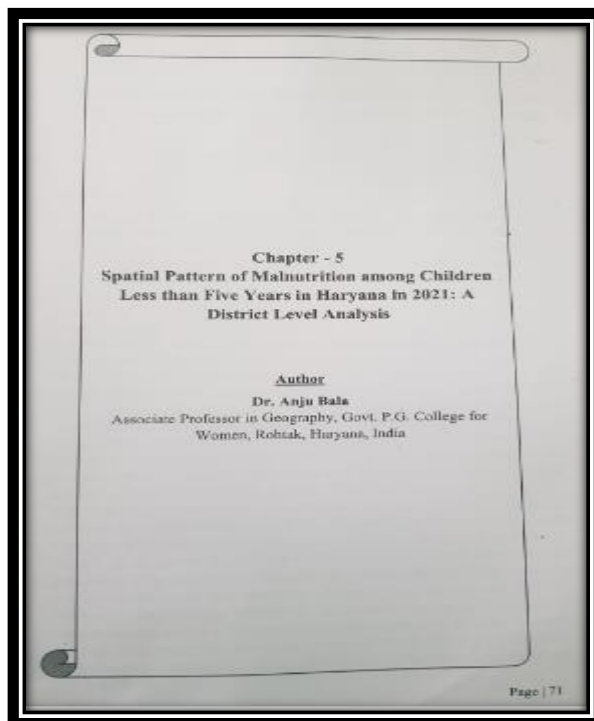
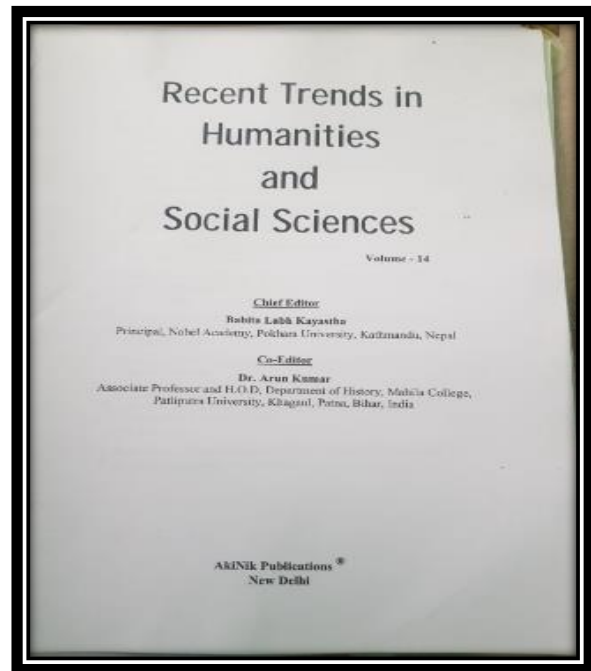
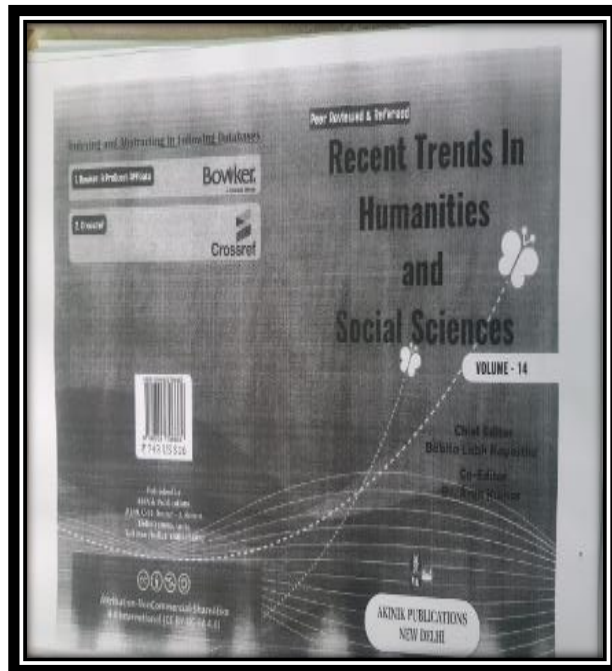


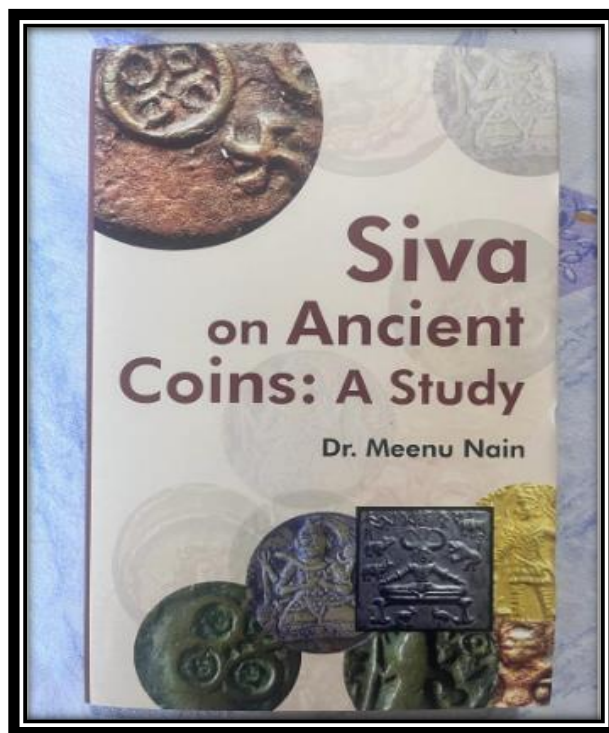
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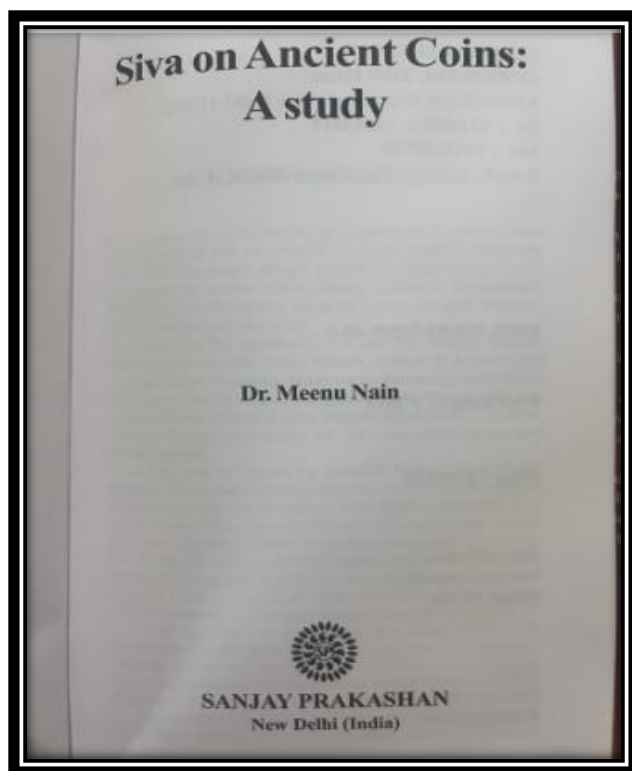
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Chapter - 5
Spatial Pattern of Malnutrition among Children Less than Five Years in Haryana in 2021: A District Level Analysis Dr. Anju Bala
Abstract
Haryana is one of the richer states of India in economic as well as agricultural aspects. However, Haryana is also found suffering from the problem of malnutrition. As per NFHS-5 (2019-21), 27.5 per cent children found stunted, 11.5 per cent children found wasted and 21.5 per cent children found underweight in Haryana in 2021. However, 3.3 per cent children also found observed from overweight in the state in 2021. The present research is conducted to examine the district-wise prevalence of wasted, stunted and underweight among children less than five years in Haryana in 2021 and compare the district-wise prevalence of wasted, stunted and underweight among children less than five years in Haryana in 2015-16 and 2019-21. Further the present research also examines the district-wise spatial pattern of wasted, stunted and underweight among children less than five years in Haryana in 2021. This research is essentially based on secondary sources of data, collected from different sources i.e. Census of India (2011), Nation Family Health Survey-4 (NFHS-4, 2015-16) and Nation Family Health Survey-5 (NFHS-5, 2019-21). Data has been analyzed with the help of basic statistical techniques and shows with the help of tables. Spatial pattern of underweight, wasted as well as stunted is shown with the help of choropleth maps which are created with the help of ARC GIS 10.4.1 software. It is found that the prevalence of stunted is decreased in seventeen districts and increased in four districts. On the other side the prevalence of wasted is decreased in the entire districts of the state. However, the prevalence of underweight is increased in only one district (Hisar) while it has decreased in all the remaining districts from 2015-16 to 2019-21. Further, to examine the prevalence of stunted, underweight as well as wasted, the prevalence is categorized into three categories i.e. low, moderate and high. It is found that prevalence of stunted found high in seven districts, moderate in ten districts and low in five districts. The prevalence of wasted
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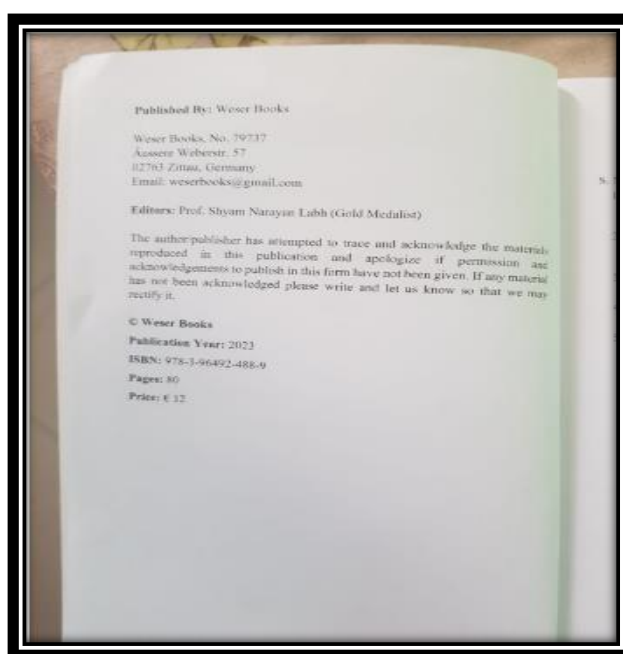
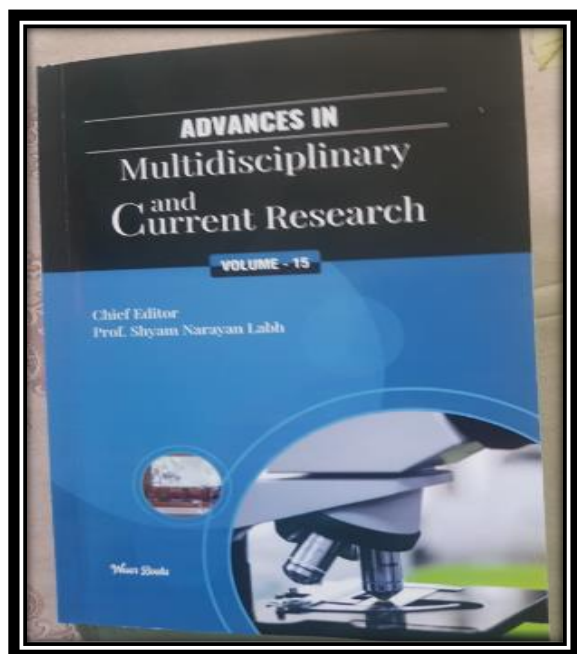
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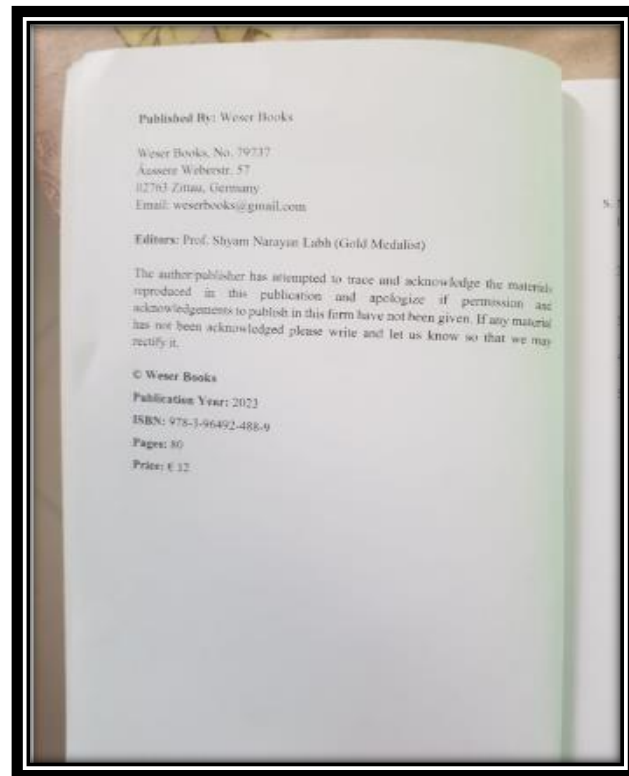
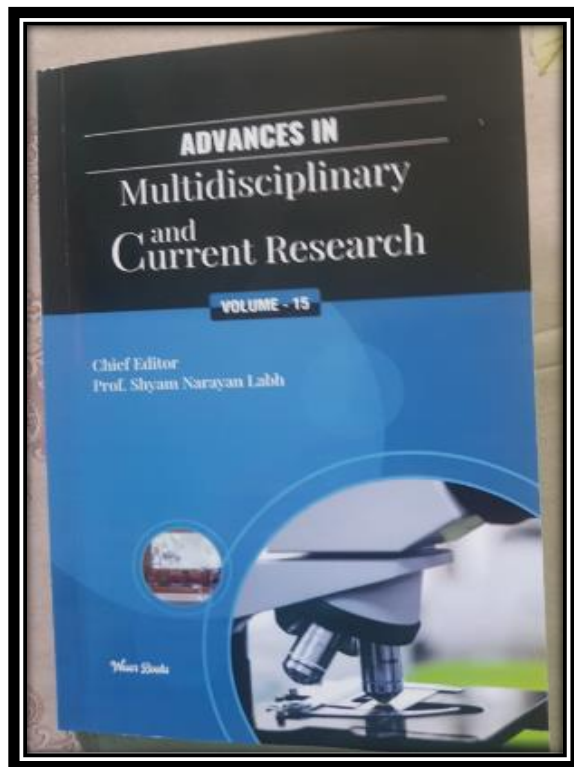


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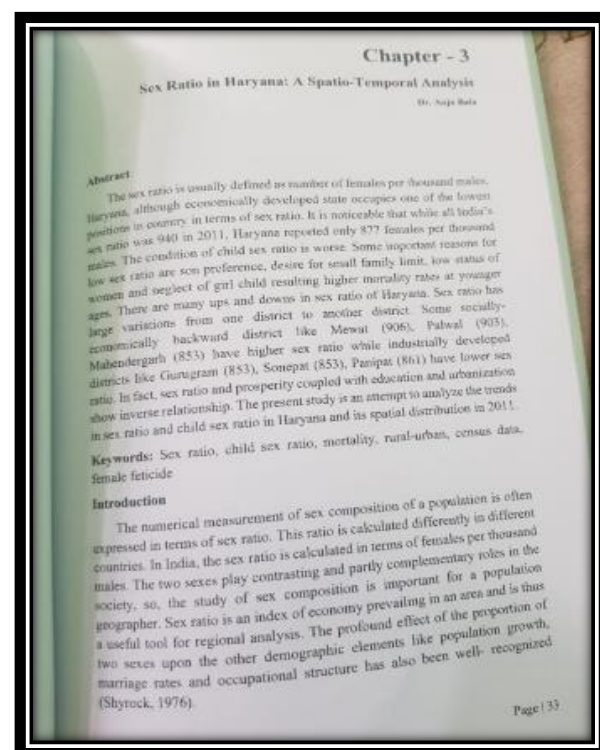
Chapter - 1
NEP 2020: Opportunities and Challenges for Higher Education
Dr. Pankaj Kumar Singh
Abstract
Education is deemed as a fundamental necessity for just and equitable development. It is a key to achieve full human potential. For continued growth, it is crucial to provide universal access to quality education. This study aims to analyse the various features of New Education Policy 2020 and various opportunities and challenges to be faced while implementing it. The above said objectives have been fulfilled using secondary data collected from various websites including those of Government of India, magazines, journals, other publications, etc. The study showed that objectives of NEP could be achieved by overcoming substantial education challenges in a sustained manner.
Keywords: Education, equitable development, multidisciplinary, digitalization
Introduction
Education is a greatest tool for achieving social justice and equality. Inclusive and equitable society is a place where every citizen can dream, thrive and contribute to the nation. The educational system of India aims that no children lose opportunity to learn because of birth and background. Over the next decade, India will have the highest population of young people and access to educational opportunities will define the future of our nation. On similar lines, India adopted 2030 Agenda for Sustainable Development in 2015 which emphasizes to "ensure inclusive and equitable quality education and promote lifelong learning opportunities for all" (Goal 4) by 2030. To achieve such target, it is imperative to redesign the entire education system. The National Education Policy (NEP) is a step forward to achieve this aim.
The National Education Policy reaffirms that aim and progress towards its achievement. NEP 2020 is a welcome and ambitious re-imagining of India's education system into a modern, progressive, and equitable one. Successful execution of this policy calls for dramatic simplification of
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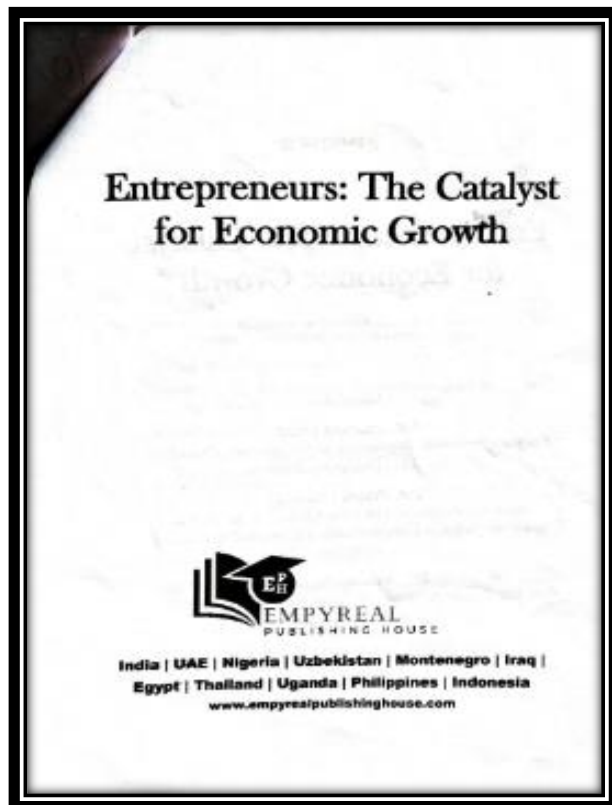
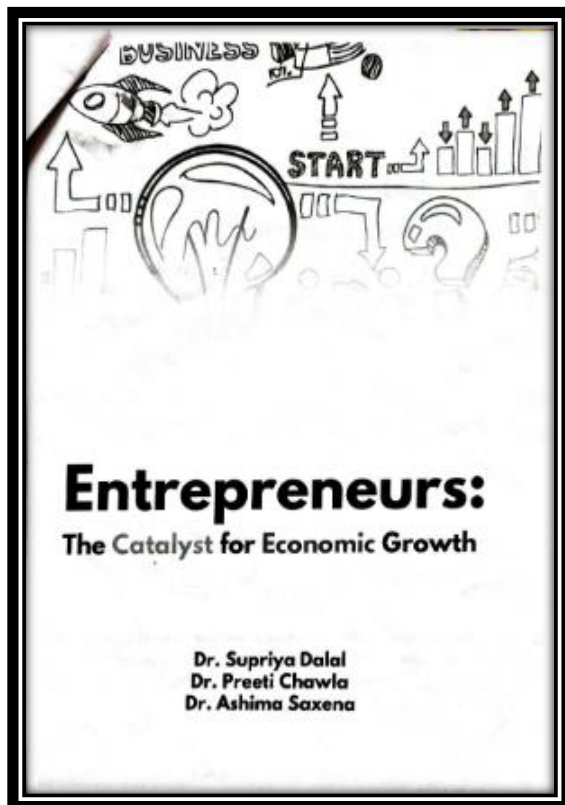


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5. Savita



Entrepreneurs: The Catalyst for Economic Growth

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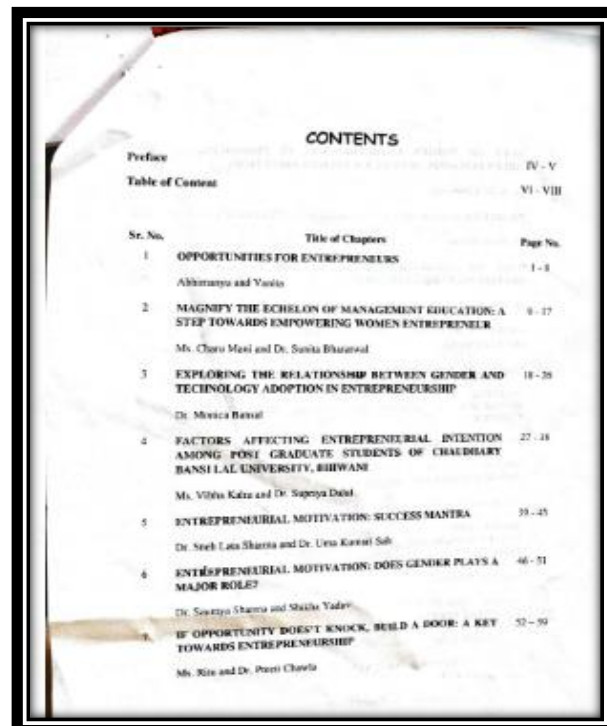
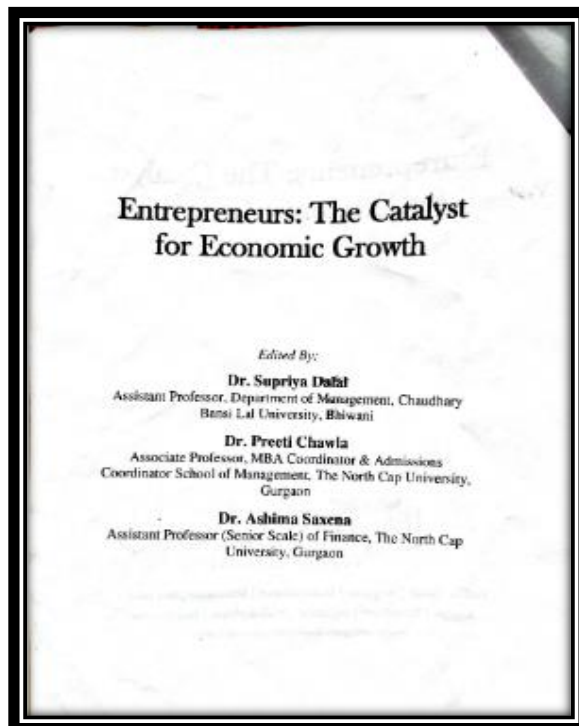
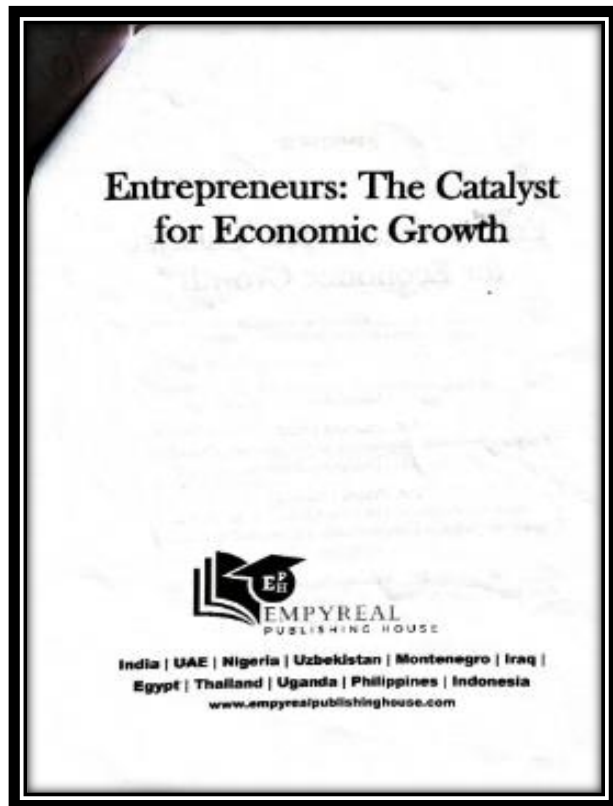
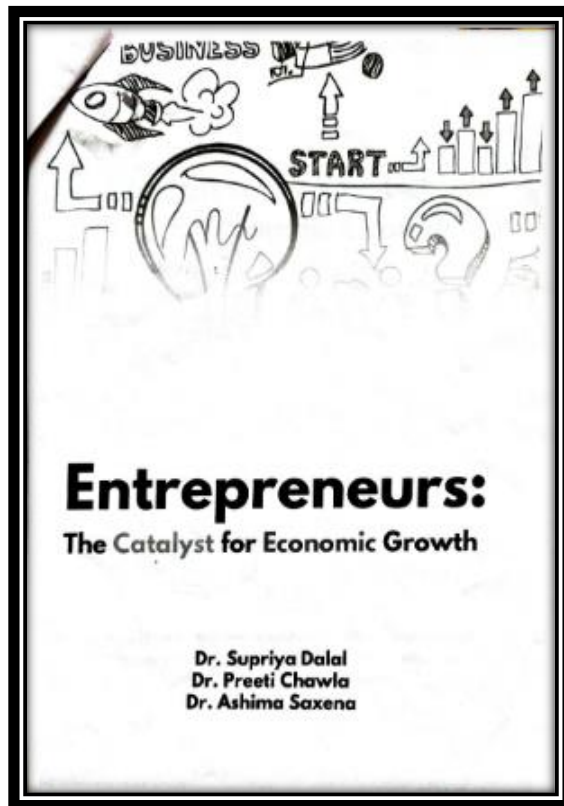
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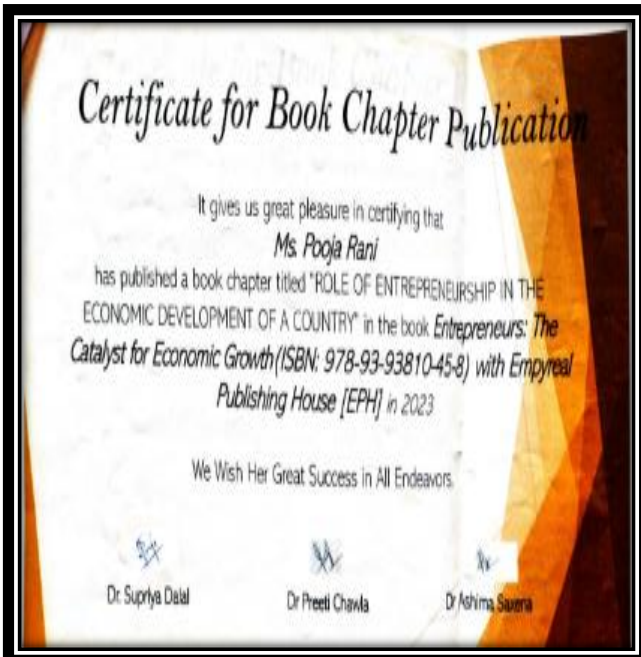
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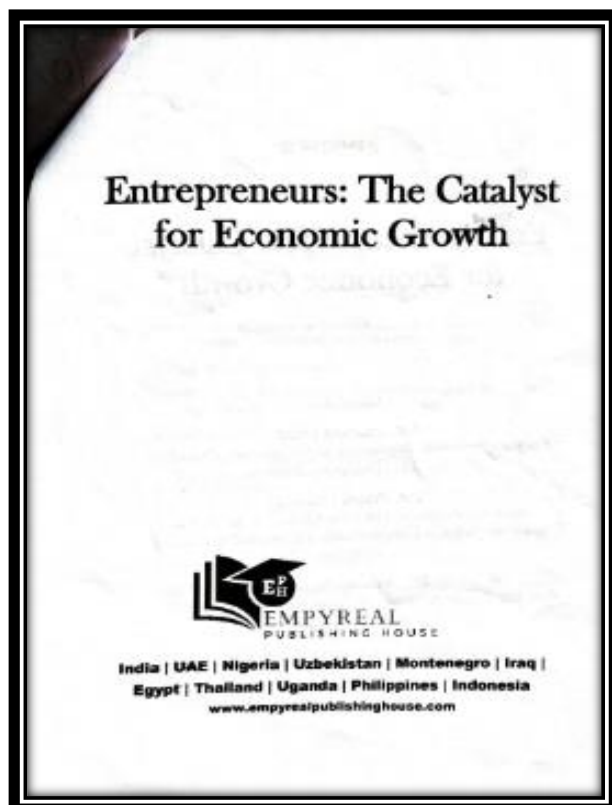
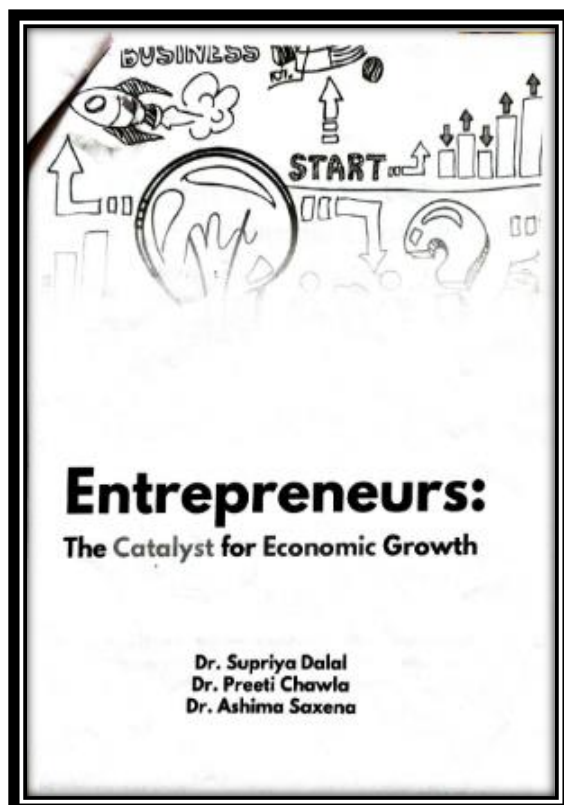
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7. Renu



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Dr. Ashima Saxena

8.Sushila

Contemporary Issues in Innovations, Entrepreneurship and Business Management

Editors

Prof. Satyawan Baroda
Prof. Pardeep K. Ahlawat
Dr. Sanjay Nandal
Dr. Naresh Kumar



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About the Editors

Prof. Satyawan Baroda is currently serving as Director of the Institute of Management Studies and Research (IMSAR) at Maharshi Dayanand University in Rohtak and also serves as the University Hostels' Chief Warden. He is a former alumnus of HM Ahmedabad and has over 26 years of experience in teaching and research. He has published several research papers in leading international and national journals. Prof. Baroda is a trained practitioner of yoga and meditation exercises and has been actively involved in promoting the benefits of these practices through social awareness campaigns.

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Chapter 18

A Study of Constraints Faced by MSME Finance and Credit Guarantee Fund Trust (CGTMSE) In India

Ms. Sushila, Associate Professor of Commerce, Govt. P.G. College for Women,
Rohtak, sushilasushil84@gmail.com

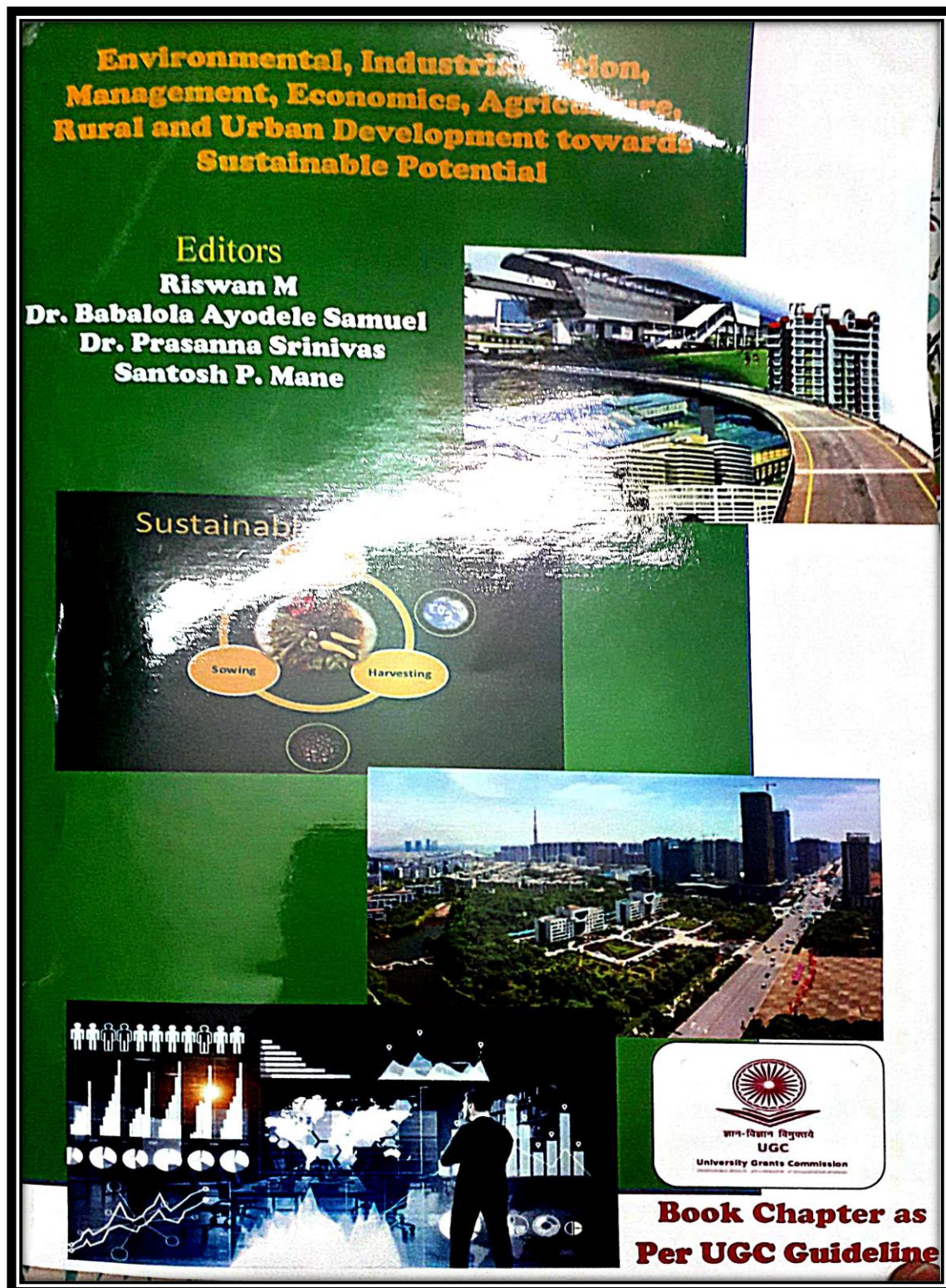
Banks in India have been asked to carry out this job and have developed unique programmes and regulations for the distribution of credit to the sectors that need it most. As a mechanism for directing financial resources to certain economic sectors, directed credit programmes have been used by numerous nations, including India and China. Small and medium-sized enterprises (SMEs) play an important role in both social and economic development. But despite its enormous contribution, this industry confronts several obstacles, the most prominent of which is lack of financial resources. MSMEs can only expand if they have timely and affordable access to finance. Small ticket size loans, greater service costs, and a restricted capacity to provide immovable security have kept financial institutions from investing much in this market. Since its formation in 2000, CGTMSE has played an essential role in India by providing credit guarantee to MSMEs. However, this sector continues to be hampered by a number of barriers on the part of both banks and entrepreneurs. With the use of the Credit Guarantee Scheme, this article aims to show how easy it is to obtain institutional financing.

Key Word: MSME Finance, Bank loan, Credit Guarantee, Collateral free loan, CGTMSE

1. Introduction

The influence of banks in the economic growth of a country cannot be overstated. There are specific sectors and parts of society that require special attention when it comes to funding availability in a developing economy that is short on it. Banks in India have been asked to carry out this job and have developed unique programmes and regulations for the distribution of credit to the sectors that need it most. As a mechanism for directing financial resources to certain economic sectors, directed credit programmes have been used by numerous nations, including India and China. Directed lending programmes vary widely from nation to country, but their major goal is to give financial assistance to the most important sectors of the economy so that growth is both sustainable and inclusive for all people in the country.

9. Bindu



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Water Resources in India: Issues and Management

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Abstract: Water is one of the most essential natural resources for sustaining life. Water is a prime natural stockpile, a basic human need and a treasured national asset. Planning, development and management of water maneuver need to be governed by national perspectives. We are all too familiar with the problems of water on earth in both qualitative and quantitative aspects. The last few decades have seen dramatic rise in the demand for water in India due to rapid increase in population, urbanization, and industrialization. Supplies have also grown manifold, to keep pace with the demand through exploitation of surface and groundwater. Therefore, we are facing numerous challenges in the water sector, which include reducing per capita water availability, the decline in groundwater table in many areas, and saltwater intrusion in coastal aquifers. Freshwater supplies are increasingly coming under threat of pollution from industrial effluents and municipal waste. Surface reservoirs are fast depleting due to siltation. Climate change may also adversely affect the availability and distribution of water resources. Management of water resources in India has been a challenge whose magnitude has risen manifold over the past 50 years due to a variety of reasons, notably the rising demands and growing environmental degradation. Integrated water management is vital for poverty reduction, environmental sustainability, and sustainable economic development. It is suggested that conservation of water and management of variabilities should be a cornerstone of water resources management in India. This paper presents an overview of relevant issues pertaining to development and management of water resources in India.

Keywords: Maneuver, depleting, sustainable, integrated, management

Introduction: Water is essential to human life. Without water, no field of human activity can be complete. It is fundamental to the economy and to ecology – and to human equity. The issue of water is becoming still more critical in view of climate change and related environmental concerns. Water is central to some of the flagship programs in India. The modernization of India may be largely dependent on the modernization of its water management. This is not surprising since India supports 17% of the global population but has only 4% of the world's water resources. Better and more efficient use of water is a challenge for Indian agriculture and industry alike. It requires to set new benchmarks in both villages and in the cities. Currently, 80% of water in India is used by agriculture and only 15% by industry. In the coming years, this ratio may change. India is urbanizing at a rate not seen in its history. An effort is being made to build or upgrade 100 modern cities as part of the Smart Cities initiative. In urban India, 40 billion liters of wastewater is produced every day. It is vital to adopt technology to reduce the toxic content of this water, and to deploy it for irrigation and other purposes. This has to be part of any urban planning program. Population of our country is increasing with an alarming rate. It has an adverse impact on water resources in our country. In order to fulfill water demands in the future, we will need to rationalize on various means of capturing and storing water. A good management system may save the quality of water and protect it from deterioration.

Water resources of India

India supports about 1/6th of the world's population, 1/50th of the land and 1/25th of the water resources. There is a general feeling that the country with its mighty rivers and vast aquifers has abundant freshwater resources. But keeping in view the uneven spatial and temporal distribution of water resources, this impression is not correct. Moreover, India has large population which is increasing rapidly and a high GDP growth of more than 8% is putting enormous pressure on its water resources.

Precipitation

The long-term average annual rainfall for the country is 1160 mm (Lal 2001), which is the highest in the world for a country of comparable size. In terms of volume, India receives an average annual precipitation of about 4000 km³. Rainfall is dependent on the South-West and North-East monsoons, on shallow cyclonic depressions and disturbances and on local storms. In India, precipitation has very high spatial and temporal variations. Most of it (about 3000 km³) falls under the influence of South-West monsoon between June and September, that too within 100 hours of rainy days. Regarding spatial variation, the highest rainfall of about 11,690 mm per year is recorded around Cherrapunji in Meghalaya. Many places on the windward side of the Western Ghats record up to 6000 mm rainfall per year. In the northern plains, annual rainfall decreases from 1500 mm in West Bengal to 150 mm in Jaisalmer (Rajasthan). About 21 percent of the country's area receives less than

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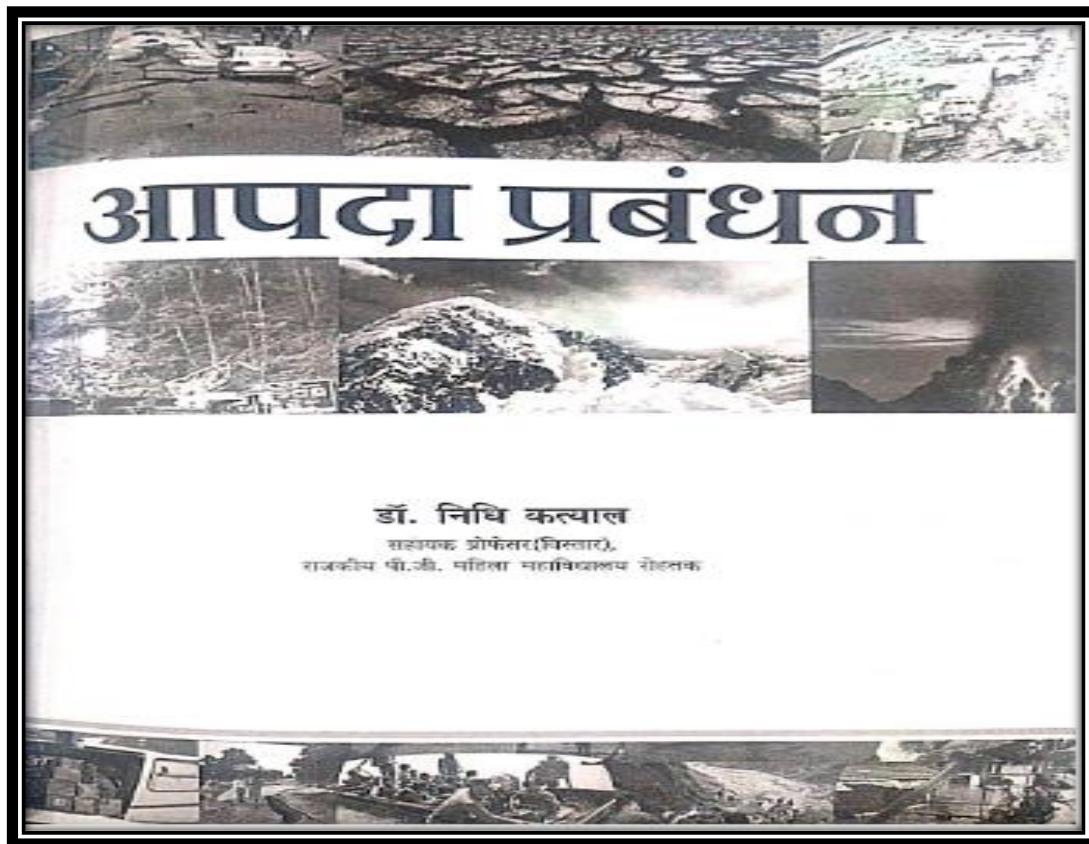
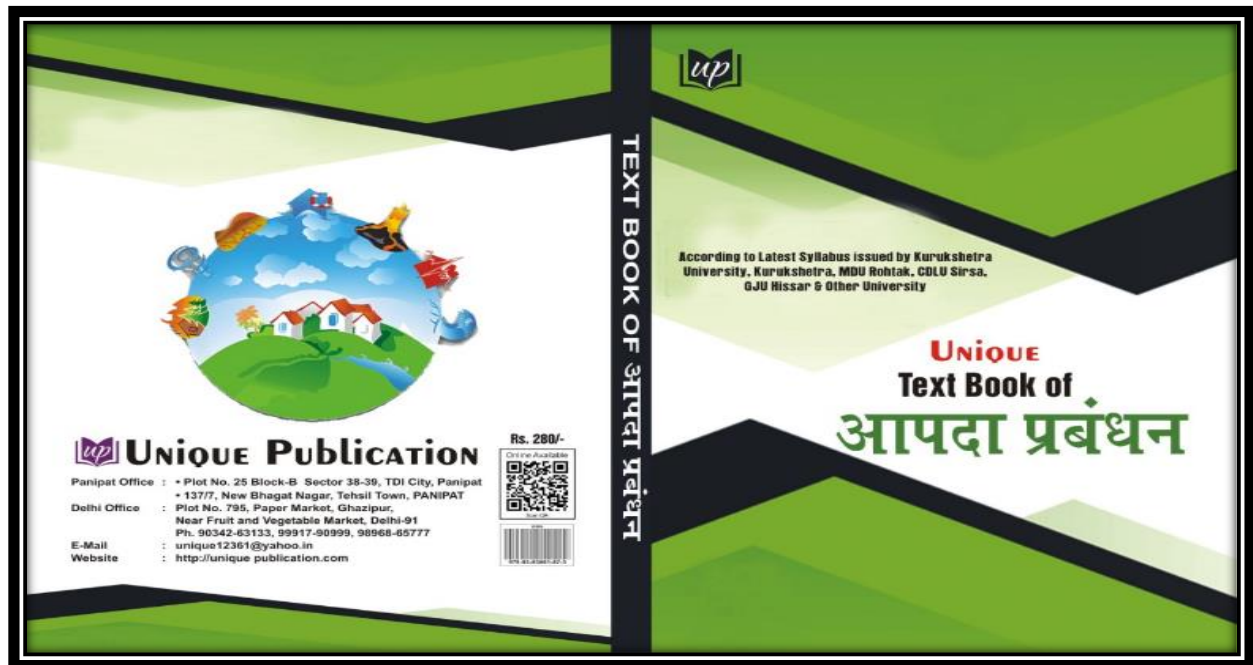


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10. Nidhi Katyal



अनुक्रम

1. NTGS

- पौष्टिक
- मांसमय से प्राप्त है। अनुप्राप्त कीटज
- पचने पर (अनुप्राप्त कीटज) और पचने पर प्राप्त होता है।
- मांस और पौष्टिक प्राप्त
- पौष्टिक प्राप्त
- पौष्टिक प्राप्त
- पौष्टिक प्राप्त

2. **अपराध संकेतन :** विभिन्न एवं अपराध

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सत्यमेव जयते

- रोज़
- अवधि का पूर्वानुमान
- भुगतान योग्य रिस्क (JMD)
- तब का पूर्वानुमान
- पूर्वानुमान अवधि
- तब का पूर्वानुमान-बीबीए जल अवधि
- अवधि का पूर्वानुमान और बेतुकी
- विभिन्न रूपों में तब के बेतुकी
- तब जल योग्य (CMP) और तब तबानुमान (SOPs)
- तब जल योग्य तबानुमान और विभिन्न

३. यहू अंगार नरु इरुवण

- पौष्टिक
- शरीर का वजन

- ध्वज (प्रतीक) विचार: प्रतीक (विचार) प्रतीक प्रतीक प्रतीक
- ध्वज ध्वज ध्वज: _____
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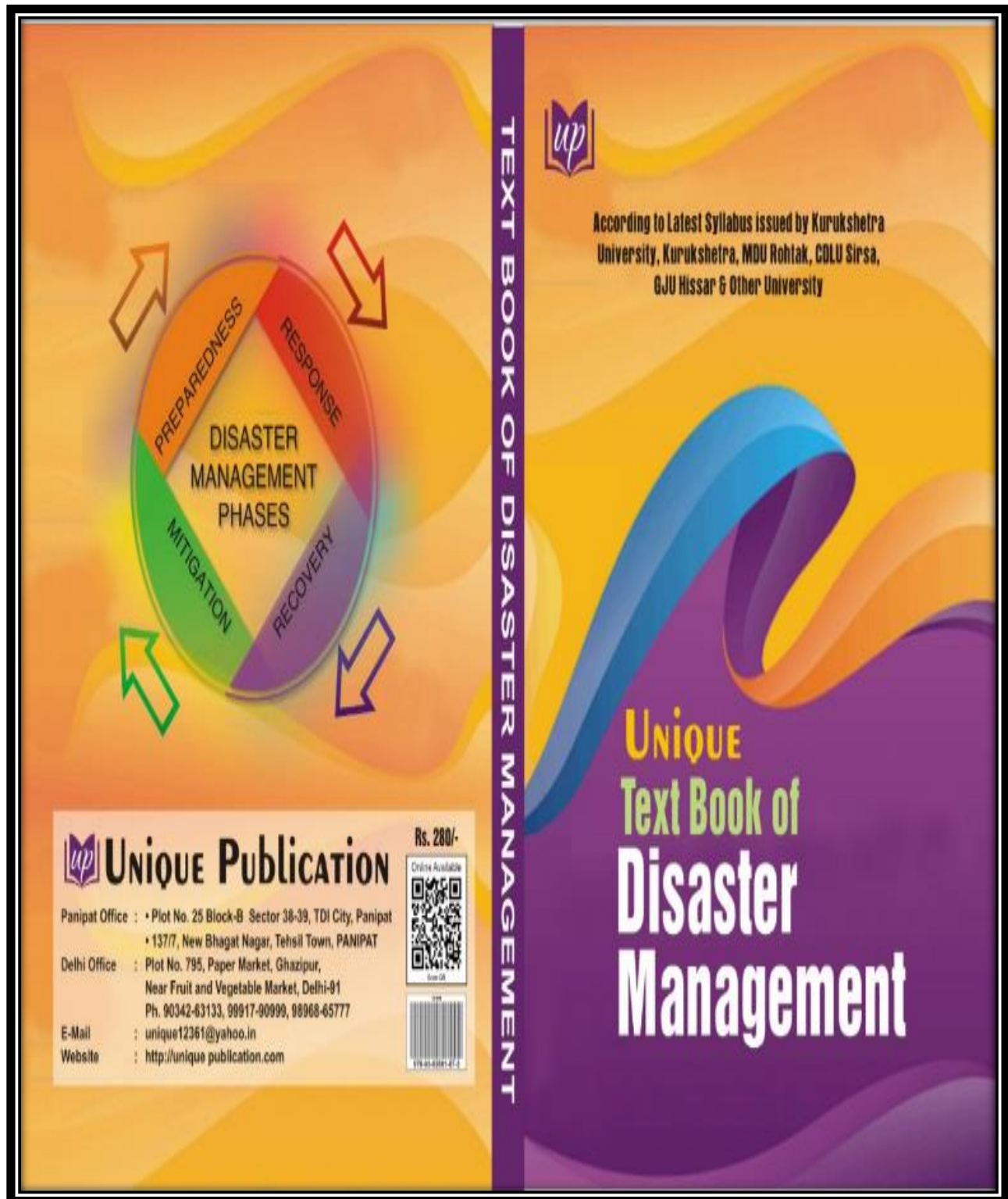
आपदा

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अगदीं में अलुकर, पाठ तथा दम से 30 विभिन्न प्रकार की आवाजों के प्रति संवेदनशील है जो लैंगिक, सामाजिक और समग्र विशाल जगत् को इस या उस प्रकार काटता है। इसका अवधारणा और इसे व्यवस्थित प्रदर्शन या व्यक्तित्वगत प्रभाव होगा।

जोखन, पैसाक और अनाक की निपटार के तय समय किन करने वाली छात्राक अकाजी के साथ मिले कुलुष का समय के समझाव में किनी की बेमर के एक महीने बादक, किनीक साथ निपटारिनीक में एक का जेडिड : पञ्च कपरी, जेडिड और अकरीनीक नकानक और कपरी।

11. Nidhi Kaytal



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1 Disaster

Introduction

Researchers have been studying disasters for more than a century, and for more than fifty years disaster research going on. The studies reflect a common opinion when they give that all disasters can be seen as being human-made, their reasoning being that man actions before the strike of the hazard can prevent it developing into a disaster. Disasters are hence the result of human failure to introduce appropriate disaster management measures. Hazards are routinely divided into natural or human-made, though complex disasters, where there is no single root cause, are more common in developing countries. A specific disaster may spawn a secondary disaster that increases its impact.

A serious disruption of the functioning of a community or a society at any scale due to hazardous events interacting with conditions of exposure, vulnerability and capacity, leading to one or more of the following: human, material, economic and environmental losses and impacts. The effect of the disaster can be immediate and localized, but is often widespread and could last for a long period of time. The effect may test or exceed the capacity of a community or society to cope using its own resources, and therefore may require assistance from external sources, which could include neighboring jurisdictions, those at the national or international levels.

Disaster damage occurs during and immediately after the disaster. Disaster impact the total effect, including negative effects (e.g., economic losses) and positive effects (e.g., economic gains), of a hazardous event or a disaster. The term includes economic, human and environmental impacts, and may include death, injuries, disease and other negative effects on human physical, mental and social well-being.

A disaster is a severe trouble taking place over a brief or lengthy time frame that causes sizable human, material, financial or environmental loss which exceeds the capability of the affected network or society to manage the use of its very own resources. Disaster is a sudden calamitous event bringing great damage, loss, or destruction natural disasters someone or something that is very bad. Such someone or something that is extremely unsuccessful. The root of the word disaster "bad star" in Greek also comes from an astrological sense of a calamity.