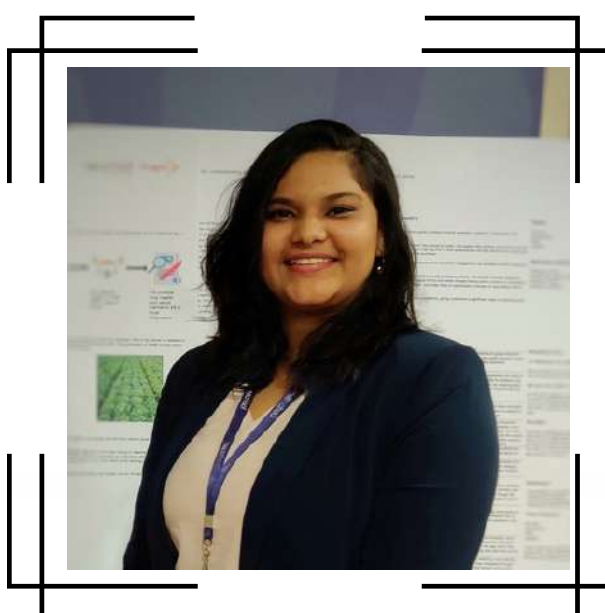


IT INDUSTRY



► **WeChat**

Amrsha Srivastava

Management Consulting Analyst,
Accenture Strategy

PGDM- Business Design (2018-20)

MESSAGE FROM THE DIRECTOR

Dear Readers,

It gives me great pride to introduce SAMVAD's edition every month. Our SAMVAD team's efforts seem to be paying off, and our readers seem to be hooked onto our magazine. At WeSchool, we try to acquire as much knowledge as possible and share it with everyone.



Prof. Dr. Uday Salunkhe
Group Director

As we begin a new journey with 2023, I sincerely hope that SAMVAD will reach new heights with the unmatched enthusiasm and talent of the entire team.

Here at WeSchool, we believe in the concept of AAA: Acquire Apply and Assimilate. The knowledge you have acquired over the last couple of months will be applied somewhere down the line. When you carry out a process repeatedly, it becomes ingrained in you and eventually tends to come out effortlessly. This is when you have assimilated all the knowledge that you have gathered.

At WeSchool, we aspire to be the best and unique, and we expect nothing but the extraordinary from all those who join our college. From the point of view of our magazine, we look forward to having more readers and having more contributions from our new readers.

SAMVAD is a platform to share and acquire knowledge and develop ourselves into integrative managers. Our earnest desire is to disseminate our knowledge and experience with not only WeSchool students but also the society at large.

Prof. Dr. Uday Salunkhe,
Group Director

ABOUT US



OUR VISION

“To nurture thought leaders and practitioners through inventive education.”

CORE VALUES

Breakthrough Thinking and Breakthrough Execution

Result Oriented, Process Driven Work Ethic

We Link and Care

Passion

“The illiterate of this century will not be those who cannot read and write, but those who cannot learn, unlearn and relearn.” -Alvin Toffler.

At WeSchool, we are deeply inspired by the words of this great American writer and futurist. Undoubtedly, being convinced of the need for a radical change in management education, we decided to tread the path that led to the corporate revolution.

Emerging unarticulated needs and realities require a new approach in both thought and action. Cross-disciplinary learning, discovering, scrutinizing, prototyping, learning to create and destroy the mind's eye needs to be nurtured differently.

WeSchool has chosen the ‘design thinking’ approach towards management education. All our efforts and manifestations, as a result, stem from the integration of design thinking into management education. We dream of creating an environment conducive to experiential learning.

FROM THE EDITOR'S DESK

Dear Readers,

Welcome to the **147th** Issue of **Samvad!**

SAMVAD is a platform for “Inspiring Futuristic Ideas”, we constantly strive to provide thought-provoking articles that add value to your management education.

We have an audacious goal of becoming one of the most coveted business magazines for B-school students across the country. To help this dream become a reality, we invite articles from all management domains, giving a holistic view and bridging the gap between industry veterans and students through our WeChat section.

In this issue of SAMVAD, we bring to you some articles focusing on the ‘IT Industry’ with a section called ‘WeChat’. Our WeChat alumnus for this edition is Ms. Amrsha Srivastava

who is a Management Consulting Analyst at Accenture Strategy. She completed her PGDM with a specialization in Business Design in 2020. Read the WeChat section shall give a great understanding of everything new happening in the IT Industry, one of the leading business sectors in India.

In today’s fast-paced digital world, the IT industry has emerged as a global powerhouse, fundamentally transforming how businesses operate and innovate. As companies increasingly rely on technology to drive growth, the demand for IT services and solutions has skyrocketed, creating unprecedented opportunities for economies and professionals alike. This trend is particularly pronounced in India, where the IT sector has not only played a pivotal role in the country’s economic development but has also become a global leader in providing software, IT services, and solutions to enterprises around the world.

The global IT industry has witnessed significant expansion over the past few decades. According to a report by Statista, the global information technology market is projected to grow from \$5.2 trillion in 2023 to

FROM THE EDITOR'S DESK

\$6.3 trillion by 2027, driven by the increasing adoption of cloud computing, artificial intelligence, and cybersecurity solutions. As businesses prioritize digital transformation, the demand for IT infrastructure, software development, and support services continues to grow exponentially.

India, in particular, has established itself as a key player in this sector. The Indian IT industry is expected to contribute \$245 billion in revenues by the end of FY 2024, with over 4.9 million employees working in the sector, according to NASSCOM. This growth can be attributed to India's large pool of skilled professionals, cost-effective solutions, and its ability to adapt to the rapid technological changes taking place globally. The Indian IT industry, led by giants such as TCS, Infosys, and Wipro, is also making strides in cutting-edge technologies like artificial intelligence, machine learning, and blockchain, ensuring its competitiveness on the global stage.

Opportunities in the IT sector are abundant, and MBA graduates are uniquely positioned to tap into these prospects. As companies undergo digital transformations, there is an increasing demand for professionals who not only understand technology but also possess business acumen. Roles like IT project managers, business analysts, and product managers are in high demand. MBA graduates with a specialization in IT management are well-equipped to lead technology-driven initiatives, bridge the gap between technical teams and business goals, and optimize IT investments to drive growth.

According to a Deloitte report, 68% of businesses globally are undergoing digital transformations, and the IT services market is expected to grow at a compound annual growth rate (CAGR) of 8% between 2023 and 2030. For MBA graduates, this means there are significant opportunities to work in areas such as IT strategy, consulting, and technology-enabled business innovation. With increasing emphasis on cloud computing, artificial intelligence, and cybersecurity, IT professionals with business expertise will be critical to helping organizations navigate this ever-changing landscape.

FROM THE EDITOR'S DESK

India's booming IT sector is also fueling the startup ecosystem. The country is home to over 100 unicorns, many of which are tech-driven companies focusing on areas such as fintech, health tech, and e-commerce. These startups are leveraging India's deep IT talent pool to innovate and disrupt industries, providing immense opportunities for professionals looking to work in fast-paced, entrepreneurial environments.

Additionally, cybersecurity is becoming a major focus for businesses as they face growing threats from cyberattacks. The global cybersecurity market is expected to grow from \$218 billion in 2023 to \$345 billion by 2026, with India being a major hub for cybersecurity solutions. MBA professionals with skills in risk management, IT governance, and cybersecurity are in high demand as businesses seek to protect their data and ensure compliance with regulations.

In conclusion, the IT industry is a critical driver of global economic growth and innovation. India's IT sector, in particular, is poised to continue its impressive trajectory, creating a wealth of opportunities for professionals and MBA graduates alike. As digital transformation accelerates across industries, those who possess a blend of technical expertise and business insight will be well-positioned to lead the next wave of innovation in this dynamic field.

We hope you have a great time reading SAMVAD!
Let's read, share and grow together!

Best Regards,
Team Samvad.

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Amrsha Srivastava

**Management Consulting Analyst,
Accenture Strategy PGDM- Business
Design (2018-20)**

Could you kindly provide a comprehensive overview of your professional journey, detailing your experiences and career progression starting from your time at Welingkar Institute of Management up to your current position at Accenture Strategy?

I joined Infosys as a fresh MBA graduate out of Welingkar, full of zeal. I was inclined to work in the supply chain and operations domain. I had done my internship at Mattel, worked on assembly lines, tried making process/design improvements on the assembly line and helped improving quality. I was sceptical of the role I would get in the IT industry but was willing and eager to learn whatever it takes.

I was fortunate enough to be placed in a project of a manufacturing company leveraging SAP's planning module. As a naïve young professional my mind a lot of times used to wonder that I am not using my MBA effectively but that is not at all true, the skills I picked up during

my business design course, like the art of understanding the customer, problem solving and effective & efficient research helped in establishing trust with the client, get into the details of an issue and effectively solving it, as well as learn the skills required to deliver the project.

This really helped me, people started recognizing my work and me as a reliable resource, which lead to a progression from an associate to a senior associate. I was involved in training new talent and got multiple new projects. It was a great learning to be at Infosys but I wanted to further my learning and get involved in the business process improvements while using the newly acquired technical expertise. So, I started researching on what would help me dive deeper into understanding business in my domain and in the pursuit, I did the CPIM (Certified in Planning and Inventory Management) certification from ASCM (Association of Supply Chain Management) which helped me in landing my current role at Accenture.

An advice I have for all the new talent entering the workforce is that, it is not enough to be good at your job, you have to amplify the work you are doing to the right audience, network with people, continuously learn skills aligned to business goals, ask questions and establish that you are reliable as well as establish clear boundaries to have the work life balance.

companies no longer need generic output like giving a recommendation based on your mood/preference, a business now wants to use it as a tool for auditing large amounts of data like verifying documents or understanding regulatory frameworks and see if the criteria in the contracts are being met or not. So, the kind of trust and reliability on model needs to be very high.

2) How are companies leveraging generative AI models in their business processes, and what effects is this integration having on decision-making and overall operations?

Gen AI is being used in multiple ways across industries, in lots of ways I think right now it is being used as a tool to reduce effort, visualize and simplify tasks. Like in my day to day I use GenAI to specifically find answer to a question that will require me a few hours of research, but I make sure to cross verify the answer once I get it, because a lot of the times, I find better or different solutions once I have the starting point from the GenAI tools. It is a rapidly growing technology and using it effectively and responsibly is something that we all are learning and should keep learning. While it shows a lot of promise, in order to deploy it at scale, a business needs to be able to control and protect its data. The initial craze of content generation is slowly fading and

3) What are the key challenges companies face when adopting new technologies, such as cloud-native architectures, and how can professionals contribute to smoother transitions?

- People! Quoting a paper [Technology Readiness Index (TRI) by A Parasuraman] that I read - "although people are generally optimistic about technology, they also experience a considerable amount of insecurity concerning its role." You all should read the paper when you get time, it helps you understand how technology affects companies, its employees and customers. - From what I have experienced is, the execution of adopting new technologies cloud or otherwise is really important. Companies that fail to do effective change management and execute adoption of the technology, do not do well even after multiple attempts. - Of course, a lot of other challenges are present as well like using the right tools

for your business needs, finding the right partners to deliver the technology, coming up with the requirements, but most of these can be mitigated and improved over time.

4) In the context of digital transformation and Industry 4.0, how do you see SAP playing a pivotal role in driving innovation and efficiency across various industries? Specifically, how can organizations in the IT sector leverage SAP solutions to achieve their transformation goals?

SAP has been a pioneer in digital transformation and they have created an end-to-end ecosystem, from planning, scheduling to warehousing, logistics. They are a giant, when a business has a problem, it is likely that they have solve for it. The main reasons why businesses prefer their products because it becomes a unified platform to do all the required tasks. They also have a feedback mechanism and customers can put forth their ideas on their “Customer Influence” portal. They try to push out upgrades based on the industry and customer feedbacks. You as young professional should also look out for Gartner reports in different domains to gauge what solutions are other companies providing as well, learn to understand Magic Quadrants by Gartner and other such insights from different companies.

5) How has the shift to remote work impacted the IT industry, and what long-term changes do you anticipate as a result?

- Remote work has given a lot of benefits and people are able to effectively manage their lives because of it. As a person who entered the workforce in 2020, for the first few years I did not even see the office. But also, it does become isolating because the opportunity to understand what the leaders are doing, seeking help on problems that you may not be able to solve yourself becomes really difficult. When working from home, I am able to manage my hours better and have a work life balance and take care of my mental and physical well-being. - So, I think hybrid is here to stay because there are cases to be made for both the sides and it does really help to have the flexibility to choose what to on a day-to-day basis based on personal priorities and commute.

6) How do you perceive the impact of AI and automation on job roles in IT, and what advice would you give to those entering the field?

The answer is pretty simple and you all know it - Read, Learn, Adopt. Technologies keep evolving and so do jobs roles, our focus should be keep learning and make the pivots to the future where the world is heading. In the technology that I work in new features

► WeChat

are introduced every quarter, I have to be on top of it because my customers are. There is a lot of data and information available now, the point is comprehending it and putting it to use. There are ample articles available on medium.com/ LinkedIn, written by accomplished leaders and teachers, read them understand the needs, reach out to people, solve actual problems. The rules of the business remain the same. It is still more about people than the technology and most successful people use this.

The Evolving IT Landscape: Strategies for Attracting, Retaining, and Empowering Tech Talent



Winner

Anikesh Singh,

PGDM, IIM Lucknow

Smriti Singh

XISS Ranchi, MBA-HR 2024-2025



Introduction

The IT sector is a leader in driving global innovation, fostering significant changes across numerous industries. Despite its leading role, the fierce competition for skilled talent and the changing dynamics of work environments presents distinct challenges for IT companies. In this article we explore various strategies for attracting and retaining tech talent, enhancing productivity, evolving training programs, and optimizing remote onboarding.

1. Attracting and Retaining Tech Talent in a Competitive Landscape

The demand for tech professionals continues to surge. By 2030, the global shortfall in tech talent is anticipated to reach 85 million workers, potentially costing the global economy \$8.5 trillion in lost revenue. This highlights the need for a strategic approach to talent acquisition and retention

Technology, media, and telecommunications (TMT).

Could talent shortages slow the digital revolution?

2030: Labor skills shortage of 4.3 million workers and unrealized output of \$449.70 billion.

Technology underpins all other sectors of the global economy, but its advancement could be stalled by serious talent problems. Such deficits are already evident and Korn Ferry research forecasts that by 2030 the labor-skills shortage will reach 4.3 million workers. This is equivalent to 59 times the number of employees of Alphabet, Google's parent company. While the digital revolution often seems unstoppable, it could be about to hit a wall.

Global technology, media, and telecommunications talent deficit by economy

2030

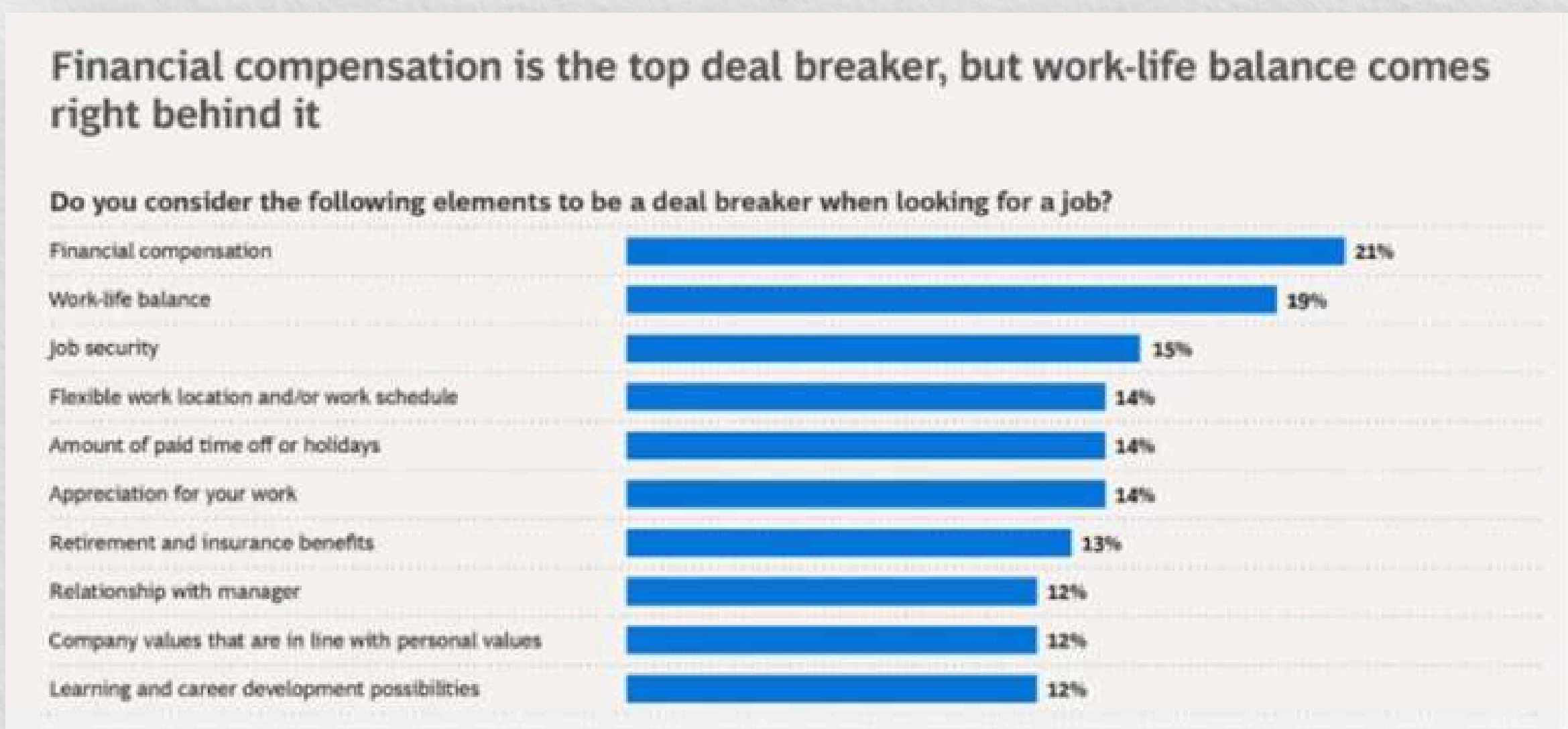
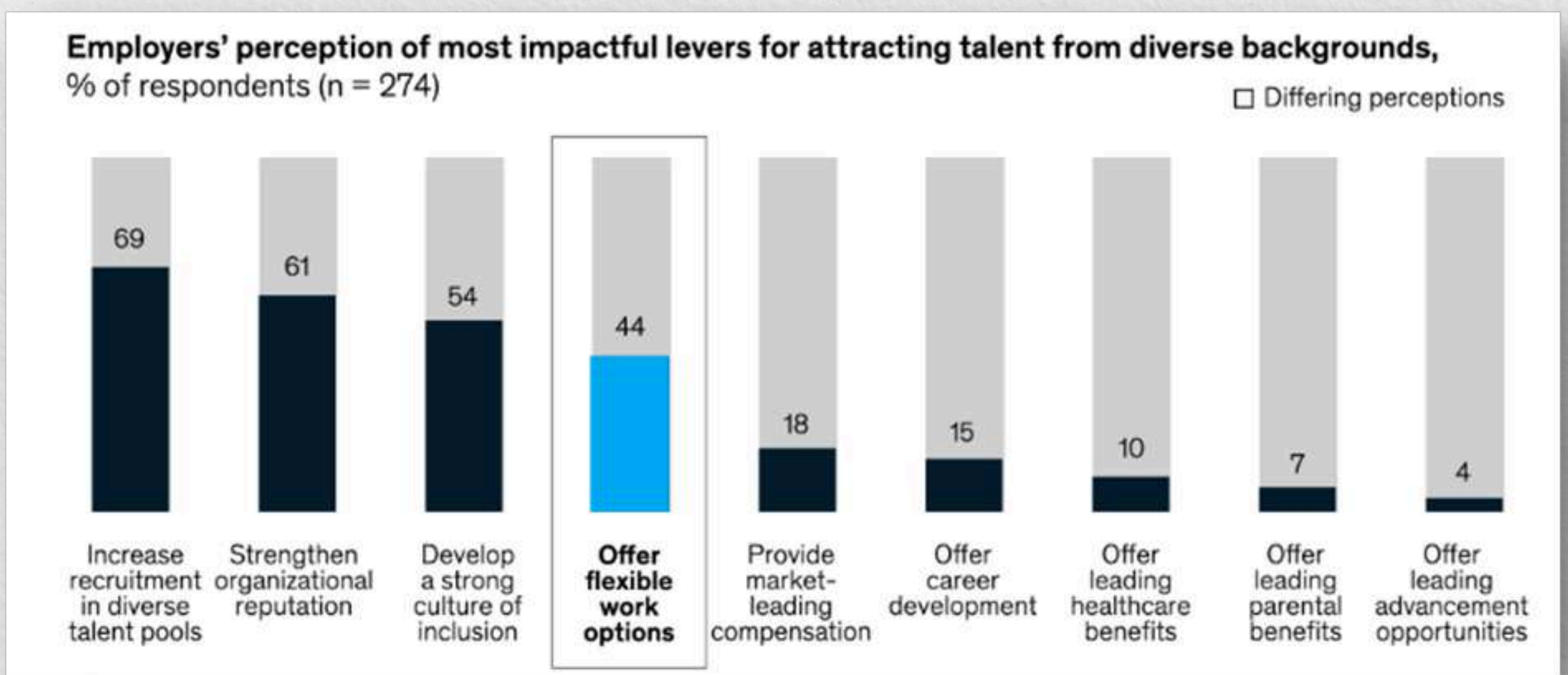
- Surplus
0
- Deficit
0 - 600,000
- Significant deficit
600,000 - 1.2 million
- Acute deficit
1.2 million or greater



The acuteness of an economy's deficit is based on its overall shortage of workers, not accounting for the size of its total workforce.

Compensation and Benefits: According to a recent Stack Overflow survey, 54% of developers prioritize compensation when evaluating new job opportunities, with the average salary for software engineers in the U.S. being around \$120,000 annually. To stay competitive, companies are not only offering attractive salaries but also including equity packages, performance bonuses, and comprehensive benefits like mental health resources.

Company Culture: A 2021 Glassdoor survey revealed that 77% of respondents consider company culture before applying. Companies like Google, known for their culture of innovation and inclusivity, consistently attract top tech talent. Additionally, firms can highlight their commitments to social responsibility, diversity, and work-life balance as key factors that set them apart.



Investment in Career Development: 2. Virtual Synergy:

Career growth opportunities are critical for retention. According to LinkedIn's 2023 Workplace Learning Report, 94% of employees would stay longer at a company that invests in their career development. Companies like Amazon and Microsoft have implemented upskilling programs, offering certifications and advanced training to keep their workforce at the forefront of technological innovation.

Boosting Productivity in Remote and Hybrid Work

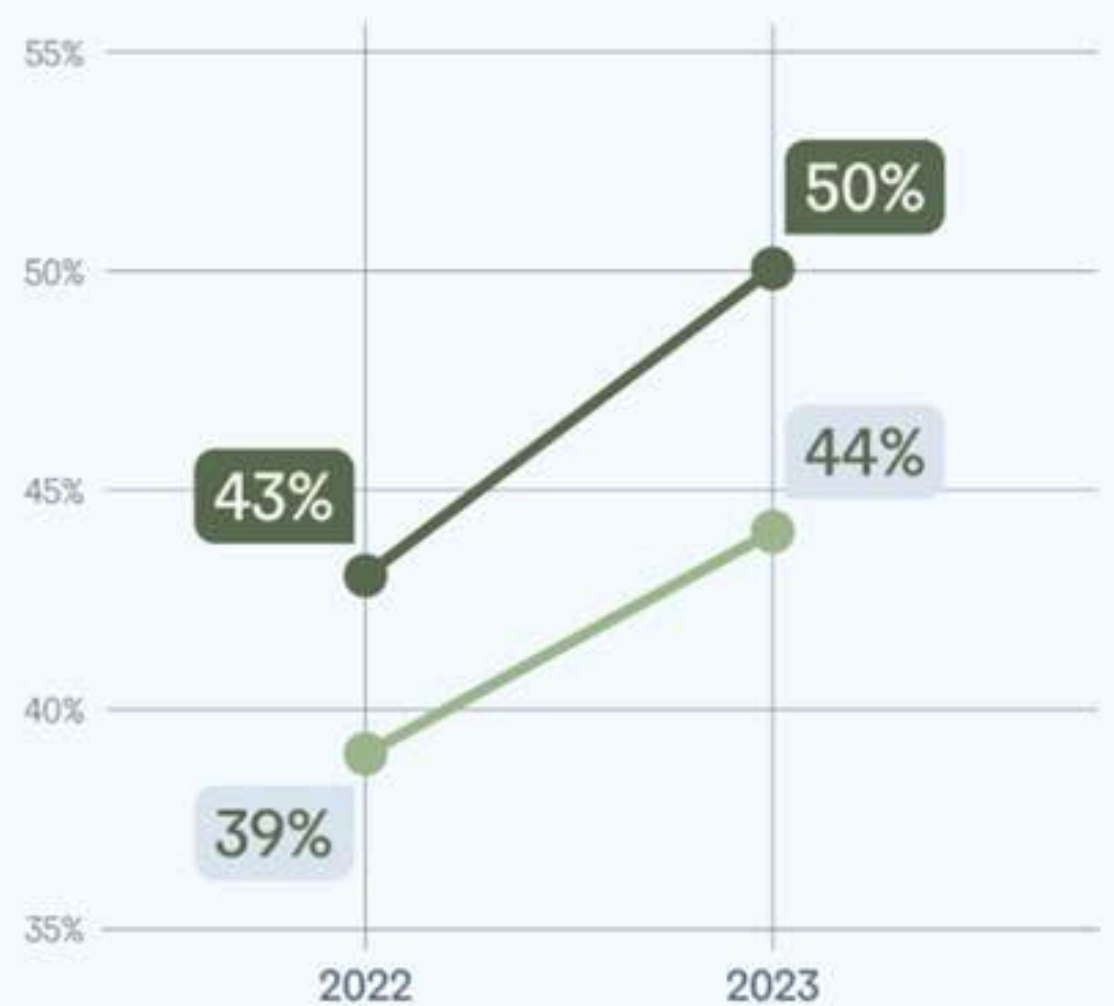
The COVID-19 pandemic accelerated the transition to remote and hybrid work models, which are now becoming standard in the IT industry. Gartner's survey found that 74% of CFOs plan to make some remote work arrangements permanent. The challenge, however, is maintaining productivity and engagement in these settings.

C-suite influence continues to surge

"L&D's time in the spotlight is just beginning," predicted the 2022 report, and indeed, the spotlight is only growing brighter as learning pros spend more time with their HR chief and other executives.

The percentage of L&D pros working more closely with leaders has grown significantly year over year:

- With chief human resources officer
- With other executive leadership



Employees have always expressed a desire for more flexible work arrangements, but the coronavirus outbreak has forced the issue, compelling many employees who formerly worked in the office to begin working remotely. Chief financial officers have noticed the move to remote work, and they're interested in making some of the changes permanent, even after the stay-at-home orders expire.

According to a Gartner study of 317 finance professionals and CFOs, 74% of respondents intend to move "at least 5% of their formerly on-site staff to permanently remote roles post-COVID-19."

Leveraging Technology and Tools:

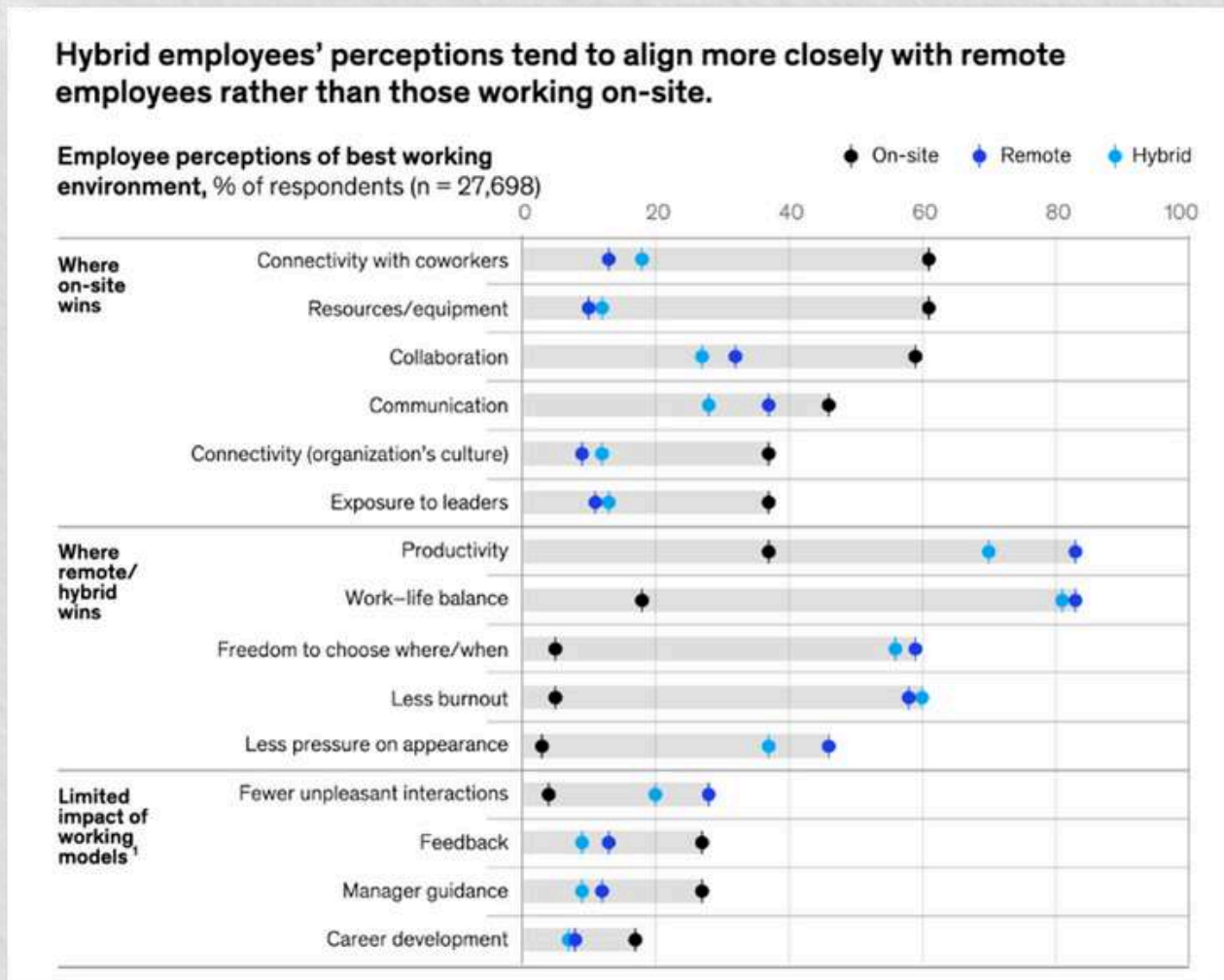
Effective technology use is essential for remote productivity. Companies like Atlassian and GitHub have set industry benchmarks by utilizing collaboration tools such as Jira, Confluence, and Slack, which integrate smoothly to support project management and communication across distributed teams. Atlassian reported a 20% increase in team productivity after implementing these tools.

Outcome-Focused Management:

Organizations are moving away from traditional time-based management to an emphasis on outcomes. For instance, during the pandemic, Microsoft adopted a Results-Only Work Environment, which prioritizes employee output over hours worked, leading to a 40% increase in productivity.

Hybrid Work Models:

Salesforce's "Success from Anywhere" model provides employees with flexibility while maintaining productivity. Salesforce has reported higher employee satisfaction and a 27% reduction in turnover. The success of hybrid work setups depends on clear policies, regular communication, and ensuring that all employees, regardless of location, have equal access to resources and opportunities.



Dreamforce

Success Anywhere,
Dreamforce
Everywhere:
Salesforce
Announces the First
Global Dreamforce



3. Evolving Training Programs

The fast pace of technological advancement necessitates continuous learning and adaptability. The World Economic Forum predicts that by 2025, half of all employees will need reskilling due to increased technology adoption. Staying ahead of this trend is crucial for IT firms.

Innovative Training Approaches:

Companies like IBM and Google are leading the way with tech-driven training programs. IBM's SkillsBuild platform offers personalized learning paths powered by AI, focusing on areas such as cloud computing, cybersecurity, and data science. Google's Grow with Google initiative has trained over 6 million Americans in digital skills, particularly in fields like AI and machine learning.

Gamification and VR in Training:

Gamified learning is becoming increasingly popular as a method to engage tech employees. Salesforce's "Trailhead" platform allows employees to earn badges and certifications through interactive modules, resulting in a 30% increase in engagement with training programs. Similarly, companies like Accenture are using VR simulations to train employees in complex tasks, offering a hands-on, immersive learning experience.

Lifelong Learning Culture: Establishing a culture of continuous learning is vital. Amazon's "Career Choice" program covers 95% of tuition costs for courses in high-demand fields. This initiative not only enhances employees' skillsets but also strengthens employee loyalty, with Amazon reporting a 70% increase in retention among those who have taken part in the program.

What is Amazon Career Choice?

Career Choice is an education benefit that empowers employees to learn new skills for career success. Our goal is to meet individual learners where they are on their educational journey through a variety of education and skills training opportunities. As we strive to be Earth's best employer, Amazon is committed to removing barriers for employees seeking higher education opportunities.

What do we cover?

Foundations



English language proficiency or other foundational skills like a high school diploma or GED that helps employees take the next steps towards career success.

Pathways



Specially curated programs designed to help employees learn new skills that open doors to in-demand jobs in fields such as healthcare, transportation, technology, and more.

College



Employees have the opportunity to study at their own pace while earning credits towards an associate's degree, bachelor's degree, or academic certificate.

Coaching



Career Choice partners with Kaplan to help employees achieve career goals no matter where they are in their journey through career coaching, college advising, and specialized career services.

4. Remote Employee Onboarding: Best Practices for IT Firms

Remote onboarding presents unique challenges, but when executed well, it can set the foundation for long-term success. Gallup found that only 12% of employees strongly agree that their organization does an excellent job with onboarding, highlighting a significant area for improvement.

Structured Onboarding Programs:

Companies like GitLab, which operate entirely remotely, have refined their onboarding processes. GitLab's program includes a comprehensive 100-day onboarding plan, regular check-ins with managers, and access to a detailed handbook covering all aspects of company operations. This structured approach has led to a 90% retention rate of new hires within their first year.

Pre-Boarding Initiatives:

Effective onboarding starts before the official start date. For example, Shopify sends new hires their equipment, access to digital tools, and a personalized welcome package in advance. This approach helps alleviate the anxiety of starting a new job remotely and ensures that employees are productive from day one.

Ongoing Support and Integration:

Continuous support is essential in a remote environment. LinkedIn's onboarding process includes assigning each new hire a mentor and scheduling regular virtual coffee chats with different team members. This strategy has strengthened the integration of new employees, leading to a 50% reduction in early turnover

This 6-phase onboarding process will set the stage for the entire employee experience.

When a new hire joins your company, the first few months set the tone. If things go smoothly, the process can improve their long-term satisfaction, job performance, and retention. As a manager, you play a critical role in the success of every new hire. This guide can help you build an effective, scalable onboarding process that gets your employees off to a good start.

2.8x

After a strong onboarding process, new employees are 2.8x more likely to say they have the best job.



PHASE 1
Before the first day ↓



PHASE 2
The first day ↓



PHASE 3
Second day ↓



PHASE 4
First week ↓



PHASE 5
First month ↓



PHASE 6
Second month and beyond ↓

Fostering a Sense of Community:

Building community remotely requires creative solutions. Companies are using virtual team-building activities, social events, and remote volunteer opportunities to foster connections. Buffer, for example, hosts regular virtual “pair calls” where employees are randomly paired for casual conversations. This initiative has strengthened cross-team relationships, creating a more cohesive work environment.

Conclusion

While the IT industry faces significant challenges in attracting, retaining, and empowering tech talent, these challenges also offer opportunities for innovation. By implementing data-driven strategies, investing in advanced training programs, embracing flexible work models, and refining remote onboarding practices, organizations can successfully navigate these challenges and position themselves for sustained success. Prioritizing employee growth, well-being, and belonging will enable companies to thrive in this competitive landscape.

APPENDIX

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Cashless World: Examining the Financial Implications of the Increasing Digital Payment Trend



Runner Up

Utkarsh Singh

PGDM

Great Lakes Institute of Management
(GLIM), Gurgaon, 2023-25

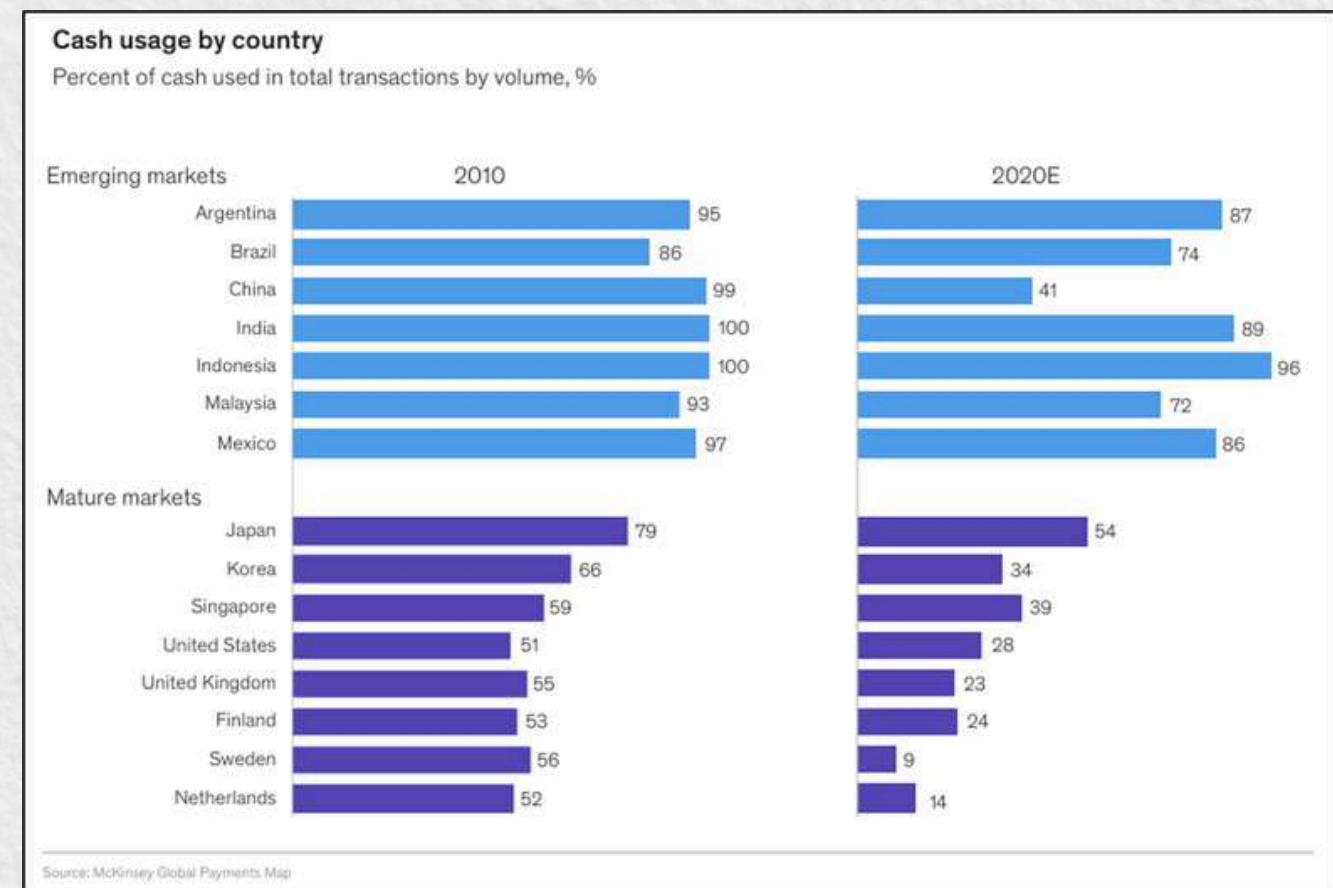


Among the main reasons breaking out the new trend in society without cash is the proliferation of digital payments. The economies are changing; so are consumer behaviours—in which financial landscapes are being redefined from mobile wallets to cryptocurrency. Therefore, this article explores its financial implications, including the benefits, challenges and what it will be like in the future without cash.

Introduction: The Rise of Digital Payments

Altering payment methods using electronics have tremendously increased due to technology advancements among others likely reason. It is estimated that in the year 2020 alone, this market globally had an estimated value of about \$ 88.1 billion and by 2026 it will reach as much as \$180.2 billion at a rate of 11.2% breathtaking from 2021 until 2026 .This trend even experienced an increased growth rate after it encountered COVID-19 pandemic like never before because dealing with cash brought forth health risks which made contactless payment options most preferred .

During the pandemic period there was exceptionally higher demand for different types of online banking services including mobile wallets that ultimately laid foundations for digital forms used to make payments since all over the world digital wallet customers totalled over 2.8 billion people just in 2021 alone.



Benefits of a Cashless Economy

1. Value: More Efficiency and Convenience

Digital payment means are utterly more convenient and efficient compared to traditional transactions in cash. This way, consumers can buy services or goods instantly from wherever at any particular time without carrying money in physical form.

It saves businesses from cash handling costs, allows for speedier transactions, and facilitates ease of tracing and managing transactions. According to a study by McKinsey & Company, digital payments could save as much as \$300 billion annually for companies by 2025 through improved operational efficiency.

2. More Secure, Less Fraud

Cashless transactions often turn out to be more secure than those in cash since it becomes easier to encrypt the digital payment and trace suspicious activities performed with that money. Digital payment systems also reduce the risks of theft and counterfeit currency. According to Juniper Research, a report has suggested that in 2020, losses through digital payment fraud were estimated at \$32 billion but are forecast to be curtailed through enhanced security measures and regulations.

3. Financial Inclusion

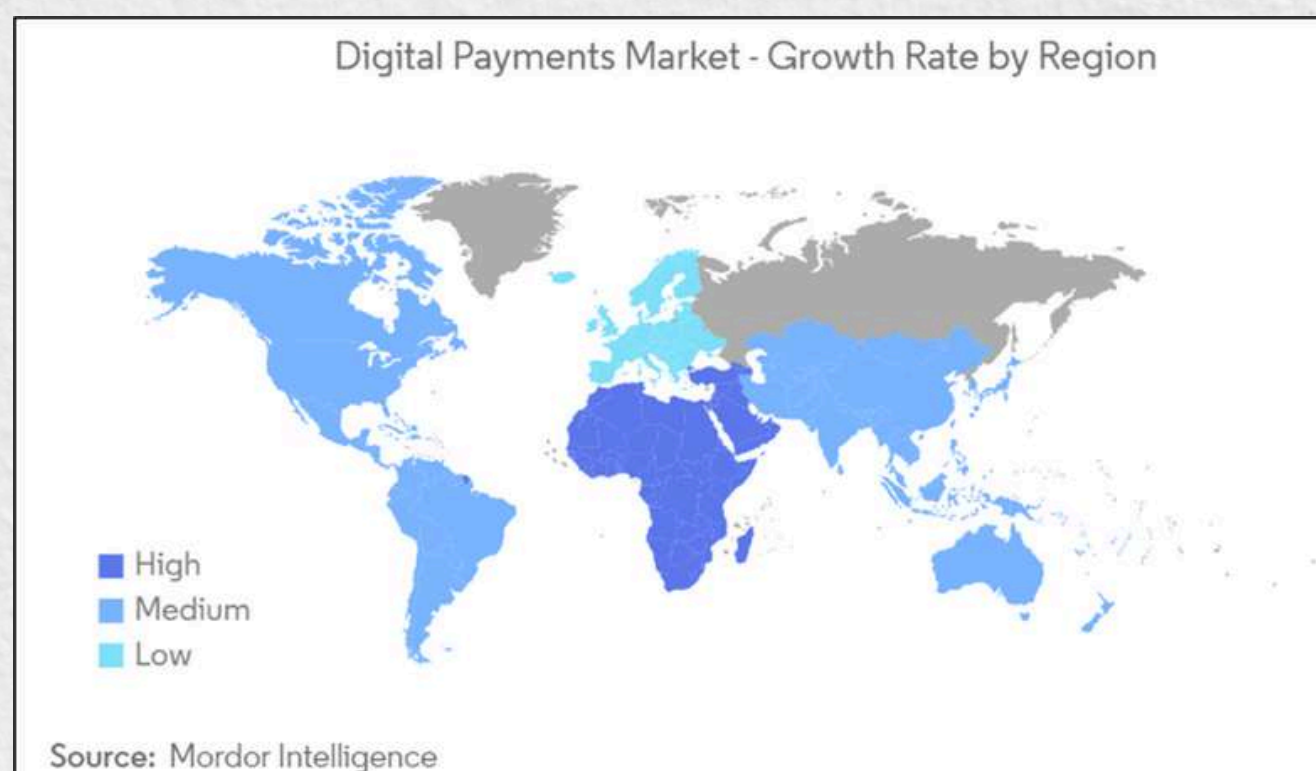
Digital Payments Can Drive Financial Inclusion in Developing Nations: Mobile payment platforms did to access to financial services what Kenya's M-Pesa did for the unbanked people. According to the World Bank, more than 1.7 billion adults worldwide remain unbanked, yet two-thirds of them own a mobile phone—therefore, there is an opportunity for digital payment systems to bridge that financial gap

Source: FinAccess Surveys 2006, 2016

| Financial Access Category | Total % | Urban % | Rural % | Male % | Female % |
|---------------------------|---------|---------|---------|--------|----------|
| 2006 | | | | | |
| Formal | 18.9 | 32.0 | 18.9 | 23.8 | 5.9 |
| Other Formal | 7.5 | 22.8 | 8.5 | 9.2 | 14.3 |
| Informal | 35.2 | 3.5 | 39.2 | 29.5 | 40.5 |
| Excluded | 38.4 | 41.6 | 37.4 | 37.5 | 39.3 |
| 2016 | | | | | |
| Formal | 42.3 | 59.9 | 32.1 | 50.4 | 34.6 |
| Other Formal | 33.0 | 26.4 | 36.9 | 29.3 | 36.6 |
| Informal | 7.2 | 4.1 | 9.0 | 4.1 | 10.2 |
| Excluded | 17.4 | 9.5 | 22.0 | 16.2 | 18.6 |

4. Economic Growth and Formalization

A cashless economy thus rings in formalization. Improved transparency and accountability may thus increase tax paid, lower shadow economies and raise economic growth. Still, Visa says one study estimates that going cashless could add US\$3.7 trillion to the global economy by the year 2025.



connectivity which are major hindrances for embracing e-payments.

Cybersecurity Threats: The increased demand for digital payments has consequently posed a greater danger of cyber threats and data breaches. Due to the exponential rise in online transactions, financial systems have become the focus of cyber criminals. According to Accenture, cybercrime might reach up to \$10.5 trillion annual cost by 2025. Therefore, it is imperative that strong measures are put in place to ensure online payment users' protection and consequently, their

continued confidence in using these platforms.

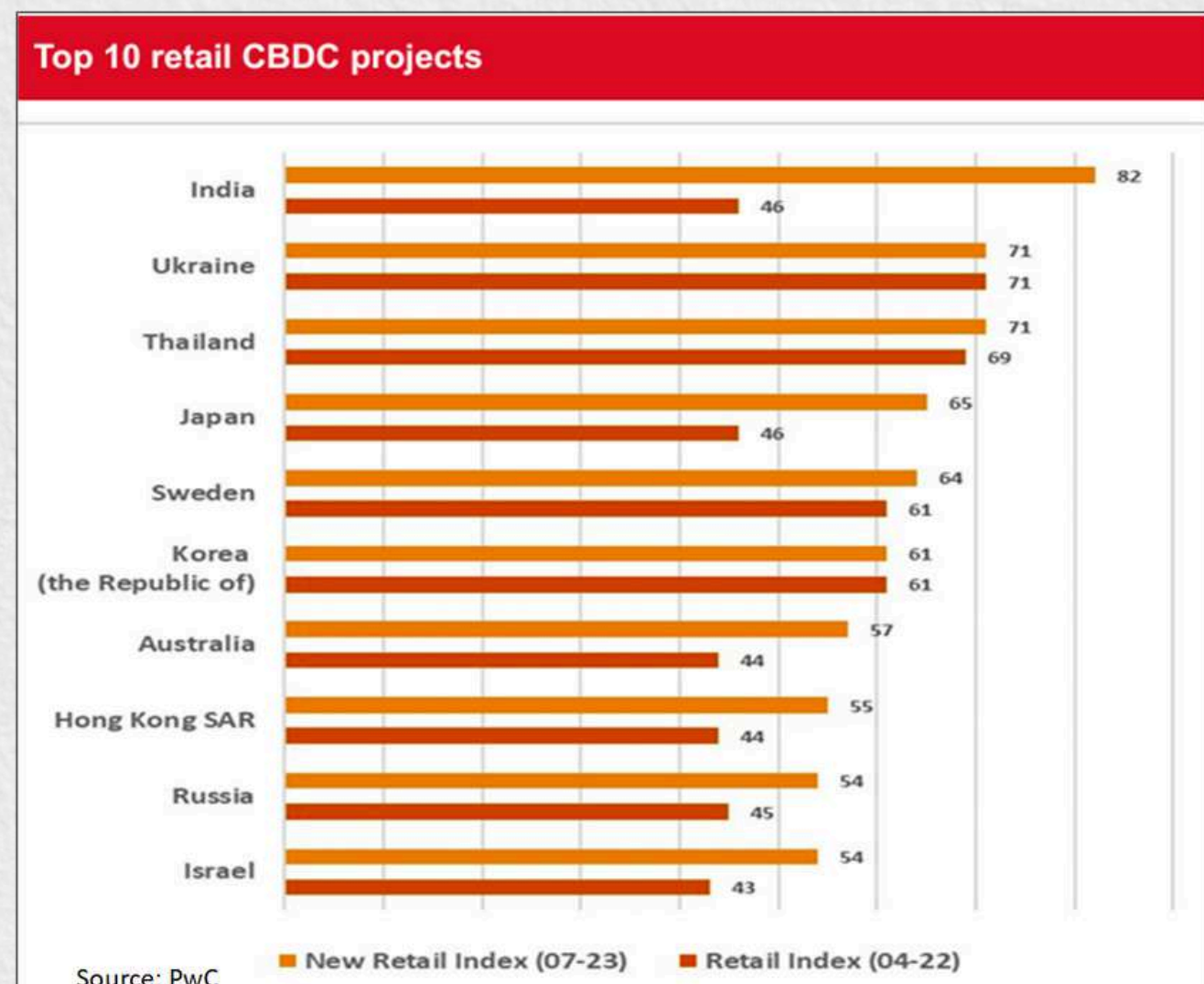
Privacy Concerns: A cashless society seems to mean a great deal of concerns about privacy and possibilities of surveillance. Digital transactions leave a digital trail, thereby providing both the government and corporates with an opportunity to monitor and track consumer behaviour. It has thrown up a spate of debates on data privacy and the exacting rules that need to protect the rights of consumers. One such effort is the European Union's General Data Protection Regulation.

Economic Disruption and Job Losses: In addition to that, a cashless economy is going to induce job loss for workers dealing with cash in retail, banking, and security services. Small business, not being afforded the huge infrastructure cost of digitized mode of payment, may be pushed out of business, therefore accentuating economic inequality. The International Labour Organization (ILO) has already warned of millions of lost jobs from automation and digitalization worldwide.

The Role of Governments and Regulatory Bodies

Governments and regulatory bodies should have twin roles in facilitating this evolution to a cashless society while buttressing safeguards against associated risks. Digital literacy policies, fostering further infrastructure development and greater financial inclusion are critical to broadening the benefits of digital payments.

The regulatory frameworks should also control cybersecurity, data privacy and protection for the consumer. For example, in India, the RBI has taken several steps where “Payment and Settlement Systems Act” is one that



Conclusion:

Navigating the Cashless Future With the world heading into a cashless society, the financial implications are huge. At the same time, the efficiency, security and financial inclusion benefits that digital payments deliver are too obvious to ignore. Further, handling problems like the digital divide, cybersecurity and economic disruption is going to require painful efforts on the part of governments, businesses, and the civil society.

Eventually, the success of a no-cash world will be based on how inclusive, safe and fair the digital payment ecosystem is to all. At the helm of this transformative journey lies immense potential for economic growth, innovation and financial empowerment, paving the way for a new era within the global economy.

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BHARAT: VISHWAGURU IN DIGITAL PAYMENT



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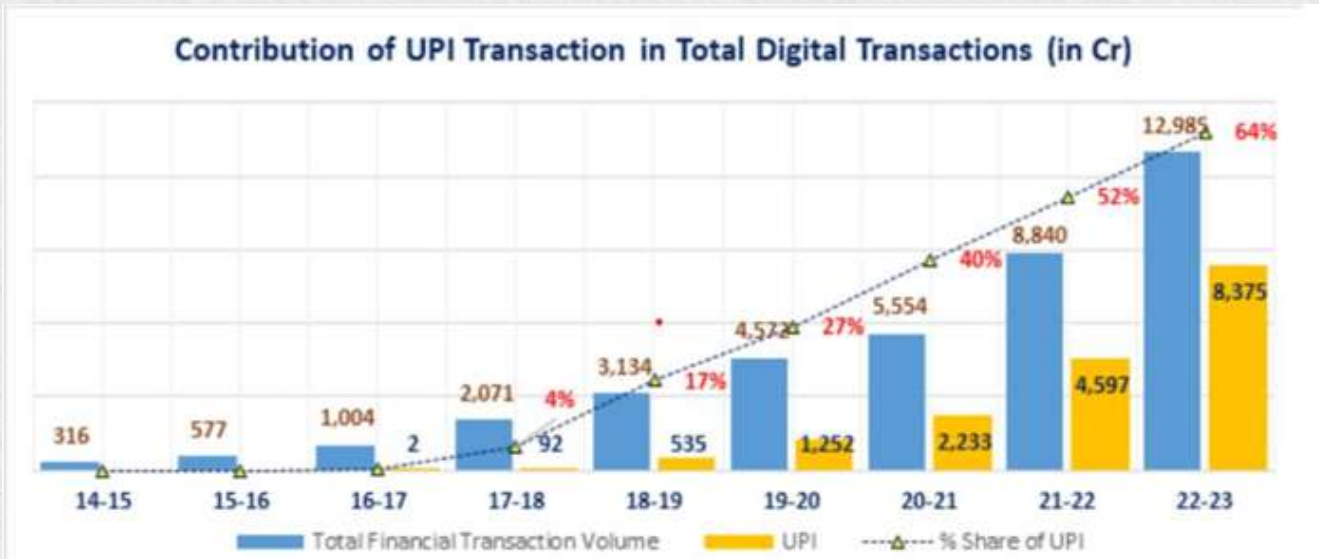


Introduction

Technology is a driving force in the 21st century. It is an essential part of almost all aspects of human life, be it in a smaller or larger part. It has created such an impact that it has revolutionized human life. Finance is one of the integral parts of human life, which every individual, willingly or unwillingly, has to deal with. Finance, when combined with technology, evolves to give us the most trending term known as Fintech. It refers to software that seeks to make financial services and processes easier, faster, and more secure. Previously, the majority of people who used digital payment methods did so through their individual banks' online and mobile banking services. However, because these services were premium, very few individuals were using them for a variety of reasons. With the introduction of fintech, the ease of doing financial operations has increased significantly. Though fintech was available earlier, post-2016, the numbers have grown exponentially. Before 2016, the volume of digital transactions was close to 600

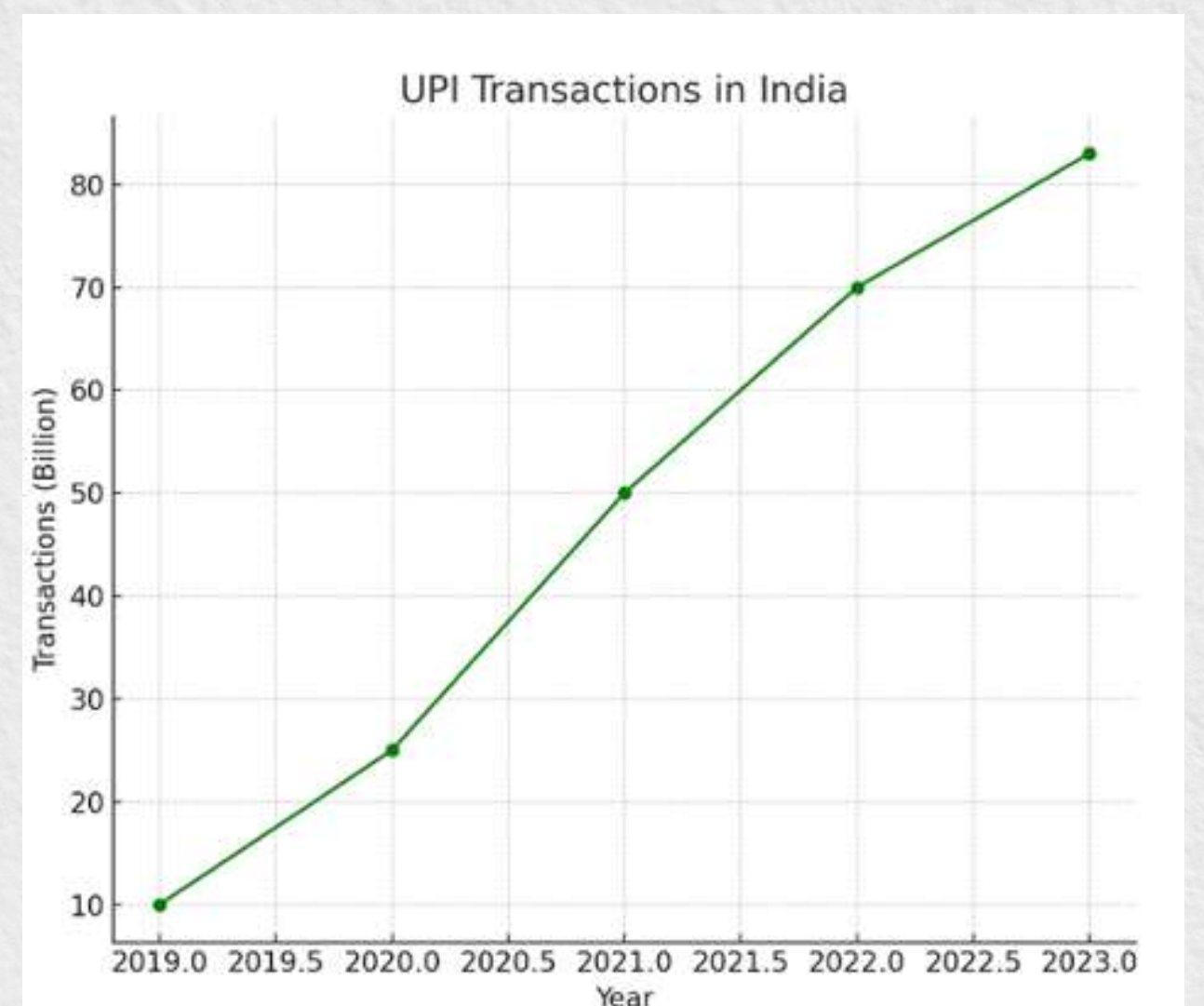
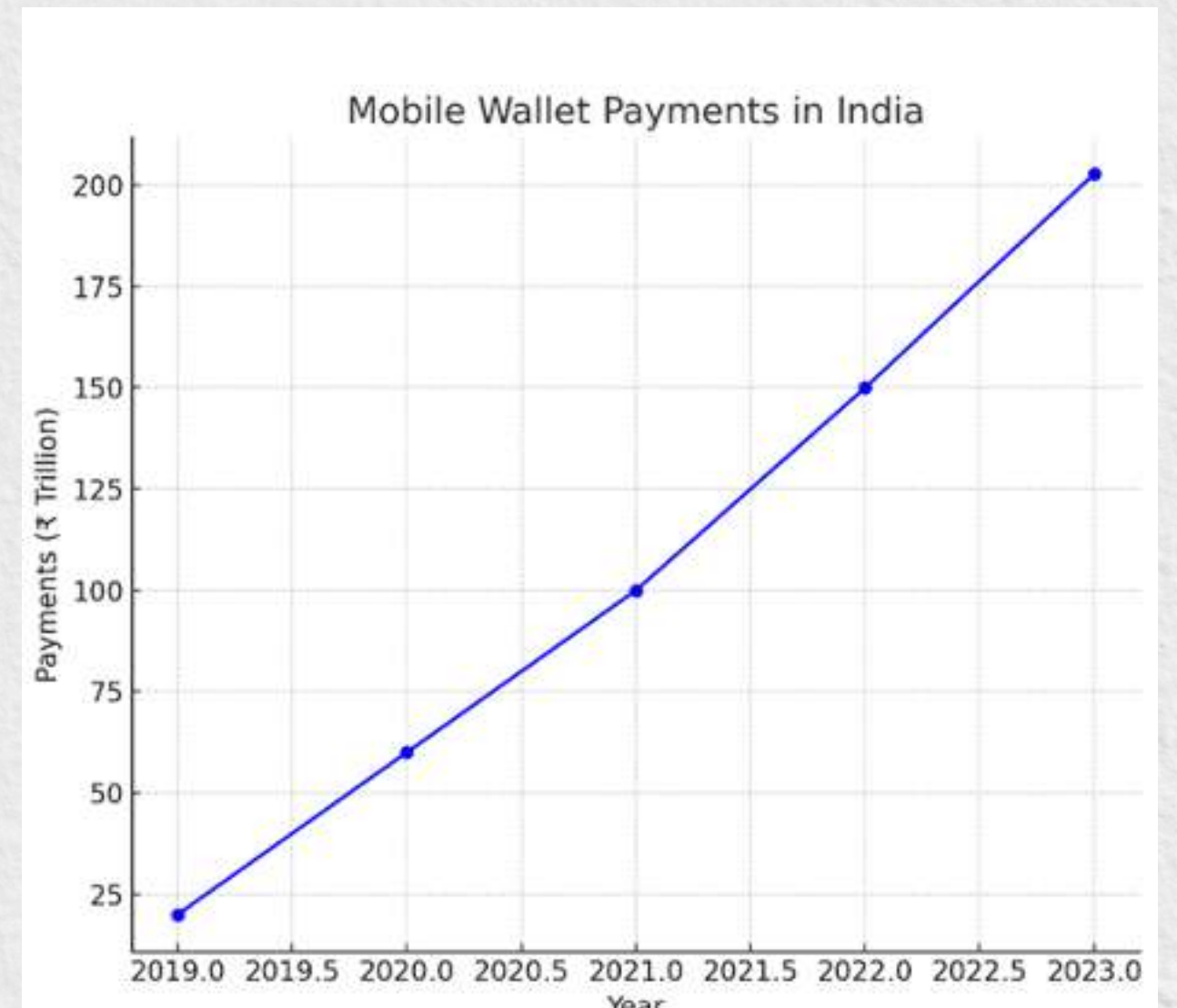
crores, which has now gone up to 12,985 crores. Digital payment methods such as UPI, mobile wallets, credit cards, debit cards, etc. are the key contributors to this advancement. With the growth in the number of new bank accounts by the government initiative of Jan-Dhan Yojna along with the ease of internet access after 2016 due to the Jio phenomenon, the Fintech sector has seen a huge jump in user engagement. User involvement was initiated by the 2010 debut of Paytm as a mobile recharge platform, which was later joined by Freecharge, Mobikwik, and other apps. Additionally, the RBI permitted these mobile wallets to function as prepaid payment instruments (PPIs) in 2015, which boosted the financial transactions made possible by this technology. With the launch of UPI by NPCI in 2016, the fintech sector in India saw a revolutionary transformation. Given that 40% of all real-time digital payments worldwide are made in India, this innovation in the payment landscape is still evident there as well as globally.

Apps for third-party payments, such as Google Pay (Tez), Phone Pay, Cred, Flipkart, Amazon Pay, and others, are now essential in helping end consumers use this service.



Rapid Expansion of Mobile Payments and Digital Wallets in India:

The popularity of mobile payments and digital wallets in India has seen remarkable growth in recent years. The value of mobile wallet payments in India grew at a compound annual growth rate (CAGR) of 72.1% from 2019 to 2023, reaching ₹202.8 trillion (\$2.5 trillion) in 2023. Digital payments in India are projected to increase from \$3 trillion in 2023 to \$10 trillion by 2026, according to a report by Boston Consulting Group (BCG) and PhonePe. Unified Payments Interface (UPI) transactions have played a significant role in the surge of digital payments, with the volume of UPI transactions reaching 83 billion in the financial year 2023. Digital wallets are becoming a dominant payment method in e-commerce, with significant growth projected. By 2026, digital payments are expected to constitute nearly 65% of all payments in India, up from 40% in 2021.



The graphs above accurately represent the growth of mobile wallet payments and UPI transactions in India from 2019 to 2023. The value of mobile wallet payments has significantly increased, rising from \$20 trillion in 2019 to \$202.8 trillion in 2023. Additionally, UPI exchanges have shown noteworthy development, expanding from 10 billion exchanges in 2019 to 83 billion in 2023. These patterns show that digital payment methods are being used a lot and always will be in India. This is due to new technology, more people using smartphones, and government policies that help. With projected continued growth, the future of mobile payments and digital wallets in India appears promising.

FUTURE SCOPE

India's economy and society stand to benefit greatly from digital payments, which promise to change everything. In an effort to improve the efficiency and accessibility of financial transactions, the Indian government has provided significant support for initiatives involving digital payment. By 2025, the adoption of digital payments is expected to reach US\$ 1 trillion annually, thanks to the rapid growth of smartphones and mobile internet users. There are numerous advantages. Digital payments facilitate financial inclusion by facilitating quick and easy access to banking services, particularly for underbanked and rural populations. As direct benefit transfers ensure that subsidies and welfare payments reach the intended recipients without leakage, they also improve transparency and reduce corruption. Also, advanced fintech cultivate business development by offering quicker, more secure, and more practical exchange strategies, which are significant for small and medium-sized undertakings. India's growth is remarkable due to its large population and government initiatives like UPI and the Bharat Bill Payment System (BBPS), whereas other developing nations like Brazil and Indonesia are also experiencing a surge in digital payments. The payment industry has been transformed by these platforms, which make transactions simple and accessible. The Indian government keeps stressing how crucial a digital economy is. Digital payments have been frequently emphasized by Prime Minister Narendra Modi as an important part of India's economic strategy, which aims to create a less cash-based society that improves efficiency and financial health all over the country.

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The Green IT Initiative: Balancing Sustainability with Business Performance



National Finalist

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XIM University BA Public Administration
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In an era where climate change and environmental degradation have become pressing global concerns, businesses across sectors are increasingly recognizing the need to adopt sustainable practices. Among these, the Information Technology (IT) sector plays a pivotal role, not only due to its significant environmental footprint but also because of its potential to drive change across other industries. The Green IT initiative, therefore, emerges as a crucial strategy for organizations aiming to balance sustainability with business performance.

This article explores how the Green IT initiative can contribute to environmental sustainability while simultaneously enhancing business outcomes, highlighting best practices, challenges, and opportunities. Understanding Green IT Green IT refers to the environmentally responsible use of computers, servers, and other IT infrastructure, along with practices that minimize the negative impact of IT operations on the environment. This initiative encompasses a wide range of strategies, from energy-efficient data centers and sustainable hardware

disposal to the development of software that optimizes energy usage. The core principle behind Green IT is to reduce the carbon footprint of IT activities while maintaining or even enhancing the performance of business operations. This involves rethinking the entire lifecycle of IT products—from manufacturing and usage to disposal—ensuring that each stage is optimized for sustainability.

The Business Case for Green IT

While the primary motivation behind Green IT is environmental sustainability, it also offers significant business benefits. Companies that adopt Green IT practices can achieve cost savings, improve operational efficiency, and enhance their corporate reputation.

1. Cost Savings: One of the most immediate benefits of Green IT is the reduction in energy consumption. By implementing energy-efficient servers, optimizing data center operations, and utilizing cloud computing, businesses can significantly lower their electricity bills. For instance, virtualization technology allows multiple applications to run on a single server, reducing the need for physical servers

and the energy required to power and cool them.

2. Operational Efficiency:

Green IT practices often lead to more streamlined operations. For example, adopting cloud-based services not only reduces the need for physical infrastructure but also provides greater flexibility and scalability. This means businesses can adjust their IT resources based on demand, leading to more efficient use of resources.

3. Corporate Reputation: In today's market, consumers and investors are increasingly concerned about the environmental impact of the companies they support. By adopting Green IT, businesses can demonstrate their commitment to sustainability, which can enhance their brand image and attract environmentally conscious customers and investors. Companies like Google and Microsoft have been pioneers in this area, setting ambitious goals for carbon neutrality and investing in renewable energy to power their data centers.

4. Compliance and Risk Management: Governments worldwide are introducing stricter regulations to curb carbon emissions and promote sustainability. Businesses that proactively adopt Green IT practices can stay ahead of regulatory requirements, avoiding potential fines and penalties. Additionally, by reducing their environmental impact, companies can mitigate risks associated with climate change, such as supply chain disruptions or resource scarcity.

Key Strategies for Implementing Green IT

Implementing Green IT requires a holistic approach that integrates sustainable practices across all aspects of IT operations. Here are some key strategies that organizations can adopt:

1. Energy-Efficient Data Centers: Data centers are the backbone of IT operations but are also one of the largest consumers of energy. To reduce energy consumption, companies can invest in energy-efficient cooling systems, use renewable energy sources, and implement advanced monitoring tools to track and optimize energy usage.

2. Virtualization and Cloud Computing: By virtualizing servers and moving to cloud based services, businesses can reduce the physical hardware required for their operations, leading to lower energy consumption and reduced e-waste. Cloud service providers often have the resources to implement large-scale energy-efficient technologies that individual companies may not be able to afford.

3. Sustainable Hardware: Choosing energy-efficient hardware and ensuring that it is disposed of responsibly at the end of its lifecycle are crucial aspects of Green IT. This includes purchasing equipment with Energy Star ratings, recycling old hardware, and selecting vendors committed to sustainable practices.

4. Green Software Development:

Software can also play a role in reducing energy consumption.

By developing applications that are optimized for energy efficiency—such as those that minimize the use of CPU resources—businesses can reduce the overall energy consumption of their IT operations.

5. Telecommuting and Remote Work:

Encouraging telecommuting and remote work can reduce the need for physical office space and the associated energy consumption. This has become particularly relevant in the wake of the COVID-19 pandemic, where many organizations have shifted to remote work models.

6. Employee Engagement and Training:

For Green IT initiatives to be successful, it is essential to engage employees and provide them with the necessary training. This includes educating staff about the importance of sustainability, encouraging energy saving practices, and involving them in the company's green initiatives

Challenges and Opportunities:

While the benefits of Green IT are clear, implementing these initiatives is not without challenges. One of the primary obstacles is the initial investment required to upgrade infrastructure and adopt new technologies. However, these costs can often be offset by the long-term savings achieved through reduced energy consumption and improved efficiency. Another challenge is the potential resistance to change within the organization. Employees and management may be hesitant to adopt new practices or technologies, particularly if they perceive them as

disruptive to existing workflows. Overcoming this requires strong leadership, clear communication of the benefits, and involving employees in the decision-making process. Despite these challenges, the opportunities presented by Green IT are substantial. As businesses increasingly prioritize sustainability, those that adopt Green IT practices will be better positioned to meet the demands of consumers, investors, and regulators.

Furthermore, as technology continues to advance, new solutions will emerge that make it easier and more cost-effective for companies to implement Green IT initiatives. The Future of Green IT The future of Green IT looks promising, with several trends set to drive further adoption. One such trend is the increasing use of artificial intelligence (AI) and machine learning (ML) to optimize energy usage in data centers and other IT operations. These technologies can analyze vast amounts of data to identify patterns and make real-time adjustments that reduce energy consumption. Another trend is the growing emphasis on circular economy principles, where businesses focus on extending the lifecycle of IT products through refurbishment, recycling, and re-use. This not only reduces e-waste but also aligns with the broader goal of reducing the environmental impact of IT operations. Finally, the shift towards more decentralized and edge computing models, where data processing occurs

closer to the source of data generation, could lead to more energy efficient IT operations. This reduces the need for large, centralized data centers and the associated energy consumption.

Conclusion

The Green IT initiative represents a powerful strategy for businesses seeking to balance sustainability with performance. By adopting energy-efficient practices, investing in sustainable technologies, and engaging employees, organizations can reduce their environmental impact while achieving cost savings and operational efficiencies. Although challenges remain, the opportunities for businesses to lead in this area are significant. As the world increasingly turns its attention to sustainability, those that embrace Green IT will be well-positioned to thrive in the years ahead.

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"Sustainable Retail Revolution: Leveraging Green IT to Meet Consumer Preferences and Drive Business Performance"



National Finalist

Prem Jagatram Dhingra

PGDM – Retail management

Welingkar institute of management Development and research, Mumbai”



Introduction

Indian retail sector India's retail sector is a powerhouse, experiencing explosive growth and constant change. This unique market stands out for its mix of traditional shops and trendy modern retail concepts. This sector is a significant contributor to the national economy, accounting for over 10% of GDP and employing roughly 8% of the workforce. In the retail sector, energy usage is concentrated in three main areas: retail stores, distribution centers, and corporate facilities. For a typical retail building of around 50,000 square feet, lighting, heating, ventilation, and air conditioning systems are responsible for approximately 75% of the total energy consumption. This highlights the significant impact that retail operations have on resource use and the potential for implementing sustainable practices in this industry.

• **IT-Driven Sustainability in Retail: Transforming Operations and Customer Experience**

• **Natural Brilliance at Apple's Flagship Store**

In the bustling heart of Mumbai's Bandra-Kurla Complex, the Apple store

stands as a model of environmental stewardship and technological innovation. Its striking glass facade not only captivates the eye but also serves a practical purpose, flooding the interior with natural light and reducing the need for artificial illumination. This location has distinguished itself as one of Apple's most energy efficient stores globally, operating on 100 percent renewable energy. Behind this impressive feat is a sophisticated IT infrastructure. Smart building management systems continuously monitor and optimize energy usage, adjusting lighting and climate control based on occupancy and external conditions. Digital displays throughout the store not only showcase products but also educate customers about Apple's sustainability initiatives, creating an immersive, eco-conscious shopping experience.

• **Puma's Leap Towards Cleaner Air: IoT and AI for Sustainable Retail Environments**

Puma, the renowned sports and lifestyle brand, is making significant strides in sustainability by leveraging

cutting-edge Internet of Things (IoT) technology and artificial intelligence (AI). The company is elevating indoor air quality in its stores through a network of smart sensors that continuously monitor air quality parameters. AI algorithms analyse this data in real-time, automatically adjusting ventilation systems to maintain optimal air quality while minimizing energy consumption. This tech-driven strategy not only creates a more sustainable and health-conscious shopping environment but also provides valuable data for ongoing store optimization.

Amazon's Electric Aspirations:

IT-Powered Logistics for a Greener Future Amazon's commitment to deploying electric vehicles for deliveries in India is backed by sophisticated IT systems. The e-commerce giant uses advanced routing algorithms and machine learning to optimize delivery routes, reducing overall mileage and energy consumption. Real-time tracking and predictive maintenance systems ensure the electric fleet operates at peak efficiency, while data analytics help continually refine and improve the sustainability of logistics operations. This integration of IT with electric transportation demonstrates how technology can drive significant reductions in carbon emissions in the retail supply chain.

Data Analysis and Interpretation

The transition towards sustainability in retail is heavily reliant on information technology. Advanced data analytics and AI are enabling retailers to make more informed decisions about energy usage, inventory management, and supply chain optimization. For instance, predictive analytics can help reduce waste by more accurately forecasting demand, while blockchain technology is being explored to increase transparency and traceability in supply chains, ensuring the sustainability of sourced products. Despite significant strides in renewable energy and energy efficiency, India is projected to be among the top three emitters by 2030 due to its rapid economic growth and increasing energy demands. The country's successful promotion of LED lighting has led to the distribution of over 367 million LED bulbs, 7.2 million LED tube lights, and 2.3 million energy-efficient fans, resulting in substantial energy savings and reduced emissions. These initiatives have not only decreased greenhouse gas emissions but also lowered household energy bills, demonstrating the economic benefits of green technologies. A survey conducted by Bain & Company revealed that Indian consumers are willing to pay a premium of over 20% for sustainable products – the highest percentage amongst the 11 countries surveyed, with the global average standing at 12%. This willingness to spend demonstrates a strong commitment to sustainability among

Indian consumers.

Sustainability in e-retail: The e-retail market in India shows potential for sustainability, particularly in terms of job creation and reduced environmental impact. However, despite significant growth in top-line revenues, most e-retailers in India are not yet profitable, raising questions about long-term economic sustainability. Consumer trends and implications: 1. Increasing awareness: Indian consumers show growing interest in environmentally friendly products, particularly in apparel. 2. Willingness to pay: Contrary to perceptions, there's evidence of consumers willing to pay premiums for sustainable products. 3. Corporate Social Responsibility (CSR): CSR initiatives significantly influence consumer purchase behavior, though demographic factors have limited impact. 4. In-store experience: For green retailers, the quality of in-store experience is crucial in shaping consumer perceptions of credibility

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Shastra video making IIT Madras

Abhay Jain, Aditi Dey, Anurag Harole

First of all, congratulations on winning. How do you feel about it?

Thank you so much! Winning this competition feels incredible, especially after all the hard work we put into it. It was an amazing experience from start to finish. We learned so much, not just about filmmaking, but also about the impact of rural education. The process of turning our vision into a full documentary was challenging, but seeing it all come together and then being recognized for it—it's really rewarding. We're proud of what we created and grateful for the opportunity to bring attention to such an important issue.

Could you brief us about this competition? What were the hurdles you faced and how did you overcome them?

This competition was organized by IIT Madras and spanned two challenging rounds, each designed to test our creativity, technical skills, and storytelling abilities. The first round required us to submit a trailer for a documentary film, which had to succinctly encapsulate our chosen theme while engaging the audience with powerful visuals and compelling narrative elements. After much brainstorming and discussion within our team, we decided to focus on the pressing issue of rural education in India, a topic close to our hearts due to its significant impact on societal progress and the need for reforms.

In the second round, we had to elevate our project by producing the full documentary, which was required to be at least 10 minutes in length. This stage demanded a deeper dive into our subject matter, requiring us to conduct thorough research, travel to rural areas, interact with local communities, and capture real-life experiences of students, teachers, and parents. The aim was to shed light on the challenges and opportunities in rural education, including issues like inadequate infrastructure, lack of access to quality resources, and the resilience of students who continue to strive for success despite these hardships.

Our journey to create this documentary was both enlightening and humbling. From pre-production planning to the final stages of editing, the process was intense but incredibly rewarding. By the time we completed the film, we felt we had done justice to the topic, bringing to the forefront stories that are often overlooked but essential to understanding the broader landscape of education in India.

Competing in such high level competitions requires an edge over others. What steps did you take to distinguish yourself from other participants?

Staying focused throughout the project was absolutely essential, especially given the complexity and scale of the documentary we were creating. From the very beginning, we had to be clear about our vision, and that required a lot of discipline and careful planning. We set specific goals for each stage, which helped keep us on track and ensured that we didn't lose sight of the bigger picture, even when we faced obstacles along the way.

One of the most important aspects of the project was deciding how to present the best possible content. We had to carefully consider not only the material we had gathered ourselves but also what we could source externally to enhance the overall quality of the film. This meant seeking out additional footage, images, and expert insights that would add depth and credibility to our documentary. We realized early on that the content needed to be as compelling as possible, both in terms of visuals and information, so we dedicated time to researching and gathering resources that would complement our own work.

Outsourcing content was a critical part of this. We didn't want to just rely on what we had; we knew that incorporating other high-quality elements would make a huge difference in the final product. Whether it was securing interviews with experts in rural education, finding relevant archival footage, or sourcing data that could visually enhance our narrative, each of these pieces added

another layer to the film. But doing this while staying true to our core message was key—we had to make sure that everything we included was aligned with our vision and contributed meaningfully to the story we wanted to tell.

Balancing all of this required constant attention to detail. We had to remain focused, ensuring that every decision we made, whether in filming, editing, or outsourcing, served to strengthen the documentary. In the end, it was this commitment to quality and clarity of purpose that allowed us to create something we're truly proud of.

What were your key learnings and takeaways?

Extremely competitive. The level of skill and creativity from all the participants was truly impressive, which made the entire experience even more challenging and rewarding. Everyone brought their best work to the table, and it really pushed us to elevate our own efforts.

It's always difficult managing time between academics, personal life, and other opportunities. How did you manage your time?

We dedicated a significant amount of time to the project, especially while participating in the Grassroots-1 program. It was during this exploration phase that we gathered most of the crucial footage and insights that would shape the core of our documentary. Every visit to the rural areas provided us with a deeper understanding of the challenges in education, and we made sure to capture authentic moments that would truly reflect the realities on the ground.

After classes, we committed ourselves to the editing process, spending hours each day in the Learning Resource Centre (LRC) to fine-tune every detail. The editing sessions were intense but necessary, as we knew that this phase would ultimately determine how well our message would come across. We wanted to ensure that each frame, transition, and piece of dialogue was impactful.

WeAchievers

Balancing our academic commitments with this project wasn't easy, but the satisfaction of seeing the documentary take shape made it all worth it.

What guidance or recommendations would you offer to fellow students to ace such high value platform?

Staying concentrated and continuing to explore were key elements throughout the entire process. It was important to maintain a clear focus on our goals, especially with so many moving parts involved in creating the documentary. Whether it was during the initial research phase, while filming in the field, or later in post-production, we had to remain fully engaged and not lose sight of our vision. At the same time, we made sure to keep exploring new ideas and perspectives that could enhance the project. Constantly seeking out fresh angles, additional content, and creative ways to tell the story kept the documentary dynamic and evolving in ways we hadn't originally anticipated.



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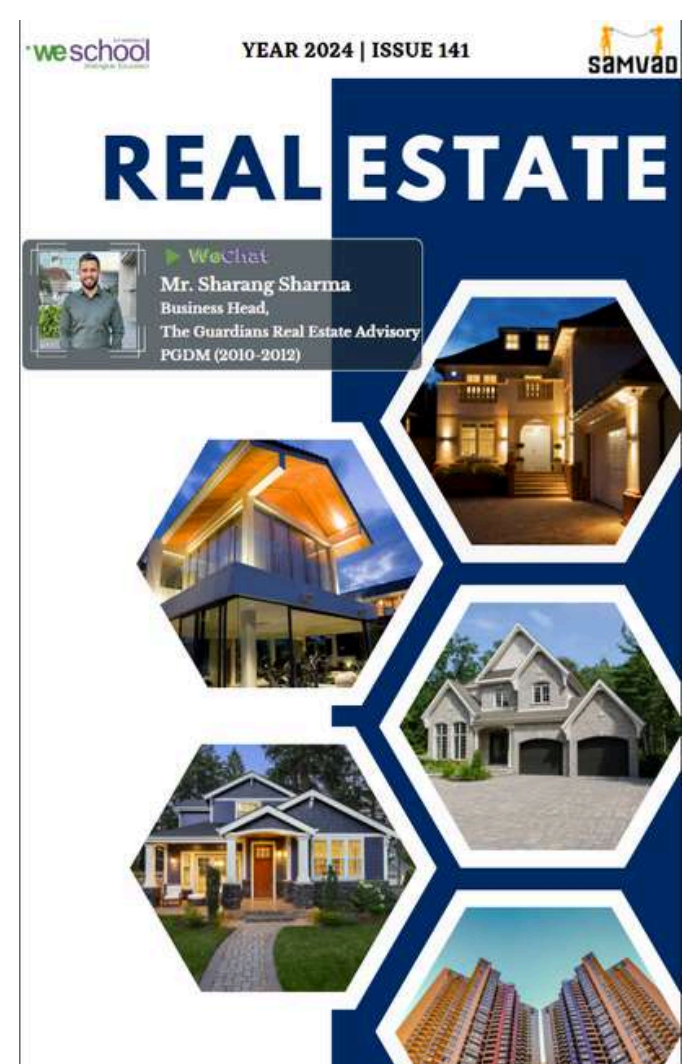
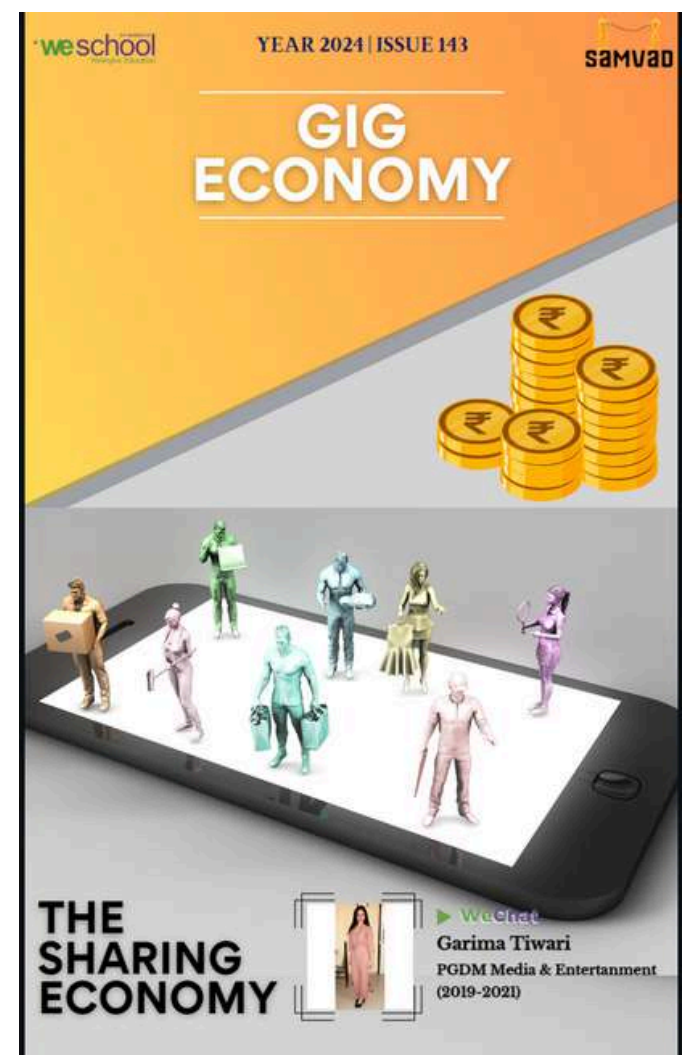
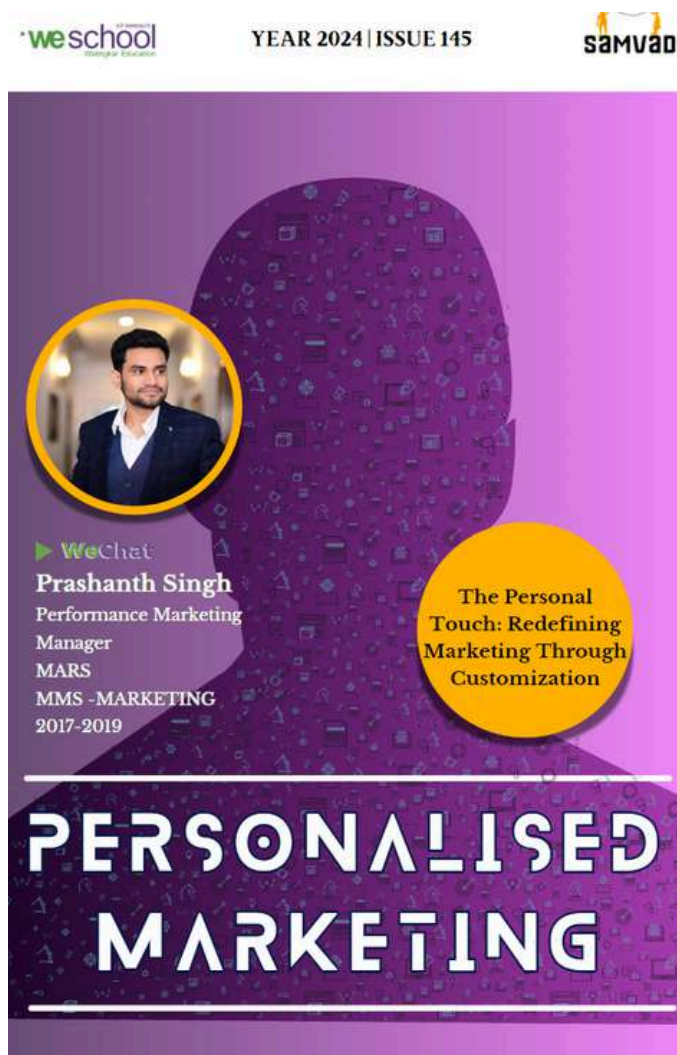
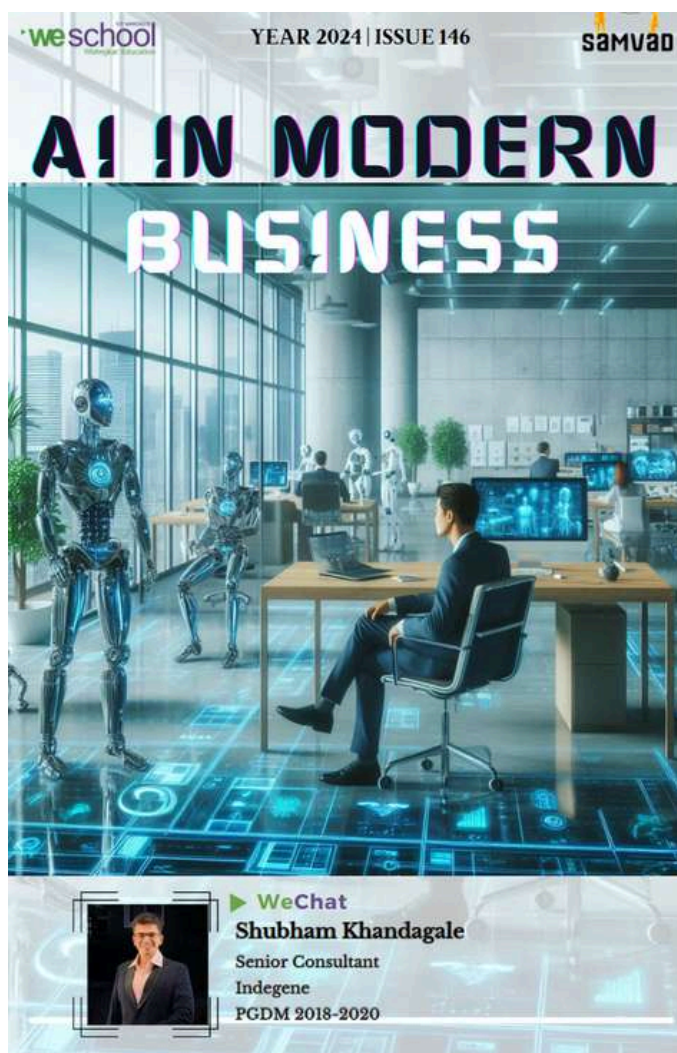
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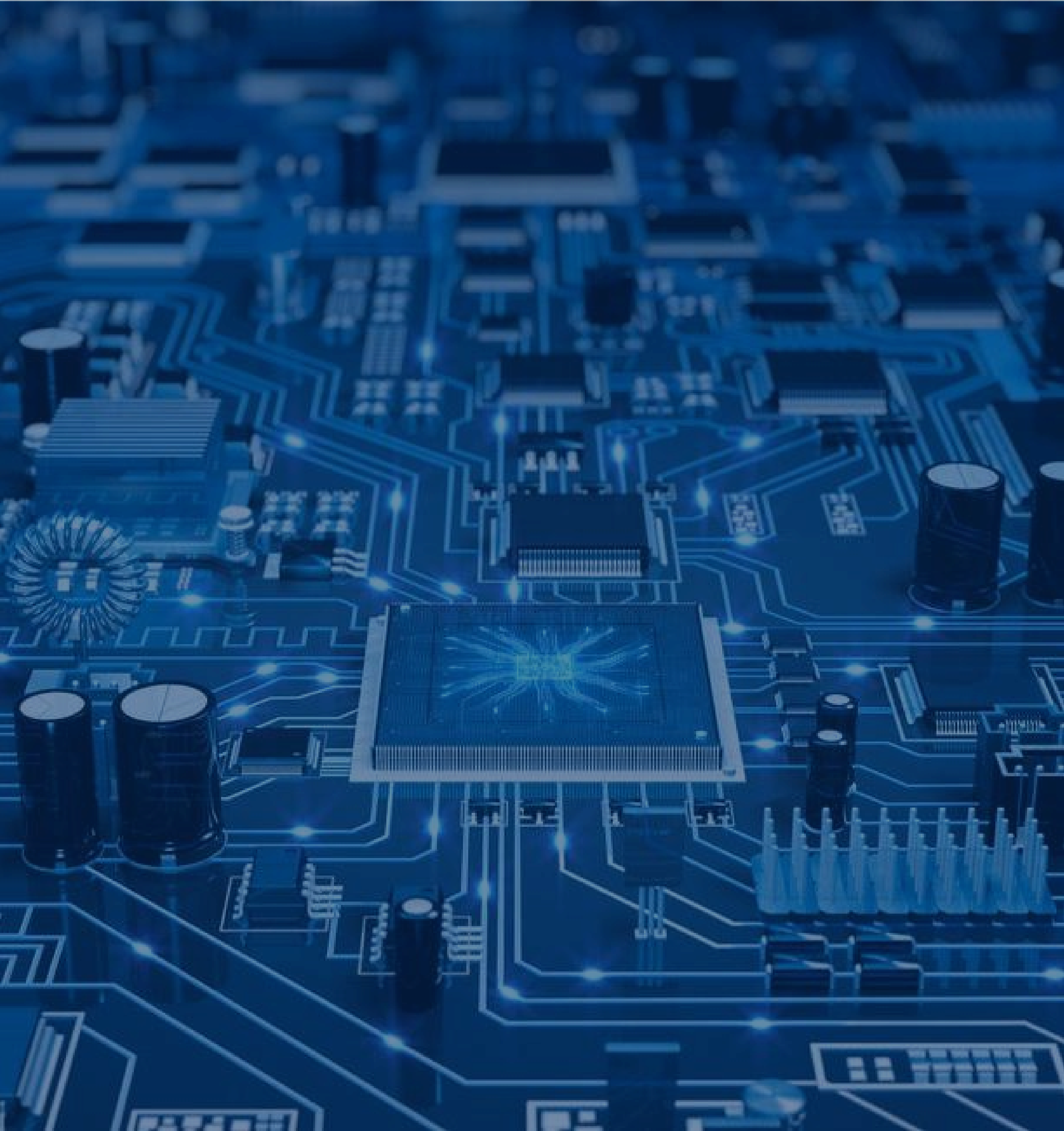


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