Building a Future-Ready India:

Innovation, Skills, Sustainability and Human Values

Edited by

Dr. Cheta Desai
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This is to certify that this edited book entitled "**Building a Future-Ready India: Innovation, Skills, Sustainability and Human Values** " bearing ISBN No. 978-93-49468-84-9 is refereed and published after due peer-review process.

Thanks



Publisher

// श्री राधाकृष्णाय नमः //

Dedicated with eternal reverence and devotion at the Lotus Feet of Shri Radhakrishna

This work is humbly and affectionately dedicated to

My Beloved Parents & Parents-in-Law

Shri Mukesh Vashi & Smt. Daksha Vashi

&

Shri Arvindbhai Desai & Smt. Ritaben Desai

whose selfless sacrifices, moral guidance, boundless affection, and continuous blessings have served as the bedrock of my character, values, and academic journey,

&

My Loving Husband, Pinak A. Desai

my anchor, constant companion, and enduring pillar of strength, whose patient understanding, quiet encouragement, and steadfast belief in my aspirations make every scholarly journey possible,

&

Our Dearest Bhaveesh & Avya

the sunshine of our lives, whose joyful smiles, warmth, and boundless curiosity bring endless happiness and remind us why building a better, brighter future truly matters.

PREFACE

To my dear husband, **Pinak A. Desai**, I extend my heartfelt gratitude for his unwavering companionship, patience, and selfless support that provided the calm sanctuary needed for rigorous scholarly pursuit. My world is illuminated by **Bhaveesh** and **Avya**, whose affectionate smiles and playful presence remain my constant source of vitality, joy, and inspiration. I also convey my warmest gratitude to all members of my family for their boundless affection and encouragement.

The National Education Policy (NEP) 2020 has provided a transformative architecture for multidisciplinary exploration, critical inquiry, and outcome-based higher education. However, bridging high-level national policy with classroom implementation and industry practice remains an urgent imperative. *"Building a Future-Ready India: Innovation, Skills, Sustainability and Human Values"* was conceived from this imperative—to present a comprehensive, peer-reviewed academic resource that harmonizes technological advancement with human values.

1. **Employability & Skill Readiness:** Empirical frameworks addressing student readiness, competency mapping, and closing the gap between curricula and industry demands.
2. **ESG & Sustainable Growth:** Corporate adoption of Environmental, Social, and Governance criteria, green regulatory mechanisms, and resilient models for national development.
3. **AI & Ethical Technology:** Analyzing workforce transformation, algorithmic accountability, human-machine symbiosis, and responsible AI governance in higher education.
4. **Financial Literacy & Institutional Governance:** Behavioral finance

insights, retail investor decision dynamics across urban-rural demographics, and transparent governance systems.

This volume brings together scholarly research, empirical inquiries, and policy analyses contributed by dedicated academicians and researchers nationwide. It is designed to serve as an authoritative reference for educators, policymakers, research scholars, and corporate leaders. It is our earnest aspiration that this compilation will stimulate critical dialogue, foster ethical innovation, and inspire future generations to contribute meaningfully toward building a resilient, knowledgeable, and humane India.

Dr. Cheta Pinak Desai
Editor
In-charge Director & Principal
Bhagwan Mahavir College of Commerce and Management Studies
Dean of Student Welfare, Bhagwan Mahavir University, Surat

ACKNOWLEDGEMENT

The completion of an edited academic volume of this scope and magnitude is a collective endeavor that reflects the scholarly dedication, institutional encouragement, and intellectual generosity of numerous esteemed individuals.

First and foremost, I bow in humble reverence at the lotus feet of **Shri Radhakrishna**, whose divine grace, eternal blessings, and spiritual light bestowed upon me the fortitude, wisdom, and perseverance required to conceptualize, edit, and complete this work.

I owe my deepest debt of gratitude to my respected parents, **Shri Mukesh Vashi and Smt. Daksha Vashi**, and my beloved parents-in-law, **Shri Arvindbhai Desai and Smt. Ritaben Desai**, whose lifelong teachings, moral fortitude, prayers, and unconditional love have been my enduring foundation and guidance.

To my dear husband, **Pinak A. Desai**, I extend my heartfelt gratitude for his unwavering companionship, patience, and selfless support that provided the calm sanctuary needed for rigorous scholarly pursuit. My world is illuminated by **Avya** and **Bhaveesh**, whose affectionate smiles and playful presence remain my constant source of vitality, joy, and inspiration. I also convey my warmest gratitude to all members of my family for their boundless affection and encouragement.

I take immense pride and honor in acknowledging the administrative vision and encouragement provided by the leadership and management of **Bhagwan Mahavir University** and **Bhagwan Mahavir College of Commerce and Management Studies, Surat**. The supportive academic climate and progressive research environment fostered by the institution have

been instrumental in bringing this volume to fruition.

A special word of heartfelt appreciation is due to all the contributing authors, academicians, and subject-matter experts who enriched this volume with their original research, empirical analyses, and thoughtful revisions. Their rigorous commitment to scholarly depth and timely submissions has ensured the academic excellence of this peer-reviewed publication. I also express my sincere gratitude to the members of the editorial review board for their meticulous scrutiny and valuable recommendations.

I convey my sincere appreciation to the editorial and production team at **MGM Publishing House (Jaipur – Delhi)** for their professional stewardship, aesthetic design standards, and dedication to publishing this volume with utmost precision.

Finally, I dedicate this work to our students, scholars, and teachers across India. May this book kindle your curiosity, inspire responsible scholarship, and strengthen your commitment toward the noble cause of nation-building.

Dr. Cheta Pinak Desai
Editor

Harsh Sanghavi
Deputy Chief Minister
Gujarat State

सत्यमेव जयते

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Home, Police Housing, Jail, Border Security, Gruh Rakshak Dal, Gram Rakshak Dal, Civil Defence, Prohibition and Excise, Transport, Law and Justice, Sports and Youth Services, Cultural Activities, Co-ordination of Voluntary Organization, Industries, Salt Industries, Micro, Small and Medium Industries, Printing and Stationary, Tourism and Pilgrimage Development, Civil Aviation

Government of Gujarat

Date: 8 OCT 2026

It gives me immense pleasure to learn about the upcoming publication of the edited academic volume titled "Building a Future-Ready India: Innovation, Skills, Sustainability and Human Values" edited by Dr. Cheta Pinak Desai.

Aligning educational frameworks with the National Education Policy (NEP) 2020 while addressing modern dimensions like Artificial Intelligence, ESG standards and human values is essential for building a resilient nation.

I commend Dr. Cheta Pinak Desai and MGM Publishing House for taking the initiative to compile this valuable interdisciplinary research work. I am confident that this book will serve as an insightful resource for researchers, academicians, policymakers and students alike.

I extend my heartiest congratulations and best wishes to the editor, authors and the entire team for the successful release of this academic publication.

(Harsh Sanghavi)

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Editor, In-charge Director & Principal,
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Date : 29/09/2026



Message

As India accelerates on the path of economic resilience and self-reliance, the synergy between knowledge creation, skilled human capital, and sustainable practices forms the cornerstone of our progress. Gujarat has always championed visionary enterprise, and academic research plays a crucial role in providing structured frameworks for long-term growth.

The edited volume, "Building a Future-Ready India: Innovation, Skills, Sustainability and Human Values," is a commendable initiative that addresses core pillars essential for our nation's advancement. By synthesizing academic rigor with practical development paradigms, this publication offers valuable insights into fostering ethical leadership, financial prudence, and future-ready capabilities among our youth.

I warmly congratulate Dr. Cheta Desai, the editorial team, and all contributing researchers for bringing out this meaningful compilation. I am confident that this work will serve as an insightful resource for academicians, researchers, and policy-makers alike.

I convey my best wishes for the success of this publication.

Kanu. M. Desai

(Kanubhai Desai)

सी आर पाटील
C R Paatil

सत्यमेव जयते

जल शक्ति मंत्री
भारत सरकार
Minister of Jal Shakti
Government of India

Message

Namaskar,

The book "Building a Future-Ready India: Innovation, Skills, Sustainability and Human Values," edited by Dr. Cheta Pinak Desai, is a commendable effort aligning higher education with national progress and sustainability.

I congratulate Dr. Cheta Pinak Desai and all contributing authors for this inspiring work and extend my best wishes for the success of this publication.

C R Patil

To,

Dr. Cheta Pinak Desai,

Editor

Date. : 18-09-2026

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Mayaben Dharmendrabhai Mavani
Mayor
Surat Municipal Corporation

Dt. 17th September-26

-: MESSAGE :-

I am delighted to extend my warmest congratulations to Dr. ChetaPinak Desai and MGM Publishing House on the upcoming release of the edited publication, "Building a Future-Ready India: Innovation, Skills, Sustainability and Human Values."

This upcoming book will serves as a vital guide for our generation, perfectly aligning industry-ready skills with the ethical values we need to drive inclusive growth. We are deeply inspired by this strategic foresight and are excited to use these insights to contribute meaningfully toward a resilient and innovative India.

I extend my warmest best wishes for all your upcoming books and future literary endeavors.

M.D. Mavi

Mayor
Surat Municipal Corporation

To,
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સંપર્ક : ૦૨૬૧ - ૩૬૩૩૯૮

Date - 18/09/2026



MESSAGE OF COMMENDATION

Surat has always stood as a shining symbol of enterprise, resilience, and boundless opportunity-a vibrant city where tradition seamlessly meets modern innovation. For our region and the nation to sustain this growth, empowering our youth with market-ready capabilities while keeping them grounded in cultural and societal values is the defining priority of our time.

In this context, the publication "Building a Future-Ready India: Innovation, Skills, Sustainability and Human Values," edited by Dr. Cheta Pinak Desai, serves as a powerful and timely contribution. Through her dedicated leadership in higher education and youth welfare right here in Surat, Dr. Desai brings a grounded, forward-looking perspective that connects academic inquiry under NEP 2020 directly with real-world community development, skill enrichment, and sustainable progress.

I extend my heartfelt appreciation to Dr. Cheta Pinak Desai and all the contributing scholars for transforming academic research into meaningful societal value. I am confident that this work will inspire educators, students, and future leaders across Gujarat and India.

My heartiest congratulations and best wishes for a successful book launch!

Sandip Desai
Choryasi Assembly Constituency
M.L.A. Gujarat State

પરેશ પટેલ
પ્રમુખ
ભારતીય જનતા પાર્ટી,
સુરત મહાનગર

Paresh Patel
President
Bharatiya Janta Party,
Surat Mahanagar

Dt. 22/09/2026

MESSAGE

As India accelerates toward the vision of **Viksit Bharat @2047**, the integration of innovation, skill enhancement, environmental sustainability, and ethical values forms the bedrock of national transformation.

The edited volume, **Building a Future-Ready India**: Innovation, Skills, Sustainability and Human Values - by **Dr. Cheta Pinak Desai**.

Surat has continually led by example in urban dynamism, entrepreneurship, and public welfare, and intellectual contributions of this caliber reinforce our shared mission toward progressive nation-building.

I warmly congratulate **Dr. Cheta Desai** and all the contributing researchers for curating such a meaningful publication, and I convey my best wishes for its grand launch and lasting impact.



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State Project Director

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समग्र शिक्षा
Samagra Shiksha

Gujarat Council of School Education

Dt. 19th September, 2026

-: MESSAGE :-

It gives me great pleasure to share this foreword for the book Building a Future-Ready India: Innovation, Skills, Sustainability and Human Values.

India's journey toward becoming a developed nation depends fundamentally on empowering our youth with future-ready skills, fostering grassroots innovation, and embedding sustainability into every facet of urban and rural growth. Alongside technological advancement, upholding core human values remains essential to building an equitable and forward-looking society.

This volume provides valuable academic insights and practical frameworks addressing these vital imperatives. I appreciate the dedication of Dr. Cheta Pinak Desai and all contributing scholars in bringing this publication together, and I convey my best wishes for its wide readership and impactful reception.

(M. Nagarajan)

To,
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-:: MESSAGE ::-

It gives me immense pleasure to extend my warm greetings and best wishes on the publication of the insightful and thought-provoking book "Building a Future-Ready India: Innovation, Skills, Sustainability and Human Values," edited by Dr. Cheta Pinak Desai.

The book brings together diverse and contemporary perspectives on innovation, skill development, employability, sustainability, ESG practices, artificial intelligence, human-machine collaboration, financial literacy and human values. Its multidisciplinary approach provides meaningful insights into the opportunities and challenges involved in shaping a progressive and future-ready India.

The integration of innovation, education, technology, sustainability and ethical human values makes this publication particularly relevant in the context of India's evolving socio-economic and educational landscape. The emphasis on developing future-ready skills while preserving human values is both timely and significant.

I sincerely appreciate the efforts of the editor and all the contributors in bringing together valuable research and practical perspectives in this volume. I am confident that this book will serve as a useful resource for students, academicians, researchers, professionals and policymakers.

My heartfelt congratulations and best wishes for the success of this valuable publication.

(Rajesh Gadhiya)

To,
Dr. Cheta Pinak Desai
Editor
In-charge Director & Principal, Bhagwan Mahavir College of Commerce and Management Studies Dean-Student Affairs, Bhagwan Mahavir University

Contents

Chapter 1	Soft Skills and Career Readiness: An Empirical Study on Employability among College Students ***Dr. Raval Dipamkumar Maheshkumar & Kavathiya Prit Hasmukhbhai***	*01-09*
Chapter 2	Environmental, Social and Governance (ESG) Practices in India: Trends, Regulatory Framework and Corporate Adoption ***Dr. (CA) Nikhar Goyal***	*10-17*
Chapter 3	Obesity Pharmacotherapy: From Conventional Agents to Emerging Therapies ***Yogesh Matta & Neha Arora***	*18-28*
Chapter 4	A Study on Behavioural Biases and Financial Literacy with Reference to Financial Behaviour in Navsari, Gujarat ***Gupta Ruchi Anil & Dr. Cheta Desai***	*29-42*
Chapter 5	Algorithmic HRM and Ethical Sustainability: Redefining Human-Machine Collaboration in Building a Future-Ready India ***Ms Vrunda Shukla, Dr. Harshita Bhatia & Dr. Bhavesh Vanpariya***	*43-58*
Chapter 6	Biofertilizers for Sustainable Agriculture and Carbon Credit Generation: Benefits and Prospects ***Shivangi Zaveri & Sumita Dasgupta***	*59-74*
Chapter 7	Artificial Intelligence and Employability Skills in Indian Higher Education: Bridging the Innovation–Employability Divide ***Aneesbhai Amjadbhai Multani***	*75-84*
Chapter 8	The Micro-Politics of Respect: Gendered Incivility, Relational Ethics, and Future-Ready Institutions in India ***Shaily Pandey & Abhinav Singh Shakya***	*85-97*
Chapter 9	India's Counter-Terrorism Policy: An Overview ***Dr. Omkar Sonawane***	*98-109*

Chapter 10	Building Future-Ready Language Learners in India: Integrating Innovation, Sustainability, Human Values, and AI under NEP 2020 ***Dr. Sougand Akbarian***	*110-121*
Chapter 11	Governing the Grid: Institutional, Political, and Historical Perspectives on Power-Sector Reform for a Future-Ready India ***Rupesh Thakur, Karam Singh & Shashi Kumar***	*122-134*
Chapter 12	FinTech: Innovation in Banking Restructuring the Financial Ecosystem of India ***Shripad Karjatkar***	*135-141*
Chapter 13	Investor Behaviour and Financial Literacy: Building a Future Ready India through Sustainable Investment Choices ***Mr. Priyank Panchal***	*142-159*
Chapter 14	Emotional Biases and Mutual Fund Investment Decision-Making: Evidence from Retail Investors in an Emerging Market ***Mr. Birju Madhukar Patil***	*160-175*
Chapter 15	Entrepreneurial Resilience, Self-Efficacy and Sustainable Business Success: A Psychological Perspective ***Paul Thomas & Prof. (Dr.) Vipul Vithal***	*176-183*
Chapter 16	Innovation at the Edge: Emerging Technologies for a Skilled, Sustainable and Future-Ready India ***Simit Prajapati, Kuldip Patel & Ronak Shah***	*184-193*
Chapter 17	Impact of Artificial Intelligence on Learning and Creative Thinking of Current Youth ***Dr. Jayana Ahuja & Dr. Prashant Keswani***	*194-201*
Chapter 18	Health Care, Wellness and Society ***Priyanka Jigar Bhatt***	*202-215*

♦❐♦