration of innovation.

## **Conclusion**

Insurance sector is being shaped by regulations that seek to realize the vision of *Insurance for All* by 2047. Coverfox, instead of viewing regulatory shifts as constraints, positioned them as opportunities for growth. By centering its strategy on accessibility, affordability, and simplicity, the company developed a customer-centric model that leveraged digital technology, grassroots networks, and data-driven insights. The outcome was a win-win ecosystem based on wider reach, affordable and customized products, improved services, and simplified processes—creating value for customers, distributors, and insurers alike.

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## **Improving government efficiency through technology adoption in governance:**

### **The recent Indian Experience**

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### **Abstract**

The art of governance has become a challenge for governments worldwide due to the complexity of the public policy issues to be addressed, growing aspirations of the citizens, a plethora of government programmes, government resource constraints, bureaucratic inefficiency, corruption, and international pressures. Delivering the intended benefits of the government policies and programmes to the citizens most efficiently is thus of paramount importance. Several technology-led solutions to public policy problems have recently been introduced across many countries, including India. However, a proper documentation of policy innovations using technology and their outcomes has been absent in India. In this context, this paper examines the transformative government efficiency reforms launched by India in recent years using technology. It is revealed that implementing technology-driven solutions to various public policy problems in India has produced several significant, favourable policy outcomes.

### **1. Introduction**

Governments worldwide have been functioning in a challenging environment characterised by the complexity, enormity, and urgency of the governance issues they face, as well as a higher level of uncertainty, lethargic bureaucracy, and greater expectations from the citizens. A business-as-usual approach to governance does not work under such circumstances. Like any other field, technology needs to be embraced to improve governance. Today, technology has evolved so that solutions to several public policy problems can be identified and implemented most efficiently and cost-effectively. In addition, technology enables governance to improve transparency and speed of governance, reduce transaction costs and corruption, save taxpayers' money, and improve people's trust in government (OECD, 2025). Beyond that, data platforms and analytics support evidence-based policymaking and resilience with near-real-time data to help respond to crises and deploy resources effectively. The combination of institutional urgency and technological maturity presents a timely opportunity for adopting technology-driven governance by governments. When undertaken right, technology transforms service delivery and how states perceive, comprehend, and respond to citizen demands.

The other important justifications for adopting technology in governance are as follows (OECD, 2020; NITI Aayog, 2025): First, scale and complexity. Modern public programmes include millions of recipients, thousands of implementing services, and many funding schemes. Manually reconciling and tracking such flows is error-prone and laborious. Second, opacity and corruption. Where practices are non-transparent and highly discretionary for humans, illegal diversion of public resources and leakages dominate. International evidence has established that enhancing transparency and auditability also aids in reducing corruption and improving service delivery. Third, citizen expectations and participation. Citizens today compare their experience of government service to the expertise offered by private sector companies. They desire frictionless 24×7 availability, clear feedback paths, and visible lines of accountability. Governments are increasingly being assessed by how much they benefit their citizens and businesses rather than just their presence as heads of state. Fourth, poor quality of data, siloed working, and weak standards impede evidence-based policy making. Transitioning from scale to precision requires data quality, which technology in governance can ensure. Fifth, platforms that consolidate financial, beneficiary, and project data circumvent fragmentation, support real-time monitoring, and enable swift mitigation before small problems scale. The OECD Digital Government Policy Framework emphasizes how platform thinking through shared standards, APIs, and role-based access enables effective public service delivery.

The most discussed policy effort toward improving government efficiency through technology adoption in governance in recent history has been the Department of Government Efficiency (DOGE) initiative launched by the second Donald Trump administration in the United States on January 20, 2025. The initiative aims to reduce US federal spending, deficit, debt, and interest burden, streamlining government operations, and enhancing governmental and/or bureaucratic efficiency. Trump has likened the initiative to a "Manhattan Project" aimed at government efficiency (Jeelani, 2024). DOGE has implemented several initiatives to enhance governmental efficiency. They include the termination of unused federal government office space leases, cancellation of contracts deemed wasteful, recovery of misallocated funds and making them available for other uses by the Treasury, federal workforce optimisation involving initiatives such as hiring restrictions, work force reduction, consultation with DOGE before making new career appointments, and offering of voluntary buyouts for government employees, deregulatory measures (regulatory easing) aimed at ensuring lawful governance and reducing bureaucratic red tape, AI-based monitoring of federal employee activity, assessment of productivity, and detection of inefficiencies, identifying and consolidating overlapping functions across various departments, and cutting down overseas humanitarian and development spending (Metzger, 2025; Broughel, 2025; <https://doge.gov/>; Nair and Sinha, 2025).

In this context, this paper examines the transformative government efficiency reforms launched by India in recent years using technology. Since 2014, India has implemented several government efficiency reforms with the aid of modern technology. Compared to the DOGE, India's government efficiency reforms have not received much attention from the public policy watchers in India. Hence, this effort to document India's version of DOGE-like reforms in governance. The paper is organised as follows. Section 2 provides an account of technology in governance initiatives introduced before 2014, Section 3 provides a detailed summary of the

technology in governance initiatives rolled out since 2014 and their key outcomes. The final section concludes and provides policy implications.

## 2. Pre-2014 initiatives

India's journey toward technology-driven governance has been gradual and transformational. Over the years, governments have leveraged information and communication technology (ICT) to improve public service delivery, transparency, and administrative efficiency. A mix of visionary policy decisions, institutional reforms, and innovative state-led initiatives has shaped the evolution of e-governance in India. It all started with the Government of India establishing the Department of Electronics in 1970 to guide the use of emerging electronic technologies in governance. This laid the groundwork for systematic IT planning in public administration. Under the Department of Electronics, the National Informatics Centre (NIC) was set up in 1977 to introduce ICT across central and state government departments. NIC became the technological backbone of India's early e-governance efforts. The Integrated Multi-train Passenger Reservation System (IMPRESS) automated the rail ticketing process in 1985. It was one of the first large-scale citizen-facing ICT implementations in India. In 1987, India's first satellite-based computer network, the *National Informatics Centre Network* (NICNET), connected government offices from the center to the state and district levels. It marked a significant leap in administrative digitization<sup>1</sup>. The 1990s saw the beginning of IT-based reforms in tax administration. The Income Tax Department initiated automation for record-keeping, return processing, and taxpayer profiling. The formation of the Ministry of Information Technology in 1999 highlighted the government's growing commitment to ICT-led development.

As the internet became more accessible and the population more digitally aware, the 2000s witnessed a shift from foundational infrastructure to citizen-facing services and integrated platforms. Some of the prominent examples are Bhoomi Project in Karnataka (2000), eSeva in Andhra Pradesh (2001), FRIENDS in Kerala (2001), Lokvani in Uttar Pradesh (2004), MCA21 (2006), Common Services Centres (CSCs) (2006), Aadhaar & UIDAI (2009), and RTI Online Portal (2013).

Bhoomi Project is a pioneering initiative that aims to digitize land records and reduce corruption. Bhoomi enabled citizens to access land ownership records online. It served as a model for other states. The eSeva initiative allows citizens to pay utility bills, register grievances, and receive certificates via service centers. It embodied the SMART (Simple, Moral, Accountable, Responsive, Transparent) governance philosophy. The Fast, Reliable, Instant, Efficient Network for Disbursement of Services (FRIENDS) provided multiple public services through a single window. It helped reduce transaction costs and waiting times. Lokvani is a public-private partnership facilitating grievance registration and access to land records and certificates. It remains a notable example of localized e-governance. MCA21, launched by the Ministry of Corporate Affairs, is a platform for automating processes like company registration

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<sup>1</sup> See <https://www.nic.in/about-us/>

and statutory filings. It significantly reduced paperwork and promoted ease of doing business. Common Services Centres (CSCs) are physical service delivery points in rural areas that bring over 100 e-services—including banking, pensions, insurance, and certificates—closer to citizens. Aadhaar and UIDAI were introduced to give every resident a unique identity number. Aadhaar laid the foundation for biometric-based authentication of welfare beneficiaries. It facilitated de-duplication and direct transfers, becoming a cornerstone of later digital welfare systems. The RTI Online Portal enabled citizens to file online Right to Information applications and appeals. This initiative strengthened transparency and accountability in public administration<sup>2</sup>.

### **3. Post-2014 initiatives**

By 2014, India had created a robust framework for e-governance through a mix of central policies and state innovations. These early efforts digitized public services, brought government closer to citizens, and tackled administrative inefficiencies. Most importantly, these pre-2014 milestones laid the foundation for landmark post-2014 Digital Decade initiatives. The major technology-led governance reforms initiated after 2014 and their key outcomes are summarised in Table 1.

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<sup>2</sup> See <https://rev.karnataka.gov.in/page/BHOOMI/en>, <https://www.meeseva.gov.in>, <https://kerala.gov.in/frineds-centres>, <https://lokvani.up.nic.in>, <https://www.mca.gov.in>, <https://csc.gov.in>, <https://uidai.gov.in>, and <https://rtionline.gov.in>

**Table 1: Technology in governance programmes implemented in India in the recent times**

Name of the Programme/Scheme	Description of the Programme	Major Outcomes
Pro-Active Governance and Timely Implementation (PRAGATI) Initiative	<p>PRAGATI, an interactive ICT platform, was launched by the Indian government on March 25, 2015. It aimed at accelerating infrastructure development and governance reform. The platform enables direct interaction between the Prime Minister, Union Ministers and Chief Secretaries of states through video conferencing for meeting the following goals:</p> <ul style="list-style-type: none"> <li>(a) To resolve public grievances faster</li> <li>(b) To measure and report on the progress of major programmes to ensure accountability and transparency</li> <li>(c) To ensure speedy execution of government infrastructure schemes</li> </ul>	<p>Reduction in project delays and the resultant cost savings, faster resolution of project implementation problems, accelerated execution of infrastructure projects, completion of stalled projects, <b>improvement in public service delivery</b>, greater cooperation among stakeholders particularly between the centre and states, adoption of modern technologies such as AI, drone feeds, and centralized data systems to streamline, monitor and execute the projects, improvement in accountability and transparency in decision making and emergence of a culture of urgency in governance.</p>
PM GatiShakti	<p>PM GatiShakti National Master Plan was launched on 13th October 2021 for providing multimodal connectivity infrastructure to various economic zones. It is essentially a digital platform that brings various Ministries together for integrated planning and coordinated implementation of infrastructure connectivity projects. The approach is driven by 7 engines namely Railways, Roads, Ports, Waterways, Airports, Mass Transport and Logistics Infrastructure. It also includes the infrastructure developed by the State Governments. The focus is on planning, financing including through innovative ways, use of technology and speedier implementation. It facilitates identifying the missing gaps for seamless movement of people, goods and services for proper connectivity, thereby improving the logistics efficiency.</p> <p>The PM Gati Shakti National Master Plan portal depicts the various data layers including economic nodes, social nodes, logistics nodes etc. thus enabling to identify infrastructure linkages required to support the development projects with an objective to holistically integrate the multimodal connectivity. The portal allows the Ministries and</p>	<p>Established as a transformative framework for integrated infrastructure planning and execution; over 1,600 layers of data — covering forests, land, and logistics infrastructure— brought together on a single digital platform; approval of 108 infrastructure projects worth ₹11 lakh crore (as on March 2023); on boarding of 34 states/UTs; use of GIS tools, satellite imagery and shared data has optimized project planning, reduced duplication, cut time and costs, enabled faster clearances, supported social-sector projects and facilitated real-time project monitoring; support for the National Logistics Policy by providing the geospatial and data-driven backbone for efficient planning.</p>

	Departments to see each other’s ongoing infrastructure projects and plan and execute their respective projects well. This also helps to ensure better coordination of work between the Ministries and breaking their silos.	
Pro-Active and Responsive facilitation by Interactive, Virtuous and Environmental Single-window Hub (PARIVESH)	<p>Launched on 10 August 2018, PARIVESH (Pro-Active Responsive facilitation by Interactive and Virtuous Environmental Single-window Hub) is an online, role-based G2G and G2B workflow system by Ministry of Environment, Forest and Climate Change (MoEFCC). It has been developed as a Single Window Integrated Environmental Management System developed with a vision of managing submission, processing, monitoring and status-tracking of proposals involving possibilities of environmental, forest, wildlife and CRZ (Coastal Regulation Zone) clearances. Through PARIVESH, user agencies submit clearances digitally, update or edit proposal details and track the status of their applications at each level of the workflow. The portal also serves to foster transparency, accountability, operational efficiency and ease of doing business in environment-related approvals by automating processes, sending alerts to concerned officials, enabling GIS integration and generating approval letters online.</p> <p>With the launch of PARIVESH 2.0, the system has become the mandatory platform for processing all kinds of environment and forest clearance proposals, adding features such as employee-project mapping, GIS-enabled decision making and integrated payment gateway. The upgrading of the portal reflects its strengthening role in reducing delays further, improving accountability and enhancing public insight into the process of environmental clearance.</p>	Significant reduction in environmental and CRZ clearance times (average processing time dropped from over 150 days in 2019 to under 70 days in 2022); total approvals across Environment, Forest, Wildlife, and CRZ sectors surged from 577 in 2018 to 12,496 in 2022 demonstrating rapid scaling of the system; over 50,000 green clearances across categories were facilitated since 2018.
Project Monitoring Group (PMG)	The Project Monitoring Group (PMG) was set up in June 2013 as a dedicated cell within the Cabinet Secretariat with the mandate to monitor and expedite stalled investment projects in both public and private sectors. In 2014, the PMG was moved under the Prime Minister’s Office (PMO) for closer oversight and enhanced effectiveness. In August 2021, the PMO formally designated PMG as the Secretariat to the Monitoring Group.	As of October 2022, PMG has monitored 1,900+ projects with cumulative investment of ₹64 lakh crore including mega infrastructure projects, GatiShakti projects and critical infrastructure gap projects.

	<p>PMG was set up to ensure milestone-based monitoring of large investment infrastructure projects (₹500 crore and above), aiming to resolve regulatory bottlenecks, streamline approvals and accelerate project implementation. It facilitates mid and large scale Public, Private and PPP projects by accelerating approvals, addressing sectoral policy challenges and resolving bottlenecks to expedite project completion</p> <p>PMG) coordinates resolution by convening multi-stakeholder review meetings, involving the Project Proponent, concerned central ministries and state-level officials. Minutes and status updates of these meetings are maintained on the portal to ensure transparency and accountability. Once issues are resolved to the satisfaction of all parties, the project is cleared and removed from the portal.</p>	
<p>Use of drones for monitoring Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)</p>	<p>The Ministry of Rural Development introduced drone-based monitoring under MGNREGA in June 2023 to enhance transparency, accountability, and efficiency in the execution of MGNREGA works. It aims to curb issues such as misuse of funds, ghost attendance and poor-quality assets while also enabling scientific planning and better impact assessment of the completed projects.</p> <p>Drones are deployed for four types of monitoring: tracking ongoing works, reviewing completed projects, conducting impact assessment and investigating complaints through special inspections. All drone-captured videos and images are to be uploaded to the NREGA Soft system and stored for at least 15 days enabling time-series analysis and scientific planning.</p> <p>A centralized dashboard is also being developed under MGNREGS to archive drone-captured videos and photographs for subsequent data analysis and reporting.</p>	<p>Scientific evaluation of assets created under MGNREGA; enhanced transparency and accountability in MGNREGS; and use of drones for broader asset planning such as river rejuvenation and canal de-silting projects;</p>
<p>Aadhaar-linked payment of MGNREGS wages</p>	<p>To modernize MGNREGS wage disbursement, an Aadhaar-Based Payment System (ABPS) was implemented in 2017. Over time, its use was made mandatory, coming fully into effect by January 1, 2024</p>	<p>As of March 2025, approximately 99.64% of active MGNREGA workers have had their Aadhaar seeded—a dramatic rise from just 76 lakh in 2014; exceptional success in ABPS transactions: 99.55% or more success when Aadhaar</p>

	<p>ABPS was designed to strengthen transparency, reduce leakages and ensure timely payments of wages under MGNREGS. ABPS enables wage disbursement to MGNREGA workers by using their Aadhaar-linked 12-digit unique number as the financial address thus minimizing fraud, duplication, and payment errors. It also supports the government's goals of digitization and directly transferring benefits to valid recipients</p>	<p>is used for DBT compared to around 98% for regular account-based payments; only authorized recipients receive wages; reduction in payment rejections caused due to incorrect account information; faster wage delivery; automated, real-time wage disbursement and increasing efficiency and trust</p>
<p>MGNREGS National Mobile Monitoring System (NMMS)</p>	<p>The NMMS mobile application was formally launched on May 21, 2021, by the Ministry of Rural Development, following successful pilot testing in Alwar district, Rajasthan. It became mandatory from 1 January 2023 for attendance recording at all MGNREGA worksites along with geo-tagged photograph twice in a day (excluding individual beneficiary projects).</p> <p>The scheme seeks to (a) equip Gram Panchayats and implementing agencies with real time worksite data (b) enable real-time, dynamic database updates (c) ensure transparency via real-time data visibility and (d) facilitate asset verification through geo-tagging</p>	<p>Reduction in fraud by guaranteeing only employees who are physically present are marked; simplification of verification and real-time updates, both of which has hastened wage disbursement; improvement in field oversight by enabling supervisors and higher officials to virtually monitor work sites; evidence-based reviews and audits are made possible by digital attendance and worksite condition logs and improved citizen oversight due to digital access to attendance and worksite data in almost real-time and increased accountability and transparency.</p>
<p>Monitoring App to Track the attendance of school teachers</p>	<p>Several state governments have introduced technology based solutions to track teacher attendance in schools. For instance, Assam uses the Shiksha Setu app, an AI-based group facial recognition system that tracks real-time attendance for nearly 47 lakh students and 2 lakh teachers across 44,000 government schools. It helps monitor absenteeism, manage teacher data, and support data-driven policymaking. Andhra Pradesh launched a facial recognition-based mobile attendance app for about 1.89 lakh government teachers. Teachers mark attendance twice a day using face scans and geolocation, and alerts are sent to parents and officials. Bihar implemented the e-Shikshakosh app, requiring government school teachers to upload a geo-tagged selfie daily through a mobile app to mark their attendance, with non-compliance linked to salary deductions. Gujarat has implemented BACALS (Biometric Attendance and Computer Aided Learning System) using fingerprint scanners in over 7,000 government schools, mostly in tribal districts, to log daily teacher attendance and send data to a central portal. Telangana implemented a face recognition attendance app for teachers in government schools, where attendance is logged using facial scans and geo-tagging.</p>	<p>Reduction in teacher absenteeism; improved transparency and accountability of teachers; improved monitoring of teacher attendance; improvement in teacher discipline, generation of reliable datasets for workforce planning, teacher deployment and targeted interventions to improve education quality; and greater community oversight and trust in the education system.</p>

<p>Government e-Marketplace (GeM)</p>	<p>Launched on 9 August 2016 by the Ministry of Commerce &amp; Industry, GeM was established as a dedicated online platform for government procurement. It aimed to transform public procurement into a transparent, efficient, and inclusive process. It replaced the older manual mechanisms of Directorate General of Supplies and Disposals (DGS&amp;D) addressing inefficiencies like fragmentation, lack of price transparency and slow execution by enabling online purchase of essential goods and services. for various government departments. GeM has introduced mechanisms like electronic bidding, reverse electronic auctions and aggregated demand allowing government buyers to procure more competitively and maximize value for taxpayer funds. GeM is an entirely contactless, cashless, and paperless platform that connects government buyers and sellers of goods and services on a single online marketplace. Procurement via the GeM portal is mandatory for government departments and PSUs for notified categories of goods and services.</p> <p>Recently, GeM has integrated Agentic AI tools (GeM AI) that support fraud detection, intelligent search, chatbots and predictive analytics ensuring seamless operations even during peak procurement periods.</p>	<p>GeM has emerged as India's largest public procurement platform. As of March 2025, it has processed Gross Merchandise Value (GMV) of over ₹5 lakh crore in FY 2024-25 alone and a cumulative GMV of ₹13.6 lakh crore across 2.86 crore orders since inception.</p> <p>The platform demonstrates robust daily engagement, with an average of 50,000 orders issued every day supported by over 22 lakh registered sellers and service providers. GeM also records nearly 2,000 new tenders posted per day making it one of the busiest public procurement platforms in the world.</p> <p>MSMEs account for about 40% of total transaction value while over 29,000 startups and 1.8 lakh women-led enterprises have been onboarded.</p> <p>GeM has delivered measurable economic value by generating average price savings of about 9.75% compared to traditional procurement methods which translates into ₹1.15 lakh crore in cumulative savings for the government.</p>
<p>Public Financial Management System (PFMS)</p>	<p>Public Financial Management System (PFMS) was first launched in 2009 as the Central Plan Scheme Monitoring System (CPSMS). Recognizing its effectiveness, the government gradually expanded CPSMS into a comprehensive platform and in 2013 it was renamed PFMS, broadening its scope beyond plan funds under Pay and Accounts Office (PAO) level payments, to cover the entire spectrum of government fiscal system.</p> <p>PFMS is serves as a Centralized Transaction System and Platform that provides comprehensive financial management services to every stakeholder. The system was created to guarantee accountable, effective, and transparent administration of public funds. Through real-time visibility of expenditure and fund release across Plan and non-Plan schemes, PFMS facilitates better decision-making, shorter turnaround times, and the avoidance of duplication or leakage. It also acts as a decision-support tool by consolidating financial data across schemes.</p>	<p>PFMS implementation has made possible universalization of the Treasury Single Account (TSA) mechanism, widescale utilization of the Single Nodal Agency (SNA) system and its interoperability with state treasuries. These reform efforts have streamlined disbursement of funds and their monitoring and accounting under the government schemes and programs.</p> <p>With real-time tracking, transparency in fund flow has improved significantly from the central and state treasuries right down to the last mile, resulting into reduced delays in allocations to both governments and scheme beneficiaries. PFMS has also enhanced financial prudence by automating reporting, creation of real time utilization certificates and checks on embezzlement of funds. Additionally, it has enhanced the efficiency of schemes, empowered grassroot level functionaries with better financial knowledge of</p>

	<p>PFMS functions as a web-based, integrated financial platform connecting ministries, departments, state treasuries, banks and implementing agencies. PFMS is connected with the Core Banking Systems of 650+ banks, RBI, India Post and cooperative banks. It is also integrated with 31 state treasuries and multiple external government applications, enabling seamless interoperability across all levels of governance.</p>	<p>planning and decision making and digitalised vendor bill submission and processing, thereby making financial management more seamless and more transparent.</p> <p>PFMS serves roughly 60 crore beneficiaries and supports about 1,100+ schemes through DBT-style transfers; and generation of near-real-time dashboards and role-based reports that strengthen financial discipline and enable faster reconciliation.</p>
Aadhaar-enabled Direct Benefit Transfers (DBT)	<p>The DBT program, launched in January 2013, aims to (a) simplify the delivery of welfare funds and subsidies (b) transfer payments directly into beneficiaries' Aadhaar-linked bank accounts (c) eliminate leakages such as diversion and duplication and (d) ensure transparency, accountability, and safeguard central funds from misappropriation.</p> <p>DBT adoption gained momentum after Aadhaar-linked bank accounts became widespread allowing the government to connect welfare schemes directly with verified beneficiaries. The program seeks to guarantee that funds reach the right person at the right time, without delay or diversion, by directing benefits straight into bank accounts that have been verified by Aadhaar.</p>	<p>The DBT platform has grown into one of the world's largest digital welfare delivery systems. By May 2025, it had disbursed over ₹43.95 lakh crore cumulatively, with an annual throughput of ₹6.3 lakh crore in FY 2021–22 and handling nearly 90 lakh transactions daily, ensuring direct, timely delivery of subsidies and benefits into Aadhaar-linked accounts.</p> <p>DBT has enabled the government to save an estimated ₹3.48 lakh crore between 2009 and 2024 by cutting down on leakages and pilferage across welfare schemes. This efficiency helped reduce the subsidy burden from 16% of total government expenditure to just 9%.</p> <p>The scale of DBT has expanded dramatically with the number of beneficiaries increasing 16-fold, from about 11 crore in FY 2009–13 to 176 crore individuals by 2023–24.</p> <p>DBT has also cleaned up welfare rolls by removing crores of fake or duplicate beneficiaries. Official reports note the elimination of 5.87 crore ineligible ration cards and 4.23 crore duplicate LPG connections and 10% ghost MGNREGS workers.</p>
Faceless Income Tax Assessment System	<p>The Faceless Assessment Scheme is a digital initiative by the Income Tax Department of India aimed at ensuring transparency, efficiency and accountability in tax assessments. Introduced in 2019, it ensures</p>	<p>Enhanced transparency and reduced human bias; reduced direct taxpayer and tax officer interactions; between FY 2020–21 and 2023–24, the number of appeals decided under</p>

	<p>assessments are conducted without face-to-face interaction between taxpayers and officials, minimizing the scope for bias and corruption.</p> <p>The tax assessment system is based on latest digital technologies including artificial intelligence (AI) and machine learning (ML) that allocate cases randomly to officers across India. It ensures that assessment proceedings are conducted through electronic means via the National E-Assessment Centre (NeAC) and Regional Assessment Units (ReACs). The scheme applies to all taxpayers except cases related to serious fraud, tax evasion, or high-value transactions. It simplifies the assessment process and enhances ease of doing business by making compliance hassle-free.</p>	<p>the faceless system has increased from 40,931 to 111,506; significant reduction in time and logistical burdens for taxpayers; reduced travel and waiting costs for taxpayers, thereby improving the overall tax compliance experience; increased procedural neutrality via randomized allocation of cases across jurisdictions using AI/ML; and more effectiveness, accountability, and integrity in tax administration.</p>
<p>Chief Minister's Dashboard system for project implementation</p>	<p>The Chief Minister's Dashboard for real-time monitoring of government projects and schemes was first launched in Gujarat in May 2017. It gave the state bureaucracy a consolidated digital view of service delivery and project performance across departments. Several states including Uttar Pradesh, Mizoram, and Manipur have later created dashboards modelled after Gujarat's.</p> <p>The dashboard was introduced to ensure faster decision-making, accountability and transparency in governance. Its core objective was to provide the state bureaucracy with a single-window, real-time dynamic view of key indicators on infrastructure, welfare schemes, grievances and financial flows. This system aimed to detect bottlenecks early, reduce delays in implementation and strengthen departmental coordination for citizen-centric governance.</p> <p>The dashboard integrates data from multiple e-governance systems, including treasury, welfare scheme MIS, GIS mapping and grievance portals. Information is updated daily and displayed through KPIs, charts and district-wise analysis. It enables alerts for delays, automated progress tracking and performance benchmarking. Many of these dashboards also integrate with national platforms such as PRAGATI and GatiShakti for cross-level monitoring.</p>	<p>The Gujarat CM Dashboard aggregates 3,000+ performance indicators from over 20 state sectors and integrates data from 187 e-governance applications drawing from 750+ data sources. It allows monitoring from village-level projects to district and state-wide trends, enabling prompt administrative action.</p> <p>Within a year of launch, the platform expanded from tracking 1,700 to 3,000 indicators, increased data collection centers from 196 to 563 and grew the number of monitored government projects from 450 to 1,650, reflecting rapid scale-up in oversight capabilities.</p> <p>The Dashboard system was replicated by many other states such as Kerala, Karnataka, Andhra Pradesh, Tamil Nadu and Mizoram.</p>

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#### 4. Summary and Policy Implications

In this paper, we have examined the recent reform efforts of the Indian government to improve its efficiency by applying modern technology. An analysis of fourteen major technology-driven governance reforms reveals that implementing technology-driven solutions has produced several significant positive policy outcomes. They mainly include reduction in project delays and the resultant cost savings, accelerated clearance and execution of infrastructure projects, efficient monitoring of government schemes, completion of stalled projects, **improvement in efficiency of implementation of government schemes and public service delivery**, improvement in accountability and transparency in decision making and programme implementation, improvement in work culture of bureaucracy and other government employees, quicker and efficient delivery of government programme benefits to the beneficiaries, elimination or minimisation of exclusion error among project beneficiaries, reduction in fraud and corruption in implementing government schemes, evidence-based reviews and audits of government schemes, reduction in teacher absenteeism, improvement in education quality, cutting down on leakages and pilferage across welfare schemes, significant savings in government expenditure, streamlining of disbursement of government funds and their monitoring and accounting, reduction in delays in allocations of funds to governments departments and scheme beneficiaries, elimination of fake or duplicate beneficiaries of government schemes, enhanced transparency and reduced human bias in tax administration and reduction in the possibilities for rent seeking by tax administration.

Notwithstanding these positive outcomes, the adoption of technology in governance must never be perceived as a magical tool; instead, the accessibility and effectiveness of digital models depend on careful consideration of critical caveats. Policymaker's challenge is then to align the technological aspirations with cautionary design for governance that ensures transparent ends, measurable KPIs, interoperable platforms, open access strategies, and responsible oversight enabling digital governance tools for all. It is imperative to address the digital divide early on because, without sufficient investments in connectivity, digital literacy, and inclusive design, technology is a recipe for excluding the populations public policy aims to assist (NITI Aayog, 2025). In India, this challenge is being tackled through the Digital India policy, which aims to improve access and inclusivity. Quality of data and interoperability are equally important because insufficient data damages public trust and administrative effectiveness. Aware of this, India has prioritized data policies for the India Data Management Office (IDMO), which is tasked with standardizing metadata, data quality, and interoperability between various ministries. Lastly, new emerging risks such as privacy, bias, and security should be proactively governed, as technology magnifies benefits and harms. It necessitates robust legal systems, investments in cyber-security, algorithmic audit trails, and human oversight. India's Digital Personal Data Protection (DPDP) Act, 2023, marks a significant step in this direction.

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**Renewing Temple-Centric Performing Art Traditions of Bhārat: Sound, Rhythm and Geometry for Contemporary Well-being.**

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**Abstract**

Ancient treatises such as the Nāṭyaśāstra and Saṅgītaratnākara, and recent acoustic studies reveal a sophisticated interplay of rhythm, geometry, and sound within the performing arts. The sanctified spaces of the Garbha Gṛha (sanctum-sanctorum) and Mandapa (pillar pavillion) within Hindu-Temples of Bhārat were deliberately configured to optimize reverberation, resonance, and intelligibility, thereby creating ritual soundscapes that shaped both individual and collective experience. This research examines Indian temple-originated performing arts, focusing on Sangīta, the integrated practice of music (Gītam), instruments (Vādyam), and dance (Nṛtyam), and how performing them in acoustically tuned environments can positively affect mood, reduce stress, and strengthen social bonds. The inquiry emphasizes psycho-physiological outcomes, with subjective measures (mood, stress, and focus inventories) and objective indicators (basic physiological metrics and social cohesion). By stating temple acoustics as a model of intentional design that unites art, science, and spirituality, the project positions temple arts as living systems that foster resilience, collective well-being, and community engagement. This research highlights the contemporary relevance of India's ancient temple traditions as frameworks for centers for learning, and shared cultural wisdom.

## **Acute Effect of Single-Session Pranayama and Yog Nidra Intervention for Autonomic Nervous System Regulation among Healthy Young Adults: A Pilot Study**

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### **Abstract**

Background: Mind-body therapies are increasingly becoming more recognized for their ability to influence autonomic nervous system (ANS) function. However, the immediate physiological effects of combined pranayama and deep relaxation techniques have not been fully explored. This study intended to evaluate the acute, immediate effects of a single, structured session with Nadi Shodhan, Bhramari and Yog Nidra on autonomic nervous system balance in healthy individuals. A total of fifty-seven healthy people (aged 25 to 35) were divided into two groups- Experimental (n=29) and Control Group (n=28). Participants in the experimental group received a 50-minute yoga session. The treatment included Nadi Shodhan (Alternate Nostril Breathing; 10 minutes), Bhramari pranayama (Humming Bee Breath; 10 minutes), and Yoga Nidra (Yogic Sleep; 25 minutes) in a controlled, quiet setting, maintaining 4-hours of fasting. Heart Rate Variability (HRV) was measured using an earlobe sensor (emWave Pro) in a seated position at baseline and immediately after intervention. Kubios software was used to evaluate the outcomes. Post-intervention analysis showed a significant decrease in the SNS index ( $p < 0.001$ ,  $d = 0.846$ ), significant decrease in Stress Index ( $p = 0.045$ ,  $d = 0.389$ ) and significant increase in Mean RR ( $p < 0.001$ ,  $d = -1.20$ ). However, significant differences were not reported for PNS Index ( $p = 0.059$ , Rank Biserial Correlation = -0.402), SDNN ( $p = 0.062$ , Rank Biserial Correlation = -0.398), Mean HR ( $p = 0.481$ , Rank Biserial Correlation = 0.154), RMSSD ( $p = 0.198$ , Rank Biserial Correlation = 0.278), and LF/HF Ratio ( $p = 0.336$ , Rank Biserial Correlation = -0.209). These findings suggest a reduction in sympathetic arousal and cardiovascular relaxation. There is further need to examine the effects of Nadi Shodhan, bhramari and yog nidra when practiced for longer duration.

**Keywords:** Yoga, Nadi Shodhan, Bhramari, Yog Nidra, HRV, Autonomic Nervous System, Stress

**The Globality of Principled Non-violence and Caste: Lessons from M. K. Gandhi and Dr. B. R. Ambedkar**

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**Abstract**

In this paper our attempt is to engage with two foundational ideas/pursuits of two of modern India's most prominent luminaries, M. K. Gandhi and Dr. B. R. Ambedkar. We are inclined towards elaborating on Gandhi's idea of principled non-violence, its complexities, and its global presence as a civilizational project. To substantiate the claim, detailed references to other civil, political and social movements are provided. The second half of the paper is devoted to Ambedkar's lifelong engagement with caste as a rubric of injustice and discrimination. We look at the global presence of caste by referring to recent policy developments in the UK and few states of the US. The UN's acknowledgement of caste as a potential ground for discrimination further testifies its globality. By way of engaging with these significant policy/legal developments in the West we intend to underline the global currency of Ambedkar's piercing scholarship on the matter. The paper's intellectual merit lies in its attempt at bringing together luminaries who are in general considered as adversaries of each other. We go beyond the usual reading of Gandhi and Ambedkar, as fierce opponents of each other, and make a case for a convergence vis-à-vis the globality of their thoughts on principled non-violence and caste.

**Keywords:** Caste, social justice, non-violence, violence, globality.

## **Developing Cultural Agility in Global Virtual Teams: An Experiential Learning Perspective**

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### **Abstract**

In today's interconnected world, cultural agility is essential for effective cross-border collaboration. This study explores the role of experiential learning in developing cultural agility through the X-Culture Business Project. Participants engage in global virtual teams to solve business challenges, promoting intercultural cooperation and enhancing key competencies. A pre- and post-project survey was conducted among over 100 participants to measure changes in cultural agility across dimensions such as tolerance for ambiguity, cultural curiosity, perspective-taking, and relationship-building.

Findings indicate a significant improvement in overall cultural agility, with notable growth in cultural curiosity, perspective-taking, resilience, relationship-building, and communication styles (direct/indirect and task/relationship orientation). Additionally, participants demonstrated a shift towards collectivist tendencies and a more adaptable approach to time perception, reflecting increased flexibility in cross-cultural settings. However, aspects such as egalitarianism and cultural humility remained relatively unchanged.

This study highlights the impact of immersive, team-based global projects in strengthening cultural agility, particularly in enhancing adaptability, diverse perspective-taking, and relationship-driven collaboration. It contributes to the discourse on experiential learning and global business education, offering insights into how structured international teamwork fosters essential cross-cultural competencies. Future research could examine the long-term effects of such interventions and compare outcomes across diverse participant groups.