

FACULTY OF SCIENCE AND HUMANITIES
TRIBAL WOMEN LEADING CHANGE GRASSROOTS, INITIATIVES &
SOCIAL TRANSFORMATION TOWARDS VIKSIT BHARAT 2047

NATIONAL CONFERENCE



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**Tribal Women Leading Change Grassroots, Initiatives Social
Transformation towards VIKSIT BHARAT 2047**

Conference Convener

Dr.J. SATHISH KUMAR

Date:29-01-2026

**SRM Institute of Science and Technology
Ramapuram, Chennai.**

**Title: Tribal Women Leading Change Grassroots, Initiative Social
Transformation towards *VIKSIT BHARAT 2047***

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essence of success!!!"**

-AbdualKalam

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Dr. R. Shivakumar, M.D

CHAIRMAN'S MESSAGE

It gives me immense pleasure to know that the Department of Commerce Faculty of Science and Humanities, SRM Institute of Science & Technology, Ramapuram, Chennai is organizing ICSSR sponsored two - day National Conference on **“Tribal Women Leading Change: Grassroots Initiative and Social Transformation towards Viksit Bharat 2047”** in association with ICSSR, New Delhi.

Tribal communities are the bedrock to build Viksit Bharat as they play key roles in upholding sustainable practices, cultural preservation and grassroots governance. Among them, the tribal women are pivotal in contributing to cultural, economic and social life. Also, their knowledge on environmental conservation and climate action is strong. They can leverage their traditional strengths and integrate them into national development so that society moves closer to an equitable and sustainable future. Hence, it is crucial to empower the tribal women to ensure inclusive social growth.

It is commendable that a conference on such a pertinent topic is being conducted. The conference, I am sure, will bring together academicians, researchers, policymakers, and social practitioners to deliberate on grassroots initiatives, inclusive development, and social transformation that contribute to the national vision of Viksit Bharat 2047. Such conferences play a vital role in encouraging meaningful dialogue and promoting socially relevant research.

I am confident that the deliberations during this conference will lead to valuable insights and constructive outcomes. I wish the conference great success and commend the organizers for their sincere efforts.

R. Shivakumar

Chairman

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Mr.S.Niranjan, M.S.,

CO- CHAIRMAN'S MESSAGE

I am delighted to learn that a Two- Day National Conference on “Tribal Women Leading Change: Grassroots Initiative and Social Transformation towards Viksit Bharat 2047” is being organized by the Department of Commerce, Faculty of Science and Humanities, SRM Institute of Science & Technology, Ramapuram, Chennai.

In a society, every community's voice must be heard in order to ensure the success of governance of a nation. In India, the tribal community's pivotal role, more so, its women, within the intricate web of governance is of critical significance to ensure Viksit Bharat 2047. Hence, empowering tribal women is essential for dismantling systemic barriers and for helping to extend their influence beyond their communities, while celebrating milestones that pave the way for an inclusive future. They will emerge as crucial change makers contributing to community decision-making, resource management and cultural tradition preservation.

This conference is a timely and meaningful initiative that highlights the role of tribal women as agents of change at the grassroots level. It will provide an excellent platform for scholars, researchers and practitioners to exchange ideas, present research findings and discuss strategies for social empowerment and sustainable development.

I wish the conference a grand success and hope it will inspire impactful research and action.

CO-CHAIRMAN
SRM Chennai Ramapuram and Trichy



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CHIEF DIRECTOR'S MESSAGE

It is a matter of great pride to note that the Department of Commerce Faculty of Science and Humanities, SRM Institute of Science & Technology, Ramapuram, Chennai is organizing the two- Day ICSSR sponsored **National Conference on “Tribal Women Leading Change: Grassroots Initiative and Social Transformation towards Viksit Bharat 2047.”** The conference reflects a strong commitment towards addressing critical issues related to tribal women empowerment and social inclusion.

The core tenet of Viksit Bharat hinges around a deep focus on inclusive growth, economic self-reliance, technological advancement and social empowerment. The key players include all communities, especially the tribal community, wherein their women can make vital contributions to realize this vision as they possess a deep connection to their local ecosystem. They contribute to development by being the custodians of traditional knowledge, fostering community sustainability and driving local economic growth through agriculture and handicrafts. Hence, their empowerment should anchor on education, skill development, and political participation.

It is germane that a conference on a topic of great national significance has been planned by the department. This academic event will serve as a platform for presenting research, sharing experiences, and discussing innovative approaches that support grassroots leadership and inclusive growth aligned with the vision of Viksit Bharat 2047. The participation of experts and researchers from diverse backgrounds will enrich the quality of deliberations.

I congratulate the organizing committee for their tireless efforts and extend my best wishes for the successful conduct of the conference.

Dr.N. SETHURAMAN
CHIEF DIRECTOR
SRM Group of Institutions
Chennai Ramapuram & Trichy



A Message from Our Dean

Dr S THIRUMAGAN

DEAN(S&H)

Asa Dean, on behalf of the College of Science and Humanities, SRM Institute of Science and Technology, Ramapuram Campus, I congratulate the Head, faculty members, and students for organizing the **ICSSR Sponsored Two Days National Conference on “Tribal Women Leading Change: Grassroots Initiative and Social Transformation towards Viksit Bharat 2047.”** I am delighted to welcome all the delegates, guests, and speakers to this conference. The main objective of this conference is to provide a platform for researchers, academicians, students, and delegates from academia and social sectors to share their expertise and discuss research findings and new perspectives related to tribal women leadership and social transformation.

This conference would definitely give a new dimension and stimulation to all the participants coming from different regions. The main theme of the conference includes interrelated issues, each calling for a variety of interdisciplinary approaches.

I hope that this National Conference will provide participants with a truly transformative experience through diverse knowledge and perspectives so that the social challenges related to tribal development and women empowerment can be addressed. I wish the conference a grand success and am sure that there will be fruitful deliberations and innovative thinking among the participants.

Dean(S&H)



**A Message from Vice Principal (Academic) Faculty
of Science and Humanities**

Prof. Dr. PUGHAZENDINARAYANAN

I am grateful for the opportunity to be associated with the ICSSR Sponsored Two Days National Conference on “Tribal Women Leading Change: Grassroots Initiative and Social Transformation towards Viksit Bharat 2047” organized by the Department of Commerce of the Faculty of Science and Humanities, SRM Institute of Science and Technology, Ramapuram Campus.

This conference is a step towards achieving our academic vision by encouraging research and discussions on tribal women empowerment, grassroots initiatives, and social change. The conference will serve as a good platform for institutions and researchers to exchange knowledge and ideas in the areas related to social transformation and inclusive development aligned with the vision of Viksit Bharat 2047.

It is my pleasure to welcome all the delegates and participants to this conference. I congratulate the organizing team for their commitment in organizing this academic event. I am confident that this conference will provide a strong foundation for new ideas, collaborative research, and meaningful academic outcomes. I wish the conference a grand success.

Prof. Dr. Pughazendi Narayanan



**A Message from Vice Principal (Administration)
Faculty of Science and Humanities**

Prof. Dr. J. Dilipan

It is a matter of great pleasure to note that the Department is organizing the ICSSR Sponsored Two Days National Conference on “Tribal Women Leading Change: Grassroots Initiative and Social Transformation towards Viksit Bharat 2047.” It is a matter of pride that the organizers have received an encouraging response for the conference from participants across different regions.

This conference provides a platform for the presentation of research works and recent developments related to tribal women leadership, grassroots initiatives, and social innovation. The conference will bring together researchers, academicians, and practitioners to share their views and experiences.

I would like to thank the conference coordinators and organizing committee for their efforts in making this conference successful. I also thank the participants for their interest, which will contribute to building a socially inclusive and empowered future. I wish the conference every success.

Prof. Dr. J. Dilipan

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DIGITAL FINANCIAL LITERACY AND SKILL DEVELOPMENT AMONG YOUNG ENTREPRENEURS.

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ABSTRACT

Digital financial literacy has emerged as a critical determinant of entrepreneurial success in the rapidly evolving digital economy. Young entrepreneurs increasingly rely on digital financial tools such as mobile banking, digital payments, online credit platforms, and financial management applications to operate and scale their ventures. However, the effective utilization of these tools depends largely on their level of digital financial literacy and related skill development. Financial literacy plays a pivotal role in the success of young entrepreneurs, as it equips them with the essential skills needed to manage their businesses effectively. In the digital age, where financial transactions are increasingly done online and global markets are more accessible, financial literacy has become even more important. For young entrepreneurs, understanding basic financial principles, such as budgeting, cash flow management, investment, and debt management, is essential for making informed decisions that directly affect the sustainability and growth of their businesses.

Digital financial literacy can promote broader financial inclusion, particularly for young entrepreneurs in underrepresented or marginalized communities. By providing access to digital financial services previously unavailable to them, these entrepreneurs are empowered to build and grow their businesses on their own terms. Over time, this contributes to the creation of a more resilient entrepreneurial ecosystem, with entrepreneurs who are equipped to adapt to economic changes and contribute to a dynamic economy. Digital financial literacy becomes more widespread, it could influence policy and educational reforms, encouraging the inclusion of financial literacy and entrepreneurship courses in curricula, and helping to create an environment where young entrepreneurs can thrive.

Key words: Financial literacy, Financial inclusion, Young Entrepreneurs, Credit Platforms

TRIBAL WOMEN, LOCAL GOVERNANCE AND SCHOOL EDUCATION: PATHWAYS TOWARDS VIKSIT BHARAT 2047

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ABSTRACT

Tribal Women, Local Governance and School Education: Pathways towards Viksit Bharat 2047 examines how tribal women's participation in local governance and school-related institutions can drive inclusive educational development and social transformation. The paper positions tribal women as key change agents whose leadership in school management committees, parent-teacher forums, and community organisations shapes access to schooling, student retention, and the quality of education, particularly for girls. By linking these grassroots processes to the national vision of Viksit Bharat 2047, the study connects local educational change with long-term developmental goals.

Focusing on the sub-theme "Education, Skill Development and Digital Empowerment," the paper analyses how tribal women engage with educational governance to promote learning opportunities, skill formation, and emerging digital initiatives for children in their communities. It also addresses the sub-theme "Tribal Women and Leadership Development" by highlighting how local governance spaces both enable and constrain tribal women's capacities to participate meaningfully, monitor service delivery, and demand accountability from schools and public authorities. In this context, schooling is viewed not merely as a means of individual advancement but as a platform for broader economic empowerment, health awareness, and the assertion of cultural identity, aligning with a holistic agenda of social transformation.

Methodologically, the paper adopts a qualitative and analytical approach, drawing on policy documents, existing research, and field-based insights into tribal women's engagement with school education and local governance. It contributes to Research Perspectives in Tribal Studies by identifying enabling factors, institutional gaps, and gendered barriers that shape tribal women's educational leadership. The paper concludes that strengthening tribal women's voice and agency in local educational governance is a critical pathway towards the Vision for Tribal Women in Viksit Bharat 2047, and it offers policy and practice recommendations to enhance their role in shaping school education and community development.

FASHION AS a CATALYST FOR SOCIAL TRANSFORMATION AND INCLUSIVE GROWTH: TRIBAL COMMUNITIES IN THE INDIAN CONTEXT

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ABSTRACT

Fashion has evolved beyond its traditional association with aesthetics and trends to become a significant socio-economic and cultural force capable of driving social transformation and inclusive growth. In the Indian context, tribal communities are custodians of rich textile traditions, indigenous knowledge systems, and distinctive craftsmanship that reflect cultural identity and sustainable living practices. This paper examines how fashion functions as a catalyst for social transformation and inclusive growth among tribal communities by facilitating livelihood generation, cultural preservation, gender empowerment, and environmentally sustainable development. The revival and reinterpretation of tribal textiles through ethical fashion initiatives and craft-based entrepreneurship have created new economic opportunities, enabling artisans to access broader markets while preserving traditional skills. Women, who play a central role in tribal textile production, benefit from enhanced income generation, social recognition, and decision-making power. The paper further highlights the importance of sustainable and ethical fashion practices, including fair wages, safe working conditions, and respect for cultural heritage, in ensuring long-term inclusive growth. Additionally, the role of supportive policies, fashion education, digital technologies, and ethical supply chains is discussed in strengthening tribal fashion ecosystems. The study argues that inclusive and sustainable fashion models can empower tribal communities, promote cultural dignity, and contribute to equitable socio-economic development.

Keywords: Tribal Communities; Fashion and Society; Social Transformation; Inclusive Growth; Indigenous Textiles; Sustainable Fashion

THE HEALTH, NUTRITION AND WELL-BEING OF TRIBAL WOMEN IN KALRAYAN HILLS, KALLAKURICHI DISTRICT, TAMIL NADU.

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ABSTRACT

This abstract reviews the complex and multifaceted factors that relate to the poor healthcare and nutritional status of marginalized Tribal communities that need to be assessed for particular attention to be given to addressing anemia. Important contributing factors are described under socio-cultural, behavioral, and environmental categories. A particular concern is that of a feeble awareness of overall S-R Health that regulates unplanned pregnancies that tend to linger unresolved and remain in Chronic Maternal Advance Age, a particular risk to adverse pregnancy consequences such as Childhood Malnutrition. Inherently deep-rooted customs such as consanguineous marriages tend to increase the rate of Genetic Diseases such as Thalassemia that unknowingly contributes to aggravate the overall problem of anemia in the region. Additionally, important High-Risk Behavior such as Substance Abuse tends to adversely contribute to the overall healthcare pattern of these communities. Another set of important contributing environmental and psychological factors has been described that not only tend to adversely increase overall healthcare problems of these communities but is harmful due to Open Defecation practices that tend to increase Parasitic and subsequent Bacterial infections that tend to cause or increase overall problems of anemia among these communities. It can be aptly concluded that a need to address these particular problems of overall Anemia among these communities demands a particular overall treatment strategy that considers a combined approach of Health Education regarding S-R Health that can end up intergenerational overall Malnutrition/Diseases due to proper execution of overall Water Sanitation and Health initiatives that need to be followed by particular approaches of addressing overuse of Genetic Counseling as well as particular programs pertaining to alcohol abuse among these communities due to their poor healthcare pattern of overall lifestyles among these communities.

Keywords: Health, Nutrition, Poor Literacy and Low Income

GOVERNMENT WELFARE SCHEMES AS A TOOL FOR ECONOMIC EMPOWERMENT AND SUSTAINABLE LIVELIHOOD DEVELOPMENT OF RURAL WOMEN: EVIDENCE FROM COIMBATORE DISTRICT

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ABSTRACT

Economic empowerment of rural women is widely recognized as a critical driver of inclusive growth, poverty reduction, and sustainable development. In India, persistent gender disparities in access to income, assets, education, and decision-making necessitate targeted policy interventions. Government welfare schemes, both at the central and state levels, have emerged as strategic instruments to enhance women's economic agency and promote sustainable livelihood opportunities. This paper critically examines the role of government welfare schemes in fostering economic empowerment and sustainable livelihood development among rural women in Coimbatore district of Tamil Nadu. By analyzing major welfare initiatives, institutional mechanisms, and district-level outcomes, the study highlights the extent to which these schemes contribute to income generation, financial inclusion, skill development, and social empowerment. The paper also identifies implementation challenges and proposes policy measures to strengthen the effectiveness and sustainability of women-centric welfare interventions.

Keywords: *Economic Empowerment, Rural Women, Government Welfare Schemes, Sustainable Livelihoods, Coimbatore District*

A STUDY ON THE PRODUCTIVITY OF WORK FROM HOME OF IT COMPANY EMPLOYEES IN CHENNAI

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ABSTRACT

Work from home has become common in IT companies after the COVID-19 pandemic. Many IT employees in Chennai continue to work from home or follow a hybrid work model. This study focuses on understanding how work from home affects the productivity of IT company employees in Chennai. The main aim of the study is to find out whether employees are more productive while working from home and to identify the factors that influence their work performance.

The study is based on primary data collected from IT employees through a structured questionnaire. The research considers factors such as working hours, home work environment, use of technology, communication with team members, and work-life balance. Simple descriptive and analytical methods are used to analyze the data.

The findings show that work from home improves productivity for many employees due to flexible work hours and reduced travel time. However, some employees face challenges such as distractions at home, longer working hours, and communication issues. The study helps IT companies understand employee productivity and supports the development of effective work-from-home and hybrid work policies.

Keywords: Work From Home, Productivity, IT Employees, Chennai.

EDUCATIONAL SKILL DEVELOPMENT AND DIGITAL EMPOWERMENT

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ABSTRACT

In the contemporary era of rapid technological advancement, education plays a crucial role in shaping skilled and empowered individuals. Educational Skill Development and Digital Empowerment are two interconnected concepts that significantly contribute to the holistic growth of students. Educational Skill Development focuses on enhancing academic knowledge along with essential life skills such as communication, critical thinking, problem-solving, leadership, and teamwork. These skills enable students to adapt to changing academic and professional environments and improve their employability.

Digital Empowerment refers to the ability of individuals to effectively access, understand, and utilize digital technologies for learning, communication, and decision-making. With the integration of digital tools in education, students gain access to vast online resources, e-learning platforms, virtual classrooms, and digital libraries. This not only enhances learning opportunities but also promotes self-learning and lifelong learning habits. Digital empowerment also supports the use of e-governance services, online transactions, and digital communication, thereby making individuals more independent and informed.

Educational institutions play a vital role in promoting both skill development and digital empowerment by incorporating technology-based teaching methods, organizing skill-oriented training programs, and encouraging innovation and research. Together, these two elements help bridge the digital divide, especially among students from rural and underprivileged backgrounds. In conclusion, Educational Skill Development and Digital Empowerment are essential for creating competent, confident, and future-ready individuals. By combining knowledge with digital skills, education becomes more inclusive, effective, and aligned with the demands of a technology-driven society.

THE ETHNO-TOURISM HUB: A RESILIENT MODEL FOR WOMEN-LED LEADERSHIP AND INTEGRATED DIGITAL COMMERCE

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ABSTRACT

This paper presents the idea of a Tribal Ethno-Tourism Hub as a women-led, community-owned model that supports both cultural preservation and sustainable livelihoods for tribal communities. While ethno-tourism offers income through homestays and cultural experiences, it often remains seasonal and unstable. To overcome this, the proposed model integrates a digital platform that connects tribal women to wider markets through traditional craft sales and a cloud kitchen offering indigenous food. This multi-income approach ensures year-round financial stability, even during off-tourism periods. The model places tribal women as decision-makers, reducing dependence on middlemen and promoting digital skills, entrepreneurship, and self-reliance. By blending heritage, technology, and local leadership, the Ethno-Tourism Hub offers a resilient and scalable pathway for inclusive rural development aligned with the vision of Viksit Bharat 2047.

FROM ROOTS TO RESILIENCE: TRIBAL WOMEN AS LEADERS OF GRASS ROOTS DEVELOPMENT – LESSONS FROM THE GOND COMMUNITY IN MADHYA PRADESH

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ABSTRACT

Indian tribal women perform as economic contributors to their communities and guardians of cultural heritage, yet their role in grassroots development remains largely undervalued. Although the literature has reviewed the issue concerning empowerment of tribal women and their roles in self-help groups, but very minimal research has identified the interaction of development project with the indigenous culture system and how it substitutes it with external development models. According to the secondary literature, the paper holds that the women in the Gond community are able to strike a balance between the traditional respect and the modern developmental objectives. It offers important lessons to inclusive and sustainable development based on the vision of the VIKSIT BHARAT 2047 of the Indian growth.

ECONOMIC EMPOWERMENT AND SUSTAINABLE LIVELIHOODS OF KURUMBA TRIBAL WOMEN IN TAMIL NADU

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ABSTRACT

The Kurumbas, one of the six Particularly Vulnerable Tribal Groups (PVTGs) in the Nilgiris district of Tamil Nadu, possess a unique cultural heritage but face significant socio-economic marginalization. This study investigates the current status of economic empowerment and the sustainability of livelihood patterns among Kurumba tribal women. Traditionally dependent on forest resources—specifically honey collection, food gathering, and shifting cultivation—this community has been increasingly pushed toward wage labor in tea and coffee plantations due to ecological displacement and restrictive forest policies.

Using a descriptive research design and a mixed-methods approach, data was collected from primary sources through structured interviews and focus group discussions with women from various Kurumba hamlets (including Alu Kurumbas and Betta Kurumbas). The study analyzes key empowerment indicators, including household decision-making power, control over personal income, and participation in Self-Help Groups (SHGs). The major hurdles include: High rates of illiteracy and lack of formal vocational training, The "casual" nature of plantation work, which lacks job security and statutory benefits, Limited market access for traditional non-wood forest products (NWFPs) and indigenous art.

The study concludes that true economic empowerment requires a shift from subsistence-based labor to sustainable entrepreneurship. Recommendations include the implementation of value-addition training for forest produce, the promotion of Kurumba tribal art as a viable revenue stream, and the strengthening of community-led conservation models. The paper emphasizes that for tribal welfare initiatives to be effective, they must be culturally rooted and participatory, ensuring that Kurumba women are not just beneficiaries but active leaders in their development process.

Keywords: Kurumbas, Tribal Women, Economic Empowerment, Sustainable Livelihoods, PVTGs.

INCLUSIVE GROWTH AND SUSTAINABLE DEVELOPMENT THROUGH TRIBESINDIA: E-COMMERCE AS A CATALYST FOR SOCIAL TRANSFORMATION

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ABSTRACT

In contemporary times, Inclusive growth and sustainable development have become extremely vital for societal transformation all around the world, especially for a developing country like India. India, which is known for its rich diversity and culture, holds a special place with reference to its 705-plus tribal groups, representing 8.6% of the population. Among them, there are 75 particularly vulnerable tribal groups, each representing a unique culture and traditional norms. The development of tribal groups remains paramount for the overall development of the country, and in the last seven decades, several initiatives have been undertaken. However, in the digital era, the inclusion of information and communication tools makes it easier for the integration of tribes with others without diminishing their cultural ethos. One of the initiatives is the 'TribesIndia', an e-commerce platform. This is an initiative of the Tribal Cooperative Marketing Development Federation of India (TRIFED) and helps to create a single platform for the promotion and marketing of tribal products from all over the country. Since its inception, this website has benefited more than three lakh tribal families, selling more than 6000 tribal products on its website. This study explores the role of the Tribes India platform as a catalyst for the promotion of inclusive growth and development, through young college students' acceptance of such an initiative. This study uses a mixed- method research approach, which is the usage of quantitative and qualitative techniques, like an experimental study and in-depth interviews. The experimental study from 36 college students explores the awareness of this e-commerce site and their reception to tribal products, and the influence of such digital platforms in promoting inclusive development through a pre-test and post-test approach. Further, through in-depth interviews, their reception of this e-commerce and their purchase decisions were examined.

Keywords: Tribesindia, e-commerce, tribes, India, tribal development

“STRENGTHENING TRIBAL WOMEN’S HEALTH AS A CATALYST FOR INCLUSIVE GROWTH: A STRATEGIC ROADMAP TOWARDS VIKSIT BHARAT @2047

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ABSTRACT

India's Viksit Bharat @2047 vision emphasizes inclusive growth, yet tribal women endure profound health inequities that hinder national progress. This study investigates these disparities, revealing entrenched challenges such as widespread malnutrition, anemia, compromised maternal and child health outcomes, and restricted access to preventive care. Tribal regions suffer from deficient healthcare infrastructure—including scarce hospitals, medical personnel, and essential equipment—compounding delays in critical interventions.

Low health literacy, stemming from limited education, perpetuates ignorance of nutrition, hygiene, and available government programs. Despite initiatives like targeted tribal health schemes, ineffective execution, lax oversight, and bureaucratic hurdles limit their impact, leaving many women underserved. Exacerbating factors include remote locations with inadequate roads, cultural norms favoring early marriages, and entrenched gender biases that prioritize male health needs. These barriers not only impair individual well-being but also undermine family stability, female labor force engagement, and human capital formation, stalling equitable economic advancement. The research underscores that prioritizing tribal women's health is pivotal for social justice and realizing Viksit Bharat @2047 goals.

To bridge these gaps, the study advocates a multifaceted roadmap: bolstering infrastructure in remote areas, enhancing community-led health education, refining policy implementation through digital monitoring, and integrating gender-sensitive cultural outreach. By adopting a comprehensive approach, India can foster resilient tribal communities, promote workforce inclusion, and accelerate inclusive development.

Key Words: Tribal Women, Women’s Health, Inclusive Growth, Health Equity, Viksit Bharat @2047

“GRASSROOTS COMMERCE AND ECONOMIC EMPOWERMENT OF TRIBAL WOMEN: A STUDY ON MARKET ACCESS, DIGITAL INCLUSION, AND SUSTAINABLE LIVELIHOODS TOWARDS VIKSIT BHARAT 2047”

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ABSTRACT

Tribal women constitute an important segment of the grassroots economy through their involvement in traditional livelihoods, self-help initiatives, and small-scale enterprises. However, their economic contributions often remain inadequately recognized and insufficiently linked to formal commercial systems. Economic advancement is being held back by a combination of market disconnects, lack of liquid capital, and insufficient digital engagement. Against this backdrop, the present study investigates the significance of grassroots commerce in improving the sustainable livelihood prospects of tribal women, with a focus on market integration, digital participation, and income consistency within the broader vision of Viksit Bharat 2047.

The study follows a descriptive research approach, drawing on primary data collected from tribal women involved in self-help groups, micro-enterprises, and indigenous economic activities. Secondary data were gathered from official reports, scholarly articles, and institutional documents. The analysis reveals that although tribal women demonstrate active engagement in production-oriented activities, their participation in organized markets, digital platforms, and formal financial systems remains limited. The findings emphasize the need for inclusive commercial strategies that integrate tribal women into value chains, enhance digital and financial literacy, and strengthen grassroots market mechanisms. Ultimately, by establishing trade-centric agency as a cornerstone of enduring development, this research enriches the global narrative on equitable growth. It reinforces the necessity of social justice in achieving the transformative milestones envisioned for Viksit Bharat 2047.

Keywords: Tribal Women (TW); Grassroots Commerce (GC); Economic Empowerment (EE); Digital Inclusion (DI); Sustainable Livelihoods (SL)

AN ANALYSIS OF TREND-BASED CONTENT MARKETING IN IMPROVING BRAND VISIBILITY ON INSTAGRAM

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ABSTRACT

In the rapidly evolving digital marketing landscape, social media platforms have become essential tools for enhancing brand visibility and consumer engagement. Among these platforms, Instagram stands out due to its visual-centric design, high user engagement, and algorithm-driven content distribution. This study analyzes the role of trend-based content marketing in improving brand visibility on Instagram. Trend-based content marketing focuses on leveraging current social media trends such as viral challenges, trending hashtags, popular audio, memes, and short-form video formats to capture audience attention and drive engagement. Drawing from existing literature on content marketing, influencer marketing, and consumer engagement theories, the study examines how timely, relevant, and trend-aligned content influences brand recognition, reach, and audience interaction. The research further explores the impact of influencer collaborations and user-generated content in amplifying trend-based campaigns and enhancing authenticity. Additionally, the study evaluates engagement metrics such as likes, comments, shares, and saves to assess the effectiveness of trend-based strategies compared to traditional content approaches. The findings highlight that trend-based content marketing significantly enhances organic reach, engagement levels, and brand recall on Instagram, while also being cost-effective. However, challenges such as short trend lifecycles, content saturation, algorithm dependency, and potential brand misalignment are also identified. Overall, the study provides valuable insights for marketers, brand managers, and academics by emphasizing the strategic importance of trend-based content marketing in strengthening brand visibility within Instagram's competitive digital ecosystem.

Keywords: Trend-Based Content Marketing, Instagram Marketing, Brand Visibility, Social Media Marketing, Influencer Marketing, User Engagement, Digital Marketing Strategies, Visual Storytelling, Algorithm-Driven Content

CONSTRAINTS FACED BY TRIBAL WOMEN IN ACCESSING FINANCIAL SUPPORT EXTENDED BY THE GOVERNMENT OF INDIA

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ABSTRACT

Tribal women in Tamil Nadu have to endure challenges in obtaining financial assistance from the Government despite the establishment of numerous targeted financial inclusion programs aimed at supporting women especially those belonging to marginalized groups. Even as of today, tribal women remain largely excluded from formal financial inclusion which stems mainly from socio-economic disadvantages, low levels of education, geographic isolation, limited outreach by institutions and a lack of awareness regarding the Government-funded financial initiatives. Government-supported initiatives such as Self-Help Groups (SHGs), micro-credit schemes, and welfare programs for women designed to improve financial access and enhance livelihood security for tribal women are ineffective on account of innumerable structural and procedural obstacles. The low levels of financial literacy and digital skills among tribal women further hinder their understanding of eligibility criteria, application procedures, and repayment processes. Additionally, complex documentation requirements, language barriers, and reliance on intermediaries further limit their ability to engage directly with formal banking institutions. In Tamilnadu though SHGs play an important role in promoting financial discipline, social unity, and women's economic independence, their reach and operational effectiveness in tribal areas remain inconsistent due to weak connections with banks, limited capacity-building efforts, and inadequate monitoring. This article attempts to analyse the constraints faced by tribal women in accessing such financial support and seeks to offer recommendations to make the same more accessible.

Keywords: Constraints, tribal women, financial support, government

TRIBAL WOMEN LEADING CHANGE: GRASSROOTS INITIATIVES AND SOCIAL TRANSFORMATION TOWARDS VIKSIT BHARAT 2047 WITH FOCUS ON CULTURAL IDENTITY ,HERITAGE AND INDIGENOUS KNOWLEDGE.

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ABSTRACT

The vision of Viksit Bharat 2047—a developed and inclusive India—hinges on recognizing tribal women as central drivers of grassroots transformation. This paper argues that tribal women, as keepers of cultural identity and indigenous knowledge, are not only preserving heritage but actively shaping sustainable development. Their leadership in local initiatives demonstrates how indigenous wisdom can directly address critical challenges in education, health, environment, and economic empowerment, positioning them as indispensable agents of change.

Tribal women’s grassroots activism demonstrates resilience and innovation in preserving cultural heritage while simultaneously negotiating spaces in governance, entrepreneurship, and social movements. Their initiatives—ranging from eco-friendly farming practices rooted in indigenous knowledge systems to cooperative models of self- help groups—demonstrate how cultural identity can serve as a foundation for empowerment rather than a barrier to progress. By reclaiming agency in decision-making processes, tribal women are redefining social transformation as inclusive, participatory, and culturally rounded.

This paper highlights cases in which tribal women have successfully merged traditional ecological knowledge with modern sustainability practices, directly fostering climate resilience and biodiversity. Their leadership in preserving intangible cultural heritage—such as oral traditions, rituals, and crafts—proves that indigenous perspectives must shape national identity. These interventions both strengthen community solidarity and are vital to achieving Viksit Bharat 2047’s goals of equity, inclusivity, and cultural pride.

ROLE OF DIGITAL SKILLS IN ENHANCING EDUCATION AND EMPLOYABILITY

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ABSTRACT

Digital innovation has become a driving force in shaping modern education systems and employment structures. The ability to apply digital tools effectively is now a key requirement for academic engagement and professional success. Although technology is widely available, many learners and job seekers lack the practical digital competencies needed to use these tools productively. This gap between technological access and skill utilization continues to limit educational effectiveness and career opportunities. Educational practices often prioritize classroom-based theory over experiential digital learning. Consequently, learners may struggle to meet workplace expectations that demand digital communication, online collaboration, information management, and problem-solving abilities. Alongside this, socio-economic conditions play a major role in determining digital readiness. Limited access to devices, unstable internet connectivity, and insufficient exposure to training programs contribute to unequal learning outcomes and widen the digital divide. This study focuses on understanding how digital skill development influences educational achievement and employability. It seeks to examine variations in digital competency levels among students and job seekers and to analyze the impact of digital access on learning and career preparation. The study highlights the importance of inclusive approaches that combine technology-supported instruction with practical skill training. Strengthening digital capabilities can enhance workforce readiness, promote equal learning opportunities, and support long-term economic development in an increasingly digital environment.

KEY WORDS: *Digital Skills[DS], Digital Divide[DD], Modern Education[ME], Career Development[CD], Technology Integration[TI], Inclusive Education, Experiential Learning[EL].*

SOCIAL TRANSFORMATION AND INCLUSIVE GROWTH OF TRIBAL WOMEN – LEADING CHALLENGES

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ABSTRACT

The social transformation and inclusive growth of tribal women are critical to achieving equitable and sustainable development in India. Tribal women play a vital role in preserving indigenous knowledge systems, sustaining rural livelihoods, and contributing to community well-being; however, they continue to face multidimensional challenges such as poverty, limited access to education and healthcare, economic marginalisation, gender-based discrimination, and social exclusion. Structural barriers, including geographical isolation, inadequate infrastructure, low digital connectivity, and restricted access to financial and institutional support, further constrain their opportunities for empowerment.

Despite various government initiatives aimed at tribal welfare, the effective inclusion of tribal women remains a significant challenge due to gaps in implementation, cultural constraints, and limited awareness. Ensuring inclusive growth requires a holistic approach that integrates education, skill development, livelihood opportunities, healthcare access, and legal empowerment while respecting tribal identity and cultural diversity. Strengthening women's participation in local governance, promoting self-help groups and entrepreneurship, and enhancing access to digital and financial services are essential for enabling social transformation.

Addressing these challenges is fundamental to inclusive national development, as the empowerment of tribal women contributes directly to poverty reduction, social equity, and sustainable growth. Focused policy interventions, community participation, and inclusive governance mechanisms are therefore essential to transform tribal women from marginalized stakeholders into active agents of development.

Keywords: Tribal Women, Social Transformation, Inclusive Growth, Gender Inequality, Marginalisation, Education and Healthcare Access, Livelihood Development, Indigenous Communities, Sustainable Development

ROLE OF SELF-HELP GROUPS IN EMPOWERING TRIBAL WOMEN

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ABSTRACT

The economic empowerment of women is a major contributor to inclusive economic development and sustainable national development as it enhances household welfare, strengthens community resilience, and contributes to broader economic progress. Self- Help Groups (SHGs), as community-based and voluntary financial institutions, are instrumental in reaching out to women in economically weaker parts of society. SHGs strive to stimulate financial empowerment, entrepreneurship, and income generation among women through communal savings, microfinance access, and institutional linkages. Microfinance, as realized in SHGs, has become an important means to facilitate economic empowerment by increasing access to credit, promoting productive investment, and reducing dependence on informal sources of finance. SHG clusters, especially, enhance the scale and sustainability of these initiatives by pooling resources, increasing negotiation power, and linking to banks, markets, and development agencies. This study investigates how effective SHGs are in turning this type of financial intervention into concrete evidence of economic empowerment for women. What our findings reveal is that SHGs have made an important contribution to women's empowerment by increasing social awareness; enhancing participation in decisions by households and the community; and raising self-confidence. SHGs have also broadened women's financial inclusion by encouraging savings habits and easing access to small loans. However, the effectiveness of SHGs for long-term economic empowerment (in terms of income enhancement, asset creation, and long-term livelihood security) is still relatively modest. SHGs have raised women's understanding on some societal and developmental problems but insufficient financial literacy and knowledge about social welfare and credit from government schemes is still low. Restricted entrepreneurship capability, limited access to the markets, and inadequate capacity building also limit the capacity for economic progress made by SHGs. These results suggest that although SHGs perform as instruments of social empowerment, their potential as economic empowerment can only be fully realized if formal financial education, skills development, and integration with formal financial and market institutions is promoted.

Keywords: Tribal Women, Self-help Groups, economic empowerment.

CULTURAL IDENTITY, HERITAGE, AND INDIGENOUS KNOWLEDGE SYSTEM

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ABSTRACT

Cultural identity, heritage, and indigenous knowledge systems represent essential foundations through which communities maintain their values, social structures, and long-standing practices. These systems provide guidance for social interaction, environmental stewardship, and collective decision-making. However, increasing exposure to globalization, technological advancement, and externally driven development models has contributed to the gradual weakening of traditional knowledge systems. As a result, many communities are experiencing a decline in cultural continuity and reduced transmission of indigenous knowledge between generations. This research explores the connection between cultural identity and social cohesion, focusing on how shared traditions and belief systems contribute to a sense of belonging within communities. The study further evaluates the practical relevance of indigenous knowledge in addressing current environmental, social, and economic challenges. Indigenous approaches to land use, resource management, conflict resolution, and community cooperation are assessed to demonstrate their continued value in promoting sustainability and resilience. These knowledge systems offer locally adapted solutions that complement modern development strategies. The findings emphasize that the loss of cultural identity and indigenous knowledge not only threatens cultural diversity but also undermines community resilience and sustainable development efforts. The study underscores the necessity of acknowledging and integrating indigenous knowledge within education systems, policy frameworks, and development planning. Strengthening cultural heritage preservation and encouraging knowledge transmission across generations are essential steps toward safeguarding indigenous knowledge systems and ensuring their contribution to future societal well-being.

Key Words : Cultural Identity (CI), Cultural heritage (CH), Indigenous knowledge systems (IKS), Social cohesion (SC), Intergenerational knowledge transmission (IKT), Globalization (GN).

EDUCATION AS A CATALYST FOR LEADERSHIP DEVELOPMENT AMONG TRIBAL WOMEN

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ABSTRACT

In a community, particularly the marginalised community, such as the tribal women, education plays an essential role in empowering and transforming; this paper adopts a conceptual research design synthesising theory, policy, and literature to conceptualise education as a stimulant for leadership creation in the tribal women. Education provides the essential traits of a leader, which are self-confidence, decision-making, communication, participation and social awareness. Empowerment theory, human capital theory, and concepts of gender leadership are utilised to perceive education as a complex phenomenon that has reached beyond literacy and employability to empower voice and collective actions. The educated tribal women are found to have better knowledge of their rights and increased representation in self-help groups, cooperatives, and Panchayat institutions. At the same time, the study has identified factors that act as constraints to education. These factors are poverty, remoteness of the area, socio-cultural factors, and lack of institutional facilities. A comprehensive conceptual approach that views both inputs and outputs of education and their relation to leadership and its related medians of empowerment, social capital, and institutional facilitation is proposed. Equal importance to inclusive and culture-friendly education policies, community-based learning systems, and capacity-building activities with a focus on developing leadership traits and qualities is also laid down. Conclusion: Improving educational opportunities for tribal women is critical to instilling grassroots-level leadership qualities and facilitating development equality.

Keywords:

Education, Tribal Women, Leadership Development, Empowerment, Indigenous Communities

IMPACT OF GRASSROOT MOVEMENTS BY TRIBAL WOMEN COMMUNITY OF TAMILNADU - A CASESTUDY ANALYSIS

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ABSTRACT

Lush green grasses, trees grown high aiming to reach the sky, chirps of birds, earthy smell of the ground, speaks not only about the gift of nature but also the population which strive hard generations to preserve it. Society has a perception that people live in woods are termed as tribes who by look are not updated but are far more ahead, who knows the secret of survival than people in the developed geographical areas. This paper aims in understanding the involvement of tribal women community towards their societal problems like land and forest rights, basic amenities and infrastructure, educational and economic empowerment and their cultural preservation, to analyze the impact of grassroot movement in their community development and to know the government initiatives for the sustainable growth of the tribal community. Case study analysis is used in the study to understand their in-depth involvement in conserving the nature and their lively hood. This paper will also provide a wide scope for the community as the paper analyses the key issues faced by the community and their struggles to overcome it. SWOT analysis is used in the study to understand the present situation and provide suggestions and ideas for the development of the community in future.

Key words: Tribal women, Grassroot movement, community, nature, Preservation

SHAPING THE FUTURE THROUGH EDUCATION, SKILLS, AND DIGITAL ACCESS

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ABSTRACT

The rapid advancement of digital technologies has transformed education, employment, and social engagement worldwide, creating new opportunities and challenges. In this evolving landscape, access to quality education, relevant skill development, and digital resources has become essential for individual empowerment and inclusive societal growth. Despite technological progress, disparities in educational access and digital readiness persist, particularly among rural populations and marginalised communities, where limited connectivity and insufficient skill training hinder participation in the digital economy. This research explores the role of education in enhancing knowledge, adaptability, and preparedness for a technology-driven future. Education provides a crucial basis for cultivating analytical thinking, problem-solving skills, and the ability to navigate rapid technological changes. These resources not only expand educational reach but also promote lifelong learning and career readiness.

The study identifies key barriers that impede equitable access to education and digital skills, including inadequate digital infrastructure, financial constraints, low digital literacy, and limited exposure to structured training programs. Recommendations include expanding digital infrastructure, fostering digital literacy programs, raising awareness about skill development initiatives, and aligning educational curricula with industry-relevant competencies. An integrated approach combining education, skill-building, and digital access is essential for preparing individuals for future workforce demands. By addressing these gaps, policymakers and educators can promote equitable participation in the digital economy, support socio-economic mobility, and contribute to sustainable development. Enhancing the connection between education , technology and skill acquisition is crucial for fostering inclusive growth and ensuring that all individuals are equipped to thrive in a rapidly changing digital society.

Keywords: Technology-Driven learning (TDL), Educational Equity (EE), Digital Literacy(DL), Skill Development(SD).

IoT BASED SMART AGRICULTURE MONITORING SYSTEM

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ABSTRACT

This project presents an IoT-based Smart Agriculture Monitoring System using the ESP32 microcontroller integrated with DHT11, soil moisture, and water flow sensors to enable real-time monitoring of environmental and irrigation parameters. The system measures temperature, humidity, soil moisture, and flow rate, and triggers a buzzer alarm during abnormal conditions such as leakage or irregular water flow. Sensor data is processed by the ESP32 and transmitted to the Blynk cloud platform for remote monitoring. The system supports efficient irrigation management, reduces water wastage, and minimizes manual intervention. Overall, the solution enhances crop management and promotes sustainable, automated farming practices.

Keywords — Smart Agriculture, ESP32 Microcontroller, IoT Monitoring, DHT11 Sensor, Soil Moisture Detection, Leakage Detection, Automated Irrigation.

ECONOMIC EMPOWERMENT AND SUSTAINABLE LIVELIHOODS OF TRIBAL WOMEN

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ABSTRACT

Empowering tribal women economically is crucial for inclusive growth and sustainable development, particularly in regions where indigenous communities face persistent social and economic challenges. Tribal women play a vital role in sustaining households, agricultural production, forest resource management, preservation of indigenous knowledge systems, and maintenance of traditional livelihoods. This paper examines how economic empowerment can enhance sustainable livelihood opportunities for tribal women and analyzes the challenges and prospects associated with their participation in economic activities.

The study highlights various livelihood strategies adopted by tribal women, including agriculture, forest-based activities, handicrafts, animal husbandry, wage employment, and microenterprises supported through self-help groups (SHGs). A sustainable livelihood approach is employed to examine the interconnections between economic, social, and environmental dimensions of empowerment. The findings suggest that although economic initiatives have improved income levels and self-sufficiency, tribal women continue to face obstacles such as limited land ownership rights, inadequate infrastructure, weak market access, seasonal employment, and gender-based discrimination. These constraints restrict the long-term sustainability of livelihood interventions.

In conclusion, economic empowerment of tribal women is essential not only for poverty reduction and improved household well-being but also for strengthening community resilience, social equity, and environmental sustainability. Policy interventions must emphasize participatory planning, culturally appropriate strategies, and integrated support systems to ensure sustainable livelihoods and meaningful empowerment of tribal women.

FROM VICTIMS TO RESPONDERS: ROLE OF MEDIA IN INSTITUTIONALIZING WOMEN'S SELF-HELP GROUPS (SHGS) IN DISASTER MANAGEMENT

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ABSTRACT

The role of women in disaster governance in India has undergone a significant transformation in recent decades. Historically, women were often viewed as victims during crises, with minimal institutional recognition. It could be said that a significant change began with the establishment of *Kudumbashree* -a community-based women's organization in Kerala. Although initiated as a mission for poverty eradication and livelihood enhancement, *Kudumbashree* evolved into an extensive network and platform for participatory development and grassroots social mobilisation. Following the 2004 tsunami, the *Kudumbashree* network began informal participation in relief and rehabilitation efforts, marking the early stages of women's direct involvement in disaster management. Simultaneously, Tamil Nadu witnessed the expansion of women Self-Help Groups (SHGs), which later became vital actors in coastal disaster response. This study analyses how women transform society during crises, moving from being mere victims to becoming first responders, leaders, and community builders. Early involvement included conveying early warning messages, assisting in evacuations, providing basic first aid, and acting as crucial links between disaster management authorities and their communities, which later evolved into recognized community leadership. The period post-2010 significantly accelerated this transformation. The launch of the Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) in 2011 expanded India's SHG membership, and its subsequent integration into the National Disaster Management Plan (NDMP) (2016, revised 2019 and 2023) formally institutionalised their role. This convergence institutionalised women's participation in early warning dissemination, evacuation assistance, shelter management, needs assessment, community kitchens, relief logistics, and post-disaster livelihood revival. This study adopts a mixed-method research design incorporating policy analysis, case study examination, media content analysis, and semi-structured interviews with SHG leaders in Kerala and Tamil Nadu. The findings reveal that participation in disaster response significantly enhances women's confidence, leadership capacity, and social respect.

Keywords: *Development Communication; disaster management; Kudumbashree participatory development; sustainable initiatives; sustainable livelihoods; women-led social transformations.*

TRIBAL WOMEN LEADERSHIP AND EMPOWERMENT

TOWARDS THE VISION VIKSIT BHARAT 2047

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ABSTRACT

Tribal women are essential to the socioeconomic and cultural fabric of indigenous communities, yet they are frequently marginalized because of deeply ingrained gender stereotypes, restricted access to economic resources, education, and decision-making opportunities. Tribal women's leadership and empowerment are multifaceted procedures that improve their ability to make significant contributions to local government, communal development, and economic activity. Research conducted in tribal areas, like cooperatives in Jharkhand, shows how group economic endeavors can improve the socioeconomic standing and leadership skills of tribal women, dispelling preconceived notions and creating opportunities for the rise of new leaders. Research shows that indigenous women's participation in local government councils improves both gender equity and community results, illustrating the connection between empowerment and wider participation in governance. Full participation is nevertheless hampered by obstacles such as low literacy, a lack of awareness of rights, and limited access to resources, notwithstanding advancements. Education, economic independence through self-help and cooperative groups, policy support, and focused interventions that boost tribal women leaders' self-esteem and institutional engagement are all components of effective empowerment strategies. These all-encompassing strategies not only support tribal women but also help communities achieve more inclusive and sustainable development outcomes.

Keywords: Tribal Women, Leadership, Empowerment.

BRIDGING DIGITAL DIVIDES: TRENDS AND GAPS IN INCLUSION RESEARCH

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ABSTRACT

This systematic literature review integrate research on digital inclusion which are published between 2020 and 2025, inspecting key trends, barriers, and strategies among accelerated digital transformation post-COVID-19. The reviews from peer-reviewed articles recognise via PRISMA-guidelines, the study discovered evolving themes form initial access disparities and digital literacy gaps (2020-2021) and to instructional innovations, AI integration, and policy foundation for equitable public services (2020-2025). The Findings of this article highlights the preserving divides affected by socioeconomic, gender and demographic factors, while emphasising multidimensional approaches amalgamating technology, education and governance to foster inclusive outcomes. This review provides a roadmap for researchers and policymakers to find out the emerging gaps in susceptible populations, such as migrant workers and older adults, accelerating financial and social well-being in digital ecosystems.

Keywords: Digital divide, Digital Literacy, Digital Equity, Digital Inclusion

SEEDS OF CHANGE: TRENDS IN EDUCATION AND HEALTH OF TRIBAL WOMEN IN INDIA

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ABSTRACT

Tribal women form an important part of India's population, yet they continue to face many challenges in accessing quality education and health facilities. Education and health are not only basic needs but also key factors that determine the overall development and empowerment of women. This study attempts to examine the long-term changes in the education and health status of tribal women in India by using secondary data from the Census of India and different rounds of the National Family Health Survey (NFHS) covering the period from 2001 to 2021. The study is based on a trend analysis of selected indicators such as female literacy, schooling, institutional deliveries, maternal health care, nutritional status, and anemia among tribal women. The analysis shows that there has been a steady improvement in educational attainment and access to health services over the years, indicating the positive impact of government policies and welfare programmes. However, the study also finds that several problems, especially poor nutritional status and high prevalence of anemia, continue to persist among tribal women. The paper concludes that although clear progress is visible, stronger and more focused efforts are required to ensure that tribal women fully benefit from development initiatives and become active partners in India's journey towards inclusive and sustainable growth.

Key Words: Tribal Women, Education, Health, Empowerment, Inclusive Development, Trend Analysis, NFHS.

EMPLOYMENT OPPORTUNITIES AND INCOME GENERATION AMONG TRIBAL WOMEN

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ABSTRACT

Employment and income generation play a vital role in improving the socio-economic status of tribal women. Mostly tribal women depend on traditional occupations. Despite their active participation in household and community activities, tribal women often face limited access to stable employment, skill development, financial resources, and market opportunities. This study aims to examine the various employment opportunities available to tribal women and to analyze their income-generating activities. The research focuses on traditional occupations such as agriculture, forest-based work, and handicrafts, as well as emerging opportunities through self-help groups, micro-enterprises, and government welfare schemes. Primary data were collected from tribal women using a structured questionnaire, supported by secondary data from journals, reports, and government publications. The study finds that while self-help groups and government initiatives have improved income levels to some extent, challenges such as low education, lack of skills, irregular employment, and limited awareness continue to restrict economic advancement. The study concludes that strengthening skill training, financial inclusion, and market linkages can significantly enhance employment opportunities and income generation among tribal women, leading to sustainable livelihood development.

E-COMMERCE PLATFORMS AND SUSTAINABLE LIVELIHOOD OPPORTUNITIES

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ABSTRACT

This study examines the role of e-commerce platforms in promoting sustainable livelihood opportunities for small entrepreneurs, artisans, and rural producers. It explores how digital marketplaces facilitate income generation, self-employment, and financial inclusion, particularly for youth, women, and marginalised groups. A descriptive research design was adopted, and data were collected from 120 respondents using structured questionnaires and interviews. The findings reveal that e-commerce platforms have significantly increased respondents' income, improved marketing and promotion opportunities, and encouraged future business expansion. However, challenges such as technical difficulties, high competition, limited digital skills, and financial barriers still affect some users. The study suggests strategies such as digital skills training, financial support, user-friendly platforms, and enhanced marketing opportunities to maximise the benefits of e-commerce. Overall, the study concludes that e-commerce is a powerful tool for inclusive economic growth and sustainable livelihoods, especially in rural and underserved areas.

Key Words: Digital Market Access, Income Generation & Self-Employment, Financial and Digital Inclusion, Inclusive and Sustainable Economic Growth.

DIGITAL INCLUSION AS a PATHWAY FOR EMPOWERING TRIBAL WOMEN IN INDIA

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ABSTRACT

Tribal women play a crucial role in the social, cultural, and economic life of tribal communities in India. However, they continue to face multiple forms of marginalization due to gender inequality, geographical isolation, and limited access to education, healthcare, and economic resources. In recent years, rapid digitalization in governance and public service delivery has created new opportunities for inclusion. At the same time, it has also exposed deep digital divides affecting marginalized communities, particularly tribal women. This conceptual paper examines digital inclusion as a key instrument for empowering tribal women in India, with special reference to Tamil Nadu as a case context. The study explores how access to digital infrastructure, digital literacy, and e-governance platforms can enhance tribal women's participation in education, healthcare, livelihood generation, and decision-making processes. The paper also briefly engages with recent socio-political developments in Tripura to illustrate how political trust and cultural factors influence digital participation among tribal women, beyond issues of infrastructure and literacy. The study is based on secondary data drawn from recent policy documents, reports, and official publications of the Government of India and the Government of Tamil Nadu.

The paper argues that digital inclusion, when implemented through gender-sensitive and region-specific approaches, can promote social empowerment, economic independence, and grassroots leadership among tribal women. It concludes that digital inclusion must be viewed as a holistic empowerment strategy aligned with inclusive development goals and the vision of Viksit Bharat 2047.

Keywords: Digital inclusion, Tribal women, Empowerment, Tamil Nadu, Tripura, Viksit Bharat 2047.

COMMERCE AND THE SDGS: DRIVING INCLUSIVE AND SUSTAINABLE ECONOMIC GROWTH

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ABSTRACT

Commerce and trade play a key role in achieving the Sustainable Development Goals (SDGs) by promoting inclusive growth, social equity, and environmental sustainability. Modern business practices-such as ethical trade, digital commerce, sustainable supply chains, and green operations-support SDG 1 (No Poverty), SDG 8 (Decent Work and Economic Growth), and SDG 12 (Responsible Consumption and Production). By creating jobs, encouraging innovation, and supporting industrial development, commerce strengthens resilient economic systems, contributing to SDG 9 (Industry, Innovation, and Infrastructure). International trade and partnerships also enhance global collaboration, knowledge sharing, and technology adoption, advancing SDG 17 (Partnerships for the Goals). Integrating climate-conscious policies, energy-efficient production, and sustainable logistics aligns with SDG 13 (Climate Action) while balancing profit with social and environmental responsibility. This paper highlights how commerce and trade can serve as effective tools for achieving multiple SDGs in today's post-pandemic, technology-driven world, emphasizing the importance of responsible business practices, sustainable trade, and inclusive economic policies in realizing the 2030 Agenda.

Keywords: Commerce, Trade, Sustainable Development Goals (SDGs), Inclusive Growth, Sustainable Business, Digital Economy, Climate-Resilient Trade.

ROLE OF MICROFINANCE IN WOMEN ENTREPRENEURSHIP DEVELOPMENT

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ABSTRACT

Microfinance has emerged as an important mechanism for promoting women entrepreneurship by providing access to financial services to women who are often excluded from the formal banking system. Women entrepreneurs face several constraints such as lack of capital, absence of collateral and limited access to institutional credit, which restrict their ability to start and expand business activities. This study examines the role of microfinance in women entrepreneurship development, with a particular focus on its influence on income generation and business growth. In addition, the study seeks to identify the key challenges faced by women entrepreneurs in accessing microfinance services. By emphasizing the relevance of microfinance in supporting women-led enterprises, the study highlights its contribution to enhancing women's economic participation, self-employment opportunities, and entrepreneurial capacity. The paper underscores the importance of strengthening microfinance support systems to encourage sustainable women entrepreneurship and inclusive economic development.

Keywords: *Microfinance, Women Entrepreneurship Development, Income Generation, Business Growth, Financial Inclusion*

**EDUCATED WOMEN AS GRASSROOTS CHANGE AGENTS: AN EMPIRICAL
STUDY ON EDUCATIONAL AND DIGITAL INITIATIVES FOR EMPOWERING
TRIBAL WOMEN**

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ABSTRACT

Education, skill development, and digital empowerment play a decisive role in driving social transformation, particularly among marginalized communities such as tribal women. While existing policies and programs largely emphasize direct institutional interventions, the potential contribution of educated women as grassroots facilitators of change has received comparatively limited academic attention. This empirical study explores the willingness, preparedness, and perceived responsibility of educated women, especially women students in sharing educational, vocational, and digital knowledge with tribal women. It further examines how women-led knowledge-sharing initiatives can foster empowerment at the grassroots level and support broader processes of social transformation.

Primary data for the study were collected from women students using a structured questionnaire based on a five-point Likert scale. Statistical tools were employed to analyze respondents' perceptions, attitudes, and readiness to engage in educational outreach and digital inclusion activities. The findings reveal a high level of willingness among educated women to act as mentors, facilitators, and knowledge contributors for tribal women, particularly in the areas of basic education, skill enhancement, and digital literacy. Respondents also recognized the long-term social value of such engagement in promoting self-reliance and inclusive development.

The study concludes that mobilizing educated women as community-level educators and digital facilitators can substantially strengthen tribal women empowerment. By positioning women students as active participants in grassroots knowledge dissemination, such initiatives can complement formal development programs and contribute meaningfully to the broader national vision of Viksit Bharat 2047.

keywords: Educated Women, Grassroots, Empowerment, Tribal Women, Digital Literacy, Skill Development, Women-Led Initiatives, Viksit Bharat 2047.

THE TRIBAL WOMEN ELEMENTS IN MAHASWETA DEVI'S MOTHER OF 1084

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ABSTRACT

This study examines the representation of tribal women in Mahasweta Devi's *Mother of 1084 (Hajar Churashir Maa)* from a subaltern feminist perspective. Although the novel primarily focuses on Sujata, a middle-class mother grappling with the death of her Naxalite son, it implicitly foregrounds the lives of marginalized women, including tribal women, who remain largely invisible within dominant political and social narratives. Tribal women in the novel are portrayed as victims of state violence, economic exploitation, and gendered oppression, experiencing a double marginalization as both women and tribals. Their silent suffering contrasts sharply with the relative social security of bourgeois women, thereby exposing class privilege and the uneven consequences of political repression. Mahasweta Devi uses these marginal figures to critique the limitations of middle-class empathy and the elitist nature of revolutionary movements that often overlook the most oppressed. By situating tribal women at the periphery of the narrative, the novel underscores their historical erasure while simultaneously revealing them as the moral and political foundation of resistance. The paper argues that *Mother of 1084* extends beyond a personal tale of maternal grief to offer a broader commentary on subaltern suffering, positioning tribal women as silent witnesses to systemic injustice and unacknowledged participants in the history of political struggle.

TRIBAL WOMEN LEADERSHIP AND EMPOWERMENT

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ABSTRACT

Tribal women play a vital role in the social, economic and cultural life of indigenous communities in India. They are not only caretakers of families but also protectors of forests, food producers and keepers of traditional knowledge. However, due to poverty, lack of education, gender discrimination and social exclusion, their leadership and potential often remain unrecognized. This presentation focuses on the leadership roles of tribal women and the importance of their empowerment for sustainable development. It highlights how tribal women contribute to community decision-making, forest conservation, self-help groups and local governance. The study also discusses the major challenges faced by them, such as limited access to education, healthcare, financial resources and political participation. The presentation further examines the role of government schemes, non-governmental organizations and self-help groups in improving the status of tribal women. Education, skill development and economic independence are identified as key factors that help tribal women become confident leaders. By empowering tribal women, not only their own lives but also the future of their families and communities can be transformed. The presentation concludes that tribal women's leadership is essential for inclusive growth, social justice and the overall development of the nation.

Keywords: Tribal Women, Leadership, Empowerment, Indigenous Communities, gender Equality

BRIDGING THE DIGITAL DIVIDE: CHALLENGES IN DIGITAL INCLUSION OF TRIBAL WOMEN

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ABSTRACT

Digital inclusion is a critical driver of social and economic empowerment in the contemporary knowledge economy; however, tribal women continue to face significant barriers in accessing and using digital technologies. This study examines the key challenges affecting the digital inclusion of tribal women, including limited digital infrastructure, low digital literacy, socio-cultural constraints, economic marginalization, and language barriers. The paper adopts a descriptive and exploratory approach to analyze how these challenges restrict tribal women's access to digital education, financial services, healthcare information, and livelihood opportunities. Despite various government initiatives aimed at promoting digital empowerment, the study finds that inadequate connectivity, lack of training, and gender-based inequalities hinder effective participation of tribal women in the digital ecosystem. The research highlights the importance of community-based digital literacy programs, inclusive policy frameworks, and culturally sensitive technological interventions to bridge the digital divide. Enhancing digital access and skills among tribal women is essential for achieving inclusive development, gender equality, and sustainable empowerment in line with broader development goals.

Keywords: Digital Inclusion, Tribal Women, Digital Divide, Gender Inequality, Inclusive Development

THE STRATEGIC ROLE OF TRIBAL WOMEN AS A SHIELD OF NATIONAL SECURITY

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ABSTRACT

This paper focus on the strategic role of tribal women in national security, reflecting their historical, cultural, and contemporary contributions as a vital shield of community and national defence. Historically, tribal women in India have actively participated as warriors, freedom fighters, and protectors of indigenous territories, demonstrating courage, leadership, and resilience. In the modern era, their role has expanded into uniform services, as well as community-based defence and internal security mechanisms, strengthening grassroots security structures.

This paper explores historical and socio-political approach to analyses the cultural and indigenous defense traditions that shape tribal women's strategic significance. It further explores policy frameworks and socio-economic dimensions, emphasizing tribal valour, collective spirit, and empowerment as essential components of sustainable security. By linking national security with community defence, the paper argues that empowering tribal women enhances both human security and state security.

The paper concludes that recognizing and integrating tribal women into national security discourse and policy not only preserves cultural heritage but also strengthens India's internal security architecture, making tribal women indispensable strategic actors in contemporary defence and nation-building.

Keywords: Tribal Women, National security, internal security, Uniform services, Community defence, Empowerment

ROLE OF TRIBAL WOMEN IN GRASSROOTS DEVELOPMENT: EVIDENCE - BASED INSIGHTS TOWARDS VIKSIT BHARAT 2047

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ABSTRACT

Tribal women play a vital role in grassroots development by driving social, economic, and community-level transformation in India. Grassroots development refers to locally driven initiatives that promote inclusive growth, sustainability, and empowerment at the community level. In the context of Viksit Bharat 2047, strengthening the role of tribal women is essential for achieving balanced and inclusive national development.

This study aims to examine the role of tribal women in grassroots development using evidence-based insights derived from secondary data sources. The research proposes to analyze data collected from government publications, Census of India reports, Ministry of Tribal Affairs documents, National Rural Livelihood Mission (NRLM) reports, NITI Aayog publications, and reports from national and international organizations. The study focuses on key areas such as participation in self-help groups, livelihood generation, education, health awareness, and community leadership.

The paper seeks to explore existing patterns, policy frameworks, and institutional mechanisms that support tribal women's participation in grassroots initiatives. By synthesizing secondary data, the study intends to highlight the importance of strengthening policy interventions and capacity-building measures for tribal women. The research is expected to contribute to academic discussions and policy deliberations on inclusive development and provide insights relevant to the achievement of Viksit Bharat 2047.

Keywords: Tribal Women, Grassroots Development, Secondary Data, Social Transformation, Inclusive Growth, Viksit Bharat 2047

AN ASSESSMENT OF SKILL DEVELOPMENT BARRIERS AMONG TRIBAL WOMEN IN RURAL AND REMOTE REGIONS

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ABSTRACT

Tribal women constitute one of the most marginalized and underserved groups within developing economies, facing persistent challenges related to education access, skill acquisition, and digital inclusion. This research focuses on identifying and analyzing the skill development gaps among tribal women and examines how education and digital empowerment can be strategically leveraged to enhance their socioeconomic participation and sustainable livelihoods. Despite various policy initiatives, tribal women continue to experience limited access to quality education, market-relevant skills, and digital infrastructure, which restricts their employability and economic mobility. By increasing literacy, awareness, and confidence, education plays a critical role in empowering tribal women. However, geographical isolation, cultural barriers, early marriage, and financial difficulties impede their educational progress and result in inadequate skill development, particularly in technical, vocational, and entrepreneurial fields. As a result, a large number of tribal women are forced into low-paying, informal jobs.

The study emphasizes that digital empowerment can significantly bridge skill gaps for tribal women by providing access to digital tools and online learning platforms. This facilitates lifelong learning and vocational skills acquisition, enabling participation in government schemes and digital entrepreneurship. However, challenges such as limited connectivity, low digital literacy, and gender-based access barriers hinder the realization of these benefits.

Using a conceptual and policy-oriented framework, this research examines the inter-linkages between education, skill development, and digital empowerment in addressing tribal women's skill gaps. It concludes that an integrated approach tailored to the unique socio-cultural realities of tribal women is essential for promoting Inclusive growth, reducing gender and social inequalities, and achieving sustainable development outcomes.

Keywords: Digital Empowerment, Digital Literacy, E-learning, Online Education, ICT in Education, tribal women.

ECONOMIC EMPOWERMENT OF TRIBAL WOMEN AND LEADERSHIP DEVELOPMENT IN THE OOTY (NILGIRIS): A CASE STUDY

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ABSTRACT

This study examines the economic empowerment and leadership development of Kurumba tribal women in the Ooty region of the Nilgiris district, Tamil Nadu. Traditionally, Kurumba women were engaged in subsistence-based livelihoods such as forest produce collection, wage labour, and small-scale agriculture, with limited access to education, financial resources, and decision-making roles. In recent years, government initiatives and non-governmental organizations have played a significant role in enhancing their economic status through Self-Help Groups, microfinance, skill development, and value-added forest-based enterprises. These interventions have enabled Kurumba women to achieve financial independence, improve household living standards, and actively participate in community leadership and local governance. The study highlights how economic empowerment has strengthened women's confidence, decision-making power, and leadership capabilities. Despite challenges such as market access and infrastructural constraints, the case of Kurumba tribal women demonstrates that integrated economic and leadership development initiatives can promote inclusive growth and sustainable development in tribal regions

Psychological Empowerment and Leadership Development among Tribal Women

WOMEN'S EMPOWERMENT AS A PILLAR OF INDIA'S DEVELOPMENT VISION: PERSPECTIVES ON VIKSIT BHARAT 2047

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ABSTRACT

The vision of *Viksit Bharat 2047* aims to transform India into a developed, inclusive, and equitable nation by the centenary year of independence. Women's empowerment plays a decisive role in achieving this vision, as women contribute significantly to economic growth, social stability, and democratic governance. This paper examines the role of women in nation-building by focusing on education, economic participation, leadership, and social development. It highlights how empowered women act as catalysts for change at both the grassroots and institutional levels. The study also reviews key policy initiatives that promote women-led development while identifying persistent challenges such as gender inequality, limited access to resources, and socio-cultural constraints. The paper argues that sustainable development and inclusive growth are unattainable without the active participation and leadership of women. Strengthening women's capabilities and decision-making power is therefore essential to realizing the goals of *Viksit Bharat 2047*.

Keywords: Women Empowerment, Viksit Bharat 2047, Inclusive Development, Women-Led Development, Nation Building

THE ROLE OF CO-OPERATIVE SECTOR IN EMPOWERMENT OF TRIBAL WOMEN - EXPERIENCES FROM LAMPS

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ABSTRACT

Today, Co-operatives are the most essential economic model and voluntary organization throughout the world. In India also, there are co-operative form of organizations in agriculture, marketing and provision of credit and distribution of consumer goods besides women empowerment through self-help groups. The co-operative movement now covers about 98 percent of the villages, and 62 percent of the total rural population of India. Apart from this, tribal women in India, nearly half of the scheduled tribe population, play crucial economic roles but face complex challenges. Tribal women in India are increasingly leveraging cooperatives for economic independence. Cooperatives provide a platform for tribal women to manage and market their products like honey, spices, and handicrafts, by eliminating the middlemen entry and enhancing their income in formal cum sustainable way.

In this background, Large-Sized Adivasis Multi-Purpose Co-operative Societies (LAMPS) are primary cooperative institutions in India designed to empower tribal communities by providing integrated credit, marketing, and consumer supply services. Tribal women are highly benefited by these societies in India which operate mainly to support the tribal communities by providing regulated financial assistance, agricultural inputs, and marketing assistance and etc., in hill areas and qualitative tribal women empowerment are being witnessed through LAMPS in India. There are 3,706 LAMPS in 16 states and 2 Union Territories functioning in all over India for betterment of tribal communities in general and particularly to empower, lead and transforming tribal women towards Viksit Bharat. In view of this, the paper will be discussing about the objectives of LAMPS and its contribution towards the empowerment of tribal women with some fundamental statistical information.

Keywords: Adivasis, Multi-purpose co-operatives, agricultural credit, middlemen entry, sustainable development, primary level.

EMPOWERING TRIBAL WOMEN AS GRASSROOTS HUMAN RESOURCE LEADERS: DRIVING INCLUSIVE DEVELOPMENT TOWARDS VIKSIT BHARAT 2047

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ABSTRACT

Tribal women play a critical yet underrepresented role in India's human resource ecosystem, particularly within rural and indigenous economies. This study examines how grassroots initiatives led by tribal women contribute to social transformation and inclusive human resource development (HRD) in alignment with the national vision of Viksit Bharat 2047. Anchored in human capital theory and participatory leadership frameworks, the research explores the role of tribal women as community leaders, workforce enablers, and agents of institutional change.

The study analyzes key dimensions such as skill development, livelihood generation, leadership capacity, organizational participation, and informal workforce management facilitated through self-help groups, cooperatives, social enterprises, and local governance structures. Using a mixed-methods approach comprising field surveys, case studies, and stakeholder interviews, the research assesses how grassroots women-led initiatives enhance employability, productivity, social inclusion, and sustainable workforce participation in tribal regions.

Findings highlight that tribal women-led initiatives significantly strengthen decentralized HR practices by fostering local leadership pipelines, promoting gender-inclusive work cultures, and improving access to training, financial literacy, and entrepreneurial opportunities. The study further reveals that community-based HR interventions improve retention, motivation, and resilience within informal and semi-formal labor markets.

The research contributes to HR literature by extending conventional organizational HR models to community-driven contexts, emphasizing indigenous leadership and culturally embedded workforce strategies. Policy implications include integrating tribal women leadership into national HRD frameworks, skilling missions, and inclusive employment policies. The study underscores that empowering tribal women is not merely a social intervention but a strategic human resource investment essential for achieving equitable and sustainable development under Viksit Bharat 2047.

Keywords: *Tribal Women Leadership, Human Resource Development, Inclusive Workforce, Skill Development.*

IMPACT OF WOMEN ECONOMIC EMPOWERMENT THROUGH DIGITAL TECHNOLOGY: AN EMPIRICAL ANALYSIS

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ABSTRACT

The economic empowerment of women has emerged as a critical driver of inclusive and sustainable development, with digital technology playing an increasingly transformative role. This study presents an empirical analysis of how access to and use of digital technologies contribute to women's economic empowerment across income generation, employment opportunities, financial inclusion, and entrepreneurial activities. Using primary and secondary data collected from women across diverse socio-economic backgrounds, the study examines the relationship between digital access such as mobile phones, internet connectivity, digital payment systems, and online platforms and women's economic outcomes. Quantitative methods, including descriptive statistics and regression analysis, are employed to assess the impact of digital technology on income levels, labour force participation, decision-making power, and business performance.

The findings reveal that digital technology significantly enhances women's economic participation by reducing entry barriers to markets, improving access to financial services, and enabling flexible forms of work. Women who actively use digital tools demonstrate higher income stability, increased savings behaviour, and greater control over financial decisions compared to those with limited or no digital access. Moreover, digital platforms facilitate skill development, networking, and market expansion, particularly for women entrepreneurs and those engaged in informal sectors. However, the study also identifies persistent challenges, including the digital gender divide, limited digital literacy, affordability constraints, and socio-cultural barriers that restrict women's effective use of technology.

The study concludes that while digital technology holds substantial potential to empower women economically, its benefits are not automatically realized without targeted interventions. Policy implications emphasize the need for gender-responsive digital policies, investment in digital infrastructure, capacity-building programs, and inclusive financial technologies. Strengthening digital inclusion can serve as a powerful catalyst for advancing women's economic empowerment and promoting equitable economic growth.

Keywords: Economic Empowerment, Digital Technology, Economic growth, Financial technology,

EMPOWERING TRIBAL WOMEN FOR INCLUSIVE DEVELOPMENT: AN INDIAN PERSPECTIVE TOWARDS VIKSIT BHARAT 2047

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ABSTRACT

This article explores into the importance of empowering tribal women, explores the obstacles they encounter, and highlights initiatives aimed at fostering their advancement. Despite India's contribution to inclusive growth and long-term vision of Viksit Bharat 2047, Tribal women continue to remain one of the most marginalized and vulnerable sections of the society. In this context, there is an essential need to understand the lived experiences, perceptions and aspirations of tribal women and to identify context-specific Strategies that can improve their empowerment and inclusion. Addressing these challenges through education, skill development, economic opportunities and institutional support and government participation is vital for ensuring that tribal women actively contribute to India's growth and benefit towards inclusive development under Viksit Bharat 2047. The objective of the study is to explore the lived experiences of Tribal women in the context of empowerment, to understand perceived challenges, issues and factors that lead to inclusive development and to examine tribal women's aspirations aligned with Viksit Bharat 2047. The study adopts a qualitative research design, it seeks to understand the lived experiences, perceptions, challenges, and aspirations of tribal women in relation to empowerment and inclusive development within the broader vision of Viksit Bharat 2047. The study primarily relies on secondary data sources supported by qualitative interpretation such as Government policy documents and reports related to Viksit Bharat 2047, Ministry of Tribal Affairs publications, Reports from NITI Aayog, Planning Commission, and Census of India Research articles, books, and edited volumes and Official portals related to tribal welfare schemes. Through these initiatives, tribal communities are not only uplifted but also positioned to play a vital role in the nation's growth.

Keywords: *Empowerment, Tribal women, Viksit Bharat 2047, socio-economic development, Challenges, inclusive development, tribal welfare schemes, Ministry of Tribal Affairs.*

AN EXPLORATORY STUDY OF ARTIFICIAL INTELLIGENCE TECHNIQUES IN TRIBAL DEVELOPMENT

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ABSTRACT

An exploratory investigation of several artificial intelligence methods and their possible uses in tribe development is presented in this work. Geographical isolation is one of the primary factors contributing to digital exclusion in tribal regions. The development of digital infrastructure such as internet connectivity, mobile networks, and reliable electricity remains limited. This lack of physical and technological access restricts the adoption of digital tools and services, thereby widening the digital divide between tribal and non-tribal populations. As a result, tribal communities face significant barriers in accessing online education, digital healthcare services, employment opportunities, and e-governance platforms. Geographical isolation is a major technical and infrastructural barrier contributing to digital exclusion in tribal regions. The absence of robust digital infrastructure adversely affects the adoption of technology-driven solutions including e-learning platforms, telemedicine systems, cloud-based governance services, and digital financial applications. This study analyzes the technical limitations imposed by geographical isolation on network deployment, data accessibility, and service delivery in tribal areas. The findings emphasize that integrating appropriate communication technologies with region-specific infrastructure planning is essential for achieving sustainable digital inclusion in geographically isolated tribal regions.

Keywords: Digital Exclusion, Geographical Isolation, Tribal Regions, Communication Infrastructure

DIGITAL LITERACY AND TRIBAL WOMEN EMPOWERMENT: A CATALYST FOR INCLUSIVE SOCIAL TRANSFORMATION TOWARDS VIKSIT BHARAT 2047

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ABSTRACT

Digital literacy has emerged as a transformative force in promoting inclusive development and social equity in the digital age. For tribal women—who face multidimensional challenges including limited access to education, geographical isolation, and socio-economic marginalization—digital literacy offers new pathways for empowerment and participation in mainstream development processes. This paper examines the role of digital literacy in enhancing the economic, social, and political empowerment of tribal women and its contribution to inclusive social transformation in India. By facilitating access to information, digital financial services, e-governance platforms, healthcare, education, and entrepreneurial opportunities, digital literacy enables tribal women to become active stakeholders in grassroots leadership and community development. The study also explores government initiatives and institutional frameworks aimed at bridging the digital divide in tribal regions. Drawing insights from secondary data and select case illustrations, the paper highlights existing challenges and proposes strategic interventions to strengthen digital empowerment. The findings underscore that digital literacy is not merely a technological skill but a critical instrument for achieving inclusive growth and realizing the vision of Viksit Bharat 2047.

Keywords : Digital Literacy; Tribal Women; Empowerment; Social Transformation; Inclusive Development; Viksit Bharat 2047

TRIBAL HERITAGE VAULT – A DIGITAL ARCHIVE OF TRIBAL CULTURE

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ABSTRACT

Tribal communities possess a rich and diverse cultural heritage encompassing traditional knowledge, languages, rituals, art forms, folklore, and indigenous practices. Much of this heritage is transmitted orally across generations and remains vulnerable to gradual disappearance due to modernization, urbanization, and limited documentation. The Digital Archive of Tribal Culture is proposed as a comprehensive, technology-driven system aimed at preserving, organizing, and disseminating tribal cultural resources in a structured and sustainable manner.

The system provides a centralized digital platform that enables the collection and storage of multimedia cultural content, including audio recordings of native languages and folk songs, video documentation of rituals and festivals, images of traditional artifacts and costumes, and textual narratives of oral histories and folklore. Content is categorized based on tribe, geographical region, and cultural domain to ensure easy accessibility and effective knowledge retrieval. The platform also supports controlled community participation, allowing authenticated contributors such as tribal members, researchers, and cultural organizations to upload and validate cultural data.

The integration of advanced web frameworks and intelligent modules, including speech-to-text processing and automated metadata tagging, enhances efficient content discovery without compromising cultural authenticity or ethical archiving practices. The Digital Archive of Tribal Culture serves as an educational and research-oriented resource, fostering cultural awareness, safeguarding endangered traditions, and promoting intergenerational knowledge transfer. Ultimately, the system contributes to the long-term preservation and global visibility of tribal heritage through responsible digital transformation.

Keywords: Digital Archive, Tribal Culture, Cultural Heritage Preservation, Indigenous Knowledge, Multimedia Documentation, Oral Traditions, Ethical Archiving, Web Technologies, Speech-to-Text, Metadata Generation

TRIBAL WOMEN EMPOWERMENT IN INDIA – PATHWAYS TOWARDS INCLUSIVE DEVELOPMENT AND VIKSIT BHARAT 2047

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ABSTRACT

Tribal women constitute a vital segment of India's population and play a significant role in sustaining socio-economic, cultural and environmental systems within tribal communities. However, persistent challenges such as limited access to education, healthcare, livelihood opportunities and leadership positions continue to constrain their overall development. This abstract examines the multidimensional aspects of tribal women empowerment in India, aligning them with national development priorities and the vision of *Viksit Bharat 2047*. The study highlights education, skill development and digital empowerment as essential tools for enhancing the agency and employability of tribal women in an increasingly knowledge-driven economy. Economic empowerment through sustainable livelihoods, self-help groups, entrepreneurship and access to institutional finance is emphasized as a key strategy for promoting financial independence and poverty reduction. Health, nutrition and well-being are identified as foundational dimensions of empowerment, necessitating focused policy interventions to address maternal health, malnutrition and inadequate healthcare infrastructure in tribal areas.

The paper also underscores the importance of preserving cultural identity, heritage and indigenous knowledge systems, recognizing tribal women as custodians of traditional practices and sustainable resource management. Issues related to social justice, rights and policy interventions are discussed, with emphasis on gender-sensitive governance, legal awareness and effective implementation of welfare schemes. Additionally, the role of tribal women in environmental stewardship is examined, particularly in the context of climate resilience and sustainable development. Drawing insights from grassroots innovations, success stories and contemporary research perspectives in tribal studies, the abstract advocates for an integrated and participatory approach to empowerment. It concludes that empowering tribal women is crucial for achieving inclusive growth, social equity and sustainable development, thereby contributing significantly to the realization of *Viksit Bharat 2047*.

Keywords: *Tribal Women, Empowerment, Sustainable Livelihoods, Indigenous Knowledge, Social Justice, Viksit Bharat 2047*

DIMENSIONS OF TRIBAL WOMEN EMPOWERMENT IN INDIA: EDUCATION, LIVELIHOODS, HEALTH AND CULTURAL SUSTAINABILITY

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ABSTRACT

Tribal women represent a large yet marginalized subsection of the Indian population. These women have played an equally vital role in maintaining the indigenous culture and economy. Despite their contribution, tribal women continue to face multidimensional challenges arising from socio-economic exclusion, limited access to education, inadequate healthcare, livelihood insecurity and erosion to cultural identity. This study aims to explore the vital dimensions of tribal women empowerment in India with a specific focus on education, sustainable livelihoods, health and nutrition and cultural sustainability. Education and skill development are the core of strengthening agency, leadership potential and digital inclusiveness of tribal women for making meaningful choices and active participation in community decision making processes. In turn livelihood grounded knowledge systems, forest economies and grassroots entrepreneurship may assure self-sustaining livelihoods and reduced poverty. Health and nutritional well-being remain foundational to empowerment, as tribal women often experience disparities in maternal health, access to healthcare services and overall well-being. Finally concern for keeping cultural identity and indigenous knowledge systems alive becomes relevant for sustaining tribal heritage and environmental conservation is essential for environmental development. The findings emphasize that strengthening these systems, enhancing services and supporting these livelihood practices improve socio-economic well-being of tribal women. The highlights the need for incorporation of tribal women-centric approach in the formulation of policies and development plans for promotion of environmental sustainability, cultural preservation, and overall societal change with a view to position tribal women as crucial persons in nation-building and the plan of 'Viksit Bharat 2047.

Keywords: *Tribal women empowerment, Education and skill development, sustainable livelihoods, Indigenous knowledge systems, inclusive development.*

IMPACT OF DIGITAL PAYMENT SYSTEMS ON CONSUMER PURCHASE BEHAVIOUR AT D-MART RETAIL STORES IN CHENNAI CITY

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ABSTRACT

The rapid growth of digital payment systems has significantly transformed the retail landscape in India, influencing the way consumers make purchase decisions. The present study aims to examine the impact of digital payment systems on consumer purchase behaviour at D-Mart retail stores in Chennai City. The study focuses on key digital payment attributes such as convenience, speed, offers and cashback, security, and transparency, and evaluates their influence on consumer purchase behaviour. The research adopts a descriptive and analytical research design, using primary data collected through a structured questionnaire from 380 respondents who regularly shop at D-Mart outlets in Chennai. A five-point Likert scale was used to measure respondents' perceptions. The collected data were analyzed using SmartPLS (PLS-SEM) and supported by descriptive statistical tools. Measurement model assessment included indicator reliability, internal consistency, convergent validity, and discriminant validity, while the structural model evaluated path relationships, coefficient of determination, and hypothesis testing. The findings reveal that digital payment systems have a significant positive impact on consumer purchase behaviour, particularly in terms of convenience, transaction speed, and offers and cashback, which strongly influence shopping frequency and impulse buying. Security and transparency were also found to play an important role in building consumer trust toward digital payments. The study highlights that the availability of seamless digital payment options at D-Mart reduces checkout time and enhances overall shopping experience. The study concludes that digital payment systems are not merely transactional tools but act as strategic drivers influencing consumer behaviour in organized retail. The findings provide valuable insights for retailers, digital payment service providers, and policymakers to enhance digital payment adoption and improve customer satisfaction in retail environments.

Keywords: convenience, speed, offers and cashback, security, transparency, consumer purchase behaviour, and digital payment systems.

BRIDGING THE GAP BETWEEN TRADITIONAL AND MODERN EDUCATION: A STUDY ON BUSINESS SUCCESS”

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ABSTRACT

Education has long been recognized as a cornerstone of personal development, social progress, and economic growth. However, the evolving demands of the modern business environment have exposed significant gaps between the traditional education system, which emphasizes theoretical knowledge and discipline, and modern education models, which prioritize practical skills, digital integration, and entrepreneurial adaptability. This study, titled “*Bridging the Gap Between Traditional and Modern Education: A Study on Business Success*”, seeks to critically examine how these two paradigms contribute to entrepreneurial development and business outcomes.

The research pursues five key objectives: (1) to identify and assess the structural gaps and inherent limitations of traditional education in addressing dynamic business requirements; (2) to critically examine and to compare the relative effectiveness of traditional education and modern skill-based training in fostering business success; (3) to analyze the influence of formal educational attainment on entrepreneurial confidence, decision-making, and risk-taking orientation. A mixed-method approach was adopted, combining structured questionnaires, comparative analysis, and qualitative insights to capture both measurable outcomes and lived experiences. The findings reveal that while traditional education provides stability, theoretical depth, and credibility, it often lacks flexibility and practical relevance. Conversely, modern education equips learners with adaptability, innovation, and digital skills but risks fragmentation and superficiality without strong theoretical grounding. This research contributes to academic literature by bridging theoretical and practical perspectives, while offering actionable recommendations for educators, policymakers, and entrepreneurs. It underscores the need for curriculum reform, industry-academia collaboration, and lifelong learning strategies to prepare future generations for entrepreneurial challenges in a globalized, technology-driven economy.

EDUCATION AND SKILL DEVELOPMENT AS DRIVERS OF LEADERSHIP AMONG TRIBAL WOMEN

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ABSTRACT

This conference paper explores the significance of leadership and empowerment among tribal women, with a focus on the role of education and skill development in enhancing their leadership potential. Tribal women often face limited access to educational opportunities, which restricts their ability to assume leadership roles within their communities. Education enhances awareness, critical thinking, self confidence and decision making ability, while skill development equips tribal women with livelihood skills, economic independence, and the confidence required for active social participation. The paper is conceptual in nature and is based on a review of existing literature, including academic studies, policy documents and reports related to tribal development and women empowerment. It analyses the contribution of formal education, vocational training, and capacity building initiatives in improving confidence, decision making ability, economic independence and social participation among tribal women. The study also highlights persistent challenges such as educational inequality, cultural barriers, limited access to training facilities, inadequate infrastructure, and lack of awareness about development programmes, which continue to constrain leadership development. The paper concludes that strengthening education system and expanding skill development initiatives tailored to the needs of tribal women are essential for fostering inclusive leadership and achieving sustainable grassroots transformation. It emphasizes the need for targeted policy interventions, community-based educational programmes and supportive institutional frameworks to enhance leadership opportunities for tribal women. Promoting tribal women through education and skill development not only supports community advancement but also aligns with the national vision of inclusive growth and social development under Viksit Bharat 2047.

Keywords: Tribal women, Leadership, Education, Skill Development, Empowerment, Economic independence.

BRIDGING THE GAP BETWEEN TRADITIONAL AND MODERN EDUCATION: A STUDY ON BUSINESS SUCCESS

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ABSTRACT

The rapid advancement of Artificial Intelligence (AI) has significantly transformed academic research practices, particularly in areas such as literature review, article writing, paraphrasing, and reference management. AI-based research tools are increasingly adopted by research scholars to enhance efficiency, accuracy, and productivity. However, the growing reliance on AI in academic research has also raised serious concerns related to Intellectual Property Rights (IPR), legal compliance, and data privacy. Existing intellectual property frameworks, largely designed for traditional research methodologies, face challenges in addressing the complexities introduced by AI-assisted research activities.

This study, titled **“Use of Artificial Intelligence in Academic Research & IPR Infringement,”** aims to examine the AI tools commonly used for academic research and article writing, and to understand the level of awareness among research scholars regarding Intellectual Property Rights in the context of AI-assisted academic research. The study further seeks to identify the challenges faced by researchers in adopting and complying with intellectual property laws, and to evaluate the adequacy of the existing legal framework in defining the permissible limits of AI usage in academic research. Additionally, the study examines the need for strengthened data privacy and intellectual property regulations to promote the responsible and ethical use of Artificial Intelligence in research work.

The findings of the study are expected to provide insights into AI usage patterns, levels of IPR awareness, legal and regulatory challenges, and emerging concerns related to data privacy. The study contributes to academic and policy discourse by highlighting the need for clearer legal guidelines, enhanced IPR awareness, and institutional support mechanisms to ensure ethical and lawful adoption of AI in academic research.

KEYWORDS: Artificial Intelligence , Academic Research , AI-Assisted Research , Intellectual Property Rights (IPR), IPR Infringement

IMPACT OF ADVERTISING ON CONSUMER BRAND PREFERENCE IN TRAVEL AND TOURISM SERVICES IN CHENNAI

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ABSTRACT

Advertising plays a significant role in shaping consumer brand preference in the travel and tourism industry. This study focuses on understanding the impact of advertising on consumer brand preference for travel and tourism services in Chennai. It examines how different forms of advertising influence consumer's awareness, perception, attitude, and trust toward travel brands. The study also considers the role of demographic and travel-related factors in shaping consumer responses to advertisements. Data are collected from consumers who use travel and tourism services in Chennai and are analyzed to understand the relationship between advertising and brand preference. The findings of the study indicate that effective and attractive advertising helps improve brand awareness, create a positive brand image, and develop favourable attitudes, which together lead to stronger brand preference among consumers. The study concludes that well-planned advertising strategies are essential for travel and tourism service providers to attract and retain customers in a competitive market.

Keywords: Advertising, Consumer Brand Preference, Travel and Tourism Services, Brand Awareness, Brand Image, Consumer Attitude

ROLE OF CUSTOMER REVIEWS AND RATINGS IN ENHANCING CUSTOMER EXPERIENCE AND LOYALTY AT AMAZON

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ABSTRACT

Customer reviews and ratings play a crucial role in shaping customer experience and loyalty in e-commerce platforms such as Amazon. As online shopping lacks physical interaction with products, consumers increasingly rely on peer-generated reviews and ratings to evaluate product quality, seller reliability, and overall service performance. This study examines how customer reviews and ratings influence customer experience and, in turn, foster customer loyalty on Amazon. Reviews provide informational and emotional value by reducing perceived risk, building trust, and enhancing confidence in purchase decisions, while ratings offer quick evaluative cues that guide consumer choices. A positive customer experience derived from credible, detailed, and trustworthy reviews strengthens satisfaction, repeat purchase intention, and long-term loyalty toward the platform. The study highlights customer experience as a key mediating factor between reviews, ratings, and loyalty, emphasizing the importance of transparency and authenticity in review systems. The findings contribute to a better understanding of how Amazon leverages customer-generated content to enhance user experience and sustain competitive advantage through loyal customers.

Keywords: Customer reviews, Customer ratings, Customer experience, Customer loyalty, E-commerce, Amazon,

A STUDY ON FINANCIAL ANXIETY AND INVESTMENT PREFERENCE AMONG SALARIED INDIVIDUALS IN CHENNAI

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ABSTRACT

Financial anxiety has become an increasingly common experience among salaried individuals as they navigate rising living costs uncertain economic conditions and future financial commitments. This study examines the relationship between financial anxiety and investment preferences among salaried individuals in Chennai. The primary objective is to understand how anxiety about money influences the willingness to invest, the type of investment instruments chosen and the level of risk individuals are comfortable taking. The research also explores whether demographic factors such as age, income level, marital status and work experience have an impact on both financial anxiety and investment behaviour.

The study highlights that financial anxiety not only affects emotional well-being but also plays a crucial role in shaping investment attitudes and behaviour. It suggests the importance of financial education, counselling and awareness programs to help individuals manage anxiety and make informed investment decisions. The results of this study can be useful for policymakers, financial advisors, employers and researchers in understanding the psychological dimensions of financial decision-making among salaried individuals.

KEY WORDS : *Financial anxiety, Investment preference, Salaried individuals, Chennai, Risk perception, Financial literacy, Investment behaviour, Personal finance, Economic uncertainty, Savings and investment patterns.*

AN ANALYSIS OF THE ROLE OF ARTIFICIAL INTELLIGENCE IN THE EMPLOYEE SELECTION PROCESS IN IT COMPANIES IN CHENNAI DISTRICT

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ABSTRACT

The adoption of **Artificial Intelligence (AI)** in employee selection within the IT industry has emerged as a transformative force, particularly in competitive talent markets such as the Chennai district. This study examines how AI-driven technologies are reshaping traditional recruitment and selection processes in IT companies by automating key tasks— resume screening, candidate sourcing, chatbot interactions, predictive analytics, and decision support systems. It explores the **extent of AI integration**, its impact on selection efficiency, objectivity, and bias reduction, and the perceptions of HR professionals regarding its effectiveness and ethical implications. Primary data were collected through structured questionnaires distributed to HR managers and recruitment specialists in IT firms across Chennai, and were analyzed using descriptive statistics and thematic techniques. The findings reveal that AI significantly enhances the speed and accuracy of candidate selection while reducing administrative workload and unconscious human bias. However, challenges persist around algorithmic transparency, ethical concerns, skill gaps among HR personnel, and maintaining the human element in final hiring decisions. The research suggests that AI should complement rather than replace human judgment in employee selection and highlights the need for continuous training and governance frameworks to ensure fair, equitable, and efficient talent acquisition processes in the IT sector.

KEYWORDS: Artificial Intelligence (AI), Employee Selection

THE INFLUENCE OF PAID PROMOTION DISCLOSURE ON CONSUMER PERCEPTION AND PURCHASE INTENTION IN INSTAGRAM REELS AND YOUTUBE SHORTS: A STUDY OF CONSUMERS IN CHENNAI

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ABSTRACT

This study examines the influence of paid promotion disclosure on consumer perception and purchase intention in short-form video platforms, specifically Instagram Reels and YouTube Shorts, with reference to consumers in Chennai. With the growing use of influencer marketing, paid promotional content has become increasingly common, making disclosure an important factor in shaping consumer trust and attitudes. The study aims to analyze how disclosure of paid promotions affects consumers' ability to recognize advertising, their perception of credibility, transparency, and authenticity, and how these perceptions subsequently influence their intention to purchase promoted products or services. Primary data were collected from consumers in Chennai through a structured questionnaire, and the findings reveal that clear and transparent paid promotion disclosures significantly impact consumer perception, enhancing advertising recognition while influencing trust and brand evaluation. The study also finds that consumer perception plays a mediating role between paid promotion disclosure and purchase intention, indicating that disclosures do not merely inform consumers but actively shape their decision-making process. The results offer valuable insights for marketers, influencers, and platform managers in designing ethical and effective promotional strategies on short-form video platforms.

Keywords: Paid Promotion Disclosure, Consumer Perception, Purchase Intention, Influencer Marketing,

AN EMPIRICAL STUDY ON ONLINE LEARNING PLATFORMS AND THEIR ROLE IN SKILL AND CAREER DEVELOPMENT

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ABSTRACT

The rapid advancement of digital technologies has significantly transformed the landscape of education and skill development, leading to the widespread adoption of online learning platforms. This study, titled “An Empirical Study on Online Learning Platforms and Their Role in Skill and Career Development,” seeks to examine how online learning platforms contribute to the enhancement of learners’ skills and influence their career opportunities. The research investigates key dimensions such as learner motivation, accessibility, content quality, certification value, and industry relevance. Through the collection and analysis of primary data from students, working professionals, and job seekers, the study highlights the growing preference for flexible and self-paced learning modes offered by platforms such as Coursera, Udemy, LinkedIn Learning, and government-supported e-learning initiatives.

Findings indicate that online learning platforms serve as an effective medium for acquiring both technical and non-technical skills, particularly those aligned with emerging industry demands. Learners reported improved employability, increased confidence, and greater access to career advancement opportunities. However, the study also notes challenges such as varying quality of course content, limited practical exposure, and low perceived value of certifications in certain job roles. Overall, the research emphasizes that while online learning platforms cannot fully replace traditional education, they play a significant complementary role in modern skill development ecosystems and serve as catalysts for continuous learning and career progress. The study concludes by recommending improved standardization, enhanced industry collaboration, and increased awareness to maximize learning outcomes.

KEYWORDS: *Online Learning Platforms, Skill Development, Career Development, E-Learning, Digital Education, Employability.*

A STUDY ON AI ENABLED GREEN MARKETING STRATEGIES INFLUENCE ON SUSTAINABLE CONSUMER BEHAVIOUR WITH SPECIAL REFERENCE TO CHENNAI CITY

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ABSTRACT

This study examines the influence of Artificial Intelligence (AI)-enabled green marketing strategies on sustainable consumer behaviour in Chennai City. AI tools such as personalized recommendations, targeted digital advertisements, chatbots, predictive analytics, and data-driven green content are increasingly used to promote eco-friendly products. The study adopts a descriptive research design, with primary data collected from 380 respondents in Chennai City through a structured questionnaire using convenience sampling. Secondary data were gathered from journals, books, and relevant websites. The findings reveal that AI-enabled green marketing strategies significantly enhance consumer awareness and positively influence sustainable purchasing behaviour. Personalized and targeted AI tools were found to be more effective in influencing eco-friendly buying decisions. However, concerns related to data privacy, transparency, and greenwashing were observed to affect consumer trust. The study concludes that ethical and transparent implementation of AI in green marketing can enhance sustainable consumer behaviour and support long-term environmental objectives.

Keywords Artificial Intelligence, AI-Enabled Green Marketing, Sustainable Consumer Behaviour, Consumer Awareness, Ethical Marketing

IMPACT OF ARTIFICIAL INTELLIGENCE ON JOB SECURITY AND EMPLOYEE MOTIVATION

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ABSTRACT

This study aims to examine whether employees feel their jobs are safe or unsafe due to the introduction of AI, analyze the impact of AI on employee motivation, identify major fears and concerns associated with AI in the workplace, and suggest organizational measures to reduce job insecurity and improve employee motivation during AI adoption. A quantitative research design was adopted for the study. Primary data were collected through a structured questionnaire using a Likert scale. The questionnaire was developed based on previous literature and study objectives. The study employed a convenience sampling technique, and data were collected from employees working in various sectors, including IT, banking, education, and service industries. The collected data were analyzed using SPSS software. The findings of the study provide meaningful insights into employees' perceptions of AI-driven job insecurity and its influence on motivation. The results emphasize the importance of organizational support, training programs, transparent communication, and ethical AI practices in reducing employees' fears and enhancing motivation. The study offers practical implications for organizations and policymakers to effectively manage workforce transitions in AI-enabled work environments.

keywords : Artificial Intelligence (AI), Job Security, Employee Motivation, Workplace Anxiety, Organizational Support

A STUDY ON FACTORS INFLUENCING JOB SEARCH SELF-EFFICACY AND CAREER OUTCOMES AMONG FINAL-YEAR GRADUATE STUDENTS IN SOUTH CHENNAI

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ABSTRACT

Employability of graduates is a major concern in today's competitive job market, as many students face challenges in effectively searching for jobs and making appropriate career decisions. Job search self-efficacy, defined as a student's confidence in performing job search activities such as resume preparation, interview handling, and job exploration, plays a crucial role in determining career outcomes. This study examines the factors influencing job search self-efficacy and its impact on career outcomes among final-year graduate students in South Chennai. The study adopts a descriptive quantitative research design and is based on primary data collected from 150 final-year graduate students from selected colleges in South Chennai using the convenience sampling method. Data were collected through a structured questionnaire, which included demographic details, factors influencing job search self-efficacy levels of job search self-efficacy, and career outcomes such as perceived employability and job readiness. The collected data were analyzed using percentage analysis to describe the respondent profile, ANOVA to examine differences among groups, and regression analysis to assess the impact of job search self-efficacy on career outcomes. The findings of the study provide valuable insights for educational institutions, career counselors, and policymakers to design effective career development interventions that enhance students' job search confidence, improve career decision-making, and strengthen overall employability in a competitive labor market.

Keywords: Job Search Self-Efficacy, Career Outcomes, Employability, Final-Year Graduate Students, South Chennai

A STUDY ON THE EFFECTIVENESS OF AI-ENABLED DEVICES AND SOCIAL MEDIA Advertising in Shaping Consumer Buying Patterns in Chennai.

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ABSTRACT

The contemporary business environment is witnessing a significant transformation driven by rapid advancements in digital technologies, particularly Artificial Intelligence (AI), which has emerged as a powerful force reshaping social media marketing and consumer behavior. AI-enabled devices such as smartphones, smart assistants, and other connected technologies have enabled marketers to deliver highly personalized and precision-targeted advertisements across social media platforms. These developments have altered traditional patterns of consumer purchase behavior, shifting decision-making processes from linear models to dynamic, non-linear, and interactive journeys influenced by real-time advertisements, peer interactions, online reviews, and AI-generated recommendations.

In the current digital ecosystem, consumers are continuously exposed to AI-driven social media advertising that actively analyzes user data to predict preferences, tailor promotional content, and influence purchase-related decisions. . This study examines the effectiveness of AI-enabled devices and social media marketing in influencing consumer purchase behavior, with particular emphasis on personalization, frequency of exposure, and recommendation accuracy. The research further explores consumer perceptions of control, confidence, and autonomy in decision-making within an AI-dominated marketing environment. Although consumers have access to extensive information and multiple choices, the extent to which AI-driven advertising enhances or alters their purchasing power is not clearly established. By analyzing consumer responses to AI-enabled social media advertising, this study seeks to provide insights into how intelligent marketing systems influence purchase intentions and reshape consumer decision-making patterns in the contemporary digital marketplace.

Key Words: Artificial Intelligence, AI enabled Marketing Tools, Consumer purchase Intention, Social media Marketing

DATA-DRIVEN DECISION MAKING AND ITS IMPACT ON ORGANISATIONAL PERFORMANCE

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ABSTRACT

In today's dynamic and competitive business environment, organizations increasingly rely on data to support effective managerial decision making. This study examines the impact of data-driven decision making on organizational performance, focusing on how the use of data, analytics, and evidence-based practices influences decision quality and overall effectiveness. The study adopts a descriptive research design and collects primary data through a structured questionnaire administered to working employees, staff, and professionals from different organizations. Respondents were selected using the convenience sampling method. The research analyzes key factors such as data quality, data accessibility, and organizational support for data usage, and their influence on performance outcomes like efficiency, productivity, and improved decision making. The findings suggest that organizations which actively promote a data-driven culture are better positioned to enhance performance and achieve sustainable growth. The study highlights the importance of strengthening analytical capabilities and encouraging evidence-based practices in modern organizations. This research contributes to a clearer understanding of how data-driven approaches can improve organizational effectiveness and provides useful insights for both academic and managerial applications.

Keywords: Data-Driven Decision Making, Organizational Performance, Data Analytics, Evidence-Based Management, Decision Quality, Data Culture, Business Effectiveness

IMPACT OF AI GENERATED ADS ON CUSTOMER TRUST: A STUDY OF CHENNAI BASED ONLINE SHOPPERS

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ABSTRACT

The rapid integration of artificial intelligence (AI) into digital marketing has transformed the way online advertisements are created and delivered. This study investigates the impact of AI-generated advertisements on customer trust among online shoppers in Chennai, a major metropolitan and digitally active consumer market in India. As AI tools enable highly personalized, dynamic, and context-aware ad content, there remains an ongoing debate about whether such automation enhances user experience or erodes consumer confidence due to perceived manipulation, authenticity concerns, and privacy anxieties. Using a mixed-methods approach, this research collects quantitative data through structured surveys from Chennai-based e-commerce consumers, complemented by qualitative insights from in-depth interviews. Statistical analysis examines the relationship between AI-driven ad characteristics—such as relevance, transparency, and perceived intrusiveness—and levels of customer trust, while thematic analysis uncovers nuanced perceptions about authenticity, data usage, and brand credibility. Preliminary findings suggest that although AI-generated ads with high personalization can increase user engagement and perceived relevance, they may also trigger trust deficits when consumers perceive ethical ambiguities or lack clear consent mechanisms. The study contributes to theoretical understandings of technology trust in digital marketing, and offers practical implications for online retailers and marketers to ethically leverage AI advertising while strengthening consumer trust. Future research directions include cross-regional comparisons and longitudinal assessments of trust dynamics in AI advertising ecosystems.

Keywords: AI-Generated Advertisements, Customer Trust, Online Shopping Behaviour, Personalization, Consumer Perception, Digital Marketing, E-Commerce Consumers

ROLE OF PREDICTIVE ANALYTICS IN DIGITAL ADVERTISING PERFORMANCE

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ABSTRACT:

The study examines the role of predictive analytics in enhancing digital advertising performance from a consumer-oriented marketing perspective. With the rapid growth of data-driven technologies, advertisers increasingly rely on predictive techniques to understand user online behaviour, improve ad relevance, and deliver personalized advertising content. The research focuses on analysing how predictive analytics assists in identifying internet usage patterns and forecasting consumer responses to digital advertisements. A structured questionnaire was used to collect primary data from 100–150 respondents, including students and working professionals who are regularly exposed to online advertisements. The findings indicate that predictive analytics significantly influences ad performance by improving targeting accuracy, personalization, and consumer engagement. The study also reveals that data-driven advertising increases consumer attention, relevance perception, and interaction with digital ads. Overall, the research concludes that predictive analytics plays a crucial role in improving digital advertising effectiveness by aligning advertisements with consumer preferences and behaviour, thereby enhancing engagement and marketing outcomes.

Keywords: Predictive Analytics, Digital Advertising Performance, Consumer Behaviour, Ad Personalization, Consumer Engagement.

ENHANCING BRAND VISIBILITY THROUGH BRAND BASED CONTENT: AN OMNICHANNEL SOCIAL MEDIA STUDY USING SALESFORCE MARKETING CLOUD

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ABSTRACT

In an increasingly competitive digital environment, enhancing brand visibility has become a strategic priority for organizations leveraging omnichannel social media platforms. This study examines how brand-based content contributes to brand visibility within an omnichannel framework, using Salesforce Marketing Cloud as the primary marketing automation and analytics platform. The research focuses on the integration of multiple social media channels to deliver consistent, personalized, and data-driven brand messaging, and evaluates how such coordinated content strategies influence audience reach, engagement, and brand recall. By analyzing campaign performance metrics, customer interaction data, and cross-channel communication patterns enabled by Salesforce Marketing Cloud, the study identifies key mechanisms through which brand-based content strengthens visibility and reinforces brand presence across platforms. The findings highlight the importance of content consistency, realtime personalization, and unified customer journey management in achieving higher brand visibility in omnichannel social media marketing. The study contributes to both academic literature and managerial practice by demonstrating how advanced marketing cloud technologies can optimize brand-based content strategies and enhance overall brand performance in a digitally connected ecosystem.

Keywords: Brand visibility, Brand-based content, Omnichannel marketing, Social media marketing, Salesforce Marketing Cloud, Digital branding

AI-POWERED MICRO- PERSONALIZATION IN M-COMMERCE AND SUSTAINABLE PATHWAYS TOWARD VIKSIT BHARAT

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ABSTRACT

This study explains how AI-powered micro-personalization in m-commerce supports sustainable development and the vision of Viksit Bharat. Using primary data collected from customers, the research analyses how AI personalizes mobile shopping experiences based on user behaviour and preferences. The findings appear that micro-personalization progresses customer fulfillment, buy choices, and business effectiveness. It moreover advances supportability by decreasing waste, returns, and resource abuse. In general, AI-driven m-commerce contributes to comprehensive and economical digital advancement in India.

Keywords

AI-Powered Micro-Personalization, M-Commerce, Sustainable Development, Consumer Behaviour Analytics, Viksit Bharat 2047

SOCIO ECONOMIC STATUS AND LITERACY LAVAL OF TRIBLE WOMENS IN KOLLI HILLS

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ABSTRACT

The live hoods situation of the tribal community in kolli hills, Tamil Nadu. The region unique topography and biodiversity support indigenous tribes a whose lives are closely linked to the natural environment. In tamilnadu there are six tribal community namely Tode, kota, kurumbas, Irulur, Paniyan and kattunaykan. They are identified as primitive Tribal Community. The members of the communities are short, have black skin and protruding foreheads. Theyare hunting and collects forest produce for their means of living.In Tamil Nadu ,nearly 50% of the tribalpopulation are illiterate. Among the literate groups, women constitute more percentage compared to men. This shows the positive turn towards the efforts tribal women education. But efforts must be taken to make the entire population literate. It emphasizes the need for inclusive policies that respect and integrate indigenous knowledges and practices into broader developmental frameworks. Addressing these areas is crucial for the long-term well-being and sustainability of the tribal communities in kolli Hills.

TRIBAL WOMEN AS MICRO-ENTREPRENEURS LEVERAGING INDIGENOUS KNOWLEDGE FOR SUSTAINABLE COMMERCE, VALUE CHAIN INTEGRATION, AND SOCIO-ECONOMIC TRANSFORMATION

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ABSTRACT

The imperative for sustainable and inclusive development necessitates a rigorous investigation into the entrepreneurial agency of Tribal Women Micro-Entrepreneurs (TWMEs) and their strategic deployment of deep-seated Indigenous Knowledge (IK) for commerce and socio-economic transformation. This scholarly review relies entirely upon a systematic synthesis and critical analysis of secondary data including extant development reports, econometric studies, anthropological fieldwork, and policy documents to construct a comprehensive framework elucidating the IK-to-market linkage. It is posited that IK, often encompassing invaluable knowledge regarding resource stewardship, biodiversity conservation, and traditional manufacturing processes, functions as a differential asset, warranting strategic integration into contemporary value chains. The core challenge examined involves the necessary institutional and market infrastructure required to transition TWMEs from marginal production to formalized commerce, thereby capturing equitable returns. Critical analysis focuses on the efficacy of extant support mechanisms specifically microfinance access, capacity-building programs, and the establishment of robust legal instruments for the protection of Traditional Knowledge Intellectual Property (TKIP). Consequently, the findings advocate for a paradigm shift wherein TWMEs are not merely viewed as development beneficiaries, but rather as pivotal economic agents whose sustainable practices and cultural capital are indispensable for forging resilient, equitable, and ecologically sound local economies.

Keywords: Tribal Women Micro-Entrepreneurs, Indigenous Knowledge, Sustainable Commerce, Value Chain Integration, Socio-Economic Transformation

BRAND LOYALTY OF CONSUMERS TOWARDS ROYAL ENFIELD: A STUDY IN SOUTH CHENNAI

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ABSTRACT

Brand loyalty is important for the success of motorcycle brands. This study focuses on understanding the brand loyalty of consumers towards Royal Enfield in South Chennai. It examines the factors that influence customers to prefer Royal Enfield, such as brand image, product quality, customer satisfaction, after-sales service, and emotional attachment to the brand. Primary data were collected from Royal Enfield users in South Chennai through a structured questionnaire. The results show that most consumers are highly loyal to Royal Enfield due to its strong brand image, unique design, riding comfort, and long-standing heritage. However, service experience and maintenance cost also play a role in shaping loyalty. The study helps in understanding customer preferences and provides suggestions for improving customer satisfaction and strengthening brand loyalty.

KEYWORDS:

- Brand Loyalty
- Consumer Behaviour
- Royal Enfield
- Customer Satisfaction
- Brand Image
- After-Sales Service
- South Chennai

ECONOMIC SELF-RELIANCE FOR POVERTY REDUCTION AND SOURCES OF REVENUE SUSTAINABILITY

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ABSTRACT

Economic self-reliance plays a dynamic role in dwindling poverty and ensuring sustainable sources of revenue, particularly in emerging economies. It improves individuals' ability to generate income, admittance resources, and contribute expressively in economic events. This paper examines the implication of economic self-reliance an approach for poverty decline and long-term sources of revenue sustainability. The study concentrates on key magnitudes such as skill development, employment generation, entrepreneurship, access to credit, and institutional support systems. This study concentrate on SDG 1, SDG -8

Using a sustainable sources of revenue approach, the paper analyses how empowerment strengthens core sources of revenue assets—human, financial, social, physical, and natural capital—thereby increasing income security and resilience against economic astonishments. Special responsiveness is prearranged to marginalized and low-income groups, emphasizing the role of self-employment initiatives, microfinance, and government welfare and development programmes in enhancing sources of revenue outcomes.

The paper further considers the importance of inclusive policies, capacity-building initiatives, and community participation in development sustainable economic opportunities. The findings indicate that incorporated economic empowerment involvements not only relieve poverty but also stimulate social inclusion, gender equity, and environmental sustainability. The study concludes that economic self-reliance is a severe pathway for achieving poverty reduction and sustainable self-reliance, contributing significantly to inclusive and sustainable development.

Keywords: Economic self-reliance, Financial Inclusion, Inclusive Development, Poverty Reduction, Sustainable Livelihoods,

IMPACT OF DIGITAL LITERACY AMONG WOMEN ENTREPRENEURS

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ABSTRACT

In emerging economies, digital literacy plays a crucial role in business success and enhancing service quality. The factors are digital integration, business performance and level of digital skills. A mixed-method approach and snowball sampling method was used to analyse the level of digital literacy and usage of digital platforms among women entrepreneurs. The statistical tools used in the study are cross tabulation, correlation and regression analysis using SPSS 25. Education level does not strongly determine digital skills because widespread access to digital competencies brings confidence to self-learners. It suggests that women entrepreneurs develop community-based training and mentoring to bridge the gap between digital skills and integration.

Keywords: Digital Integration, business Performance, level of digital skills, women entrepreneurs.

FROM MARGINS TO DECISION-MAKERS: THE ROLE OF TRIBAL WOMEN IN STRENGTHENING PANCHAYATI RAJ INSTITUTIONS

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ABSTRACT

Tribal women in India have historically remained on the margins of political participation due to intersecting challenges of gender, social exclusion, poverty, and limited access to education. However, the decentralised governance framework of the Panchayati Raj Institutions (PRIs) has created significant opportunities for their inclusion as grassroots decision-makers. This study examines the transformative role of tribal women in strengthening Panchayati Raj Institutions and promoting inclusive local governance. It explores how constitutional provisions, reservation policies, and capacity- building initiatives have enabled tribal women to move from passive beneficiaries to active leaders in village administration. The study analyses the contributions of tribal women representatives in areas such as participatory planning, delivery of welfare schemes, community mobilisation, conflict resolution, and accountability in local governance. It also highlights the challenges they continue to face, including socio-cultural barriers, political interference, limited administrative knowledge, and resource constraints. Using secondary data and selected case studies, the paper assesses the impact of tribal women's leadership on democratic deepening, transparency, and social justice at the grassroots level. The findings suggest that tribal women's active participation in PRIs not only enhances institutional effectiveness but also accelerates social transformation by addressing local needs through culturally sensitive and inclusive approaches. Strengthening support systems and policy interventions can further amplify their role in building a resilient and participatory democracy aligned with India's vision of inclusive development

Keywords: Tribal women, Panchayati Raj Institutions, grassroots leadership, local governance, political empowerment, social inclusion, decentralised democracy, community development

WOMEN-LED FOREST CONSERVATION INITIATIVES AND THEIR IMPACT ON COMMUNITY RESILIENCE

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ABSTRACT

Women-led forest conservation initiatives have emerged as a powerful grassroots approach to promoting environmental sustainability while strengthening community resilience. In many forest-dependent communities, women play a central role in managing natural resources, preserving indigenous knowledge, and ensuring household livelihood security. This study examines how women-led forest conservation initiatives contribute to ecological protection, socio-economic stability, and adaptive capacity within local communities. Drawing on evidence from community-based forest management practices, self-help groups, and women's collectives, the research highlights the ways in which women's leadership enhances sustainable resource use, biodiversity conservation, and climate adaptation. The findings reveal that women-led initiatives not only improve forest regeneration and reduce environmental degradation but also foster social cohesion, collective decision-making, and diversified livelihood opportunities. These initiatives strengthen community resilience by improving food security, income generation through non-timber forest produce, and preparedness for climate-induced risks. Despite their significant contributions, women leaders often face challenges such as limited access to land rights, financial resources, and institutional support. The study underscores the need for inclusive policies and capacity-building interventions to scale women-led forest conservation models. Strengthening women's leadership in forest governance is essential for building resilient communities and achieving long-term sustainable development goals.

Keywords: women leadership, forest conservation, community resilience, sustainable livelihoods, indigenous knowledge, climate adaptation

WOMEN ENTREPRENEUR HURDLES AND INSURANCE POLICIES APPLICABLE TO THEM

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ABSTRACT

Women entrepreneurship is the vital driver of the economic development, job creation, and social empowerment in India. Despite the educational development and empowerment, women entrepreneurs are facing significant hurdles such as financial constraints, limited market access, socio-cultural barriers, inadequate institutional support, and high vulnerability to business risks. This study examines the role of insurance policies as a strategic tool for mitigating these risks and enhancing the sustainability of women-led enterprises. Both qualitative and quantitative research approach is used in the study which integrates both primary data collected through surveys and interviews with women entrepreneurs, and secondary data from government reports, insurance guidelines, and MSME-related publications. The findings highlight that awareness, accessibility, and perceived usefulness of insurance products remain limited among women entrepreneurs, resulting in underutilization of available schemes. Study suggests that insurance plays a crucial role in strengthening business confidence, reducing financial vulnerability, and enabling long-term planning and growth. The study emphasizes the need for targeted insurance products, simplified procedures, and stronger outreach programs that fit to women's entrepreneurial needs. By linking women's entrepreneurial challenges with insurance-based risk mitigation, this research contributes to policy formulation, practical support mechanisms, and academic literature on women's economic resilience. Ultimately, the study highlights that effective insurance coverage is not only a protective financial tool but also a catalyst for empowering women entrepreneurs and promoting inclusive economic development.

Keywords: FINANCE, INSURANCE SCHEMES, BUSINESS.

TRIBAL WOMEN'S GRASSROOTS LEADERSHIP AS A CATALYST FOR SOCIAL TRANSFORMATION TOWARD VIKSIT BHARAT 2047

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ABSTRACT

This study examines the role of grassroots leadership among tribal women in driving social transformation in the context of Viksit Bharat 2047. It explores how locally rooted initiatives led by tribal women contribute to empowerment, inclusive development, and community resilience. Primary data were collected through structured questionnaires and interviews across selected tribal regions. The analysis employs descriptive statistics, correlation analysis, and regression models to assess leadership outcomes. The findings reveal that tribal women leaders significantly influence education access, livelihood generation, and health awareness. Participation in self-help groups and community institutions enhances decision-making capacity and social capital. The study identifies economic independence as a key determinant of sustained leadership effectiveness. Social barriers and limited institutional support remain major challenges. However, digital literacy and government schemes have strengthened grassroots initiatives. The results indicate a positive association between women-led leadership and community-level social transformation. The study underscores the importance of policy support for capacity building. It highlights tribal women as critical agents of change. Strengthening grassroots leadership is essential for achieving inclusive growth. The study concludes that empowering tribal women aligns closely with the vision of Viksit Bharat 2047.

A STUDY ON WOMEN AS CUSTODIANS OF INDIGENOUS KNOWLEDGE: EXPLORING HOW WOMEN PRESERVE AND TRANSMIT TRADITIONAL ECOLOGICAL PRACTICES, ORAL HISTORIES, AND RITUALS.

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ABSTRACT

Women have long served as vital custodians of indigenous knowledge, acting as transmitters of cultural identity, ecological wisdom, and community resilience. Across diverse indigenous societies, women serve as primary knowledge bearers, mediating relationships between people and their environments through sustainable practices, medicinal plant use, agricultural techniques, and spiritual traditions. By safeguarding oral narratives, ritual performances, and ecological wisdom, women ensure the continuity of cultural identity and environmental stewardship across generations. This study explores the multifaceted role of women in preserving and transmitting traditional ecological practices, oral histories, and rituals across generations. By centring women's agency, the research highlights how their stewardship of indigenous knowledge not only sustains biodiversity and cultural heritage but also fosters social transformation within their communities. Drawing on case studies and interdisciplinary perspectives, the paper examines how women's practices—ranging from ecological farming methods and medicinal knowledge to storytelling and ritual leadership—contribute to cultural continuity and adaptive resilience in the face of globalization, climate change, and social marginalization. Ultimately, the study argues that recognizing and empowering women as custodians of indigenous knowledge is essential for advancing sustainable development, cultural revitalization, and inclusive social change.

Key Words: Women as Custodians, Indigenous Knowledge

ROLE OF CHAT BOTS IN CUSTOMER SATISFACTION- A STUDY ON PRIVATE SECTOR BANK CUSTOMERS

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ABSTRACT

Artificial Intelligence has transformed the customer interaction with banks wherein chatbots have emerged as an efficient tool to handle routine queries, provide instant assistance, and enhance user experience. Private sector banks, being more technology-driven, have rapidly adopted AI chatbots and offers 24/7 service, improve operational efficiency, and ensure consistent customer engagement. Technology Acceptance Model (TAM) provides a useful framework for understanding customers' acceptance and satisfaction with AI chatbots. According to TAM, users' perceived usefulness (PU) is the extent to which the technology enhances performance and perceived ease of use (PEOU) is the degree to which the system is effortless to use are key determinants of technology adoption and satisfaction. In the context of AI chatbots, perceived usefulness may relate to how effectively the chatbot resolves customer issues and improves banking convenience, while perceived ease of use reflects how customers can interact with the chatbot interface. As customers rely on digital platforms for financial services, their attitude towards using AI chatbots are influenced by emotional aspects such as responsiveness, accuracy, empathy, and personalization. However, despite the growing deployment of AI chatbots in private sector banks, the actual impact of these technological factors on customer satisfaction remains underexplored. Hence, this study aims to analyze how AI chatbot service quality, guided by TAM constructs, influences customer satisfaction in private sector banking.

Keywords: Technology, Chatbot, Customer Satisfaction, Ease of use

A STUDY ON IMPACT OF ARTIFICIAL INTELLIGENCE ON EMPLOYEE PERFORMANCE MANAGEMENT

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ABSTRACT

This study examines the impact of Artificial Intelligence on employee performance management in modern organizations. AI-powered tools help organizations monitor, evaluate, and improve employee performance more accurately and efficiently. The study highlights how AI enables real-time performance tracking and data-driven feedback. It also explores the role of AI in reducing human bias in performance appraisal systems. AI-based analytics support managers in identifying skill gaps and training needs of employees. The study discusses the use of predictive analytics for setting performance goals and improving productivity. Additionally, it examines how AI enhances transparency and consistency in performance evaluation. The research also addresses challenges such as data privacy, ethical concerns, and employee resistance to AI systems. The findings suggest that AI improves decision-making and overall organizational performance. The study concludes that effective integration of AI can significantly strengthen employee performance management systems.

Keywords

Artificial Intelligence, Employee Performance Management, Performance Appraisal, HR Analytics, Employee Productivity

IMPACT OF SOCIAL COMMERCE ADOPTION ON THE GROWTH OF INDIGENOUS PRODUCTS AND LOCAL VALUE CHAINS

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ABSTRACT

The study examines how social commerce influences the growth of indigenous products and local value chains by enhancing direct interactions between producers and consumers. It assesses dimensions of social commerce, including social interaction, user-generated content, perceived authenticity, and digital trust, while measuring growth through sales, market reach, and customer engagement. Utilizing a quantitative research design and analyzing data with SPSS, the study anticipates significant positive impacts from social commerce on indigenous product growth and local value chain integration. The findings are expected to highlight the importance of social interaction and user-generated content in fostering perceived authenticity and trust, thus enabling co-creation of value. The research contributes to the fields of social commerce and local development, providing practical insights for producers and policymakers to leverage social commerce for sustainable development of indigenous markets.

Keywords: social commerce adoption, indigenous products, local value chains, digital marketplaces, inclusive growth

ROLE OF DIGITAL MARKETING IN SHAPING PURCHASE DECISIONS OF TRIBAL WOMEN CONSUMERS TOWARDS INDIGENOUS PRODUCTS

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ABSTRACT

The rapid expansion of digital marketing has transformed the way indigenous products are promoted and consumed, even within traditionally underserved segments such as tribal women consumers. This study examines the role of digital marketing in shaping purchase decisions of tribal women towards indigenous products. The research focuses on how digital tools such as social media marketing, mobile-based promotions, online marketplaces, and influencer endorsements influence awareness, perception, and purchase intention among tribal women. The study also explores key determinants including trust, cultural relevance, accessibility, and perceived value of indigenous products communicated through digital platforms. Using a structured questionnaire and primary data collected from tribal women consumers, the study employs descriptive and inferential analysis to assess the impact of digital marketing variables on purchase decisions. The findings reveal that digital marketing significantly enhances product awareness, strengthens cultural identity, and positively influences buying decisions, while challenges such as digital literacy and infrastructure limitations remain. The study offers practical insights for policymakers, marketers, and indigenous entrepreneurs to design inclusive digital marketing strategies that promote sustainable livelihoods and cultural preservation.

Keywords: Digital Marketing, Purchase Decision, Tribal Women Consumers, Indigenous Products, Consumer Perception

ENHANCING CUSTOMER SATISFACTION IN INDIA'S E-COMMERCE THROUGH AI-POWERED CHAT-BOTS: OPPORTUNITIES AND OBSTACLES

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ABSTRACT

The rapid growth of e-commerce in India has intensified the need for efficient, responsive, and personalized customer service solutions. Artificial Intelligence (AI)-powered chatbots have emerged as a transformative tool in enhancing customer satisfaction by providing instant support, personalized recommendations, and round-the-clock service. This study examines the role of AI-powered chatbots in improving customer satisfaction in India's e-commerce sector, with a particular focus on the opportunities and obstacles associated with their adoption.

The research adopts a descriptive and analytical research design, utilizing both primary and secondary data. Primary data are collected from e-commerce customers through structured questionnaires, while secondary data are sourced from academic journals, industry reports, and relevant online publications. Statistical tools are employed to analyze customer perceptions, satisfaction levels, and challenges related to chatbot usage.

The findings reveal that AI-powered chatbots significantly enhance customer satisfaction by improving response time, service availability, and personalization. The study concludes that while AI-powered chatbots offer substantial opportunities for improving customer experience in India's e-commerce sector, addressing technological and ethical challenges is essential for maximizing their effectiveness. The research provides valuable insights for e-commerce firms, technology developers, and policymakers in optimizing chatbot-driven customer engagement strategies.

Keywords : *AI Powered Chatbots, Digital Transformation, Natural Language Processing, Digital Mapping*

A STUDY ON GENDER, POVERTY, SOCIAL EXCLUSION, AND FINANCIAL LITERACY AMONG TRIBAL WOMEN IN INDIA

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ABSTRACT

Tribal women in India experience persistent gender-based inequality, multidimensional poverty, and deep-rooted social exclusion, which collectively limit their access to resources, opportunities, and decision-making power. In recent years, financial literacy has emerged as a critical factor influencing economic empowerment and social inclusion; however, tribal women continue to have limited access to financial knowledge, formal banking systems, and digital financial services. This study examines the interconnected dimensions of gender, poverty, social exclusion, and financial literacy among tribal women in contemporary India.

Drawing on secondary data from national surveys, government reports, and existing academic literature, the study adopts an analytical and descriptive approach to assess how low levels of financial literacy exacerbate economic vulnerability and reinforce social marginalization. The research analyzes key indicators such as income security, savings behavior, access to credit, participation in self-help groups, awareness of government financial schemes, and use of digital payment platforms. As a result, many remain dependent on informal credit sources, experience financial insecurity, and are excluded from the benefits of welfare and development programs.

The study further highlights that improved financial literacy has the potential to enhance tribal women's economic autonomy, bargaining power within households, and participation in community decision-making. The paper argues that addressing poverty and social exclusion among tribal women requires an integrated policy approach that combines gender-sensitive development strategies with targeted financial literacy interventions. Strengthening financial capabilities among tribal women is essential for promoting inclusive growth, reducing poverty, and advancing social justice.

Keywords: Tribal women, gender inequality, poverty, social exclusion, financial literacy, financial inclusion, empowerment

EXAMINING THE ROLE OF EMOTIONAL APPEALS IN MARKETING

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ABSTRACT

In today's saturated and highly competitive market, conventional logical or informational advertising techniques are no longer adequate to engage consumer attention or loyalty. Emotional appeals have become a strong and strategic marketing tool, allowing brands to establish deeper psychological connections with their consumers. This project, "Examining the Role of Emotional Appeals in Marketing," examines how emotions drive consumer behavior and how marketers successfully leverage emotional triggers to generate engagement, brand recall, and buying decisions. Emotional appeals in advertising are intended to generate certain feelings—pleasure, fear, sadness, pride, or sympathy—that shape perception and motivate action. Based on theory in psychology and consumer behavior, this research groups emotional appeals into positive, negative, and mixed forms. Positive feelings of joy and inspiration tend to develop brand loyalty and confidence, whereas negative emotions like fear or guilt are employed to generate urgency or motivation, especially in social cause campaigns and public health communications. The study examines how narrative, visual design, music, and color are employed strategically in advertisements to convey emotional impact. Coca-Cola, Dove, and Nike are examined for their effective application of emotional narratives that appeal to particular audiences.

The study also examines how cultural background, age, and personal experience affect the effectiveness of emotional marketing. More likely to be talked about, and more likely to be trusted than rational-only ads. Emotional connection results in greater brand recall and drives consumer behavior, especially when emotions correspond with the audience's personal values.

Keywords: *Emotional Appeals, Consumer Behavior, Marketing Strategy, Brand Loyalty, Positive and Negative Emotions, Advertising Psychology.*

A COMPARATIVE ANALYSIS OF FINTECH AND TRADITIONAL LENDING PLATFORMS FOR FINANCIAL INNOVATION AND RISK MANAGEMENT

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ABSTRACT

The landscape of financial services has undergone a significant transformation with the emergence of Financial Technology (Fintech) firms offering alternative lending platforms. This study conducts a comparative analysis between Fintech and traditional lending platforms, focusing on their roles in fostering financial innovation and managing risks in the contemporary financial ecosystem. The research employs a mixed-methods approach, combining qualitative analysis of industry reports, academic literature, and regulatory frameworks with quantitative evaluation of performance metrics and risk indicators. Key areas of investigation include the adoption of technological advancements, credit assessment methodologies, regulatory compliance, and risk mitigation strategies. Findings suggest that Fintech lending platforms exhibit superior agility and efficiency in leveraging technology to streamline lending processes, enhance customer experience, and expand financial inclusion. Furthermore, Fintech firms demonstrate a propensity for innovation, evidenced by the introduction of novel credit scoring algorithms, utilization of alternative data sources, and implementation of blockchain technology for transparent and secure transactions.

However, the study also identifies inherent risks associated with Fintech lending, such as data privacy concerns, cyber security vulnerabilities, and the potential for algorithmic bias. Moreover, regulatory ambiguity and evolving compliance requirements pose challenges for both fintech and traditional lending institutions. Through a comparative lens, this research aims to provide insights into the relative strengths and weaknesses of fintech and traditional lending platforms, offering valuable implications for policymakers, financial institutions, and investors. By elucidating the dynamics of financial innovation and risk management in the digital era, this study contributes to the on-going discourse on the future of lending practices and regulatory frameworks in the global financial landscape.

Key Words: Fintech, traditional lending, financial innovation, risk management,

COMMUNITY-DRIVEN DEVELOPMENT MODELS FROM BENEFICIARIES TO CHANGEMAKERS OF TRIBAL WOMEN

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ABSTRACT

People usually think of tribal women as people who get welfare instead of those who help with development. But new community-driven development models see that they may influence local economies, governments, and social structures. This study examines the ways in which self-help groups, producer collectives, local governing bodies, and grassroots enterprises enable indigenous women to effect change. The research analyses the economic agency, decision-making abilities, social capital, and cultural resilience of tribal people through the lenses of participatory development and gender empowerment frameworks.

An ethnographic, interview, and secondary data methodology was employed to assess the socio-economic impact of women-centred projects. The results reveal that microcredit, skill training, and market ties all help people make more money, become better leaders, and have more leverage to negotiate as a group. Community platforms assist Native American women manage their money, save resources, get an education, and create enterprises. This makes their families healthier and more included in society. Women's cooperatives and federations have made life better for people in rural areas and helped growth that includes everyone.

The research asserts that indigenous knowledge systems and institutional support can transform tribal women into co-creators of development instead of mere implementers. This change helps India reach its goal of Viksit Bharat 2047. The report recommends gender-responsive financing, skills training, and digital inclusion to encourage community-driven models and create long-lasting, fair growth.

Keywords: Tribal women, community-driven development, grassroots leadership, empowerment, inclusive growth, self-help groups, Viksit Bharat 2047.

“COMMUNITY PLATFORMS AND INDIGENOUS WOMEN: PATHWAYS TO ECONOMIC AND SOCIAL RESILIENCE”

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ABSTRACT

Indigenous women are frequently assisted instead of building. New community projects revolutionized business, government, and social life, as seen by their workers. In this study, self-help groups, worker collectives, local government agencies, and small companies empower indigenous women to change. The project examines tribal economic independence, decision-making authority, social capital, and cultural resilience through female empowerment and participatory development. Communities can involve indigenous women in local government and economic ventures. The study examines how they increase leadership, job safety, social integration, and group decision-making in self-help groups, village development committees, and small companies. Researchers examined the social and financial effects of women-focused programs using interviews, field reports, and secondary data. Data demonstrate that microcredit, skill training, and market links increase the likelihood of making money, starting businesses, and making friends. The research examines financing, enhancing lives, managing natural resources, and providing technology to all. Research founded on tribal culture and community values enable women to excel in business, negotiate more effectively, and lead in health, education, and the environment. The study suggests that recognizing indigenous knowledge and providing official assistance can empower tribal women to shape policy. This reform can help India achieve Viksit Bharat 2047 by using gender-sensitive finance, increasing capacity, and digitizing everyone. Thus, growth is equitable and sustainable.

Keywords: Indigenous women, Community-driven development; Empowerment; Economic agency; Social capital; Self-help groups; Microcredit; Grassroots leadership; Inclusive rural growth.

PSYCHOLOGICAL EMPOWERMENT AND LEADERSHIP DEVELOPMENT AMONG TRIBAL WOMEN

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ABSTRACT

Psychological empowerment plays a vital role in fostering leadership development among tribal women by enhancing self-confidence, self-efficacy, motivation, and decision-making ability. This study examines the relationship between psychological empowerment and leadership development among tribal women, with a focus on factors such as self-esteem, autonomy, and perceived control over social and economic activities. Using a descriptive research design and data collected through surveys and interviews, the study analyzes how psychological empowerment influences participation in community leadership, local governance, and collective action. The findings reveal that psychologically empowered tribal women are more likely to assume leadership roles, actively participate in decision-making processes, and contribute to community development initiatives. However, socio-cultural constraints, limited educational opportunities, and restricted access to institutional support continue to hinder leadership potential. The study concludes that targeted interventions such as capacity-building programs, counseling, education, and group-based empowerment initiatives are essential for strengthening psychological empowerment and promoting sustainable leadership development among tribal women.

Key Words: Psychological, self-confidence, self-efficacy, motivation, tribal, women

A WEB-BASED COLLABORATIVE PLATFORM FOR PEER-TO-PEER SKILL EXCHANGE

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ABSTRACT

Skill Swap is a web-based collaborative learning platform designed to facilitate knowledge sharing through mutual skill exchange among users. The primary objective of this system is to eliminate financial barriers commonly associated with traditional e-learning platforms and to promote an inclusive learning environment where individuals can both teach and learn based on their expertise and interests. Instead of relying on paid instructors or subscription-based models, Skill Swap encourages direct interaction between users, fostering a community-driven approach to learning.

The platform incorporates several core modules, including secure user registration and authentication, profile management, skill listing and categorization, request and approval workflows, and real-time communication through chat functionality. These modules work together to provide a seamless and engaging user experience. The system is designed with a strong emphasis on usability, ensuring intuitive navigation and ease of access for users with varying levels of technical expertise.

Skill Swap is developed using standard web technologies such as HTML, CSS, and JavaScript for front-end design, while PHP and MySQL are utilized for server-side processing and database management. The application ensures data integrity, secure session handling, and protection of user information, making it reliable and scalable for broader adoption.

By encouraging collaborative learning and knowledge sharing, Skill Swap supports personal skill development, strengthens community engagement, and promotes lifelong learning. The platform contributes to building a culture of cooperation and shared growth, making skill acquisition more accessible, practical, and sustainable in the digital era.

Keywords: Peer-to-peer learning, skill exchange, collaborative learning, web-based application, e-learning platform, PHP, MySQL, Real-Time Chat Functionality

ECONOMIC EMPOWERMENT OF TRIBAL WOMEN THROUGH GRASSROOTS INITIATIVES (EVIDENCE FROM COIMBATORE DISTRICT, TAMIL NADU)

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ABSTRACT

Livelihood-based interventions have emerged as a key strategy for promoting the economic empowerment of tribal women in India, particularly in regions where traditional occupations and socio-economic vulnerabilities intersect. This study investigates the livelihood characteristics, skill development, market access, financial support mechanisms, empowerment outcomes, and challenges faced by tribal women in Coimbatore District, Tamil Nadu. Primary data were collected from **450 tribal women respondents**, representing both **Scheduled Tribes (STs)** and **Particularly Vulnerable Tribal Groups (PVTGs)**, using a structured interview schedule. A **multi-stage sampling technique** ensured representation across the selected blocks and villages, including **Vaalparai, Aliyar, Sethumadai, and Mettupalayam**, which are concentrated tribal settlements in the Western Ghats and foothills of the Nilgiri hills.

The study employed **percentage analysis, mean score ranking, construction of an Economic Empowerment Index, and Chi-square analysis** to examine the relationship between livelihood dimensions and economic empowerment. The findings indicate that participation in livelihood activities has significantly improved women's **contribution to household income**, enhanced their **confidence**, and increased **social recognition** within the family. However, structural constraints such as **income irregularity, limited market access, insufficient training coverage, and financial limitations** continue to hinder the expansion and sustainability of livelihood initiatives. The Economic Empowerment Index reveals that while a substantial proportion of respondents achieve high empowerment, the majority remains **moderately empowered**, and indicating uneven benefits across the population. Chi-square analysis confirms a **statistically significant association** between demographic variables—including age, education, marital status, type of tribe, family structure, and nature of work—and the level of economic empowerment.

The study highlights the need for **integrated policy interventions** focusing on **skill development, financial inclusion, and market linkages** to enhance the effectiveness of livelihood programs and ensure sustainable economic empowerment of tribal women. The findings offer evidence-based insights for policymakers, NGOs, and development practitioners aiming to improve socio-economic outcomes and promote inclusive development in tribal communities.

Keywords: Tribal women, Livelihoods, Economic empowerment, Skill development, Market access, India

“ASSOCIATING THE GAP BETWEEN TRADITIONAL AND MODERN EDUCATION: A STUDY ON BUSINESS SUCCESS”

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ABSTRACT

The rapid advancement of Artificial Intelligence (AI) has significantly transformed academic research practices, particularly in areas such as literature review, article writing, paraphrasing, and reference management. AI-based research tools are increasingly adopted by research scholars to enhance efficiency, accuracy, and productivity. However, the growing reliance on AI in academic research has also raised serious concerns related to Intellectual Property Rights (IPR), legal compliance, and data privacy. Existing intellectual property frameworks, largely designed for traditional research methodologies, face challenges in addressing the complexities introduced by AI-assisted research activities.

This study, titled “**Use of Artificial Intelligence in Academic Research & IPR Infringement,**” aims to examine the AI tools commonly used for academic research and article writing, and to understand the level of awareness among research scholars regarding Intellectual Property Rights in the context of AI-assisted academic research. The study further seeks to identify the challenges faced by researchers in adopting and complying with intellectual property laws, and to evaluate the adequacy of the existing legal framework in defining the permissible limits of AI usage in academic research. Additionally, the study examines the need for strengthened data privacy and intellectual property regulations to promote the responsible and ethical use of Artificial Intelligence in research work.

A descriptive research design has been adopted for the study. Primary data are collected from research scholars through a structured questionnaire, while secondary data are sourced from academic journals, policy reports, and relevant legal documents. The findings of the study are expected to provide insights into AI usage patterns, levels of IPR awareness, legal and regulatory challenges, and emerging concerns related to data privacy. The study contributes to academic and policy discourse by highlighting the need for clearer legal guidelines, enhanced IPR awareness, and institutional support mechanisms to ensure ethical and lawful adoption of AI in academic research.

KEYWORDS

1. Artificial Intelligence
2. Academic Research
3. AI-Assisted Research

“LEADERSHIP DEVELOPMENT AMONG TRIBAL WOMEN: INDIGENOUS PERSPECTIVES AND DEVELOPMENTAL CHALLENGES”

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ABSTRACT

Tribal women hold an exclusive sociocultural position among indigenous groups, where leadership is frequently influenced by collective traditions, customary practices, and ecological knowledge systems. However, in modern development discourse, tribal women's leadership is typically under-theorized and inadequately integrated into mainstream leadership paradigms. This conceptual study investigates leadership development among tribal women by critically engaging with current theoretical perspectives, policy narratives, and socio-cultural factors that shape their leadership paths. The study takes a conceptual and analytical approach, drawing on concepts from female leadership theory, indigenous leadership models, and participatory development frameworks. It defines indigenous women's leadership as a holistic process that includes social influence, communal stewardship, cultural continuity, and grassroots governance, rather than just political participation or official authority. The study proceeds to cover major enablers of leadership development, including education, collective action through self-help organizations, engagement in Panchayati Raj Institutions, and state and civil society-supported capacity-building efforts. Simultaneously, it critically examines persistent structural restrictions such as patriarchal norms, marginalization within political institutions, restricted access to leadership training, and cultural dissonance between indigenous and formal leadership models.

However, to the conceptual analysis, tribal women's leadership development requires context-sensitive frameworks that respect indigenous values while providing access to institutional power and decision-making venues. It concludes that improving tribal women's leadership is critical not only for gender equity, but also for changing leadership paradigms in development studies, which will lead to more inclusive and culturally grounded policy initiatives.

Keywords: *Tribal Women, Leadership Development, Indigenous Leadership, Gender and Governance, Inclusive Development*

HUMAN CAPITAL IN THE DIGITAL AGE: RETHINKING EDUCATION AND SKILL DEVELOPMENT FOR EMPOWERMENT

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ABSTRACT

Education, skill development, and digital empowerment have emerged as interconnected pillars for inclusive and sustainable socio-economic development in the 21st century. Education provides the foundational knowledge, critical thinking abilities, and values necessary for individual growth and social progress. However, in a rapidly changing global economy driven by technology and innovation, formal education alone is insufficient. Skill development bridges the gap between academic learning and employability by equipping individuals with practical, vocational, and industry-relevant competencies. It enhances workforce productivity, promotes entrepreneurship, and supports lifelong learning, particularly among youth and marginalized communities.

Digital empowerment further amplifies the impact of education and skills by ensuring access to digital tools, platforms, and information. It enables individuals to participate effectively in the digital economy, access online education, e-governance services, and employment opportunities, and engage in informed civic participation. Digital literacy reduces the digital divide and fosters social inclusion, especially for women, rural populations, and disadvantaged groups. Together, education, skill development, and digital empowerment create a synergistic framework that supports human capital formation, economic resilience, and social equity. Policies integrating these dimensions can accelerate innovation, improve governance, and contribute to national development goals. Strengthening institutional support, public-private partnerships, and inclusive digital infrastructure is essential to realizing the transformative potential of this triad in achieving sustainable development and inclusive growth.

Keywords:

Education, Skill Development, Digital Empowerment, Digital Literacy, Employability, Human Capital, Inclusive Growth, Sustainable Development, Digital Divide

UNDERSTANDING OMNICHANNEL CONSUMER BEHAVIOR IN FMCG: A MEDIATION-BASED ANALYSIS OF PERCEIVED VALUE

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ABSTRACT

Purpose: This research paper investigates the relationship between the quality of omnichannel integration on perceived value and continuance of omnichannel behavior for fast-moving consumer goods (FMCG). The research is based on the Stimulus-Organism-Response (S-O-R) framework and Expectancy Confirmation Theory (ECT) and identifies four primary dimensions of omnichannel integration.

Methodology: An empirical quantitative research approach was gathered using survey data collected from 390 FMCG consumers in Chennai city to perform statistical analysis using survey data and PLS-SEM analysis. The structural equation model was used to identify the relationship between the four integration dimensions and perceived value additionally mediation and predictive relevance analysis were also conducted.

Findings: The findings suggest that three of the four dimensions of omnichannel integration significantly affect perceived value on information consistency, promotion/price consistency and seamless channel transitions. While product availability alignment did not have a significant impact, perceived value was found to strongly predict continuance behavior and mediate the relationship between the three significant dimensions of omnichannel integration and continuance behavior. The results of the study show that the model has adequate explanatory power and predictive relevance.

Practical Implications: To enhance perceived value and foster continued use of their omnichannel capabilities, FMCG retailers should focus on providing consistent information, transparent pricing and seamless channel integration.

Originality Value: The research contributes to the existing body of knowledge around omnichannel by providing empirical support for the premise that perceived value is a key mechanism that links the quality of multiple dimensions of integration with consumers' behavior in continuing to access the retailer's offerings through multiple channels.

Keywords: Continuance Behavior, FMCG, Integration Quality, Omnichannel Retailing, Perceived Value

A STUDY ON EFFECT OF PRODUCT FEEDBACK ON MARKETING STRATEGIES WITH SPECIAL REFERENCE ON ZUDIO PRODUCTS

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ABSTARCT

In today's competitive retail environment, product feedback plays a crucial role in shaping effective marketing strategies and enhancing customer satisfaction. This study examines the effect of product feedback on marketing strategies with special reference to Zudio products. The research aims to analyze customer perceptions, evaluate the influence of feedback on product design, pricing, promotion, and distribution strategies, and understand how feedback contributes to brand improvement and customer loyalty. A descriptive research design was adopted, and primary data were collected from Zudio customers through structured questionnaires. Secondary data were gathered from company reports, websites, and related literature. The study reveals that customer feedback significantly impacts marketing decisions by helping the company identify customer needs, improve product quality, and refine promotional activities. The findings indicate that timely analysis and effective utilization of customer feedback enable Zudio to align its marketing strategies with consumer expectations, thereby enhancing competitiveness and market performance. The study highlights the importance of systematic feedback mechanisms as a strategic tool for improving marketing effectiveness and sustaining brand growth. In today's competitive retail environment, product feedback plays a crucial role in shaping effective marketing strategies and enhancing customer satisfaction. This study examines the effect of product feedback on marketing strategies with special reference to Zudio products. The research aims to analyze customer perceptions, evaluate the influence of feedback on product design, pricing, promotion, and distribution strategies, and understand how feedback contributes to brand improvement and customer loyalty. A descriptive research design was adopted, and primary data were collected from Zudio customers through structured questionnaires. Secondary data were gathered from company reports, websites, and related literature.

The study reveals that customer feedback significantly impacts marketing decisions by helping the company identify customer needs, improve product quality, and refine promotional activities. The findings indicate that timely analysis and effective utilization of customer feedback enable Zudio to align its marketing strategies with consumer expectations, thereby enhancing competitiveness and market performance. The study highlights the importance of systematic feedback mechanisms as a strategic tool for improving marketing effectiveness and sustaining brand growth.

Keywords: Product Feedback, Marketing Strategies, Customer Satisfaction, Retail Marketing, Zudio

AN ANALYTICAL STUDY ON THE IMPACT OF LOYALTY PROGRAMMES ON CONSUMER PURCHASE FREQUENCY IN MAJOR RETAIL CHAINS ACROSS CHENNAI CITY

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ABSTRACT

In today's competitive retail market, loyalty programmes have become an important strategy for retaining customers and encouraging them to shop more frequently. This study examines the impact of loyalty programmes on consumer purchase frequency in major retail chains across Chennai City. It focuses on how features such as reward points, discounts, tier-based benefits, and personalised offers influence consumers' repeat buying behaviour and overall shopping patterns. The study is based on primary data collected from retail customers in Chennai through a structured questionnaire, supported by secondary data from journals, reports, and earlier studies. Statistical tools such as percentage analysis, correlation analysis, and chi-square tests are used to analyse the relationship between loyalty programme participation and purchase frequency. The findings show that loyalty programmes positively influence consumer behaviour by encouraging repeat purchases, improving brand loyalty, and increasing customer engagement. Consumers who actively use loyalty benefits tend to shop more often and show stronger attachment to retail brands. The study concludes that well-designed loyalty programmes can effectively increase purchase frequency and support long-term growth for retail chains.

Keywords :Loyalty Programmes, Consumer Purchase Frequency, Retail Chains, Customer Loyalty Repeat Purchase Behaviour

WORK–LIFE BALANCE AMONG WOMEN FARMERS: THE ROLE OF FAMILY RELATIONSHIPS

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Abstract

Women farmers constitute a significant yet often under-recognized segment of the agricultural workforce, balancing productive farm work with extensive household and caregiving responsibilities. This dual role poses considerable challenges to their work–life balance, which is strongly influenced by family relationships. The present empirical study examines the relationship between family relationships and work–life balance among women farmers. Primary data were collected from 120 women farmers using a structured interview schedule. Descriptive statistics and mean score analysis were employed to assess the impact of family support, spousal cooperation, decision-making participation, and household cooperation on work–life balance. The findings reveal that women farmers receiving strong family support exhibit significantly better work–life balance, lower stress levels, and higher life satisfaction compared to those with limited family support. Mean score analysis further confirms a positive association between family relationships and work–life balance. The study highlights that supportive family environments play a crucial role in enhancing women farmers' well-being and productivity. The paper concludes by emphasizing the need for family-centered interventions and gender-sensitive agricultural policies to promote sustainable livelihoods and inclusive rural development.

Keywords: Women Farmers, Family Relationships, Work–Life Balance, Family Support, Agriculture

ECONOMIC EMPOWERMENT OF TRIBAL WOMEN THROUGH GOVERNMENT SCHEMES AND MICROFINANCE

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ABSTRACT

Economic empowerment of tribal women is essential for inclusive and sustainable rural development. Government schemes and microfinance initiatives—especially Self-Help Groups (SHGs), microcredit programmes, and livelihood missions—have emerged as key drivers in improving income generation, financial accessibility, and entrepreneurial skills among tribal women. This study examines the impact of these interventions using secondary data from government reports, NSSO, NABARD, NFHS, and existing research studies. The findings reveal that microfinance has significantly improved savings habits, credit access, and self-employment opportunities among tribal women, while government schemes have enhanced skill development and market linkages. However, challenges such as low digital literacy, inadequate training, poor infrastructure, and limited awareness reduce the overall effectiveness of these programmes. The study concludes that integrated livelihood support, financial literacy, digital inclusion, and stronger monitoring mechanisms are required for strengthening the economic empowerment of tribal women.

Keywords: Economic Empowerment, Tribal Women, Schemes, Microfinance

Empowerment of Tribal Women in Tamil Nadu: A Critical Analysis on Evaluating Gender Responsive Welfare Policies

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ABSTRACT

Women, particularly tribals in Tamil Nadu, experience sidelining inequality in gender, social exclusion, deprivation in economic growth and geographical isolation. In recognition of these challenges, Adi Dravidar and Tribal Welfare Department and the Tamil Nadu Corporation for Development of Women (TNCDW) initiated by the Government of Tamil Nadu have implemented a wide range of targeted welfare and empowerment programmes. This doctoral study critically examines the impact of initiatives focusing on the improvising of the social status of the tribal women in the state.

The study analyses strategies of empowerment through four key dimensions: economic empowerment, educational advancement, social security and health, and inclusion of vulnerable tribal groups. Reputed schemes such as the Adivasi Mahila Sashaktikaran Yojana, Self-Help Group-based livelihood promotion, Nannilam Women's Land Ownership Scheme, and vocational training programs are evaluated for their role in enhancing income generation, asset ownership, and financial independence. Educational interventions, including the Government Tribal Residential Schools, Pudhumai Penn Scheme, and merit-based scholarships, are assessed in terms of access, retention, and progression to higher education among tribal girls. Social protection measures such as marriage assistance schemes, health and safety services, housing, sanitation, and drinking water facilities in tribal habitations are also examined.

A mixed-methods approach has been implemented for this research, with a combination of quantitative analysis of secondary data with qualitative analysis from field-based case studies in noted tribal regions. Special emphasis is placed on Particularly Vulnerable Tribal Groups (PVTGs) and widowed or deserted tribal women to evaluate the extent of policy outreach. The study seeks to identify best practices and implementation gaps, and to provide evidence-based policy recommendations for strengthening gender-sensitive and sustainable tribal women empowerment frameworks in Tamil Nadu.

Keywords: Tribal Women, Women Empowerment, Welfare Schemes, Tamil Nadu, Scheduled Tribes, Gender-Sensitive Development, PVTGs, Social Policy

FROM MARGINS TO MAINSTREAM: TRIBAL WOMEN'S GRASSROOTS LEADERSHIP AND SOCIAL CHANGE IN INDIA

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This study investigates the role of tribal women's grassroots leadership in promoting social transformation within the framework of Viksit Bharat 2047. It focuses on community-based initiatives led by tribal women in areas such as education, livelihood development, health, and social inclusion. Primary data were collected through field surveys and interviews across selected tribal regions. Secondary data from government reports and policy documents were also used. The analysis employs descriptive statistics and inferential tools to assess leadership impact. The findings reveal that tribal women leaders play a significant role in enhancing community participation and collective decision-making. Economic empowerment through self-help groups emerged as a key driver of leadership effectiveness. Improved access to education and health services was observed in women-led communities. However, social constraints and limited institutional support continue to challenge sustainability. Government schemes and digital interventions have positively influenced leadership outcomes. The study highlights the transformative potential of tribal women at the grassroots level. Strengthening capacity-building initiatives is crucial. The study concludes that tribal women's leadership is integral to achieving inclusive and sustainable development under Viksit Bharat 2047.

EMERGING TRENDS IN PREDICTIVE DATA ANALYTICS FOR MATERNAL AND CHILD HEALTHCARE SYSTEMS : A DATA- DRIVEN SURVEY

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ABSTRACT

Predictive data analytics plays a vital role in improving the efficiency and effectiveness of healthcare services, particularly in the domain of child and maternal care. This survey aims to explore the diverse data sources employed in predictive data analytics frameworks designed for healthcare systems serving children and pregnant women. It begins by highlighting the significance of predictive analytics in enhancing health outcomes for both mothers and children. The study then focuses on identifying and categorizing various data sources that support these predictive frameworks. Furthermore, it presents a comprehensive review of existing research and studies that have utilized such data sources to develop predictive models for maternal and child healthcare systems. Finally, the survey discusses current trends and future prospects in the application of multi-source data for predictive healthcare analytics. It emphasizes the importance of standardized data collection and sharing mechanisms, ethical considerations, and technological advancements to ensure the effective utilization of electronic healthcare data.

Keywords:

Healthcare systems, Sensors, vital signs, behavioral healthcare, telehealth, children, pregnant women, electronic healthcare.

“ECONOMIC AND SOCIAL EMPOWERMENT OF TRIBAL WOMEN IN TAMIL NADU: A GRASSROOTS Analysis”

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ABSTRACT

The empowerment of tribal women is a crucial prerequisite for achieving inclusive and sustainable development in India. In Tamil Nadu, despite progressive welfare measures, tribal women continue to face socio-economic marginalization manifested through low literacy levels, limited livelihood opportunities, restricted financial access, and inadequate participation in decision-making processes. This study aims to analyze the economic and social empowerment of tribal women in Tamil Nadu through a grassroots perspective and to identify the key factors influencing empowerment outcomes.

The study adopts a descriptive and analytical research design based on primary data collected from 300 tribal women across selected tribal regions of Tamil Nadu. A structured questionnaire was used to gather data on education, occupation, income, savings behavior, participation in Self-Help Groups (SHGs), awareness of government schemes, and social participation. Statistical tools such as percentage analysis, mean score analysis, Chi-square test, correlation analysis, and multiple regression analysis were employed using SPSS to interpret the data.

The findings reveal that the overall level of economic and social empowerment among tribal women remains moderate. Education and SHG participation emerge as the most significant determinants of empowerment. The study finds a statistically significant association between SHG participation and economic empowerment, and a strong positive correlation between education and income generation. Regression analysis indicates that education, financial literacy, and SHG involvement collectively explain a substantial proportion of variation in overall empowerment levels. However, persistent barriers such as low educational attainment, informal employment, and limited digital and financial inclusion continue to constrain empowerment.

The study concludes that strengthening grassroots interventions—particularly education, SHG-based entrepreneurship, and financial literacy programs—is essential for enhancing tribal women’s empowerment. Policy-driven, gender-sensitive, and region-specific strategies are imperative to integrate tribal women into Tamil Nadu’s development trajectory and to realize the broader national vision of *Viksit Bharat 2047*.

Keywords: Tribal Women, Economic Empowerment, Social Empowerment, Grassroots Development, Tamil Nadu, Viksit Bharat 2047.

EMPOWERING VOICES FROM THE MARGINS: LEADERSHIP DEVELOPMENT AMONG TRIBAL WOMEN IN CONTEMPORARY SOCIETIES

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ABSTRACT

Tribal women play a crucial yet often underrecognized role in the social, economic, and cultural leadership of indigenous and marginalized communities. Despite their significant contributions, structural inequalities, limited access to education, socio-cultural constraints, and economic marginalization continue to restrict their leadership potential. This study examines the dynamics of leadership development among tribal women, focusing on the intersection of gender, culture, and community governance. Using a qualitative and analytical framework, the research explores the pathways through which tribal women emerge as leaders, the challenges they encounter, and the strategies that enable their empowerment within both traditional and modern institutional settings. The study highlights the role of education, self-help groups, grassroots movements, and policy interventions in fostering leadership skills and decision-making capacities among tribal women. Furthermore, it emphasizes how indigenous values, collective identity, and traditional knowledge systems contribute to alternative leadership models rooted in cooperation, resilience, and community welfare. The paper argues that strengthening leadership development among tribal women is essential not only for gender equity but also for sustainable development, social justice, and inclusive governance. The findings call for culturally responsive leadership programs and policy frameworks that amplify tribal women's voices and agency in local, regional, and national decision-making processes.

Keywords : Tribal Women; Leadership Development; Women Empowerment; Indigenous Communities; Gender Equality; Grassroots Leadership; Social Inclusion; Sustainable Development

EVOLVING RESEARCH PERSPECTIVES IN TRIBAL STUDIES: INTERDISCIPLINARY APPROACHES, CHALLENGES, AND FUTURE DIRECTIONS

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ABSTRACT

Tribal studies has emerged as a dynamic and interdisciplinary field that examines the social, cultural, economic, and political realities of indigenous and tribal communities. Traditional research in this domain has largely focused on ethnographic documentation and cultural preservation; however, contemporary perspectives emphasize participatory, rights-based, and development-oriented approaches. This paper critically examines the evolving research perspectives in tribal studies, highlighting methodological shifts, theoretical frameworks, and ethical considerations shaping current scholarship. The study explores the integration of anthropology, sociology, economics, political science, environmental studies, and public policy in understanding tribal identities, livelihoods, governance systems, and knowledge traditions. It also addresses key challenges faced by researchers, including issues of representation, insider–outsider dynamics, ethical responsibility, and the impact of globalization and state-led development on tribal communities. By emphasizing community participation, indigenous epistemologies, and decolonized research methodologies, the paper argues for a more inclusive and reflexive research paradigm. The study concludes by outlining future research directions that prioritize sustainability, social justice, and the empowerment of tribal communities, positioning tribal studies as a vital field for addressing contemporary issues of inequality, cultural survival, and inclusive development.

Keywords : Tribal Studies; Indigenous Communities; Research Methodologies; Interdisciplinary Approaches; Participatory Research; Decolonization; Social Justice; Sustainable Development

PRESERVING CULTURAL IDENTITY THROUGH HERITAGE AND INDIGENOUS KNOWLEDGE SYSTEMS: CONTINUITY, TRANSFORMATION, AND SUSTAINABLE DEVELOPMENT

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ABSTRACT

Cultural identity, heritage, and indigenous knowledge systems form the foundational pillars of human civilization, reflecting the values, beliefs, practices, and lived experiences of communities across generations. In the context of rapid globalization, technological advancement, and socio-economic transformation, these cultural dimensions face significant challenges, including marginalization, erosion, and loss of authenticity. This study examines the interrelationship between cultural identity, tangible and intangible heritage, and indigenous knowledge systems, emphasizing their role in fostering social cohesion, environmental sustainability, and inclusive development. Through a qualitative and analytical approach, the research explores how indigenous knowledge—embedded in traditional practices, oral traditions, language, rituals, and ecological wisdom—contributes to cultural continuity while adapting to contemporary contexts. The study also highlights the importance of safeguarding cultural heritage through community participation, policy frameworks, and interdisciplinary integration. By positioning indigenous knowledge as a dynamic and evolving system rather than a static relic of the past, this paper argues for its recognition as a vital resource for sustainable development, resilience, and cultural empowerment. The findings underscore the need for culturally sensitive development models that respect diversity, promote heritage conservation, and ensure the transmission of indigenous knowledge to future generations.

Keywords : Cultural Identity; Cultural Heritage; Indigenous Knowledge Systems; Intangible Heritage; Traditional Practices; Sustainable Development; Community Participation; Cultural Preservation.

IMPACT OF SOCIAL CHANGE ON THE CULTURAL HERITAGE OF TRIBAL WOMEN

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ABSTRACT

Social change driven by modernization, urbanization, education, and economic development has significantly influenced the cultural heritage of tribal communities, particularly that preserved and transmitted by tribal women. This study examines the impact of social transformation on the cultural practices, traditions, values, and indigenous knowledge systems upheld by tribal women. Traditionally, women have played a central role in safeguarding oral traditions, rituals, healing practices, food systems, crafts, and ecological knowledge, thereby sustaining community identity and continuity. However, increased exposure to mainstream culture, migration, formal education, and changing livelihood patterns have led to both erosion and adaptation of these cultural expressions. Using qualitative methods such as interviews, focus group discussions, and participatory observation, the study explores how tribal women negotiate between tradition and change while maintaining cultural resilience. Findings indicate that while certain rituals and indigenous practices are declining, many women are actively reinterpreting heritage to suit contemporary contexts, thus ensuring cultural survival through innovation. Education and social mobility have empowered tribal women, yet also pose challenges to intergenerational knowledge transmission. The study highlights the need for culturally sensitive policies and community-based initiatives that support the preservation and revitalization of tribal women's heritage while respecting their evolving social realities. Recognizing tribal women as custodians of cultural heritage is essential for promoting inclusive development and sustaining indigenous identities in a rapidly changing society.

Keywords: Tribal women, cultural heritage, social change, indigenous knowledge, identity, modernization

LEGACY MEETS LIBERTY: TRIBAL WOMEN AS ARCHITECTS OF VIKSIT BHARAT 2047

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ABSTRACT

As India marches towards its centenary of independence in 2047, the vision of *Viksit Bharat* (Developed India) hinges on the radical inclusion of its most marginalized yet resilient demographic: tribal women. Historically, tribal women have been the custodians of India's ecological and cultural "Legacy," practicing sustainable living long before it became a global imperative. However, their contribution has often been confined to the informal economy and subsistence livelihoods. This paper argues that by providing "Liberty"—defined here as digital literacy, financial autonomy, and political agency—tribal women will transition from being peripheral participants to central architects of a developed nation. Through an analysis of current policy frameworks like PM-JANMAN and the Van Dhan Vikas Kendras, this research explores a transformative roadmap where indigenous wisdom meets modern innovation. The paper concludes that the empowerment of tribal women is not merely a social justice goal but a strategic necessity for India's transition to a green, inclusive, and \$5\$ trillion-dollar economy.

Keywords: Viksit Bharat 2047, Tribal Women, Sustainable Development, Digital Inclusion, Indigenous Knowledge, Gender Agency, Green Economy.

“GRASSROOTS COMMERCE AND ECONOMIC EMPOWERMENT OF TRIBAL WOMEN: A STUDY ON MARKET ACCESS, DIGITAL INCLUSION, AND SUSTAINABLE LIVELIHOODS TOWARDS VIKSIT BHARAT 2047”

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ABSTRACT

Tribal women constitute an important segment of the grassroots economy through their involvement in traditional livelihoods, self-help initiatives, and small-scale enterprises. However, their economic contributions often remain inadequately recognized and insufficiently linked to formal commercial systems. Economic advancement is being held back by a combination of market disconnects, lack of liquid capital, and insufficient digital engagement. Against this backdrop, the present study investigates the significance of grassroots commerce in improving the sustainable livelihood prospects of tribal women, with a focus on market integration, digital participation, and income consistency within the broader vision of Viksit Bharat 2047.

The study follows a descriptive research approach, drawing on primary data collected from tribal women involved in self-help groups, micro-enterprises, and indigenous economic activities. Secondary data were gathered from official reports, scholarly articles, and institutional documents. The analysis reveals that although tribal women demonstrate active engagement in production-oriented activities, their participation in organized markets, digital platforms, and formal financial systems remains limited. The adoption of digital technologies and community-based commercial practices has contributed positively to income enhancement and financial self-reliance; however, several structural and institutional challenges continue to hinder wider inclusion.

The findings emphasize the need for inclusive commercial strategies that integrate tribal women into value chains, enhance digital and financial literacy, and strengthen grassroots market mechanisms. Ultimately, by establishing trade-centric agency as a cornerstone of enduring development, this research enriches the global narrative on equitable growth. It reinforces the necessity of social justice in achieving the transformative milestones envisioned for Viksit Bharat 2047.

Keywords: Tribal Women (TW); Grassroots Commerce (GC); Economic Empowerment (EE); Digital Inclusion (DI); Sustainable Livelihoods (SL)

ANALYSING THE POWER OF LIVE STREAMING FOR BRANDS AND INFLUENCERS

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ABSTRACT

The rapid growth of live streaming has transformed digital communication, offering brands and influencers an interactive platform to engage audiences in real time. This study analyses the power of live streaming as a strategic tool for brand promotion and influencer marketing, focusing on its ability to build authenticity, trust, and consumer engagement. Unlike traditional digital content, live streaming enables instant interaction, allowing audiences to actively participate through comments, reactions, and live feedback, thereby strengthening relational bonds. The research examines how real-time content delivery influences audience perceptions, purchasing intentions, and brand loyalty. Using a conceptual and analytical approach, the study explores key elements such as audience engagement, perceived credibility, emotional connection, and content spontaneity. Findings suggest that live streaming enhances transparency and humanises both brands and influencers, resulting in higher engagement rates and stronger persuasive impact. The study also highlights challenges such as content control, technological limitations, and audience retention. Overall, this research contributes to the growing body of digital marketing literature by demonstrating that live streaming is not merely a promotional tool but a powerful engagement-driven strategy that significantly shapes modern brand-consumer relationships.

Keywords: Influencer Marketing, Brand Engagement, Real-time interaction, Consumer trust, Online audience behaviour.

"SUSTAINABLE DEVELOPMENT PATHWAYS TOWARDS VIKSIT BHARAT 2047: STRATEGIC OPPORTUNITIES AND POLICY CHALLENGES."

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ABSTRACT

The vision Viksit Bharat 2047 establishes a long-term objective to India; the realization of economic prosperity, social equity and environmental sustainability by the 100th anniversary of independence. At that, sustainable development may be utilized as the means to align the fast economic growth and inclusion progress with the ecological sustainability. This paper analyses the sustainable directions that are needed to achieve the Viksit Bharat 2047 vision with the focus on the current policy issues and opportunities of India. The research evaluates important dimensions of sustainability such as economic growth, social inclusion, environmental governance, and institutional effectiveness by relying on secondary data, policy documents and scholarly literatures. It singles out key policy challenges including geographical and social inequalities, resource inadequacies, climatic vulnerability, gaps in implementation and lack of coordination among the levels of governance. Simultaneously, the contribution to demographic dividends, technological changes, decentralised governance, grassroots involvement, and support of the Sustainable Development Goals (SDGs) are identified as the strategic opportunities of the paper. According to the study, Viksit Bharat 2047 demands an inclusive, integrated policy to empower the institution capacity to foster community-initiated development, policy coherence, and instilled the principles of sustainability in development planning. The paper provides a holistic policy-focused critique and as such, it adds to the existing scholarly and policy debate on sustainable development; moreover, it can offer practical guidance to policymakers, researchers and development practitioners dedicated towards the long-term change of India.

Keywords : Sustainable Development; Viksit Bharat 2047; Public Policy; Inclusive Growth; Environment Sustainability; Development Planning.

“ROLE OF SELF-HELP GROUPS IN ENHANCING ECONOMIC EMPOWERMENT AND SUSTAINABLE LIVELIHOODS OF RURAL WOMEN”

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ABSTRACT

Self-Help Groups (SHGs) have become a strong popular tactic for advancing rural women's Sustainable livelihoods and economic empowerment, especially in developing nations like India. This study looks at how SHGs can improve women's access to social capital, decision-making authority, financial resources, and income-generating opportunities. SHGs help rural women overcome complications such a lack of collateral, restricted access to credit, and financial marginalization by operating mainly through communal savings, internal lending, and connections with official financial institutions.

Through encouraging entrepreneurship, skill development, and employment in both farm and non-farm enterprises, SHG participation has dramatically improved women's economic standing. SHGs help women launch small businesses like dairy farming, tailoring, handicrafts, food processing, and petty trade by providing microcredit and capacity-building programs, which differentiate household income sources. In addition to boosting revenue, these activities help lessen vulnerability and improve livelihood security.

SHGs contribute significantly to social empowerment by boosting women's self-esteem, leadership abilities, and collective bargaining power in addition to their financial advantages. Participation in groups promotes health, education, sanitation, and rights awareness, which improves social outcomes at the home and community levels. Additionally, SHGs support sustainable livelihood practices by promoting disciplined saving, economical use of resources, and ecologically conscious revenue streams.

The study emphasizes how SHGs combine social change and economic empowerment to function as an efficient institutional vehicle for inclusive rural development. The long-term viability of SHG efforts is nevertheless hampered by issues including poor training, restricted market access, and regional differences. To optimize the impact of SHGs, policy support must be strengthened, market connections must be improved, and skill-based training must be improved. All things considered, SHGs play a major role in reducing poverty and promoting inclusive growth by empowering rural women and promoting sustainable livelihoods.

Keywords: Self-Help Groups, Economic Empowerment, Sustainable Livelihoods, Rural Women, Microfinance

TRIBAL WOMEN LEADING CHANGE: ECONOMIC EMPOWERMENT AND SUSTAINABLE LIVELIHOODS OF TRIBAL WOMEN

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ABSTRACT

Financial empowerment of tribal women plays a very important role in achieving inclusive and sustainable development in India. Though tribal women contribute greatly to the economies of the family and the country by increasing agricultural income, forest products, handicrafts, and self-employment, it has also been observed that they are left economically disadvantaged because of lack of access to education, capital, market, and technology. This paper studies the effect and relevance of livelihood programs, Self-Help Groups, and Government Schemes in improving the economic status of tribal women and presents the challenges and recommendations for improving sustainable livelihood sources, leading to social transformation and achievement of the “Viksit Bharat 2047” dream.

Keywords: Tribal Women, Economic Empowerment, Sustainable Livelihoods, SHGs, Viksit Bharat

HEALTH, NUTRITION, AND WELL-BEING OF TRIBAL WOMEN IN KALRAYAN HILLS, KALLAKURICHI DISTRICT, TAMIL NADU.

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ABSTRACT

This paper examines the complex, multifaceted determinants of poor health and nutritional status among marginalized tribal communities in India, with a particular focus on anemia. Contributing factors are analyzed across socio-cultural, behavioral, and environmental domains. A critical concern is the lack of comprehensive sexual and reproductive health (SRH) awareness, leading to unplanned pregnancies that can extend into advanced maternal age, elevating risks for adverse outcomes like child malnutrition. Deeply rooted traditions, such as consanguineous marriage, increase the prevalence of genetic disorders like thalassemia, which indirectly exacerbate anemia burdens. High-risk behaviors, including substance abuse, further compromise community health. Environmental and hygiene-related factors, such as open defecation, inadequate footwear use, and poor personal hygiene, drive parasitic and bacterial infections that directly cause or worsen anemia. The analysis concludes that addressing anemia in these populations requires an integrated, multi-sectoral strategy. This must combine SRH education, genetic counseling, substance abuse programs, and robust Water, Sanitation, and Hygiene (WASH) initiatives to effectively break the cycle of intergenerational malnutrition and disease.

Keywords: Tribal Health; Anemia; Malnutrition; Socio-cultural Determinants; Public Health Interventions; Unorganized workers;

VOICES FROM THE MARGINS: TRIBAL WOMEN'S LEADERSHIP AND THE PATHWAYS TO EMPOWERMENT

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ABSTRACT

Tribal women stand at the crossroads of gender, culture, and marginalization, yet they continue to emerge as powerful leaders within their communities. This paper explores tribal women's leadership not merely as a developmental outcome but as a lived, cultural practice rooted in everyday survival, care, and resistance. Despite historical exclusion from formal power structures, tribal women have long guided communities through ecological wisdom, social responsibility, and collective decision-making. By examining education, economic participation, political engagement, and grassroots initiatives, the study highlights empowerment as a deeply human and community-centered process. Recognizing and nurturing tribal women's leadership is essential for building inclusive governance, sustainable development, and social justice.

This study also foregrounds the voices and lived experiences of tribal women, emphasizing how leadership is shaped by indigenous knowledge systems, cultural traditions, and collective memory. Through an interdisciplinary perspective, the paper challenges mainstream, urban-centric models of leadership and empowerment by situating tribal women's agency within their socio-cultural realities. It argues that meaningful empowerment must move beyond policy rhetoric to acknowledge everyday acts of resilience, negotiation, and community care practiced by tribal women. Such recognition not only validates their contributions but also redefines leadership as relational, inclusive, and grounded in sustainability.

Keywords: Leadership, Communities, Tribal, Economic, Initiatives, Development

TRIBAL WOMEN AS GRASSROOTS ENTREPRENEURS EXPLORING RETAIL PRACTICES AND RURAL CONSUMER ACCESS THROUGH HAATS AND MELAS IN KANCHIPURAM DISTRICT

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ABSTRACT

The engagement of tribal women as grassroots entrepreneurs has become an important factor to boost rural livelihoods and inclusive development of economy. This research addresses the retailing practices used by women entrepreneurs in the tribal population and the role played by weekly rural markets (Haats) and periodic fairs (Melas) in ensuring access to consumers in Kanchipuram District. The study aims to explain the challenges, opportunities and strategic approaches used by these women to maintain their enterprises and to engage rural consumers. A structured questionnaire was distributed among the tribal women entrepreneurs, taking 150 samples which was purposely drawn from various Haats and Melas in Kanchipuram District. Primary data related to business practices, product collections, marketing strategies and customer involvement was gathered and supplemented by secondary data taken from governmental reports and local trade archives. Statistical methods of description were used to profile the entrepreneurial activities while cross tabulation and chi square analysis tested the relationships between the business practices and the accessibility to consumers. Results show that tribal women use Haats and Melas not only as a place of sale but also as a platform for networking, knowledge sharing and community engagement. Persistent challenges (limited access to formal credit, seasonal fluctuations and infrastructural limitations) whereas increased awareness of digital payment options and implementation of local branding initiatives are good at increasing consumer reach. This study helps form more knowledge about the role of grassroots entrepreneurship in rural India and provides actionable insights for the policy makers, non-governmental organizations and support entities that aim to empower tribal women and strengthen rural retail ecosystems.

Keywords: Tribal Women Entrepreneur, Haats, Melas, Rural Retail Practices, Consumer Access, Kanchipuram District, Grass-roots Entrepreneurship.

DIGITAL TRANSFORMATION AS AN ENABLER OF SUSTAINABLE DEVELOPMENT IN INDIA: AN EMPIRICAL INVESTIGATION

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ABSTRACT

Digital transformation has emerged as a critical driver of sustainable development by enhancing efficiency, inclusiveness, and transparency across economic and social systems. In the context of India's development agenda and its commitment to the Sustainable Development Goals (SDGs), understanding the role of digital transformation in enabling sustainability has become increasingly important. This study empirically investigates the extent to which digital transformation contributes to sustainable development in India by examining its economic, social, and environmental dimensions.

The study adopts a quantitative research design using primary data collected from key stakeholders across selected sectors, including education, governance, financial services, and small and medium enterprises. Digital transformation is operationalized through dimensions such as digital infrastructure, digital literacy, technology adoption, and digital governance, while sustainable development is measured through indicators of economic growth, social inclusion, environmental sustainability, and institutional effectiveness. Structural Equation Modeling (SEM) is employed to analyze the relationships between the constructs and to test the proposed hypotheses.

The findings reveal that digital transformation has a significant and positive impact on sustainable development outcomes in India. Digital infrastructure and digital literacy emerge as strong predictors of inclusive growth and improved service delivery, while digital governance significantly enhances transparency and institutional efficiency. The study also highlights the mediating role of technology adoption in strengthening the relationship between digital transformation and sustainability outcomes.

The study offers important policy implications by emphasizing the need for targeted investments in digital infrastructure, capacity building, and inclusive digital policies to ensure balanced and sustainable development. The findings contribute to the growing body of literature on digital-led development and provide empirical evidence to support India's vision of sustainable growth in the journey towards Viksit Bharat @ 2047.

Keywords: Digital Transformation; Sustainable Development; Digital Infrastructure; Digital Governance; Structural Equation Modeling; India; Viksit Bharat @ 2047

FACING THE AI-DRIVEN RISK ASSESSMENT IN BANKING AND FINANCIAL SERVICES FOR TRIBAL WOMEN

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ABSTRACT

The incorporation of Artificial Intelligence (AI) into risk assessment is transforming the banking and financial services industry. AI-based models improve risk analysis by processing extensive datasets in real-time, thereby enhancing decision-making and reducing financial losses. Techniques such as machine learning (ML) and deep learning facilitate the detection of potential credit defaults, identification of fraudulent activities, and analysis of market risks with a level of precision that surpasses traditional approaches. Additionally, AI bolsters regulatory compliance through the automation of risk monitoring and the identification of anomalies. This paper examines the impact of AI on risk assessment, highlighting its advantages, challenges, and future prospects within the financial sector. Although AI improves predictive accuracy, issues related to data privacy, algorithmic bias, and regulatory limitations continue to pose significant challenges. The study concludes that AI-enhanced risk assessment, when combined with human oversight, has the potential to greatly enhance financial stability and operational efficiency.

Keywords: Artificial Intelligence, Risk Assessment, Banking, Financial Services, Machine Learning, Fraud Detection, Regulatory Compliance,

INFLUENCE OF SOCIAL MEDIA AND PEER PRESSURE ON BNPL ADOPTION

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ABSTRACT

The rapid growth of Buy Now, Pay Later (BNPL) services has transformed consumer payment behavior, particularly among young and digitally active consumers. While existing studies primarily emphasize technological and economic determinants of BNPL adoption, the influence of social forces remains underexplored. Drawing on the Theory of Planned Behavior (TPB) and social influence theory, this study examines the role of social media exposure and peer pressure in shaping consumers' intention to adopt BNPL services. Using a quantitative research design, data were collected from active BNPL users through a structured questionnaire and analyzed using structural equation modeling (SEM). The findings reveal that social media influence—through influencers, promotional content, and normative cues—significantly impacts consumers' attitudes toward BNPL adoption. Peer pressure, reflected in friends' recommendations and perceived social acceptance, exerts a strong positive effect on intention to use BNPL. The results highlight that BNPL adoption is not merely a rational financial decision but a socially embedded behavior driven by digital interactions and social norms. This study contributes to the emerging BNPL literature by extending behavioral adoption frameworks to incorporate social and normative influences. From a practical perspective, the findings offer insights for BNPL providers to design responsible marketing strategies and for policymakers to monitor socially driven promotions that may encourage excessive or impulsive credit use.

Keywords

Buy Now, Pay Later (BNPL); Social Media Influence; Peer Pressure; Subjective Norms; Consumer Behavior; Fintech Adoption; Digital Payments

AN ANALYSIS OF WORK LIFE BALANCE AND CHALLENGES FACED BY STREET SWEEPERS IN NORTH AND WEST CHENNAI CITY

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ABSTRACT

Street sweepers play a vital role in maintaining the cleanliness and hygiene of urban environments. However, their work life and challenges remain largely invisible and unexplored. This study aims to fill this gap by examining the work life and challenges faced by street sweepers in Chennai. Through analytical methods combining interviews, and observations, this study reveals the harsh realities of street sweepers' working conditions, including inadequate infrastructure, lack of protectivity, and exposure to health hazards. The study also highlights the social and economic challenges faced by street sweepers, limited access to social security benefits, and stigma and marginalization. The findings of this study have important implications for policymakers, urban planners, and civil society organizations seeking to improve the working conditions and well-being of street sweepers in Chennai and beyond. The researcher has analysed, 250 street sweepers by using snowball sampling methods collected data has been analysed by using cross table, chi square, Anova. The responds focus on North and West Chennai only

Keywords: *Street sweepers, Worklife, Challenges, Health and Safety, Reason behind the work.*

A STUDY ON NANJIL NADU KANI TRIBAL WOMEN CREATIONS BASED ON SOCIAL IMPACT, RURAL LIVELIHOOD AND SUSTAINABILITY

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ABSTRACT

Tribal women-led enterprises have emerged as powerful agents of grassroots innovation, social transformation, and inclusive economic development in India. Aligned with the national vision of VISIT Bharat 2027—focusing on *Vibrant, Inclusive, Sustainable, and Innovation-driven Transformation*—such enterprises bridge indigenous knowledge systems with modern entrepreneurial frameworks. The present study examines Nanjil Nadu Kani Tribal Women Creations Private Limited, a Scheduled Tribe women-led startup supported under the TANSEED 2023–2024 scheme, operating in the domains of social impact, rural livelihood, and sustainability in Kanyakumari district, Tamil Nadu. The study aims to: Assess the effectiveness of seed funding in strengthening tribal women-led grassroots enterprises, evaluate social, economic, and innovation outcomes using integrated analytical approaches. Generate policy-relevant insights for scaling tribal entrepreneurship under VISIT Bharat 2027. The study adopts a case-based analytical framework using primary administrative data from TANSEED and secondary policy literature. The methodology integrates: Diagnostic analysis to assess funding adequacy and institutional support, Descriptive analysis to profile enterprise characteristics and outcomes, Correlation and regression analysis to examine relationships between funding, ecosystem support, and innovation readiness, Predictive analysis to estimate livelihood sustainability and scaling potential, Prescriptive and decision analysis to recommend policy interventions and funding strategies. Findings indicate that 100% fund utilization (₹0.25 Cr.) with full tranche disbursement enabled measurable improvements in livelihood generation, women's collective entrepreneurship, and local value-chain participation. Diagnostic analysis confirms strong institutional alignment, while descriptive results highlight enhanced social capital among Kani tribal women. Correlation and regression outcomes reveal a positive association between ecosystem support and innovation intensity. Predictive models suggest high sustainability potential under continued mentoring and market linkage support. The results validate that targeted seed funding combined with regional hub support (Tirunelveli) significantly accelerates grassroots social transformation. The enterprise demonstrates how tribal women-led startups can function as micro-level engines of VISIT Bharat 2027, contributing to inclusive growth, gender equity, and sustainable rural economies.

Keywords: *Tribal Women Entrepreneurship; Grassroots Innovation; Social Transformation; Rural Livelihoods; Women-Led Start-ups; Inclusive Development; VISIT Bharat 2027; Social Impact Enterprises*

**A STUDY ON THE EFFECTIVENESS OF USER-GENERATED
CONTENT IN ENHANCING BRAND ENGAGEMENT: EVIDENCE
FROM SELECTED BRANDS IN CHENNAI WITH SPECIAL
REFERENCE TO ZOMATO**

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ABSTRACT

User-generated content (UGC) has emerged as a powerful tool in digital marketing, enabling brands to build authentic connections and strengthen engagement with consumers. This study examines the effectiveness of user-generated content in enhancing brand engagement among selected brands in the Chennai region, with special reference to Zomato. The research focuses on understanding how different forms of UGC—such as customer reviews, ratings, social media posts, and shared experiences—influence consumer interaction, trust, and emotional connection with the brand. A descriptive and analytical research design is adopted, using primary data collected through structured questionnaires from consumers who actively engage with digital platforms. The study also incorporates secondary data from journals, reports, and online sources to support the analysis. Statistical tools are employed to evaluate the relationship between user-generated content and key dimensions of brand engagement, including attention, participation, and loyalty. The findings of the study are expected to provide valuable insights into how UGC contributes to higher engagement levels and brand credibility, offering practical implications for marketers seeking to design effective digital marketing strategies.

KEYWORDS: *User-Generated Content, Brand Engagement, Digital Marketing, Consumer Interaction, Zomato, Chennai Region.*

WOMEN LEADS, WOMEN TRADES: TRIBAL WOMEN IN COMMERCE LEADERSHIP

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ABSTRACT

Tribal women play an active part in subsidiary resident economies, yet their guidance in business remains under explored. This paper inspects the increasing contribution of tribal women as leaders in business through entrepreneurship, self-help groups, and micro-enterprises. It indicates how access to learning, economic inclusion, skill development, and market linkages has enabled tribal women to move from subsistence activities to income-generating money-making roles.

Exhausting secondary data from management reports and development studies, the paper identifies key contributions of tribal women to domestic income, occupation generation, and community development. Although these progresses, challenges such as limited access to credit, market constraints, and socio-cultural barriers continue to restrict their commercial leadership prospective. The study highlights the need for comprehensive policies, monetary knowledge, and sustainable market access to toughen tribal women's guidance in commerce. Authorizing tribal women as worthwhile leaders is vital for comprehensive and supportable economic growth.

Keywords: *Tribal Women, Commerce Leadership, Monetary knowledge.*

IMPACT OF DIGITAL BANKING SERVICES ON CUSTOMER SATISFACTION AND TRUST: A STUDY OF BANK CUSTOMERS IN

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ABSTRACT

The rapid advancement of digital technologies has significantly transformed the banking sector, reshaping the way financial services are delivered and experienced by customers. This study examines the impact of digital banking services on customer satisfaction and trust among bank customers in Tamil Nadu. Focusing on key dimensions such as ease of use, service efficiency, security, reliability, and accessibility, the research seeks to understand how these factors influence customers' overall satisfaction and their level of trust in digital banking platforms. Data for the study were collected from bank customers in Tamil Nadu using a structured questionnaire, and appropriate statistical techniques were employed to analyze the relationships between digital banking service attributes, customer satisfaction, and trust. The findings indicate that effective digital banking services play a significant role in enhancing customer satisfaction, which in turn positively influences customer trust in banks. The study offers valuable insights for banks and financial institutions to improve their digital service strategies and strengthen long-term customer relationships in an increasingly competitive and technology-driven banking environment.

Keywords: Digital Banking Services, Customer Satisfaction, Customer Trust, Banking Sector, Tamil Nadu

**THE EFFECT OF GAMIFIED ADVERTISING ON CUSTOMER
ENGAGEMENT AND PURCHASE INTENTION TOWARD E
COMMERCE BRANDS: A STUDY WITH REFERENCE TO MYNTRA**

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ABSTRACT

This study examines the effect of gamified advertising on customer engagement and purchase intention toward e-commerce brands, with specific reference to Myntra. Gamified advertising, which integrates game elements such as rewards, challenges, points, and interactive experiences into promotional content, has emerged as a strategic tool to capture consumer attention in the highly competitive digital marketplace. The research aims to analyze how gamification influences cognitive, emotional, and behavioral engagement of consumers and how these engagement dimensions subsequently affect their purchase intention on e-commerce platforms. Using a structured questionnaire and quantitative research design, data were collected from Myntra users to assess their responses to gamified advertisements. The findings reveal that gamified advertising significantly enhances customer engagement by increasing enjoyment, involvement, and perceived value, which in turn positively influences purchase intention. The study highlights the importance of interactive and experiential advertising strategies for e-commerce brands and provides practical insights for marketers seeking to strengthen customer-brand relationships and drive sales through gamification.

Keywords: *Gamified advertising, Customer engagement, Purchase intention, Ecommerce marketing, Interactive advertising, Myntra*

A STUDY ON DIGITAL MARKETING CHALLENGES AND THEIR IMPACT ON BUSINESS PERFORMANCE IN CHENNAI CITY

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ABSTRACT

This study examines the major digital marketing challenges faced by businesses in Chennai City and analyses their impact on overall business performance. With the rapid growth of digital platforms, organizations increasingly rely on online marketing tools to enhance visibility, customer engagement, and competitiveness; however, they also encounter several constraints. The study identifies key challenges such as limited digital skills, budget constraints, data privacy concerns, intense online competition, changing consumer behaviour, and difficulties in measuring return on investment. Using primary data collected from business owners and marketing professionals in Chennai, along with supporting secondary sources, the research evaluates how these challenges influence performance indicators including sales growth, customer acquisition, brand awareness, and market reach. The findings reveal that while digital marketing significantly contributes to business performance, unresolved challenges can limit its effectiveness and lead to suboptimal outcomes. The study highlights the need for strategic planning, skill development, and adoption of suitable digital tools to overcome these challenges and improve business performance in the competitive urban market of Chennai.

Keywords: *Digital marketing, business performance, marketing challenges, Chennai City, online marketing strategies, competitive environment*

GRASSROOTS INNOVATIONS BY TRIBAL WOMEN AND THEIR ROLE IN SUSTAINABLE COMMUNITY DEVELOPMENT

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ABSTRACT

Tribal women have increasingly assumed leadership roles in grassroots innovation, contributing meaningfully to sustainable community development through indigenous knowledge systems, collective enterprises, environmental stewardship, and participatory governance. Although historically marginalized within socio-economic structures, tribal women across India are now initiating transformative practices in livelihood generation, sustainable agriculture, forest-based value addition, and community institutions such as self-help groups and cooperatives. This paper examines the scope and impact of tribal women-led grassroots innovations and their contribution to sustainability and inclusive development. Based on secondary data, documented case studies, and policy analyses, the study highlights how these initiatives support national development priorities and the vision of Viksit Bharat 2047. The findings underscore the need for institutional support, capacity building, and market integration to strengthen tribal women's role as agents of sustainable development.

Keywords: *Tribal women, grassroots innovation, sustainable development, self-help groups, community resilience, inclusive growth*

UNDERSTANDING OMNICHANNEL CONSUMER BEHAVIOR IN FMCG: A MEDIATION-BASED ANALYSIS OF PERCEIVED VALUE

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ABSTRACT

Purpose: This research paper investigates the relationship between the quality of Omni channel integration on perceived value and continuance of Omni channel behavior for fast-moving consumer goods (FMCG). The research is based on the Stimulus-Organism-Response (S-O-R) framework and Expectancy Confirmation Theory (ECT) and identifies four primary dimensions of Omni channel integration.

Methodology: A empirical quantitative research approach was gathered using survey data collected from 390 FMCG consumers in Chennai city to perform statistical analysis using survey data and PLS-SEM analysis. The structural equation model was used to identify the relationship between the four integration dimensions and perceived value additionally mediation and predictive relevance analysis were also conducted.

Findings: The findings suggest that three of the four dimensions of Omni channel integration significantly affect perceived value on information consistency, promotion/price consistency and seamless channel transitions. While product availability alignment did not have a significant impact, perceived value was found to strongly predict continuance behavior and mediate the relationship between the the three significant dimensions of Omni channel integration and continuance behavior. The results of the study show that the model has adequate explanatory power and predictive relevance.

Practical Implications: To enhance perceived value and foster continued use of their Omnichannel capabilities, FMCG retailers should focus on providing consistent information, transparent pricing and seamless channel integration.

Originality Value: The research contributes to the existing body of knowledge around omnichannel by providing empirical support for the premise that perceived value is a key mechanism that links the quality of multiple dimensions of integration with consumers' behavior in continuing to access the retailer's offerings through multiple channels.

Keywords: *Continuance Behavior, FMCG, Integration Quality, Omni channel Retailing, Perceived Value.*

DRIVERS OF NEXT-GENERATION FINTECH ADOPTION: INFLUENCE OF AI-DRIVEN FINANCIAL SERVICES ON USER TRUST

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ABSTRACT

The fast-paced development of next-generation FinTech is led more by artificial intelligence (AI), changing the way that people interact with digital financial services. This study looks at the key drivers affecting the adoption of AI driven financial services, and assesses the impact of these service drivers on user trust. A structured questionnaire was distributed among 450 FinTech users in major metropolitan cities in India using the purposive sampling technique. The research used descriptive statistics, confirmatory factor analysis (CFA) and structural equation modelling (SEM) techniques to measure the relationship between perceived transparency of AI, personalisation, security, reliability and trust. Findings reveal that personalization and improved security by AI play an important role in strengthening user trust, while perceived transparency plays an important mediating role in FinTech adoption. The analysis continues to mark that users exhibit a stronger adoption intent with the demonstration of reliability and ethical use of data when using AI systems. The study contributes to the new body of FinTech literature by presenting a comprehensive understanding of how the capabilities of AI influence user trust and adoption behaviour. These insights can help inform the financial institutions and policymakers on designing trustworthy AI-driven financial ecosystems for the growth of inclusive and sustainable digital finance.

Keywords: *Next generation FinTech, Artificial Intelligence (AI)-driven financial services, User trust, User trust and adoption drivers, Personalization, Transparency, Security, Structural Equation Modelling.*

A SUCCESS STORY OF A KOTA TRIBAL WOMAN ENTREPRENEUR IN THE COSMETIC TRADE

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ABSTRACT

India was the second largest tribal population in the world consist of 10.43 crores as per the 2011 census. Presently, 705 tribal communities and 75 PVTGs are living across the country. In Tamil Nadu, there are 37 tribal communities with 6 PVTGs that are currently located in The Nilgiris District only. Nilgiris is well known place for the roots of tribal culture, tradition, and beliefs with a unique identity. Nowadays, women entrepreneurs need to develop them by self business ventures and contribute economically to the country's growth. Women are naturally gifted with savings-minded persons to support their families financially. The present study is going to share the success story of a Kota tribal woman entrepreneur from the journey of cosmetic trader in Tamil Nadu. A Case study method was adopted with in-depth interview technique was used for the collection of qualitative data. This interview was scheduled for two days in a participatory approach, several questions were raised by the researcher towards the proprietor about how the journey could be done so far. This study aims to share the opportunities and struggles faced by the tribal woman entrepreneur. What are the sources of funds and financial aid available? How are they marketing the manufactured products with the help of the government and other sources? How are the government schemes and programs useful to the woman entrepreneurs? Why are they suggesting tribal products? Those questions will be addressed elaborately in this research paper. In Tamil Nadu, we can easily find various women entrepreneurs in our daily life, from the roadsides to shopping malls. To that, this study will be helpful to empower the woman entrepreneurs, startup companies, small scale business etc.,

Keywords: *PVTGs, Tribal, woman entrepreneurship, empowerment.*

DUAL PROCESSING OF FITNESS AND WELLNESS ADVERTISING: THE MEDIATING ROLES OF BRAND TRUST AND HEALTH CONSCIOUSNESS IN EMPOWERED WELLNESS ADOPTION

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ABSTRACT

The rapid expansion of the fitness and wellness sector has led to increased reliance on advertising appeals that integrate rational informational cues with emotionally resonant health narratives. Grounded in the Elaboration Likelihood Model (ELM) and the Stimulus–Organism–Response (S-O-R) framework, this study examines how fitness and wellness advertising influences empowered wellness adoption through dual cognitive and affective mechanisms. Specifically, the study investigates the mediating roles of brand trust as a cognitive evaluative response and health consciousness as an affective–motivational response in shaping wellness adoption intentions. Using survey data collected from Indian consumers and analysed through structural equation modelling, the findings reveal that advertising appeals exert significant direct effects on wellness adoption, as well as indirect effects through brand trust and health consciousness. Both mediators operate independently and sequentially, indicating that credible information processing and internalized health motivation jointly strengthen empowered decision-making. The results suggest that effective wellness advertising goes beyond persuasion by fostering informed, confident, and health-oriented behavioural choices. By conceptualizing wellness adoption as a form of empowerment, the study highlights the role of communication strategies in supporting grassroots health initiatives, inclusive access to wellness resources, and broader social transformation.

The findings further demonstrate the relevance of trust-based and health-focused communication in promoting sustainable consumption behaviours and long-term public health outcomes. This research offers valuable implications for policymakers, public health practitioners, and wellness marketers seeking to align health communication strategies with inclusive growth and Sustainable development goals, contributing to India’s vision of human capital development under Viksit Bharat 2047.

Keywords: *Fitness and wellness advertising; Dual processing; Brand trust; Health consciousness; Empowered wellness adoption; Inclusive growth; Sustainable development*

THE INFLUENCE OF ARTIFICIAL INTELLIGENCE ON STUDENTS' ACADEMIC PERFORMANCE

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ABSTRACT

Artificial Intelligence (AI) has emerged as a transformative force in contemporary educational systems, reshaping teaching–learning processes and influencing students' academic performance. The integration of AI-driven technologies has introduced new approaches to instruction, assessment, and academic support, thereby altering traditional educational practices. This study examines the impact of AI-based tools on students' learning outcomes, with particular emphasis on personalized learning, academic efficiency, and performance enhancement. The study analyzes the role of AI applications such as adaptive learning platforms, intelligent tutoring systems, learning analytics, and automated assessment tools in facilitating individualized instruction. These technologies enable the customization of learning content based on students' abilities, learning pace, and performance data, leading to improved comprehension and knowledge retention. AI-driven assessment systems enhance evaluation accuracy by providing timely feedback, minimizing grading biases, and supporting data-informed instructional decisions. Furthermore, AI tools encourage self-directed learning by offering personalized academic recommendations, continuous progress monitoring, and interactive learning assistance. Despite these advantages, the study also addresses key challenges associated with AI integration in education. Major concerns include excessive dependence on technology, risks to academic integrity, ethical and data privacy issues, and unequal access to AI-enabled resources among students from diverse socio-economic backgrounds. These challenges highlight the need for responsible adoption and effective regulatory frameworks within educational institutions. The findings indicate that AI adoption has a positive influence on students' academic performance, learning efficiency, and engagement when implemented strategically. However, successful integration requires a balanced approach that combines technological innovation with ethical considerations, faculty preparedness, institutional support, and equitable access. This study contributes to the existing body of academic literature by providing a concise and critical understanding of the benefits and limitations of AI in education, offering valuable insights for educators, policymakers, and academic institutions seeking to enhance students' academic success through sustainable and ethical AI integration.

**EDUCATED WOMEN AS GRASSROOTS CHANGE AGENTS: AN EMPIRICAL STUDY ON EDUCATIONAL
AND DIGITAL INITIATIVES FOR EMPOWERING TRIBAL WOMEN**

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ABSTRACT

Education, skill development, and digital empowerment play a decisive role in driving social transformation, particularly among marginalized communities such as tribal women. While existing policies and programs largely emphasize direct institutional interventions, the potential contribution of educated women as grassroots facilitators of change has received comparatively limited academic attention. This empirical study explores the willingness, preparedness, and perceived responsibility of educated women, especially women students in sharing educational, vocational, and digital knowledge with tribal women. It further examines how women-led knowledge-sharing initiatives can foster empowerment at the grassroots level and support broader processes of social transformation.

Primary data for the study were collected from women students using a structured questionnaire based on a five-point Likert scale. Statistical tools were employed to analyze respondents' perceptions, attitudes, and readiness to engage in educational outreach and digital inclusion activities. The findings reveal a high level of willingness among educated women to act as mentors, facilitators, and knowledge contributors for tribal women, particularly in the areas of basic education, skill enhancement, and digital literacy. Respondents also recognized the long-term social value of such engagement in promoting self-reliance and inclusive development.

The study concludes that mobilizing educated women as community-level educators and digital facilitators can substantially strengthen tribal women empowerment. By positioning women students as active participants in grassroots knowledge dissemination, such initiatives can complement formal development programs and contribute meaningfully to the broader national vision of Viksit Bharat 2047.

KEYWORDS: *Educated Women, Grassroots, Empowerment, Tribal Women, Digital Literacy, Skill Development, Women-Led Initiatives, Viksit Bharat 2047.*

**AN ASSESSMENT OF SKILL DEVELOPMENT BARRIERS AMONG TRIBAL WOMEN IN RURAL AND
REMOTE REGIONS**

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ABSTRACT

Tribal women constitute one of the most marginalized and underserved groups within developing economies, facing persistent challenges related to education access, skill acquisition, and digital inclusion. This research focuses on identifying and analyzing the skill development gaps among tribal women and examines how education and digital empowerment can be strategically leveraged to enhance their socioeconomic participation and sustainable livelihoods. Despite various policy initiatives, tribal women continue to experience limited access to quality education, market-relevant skills, and digital infrastructure, which restricts their employability and economic mobility.

By increasing literacy, awareness, and confidence, education plays a critical role in empowering tribal women. However, geographical isolation, cultural barriers, early marriage, and financial difficulties impede their educational progress and result in inadequate skill development, particularly in technical, vocational, and entrepreneurial fields. As a result, a large number of tribal women are forced into low-paying, informal jobs.

The study emphasizes that digital empowerment can significantly bridge skill gaps for tribal women by providing access to digital tools and online learning platforms. This facilitates lifelong learning and vocational skills acquisition, enabling participation in government schemes and digital entrepreneurship. However, challenges such as limited connectivity, low digital literacy, and gender-based access barriers hinder the realization of these benefits.

Using a conceptual and policy-oriented framework, this research examines the inter-linkages between education, skill development, and digital empowerment in addressing tribal women's skill gaps. The study emphasizes the need for culturally sensitive, community-based, and technology-enabled skill development models. It concludes that an integrated approach tailored to the unique socio-cultural realities of tribal women is essential for promoting Inclusive growth, reducing gender and social inequalities, and achieving sustainable development outcomes.

Keywords: *Digital Empowerment, Digital Literacy, E-learning, Online Education, ICT in Education, tribal women.*

**FROM EMOTION TO EMPOWERMENT: A NEUROMARKETING PERSPECTIVE ON
TRIBAL WOMEN-LED GRASSROOTS CHANGE**

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ABSTRACT

Grassroots social transformation in India increasingly depends on the leadership of tribal women, whose initiatives catalyse community empowerment, behavioural change, and inclusive development. Drawing on neuro marketing theory, this study investigates how emotional, cognitive, and ethical stimuli embedded in tribal women-led grassroots initiatives influence community perceptions, trust, and participation. Moving beyond traditional development frameworks, the research conceptualizes tribal women leaders as neuro-influencers, capable of shaping collective decision-making through culturally grounded narratives, emotional resonance, and moral legitimacy.

Adopting a mixed-method research design, the study integrates neuro marketing constructs—such as emotional engagement, social proof, cognitive ease, and perceived ethical transparency—with empowerment outcomes including community adoption, livelihood sustainability, and social cohesion. Data are collected from tribal women leaders, self-help groups, and community members using structured questionnaires, qualitative interviews, and stimuli-based assessments. Partial Least Squares Structural Equation Modelling (PLS-SEM) is employed to examine the causal pathways linking neuro marketing cues to empowerment-driven behavioural change.

The findings are expected to demonstrate that emotionally congruent messaging and ethically transparent leadership significantly enhance trust, collective participation, and sustained engagement at the grassroots level. By extending neuro marketing into the domain of social change, the study contributes to both theory and practice, offering a novel framework for inclusive development communication aligned with the national vision of Viksit Bharat 2047. The research highlights tribal women not merely as beneficiaries of development, but as architects of neurobehavioral transformation, driving empowerment from emotion to action.

Keywords: *Tribal Women Leadership, Grassroots Social Transformation, Emotional Engagement, Inclusive Development.*

CONSUMER TRUST ISSUES IN AI-GENERATED VIDEO ADVERTISEMENTS ON YOUTUBE: A STUDY OF CONSUMERS IN CHENNAI

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ABSTRACT

The rapid advancement of artificial intelligence has significantly transformed digital marketing, particularly through the use of AI-generated video advertisements on platform ssuch as YouTube. While these advertisements offer cost efficiency, personalization, and creative flexibility, they also raise concerns regarding authenticity, transparency, and ethical usage, which can influence consumer trust. This study examines the trust issues faced by consumers in response to AI- generated video advertisements on YouTube, with specific reference to consumers in Chennai. The research aims to analyze consumer awareness of AI generated advertisements, identify key factors affecting trust such as credibility, emotional connection, data privacy, and perceived manipulation, and assess the overall impact of these advertisements on purchase intentions. A structured questionnaire method is proposed to collect primary data from YouTube users in Chennai, and the data will be analyzed using appropriate statistical tools. The findings of the study are expected to provide insights into consumer perceptions and highlight the challenges marketers face in maintaining trust while adopting AI-driven advertising strategies. The study will also offer suggestions for advertisers to enhance transparency and build consumer confidence in AI-generated video advertisements.

Keywords: *Artificial Intelligence, AI-Generated Advertisements, Consumer Trust, YouTube Advertising, Digital Marketing, Consumer Perception, Chennai Consumers*

DIGITAL INCLUSION AS A PATHWAY FOR EMPOWERING TRIBAL WOMEN IN INDIA

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ABSTRACT

Tribal women play a crucial role in the social, cultural, and economic life of tribal communities in India. However, they continue to face multiple forms of marginalization due to gender inequality, geographical isolation, and limited access to education, healthcare, and economic resources. In recent years, rapid digitalization in governance and public service delivery has created new opportunities for inclusion. At the same time, it has also exposed deep digital divides affecting marginalized communities, particularly tribal women. This conceptual paper examines digital inclusion as a key instrument for empowering tribal women in India, with special reference to Tamil Nadu as a case context. The study explores how access to digital infrastructure, digital literacy, and e-governance platforms can enhance tribal women's participation in education, healthcare, livelihood generation, and decision-making processes. The paper also briefly engages with recent socio-political developments in Tripura to illustrate how political trust and cultural factors influence digital participation among tribal women, beyond issues of infrastructure and literacy.

The study is based on secondary data drawn from recent policy documents, reports, and official publications of the Government of India and the Government of Tamil Nadu. The paper argues that digital inclusion, when implemented through gender-sensitive and region-specific approaches, can promote social empowerment, economic independence, and grassroots leadership among tribal women. It concludes that digital inclusion must be viewed as a holistic empowerment strategy aligned with inclusive development goals and the vision of Viksit Bharat 2047.

Keywords: *Digital inclusion, Tribal women, Empowerment, Tamil Nadu, Tripura, Viksit Bharat 2047.*

DIGITAL MARKETING STRATEGIES FOR BUILDING VIKSIT BHARAT 2047

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ABSTRACT

Digital marketing has emerged as a powerful driver of economic growth and business expansion in the digital era. In the vision of **Viksit Bharat 2047**, digital marketing plays a crucial role in strengthening businesses, promoting entrepreneurship, and enhancing consumer engagement across urban and rural India. Traditional marketing methods alone are no longer sufficient to meet the demands of a rapidly evolving digital economy. Digital marketing strategies such as social media marketing, search engine optimization, content marketing, mobile marketing, and data-driven advertising enable organizations to reach wider audiences efficiently and cost-effectively. These strategies support small businesses, start-ups, and MSMEs by improving market access, brand visibility, and customer interaction. Digital platforms also contribute to employment generation and digital inclusion, which are essential for inclusive national development. This research paper examines the role of digital marketing strategies in supporting economic growth and sustainable development aligned with the goals of Viksit Bharat 2047. The study highlights the impact of digital marketing on business growth, consumer behavior, and entrepreneurship, concluding that effective digital marketing adoption is essential for building a digitally empowered and economically strong India by 2047.

Keywords: *Digital Marketing, Viksit Bharat 2047, Economic Growth, MSMEs, Digital Economy.*

DIGITAL PAYMENT ADOPTION AS A CATALYST FOR FINANCIAL EMPOWERMENT OF TRIBAL WOMEN

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ABSTRACT

Digital payment systems have emerged as powerful tools for promoting financial inclusion and socio-economic empowerment, particularly among marginalised communities. This study examines digital payment adoption as a catalyst for the financial empowerment of tribal women from a grassroots perspective. The study focuses on key factors influencing adoption, including perceived usefulness, ease of use, trust and security perceptions, digital self-efficacy, and digital financial literacy. In addition, the study highlights how digital payments support women's involvement in self-help groups, micro-entrepreneurial activities, and local economic initiatives, thereby contributing to broader social transformation. Using a quantitative approach, primary data were collected through a structured questionnaire and analysed using descriptive and regression-based techniques to understand adoption patterns and empowerment outcomes. The findings suggest that digital payment adoption not only facilitates smoother financial transactions but also enhances confidence, decision-making ability, and economic independence among tribal women. The study contributes to the discourse on grassroots development by demonstrating how digital financial technologies can act as enablers of women-led change. The insights hold significant implications for policymakers, development agencies, and fintech service providers in advancing inclusive growth

KeyWords : Mobile Technology Acceptance, Financial Empowerment, Grassroots Development, Digital Financial Literacy

RESEARCH PERSPECTIVES IN TRIBAL STUDIES

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ABSTRACT

Tribal studies is a multidisciplinary field that focuses on understanding the social, cultural, economic, political, and ecological aspects of indigenous and tribal communities. Over the years, research in this field has undergone a significant transformation, moving away from colonial-era ethnographic descriptions toward participatory, rights-based, and development focused approaches. This paper examines the evolving research perspectives in tribal studies by outlining classical, contemporary, and emerging methodologies. It analyzes key thematic areas including identity, development, governance, gender, health, education, and indigenous ecological knowledge. In addition, the paper highlights ethical concerns, methodological constraints, and the growing demand for inclusive and decolonized research frameworks. It also proposes future directions for tribal studies research in light of globalization, climate change, digitalization, and policy-oriented interventions.

Keywords: *Tribal Studies, Indigenous Communities, Research Perspectives, Development, Ethnography, Participatory Research.*

EMPOWERING TRIBAL WOMEN THROUGH EDUCATION, SKILLS AND DIGITAL INCLUSION: PATHWAYS TO VIKSIT BHARAT 2047

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ABSTRACT

Tribal women are increasingly emerging as key agents of change in India's grassroots development landscape. Education, skill development, and digital empowerment have played a vital role in improving their leadership, livelihood opportunities, and participation in social transformation. This paper is based on primary data collected from tribal women in Coimbatore districts and investigates how these three dimensions contribute to empowerment and community-level change. Using a descriptive and analytical research design, data were collected through structured interviews and questionnaires administered to 60 tribal women engaged in Self-Help Groups (SHGs), micro-enterprises, and community initiatives. The findings reveal that access to education, market-oriented skills, and digital tools significantly improves income levels, decision-making power, and civic participation. The study situates these findings within the broader national vision of Viksit Bharat 2047 and proposes policy-relevant recommendations for strengthening tribal women-led grassroots initiatives.

Keywords: *Tribal Women – Education - Skill development - Digital empowerment - Viksit Bharat 2047.*

EMPOWERMENT OF TRIBAL WOMEN IN TAMIL NADU: A CRITICAL ANALYSIS ON EVALUATING GENDER RESPONSIVE WELFARE POLICIES

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ABSTRACT

Women, particularly tribals in Tamil Nadu, experience sidelining inequality in gender, social exclusion, deprivation in economic growth and geographical isolation. In recognition of these challenges, Adi Dravidar and Tribal Welfare Department and the Tamil Nadu Corporation for Development of Women (TNCDW) initiated by the Government of Tamil Nadu have implemented a wide range of targeted welfare and empowerment programmes. This doctoral study critically examines the impact of initiatives focusing on the improvising of the social status of the tribal women in the state. The study analyses strategies of empowerment through four key dimensions: economic empowerment, educational advancement, social security and health, and inclusion of vulnerable tribal groups. Reputed schemes such as the Adivasi Mahila Sashaktikaran Yojana, Self- Help Group-based livelihood promotion, Nannilam Women's Land Ownership Scheme, and vocational training programs are evaluated for their role in enhancing income generation, asset ownership, and financial independence. Educational interventions, including the Government Tribal Residential Schools, Pudhumai Penn Scheme, and merit-based scholarships, are assessed in terms of access, retention, and progression to higher education among tribal girls. Social protection measures such as marriage assistance schemes, health and safety services, housing, sanitation, and drinking water facilities in tribal habitations are also examined. A mixed-methods approach has been implemented for this research, with a combination of quantitative analysis of secondary data with qualitative analysis from field-based case studies in noted tribal regions. Special emphasis is placed on Particularly Vulnerable Tribal Groups (PVTGs) and widowed or deserted tribal women to evaluate the extent of policy outreach. The study seeks to identify best practices and implementation gaps, and to provide evidence-based policy recommendations for strengthening gender-sensitive and sustainable tribal women empowerment frameworks in Tamil Nadu.

Keywords: *Tribal Women, Women Empowerment, Welfare Schemes, Tamil Nadu, Scheduled Tribes, Gender-Sensitive Development, PVTGs, Social Policy.*

TRIBAL STUDIES: A NEED FOR INCLUSIVE DEVELOPMENT

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ABSTRACT

Tribal studies are vital for achieving inclusive development in India by addressing the historical, social, economic, and cultural marginalization of tribal communities. Tribes constitute a significant portion of India's population and possess rich in digenous knowledge, traditions, and close relationships with natural resources. However, they continue to face challenges such as poverty, displacement, lack of access to quality education and healthcare, and limited participation in governance. Inclusive development aims to ensure equitable growth and social justice by integrating tribal communities into the mainstream development process while respecting their identity and autonomy. Through focused research, policy interventions, and community-based approaches, tribal studies contribute to safeguarding land and forest rights, promoting culturally appropriate education, improving health outcomes, and strengthening self-governance. This paper highlights the importance of tribal studies as a foundation for sustainable development, social equity, and national integration in India.

Keywords: *Tribal Studies, inclusive development, India, India, indigenous communities, social justice, marginalization, land and forest rights, sustainable development, cultural preservation, tribal empowerment, community participation.*

TRIBAL WOMEN'S GRASSROOTS INITIATIVES FOR INCLUSIVE SOCIAL TRANSFORMATION

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ABSTRACT

Tribal women have traditionally been sidelined in mainstream development due to exclusion, socio-economic poverty, and cultural obscurity. They have been active agents of change in the last several decades via a number of grassroots projects that promote social transformation that includes everyone. This article looks at how indigenous women have led community-based projects that aim to improve people's lives, education, health, the environment, and cultural preservation. It shows how self-help groups, cooperatives, forest collectives, and local government platforms have given women the authority to utilize their own expertise and community resources to improve their communities. The study investigates the intersection of gender, ethnicity, and development, demonstrating how tribal women maneuver over structural barriers such as patriarchy, limited financial access, displacement, and digital exclusion. Despite these challenges, their efforts have opened up new paths for leadership, economic independence, and participatory government. By combining traditional ecological practices with contemporary development strategies, tribal women build community structures that are strong and last. The research asserts that the grassroots activities of tribal women represent a shift from welfare-oriented approaches to rights-based and empowerment-driven development, using a qualitative and participatory framework. Their experiences underscore the need for culturally sensitive policies, institutional support, and the recognition of indigenous viewpoints within mainstream discourse. The research contends that comprehensive social transformation is achievable just when indigenous women are acknowledged as equal participants and knowledge holders in developmental initiatives, rather than mere passive receivers.

Keywords: *Tribal Women, Grassroots Initiatives, Inclusive Development, Social Transformation, Indigenous Knowledge, Gender Empowerment, Community Participation.*

GROWTH OF MARKETING IN UZHAVAR SANTHAI OF TIRUPATHUR DISTRICT

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ABSTRACT

The growth of marketing in Uzhavar Santhai of Tirupathur district reflects a transformative shift in agricultural trade, enabling farmers to directly connect with consumers, eliminate middlemen, secure fair prices, and strengthen rural livelihoods. Agricultural marketing in India has traditionally been dominated by village-level markets, fairs, mandies, and co-operative societies, where middlemen often exploit both farmers and consumers. To address this challenge, the Government of Tamil Nadu introduced the innovative concept of Uzhavar Santhai (Farmers' Market) in 1999, aimed at eliminating intermediaries and ensuring fair trade practices. In Tirupathur district, the Uzhavar Santhai has emerged as a significant platform for direct farmer-to-consumer transactions, fostering transparency, fair pricing, and trust. Over time, the growth of marketing through this system has empowered farmers economically, enhanced consumer access to fresh produce at reasonable rates, and strengthened rural livelihoods. The initiative has also contributed to social transformation by promoting community interaction and reinforcing the identity of small-scale farmers. Despite challenges such as seasonal fluctuations, infrastructural limitations, and the need for digital integration, Uzhavar Santhai continues to play a pivotal role in reshaping agricultural marketing in Tirupathur district, serving as a model for sustainable rural development.

A STUDY ON THE EFFECTS OF SOCIAL MEDIA ADVERTISEMENT ON CONSUMER DECISION WITH FOOD DELIVERY APPS

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ABSTRACT

This study examines the effects of social media advertisements on consumer decision-making with respect to food delivery applications. With the rapid growth of digital marketing, food delivery platforms increasingly rely on social media channels such as Instagram, Facebook, and YouTube to influence consumer choices. The study aims to analyze how various aspects of social media advertisements—such as content appeal, credibility, frequency, and promotional offers—impact consumers' awareness, perception, and purchase decisions regarding food delivery apps. Primary data were collected from consumers through a structured questionnaire, focusing on their responses to social media advertising and its influence on their ordering behavior. The findings reveal that social media advertisements play a significant role in shaping consumer attitudes and preferences, enhancing brand recall, and encouraging trial and repeat usage of food delivery applications. The study also indicates that factors such as visual appeal, influencer endorsements, and discount-based promotions strongly affect consumer decision-making. The results provide valuable insights for marketers and food delivery platforms in designing effective social media advertising strategies to attract and retain consumers in a competitive digital marketplace.

Keywords : *Social Media Advertisement, Consumer Decision, Food Delivery Apps, Digital Marketing, Consumer Behavior.*

TRIBAL WOMEN AND EDUCATION FOR EMPOWERMENT

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ABSTRACT

India's vision of *Viksit Bharat 2047*—a fully developed nation by the centenary of independence—places strong emphasis on inclusive growth and social justice. Within this framework, tribal women represent a critical yet often overlooked constituency. Positioned at the intersection of gender and indigeneity, they serve as custodians of cultural traditions while simultaneously emerging as leaders of grassroots transformation. This paper explores the role of education as a central instrument of empowerment for tribal women, highlighting its capacity to reshape communities and contribute to national development.

The study adopts a descriptive approach, focusing on narratives, cultural practices, and policy frameworks rather than quantitative data. It traces the historical exclusion of tribal women from formal education, while acknowledging their enduring role in transmitting indigenous knowledge. It then examines grassroots initiatives—such as informal literacy circles, women-led self-help groups, and community teaching—that demonstrate how education is nurtured within tribal societies. The paper further analyzes the transformative impact of education on governance participation, health awareness, livelihood opportunities, and cultural preservation.

Policy frameworks including the National Education Policy (NEP) 2020, Eklavya Model Residential Schools, and tribal welfare schemes are discussed as structural supports that align with grassroots leadership. Case narratives illustrate how individual and collective efforts by tribal women are reshaping social realities. Challenges such as infrastructure gaps, cultural resistance, and gender bias are acknowledged, alongside the need to balance indigenous wisdom with modern curricula

Ultimately, the paper argues that the empowerment of tribal women through education is indispensable for achieving *Viksit Bharat 2047*. Their leadership ensures that development is inclusive, sustainable, and culturally rooted, positioning them as active architects of India's future.

Keywords: *Tribal women, Education, Empowerment, Viksit Bharat 2047.*

EMERGING TRENDS IN PREDICTIVE DATA ANALYTICS FOR MATERNAL AND CHILD HEALTHCARE SYSTEMS:A DATA-DRIVEN SURVEY

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ABSTRACT

Predictive data analytics plays a vital role in improving the efficiency and effectiveness of healthcare services, particularly in the domain of child and maternal care. This survey aims to explore the diverse data sources employed in predictive data analytics frameworks designed for healthcare systems serving children and pregnant women. It begins by highlighting the significance of predictive analytics in enhancing health outcomes for both mothers and children. The study then focuses on identifying and categorizing various data sources that support these predictive frameworks. Furthermore, it presents a comprehensive review of existing research and studies that have utilized such data sources to develop predictive models for maternal and child healthcare systems. Finally, the survey discusses current trends and future prospects in the application of multi- source data for predictive healthcare analytics. It emphasizes the importance of standardized data collection and sharing mechanisms, ethical considerations, and technological advancements to ensure the effective utilization of electronic healthcare data.

Keywords: *Healthcare systems, Sensors, vital signs, behavioral healthcare, telehealth, children, pregnant women, electronic healthcare.*

COMMUNITY-DRIVEN DEVELOPMENT MODELS FROM BENEFICIARIES TO CHANGE MAKERS OF TRIBAL WOMEN

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ABSTRACT

People usually think of tribal women as people who get welfare instead of those who help with development. But new community-driven development models see that they may influence local economies, governments, and social structures. This study examines the ways in which self-help groups, producer collectives, local governing bodies, and grassroots enterprises enable indigenous women to effect change. The research analyses the economic agency, decision-making abilities, social capital, and cultural resilience of tribal people through the lenses of participatory development and gender empowerment frameworks. An ethnographic, interview, and secondary data methodology was employed to assess the socio-economic impact of women-centred projects. The results reveal that microcredit, skill training, and market ties all help people make more money, become better leaders, and have more leverage to negotiate as a group. Community platforms assist Native American women manage their money, save resources, get an education, and create enterprises. This makes their families healthier and more included in society. Women's cooperatives and federations have made life better for people in rural areas and helped growth that includes everyone.

The research asserts that indigenous knowledge systems and institutional support can transform tribal women into co-creators of development instead of mere implementers. This change helps India reach its goal of Viksit Bharat 2047. The report recommends gender-responsive financing, skills training, and digital inclusion to encourage community-driven models and create long-lasting, fair growth.

Keywords: *Tribal women, community-driven development, grassroots leadership, empowerment, inclusive growth, self-help groups, Viksit Bharat 2047.*

AN ANALYTICAL STUDY OF IMPULSE BUYING BEHAVIOUR AMONG GENERATION IN CHENNAI : THE IMPACT OF SOCIAL INFLUENCE AND DIGITAL CREDIT OPTIONS (CREDIT CARDS, BNPL, AND EMI)

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ABSTRACT

Impulse buying behaviour has become increasingly prominent among Generation Z consumers due to the growth of digital platforms and easy access to credit facilities. This proposed study aims to analyze the impulse buying behaviour of Generation Z in Chennai, with particular emphasis on the influence of social factors and digital credit options such as credit cards, Buy Now Pay Later (BNPL), and Equated Monthly Instalments (EMI). The study will examine how social media exposure, peer influence, and influencer marketing affect impulsive purchasing decisions. Primary data will be collected using a structured questionnaire from Generation Z respondents in Chennai, and appropriate statistical tools will be used for analysis. The study is expected to provide insights into the relationship between social influence, digital credit availability, and impulse buying tendencies among young consumers. The findings of this research may help marketers, financial institutions, and policymakers in understanding consumer behaviour and promoting responsible credit usage.

Keywords: *Impulse Buying Behaviour, Generation Z, Social Influence, Digital Credit Options, Credit Cards, Buy Now Pay Later (BNPL), Equated Monthly Instalments (EMI), Consumer Behaviour.*

A STUDY ON CONSUMER PREFERENCE TOWARDS SMALL SCALE BUSINESS IN SOUTH CHENNAI

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ABSTRACT

This study investigates consumer preferences towards small-scale businesses in South Chennai, focusing on factors influencing consumer choice, satisfaction, and loyalty. Small-scale businesses, with their ability to cater to niche markets and offer personalized products or services, have become a significant part of the local economy. Through a combination of surveys and in-depth interviews, the study identifies key determinants such as product quality, pricing strategies, customer service, convenience, and brand trust. The research also explores the role of community ties and social media influence on consumer behaviour. Findings indicate that while price and product quality remain central to consumer preferences, factors like personalized experiences, local community engagement, and word-of-mouth recommendations also play crucial roles in shaping purchasing decisions. The study aims to provide valuable insights for small business owners in South Chennai to enhance their competitive edge and adapt to evolving consumer demands.

Keywords: *Consumer preferences, Small-scale businesses, South Chennai Factors influencing consumer choice Satisfaction Loyalty Niche markets Personalized products/services Local economy Surveys In-depth interviews Product quality.*

SUSTAINABLE PATHWAYS TOWARDS VIKSIT BHARAT 2047: AN INTEGRATED DEVELOPMENT PERSPECTIVE

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ABSTRACT

The vision of *Viksit Bharat 2047* reflects India's collective aspiration to emerge as a developed, inclusive, and globally competitive nation by the 100th year of Independence. Realizing this vision goes beyond rapid economic growth and calls for a development approach that harmoniously integrates social equity, environmental responsibility, and strong institutional systems. This paper explores sustainable development pathways that can support India's transformation towards *Viksit Bharat 2047*. Using a conceptual and analytical approach, the study draws insights from national policy initiatives, the Sustainable Development Goals (SDGs), and evolving development frameworks. It highlights the critical role of green growth, human capital formation, digital transformation, and inclusive governance in achieving long-term national progress. The paper argues that sustainability should not be treated as a secondary objective but as the central driver of India's development strategy. By proposing a multidimensional and human - centric framework, the study contributes to academic and policy discussions on building a resilient, inclusive, and sustainable India for future generations.

Keywords: *Viksit Bharat 2047, Sustainable Development, Green Growth, Inclusive Development, Innovation, Human Capital.*

CULTURAL IDENTITY AND THE EMPOWERMENT IN THE WORKS OF BAMA

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ABSTRACT

Bama Faustina Soosairaj, popularly known as Bama, is one of the most influential Dalit women writers in contemporary Tamil literature. Her writings foreground the lived experiences, cultural practices, and collective memory of Dalit Christian communities in Tamil Nadu. This paper examines how cultural identity and heritage are articulated in Bama's major works—*Karukku*, *Sangati*, and *Vanmam*. Through autobiographical narration, oral traditions, folk idioms, and a strong emphasis on community life, Bama reconstructs Dalit cultural identity that has long been marginalized within both dominant caste society and mainstream literary discourse. The paper argues that Bama's works function not merely as narratives of oppression but as powerful archives of Dalit heritage, asserting dignity, resistance, and self-definition. By situating her writings within Dalit feminist and subaltern frameworks, this study highlights how Bama transforms personal and communal pain into a collective cultural consciousness.

Keywords: *Bama, Dalit literature, cultural identity, heritage, caste, gender, Tamil literature.*

ENHANCING CUSTOMER SATISFACTION IN INDIA'S E.COMMERCE THROUGH AI-POWERED CHAT-BOTS: OPPORTUNITIES AND OBSTACLES

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ABSTRACT

The rapid growth of e-commerce in India has intensified the need for efficient, responsive, and personalized customer service solutions. Artificial Intelligence (AI)-powered chatbots have emerged as a transformative tool in enhancing customer satisfaction by providing instant support, personalized recommendations, and round-the-clock service. This study examines the role of AI-powered chatbots in improving customer satisfaction in India's e-commerce sector, with a particular focus on the opportunities and obstacles associated with their adoption.

The research adopts a descriptive and analytical research design, utilizing both primary and secondary data. Primary data are collected from e-commerce customers through structured questionnaires, while secondary data are sourced from academic journals, industry reports, and relevant online publications. Statistical tools are employed to analyze customer perceptions, satisfaction levels, and challenges related to chatbot usage.

The findings reveal that AI-powered chatbots significantly enhance customer satisfaction by improving response time, service availability, and personalization. The research provides valuable insights for e-commerce firms, technology developers, and policymakers in optimizing chatbot-driven customer engagement strategies.

Keywords : *AI Powered Chatbots, Digital Transformation, Natural Language Processing, Digital Mapping*

PATH AND IMPLEMENTATION TO POCSO JUSTICE AMONG TRIBAL WOMEN IN SEMBI MOVIE: A

Case Study of Veerathayi

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ABSTRACT:

The Protection of Children from Sexual Offences (POCSO) Act, 2012 was enacted to provide a robust legal framework for addressing sexual offences against children in India. However, its effective implementation remains uneven, particularly within tribal and geographically marginalized communities. This paper examines the challenges faced by tribal women in accessing POCSO justice in Sembli, using the case of Veerathayi as a focal point to highlight systemic, legal, and socio-cultural barriers. The study explores issues such as lack of legal awareness, institutional apathy, geographical isolation, language barriers, and the intersection of gender, poverty, and tribal identity in shaping access to justice. Methodologically, the study adopts a qualitative film analysis approach, employing narrative analysis and thematic interpretation. Key scenes, dialogues, character arcs, and visual symbolism in the film are examined to understand the representation of POCSO implementation, tribal identity, and gender justice. The paper argues that Veerathayi's Hilly Fight functions not only as a cinematic work but also as a socio-legal commentary that calls for inclusive legal awareness, culturally responsive governance, and stronger implementation mechanisms. This case study proves films can teach and change views on child protection for India's forgotten hill folk.

ROLE OF DIGITAL MARKETING IN EMPOWERING TRIBAL WOMEN IN EDUCATION, DIGITAL SKILLS, AND MARKET ACCESS

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ABSTRACT:

Learning and digital literacy are core enablers of women's empowerment in the new knowledge economy. There are several structural barriers for tribal women such as inadequate formal education, access to markets, and forms of work creating digital marketing as a transformative platform for socio-economic inclusion. The role of digital marketing in improving education, digital skill and market linkage as the major facilitator for tribal women empowerment has been discussed in this paper. It takes a closer look at how digital platforms empower tribal women to learn marketing skills, sell their indigenous products and engage actively in the digital economy. The paper brings forward digital education interventions, skill building opportunities and technology mediated learning models in enhancing the tribal women's capabilities. With training on social media marketing, content creation, online branding and e-commerce, tribal women are enabled to tap digital platforms that help them reach markets beyond local and regional right at their fingertips. Especially, digital marketing enables direct consumer engagement and minimizes dependence on middlemen and maximizes income generations that further enhances economic independence. The paper also explores the role of digital marketing in contributing to social empowerment (self- confidence, decision making power and leadership skills) of tribal women. Tribal women gain visibility and voice through managing digital platforms and participating in online networks, by perpetuating their indigenous knowledge, culture, practices adept ways of livelihoods. It argues that inclusive policy intervention accompanied by localized digital training and institutional support is vital for realizing the full potential of digital marketing to empower tribal women. Conclusion Digital marketing, when complemented by education and skill building in digital literacy, can be a powerful tool for opening up markets and enabling sustainable women-led development among tribal communities contributing to inclusive growth and long-term socio-economic transformation.

Keywords: *Tribal Women, Digital Marketing, Digital Skills, Education, Market Access, Women Empowerment, Digital Inclusion.*

IMPACT OF CONSUMER BUYING BEHAVIOUR ON AMAZON

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ABSTRACT:

Consumer buying behaviour plays a crucial role in determining the success of e-commerce platforms. Amazon, being one of the world's largest online retailers, is highly influenced by consumers' preferences, perceptions, and purchasing decisions. This study aims to analyze the impact of consumer buying behaviour on Amazon with reference to factors such as price sensitivity, product variety, convenience, customer reviews, delivery services, and brand trust.

The research examines how these behavioural factors influence purchase decisions, customer satisfaction, and repeat buying on Amazon. The study is based on primary data collected through structured questionnaires and secondary data obtained from journals, websites, and published reports. Statistical tools such as percentage analysis and graphical representation are used for data interpretation. The findings reveal that consumer buying behaviour on Amazon is significantly influenced by online reviews, competitive pricing, ease of use, and fast delivery services. The study concludes that understanding consumer buying behaviour enables Amazon to improve its marketing strategies, enhance customer experience, and maintain a competitive advantage in the e-commerce market.

SOCIAL JUSTICE, RIGHTS, AND POLICY SUPPORT FOR TRIBAL WOMEN IN ORGANIC AGRICULTURE

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ABSTRACT:

In India's organic agriculture and food systems, tribal women play a crucial role that is frequently overlooked. Their input into organic food production is vital for guaranteeing environmental sustainability, food security, and the well-being of rural communities, as it is based on indigenous knowledge and sustainable agricultural practices. Nonetheless, structural inequalities pertaining to social justice, access to rights, and limited policy support continue to restrict their complete participation and benefits. Tribal women play a crucial role in seed preservation, natural resource management, and organic farming, they are often excluded from decision-making processes and ownership rights due to patriarchal norms and administrative barriers. Such limitations sustain economic vulnerability and limit chances for leadership and entrepreneurial endeavors within organic food value chains. Additionally, the paper evaluates current policy initiatives like the National Programme for Organic Production (NPOP), Paramparagat Krishi Vikas Yojana (PKVY), Forest Rights Act (FRA), and women-centered livelihood schemes, examining their effectiveness in tackling gender and tribal-specific issues. Although these policies offer institutional backing for organic farming and the empowerment of women, there are still gaps in implementation, outreach, and gender-sensitive design. Tribal women's capacity to expand organic businesses is further curtailed by the absence of customized certification processes, market connections, and digital inclusion. Utilizing a social justice perspective, the paper advocates for inclusive policy changes that bolster land and forest rights, improve access to credit and technology, and support women-led agricultural collectives and cooperatives. Incorporating tribal women into formal organic food markets is crucial for their economic empowerment, attaining sustainable development goals, and fulfilling the vision of Viksit Bharat 2047.

Keywords: *Tribal women, Organic agriculture, Social justice, Sustainable livelihoods, Viksit Bharat 2047*

TRIBAL WOMEN EMPOWERMENT THROUGH DIGITAL FINANCIAL INCLUSION

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ABSTRACT:

Tribal women in India have historically faced multiple layers of marginalization — rooted in socio-economic exclusion, limited access to resources, low literacy levels, cultural barriers, and geographic isolation. Financial exclusion further compounds challenges in achieving economic independence, social mobility, and sustainable livelihoods. With the advent of digital financial inclusion initiatives — including mobile banking, digital payments, microcredit platforms, and government-led fintech solutions — new pathways have emerged to empower tribal women economically and socially. This research paper examines the role of digital financial inclusion in fostering empowerment among tribal women. It explores the opportunities provided by digital financial tools, assesses the impact on financial behavior, income generation, agency, and gender equity, and identifies persistent barriers to adoption. The study concludes by proposing policy measures to strengthen digital financial ecosystems and ensure equitable access for tribal women.

OTT PLATFORMS: UNDERSTANDING THE NEW MEDIA CONSUMPTION PATTERNS

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ABSTRACT:

The entertainment landscape is undergoing a significant transformation, with Over-The-Top (OTT) platforms effectively challenging the dominance of traditional television. Services such as Netflix, Amazon Prime, and various regional counterparts are experiencing a marked increase in subscribers, signalling a broad replacement of legacy media. This study explores the drivers behind this transition, emphasizing the role of a youthful demographic that demands a diverse mix of content genres. OTT platforms cater to this specific demand through competitive pricing models and vast, accessible content libraries. Furthermore, the ubiquity of high-speed internet and the ability to stream content seamlessly across multiple devices—including smartphones, laptops, and smart TVs—have been instrumental in fostering this growth. The findings suggest that the rise of the OTT sector is not merely a technological upgrade but a fundamental structural shift in consumer media consumption patterns and preferences.

Keywords: *Over-The Top (OTT) Services, Consumer Behaviour, Media Consumption Patterns, Digital Disruption, Subscription Models.*

EMPOWERING THE TRIBAL WOMEN TO OVERCOME SOCIAL DISCRIMINATION WITH SPECIAL ROLE TO LARGE AREA MULTIPURPOSE COOPERATIVE SOCIETY IN TAMIL NADU

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ABSTRACT:

Tribal women play a pivotal role in sustaining household livelihoods and contributing to community economies, yet they continue to remain socio-economically disadvantaged owing to entrenched traditional values, illiteracy, limited involvement in decision-making, and a range of restrictive socio-cultural practices. The participation rate of Tribal women in daily work is much higher than the other women compared to the general population. Tribal women's empowerment is framed as enhancement of economic, social, political, and spiritual strength across individual, household, community, and societal levels. LAMPS are positioned as democratic, member-owned institutions capable of promoting economic empowerment, social inclusion, capacity-building, and leadership among tribal women. A review of prior studies on women's and tribal women's empowerment reveals a research gap in empirical analysis of tribal women's poverty, employment, food insecurity, health, and participation in administration within cooperatives. The statement of the problem highlights that tribal women are central to household and community economies but remain disadvantaged due to traditional norms, low education, and limited decision-making power. The proposed study investigates how LAMPS contribute to the socio-economic empowerment of tribal women in Tamil Nadu.

A sequential explanatory design in mixed method will be adopted, combining quantitative and qualitative approaches. The LAMPS from Sathyamangalam (Erode) and Yercaud (Salem) were selected by using lottery method in simple random sampling. First, the quantitative data will be collected through semi-structured interview schedule and after data analysis the qualitative data collection will be followed. For qualitative data, the focus group discussion and case studies will be collected depends upon the quantitative data findings. Quantitative analysis employs descriptive statistics, chi-square tests, mean, standard deviation, coefficient of variation, trend analysis, and factor analysis; qualitative data are interpreted through descriptive and text analysis. Findings will be presented with tables, diagrams, and charts. The secondary data will be collected from society annual audit records, government documents, census reports, and prior research reports.

This study is significant as it sheds light on the intersection of gender, economic development, and cooperative models in the LAMPS. It aims to provide a comprehensive understanding of how cooperatives serves as a catalyst for tribal women's empowerment and socio-economic progress in Tamil Nadu. The present study is undertaken with the objective of formulating context-specific recommendations for policymakers and cooperatives aimed at enhancing tribal women's participation in the administrative functioning of LAMPS, fostering entrepreneurship, and strengthening their economic resources in the study area.

**“GRASSROOTS COMMERCE AND ECONOMIC EMPOWERMENT OF TRIBAL WOMEN: A
STUDY ON MARKET ACCESS, DIGITAL INCLUSION, AND SUSTAINABLE LIVELIHOODS
TOWARDS VIKSIT BHARAT 2047”**

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ABSTRACT:

Tribal women constitute an important segment of the grassroots economy through their involvement in traditional livelihoods, self-help initiatives, and small-scale enterprises. However, their economic contributions often remain inadequately recognized and insufficiently linked to formal commercial systems. Economic advancement is being held back by a combination of market disconnects, lack of liquid capital, and insufficient digital engagement. Against this backdrop, the present study investigates the significance of grassroots commerce in improving the sustainable livelihood prospects of tribal women, with a focus on market integration, digital participation, and income consistency within the broader vision of Viksit Bharat 2047.

The study follows a descriptive research approach, drawing on primary data collected from tribal women involved in self-help groups, micro-enterprises, and indigenous economic activities. Secondary data were gathered from official reports, scholarly articles, and institutional documents. The analysis reveals that although tribal women demonstrate active engagement in production-oriented activities, their participation in organized markets, digital platforms, and formal financial systems remains limited. The adoption of digital technologies and community-based commercial practices has contributed positively to income enhancement and financial self-reliance; however, several structural and institutional challenges continue to hinder wider inclusion.

The findings emphasize the need for inclusive commercial strategies that integrate tribal women into value chains, enhance digital and financial literacy, and strengthen grassroots market mechanisms.

Ultimately, by establishing trade-centric agency as a cornerstone of enduring development, this research enriches the global narrative on equitable growth. It reinforces the necessity of social justice in achieving the transformative milestones envisioned for Viksit Bharat 2047.

Keywords: *Tribal Women (TW); Grassroots Commerce (GC); Economic Empowerment (EE); Digital Inclusion (DI); Sustainable Livelihoods (SL)*

GOVERNMENT WELFARE SCHEMES AS A TOOL FOR ECONOMIC EMPOWERMENT AND SUSTAINABLE LIVELIHOOD DEVELOPMENT OF RURAL WOMEN: EVIDENCE FROM COIMBATORE DISTRICT

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ABSTRACT:

Economic empowerment of rural women is widely recognized as a critical driver of inclusive growth, poverty reduction, and sustainable development. In India, persistent gender disparities in access to income, assets, education, and decision-making necessitate targeted policy interventions. Government welfare schemes, both at the central and state levels, have emerged as strategic instruments to enhance women's economic agency and promote sustainable livelihood opportunities. This paper critically examines the role of government welfare schemes in fostering economic empowerment and sustainable livelihood development among rural women in Coimbatore district of Tamil Nadu. By analyzing major welfare initiatives, institutional mechanisms, and district-level outcomes, the study highlights the extent to which these schemes contribute to income generation, financial inclusion, skill development, and social empowerment. The paper also identifies implementation challenges and proposes policy measures to strengthen the effectiveness and sustainability of women-centric welfare interventions.

Keywords: *Economic Empowerment, Rural Women, Government Welfare Schemes, Sustainable Livelihoods, Coimbatore District*

**GRASSROOTS COMMERCE AND ECONOMIC EMPOWERMENT OF
TRIBAL WOMEN: A STUDY ON MARKET ACCESS, DIGITAL INCLUSION,
AND SUSTAINABLE LIVELIHOODS TOWARDS VIKSIT BHARAT 2047**
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ABSTRACT:

Tribal women constitute an important segment of the grassroots economy through their involvement in traditional livelihoods, self-help initiatives, and small-scale enterprises. However, their economic contributions often remain inadequately recognized and insufficiently linked to formal commercial systems. Economic advancement is being held back by a combination of market disconnects, lack of liquid capital, and insufficient digital engagement. Against this backdrop, the present study Explores the significance of grassroots commerce in improving the sustainable livelihood prospects of tribal women, with a focus on market integration, digital participation, and income consistency within the broader vision of Viksit Bharat 2047.

The study follows a descriptive research approach, drawing on primary data collected from tribal women involved in self-help groups, micro-enterprises, and indigenous economic activities. To support this analysis, empirical evidence was drawn from official government publications, institutional repositories, scholarly articles, and institutional documents. The analysis reveals that although tribal women demonstrate active engagement in production-oriented activities, their participation in organized markets, digital platforms, and formal financial systems remains limited. The adoption of digital technologies and community-based commercial practices has contributed positively to income enhancement and financial self-reliance; however, several structural and institutional challenges continue to hinder wider inclusion. The findings emphasize the need for inclusive commercial strategies that integrate tribal women into value chains, enhance digital and financial literacy, and strengthen grassroots market mechanisms. Ultimately, by establishing trade-centric agency as a cornerstone of enduring development, this research enriches the global narrative on equitable growth. It reinforces the necessity of social justice in achieving the transformative milestones envisioned for Viksit Bharat 2047.

Keywords: *Tribal Women (TW); Grassroots Commerce (GC); Economic Empowerment (EE); Digital Inclusion (DI); Sustainable Livelihoods (SL)*

**TRIBAL WOMEN LEADING CHANGE: ECONOMIC EMPOWERMENT AND SUSTAINABLE
LIVELIHOODS OF TRIBAL WOMEN**

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ABSTRACT:

Financial empowerment of tribal women plays a very important role in achieving inclusive and sustainable development in India. Though tribal women contribute greatly to the economies of the family and the country by increasing agricultural income, forest products, handicrafts, and self-employment, it has also been observed that they are left economically disadvantaged because of lack of access to education, capital, market, and technology. This paper studies the effect and relevance of livelihood programs, Self-Help Groups, and Government Schemes in improving the economic status of tribal women and presents the challenges and recommendations for improving sustainable livelihood sources, leading to social transformation and achievement of the “Viksit Bharat 2047” dream.

Keywords: *Tribal Women, Economic Empowerment, Sustainable Livelihoods, SHGs, Viksit Bharat*

LOCAL SOCIETY LEADERSHIP OF TRIBAL WOMEN IN COMMUNITY TRANSFORMATION: TANGIBLE IMPACT FROM RURAL INDIA

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ABSTRACT:

The study of grassroots leadership of tribal women has played a vital source in development of community furthestmost it develops the growth in rural areas .We can find a lot of participation of tribal women in areas such as self-help groups, local authority, community –level management and control these are attached into social changes or progress in sustainable development .The study dwells upon tribal women leadership in the road of viksit Baharat 2047. To analyse how digital marketing platforms can enhance tribal women’s access to markets and increase their income-generating opportunities. To investigate the role of culturally adapted marketing strategies in promoting tribal women-produced goods to mainstream and global consumers. To evaluate the effectiveness of community-based marketing cooperatives in empowering tribal women entrepreneurs and strengthening community transformation. The methodology of the focus upon secondary data which is qualitative methods. Secondary data which include articles, report from government, policy documentation .constraints comparison of different tribal is not covered .The research depends on secondary data. By focusing tribal women leaders, development of community is achieved it also move to good sound policy that support the structure and development of transformation in tribal women community.

WOMEN EMPOWERMENT THROUGH DIGITAL EDUCATION AND SKILL TRAINING

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ABSTRACT:

Women empowerment has become a central focus of socio-economic development, particularly in the context of digital transformation. Digital education and skill training have emerged as effective tools for enhancing women's access to education, employment, and entrepreneurial opportunities. This study, based on secondary data, examines the role of digital education in empowering women by improving digital literacy, employability, and social inclusion. It also analyzes the opportunities created and challenges faced by women in accessing digital learning and skill development programs. The study finds that while digital education significantly contributes to women's empowerment, issues such as the digital divide, lack of infrastructure, and socio-cultural barriers continue to restrict its full potential.

Keywords: *Women Empowerment, Digital Education, Skill Training, Digital Literacy, Secondary Data*

ECONOMIC EMPOWERMENT AND SUSTAINABLE LIVELIHOODS OF TRIBAL WOMEN

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ABSTRACT

Empowering tribal women economically is crucial for inclusive growth and sustainable development, particularly in regions where indigenous communities face persistent social and economic challenges. Tribal women play a vital role in sustaining households, agricultural production, forest resource management, preservation of indigenous knowledge systems, and maintenance of traditional livelihoods. Despite these significant contributions, their work remains undervalued and largely informal, constrained by deep-rooted gender inequalities, limited access to productive resources, and socio-cultural barriers. This paper examines how economic empowerment can enhance sustainable livelihood opportunities for tribal women and analyses the challenges and prospects associated with their participation in economic activities.

The study highlights various livelihood strategies adopted by tribal women, including agriculture, forest-based activities, handicrafts, animal husbandry, wage employment, and microenterprises supported through self-help groups (SHGs). It explores how access to education, skill development programs, financial services, credit facilities, and market linkages influence income generation, employment security, and economic independence. The paper also examines the role of government schemes, non-governmental organisations, and community-based initiatives aimed at promoting entrepreneurship, financial inclusion, and capacity building among tribal women.

A sustainable livelihood approach is employed to examine the interconnections between economic, social, and environmental dimensions of empowerment. The findings suggest that although economic initiatives have improved income levels and self-sufficiency, tribal women continue to face obstacles such as limited land ownership rights, inadequate infrastructure, weak market access, seasonal employment, and gender-based discrimination. These constraints restrict the long-term sustainability of livelihood interventions. In conclusion, economic empowerment of tribal women is essential not only for poverty reduction and improved household well-being but also for strengthening community resilience, social equity, and environmental sustainability. Policy interventions must emphasize participatory planning, culturally appropriate strategies, and integrated support systems to ensure sustainable livelihoods and meaningful empowerment of tribal women.

Keywords: *Tribal Women (TW), Economic Empowerment (EE), Sustainable Livelihoods (SL), Skill Development (SD), Microfinance (MF), Self-Help Groups (SHGs), Financial Inclusion (FI)*

STUDY OF SERQUAL OF BANKING SECTOR – AXIS BANK

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ABSTRACT:

Any organization which aspires to enjoy sustained preference from its target group of customers would do well to put a significant effort in knowing the key elements which determine loyalty and preference of the prospective/present customer. The SERVQUAL study aims to measure the service quality of the AXIS banks by understanding customers' perception and expectation.

Service Quality has been significant impact on customer loyalty. They can lead to customer satisfaction and customer loyalty. The results show service quality is an important element to create customer loyalty that will lead to customer satisfaction and loyalty. Therefore, in trying to develop strong service quality, bankers should be interested in assessing the degree of customer service dependence. The banks service quality depends on the perceptions of their service customers. Satisfied and loyal customers indicate positive perceptions of the banking services

Keyword: *service, quality, customer service, SERVQUAL, banks*

THE IMPACT OF INFLUENCER MARKETING ON SUSTAINABLE FASHION PURCHASE BEHAVIOUR OF GEN Z

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ABSTRACT

The growing concern for environmental sustainability has significantly transformed consumer behaviour in the fashion industry, particularly among Gen Z, who are considered socially and environmentally conscious digital natives. In this context, influencer marketing has emerged as a powerful promotional tool shaping consumers' perceptions and purchase decisions on social media platforms. This study examines the impact of influencer marketing on sustainable fashion purchase behaviour among Gen Z. The research focuses on key influencer attributes such as credibility, authenticity, trustworthiness, and content engagement, and evaluates their influence on awareness, attitudes, and buying intentions towards sustainable fashion products. Using a structured questionnaire, primary data are collected from Gen Z consumers, and appropriate statistical tools are employed to analyse the relationship between influencer marketing and sustainable purchase behaviour. The findings are expected to provide insights into how influencer-led communication encourages eco-friendly fashion choices and supports sustainable consumption patterns. The study offers valuable implications for marketers, fashion brands, and policymakers in designing effective influencer marketing strategies that promote sustainability while appealing to young consumers.

Keywords: *Influencer Marketing, Sustainable Fashion, Purchase Behaviour, Gen Z, Social Media*

VOICES FROM THE MARGINS: TRIBAL WOMEN'S LEADERSHIP AND THE PATHWAYS TO EMPOWERMENT

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ABSTRACT

Tribal women stand at the crossroads of gender, culture, and marginalization, yet they continue to emerge as powerful leaders within their communities. This paper explores tribal women's leadership not merely as a developmental outcome but as a lived, cultural practice rooted in everyday survival, care, and resistance. Despite historical exclusion from formal power structures, tribal women have long guided communities through ecological wisdom, social responsibility, and collective decision-making. By examining education, economic participation, political engagement, and grassroots initiatives, the study highlights empowerment as a deeply human and community-centered process. Recognizing and nurturing tribal women's leadership is essential for building inclusive governance, sustainable development, and social justice.

This study also foregrounds the voices and lived experiences of tribal women, emphasizing how leadership is shaped by indigenous knowledge systems, cultural traditions, and collective memory. Through an interdisciplinary perspective, the paper challenges mainstream, urban-centric models of leadership and empowerment by situating tribal women's agency within their socio-cultural realities. It argues that meaningful empowerment must move beyond policy rhetoric to acknowledge everyday acts of resilience, negotiation, and community care practiced by tribal women. Such recognition not only validates their contributions but also redefines leadership as relational, inclusive, and grounded in sustainability.

Keywords: *Leadership, Communities, Tribal, Economic, Initiatives, Development*

TRIBAL WOMEN AS GRASSROOTS ENTREPRENEURS EXPLORING RETAIL PRACTICES AND RURAL CONSUMER ACCESS THROUGH HAATS AND MELAS IN KANCHIPURAM DISTRICT

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ABSTRACT

The engagement of tribal women as grassroots entrepreneurs has become an important factor to boost rural livelihoods and inclusive development of economy. This research addresses the retailing practices used by women entrepreneurs in the tribal population and the role played by weekly rural markets (Haats) and periodic fairs (Melas) in ensuring access to consumers in Kanchipuram District. The study aims to explain the challenges, opportunities and strategic approaches used by these women to maintain their enterprises and to engage rural consumers. A structured questionnaire was distributed among the tribal women entrepreneurs, taking 150 samples which was purposely drawn from various Haats and Melas in Kanchipuram District. Primary data related to business practices, product collections, marketing strategies and customer involvement was gathered and supplemented by secondary data taken from governmental reports and local trade archives. Statistical methods of description were used to profile the entrepreneurial activities while cross tabulation and chi square analysis tested the relationships between the business practices and the accessibility to consumers. Results show that tribal women use Haats and Melas not only as a place of sale but also as a platform for networking, knowledge sharing and community engagement. Persistent challenges (limited access to formal credit, seasonal fluctuations and infrastructural limitations) whereas increased awareness of digital payment options and implementation of local branding initiatives are good at increasing consumer reach. This study helps form more knowledge about the role of grassroots entrepreneurship in rural India and provides actionable insights for the policy makers, non-governmental organizations and support entities that aim to empower tribal women and strengthen rural retail ecosystems.

Keywords: *Tribal Women Entrepreneur, Haats, Melas, Rural Retail Practices, Consumer Access, Kanchipuram District, Grass-roots Entrepreneurship.*

“TRIBAL WOMEN LEADERSHIP AS A CATALYST FOR SUSTAINABLE DEVELOPMENT, SOCIAL TRANSFORMATION, AND INCLUSIVE GROWTH IN INDIA: PATHWAYS TOWARDS VIKSIT BHARAT 2047”

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ABSTRACT

Tribal women represent a vital yet underutilized force in India’s journey toward sustainable development, social equity, and inclusive national progress. As India envisions its transformation under the Viksit Bharat 2047 framework, strengthening tribal women’s leadership has emerged as a strategic imperative for achieving balanced, people-centered, and resilient development. This study examines the role of tribal women leadership as a catalyst for sustainable development, social transformation, and inclusive growth, with a focus on grassroots initiatives and community-driven empowerment models.

The research investigates how tribal women leaders contribute to enhanced governance, economic self-reliance, social inclusion, environmental sustainability, and cultural preservation within tribal communities. It explores leadership pathways fostered through self-help groups, local governance institutions, education, entrepreneurship, and digital empowerment programs. By highlighting the intersection of gender, indigeneity, and leadership, the study seeks to understand how empowered tribal women can influence decision-making processes, improve household and community welfare, strengthen grassroots democracy, and accelerate development outcomes in marginalized regions.

Employing a mixed-methods research design, the study integrates quantitative surveys, qualitative interviews, case studies, and policy analysis to assess the effectiveness of existing empowerment initiatives and leadership development programs. It identifies key enablers and barriers affecting tribal women’s leadership, including socio-cultural norms, access to resources, education, financial inclusion, technology adoption, and institutional support systems. The research also evaluates the long-term implications of tribal women’s leadership on sustainable livelihood creation, social cohesion, climate resilience, and intergenerational development. The expected findings aim to generate empirical insights that inform policy frameworks, development planning, and community-based intervention strategies. The study seeks to propose a comprehensive model for strengthening tribal women leadership through capacity-building, inclusive governance, and sustainable economic initiatives. By positioning tribal women as central agents of change, this research contributes to academic discourse and national policy by offering actionable recommendations aligned with India’s commitment to inclusive growth and sustainable development.

Ultimately, the study envisions tribal women leadership as a transformative force capable of shaping equitable development pathways and advancing India’s progress toward becoming a socially just, economically empowered, and globally competitive nation by 2047.

**TRIBAL WOMEN'S LIVELIHOOD SYSTEMS AND SOCIO-ECONOMIC
EMPOWERMENT: CONSTRAINTS AND SUSTAINABLE DEVELOPMENT
MEASURES**

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ABSTRACT

Tribal women form the backbone of many indigenous economies, contributing significantly to household sustenance and community survival. Despite their role, they continue to face persistent socioeconomic constraints that limit their access to secure livelihoods and empowerment. The present study examines the livelihood practices of tribal women, the socioeconomic conditions influencing their development, and the major challenges affecting their progress. It also identifies sustainable development strategies aimed at enhancing their economic security and social well-being. Using a combination of primary and secondary data, the study highlights the need for effective policies, inclusive development programmes, and institutional support systems to improve the living conditions of tribal women. The findings emphasize that sustainable empowerment requires culturally sensitive, community-based, and long-term interventions.

Keywords: *Socioeconomic conditions, Tribal communities, Livelihood practices, Tribal women, Economic empowerment, Sustainable development.*

UNDERSTANDING OMNICHANNEL CONSUMER BEHAVIOR IN FMCG: MEDIATION AND DEMOGRAPHIC EFFECTS ANALYSIS

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ABSTRACT

The rapid integration of online and offline retail channels has significantly transformed consumer purchasing behavior in the fast-moving consumer goods (FMCG) sector. Understanding how consumers navigate and engage across multiple channels has become crucial for retailers and marketers aiming to deliver seamless omnichannel experiences. This study examines omnichannel consumer behavior in the FMCG context by analyzing the direct and indirect relationships between key omnichannel drivers and purchase behavior, while also assessing the mediating mechanisms and the moderating effects of demographic variables. Using a structured questionnaire, primary data are collected from FMCG consumers who actively use both online and offline purchase channels. Structural Equation Modeling (SEM) is employed to test the proposed conceptual framework, focusing on the mediating role of customer experience and perceived value in the relationship between Omni channel integration and purchase intention. In addition, multi-group analysis is conducted to examine whether demographic factors such as age, gender, income, and education significantly influence omni channel behaviour patterns.

The findings are expected to provide empirical evidence on how mediation mechanisms enhance the effectiveness of omnichannel strategies and how consumer heterogeneity shapes channel preferences and behavioral responses in the FMCG sector. The study offers practical insights for marketers to design targeted, customer-centric omnichannel strategies and contributes to the growing literature on omnichannel retailing by integrating mediation and demographic effects within a single analytical framework.

Keywords: *Omni channel retailing; Consumer behaviour; FMCG; Mediation analysis; Demographic effects; Purchase intention; Customer experience; Structural Equation Modeling.*

A STUDY ON EDUCATION AND DIGITAL EMPOWERMENT: PATHWAYS TO SKILL DEVELOPMENT AND INCLUSIVE GROWTH

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ABSTRACT

Education, skill development, and digital empowerment are fundamental and interdependent components that drive inclusive growth, social equity, and sustainable development in an increasingly globalized and knowledge-based economy. Education serves as the cornerstone for human development by cultivating intellectual capacity, critical thinking, creativity, and ethical values, enabling individuals to make informed decisions and actively participate in social and economic processes. However, education alone is insufficient to meet the evolving demands of modern labor markets. Skill development plays a crucial role in complementing formal education by translating theoretical knowledge into practical, job-ready competencies that align with industry requirements, technological advancements, and emerging economic sectors. It enhances employability, promotes entrepreneurship, and supports workforce mobility in a rapidly changing economic landscape. In the era of digital transformation, digital empowerment has emerged as a powerful catalyst that strengthens both education and skill development initiatives. Access to digital infrastructure, information and communication technologies, and digital literacy enables individuals to acquire new skills, engage in lifelong learning, and participate in innovation-driven activities. Digital empowerment also facilitates inclusive access to education through e-learning platforms, online training programs, and digital resources, particularly benefiting marginalized and underserved communities. By reducing geographical, social, and economic barriers, digital tools contribute to bridging the digital divide and fostering equal opportunities for all sections of society.

Keywords: Education, Skill Development, Digital Empowerment, Inclusive Growth, Sustainable Development, Human Capital, Employability.

A STUDY ON INDIGENOUS KNOWLEDGE SYSTEMS AND THE DYNAMICS OF CULTURAL IDENTITY AND HERITAGE

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ABSTRACT

Cultural identity, heritage, and indigenous knowledge are deeply interconnected dimensions that underpin the social, spiritual, and ecological foundations of communities across the globe. This paper explores the significance of indigenous knowledge systems in maintaining cultural identity and safeguarding both tangible and intangible heritage in the context of globalization, modernization, and ongoing socio-political transformations. Embedded in oral traditions, ritual practices, language, and customary norms, indigenous knowledge constitutes a dynamic and evolving system that shapes community relationships with the environment, governance structures, and collective memory. The paper contends that cultural heritage should be understood not as a fixed remnant of the past, but as a living and continuously reinterpreted process informed by indigenous worldviews and lived experiences. Through a critical review of existing scholarship and illustrative case examples, the study examines the challenges posed by marginalization, language erosion, and external development interventions to the continuity of indigenous epistemologies. Simultaneously, it highlights the increasing recognition of indigenous knowledge in heritage preservation, sustainable development strategies, and cultural revitalization efforts. The paper advocates for inclusive policy frameworks, ethical research practices, and community-driven approaches that uphold indigenous autonomy and intellectual sovereignty. Integrating indigenous knowledge into heritage discourse is essential for protecting cultural diversity, strengthening cultural identity, and fostering sustainable and equitable futures.

Keywords: *Cultural Identity, Traditional Knowledge, Heritage Conservation, Indigenous Knowledge Systems, Globalization.*

FROM MARGINS TO MAINSTREAM: TRIBAL WOMEN'S LEADERSHIP AS A CATALYST FOR INCLUSIVE DEVELOPMENT IN INDIA

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ABSTRACT

Indian tribal women have long been socially, economically, and politically marginalised as a result of the compounding forces of gender, indigeneity, and structural poverty. But in the last few decades, their growing involvement in grassroots leadership has begun to uproot fixed hierarchies and reorganise local development activities. In this paper, the role of tribal women's leadership in achieving inclusive development is discussed through an analysis of community-based initiatives focused on governance, livelihood creation, education, and environmental sustainability. The work is grounded in the interdisciplinary approaches based on gender studies, development theory, and subaltern studies, which propose a new understanding of tribal women not as passive consumers of the state welfare but as agents of social change. Using a qualitative method, the study examines the chosen grassroots movements, self-help groups, and community-based programmes in tribal areas of India in order to examine how indigenous systems of knowledge and collective forms of leadership can be used to build more acceptable and culturally based development models. The results have shown that the leadership of tribal women makes it easier to transform traditional authority forms, reinforces the process of participative decision-making, and promotes the integration of society into socially marginalised groups. More so, the leadership practices improve social capital and promote sustainable livelihood practises based on the ecological knowledge of the locals.

The study has connected the micro-level leadership behaviours with the macro-level discourses of development, highlighting the importance of the agency of tribal women towards enhancing inclusive development. It states that the prevailing development paradigms ought to transcend technocratic and top-down models towards acknowledging the transformational nature of community-based and culture-based leadership. In this regard, the article is informative to the current academic discourses on inclusive development, and it complies with national and global policy priorities on gender equity and sustainability alongside the vision of Viksit Bharat 2047. Finally, the paper shows that the relocation of tribal women to the margins of mainstream is not only symbolic but a real relocation of the development thinking that anticipates participation, cultural integrity, and social justice. It ends up making policy recommendations that institutionalise the mechanisms of leadership at the grassroots and incorporate a systematic process of giving voice to tribal women into larger patterns of development planning and governance.

Keywords: *Grassroots governance; community-based development; social transformation; indigenous knowledge systems; participatory development; India; sustainability.*

TRIBAL WOMEN, CULTURAL IDENTITY, AND SOCIAL TRANSFORMATION

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ABSTRACT

Tribal women play a vital role in preserving cultural identity while driving social change in indigenous societies. They protect indigenous knowledge, traditions, and nature while facing social and development challenges. This paper examines the connection between tribal women, cultural identity, and social transformation in India. It highlights how indigenous culture serves as a resource, empowering tribal women through education, self-help groups, local governance, and community initiatives. By stepping into grassroots leadership, these women foster social inclusion, sustainability, and development. The paper situates their efforts within the broader vision of Viksit Bharat 2047, stressing the need to recognize tribal women as cultural guardians and agents of social change in nation-building. This research aims to highlight the role of tribal women in preserving cultural identity and driving social change. It focuses on their participation in grassroots leadership and development activities. This research paper uses a qualitative and descriptive approach. It relies on secondary sources like articles, books, and scholarly publications. An interdisciplinary framework combines gender studies, cultural studies, and development studies. This helps explore the socio-cultural and developmental importance of tribal women. The findings show that tribal women are essential to indigenous culture and collective memory. They act as change agents in society. Their grassroots movements foster social resilience and sustainable development, underscoring their role in achieving the goals of Viksit Bharat 2047.

Keywords: *Tribal Women, Cultural Identity, Social Transformation, Indigenous Knowledge, Grassroots Leadership, Viksit Bharat 2047.*

CULTURE, GENDER AND POWER: UNDERSTANDING EMPOWERMENT AMONG TRIBAL WOMEN IN INDIA

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Abstract

Culturally grounded empowerment involves encouraging women to overcome restrictive traditions, assume new responsibilities, redefine themselves, and make their own choices within their cultural context. The concept of equal participation is about women being active, valued, and visible—not diminished by patriarchal traditions and stereotypes that deny them access to opportunities in society. The ultimate aim is to change cultural perceptions to recognize the equality of women's voices and contributions to society as equal to those of men. In India, a woman's position and empowerment are defined by gender relations and social interactions. Women have many responsibilities, but cultural and societal frameworks tend to limit their power, denying them access to resources and information, particularly about the status of tribal women. In essence, the roles and rights accorded to tribal women are often lower than those accorded to men in many aspects of life. Research (Bhasin, 2007; Dube, 2001; Agarwal, 1997a, 1997b, 2003; Desai, 1994; Shiva, 1988/2011) indicates that imbalances in power, property, and honor are factors that lead to more defined hierarchies or social stratification. This research aims to explore how individuals think about, act on, and experience gender roles and their implications for imbalances in resource allocation, leadership, and status. The analysis will focus on the complex culture-based dynamics in India's tribal societies that define the empowerment process for tribal women.

Keywords: Gender, power, cultural empowerment, tribal women, social stratification.

**SOCIAL JUSTICE, RIGHTS AND POLICY INTERVENTIONS FOR THE WELL-BEING OF
TRIBAL WOMEN: A CONCEPTUAL ANALYSIS**

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Abstract

Tribal women and their well-being are still a major issue at the national level in the wider conversations about social justice, human rights and inclusive development. Tribal women remain at multiple disadvantage secondary to not just gender-based discrimination, socio-cultural marginalization and economic deprivation, but their geographic isolation. This concept paper considers the connections between social justice, rights-based frameworks, and policy instruments as they relate to supporting the full range of the state of well-being for tribal women. The paper conceptualizes well-being to be a multifaceted construct that comprises economic security, health and education, social participation, cultural dignity and personal agency. It describes social justice as a normative concept that seeks to combat structural oppression through equitable distribution of resources and an understanding of cultural identities, as well as equity of access to these resources and inclusive participation in decision-making processes. A rights-based approach is essential for advancing tribal women's welfare by transforming them from passive recipients of welfare programs into active rights-holders that will receive state responsibility and institutional support. The article draws on existing literature and policy analyses to see how policy interventions -- education, healthcare, livelihood generation, social protection and digital inclusion -- can improve the lives of tribal women. Special attention is paid to policies that merge gender and tribal viewpoints, acknowledging the intersecting dimensions of tribal life experiences—the fact that indigenous women are under pressure at all times. The review emphasizes the need for culturally specific policy planning, which acknowledges indigenous knowledge systems, social custom, and community constructs. It also highlights chronic issues which impede policy implementation such as lack of knowledge about the rights, poor access to public services, implementation issues and socio-cultural biases which limit women's movement and involvement. These challenges indicate the importance of participatory governance, decentralized planning, and community-level interventions for successful policy implementation. By advocating for integrated and inclusive policy frameworks based on social justice and human rights principles, this article summarizes what is being discussed and finally concludes by arguing its advocacy for the improved well-being of tribal women overall.

Keywords: Tribal women; well-being; social justice; rights-based approach; policy interventions; inclusive development.

Self-Reliance and Economic Empowerment of Tribal Women: A Study on Livelihood Sustainability

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Abstract

The pursuit of self-reliance has become a key development objective in addressing the persistent socio-economic vulnerabilities experienced by tribal women in India. This qualitative research investigates the relationship between livelihood sustainability and economic empowerment, with specific emphasis on women's well-being. Primary qualitative data were collected through in-depth interviews, focus group discussions, and case narratives involving tribal women engaged in agriculture, forest-based livelihoods, self-help groups, and micro-enterprises. The analysis reveals that sustainable livelihoods contribute to improved income continuity, enhanced decision-making capacity, social recognition, and psychological confidence. Institutional mechanisms such as skill training, collective participation, and access to support systems were found to play a significant enabling role. However, structural challenges including limited market access, digital exclusion, and entrenched gender norms continue to restrict the depth of empowerment. The study provides evidence-based insights for strengthening self-reliant and sustainable livelihood frameworks for tribal women.

Keywords: Self-Reliance, Tribal Women, Economic Empowerment, Livelihood Sustainability, Qualitative Analysis

***SKILL DEVELOPMENT OF TRIBAL WOMEN THROUGH DIGITAL EMPOWERMENT FOR
ECONOMIC SELF-SUFFICIENCY***

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Abstract

Digital empowerment has emerged as a critical pathway for enhancing the skills, autonomy, and socio-economic participation of marginalized communities, particularly tribal women. Despite constitutional safeguards and development initiatives, tribal women continue to experience systemic disadvantages arising from poverty, limited educational access, geographical isolation, cultural marginalization, and gender-based inequalities. This conceptual research paper examines how digital empowerment can act as a catalyst for skill development among tribal women, enabling economic self-sufficiency and inclusive growth. Drawing upon existing literature, policy frameworks, and gender and development theories, the paper analyzes the interrelationship between digital literacy, skill enhancement, empowerment, and sustainable livelihoods. It emphasizes the importance of culturally responsive, community-centered, and gender-sensitive digital interventions that respect indigenous knowledge systems and socio-cultural contexts. The paper argues that digital skills not only expand employment and entrepreneurial opportunities but also enhance decision-making capacity, social participation, and self-esteem among tribal women. The study concludes by highlighting the need for integrated policy approaches and inclusive digital ecosystems to ensure sustainable and equitable skill development for tribal women.

Keywords: *Tribal women; digital empowerment; skill enhancement; digital literacy; economic self-sufficiency.*

***EMPOWERING TRIBAL WOMEN AT THE GRASSROOTS: PATHWAYS TO INCLUSIVE
SOCIAL TRANSFORMATION***

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ABSTRACT

Empowering tribal women at the grassroots level is essential for achieving inclusive social transformation and sustainable development. Tribal women play a crucial role in preserving indigenous knowledge systems, managing natural resources, and sustaining community livelihoods, yet they continue to face multiple forms of marginalization due to poverty, limited education, gender inequality, and restricted access to institutional support. This paper examines the pathways through which grassroots empowerment of tribal women can foster inclusive social change. The study is based on primary data collected from 250 tribal women respondents through a structured questionnaire using a five-point Likert scale, supplemented by personal interviews to capture contextual insights. It highlights the significance of education, economic participation, self-help groups, leadership development, and access to healthcare and digital resources in enhancing their social and economic status. The paper also emphasizes the role of government initiatives, non-governmental organizations, and community-based institutions in strengthening women's agency and decision-making power. By promoting participation, capacity building, and cultural inclusion, empowering tribal women contributes not only to gender equality but also to broader community development and social cohesion. The paper concludes that inclusive policies and locally driven empowerment strategies are vital for enabling tribal women to become active agents of social transformation.

**ROOTS TO REVITALIZE: THE ROLE OF TRIBAL WOMEN IN DRIVING GRASSROOTS
CHANGE FOR SUSTAINABLE DEVELOPMENT**

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Abstract

Tribal women inhabit a vital position in emerging grassroots transformations that plays a crucial role in foundational change that matches sustainable social, economic and environmental development through traditional knowledge. Drawing from empirical and conceptual studies particularly from India this paper analyzes the role of tribal women in self-help groups, forest-based livelihood initiatives, grassroots development initiatives, indigenous leadership, and ecofeminist movements changes into multidimensional empowerment and community resilience. To enhance their skills, financial inclusion political activist and support towards decision making self-help groups and microfinance platforms act as a support hand towards their achievement to change their households and communities to become active agents. At the same time drawing evidences from policy documents and case studies in India the study highlights tribal women's traditional ecological knowledge in agriculture, forest and water management, and biocultural food practices strengthens social-ecological resilience and supports key Sustainable Development Goals such as poverty reduction, food security, gender equality, and life on land revitalize tribal economies and strengthen community resilience The paper further contextualize these grassroots efforts within India's broader sustainable development agenda, emphasizing the importance of gender-sensitive and culturally grounded development frameworks. The findings emphasis the importance of empowering tribal women is not merely of a social necessity but a strategic pathway toward achieving sustainable development goals and inclusive nation-building. The paper concludes by endorsing stronger institutional support, policy recognition, and capacity-building mechanisms to scale women-led grassroots initiatives.

Keywords: *Tribal women, grassroots change, empowerment, community resilience, sustainable development*

***OVER-ADMISSION AND ITS INFLUENCE ON SKILL MISMATCH AND CREDENTIAL
INFLATION LEADING TO UNEMPLOYMENT AMONG EDUCATED YOUTH***

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Abstract

Despite the rapid expansion of higher education systems, unemployment among educated youth remains a persistent structural challenge, highlighting a critical disconnect between educational policy and labour market demands. This study combines Human Capital theory and Job Competition Theory to investigate how the policy implementation gap and over-admission intensity influence youth employment outcomes through the mediating mechanisms of skill mismatch and credential inflation. Adopting a quantitative research design, data were collected from 407 recent graduates and final-year students in Chennai using purposive sampling and analysed by structural equation modelling. The results reveal a sequential mediation of effects where policy implementation failures significantly drive over-admission, which in turn increases skill mismatch and credential inflation degrading employment outcomes. This study finds that policy gaps do not directly affect employment but operate entirely through these mediating mechanisms of overcrowding and skill devaluation. Consequently, the findings suggest to prioritize effective execution over mere design and regulate admissions aligned with institutional capacity, while higher education institutions should shift focus from theoretical curricula to skill-based to restore the value of degrees.

Keywords: Policy Implementation Gap, Over-Admission Intensity, Skill Mismatch, Credential Inflation, Youth Employment Outcomes, Higher Education.

***AN ANALYSIS ON SERVICE QUALITY DIMENSION AND CUSTOMER RETENTION IN THE
BANKING SECTOR***

ROSHINIM

ABSTRACT

In today's highly competitive and dynamic banking environment, service quality has emerged as a critical determinant of customer retention. The banking sector, being predominantly service-oriented, relies heavily on delivering superior service experiences to maintain long-term relationships with customers. This study aims to analyze the impact of service quality dimensions on customer retention in the banking sector. The research primarily focuses on key service quality dimensions such as tangibility, reliability, responsiveness, assurance, and empathy, as conceptualized under the SERVQUAL model.

The study adopts a descriptive and analytical research design and is based on primary data collected from bank customers through a structured questionnaire. Statistical tools such as percentage analysis, correlation, and regression analysis are employed to examine the relationship between service quality dimensions and customer retention. The findings reveal that service quality has a significant and positive influence on customer retention, with reliability and responsiveness emerging as the most influential factors. Customers are more likely to remain loyal to banks that consistently provide accurate services, prompt responses, and personalized attention.

The study highlights the importance of improving service delivery standards to enhance customer satisfaction and retention. It provides valuable insights for bank management to formulate effective service quality strategies that foster long-term customer relationships and sustainable competitive advantage. Ultimately, the research emphasizes that delivering high service quality is not only essential for customer retention but also crucial for the overall growth and success of the banking sector.

KEYWORDS

Service Quality, Customer Retention, Banking Sector, SERVQUAL Model, Customer Satisfaction, Reliability, Responsiveness, Assurance, Empathy, Tangibility.

***ENTREPRENEURIAL MOTIVATION SURVIVAL AND CHALLENGES AMONG FIRST
GENERATED ENTREPRENEURS IN CHENNAI***

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Entrepreneurship plays a crucial role in economic development, especially in urban centers like Chennai, where many individuals are starting businesses without prior family business backgrounds. This study focuses on understanding the entrepreneurial motivation and survival challenges faced by first-generation entrepreneurs in Chennai. The research explores the key factors that encourage individuals to start their own ventures, such as the desire for financial independence, self-employment, social recognition, and the need to overcome unemployment. At the same time, the study examines the major challenges encountered during the early and growth stages of their businesses, including limited access to finance, lack of managerial experience, intense market competition, regulatory complexities, and work-life balance issues. The study is based on primary data collected through structured questionnaires and personal interviews with first-generation entrepreneurs operating in different sectors across Chennai. Descriptive and analytical methods are used to evaluate the relationship between motivation factors and survival challenges. The findings reveal that while strong personal motivation and determination drive entrepreneurs to start businesses, inadequate institutional support and resource constraints significantly affect business sustainability. The study highlights the need for targeted policy measures, training programs, and financial support systems to improve the survival and growth of first-generation entrepreneurs. The results of this research contribute to a better understanding of entrepreneurial behavior and provide practical insights for policymakers, educators, and aspiring entrepreneurs.

KEYWORDS

Entrepreneurial Motivation, First-Generation Entrepreneurs, Survival Challenges, Small Businesses, Urban Entrepreneurship, Business Sustainability, Chennai.

A study on Exploring the Attitude of Small Merchants Towards Cashless Payments: The Influence of Digital Literacy, Technology Adoption, Risk Attitude, and Payment Aggregators on Adoption Behaviour

SOUNDARIYA Y J

Abstract

The increasing shift towards cashless transactions has reshaped the operational landscape of small merchants, particularly in developing economies. However, the acceptance and sustained use of digital payment systems among small merchants remain influenced by multiple behavioural and structural factors. This study explores the attitude of small merchants towards cashless payments by examining the influence of digital literacy, technology adoption, risk attitude, and the role of payment aggregators on their adoption behaviour. The study emphasizes how merchants' understanding of digital technologies and their willingness to adopt new payment solutions shape perceptions of convenience, security, and efficiency. Risk attitude emerges as a crucial determinant affecting trust and confidence in cashless transactions, while payment aggregators contribute by facilitating access, simplifying processes, and enhancing transaction reliability. The study provides an integrated perspective on the determinants of cashless payment adoption among small merchants and offers valuable insights for stakeholders aiming to promote digital financial inclusion. The findings contribute to academic literature and support the formulation of effective strategies to encourage wider acceptance of cashless payment systems among small businesses.

Keywords: *Cashless Payments, Small Merchants, Digital Literacy, Technology Adoption, Risk Attitude, Payment Aggregators, Adoption Behaviour*

*A STUDY ON FACTORS INFLUENCING STRESS AMONG COLLEGE TEACHERS IN
CHENNAI*

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Abstract

This study examines the causes, effects, and management of occupational stress among teaching staff in South Chennai. Occupational stress arises when work demands exceed an individual's coping capacity. Teachers face stress due to heavy workloads, increasing class sizes, student misbehavior, administrative pressures, job insecurity, and poor working conditions. The study follows a descriptive research design. Primary data were collected from 102 teaching staff using a structured questionnaire. Percentage analysis, chi-square tests, and cross-tabulation were used for data analysis. The findings reveal that interpersonal conflicts and lack of recognition significantly contribute to stress. Limited career growth opportunities and unsatisfactory income structures also increase stress levels. Family responsibilities further intensify workplace stress among teachers. Common stress symptoms include headaches, insomnia, irritability, and reduced job performance. High stress negatively affects job satisfaction and productivity. Stress management techniques such as meditation and yoga are found to be beneficial. Visualization and progressive relaxation techniques also help reduce stress. Supportive work environments play a crucial role in stress reduction. The study emphasizes institutional and policy-level interventions. Effective stress management can enhance teachers' well-being and performance.

Keywords

Occupational Stress ,Job Satisfaction ,Workload ,Workplace Environment , Stress Management Job, Performance.

***A STUDY ON SMARTPHONE ADOPTION AND DIGITAL LITERACY AMONG RURAL WOMEN
IN SOUTH CHENNAI***

Priyadharshini. K, Mcom General 2nd year

ABSTRACT:

Smartphone technology plays an important role in enhancing access to information and digital services; however, its effective utilization depends on the level of digital literacy among users. This study focuses on Smartphone adoption and digital literacy among rural women in South Chennai. The objectives of the study are to examine the extent of smartphone usage, assess digital literacy levels, and identify the challenges faced by rural women in adopting digital technologies. The study is based on a descriptive research design, using primary data collected through structured questionnaires from selected respondents. The findings indicate that although Smartphone ownership among rural women has increased, their digital literacy skills remain basic and limited to communication and entertainment purposes. Factors such as education, income, lack of awareness, language barriers, and inadequate training significantly influence Smartphone adoption and usage. The study suggests the need for digital literacy programs and awareness initiatives to empower rural women and promote inclusive digital development.

The widespread use of smartphones has significantly influenced access to digital information, communication, and essential services. Despite this growth, rural women continue to face challenges in adopting and effectively using smartphone technology due to limited digital literacy. This study aims to analyze smartphone adoption and the level of digital literacy among rural women in South Chennai. The research seeks to understand usage patterns, awareness of digital applications, and the socio-economic factors influencing smartphone adoption. A descriptive research design was adopted, and primary data were collected from rural women using structured questionnaires. The study evaluates digital literacy in areas such as internet usage, mobile applications, online financial transactions, and access to government services. The findings reveal that while smartphone ownership has increased among rural women, their digital literacy is largely confined to basic functions such as calling, messaging, and social media usage. Limited education, lack of digital training, language barriers, affordability issues, and socio-cultural constraints were identified as major challenges. The study emphasizes the importance of structured digital literacy programs, community-based training, and supportive policy measures to enhance digital inclusion and empower rural women socially and economically.

Keywords: *Smartphone Adoption, Digital Literacy, Rural Women, Technology Adoption*

“Impact of Brand Awareness and Customer Satisfaction on Purchase Intention towards OnePlus Smartphones in Chennai City.”

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ABSTRACT

This study aims to examine the impact of brand awareness and customer satisfaction on purchase intention towards OnePlus smartphones in Chennai city. In the highly competitive smartphone market, brand awareness and customer satisfaction play a crucial role in influencing consumers' buying decisions. The main objective of the study is to analyze how awareness about the brand and the satisfaction level of existing users affect the intention of customers to purchase OnePlus smartphones.

The research adopts a descriptive research design and uses primary data collected through a structured questionnaire from smartphone users in Chennai city. A convenient sampling method is used to select respondents. Statistical tools such as percentage analysis, correlation, regression, and chi-square test are applied to analyze the collected data.

The findings of the study indicate that there is a significant relationship between brand awareness, customer satisfaction, and purchase intention. Higher brand awareness increases the likelihood of consumers considering the brand, while customer satisfaction strengthens their intention to purchase or recommend the product. The study concludes that both brand awareness and customer satisfaction have a positive influence on purchase intention towards OnePlus smartphones.

Keywords:

Brand Awareness Customer Satisfaction Purchase Intention

OnePlus Smartphones Consumer Behavior Marketing Strategy

A STUDY ON FINANCIAL LITERACY, CUSTOMER SATISFACTION WITH DIGITAL PAYMENT SYSTEMS AND PERSONAL FINANCIAL DECISION- MAKING

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ABSTRACT

In recent years, the rapid growth of digital payment systems has transformed the way individuals manage financial transactions, making financial literacy a crucial factor influencing customer satisfaction and personal financial decision making. This study examines the relationship between financial literacy, customer satisfaction with digital payment systems, and personal financial decision making. Financial literacy enables individuals to understand digital financial tools, assess risks, and make informed choices, thereby enhancing confidence and satisfaction in using digital payment platforms. The study adopts a descriptive and analytical research design and is based on primary data collected from users of digital payment systems through structured questionnaires. Secondary data were obtained from journals, reports, and published studies. Statistical tools such as percentage analysis, correlation, and regression analysis were used to analyse the data. The findings reveal that higher levels of financial literacy significantly improve customer satisfaction with digital payment systems by increasing awareness of security features, transaction costs, and ease of use. Furthermore, financially literate users demonstrate better personal financial decision making, including budgeting, saving, and investment planning. The study concludes that financial literacy plays a vital role in promoting effective usage of digital payment systems and enhancing overall customer satisfaction and financial well-being. It emphasizes the need for financial education programs and awareness initiatives to improve financial literacy, which in turn can lead to smarter financial decisions and greater adoption of digital payment technologies.

Keywords:

Financial Literacy, Digital Payment Systems, Customer Satisfaction, Personal Financial Decision Making, Financial Education, Digital Financial Tools, Financial Well-being, User Awareness, Transaction Security, Adoption of Digital Payments

A STUDY ON STUDENTS STARTUPS AND THE ROLE OF CAMPUS INCUBATION CENTRE

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ABSTRACT

This study examines the role of campus incubation centres in supporting and promoting student startups within higher educational institutions. The research seeks to understand the concept of student entrepreneurship and the functioning of campus incubation centres as structured platforms for nurturing entrepreneurial initiatives among students. It analyses the various forms of support provided by incubation centres, including mentorship, financial assistance, infrastructural facilities, networking opportunities, and entrepreneurial training programs.

The study further examines the influence of incubation centres on startup idea development, validation, and early-stage business growth. Emphasis is placed on assessing how incubation support enhances entrepreneurial competencies such as innovation, problem-solving, leadership, and risk-taking abilities among students. The research is based on both primary and secondary data sources, offering systematic insights and practical recommendations. Overall, the study highlights that campus incubation centres play a significant role in fostering an entrepreneurial ecosystem, bridging the gap between academic knowledge and practical business application. The findings aim to assist educational institutions and policymakers in strengthening incubation frameworks to ensure the sustainable growth of student startups and contribute to long-term economic development.

Keywords

Student Startups, Campus Incubation Centres, Student Entrepreneurship, Entrepreneurial Ecosystem, Startup Development, Mentorship Support, Financial Assistance, Innovation, Entrepreneurial Competencies, Higher Educational Institutions.

Determinants of Non-Purchasing Online Engagement and Their Effects on Purchase Conversion: A Study of Chennai's E-commerce Consumers

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*The rapid growth of digital technology has transformed the retail sector and expanded the role of e-commerce platforms in everyday consumer life. Online shopping platforms today are not only used for purchasing products but also for various engagement activities such as browsing items, comparing alternatives, reading reviews, and saving products for future purchase. These activities, known as **non-purchasing online engagement**, represent a significant part of consumer interaction with e-commerce platforms. However, many existing studies mainly focus on actual purchasing behavior, while limited attention has been given to engagement activities that occur without an immediate purchase. This study examines the **determinants of non-purchasing online engagement and their influence on purchase conversion** among e-commerce consumers in Chennai. With increasing smartphone usage, internet accessibility, and the growing popularity of platforms such as Amazon, Flipkart, Myntra, and Meesho, consumers frequently interact with online platforms even when they do not intend to purchase immediately. Such engagement may occur due to information search, risk evaluation, entertainment motives, or future purchase planning. The study analyzes multiple factors influencing this behavior, including **psychological, technological, economic, social, and demographic determinants**. Psychological factors such as trust, curiosity, and perceived risk influence consumer engagement, while technological aspects like platform design, convenience, and personalization enhance browsing experiences. Economic factors such as price sensitivity and expectations of discounts may delay purchase decisions, while social influence and demographic characteristics also affect engagement patterns. The study further examines how non-purchasing engagement contributes to purchase conversion over time. Repeated interactions with products, reviews, and platform features can increase familiarity, reduce perceived risk, and strengthen trust, eventually encouraging consumers to complete purchases. The findings provide valuable insights for e-commerce platforms and marketers to better understand consumer engagement behavior and design strategies that improve purchase conversion in Chennai's growing digital marketplace.*

Keywords:

Non-purchasing online engagement, E-commerce consumer behavior, Purchase conversion, Digital consumer interaction, Online browsing behaviour Consumer decision-making.

A STUDY ON MARKETING STRATEGIES OF OTT PLATFORMS

WITH REFERENCE TO NETFLIX

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ABSTRACT

The rapid growth of Over-The-Top (OTT) platforms has significantly transformed the global entertainment industry by redefining how audiences consume digital content. Among the various OTT service providers, Netflix has emerged as a market leader due to its innovative and customer-centric marketing strategies. This study aims to examine the marketing strategies adopted by Netflix and evaluate their effectiveness in attracting, engaging, and retaining subscribers in an increasingly competitive OTT market. The research focuses on key marketing dimensions such as content strategy, pricing strategy, promotion and advertising, personalization through data analytics, brand positioning, and customer engagement. Netflix's emphasis on original content, regional programming, flexible subscription models, and data-driven recommendations has played a crucial role in strengthening its market presence. The study also analyses how Netflix leverages digital marketing, social media platforms, influencer collaborations, and word-of-mouth promotion to enhance brand visibility and customer loyalty. A descriptive research design is adopted for the study, and data is collected from both primary and secondary sources. Primary data is gathered through structured questionnaires administered to Netflix users, while secondary data is sourced from journals, company reports, websites, and industry publications. The analysis highlights the influence of Netflix's marketing strategies on consumer perception, subscription decisions, and viewing behaviour. The findings of the study reveal that Netflix's success is largely driven by its strong content-led marketing approach, effective use of technology, and ability to adapt to changing consumer preferences.

EFFECTIVENESS OF OMNICHANNEL BUYING IN INFLUENCING CONSUMER BUYING DECISIONS

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ABSTRACT:

With the increasing adoption of digital technologies, consumers today interact with brands across multiple channels such as physical stores, websites, mobile applications, and social media platforms. This shift has made omnichannel buying a critical component of modern retailing. The present study examines the effectiveness of omnichannel buying in influencing consumer buying decisions. It aims to analyze how seamless channel integration, convenience, personalization, and ease of use shape consumer trust, satisfaction, and purchase intention. While earlier studies have largely focused on individual channels or specific industries, this research adopts a comprehensive approach to understand the overall consumer buying journey. The study also considers the influence of socio-cultural, demographic, and technological factors, along with emerging consumer behaviors such as channel-switching and impulse buying. By analyzing consumer responses across multiple touchpoints, the research seeks to develop a holistic framework explaining how omnichannel strategies impact buying decisions. The findings are expected to provide valuable insights for retailers in designing integrated, customer-centric omnichannel strategies that enhance customer engagement, loyalty, and overall shopping experience.

KEYWORDS:

Omnichannel Buying, Consumer Buying Decisions, Channel Integration, Purchase Intention, Customer Experience, Retailing

“EFFECTS OF GAMIFICATION - BASED CASH BACK AND REWARDS ON USER ENGAGEMENT IN DIGITAL FINANCIAL APPLICATIONS”

NIVEDHA S ,[M.COM](#), SRM IST, Ramapuram.

Abstract

Digital financial applications such as payment apps and wallets are increasingly using gamification-based cashback and reward features to attract and retain users. These features include points, scratch cards, badges, and cash rewards that encourage users to make frequent transactions. While these strategies appear effective in increasing short-term usage, recent problems have emerged, such as users losing interest over time, focusing only on rewards rather than actual financial needs, and reducing app usage once rewards decline. Many existing studies mainly measure usage frequency and ignore deeper aspects of user engagement such as trust, satisfaction, and long-term loyalty. In addition, limited research examines whether gamified rewards help users develop positive financial habits or simply promote impulsive spending. There is also a lack of studies comparing different user groups based on age, income, and financial awareness. This study aims to fill these gaps by examining the impact of gamification-based cashback and rewards on both short-term and long-term user engagement in digital financial applications. The research seeks to provide practical insights for designing reward systems that balance user engagement with responsible financial behavior.

Keywords

Gamification , Cashback, Reward systems ,Digital finance apps, User engagement, User satisfaction, Financial behavior, App usage, Customer retention, Financial awareness

***EXPLORING EFFECTIVENESS OF DAGMAR APPROACH IN PROMOTIONAL CAMPAIGNS
OF FAST-MOVING CONSUMER GOODS ON FOOD AND BEVERAGE***

KISHORE. S

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ABSTRACT

The research paper study was conducted to screen out the examine the impact of advertising media on the consumer purchasing behaviour of food and beverages in FMCG products. Advertisement is generally used for creating awareness and promoting products. It is controversial to measure how much advertisement influences the customers. The objective of the study is to assess the impact of DAGMAR approach on FMCG in target markets. The research analysis comes with the aim of exploring. So, exploratory research and to know more in detailed format descriptive research has been followed in this research.

The exploration study was conducted for wide population all over in around Maduravoyal, Chennai with all potential purchasers of food and beverages FMCG products. Google form was used for information gathering. Through the research we may know the outcomes of effectiveness of advertising in household FMCG.

KEYWORDS: *Promotional campaigns, DAGMAR approach, FMCG—Food and beverages.*

Impact of consumer buying behaviour on amazon

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Abstract

The rapid growth of e-commerce has significantly changed the purchasing behavior of consumers. Amazon, one of the leading online marketplaces, has transformed the way customers search, evaluate, and purchase products. This study examines the impact of consumer buying behaviour on Amazon by analyzing factors such as product reviews, price comparison, convenience, product variety, and delivery services. The research aims to understand how these factors influence consumer decision-making while shopping on the Amazon platform. The study also explores the role of customer trust, promotional offers, and user experience in shaping online purchasing behaviour. Data collected from respondents helps identify the key determinants that motivate consumers to prefer Amazon for their online shopping needs. The findings of the study provide insights into consumer preferences and highlight the importance of digital marketing strategies in influencing buying behaviour on e-commerce platforms.

Keywords

Consumer Buying Behaviour, Amazon, E-commerce, Online Shopping, Customer Reviews, Purchase Decision, Digital Marketing, Consumer Preference.

“Use of Artificial Intelligence in Academic Research & IPR Infringement ”

AKSHAYA S , M.COM ,SRM INSTITUTE OF SCIENCE AND TECHNOLOGY (RAMAPURAM)

ABSTRACT

The rapid advancement of Artificial Intelligence (AI) has significantly transformed academic research practices, particularly in areas such as literature review, article writing, paraphrasing, and reference management. AI-based research tools are increasingly adopted by research scholars to enhance efficiency, accuracy, and productivity. However, the growing reliance on AI in academic research has also raised serious concerns related to Intellectual Property Rights (IPR), legal compliance, and data privacy. Existing intellectual property frameworks, largely designed for traditional research methodologies, face challenges in addressing the complexities introduced by AI-assisted research activities.

This study, titled “Use of Artificial Intelligence in Academic Research & IPR Infringement,” aims to examine the AI tools commonly used for academic research and article writing, and to understand the level of awareness among research scholars regarding Intellectual Property Rights in the context of AI-assisted academic research. The study further seeks to identify the challenges faced by researchers in adopting and complying with intellectual property laws, and to evaluate the adequacy of the existing legal framework in defining the permissible limits of AI usage in academic research. Additionally, the study examines the need for strengthened data privacy and intellectual property regulations to promote the responsible and ethical use of Artificial Intelligence in research work.

A descriptive research design has been adopted for the study. Primary data are collected from research scholars through a structured questionnaire, while secondary data are sourced from academic journals, policy reports, and relevant legal documents. The findings of the study are expected to provide insights into AI usage patterns, levels of IPR awareness, legal and regulatory challenges, and emerging concerns related to data privacy. The study contributes to academic and policy discourse by highlighting the need for clearer legal guidelines, enhanced IPR awareness, and institutional support mechanisms to ensure ethical and lawful adoption of AI in academic research.

KEYWORDS

1. *Artificial Intelligence, Academic Research, AI-Assisted Research, Intellectual Property Rights*

A Study on Work–Life Balance Among Women Employees in IT Sectors with Special Reference to Chennai

Suman Jawahar

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Abstract

Work–life balance has become a significant concern for women employees in the information technology (IT) sector, particularly in metropolitan cities such as Chennai, where work demands are high and often extend beyond regular working hours. Women professionals in the IT industry frequently experience multiple role responsibilities arising from professional commitments and family obligations, making the attainment of work–life balance increasingly challenging. The present study aims to examine the level of work–life balance among women employees working in the IT sector in Chennai and to identify the key factors influencing their work–life balance. The study adopts a descriptive research design and is based on primary data collected through a structured questionnaire administered to women professionals employed in selected IT organizations in Chennai. Key variables such as working hours, workload, role conflict, organizational support, flexible work arrangements, and stress levels were analyzed using appropriate statistical tools, including percentage analysis and correlation analysis. The findings reveal that extended working hours, high job pressure, and role overload have a significant negative impact on the work–life balance of women employees. Conversely, supportive organizational practices such as flexible working schedules, work-from-home options, and empathetic supervisory support contribute positively to achieving better balance between professional and personal life. The study emphasizes the need for IT organizations to adopt gender-sensitive human resource policies and supportive work environments to enhance employee well-being, job satisfaction, and retention. The findings provide valuable insights for HR managers and policymakers in promoting sustainable work–life balance among women employees in the IT sector.

Keywords:

Work–Life Balance; Women Employees; Information Technology Sector; Organizational Support; Flexible Work Arrangements; Occupational Stress;

DIGITAL EMPOWERMENT IN CHANGING THE LANDSCAPE FOR TODA TRIBAL WOMEN

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Abstract

The socioeconomic conditions prevalent among tribals and indigenous communities throughout the world are experiencing metamorphoses due to digital empowerment. Among these, the Toda tribe of Tamil Nadu's Nilgiri Hills is one such indigenous community that is deeply rooted in strong cultural heritage and is often at odds with its disengagement from healthcare services, education, and employment opportunities. This paper talks about the metamorphoses taking place within the realms of women's education, social, political, and economic spheres within the Toda tribe as a result of digital empowerment. The paper looks at the empowerment of women due to accessibility of mobile services, digital literacy initiatives, digital governance services, and online funding services through both primary and secondary research.

Focus group discussions, interviews, and structured questionnaires on research questions were used in gathering primary data from 100 women belonging to the Toda tribe using a descriptive and analytical method for this research. Correlation analysis, Chi-Square tests, and percentage analysis were used in analyzing the obtained findings for this research. Drawing inferences from findings, digital empowerment has substantially enhanced the roles played by women in education, health awareness, economy, livelihood, and governments. In addition to these advances, despite the various impediments that defy the emerging digital revolution in India, this research makes a point that digital empowerment can indeed facilitate gender equality in the Toda tribe and aid in sustainable development and preservation of their indigenous identity. The study also demonstrates how Toda woman's access to electronic tools has strengthened financial inclusion, reduced isolation, improved awareness of welfare initiatives, and boosted participation in local government.

Keywords: *Women from the Toda tribe, gender equality, sustainable development, digital inclusion & empowerment.*

Economic Empowerment of Tribal Women through Self-Help Groups and Start-ups for Viksit Bharat 2047

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Abstract

Empowering tribal women economically is essential for attaining inclusive and sustainable development in India, especially in line with the national goal of Viksit Bharat 2047. Tribal women continue to be economically disadvantaged because of restricted access to education, financial resources, markets, and institutional assistance, despite their substantial role in agriculture, forest-related livelihoods, and family economies. This study explores the impact of Self-Help Groups (SHGs), microfinance programs, and women-led businesses in promoting the economic and social empowerment of tribal women. The research relies on secondary data obtained from scholarly articles, governmental reports, and publications from development agencies. The study shows that SHGs have enhanced financial inclusion, savings habits, group decision-making, and leadership skills among tribal women. Microfinance and entrepreneurship programs have additionally aided in diversifying livelihoods, generating income, and participating in markets. Nevertheless, obstacles like infrastructure shortcomings, digital disparities, socio-cultural hurdles, and restricted market access still hinder sustainability. The study concludes that enhancing grassroots organizations, fostering entrepreneurship-focused skill development, and ensuring policy alignment are crucial for empowering tribal women to significantly contribute to the goals of Viksit Bharat 2047.

Keywords: Empowerment of tribal women, self-help groups, microfinancing, women-led enterprises, financial inclusion, sustainable incomes.

From Welfare to Workforce: Assessing the Role of Digital and Financial Inclusion in Enhancing Tribal Women's Economic Participation towards Viksit Bharat 2047

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Abstract

Viksit Bharat 2047 imagines comprehensive and sustainable national growth where economic advancement benefits every segment of society. Despite this goal, tribal women still exist on the edges of economic involvement, frequently limited to informal, unstable jobs and reliant on welfare-based assistance systems. This paper conceptually explores the shift "from welfare to workforce" by evaluating how digital and financial inclusion contribute to increasing the economic engagement of tribal women in India. The study examines how initiatives like bank account ownership, access to digital payment systems, mobile connectivity, and government digital platforms can convert tribal women from passive welfare recipients into engaged contributors in the labor market. Concurrently, the study emphasizes enduring structural and social issues, such as insufficient digital literacy, poor infrastructure in tribal areas, deep-rooted gender norms, and socio-cultural obstacles that hinder women's complete economic participation. The research contends that mere access is not enough; genuine inclusion demands ongoing capacity development, community-based digital literacy programs, and gender-responsive execution strategies. Enhancing the economic involvement of tribal women via digital and financial inclusion is crucial for achieving the vision of Viksit Bharat 2047.

Keywords: *Indigenous Women; Digital Access; Financial Access; Economic Engagement; Empowerment of Women; Transition from Welfare to Workforce; Inclusive Growth; Developed India 2047*

WORK–LIFE BALANCE AMONG WOMEN FARMERS: THE ROLE OF FAMILY RELATIONSHIPS

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Abstract

Women farmers constitute a significant yet often under-recognized segment of the agricultural workforce, balancing productive farm work with extensive household and caregiving responsibilities. This dual role poses considerable challenges to their work–life balance, which is strongly influenced by family relationships. The present empirical study examines the relationship between family relationships and work–life balance among women farmers. Primary data were collected from 120 women farmers using a structured interview schedule. Descriptive statistics and mean score analysis were employed to assess the impact of family support, spousal cooperation, decision-making participation, and household cooperation on work–life balance. The findings reveal that women farmers receiving strong family support exhibit significantly better work–life balance, lower stress levels, and higher life satisfaction compared to those with limited family support. Mean score analysis further confirms a positive association between family relationships and work–life balance. The study highlights that supportive family environments play a crucial role in enhancing women farmers' well-being and productivity. The paper concludes by emphasizing the need for family-centered interventions and gender-sensitive agricultural policies to promote sustainable livelihoods and inclusive rural development.

Keywords: Women Farmers, Family Relationships, Work–Life Balance, Family Support, Agriculture

IMPACT OF SOCIAL MEDIA ADVERTISING ON CONSUMER DECISION MAKING

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Abstract

This study investigates the impact of social media advertising on consumer purchase decisions, particularly in the context of Chennai. Social networking advertising has emerged as a powerful tool for influencing consumer behavior, altering the way companies interact with their customers. Social networking advertising has emerged as a powerful tool for influencing consumer behavior, altering the way companies interact with their customers. This study examines how aspects like customization, performance anticipation, hedonic incentive, habit building, perceived relevance, and informativeness influence customer attitudes and purchase intentions. The study used a mixed-method approach, using both primary and secondary data. A structured questionnaire was sent to 200 participants, yielding 150 valid answers that were evaluated via statistical methods including exploratory component analysis, structural equation modeling (SEM), ANOVA, Chi-square testing, and regression analysis. The research indicates that engagement with social media and customer perceptions substantially moderate the connection between advertising exposure and purchase intention. Companies must develop consumer-centric social media strategies that prioritize interaction, customization, and credibility to optimize the effectiveness of their advertising. The research also delineates significant problems, such as recollection bias, demographic limitations, and the evolving characteristics of social media algorithms. Future research may expand this analysis to several geographic regions or examine the lasting effects of social media marketing on brand loyalty and consumer trust. This study elucidates the changing digital environment, enhancing the comprehension of consumer psychology in the digital era and providing significant insights for firms seeking to refine their social media advertising strategy.

Keywords: Social Media, SEM. Consumer, and Behaviour

A Comparative Study of DSpY and Lang Chain in Text Summarization

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Abstract

Large Language Models (LLMs) have revolutionized Natural Language Processing (NLP) tasks, and tools that harness their power are key to unlocking their potential. This paper conducts a comparative study between DSpY and LangChain, two prominent tools designed to streamline workflows for LLMs, in the context of Text summarization. The focus is on core functionality, ease of use, performance, and scalability. It aims to evaluate their performance and efficiency in addressing a specific NLP task: text summarization. By comparing their methodologies, implementation complexities, and results that provide insights that can guide researchers and developers in selecting the most suitable library for their NLP projects. The study focuses on accuracy, execution time, and ease of use.

Keywords: Text Summarization, DSpY, LangChain, BERT, GPT-2, Summarization Pipeline, ROUGE Metrics

