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Editorial

In this rapidly evolving era of commerce, business, and management, our mission is to equip our students with the knowledge and skills needed to excel in the dynamic world of commerce. Today, we delve into a topic that has been at the forefront of discussions across industries and academic circles alike: Navigating the Digital Revolution. The Digital Revolution, characterized by the rapid advancement of technology and the pervasive influence of the internet, has reshaped the landscape of commerce and business management in profound ways. It has accelerated the pace of change, transformed consumer behaviour, and created both opportunities and challenges for organizations of all sizes. One of the most notable changes brought about by the Digital Revolution is the way businesses connect with their customers. E-commerce, for instance, has exploded in popularity, enabling companies to reach a global audience without the need for physical storefronts. This shift has not only opened up new markets but has also posed questions about the future of traditional brick-and-mortar retail. Furthermore, the data-driven nature of the digital age has redefined how businesses make decisions. Big data analytics and artificial intelligence have become essential tools for understanding customer preferences, predicting market trends, and optimizing operations. As students of commerce, it's crucial to grasp these technologies and harness their potential to drive innovation and efficiency. The Digital Revolution has also altered the way businesses communicate and build their brands. Social media, content marketing, and influencer partnerships have become key components of modern marketing strategies. Understanding the dynamics of online reputation management and digital marketing is now vital for any business looking to thrive in the digital landscape. While these opportunities are abundant, it's important to acknowledge the challenges posed by the Digital Revolution. Cybersecurity threats, data privacy concerns, and ethical dilemmas surrounding technology use have become significant issues that businesses must address proactively. Therefore, a holistic education in commerce and management must include discussions on ethics, responsible technology use, and risk management in the digital realm. We encourage students to embrace change, adapt to new technologies, and cultivate the critical thinking skills needed to navigate the complex ethical and strategic decisions of the 21st century. This issue has been enriched with articles and views by alumni, the former teachers of the department, existing students and research scholars, and hence can be regarded as an issue which will reflect a blend of tradition and modernity. Any suggestions for further improvement in the quality and contents of this bulletin are most welcome and will be incorporated in future editions.

Dr. Priyabrata Panda

*Assistant Professor & Head, School of Commerce
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MESSAGE

"The Commerce Katha" is back, this time with Volume 4 Issue 2, brimming with wisdom from your fellow Alumni of School of Commerce, Gangadhar Meher University. The issue articulates and accumulates experience and expertise of former teachers and students of the department. Further the issue encompasses different dynamics like self- management business ethics, learning organisation, positive attitude, financial inclusion, etc. The issue also highlights the ensuing economic distortions like devaluation of Indian currency against dollar, the dilemma of ethics in business practices and scraping car policy. The School of Commerce cherishes the uninterrupted flow of the newsletter for an indefinite period.

IMPORTANCE OF MANAGING THE SELF IN HUMAN RESOURCE DEVELOPMENT

Prof. Sambhu Prasad Mishra

*Former Professor & Principal
Gangadhar Meher College, Sambalpur*

Management is the most important function of a business. Human beings have certain qualities which are not found in materials or machines. People in general vary in their temperament, intelligence, emotions and efficiency. One aspect of the HR department is to manage recruitment, training, payment of salary and wages and to look after the welfare of the employees of all categories. Recruitment and Selection are made according to job requirements. A person can be identified as suitable or not is based on his / her bio-data i.e. age, education, specialised skills and experience. However, it is difficult to know his full personality at the time of recruitment or interview. Some qualities – positive/negative – are hidden and not known at the time of appointment. Those are discovered during his work in the organisation for a certain period. It is essential to be aware of certain qualities and understand how to instil such positive attributes in employees over time. This process is called managing the self or self-management.

Self-management is the primary responsibility of a person (employee). With the improvement of 'Self', the employees became more efficient leading to improved productivity and better employee - employer relations. This, in turn, results in an increase in profits also. The following are some examples of

qualities which need to be developed by the employees.

Development of:

1. Positive Attitude
2. Happy Behaviour
3. Honesty & Integrity
4. Ability to maintain better relation
5. Ability to communicate effectively
6. Ability to conflict resolution
7. Ability to make quick decisions
8. Enthusiasm and devotion to work
9. Ability to motivate and inspire others
10. Ability to Lead (Leadership)
11. Ability to manage time (Time Management)
12. Ability to plan and set goals
13. Ability to organise and systemize
14. Ability to maintain discipline and take disciplinary actions
15. Ability to inform, advertise or sell.

As stated earlier, in a mission for self-management it is the individual (employee) who is to do all the exercise needed for this purpose. In this context, it is pertinent to note four factors that help ensure success in this mission.

- a) Our vision or goal must be clear to us.
- b) We must have the ability to translate the vision into action.
- c) Consistency of purpose – we should not waver
- d) Steady Effort

Further, the one who is going to think, act and enjoy is called 'doer' (Karta). The quality of achievement is determined by the nature of the person acting. Three factors constitute the impulse to act.

a) Knowledge / Vision

b) Actions

c) The Actor (the person)

These three factors are all under the influence of different moods (guna), technically called

"Sattvika, Rajasika, Tamasika"

CAR...RRR.....R!

Shri Krupa Sindhu Mahapatra

Former HOD, Dept. of Commerce

Gangadhar Meher (Auto) College, Sambalpur

Government has made a policy decision to scrap all the cars of 15 years old on the plea of environmental considerations. But as all human beings are not equally healthy, similarly all cars are not equally polluting. The question is replacement of a new car for the old. The options are many, apart from size, the fuel which is recurring in nature, like petrol, diesel, ethanol, Solar, batteries and hybrid driven. Petrol and diesel are well tested. Ethanol is yet to come with a proper distribution network. Solar is yet to be commercially viable. So should one go for petrol/diesel vis-à-vis electric? Electric car is environment friendly but not zero carbon count. Battery driven cars have a limit on very long-distance travel and non-availability of facilities of charging station. Apart from that the major component of an electric vehicle is its battery. The cost of batteries is approximately sixty percent of the cost of the

car, and need to be replaced after six years. In a conservative estimate if a car costs 8 Lakh, then battery cost five lakh in it. Assuming that the petrol price and cost of batteries remain constant, one need to drive at least 14,000 km per year to break even as compared to petrol. When car size increases, the yearly drive will increase proportionately for cost benefit analysis which may be translated into 200 km per day. In case of hybrid version, one need to drive at a speed of 40 km/hour for the battery mode. Driving a car in an Indian city limit with natural barriers of cow, dogs, insane humans and artificial barriers like rambles, humps, potholes, Thela, parking, etc. one can well imagine the speed. Regarding the escalation of fuel cost, we are not sufficient either in petrol or components of batteries and depend on foreign sources. The choice is a big question???



BUSINESS + ETHICS = BUSINESS ETHICS

Prof. P. C. Tripathy

Former Professor

Dept. of Business Administration, Sambalpur University

Yes, my dear students, you have rightly read the title mentioned above. With the rising competition and consumerism, the awareness and interest of the stakeholders in the field of business ethics are growing very rapidly. Business ethics is nothing but the application of ethical practices of businesses in their business dealings. Its implications are growing in the field of trade, industry and commerce for giving a proper justification to the going concern concept in accounting. As you know, a business is not started for being closed tomorrow. The very objective of a business is not short-term profit orientation but long-term gain. Business is a living and growing entity. Therefore, growth, expansion and diversification are its motto. Market penetration, relationship building, honesty and integrity, work ethos, and societal marketing with a holistic approach are some of the ways and means to achieve the end for a business. Not only the business community but even today, the academicians, researchers, practitioners and consumers within and outside the country are showing their concerns for the ethical conduct of business. Feeling the importance of this field in the contemporary business environment, this brief and summarized presentation is intended especially for our commerce students to allow them to have a brainstorming session in their thoughts and actions before building their future careers.

The concept earlier: If it is business, then it cannot be ethical, and if it is ethical at all, it does not represent business. This concept accepts that ethics and profit are mutually opposed to one another, profit

is earned only through unethical means, and profitable companies must necessarily be unethical and concerned for the task (productivity) & profit maximization (commercial) of the company on the one hand and concern for human beings (workers) & discharging of social responsibilities (welfare) at the maximum limit, on the other hand, are inversely related.

Dear students, to establish the relationship between business and ethics, even though it has long been debated, the views of the following three schools of thought are most prominent:

- a) **The Unitarian View:** It was popularized by the Churches of the European countries in the pre-medieval and medieval periods. According to this view, profit is a dirty word. A business must conduct its affairs through altruist motives, rules of morality and ethics of the community.
- b) **The Separatist View:** The view propounded by classical economists like Adam Smith and Milton Friedman emphasizes that the only objective of business is profit maximization and business has no right to intervene in ethics.
- c) **The Integration View:** Around the decade 1950, Talcott Parsons proposed the Integration View by integrating business and ethical behaviour in a new area called Business + Ethics = Business Ethics which states that a business is an economic entity. It has the right and

the need to make a profit. But, it must also discharge its ethical and moral obligations to the society where it exists and in which it operates.

The changing concept: This concept believes that profit is not a dirty word. Profit is a measure of the success of the company and a justification of its sustainability. Rather, a sick and loss-making company is a liability and burden to society. Discharging social responsibilities, meeting welfare commitment, compensating the workforce, preparing for consumer demand, generating revenue for shareholders and payment of tax is just not possible with no/inadequate profit. Hence, it is unethical to make losses and not to make a profit. But, how much profit to make, the means and the methods of making a profit and at what cost—this is

still an ethical question for every businessman.

Conclusion: Businesses are carried on by human beings only. A business organisation is just a formal structure for a human being to carry on its business. Therefore, what is true for human beings is also true for businesses. But, the choice lies with the businessman to maximize profit and/or to do good for society beyond the legal minimum. However, ethicality can be maintained by having a trade-off between economic objectives and social obligations because business can be ethical and still make a profit. Then only the conviction of the public will be that “Hey guys look, here it is an established ethical company/brand, let us shop from there”.

LEARNING ORGANISATION - AN INTRODUCTION

Prithviraj Mishra

*Retd. Chief Manager, PNB, Ex-Academic Consultant, OSOU
(P.U.-1973, B. Com-1976 and M. Com-1979)*

In a knowledge-based economy, Organisational Learning is a buzzword that advocates knowledge creation, knowledge retention, and knowledge transfer. On the other hand, when an organization accords priority to knowledge transfer for its capacity building ensuring personal and professional growth of the employees, it is called a ‘learning organization’.

The concept was developed by Prof. Peter Senge in the early 90s through his book, *“The Fifth Discipline: The Art & Practice of The Learning Organization”*.

According to Peter Senge, learning organisations are “organizations where people continually expand their capacity to create the results they truly desire, where new

and expansive patterns of thinking are nurtured, where collective aspiration is set free, and where people are continually learning to see the whole together.” In an increasingly competitive business landscape, rising complexity, digital revolution with incessant uncertainty and shorter shelf life for knowledge, re-skilling and up-skilling gained attention in all types of organisations. Shifting to a digital vis-à-vis a knowledge-based economy, a vibrant workforce is sine-qua-non to face multi-dimensional challenges when change is only constant. The above trends have uplifted the importance of the Learning & Development of Human Resource Management Systems.

In any organisation, the said environment throws the following challenges:

- Imparting knowledge and skills of new policies, products, processes, and practices
- Vacuum created due to retirement of experienced staff.
- A large number of recruits with limited knowledge and experience
- Re-skilling and sensitizing the workforce in key areas.
- Learning to achieve competitive advantage in the respective sector
- Increasing expectations of stakeholders.
- Attitudinal development, soft skills, motivation, and work-life balance.

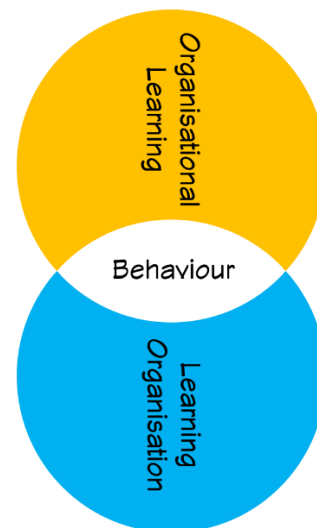
To address these challenges honestly and holistically, organisations have to follow Peter Senge's five disciplines, as explained below, which act as five pillars of learning Organisations.

- **Personal Mastery:** "Personal vision is the soil in which shared vision can be grown." -Peter Senge. Own sense of vision can be developed through personal mastery, which is nothing but capacity building to accomplish personal goals.
- **Shared Vision:** It is feasible when the leadership creates an environment in which the employees feel that they are heard. Only then they would take ownership/risk.
- **Mental Models:** Learning remains incomplete unless we understand the gap between what happened or said and what is perceived to have happened or said. "In a non-reflective environment, we take what we see as truth," said Senge.
- **Team Learning:** Learning happens best when team members shed their personal biases and appreciate the

views expressed by others in a collaborative environment.

- **Systems Thinking:** It propagates to focus on the system as a 'whole' not as 'parts' to understand the organisation as a dynamic process. Senge said, "Systems thinking is a sensibility—for the subtle interconnectedness that gives living systems their unique character"

Developing human capital is a great challenge for any organisation. A learning organisation may be a boon in the future in providing a solution though research in this area appears insignificant. As a way forward, we can endeavour to make a humble beginning.



POSITIVE ATTITUDE

Prof. S.C. Sahoo

Former Professor

Department of Business Administration, Utkal University

An attitude is the mental state of readiness, learned and organized thought, and experience, exerting a specific influence on a person's response to people, objects and situations with which it is related. (John M. Ivancevich and Michale T. Mattenson, *Organizational Behavior and Management*, Irwin Mcgraw Hill, 1999, p.120). Attitude may also be defined as the feelings and beliefs of an individual or group of people. Attitude once formed plays an important role in one's life. It applies to every sphere of life including one's personal and professional life. An executive cannot be a good executive without a positive attitude. So also, a student cannot be a good student without a positive attitude. A parent, a teacher, a salesperson, an employer, or an employee cannot be good without a positive attitude.

What is Positive Attitude?

A positive attitude is the ability to see and smell an opportunity in every problem. It is about persistence and determination, not discouragement and depression. People with positive attitudes are "Hardworking, purpose-driven, and far-sighted; they don't quit, and they maintain great work-life balance". (Shiv Khera, *You Can Achieve More*, Bloomsburg India, New Delhi, 2018). Look at the philosophy of an ant, who sets an example of how to look at an obstacle. Have you ever seen an ant sitting idle? It is hardworking, purpose-driven, and far-sighted; it does not quit. People with a positive attitude are solution-based. A positive Thinker is an optimist. Hence stop being negative and look for the positive. N. Clement Stone, Owner of a large insurance

company in the US, always says, "That's good, what a great opportunity; even when something went wrong, good, bad, right or wrong didn't matter to him". In the process, he would always consciously make efforts to look for something good and eventually find it.

Importance of Positive Attitude:

Attitude can make or break lives. A person with a positive attitude cannot be stopped. On the other hand, a person with a negative attitude cannot be helped. When all employees in an organization have a positive attitude, many benefits occur. A positive attitude increases productivity, promotes teamwork, improves quality, breeds loyalty, reduces stress and strains, makes personality pleasing and ultimately, fosters better relationships with employees, employers and customers. It must be remembered that a positive attitude is important in the personal as well as organizational life of individuals.

Ways of Changing Attitude:

It is in the interest of the organization to change attitude. But changing is a difficult task as attitude generally endures. Attitude needs to be changed on two fronts viz. changing one's attitude and changing the employers' attitude in an organization. To change one's attitude one should be aware of his attitude, think for oneself, realize the harmful effects of a negative attitude, keep an open mind, build one's positive self-esteem and above all, stay away from negative influences. The following measures if undertaken may help a manager change the attitude of his or her employees:

- give feedback regularly
- develop a positive role model
- provide new information from time to time
- use fear at times and
- provide congenial working conditions

Concluding Note

People with a positive attitude are achievers looking for solutions for every problem. They are optimistic in character. Pessimism and negativity are worse than any

disease of the body. We have seen the importance of a positive attitude. A positive attitude is not only beneficial to individuals but also to the organization. To conclude with an anonymous quote which came to me through WhatsApp “A great attitude becomes a great mind. Which becomes a great day. Which becomes a great year. Which becomes a great life.”

WAYS TO RAISE THE VALUE OF INDIAN CURRENCY

Arun Kumar Tripathy

Parabeda, Jeypore

For the past few days, the value of the Indian Currency has fallen against the dollar, falling to ₹ 82.69 by 8.56 PM on 31ST August. The volatility of this exchange rate is directly influenced by international and domestic events. The rise in crude oil prices in the international market and India's dependence on it, as well as India's free-floating exchange rates, are largely responsible for this. The devaluation of the Indian currency has made imports more expensive. Economic growth and stability depend in part on the stability and predictability of exchange rates.

The Indian currency has been depreciating in the international market for the last few years which has affected the economy and international financial transactions. The Indian currency has depreciated by 5.9 per cent this year against the dollar in the global market. Because of this more currency has to be paid to buy dollars. From this, it can be inferred that there is still a lot of economic management to

be done. Factors that indicate the health of an economy include interest rates, international trade, inflation, public debt, unemployment, and investment. The main reasons for the low value of the currency against the dollar can be gathered from all these areas. The imperfect behaviour of the government and the central bank fills the gap in the above processes. The rate at which the currency is depreciating invites the possibility of a threat to the Indian economy shortly.

Global trade and domestic economic events affect exchange rates. India's increasing daily demand for crude oil in the international market and non-availability/non-proliferation of alternatives are depressing the value of the Indian currency. 85 per cent of India's fuel demand is met through imports. The Indian economy is the third largest in the world in dependence on crude oil, which in FY 2021-22 was 212.2 million tonnes with receipts of \$119 billion. The price of relatively low-density crude oil (Brent oil) rose to \$110, which increased the

demand for dollars because oil is sold in dollars on the international market. Although it is helping exports, we are stuck in a trap due to high dependence on imports. Import substitution or importation of the same or similar products is the need for production time in our country.

In the domestic sector, India is facing the largest current account deficit in history, amounting to \$9.6 billion and a relatively small 1.3 per cent of its gross domestic product. This amount will increase with the devaluation of the rupee. Again, a fiscal deficit of 6.4 percent of GDP will stimulate external borrowing. According to an estimate, the amount for 2022-23 will be approximately ₹152,179,000 crore. Therefore, an interest income of ₹9.41 lakh has to be met which is about 29 per cent of the revenue expenditure and this will further fuel the trend of depreciation. Also, high retail inflation of 7 per cent and \$28.4 billion in foreign fund withdrawals by foreign institutional investors are another reason for the currency's depreciation against the dollar. This will increase the cost of production and

will require more attention to detail to invite investors in the future. From all these facts it can be said that the purchasing power of currency is decreasing due to high imports from the international market, the cost of living is increasing due to high inflation but industrialists and investors are booming. India aims to become a \$5 trillion economy by 2025, however, its relationship with other countries and the position of its currency in the global market is a key factor in achieving that status or level. As long as good policies are not in place, it will lead to economic crises such as rising inflation, instability in money supply, loss of international trade, rising cost of living, high debt burden, rising unemployment, and forcing people to choose foreign jobs and investments. If the government and the central bank can manage taxes on gas, diesel, and petrol healthily and efficiently, the Indian economy can achieve many things. For a long-run solution, the government should promote the use of electrical vehicles as an alternative to petroleum products.

FINANCIAL INCLUSION IN INDIA: ISSUES AND CHALLENGES

Dr. Gopala Bhue

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The disparate distribution of financial products and services is a key concern in India. While urban areas have easier access to banking and financial institutions, rural and remote locations encounter difficulties due to a lack of physical infrastructure and banking facilities. Many people, particularly in rural regions, are unaware of the benefits of providing financial institutions. Financial literacy efforts are needed to teach

individuals about saving, investing, and using formal financial instruments. A sizable proportion of the Indian population is low-income and works in the informal sector. These people frequently struggle to meet the credit-access criteria established by traditional financial organizations. While digital financial services can reach underprivileged groups, the digital gap continues to be a serious issue. Many people,

particularly in rural regions, do not have access to cell phones, internet access, or digital literacy. Those who lack sufficient identification documents and residence credentials may have difficulty opening bank accounts and getting financial services. Because of cultural factors or past experiences, some communities may lack faith in official financial organizations. As a result, people may choose informal financial systems. Even when financial services are available, interest rates and fees can be prohibitively expensive for many people. Furthermore, a lack of credit history and collateral options might make it difficult for individuals to obtain loans.

The Pradhan Mantri Jan Dhan Yojana (PMJDY) was introduced by the Indian government in 2014 to promote financial inclusion by giving every household access to a basic savings bank account, insurance coverage, and pension alternatives. The government's digitization push has resulted in projects such as the Unified Payments Interface (UPI) and Aadhaar-enabled payment systems, which have made digital transactions simpler and more accessible. Financial literacy initiatives have been launched by NGOs, banks, and other groups to teach individuals the benefits of

formal financial services and how to utilize them successfully. MFIs are critical in providing loans to underserved communities, particularly in rural areas, without the need for lengthy documentation or collateral. Improving physical infrastructure in rural and distant places is critical for reaching underserved populations with financial services. More people will be able to access and use digital financial services as a result of initiatives to enhance digital literacy. Developing financial products that take into account the diverse requirements and income levels of different parts of the population can aid in increasing inclusion. Long-term financial inclusion requires public-private collaborations, technology advancements, and regulatory assistance. In a nutshell, while India has made great progress toward financial inclusion, there are still various obstacles to overcome. To build a more inclusive financial landscape, efforts should focus on raising awareness, boosting digital access, and adapting financial products and services for the various needs of the population to achieve a more inclusive financial landscape.

PIXEL TO PURCHASES: NAVIGATING THE SYNERGY OF BRANDING AND E-COMMERCE

Akash Kumar Meher

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In today's digital age, the interaction between branding and e-commerce has become essential to business success. As a traditional cross-border business, businesses must build a strong online presence while building a strong personal presence. This combination offers an opportunity to use marketing strategies to improve e-commerce. Branding

is not limited to catchy logos or catchy colours. It includes the emotional connection and understanding of the customer with the company. In the context of e-commerce, a clear goal can differentiate a business from its competitors. Consistency of messages, images, and results across online touchpoints can increase trust and awareness, which are

key factors influencing purchasing decisions. E-commerce platforms provide a way for businesses to present their image to the world. Seamless integration of products into the e-commerce interface creates a holistic business experience. From website design to product description, every content should have a significant meaning about your brand. This combination of branding and e-commerce can increase customer loyalty and lead to repeat purchases. Personalization strengthens the synergy between brands and e-commerce. Using analytics, businesses can tailor their online travel experiences to individual preferences and behaviours. This level of personalization increases customer engagement and strengthens customer-business relationships. E-commerce platforms are much more than job portals; they turn into a conversation about the brand. Also, the power of the story increases the interaction. Good brands tell the story of their journey, mission, and impact to connect with customers. E-commerce platforms follow the story of the canvas, allowing brands to convey their ethical rules while presenting their products. This narrative-driven approach not only builds brand trust but also turns customers into

advocates. Flexibility is essential in the rapidly developing e-commerce environment. Products must adapt to changing consumer behaviour and new technologies. The inclusion of innovations such as augmented reality for virtual testing or chatbots for self-service can boost e-commerce while tracking the brand's image. But there are still difficulties. Balancing brand beauty with e-commerce functionality requires careful planning. Too much design can hinder referral, while a lack of agreement can hinder participation. Striking the balance requires collaboration between brands and e-commerce businesses to ensure consistency. In short, the seamless integration of branding and e-commerce is the essence of modern business and management. It's not just about sales; it's about curating an online experience that resonates with your brand. As businesses embark on this journey, they should remember that every click, image, and interaction help them expand a broader narrative in consumers' minds. Leveraging this synergy, the brand will not only thrive in e-commerce but also create lasting impressions beyond the store

Activities of School of Commerce

Food Fest 2023



Parents Meeting 2023



Poster Presentation (PG)



Quiz Competition



Ph.D. Awarded



Departmental Seminar (Weekly)



Alumni Meeting



Research Project Details

01 Topic: - Climate Change, Agrarian Productivity, Farmers' Distress and Financial Sustainability: Socio economic perspective.

- **Funding Agency:** OURIP Seed Fund
- **Principal Investigator:** Dr. Gnyana Ranjan Bal, Gangadhar Meher University, Sambalpur.
- **Research Assistant:** Ms. Aruna Sharma (Research Assistant)
- **Status:** Continuing

02 Topic: - Socio-Economic Insecurity of Sambalpuri Handloom Weavers: An Analysis in Sambalpur District of Western Odisha.

- **Funding Agency:** World Bank
- **Principal Investigator:** Dr. Priyabrata Panda, Gangadhar Meher University, Sambalpur.
- **Research Assistant:** Ms. Aruna Sharma (Research Assistant)
- **Status:** Completed



03 Topic: - Socio-economic Prevalence, Pandemic Resilience, and Inclusive Endurance: A Dynamic Linkage among Selected City Slum Dwellers of Odisha.

- **Funding Agency:** OURIP Seed Fund
- **Principal Investigator:** Dr. Priyabrata Panda, Department of Higher Education.
- **Research Assistant:** Mr. Bikash Sethy
- **Status:** Continuing

