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Editorial

I often feel infinitely alive while sitting in my room reading.

Writing and reading work away the sense of isolation in our minds. They deepen and broaden our sense of life. They nourish our souls.

When writers make us nod at their prose and the accuracy of their truth, and even make us laugh at something about ourselves or about life, our minds are restored to fullness of enthusiasm.

We get a chance to dance along with the absurdities of life and at least clap our hands. Life is like this, we can never stop the storm, but as a singer we can ease the fear in the heart and soul of everyone on board.

When we write books and some people like them, we often realize that we are not alone in the world but there are others like us. This gives us immense peace and also motivates us to continue our foolishness.

Books are slowly vanishing from our daily life and are being replaced by something that we had never thought of. In my childhood, I had read that whenever you read a good book, a door of light opens for you somewhere in the world. This door takes us to that treasure which no robber has been able to loot till date and the robber who looted this treasure could not remain a robber again. I always like those people who keep books in their room. If you have a small cupboard in your room, in which you have kept some good books, then surely the whole world is compressed in your small room.

I don't know if any such machine will be made in future which will take us on a tour of the past. But at present, books are such a time machine. When we look at the pages of the book, we hear the voice of some other person, maybe someone who died a thousand or 2000 years ago.

Reading is actually a journey of time.

July1 2024



Editor

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THE ROLE OF HIGHER EDUCATION IN ECONOMIC DEVELOPMENT

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Abstract

The relationship between higher education and economic development has been a subject of interest for policymakers, educators, and economists for many decades. It was Schultz who conducted a methodical analysis of how education contributes to economic expansion. Initially examining the disparity in income level between various worker categories, he concluded that health and education are the primary causes of the income gap and further clarified that the reason for the income difference is the difference in labour productivity. He thought that human resources comprised of both the quantity as well as the quality of labour , and he primarily concentrated on the abilities and know-how of those who could raise labour productivity. Higher education is all about enhancing students' abilities and productivity—which raises students' income and fosters economic growth. Thus higher education plays an inevitable role in the process of the economy's growth and development. This article delves into the various ways higher education impacts economic development, providing a comprehensive overview of its contributions and the challenges it faces.

Keywords- Higher Education, Economic Growth and Development, Income Equality, Human Capital Formation, Global Competitiveness, Employability.

Introduction- *"When I travel around the country, meeting with students, businesspeople, and others interested in the economy, I am occasionally asked for investment advice…. I know the answer to the question, and I will share it with you today: Education is the best investment."* **Former Federal Reserve Chair Ben Bernanke.**

The relationship between higher education and economic development has been a subject of interest for policymakers, educators, and economists for many decades. It was Schultz who conducted a methodical analysis of how education contributes to economic expansion. Initially examining the disparity in income level between various worker categories, he concluded that health and education are the primary causes of the income gap and further clarified that the reason for the income difference is the difference in labour productivity. He thought that human resources comprised of both the quantity as well as the quality of labor, and he primarily concentrated on the abilities and know-how of those who could raise labour productivity. Higher education is all about enhancing students' abilities and productivity—which raises students' income and fosters economic growth. Thus higher education plays an inevitable role in the process of the economy's growth and development. This article delves into the various ways higher education impacts economic development, providing a comprehensive overview of its contributions and the challenges it faces.

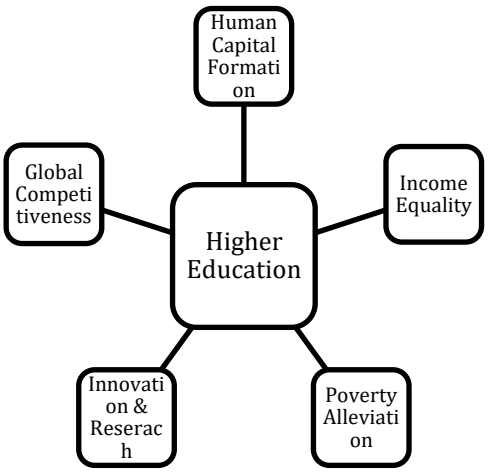
Higher Education and Economic Growth – Two major aspects

There are two major aspects through which higher education affects economic growth. One is the same as Schulz's improvement of individual ability, and the internal effect of human capital, which directly affects the production process. Second, is the external effect of human capital, as conceived by Lucas.it is the comprehensive effect of human capital on the whole society, which has the characteristics of increasing marginal benefit (Lucas, 1988). It highlights how technological innovation is determined by the human capital as well as by the knowledge and technology that the entire community already possesses.

Impact of Higher Education on Economic Development

Higher education plays a critical role in fostering economic growth. By providing individuals with the skills and knowledge needed to succeed in a dynamic and increasingly globalized economy, higher education helps build a more competent and versatile workforce. Additionally, through research and innovation, it contributes to technological advancements that drive productivity and economic expansion. The economic impact of higher education extends beyond immediate job creation and income generation; it also encompasses broader societal benefits such as improved health outcomes, enhanced civic participation, and increased social cohesion. Investment in education is the key to economic growth for a developing country like India. The following figure depicts the impact of higher education on economic development :

Figure-1: Impact of Education on Economic Development



Human Capital Formation

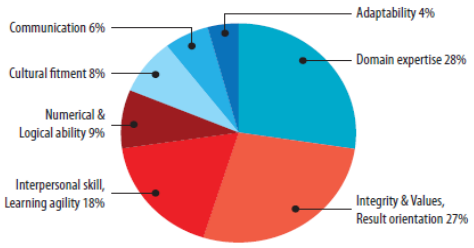
Higher education is integral to the development of a skilled and knowledgeable workforce. It provides specialized training and education that equips graduates with the expertise needed in various industries. This training includes not only technical skills but also critical thinking, problem-solving, and communication abilities. The shift towards a knowledge-based economy has increased the demand for such skills, making higher education more relevant than ever.

For example, engineering programs at universities often integrate practical experience through internships and co-op placements, ensuring graduates are well-prepared for their careers. Business schools emphasize case studies and real-world problem-solving to prepare students for leadership roles in various sectors. Similarly, medical and healthcare programs combine classroom instruction with hands-on clinical training to produce competent healthcare professionals. Thus through experiential teaching-learning pedagogy higher

education equips the students to face the challenges of real life as this learning remains with the students forever as quoted by Confucius **"I hear and I forget. I see and I remember. I do and I understand".**

In addition to technical skills, higher education institutions also focus on developing soft skills that are essential for career success. The India Skill Report 2016 has highlighted various skills required for a successful business. According to this report, business leaders must possess both soft as well as hard skills so they can execute tasks to drive results and empower their team to do the same, no doubt that higher education plays a vital role in imparting these skills among students. Courses in liberal arts and humanities play a crucial role in fostering these skills, helping students to think critically, analyse complex issues, and communicate effectively.

Figure 2: What Businesses are looking for?



Source: India Skill Report, 2016

Higher education offers opportunities for continuous learning and professional development, allowing individuals to update their skills and remain competitive. As industries evolve and new technologies emerge, the need for continuous skill development becomes increasingly important. Higher education provides avenues for lifelong learning through continuing education programs, professional certifications, and online courses. For instance, many universities offer executive education programs that help professionals stay current with industry trends and advancements. Online learning platforms have also made it easier for individuals to pursue lifelong learning at different stages of their careers. These programs enable workers to acquire new skills, switch careers, or advance in their current fields without the need to attend traditional on-campus classes.

Role of Higher Education in Innovation and Research- Universities and colleges are major contributors to research and development (R&D) and innovation where new ideas and technologies are developed. Collaboration between academia and industry often leads to the commercialization of new products and services, further stimulating economic activity. Moreover, universities often serve as hubs for interdisciplinary research, bringing together experts from various fields to tackle complex problems. This collaborative approach can lead to innovative solutions that have far-reaching economic and societal impacts. For example, research in sustainable energy technologies can contribute to environmental sustainability while also creating new business opportunities and jobs. Start-ups and spin-offs emerging from university research contribute to job creation and economic diversification.

Higher Education Raises Socio-Economic Status and Promotes Economic Equality- By providing access to education, higher education enables individuals from diverse backgrounds to improve their socio-economic status. Scholarships, grants, and affirmative action policies help ensure that higher education is accessible to underprivileged and disadvantaged groups. This inclusivity helps bridge the gap between different socio-economic classes and creates a more inclusive higher education system that fosters social mobility and reduces economic disparities.

Education is one of the most effective ways to reduce income inequality. Higher education increases individuals' earning potential and provides opportunities for career advancement. As more people gain access to higher education, the workforce becomes more skilled, and the income distribution becomes more equitable. Studies have shown that individuals with higher levels of education tend to earn more over their lifetimes compared to those with only a high school diploma. By expanding access to higher education, societies can create

a more equitable distribution of income and wealth.

Research has indicated that people with more education typically make more money in their lives than people with just a high school certificate. Societies can achieve relatively fair wealth
and income distribution by increasing access t o higher education. According to a recent analysis (2023) comparing the expenses and advantages of attending the college, it is concluded that a college degree remains a wise financial investment. Three economists associated with the Federal Reserve Bank of St. Louis, Scott A. Wolla, Guillaume Vandenbroucke, and Cameron Tucker, carried out the research. They looked at the financial advantages of attending college, including the so-called "college wage premium," which refers to the amount of money that graduates make over non-graduates. “The rates of return on a college education vary greatly across time, gender, and race," but, according to the authors, "they are still considered higher than the returns on financial assets, such as stocks and bonds." Furthermore, according to the research conducted by the Organisation for Economic Co-operation and Development (OECD), people who have completed their higher degree make much more money overall than people who have only completed their secondary education.

Global Competitiveness- In a globalized economy, higher education plays a crucial role in fostering international collaboration which is very crucial in addressing complex challenges that transcend national borders, such as climate change and public health crises Exchange programs, international research partnerships, and global campuses enhance the flow of knowledge and innovation across borders. Graduates with international experience and a global perspective are better equipped to operate in a diverse and interconnected world. For example, the collaboration between universities in different countries on COVID-19 vaccine research demonstrates the importance of international cooperation. International research collaborations can also lead to significant scientific and technological advancements. For instance, the European Organization for Nuclear Research (CERN) is a prime example of how international collaboration in higher education can result in ground-breaking discoveries. Such collaborations not only advance knowledge but also contribute to economic growth by fostering innovation and the development of new technologies.

Higher education institutions attract students and researchers from around the world. This influx of international talent enriches the academic environment and contributes to the host country’s economy through tuition fees, living expenses, consumer expenditure, and cultural exchange. Moreover, international students often bring new ideas and perspectives, fostering a culture of innovation and inclusivity. Additionally, many international students choose to stay in the host country after graduation, contributing to the local economy through their skills and expertise. For example, international students in the United States contributed approximately $44 billion to the U.S. economy during the 2018-2019 academic year through tuition, living expenses, and other expenditures. This economic impact highlights the importance of attracting and retaining international talent to drive economic growth and innovation.

Challenges- Despite its crucial role in economic growth, Higher education is facing certain challenges which require immediate attention. Rising tuition costs and the ensuing student debt are two major issues affecting higher education. The cost of a college degree is rising year on year basis, which is a concerning issue, particularly in light of the nation's employment rate being so low. A recent study conducted by BankBazaar also reveals that schools and colleges have been witnessing inflation of 11 to 12% compared to overall Consumer t Price Index (CPI) inflation of 6%. Particularly for students from low-income families, exorbitant expenses might make higher education more inaccessible. More public support for higher education, the implementation of income-based loan repayment schemes , and the generating scholarship opportunities are just a few of the

creative solutions needed to address this problem.

Alignment with Labour Market Needs for Generating Employment-

Keeping higher education programs in line with the demands of the labour market is another important issue of concern. Many a times, companies have different requirements for skills than what is taught in academic programs. The lack of employable skills among Indian youth has caused employers' dissatisfaction, according to the Skill Financing Report 2023. Practical skills are lacking in about 78% of the nation's youth. Moreover, the research stated that India is ranked 60th in the world for overall skill competency. The lower skill level in Indian manufacturing is responsible for just $8,076 average value addition peer employee in 2021, according to S&P Global Market Intelligence. This value is significantly in comparison to many developing countries. This skills shortage is a key risk for manufacturers wanting to move up the value chain, jeopardizing India's bid to be a manufacturing hub.

Another challenge in this regard is rapidly changing technology and the advent of AI, posing a threat to the workforce available. Higher Education Institutes in general have not been successful in creating a workforce to cater to the requirement of fast-changing technology in present times. 'India's Graduate Skill Index: 2023' a report, published by an online talent assessment company, revealed that finding candidates with high employability in non-technical skills is easier than finding candidates with high job-readiness for technical skills. AI is generating new job prospects, but it's also driving away jobs, especially in sectors of the economy that primarily rely on repetitive and routine work. A report released by the World Economic Forum projects that by 2025, artificial intelligence will have replaced 75 million jobs worldwide while also creating 133 million new ones. This indicates that there will be a net gain of 58 million jobs worldwide, while there will be notable employment displacement in some sectors of the economy. In a situation like this, the nation may face significant challenges in providing laborers with the education and training necessary to enable them to transition into other roles. According to the Global Business Coalition for Education (GBC-Education), United Nations Children's Fund (UNICEF), and the Education Commission, more than 50% of Indian youth are not on track to have the education and skills necessary for employment by 2030. Technological advancement needs to grow hand in hand with upgraded skills. Quality education, raising awareness of new college and university educational programs around the world, mentorship programs, career guidance, and the development of competitive skills through training and internships are all ways to make this achievable. This approach can surely make the youth aware, talented, confident, and ready to compete with their global peers. This requires ongoing collaboration between academia and industry to identify skill gaps and develop relevant curricula.

Work-integrated learning opportunities, such as internships and co-op programs, can also help bridge the gap between academic training and industry needs. These programs provide students with practical experience and exposure to real-world work environments, enhancing their employability upon graduation. By aligning educational programs with labour market demands, higher education institutions can better prepare students for successful careers.

Conclusion- Higher education is a critical driver of economic development, contributing to workforce development, innovation, social mobility, and global competitiveness. However, to maximize its impact, it is essential to address the challenges of rising costs and alignment with labour market needs. By fostering inclusive and relevant educational opportunities, higher education can continue to be a powerful engine for economic growth and societal progress.

Higher education institutions must adapt to changing economic and social landscapes to remain relevant and effective in promoting economic development. This requires a commitment to innovation, inclusivity, and collaboration with industry and international partners. By addressing the challenges and leveraging the opportunities presented by higher education, societies can create more equitable and prosperous economies.

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RELEVANCE OF SARDAR PATEL IN TODAY'S INDIA

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Abstract

India is an emerging economic and strategic superpower on the world map.[1] But along with this, many new challenges have also arisen before India, due to which the unity and integrity of the nation has been endangered.

In this article, these challenges of India have been discussed, and an attempt has been made to know how relevant Sardar Patel's thoughts and his working style would have been if he were alive in present India.

In this article, an attempt has also been made to know how correct are the various concepts and narratives prevalent in modern India about Sardar Patel, and who are sponsoring these new narratives and why. In other words, this article seriously addresses the issue of the relevance of India's first Home Minister Sardar Vallabhbhai Patel in present India.

In this article, the process of politicization of freedom fighters associated with the freedom movement by political parties in modern India and their re-characterization has been studied very seriously; and an attempt has been made to know what kind of mindset is working behind the re-characterization of freedom fighters and what kind of challenges are these political activities posing for the national unity and integrity of India.

Key words- Sardar Vallabhbhai Patel, politicization and re-characterization of freedom fighters. Challenges before the unity and integrity of present India, Muslim appeasement, Hindu Rastrawaad Kashmir problem, Punjab problem, Bangladeshi infiltrators, conversion of tribals, Hindu-Muslim dispute, casteism, social and economic inequality, political bitterness and polarization.

The era of politicization of freedom fighters[1] is continuing in India. Various political parties politicize freedom fighters for their own political benefits. Their main objective is to strengthen their vote bank politics. An important way of doing this is by projecting a new narrative different from the real character of these freedom fighters. It is alleged that the right-wing political parties of India have tried to mold the character of Sardar Patel and Netaji Subhash Chandra Bose different from the basic ideology of the Congress Party and tried to differentiate them from the main leaders of Congress like Gandhi and Nehru. They are accused that Nehru and Mahatma Gandhi were Muslim sympathizers and both were in favor of the partition of India, where as Sardar Patel, along with being anti-Muslim, was also a strong supporter of undivided India. While it has become clear from many studies that after the partition of India and Pakistan, Sardar Patel did not have the same generosity towards Muslims as before, yet anti-Muslim or Hindu fanaticism is not seen anywhere in his thoughts. There has been a long process of creating a new narrative around Sardar Patel in India, and the anti-

Congress parties have been quite vocal in this campaign.

But are only right-wing parties involved in such campaigns? Wouldn't it be fair to blame only the right-wing political parties for this? It is an undisputed fact that the Congress Party has also made full use of freedom fighters, especially Mahatma Gandhi, in electoral politics.[3]

After independence, Mahatma Gandhi had said that the Congress Party should now be dissolved. But, given the importance of Congress in the freedom movement, the prominent leaders of the Congress Party of independent India ignored his advice, and made full use of the legacy of Congress to establish the Congress Party as a political party.

Congress also benefited from this, and the Congress Party became the longest-serving party in power in India as a political party. In such a situation, only right wing parties should not be held responsible for the political misuse of the freedom fighters. Many consider Patel's politicization to be a reaction against Congress policies against its politicization of Mahatma Gandhi.

But the most serious thing is that the political parties of modern India have tried to create a new narrative around the persona of freedom fighters in which their original character has been lost. Political Parties deliberately ignored their basic principles and gave them a new personality form for their political gain.

For example, the Bharatiya Janata Party tried to establish Sardar Patel as a politician who was a strong opponent of the India-Pakistan partition and also the creator of modern Bharat. But in this new negative, an attempt has been made to show him as anti-Muslim as well, whereas there are many such examples in which Sardar Patel has been shown standing up for the rights of Muslims. In the present times, it is also believed that Sardar Patel was against Article 370 in Kashmir and he himself had requested Jawaharlal Nehru to remove from the article-370. Whereas the reality is that Sardar Patel never demanded the removal of Article 370, but supported it. [4]

In modern India, this concept has been very strongly formed that Mahatma Gandhi had hatched a big conspiracy to remove Sardar Patel and make Pandit Jawaharlal Nehru the Prime Minister, whereas Sardar Patel was a bigger leader than Pandit Nehru, and he had more political acumen and a sense of national unity than Pandit Nehru.[3]

The opponents of this ideology deny this allegation and say that at the time of India's independence, Sardar Patel was more than 73 years old and he used to be physically very weak and ill. Whereas Pandit Jawaharlal Nehru was 15 years younger than him. As we know that Mahatma Gandhi was assassinated in 1948 and Sardar Patel died in 1950, 2 years after his assassination. This means that Sardar Patel was physically less capable of ruling India than Nehru.[5]

Another very important discussion is related to the Kashmir issue, that if Sardar Patel had become the Prime Minister of India, the Kashmir issue would have definitely been solved. In the opinion of many experts, this is a hypothetical thinking. We do not have any road map as to how Patel would have solved the Kashmir issue. Many people think that the Kashmir issue will be solved in Pakistan. Whereas it is now slowly being established that the solution to the Kashmir issue lies in Kashmir itself, and serious efforts need to be made to include the people there in the mainstream of India.

Is Sardar Patel still relevant today? Are Sardar Patel's ideas as relevant today as they were about 80 years ago? Most of Sardar Patel's achievements are before India gained independence. Sardar Patel had barely 40 or 50 days in which he had the challenge of including all the princely states of India and small states like Hyderabad, Junagadh etc. in India. He accomplished this through negotiations and military intervention. There is no doubt that Sardar Patel used both negotiations and military intervention as per the need and he was completely successful in this task.

But the problems of present India are quite different from the problems of that time,

because these are deeply internal and socio, cultural and regional problems.

Among the problems of modern India which have become a challenge for its national unity and integrity, the biggest problem is the widening gap of discrimination. The main roles in these include casteism, religious fanaticism, regionalism, language disputes, racial fanaticism and the widening gap of discrimination between the rich and the poor on the basis of economic status.

If we look closely, we find that at the center of all this is the politics of India which separates people from each other and supports some and opposes others under the politics of vote bank. The divide between tribals and non-tribals in Jharkhand, the Punjab problem, racial discrimination in Manipur, the Kashmir problem - somewhere in all this, are result of power-hungry politics.

If you look at India very closely and look at its resources, you find that India has all kinds of resources available to fulfill its needs, and the people of India are naturally peace-loving and give top priority to national unity and integrity. But, when political parties sow the seeds of discrimination in the minds of people to fulfill their political ambitions, then a feeling of hatred and contempt spreads in a large part of the society.This is the biggest challenge for the national unity and integrity of India. We are all Indians and we are committed to India's security and prosperity. This is a truth, and in such a situation no one has the right to declare anyone a traitor or a nationalist. Pakistani intruders coming to Kashmir or Bangladeshi intruders coming from Bangladesh and their intentions are suspicious. These are not the citizens our country. They come to our country from other countries and attack the livelihood of the local people here. Some new narratives have been reset in India, which include love jihad, marriage jihad, land jihad, population jihad, and commercial jihad. There is a need to investigate these and expose the truth. They modify demographic profile and snatch the basic rights of the poor Indian citizens. [6]
Obviously, if any government gives silent support to them, then the anger in the minds of the affected people increases. Many such cases have been seen in Jharkhand where Bangladeshi intruders have increased their penetration in the tribal villages and married the girls there and have claimed the ancestral land of the tribals. This case is not only seen in Jharkhand but also in Bengal and Assam. In these states, villages are becoming Jamaitola. These border tribal villages are soft targets of these infiltrators. [7, 8]

The demographic profile of many northeastern states of India and border areas of Bengal has changed a lot. The local population has been replaced by foreigners. This is not a narrative but a reality and interestingly these infiltrators vote for certain political parties which keep that party in power. The ruling party patronizes them in its zeal to retain power and helps them get Indian citizenship. The situation in these states is so bad that these are economically backward states. The indigenous population of these states has started getting affected very badly.

Assam and Tripura have faced insurgency due to the demographic change whereas the Manipur, Nagaland and Mizoram insurgencies are based on the issue of tribal identity. Material support by China as well as Pakistan, and easy access to Bangladesh and Myanmar have resulted in the establishment of insurgent camps across the border. Open borders, increasing religious fundamentalism and rise of religion-based insurgent groups have serious security repercussions, with a violence cycle on tribal and religious lines, as witnessed in Assam.[9]

There is a gathering of Bangladeshi and Rohingya infiltrators in many major cities of India who set up their camps near railway stations or at the entrances of big cities and at any time they can agitate violently and affect the life of the people. One such case was seen during the farmers' movement recently when Khalistani supporters disguised as farmers tried to capture the Red Fort during the march to New Delhi. The infiltration of Khalistani supporters in the farmers' movement has raised the eyebrows of the nationalist people of the country.[10]

Today the Khalistan movement is raising again in India. Apart from China and Pakistan, Canada is emerging as a new enemy. It is being said about the current government of Canada that it is openly supporting Sikh extremists and Khalistani supporters, and has become a challenge to the national unity and integrity of India.[11] outside India, Khalistan extremists are damaging Indian properties in western countries and are also targeting temples there. Their main aim is to draw lines of division between Hindus and Sikhs in India by targeting temples.[12]

They have not been successful in their campaign so far, the main reason for this is that most of the Sikhs of India are still nationalists and are working for the prosperity of the country by joining the mainstream of the nation.

In India, Islamic bigots and Hindu hardliners spew venom against each other in their own ways and create a feeling of hatred towards each other in the minds of people. The majority of the Indian population still believes in Hinduism and the possibility of such a large population converting to any other religion is almost impossible. In such a situation, it is foolish to dream or show the Islamization of India. But such measures create a sense of fear and insecurity among the others. This promotes religious polarization.

If Sardar Patel were alive, would he have been able to solve these issues? Was his approach such that he could solve these issues directly? In my opinion, if Sardar Patel had been the Prime Minister of India, he would have never supported the much-publicised and much-discussed policy of 'Congress appeasement'.

He would have taken very strict action against infiltration and anti-national elements growing inside the country and would not have given them a chance to flourish.

As far as issues like politically patronised casteism, religious extremism, drug extremism, regionalism, language dispute, outsider-inside dispute are concerned, these issues cannot be solved directly by strictness or with the help of the army. Nationalism can be a strong weapon to solve these issues. Because Sardar Patel was a nationalist leader and he had the courage, understanding and implementation technique to take any kind of step to protect the unity and integrity of the nation, it is possible that if Sardar Patel were in present India, he would have tried to solve these issues through dialogue, mutual coordination, political intervention and wherever needed, by using force.

But we need to always keep one thing at the center of all this and move forward that the biggest element to save the national unity and integrity of India is 'Niyat' (intention). If the citizen of India will keep Indianness above every narrow-mindedness, then definitely such elements inside India which pose a challenge to the unity and integrity of India will not get a chance to flourish.

It is important that there should be transparency, honesty, political coordination and no hatred towards each other among political parties. The fight of political parties should not be on the streets, but inside the Parliament. The growing bitterness, mutual animosity and hostility among political parties is the biggest challenge for the Indian national political field. Political parties need to sit together and think about national issues, and should be inspired to give and take respect by respecting each other's views.

India is a democratic country, where power changes every 10 or 15 years. That is why no political party should ever think that it can remain in power forever. An alternative government is sure to come in its place. In such a situation, no one should have any animosity towards the opposition parties or any animosity towards the ruling party or try to present any such demand which is completely possible. Because, when the opposition party comes to power, the public will expect it to fulfill its demand. If any political party presents any such demand or political promise which is a challenge to national unity and integrity, then that party itself is a challenge to national unity and integrity. At present, nationalism is developing in India in a new form and its name

is Hindu nationalism. The number of supporters of Hindu nationalism is increasing rapidly in India. But, the question arises whether the concept of Hindu nationalism can become a challenge for the national unity and integrity of India in future? The number of religious minorities living in India, which is probably more than 20 crores, will they stand with that concept of Hindu nationalism? In modern India, we need to move forward with the ideas of Patel. Patel was a strong supporter of national unity and integrity on one hand but on the other hand he was not against Hindu Muslim unity either. His ideas were loyal to Indianness and as the Home Minister of India, he had a sense of respect for all religions, castes, sects and races of India. This ideology is the strongest and most powerful in maintaining the nationalism and unity of modern India.

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THE RURAL SANIATION COVERAGE: INFRASTRUCTURAL ENHANCEMENT IN RURAL UTTAR PRADESH

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Abstract- Sanitation and cleanliness are very important aspects for individuals and the country as well. In India, sanitation has been given so much importance from a health perspective. Nation father Mahatma Gandhi also said that there, sanitation is more important than political freedom. In India, the majority of its population lives in rural areas, and they also have many problems such as poverty, unemployment, lack of education, unavailability of health facilities, and lack of structural infrastructure such as houses and roads, etc. Among these problems, lack of sanitation coverage and practicing it is one of the major problems in India. After the Clean India mission Gramin and another program, there are several problems existing in rural areas. Uttar Pradesh is the most populous state in India. the majority of the population lives in rural areas this is why the development of the rural area is very important. The development of rural areas has been the core of the planning process in Uttar Pradesh. Rural Development is a broad, inclusive term that takes into consideration the social and economic development (including sanitation coverage) of the rural areas. Therefore, the Clean India Mission Gramin has been an impactful program to change the sanitation and cleanliness of the rural area. The present study focuses on the infrastructural changes done in the villages. This study takes interviews of 100 households selected randomly from the developmental block Saidabad of the Prayagraj district in Uttar Pradesh. The study reveals that 14 percent of households in rural area are not accessing the toilet facility, however the open defecation rate is more than the lack of toilets because significant share of population is still defecating in open through, they have toilets in their house. Other sanitation facilities such as drainages and water sources lacking in the study area.

Keywords Rural Development, Sanitation Coverage, Clean India Mission-Gramin, Rural Development, Open Defecation Free
(ODF).

1. Introduction

India's national father Mahatma Gandhi said that if someone is not clean, he cannot be healthy, and if someone is not healthy, he would never be mentally strong, thus cleanliness is the only way to develop a healthy mind and a good character. He also said "Cleanliness is next to Godliness. We can no more gain God's blessing with an unclean body and with an unclean mind" (Mahatma Gandhi). He gave the importance to sanitation of an individual more than political freedom. Sanitation and cleanliness are very important for every individual and country as well. In India, sanitation has been given so much importance from a health perspective. Sanitation is a crucial issue that needs to be discussed in the present to increase awareness among rural people to fight against various diseases and social stigma, especially in rural areas.

After the COVID-19 pandemic, the understanding of people toward maintaining sanitation and hygiene has increased. But as compared to urban areas rural people are not practicing the proper hygiene and sanitation practices due to lack of infrastructure facilities and awareness. But as we know most of India live in rural areas of the country and agriculture and its allied sectors are major parts of India's economy. Here, inadequate sanitation exacerbated the spread of the virus, emphasizing the importance of promoting hygiene practices and access to basic sanitation facilities. According to the World Bank 2011 report, it is estimated that inadequate sanitation costs India the equivalent US $ 54 billion per year equivalent to 6.4 percent of GDP in 2006. A global cost-benefit study estimated that the benefit of improved sanitation exceeds the cost by 5.5 times globally and by 4.6 times in South Asia. (Hutton, G., et al., 2020). Despite ongoing efforts like Swachh Bharat Abhiyan-Gramin, challenges persist in achieving universal sanitation coverage due to factors like lack of infrastructure and awareness. Initiatives dating back to the Central Rural Sanitation Program have aimed to address these issues, but comprehensive strategies are needed to ensure sustained progress in rural sanitation development.

Additionally, the provision of safe drinking water and sanitation services is not only an indicator of household socioeconomic status but also essential for maintaining public health. The absence of proper sanitation infrastructure not only poses health risks but also imposes significant economic burdens, as evidenced by the estimated losses incurred by the Indian economy due to poor hygiene-related diseases. While various sanitation improvement programs have been introduced over the years, including the National Water Supply and Sanitation Program, achieving comprehensive rural sanitation remains a persistent challenge requiring concerted efforts from both government and local stakeholders. Rural development is the fundamental requirement to achieve the Sustainable Development Goals by 2030. The rural area is the basis of many industries and the source of livelihood for the largest population in the world. Adequate and accessible rural infrastructure not only enriches the quality of life but also raises the efficiency in transportation lowers the production cost and directly supports agricultural activities and rural livelihood (Mohapatra, A.K., 2018). Better infrastructure has a positive impact on economic development (Mohapatra, A.K., 2018) [1]. Without rural development, we cannot even think about the success of sustainable development goals. the present study is based on primary collected information about the rural sanitation infrastructure and its allied activities. The study tries to examine the real picture of sanitation status in rural Uttar Pradesh and states that after the completion of various program for the development of rural areas, the sanitation picture of the villages in Uttar Pradesh is not enough good. **Add some facts from the conclusion.**

2. Review of literature

Kumar, A. (2019) assessed rural areas of Uttar Pradesh by taking a hundred households survey and stated that based on quantitative search observation study area of Auraiya district in Uttar Pradesh is not completely open-defecation-free. It is also said that the Clean India Mission Gramin is not a successful program, it reveals that out of 100 households, there is a high number of cases of diarrhea 29, malaria 33, and dysentery 44 in the study area, which were generating unexpected health expenditures. **Geetha, J., & Kumar, S., (2014)** say in their research paper that improvement in sanitation conditions is not only important to human health but also it is essential for social and economic development. The lack of toilet facilities and unawareness highly exist in the study area. **Ministry of Rural Development (2017-18)** In the second chapter of the report it has been explained that at the launch of Swachh Bharat Abhiyan Gramin on 2nd October 2014, the sanitation coverage was 38.70 percent. This has increased to 84.13 percent as of 24/05/2018. Since the launch of SBM G, there has been a 45.43 percent increase in sanitation coverage as of 24/05/2018. **Ghosh, S.K., et al. (2017)** named the paper Swachh Bharat Mission – Implementation and Performance in the Rural Area of the selected state. They found that Uttar Pradesh and Bihar are on the highest rank of uncovered households sanitation facilities

(2013) but the coverage of sanitation has increased in both states in Bihar 29 percent were covered by March 2017 which was 21.4 percent in 2012-13 and in Uttar Pradesh it has increased from 35.2 percent (2012) to 47.6 percent (2017). But this increased facility is less than in other states like Madhya Pradesh, Rajasthan, and Orissa. **Swain, P., & Pathela, S. (2016)** explained that awareness of Swachh Bharat Abhiyan and sanitation practices such as cleaning hands and cleaning toilets is very poor in two districts of India, which is Jabalpur in Madhya Pradesh and Ghaziabad in Uttar Pradesh. They analyzed by taking the 190 samples from adult urban slummy and rural people and found that 76 percent of total respondents were aware of the Swachh Bharat Abhiyan 8 percent of respondents don't wash their hands after defecating and 11 percent of respondents never wash their hands before meals.

3. Impact of Poor Sanitation and Cleanliness on the Rural Economy

Various scholars emphasize the strong connection between socioeconomic factors and access to safe drinking water and sanitation facilities, highlighting the heightened risk of waterborne diseases among marginalized communities. According to the World Bank 2011 report, it is estimated that inadequate sanitation costs India the equivalent US $ 54 billion per year equivalent to 6.4 percent of GDP in 2006. A global cost-benefit study estimated that the benefit of improved sanitation exceeds the cost by 5.5 times globally and by 4.6 times in South Asia. (Hutton, G., et al., 2020). Poor sanitation always generates bad consequences for human beings as well as others such as the environment and animals, which negatively influence human development as well as economic development. The economic cost of poor sanitation is huge as four countries studied in East Asia by the World Bank calculated GDP losses due to poor sanitation between 1.4 and 7.2 percent (UNICEF, 2008, p.2). Poor sanitation affects the attendance of school children in schools, it affects the work efficiency of people employed and workers, and the health of the rural people increasing malnutrition. Poor sanitation and poor cleanliness negatively influence the height of the children, which is called stunting. Poor sanitation and unhygienic conditions increase the occurrence of water-borne diseases such as diarrhea, cholera, typhoid, malnutrition anemia, in the rural areas, etc. Another UNICEF study estimates that a household in an ODF village in India saves Rs.50, 000 every year by way of disease treatment costs averted, saving livelihood by not falling ill, etc. At the macro level, a 2007 World Bank study estimated that a lack of sanitation costs India over 6% of its GDP (Kumar, A., 2018).

4. Concept of Safe Sanitation

Sanitation and cleanliness are not only related to personally bathing and having clean food and drinking water but also this is the broad subject covering the management of human excreta, hygiene and sanitation practices, the management of domestic, industrial, medical, and animal wastes, drainage cleaning, elimination of open defecation and cleaner volunteer's welfare. The World Health Organization (WHO) has defined the term sanitation as the provision of facilities and services for the safe disposal of human urine and excreta. Sanitation is broadly defined to include management of human excreta, solid waste, and drainage inspection. Cleanliness or cleaning is a process to remove dirt, including dust, stains, bad smells, and clutter on surfaces. Cleanliness is not guaranteed to be bacteria-free. However, on the other hand, sanitation is a process to make something sanitary i.e., free of germs by sterilizing.

5. Budget Allocation for the Scheme

Since the program was launched, the Government of India has been spending lots of funds on the program implementation. The actual expenditure budget was more than the allocated budget, in the financial year 2017-18 Government of India allocated Rs. 13948 crores for the policy but the real expenditure was Rs.16948 crore (122 percent of the allocated budget) (SBA(G) Budget Brief, 2017-18, p.2), Which shows increased expenditure on MDWS. The cost of constructing a household toilet was increased from 10,000 rupees to Rs 12,000 per beneficiary. The fund was utilized

for the construction of individual household latrines and other community sanitary complexes management of IEC etc. The number of persons defecating in open rural areas, which was 55 crores in October 2014, has declined to 25 crores in 2018. Sanitation coverage has increased from 39 percent in 2014 to 78 percent in 2018.

6. The needs of the study

Since independence and even before it, several programs have been implemented to development for rural sanitation infrastructure sanitation, and cleanliness in India. The Prayagraj district of Uttar Pradesh was declared and accepted ODF in 2018-19. According to the Ministry of Jal Shakti, every household in the district has been given the facilities of a sanitary toilet, and all villages have the appropriate sources of drinking water and cemented drainage facilities. Every school has been provided the separate toilet facilities for both girls and boys students. In this context, the study will try to know what is the status of sanitation infrastructure in rural Uttar Pradesh. Have the sanitation activities of rural people changed toward sanitation? Whether the quality and quantity of appropriate toilets are given to the households in the village or not? How much the change in the rural population for toilet use has been taken place? Whether the SBM-G changed the overview of the rural area of Uttar Pradesh? However, a different question arises such as what are developmental changes the program left on the population. What is the status of the rural population in Uttar Pradesh dealing with the present development scenario, in the context of sanitation, poverty, and education?

7. Objective of the Study

- To assess the status of sanitation facilities distributed in the rural area of Uttar Pradesh.
- To study the behavioral activities of rural people toward sanitation management in Uttar Pradesh.

8. Methodology and the Area of the Study

The present study is explanatory in nature. This is mainly based on primary data collected from the study area with the help of a self-prepared research schedule of questions. For the survey, both close-ended and open-ended questions were asked, but most of the questions were close-ended. To select the households, a simple random sampling method was used. This study is of Uttar Pradesh which is the most populated state having a population more than its neighboring countries like Pakistan and Nepal. Overpopulation always leads to more requirements of sanitation facilities and infrastructure. Further in Uttar Pradesh, the most populated district "Prayagraj" was selected to study. In Prayagraj there are 8 tehsils which consist of 61 developmental blocks consisting. In Hadia tehsil there are 4 developmental blocks, hence based on simple Radom sampling and lottery system, Handia tehsil and Saidabad block respectively were selected for the study. With all the limited resources 100 households were selected for the interviews. There are 116 villages In Saidabad block. There were 4 villages were visited and their households were interviewed. All the interviews were taken place by the researcher himself in the month of January 2024. There, the researcher also mates with the gram Pradhan and some senior members of the gram panchayat and took the information about the sanitation coverage in the village. In the study area, multistage simple random sampling methods were used for sampling purposes.

9. Result and Discussion:

10. Respondent's Profile

The socio-economic status of society plays an important role in the economic development and growth of society. Apart from socio-economic status, the health status of an individual cannot be ignored. Uttar Pradesh is the third-largest state economy in India with 15.4 lakh crore (8 percent) in GDP. The majority of the state's population depends upon farming activities. Uttar Pradesh is one of the most important states in India as far as horticulture is concerned (Wikipedia). This is the most populated state in India consisting of

more than 24 crore total population and almost 19 crore rural population.

There 100 households were interviewed regarding their social and economic variable. Further prepared a schedule of questions for their sanitation facilities and the behaviors related to hygiene & sanitation were asked. The result of the 100 households consists of 561 members including child's members. Out of 561 members among 100 households, there are 292 male and 269 female, 52 and 48 percent respectively. However, there are 78 percent of heads and 22 percent of member respondents in the total survey. The maximum number of respondents are male 91 percent and only 9 percent are female respondents. In India, religion is one of the very influencing factors that determines many of the activities. For example, there is evidence that people say that toilets and bathrooms should not be inside of the house premises because their devatas exist. Thought, religion is one of the very important sources of the employment and tourism economy in every part of India. The study is done with the very religious and spiritual place of Uttar Pradesh, Prayagraj. This is the city of Sangam of three very important and holy rivers Ganga, Yamuna, and Saraswati. In Hindu mythology, all three rivers are praised by all the devatas. Hence, every year millions of people from all over the world and India as well come to take the dips into the Sangam. Thus, the study finds that out of 100 households surveyed there are 98 percent of families belonging to the Hindu religion and only 2 percent of the respondents were Muslim. And because of the Hindu religion always gives special importance to joint family which means the family where the parents live with their children and their parents. On the other hand, there is a nuclear family where only the mother and father live with their unmarried children. In India, the trend of joint family has been changing towards a nuclear family due to urbanization and migration issues. In the study, only 44 percent family are belonging to a joint family, and 56 percent of families are nuclear.

The age of the respondent is also a very important factor in increasing the validity of the data because the researcher can make him understand what he exactly is surveying from the respondents. In this study, 28 percent and 38 percent of respondents were from 30-40 years and 40-50 years age groups respectively. And 13 percent of respondents were from the 60 to above age group and only 3 percent of the respondents were from the age group of bellow 20-year group of age. The average age of the respondents is 42.35 years, which states that most of the respondents are adults and they all can answer in an effective way. The study also illustrates the category-wise distribution of rural families. There are three categories of families in the study area general, OBC, and SC/ST (schedule caste and schedule tribe). There were 14 percent general, 40 percent SC/ST (schedule caste and schedule tribe), and 66 percent from the other backward cast. This states that there has not been found any EWS category family in the study area and the maximum number of respondents are from the OBC category.

On the other side, there were 45 percent of families had BPL ration cards, 22 percent had APL ration cards, and 30 percent had Antodaya cards. There were also 3 percent of the households that did not have any ration cards. However, in the present time, the Indian government is providing ration to every household according to the number of family members. Though all the socio-economic factors determined the development of the rural area without education they all became effective less. Education for the population is very important to bring them into the main stream of the development. This study finds that out of 100 households, there are a total of 561 members, including child-born and old-age persons consisting 4.6 percent of the population share. On the other side, there are also 9.8 percent illiterate people in the study area. There 11.2 percent of people could have attended or are in the course of a master's degree in a different area of discipline. 17.5 percent are graduates and 31.4 percent people are only could reached to secondary and higher secondary levels of education. The overall picture of education level in the study area is good because only 9.8 percent of people are illiterate which is much lower to the average of state and country's illiteracy rate. This is because Prayagraj City is one of the famous

education centers in Uttar Pradesh, where several students get selected in different areas of success every year. It is called the hub of education in eastern Uttar Pradesh. There, the University of Allahabad is the most attractive Centre for students to attend education, which is called the Cambridge University of India. Banaras Hindu University of Varanasi is also one of the reasons for good literacy in the district.

Further, the study also reveals the occupational structure of the households in the study area. The occupation of respondents has been categorized in 8 different areas including students and old-aged members of the households. Thought the rural area is predominantly known for agriculture and some non-agricultural work, hence there are 34 percent of farmers involved in agriculture activities, and 17 percent of respondents were involved in non-agricultural activities including animal husbanding in their area. Therefore, adding both areas, almost more than half of the household's main source of income is agriculture and its allied areas such as laboring in agriculture and animal husbandry. On the other side, 19 percent of respondents were self-employed in some business and home business, and 14 percent of respondents were regular salary earners in different areas of government and private sector. The rest of the respondents were students (10 percent), old age persons (3 percent), housewives (1 percent), and 2 percent of domestic workers with side earrings. If we see the other side of an occupational picture of the overall population of the study area. The study states that there are, out of 561 members, 39.5 percent of students studying in different classes, 18.7 percent housewife women, 15.8 percent are working population in agriculture and allied sectors, and 15.8 percent population earning from self-employed and regular salaries from private and govt sectors.

11. Income& expenditure Distribution of Households.

The income profile of the study area's households is as follows. It is the income of the households that helps to meet fundamental needs like food, shelter, clothing, and healthcare. It also ensures the Peace of mind, education of the family member, and savings of the households. As of India's per capita net national income at a constant price is 98354 rupees in 2022-23. On the other side per capita income of Uttar Pradesh is 83000 rupees in 2022-23. The annual average or mean income of the total 100 households is 370815 rupees, which is higher than the annual average or mean expenditure of the 100 households Rs. 278860.50 per year. However, the minimum and maximum range of income and expenditure is very divergent as follows expenditure from Rs. 20250 to 3280000 and income from Rs. 25000 to 2356000 respectively. If per capita income and expenditure are concerned, the study states that the per capita income of the study area is 66098.93 Indian rupee and per capita expenditure is 49707.75 Indian rupee.

There is generally more than one source of household income in the rural area which is why this study observes that there are almost 8 main sources of income in the study area categorized as follows. Agriculture is observed as the source of 82 percent of families, 70 percent from animal husbandry, 30 percent, and 15 percent from business and household industry simultaneously. After agriculture income and animal husbandry, the regular salary group of income sources is the main source of the rural household's income because some of the members are govt servants in the study area and some of the members are working in other cities of the country.

Further total income was categorized into four groups as explained in the table. These groups are categorized into four groups, first income group up to Rs.185407.5 per year, second income group 1185407 to 370815, third income group of income from Rs. 370815 to 566222, and fourth the group of income from 566222 and above. The present table shows that there are 41 percent of households are coming under the first group of income which is the lowest group of income. In the second group of income, there are 30 households, and 7 percent of the households are in the third group of income. The highest group of income in the study area is 22 percent of households that they

belong to. The overall table states that more than 70 percent of households are in the lower group of income of overall average income. And only 29 percent of households belong to the above-average group of income in the study area.

Table 1 : Income Distribution of Households of Study Area.

Descriptive Statistics of the total income of the household					
	N	**Minimum**	**Maximum**	**Mean**	**Std. Deviation**
Total expenditure of household	100	20250	3280000	278860.50	413410.231
Total income of the household	100	25000	2356000	370815.00	379158.343
Descriptive Statistics sources of income					
		Minimum	**Maximum**	**Mean**	
Sources of income	**N**	**Statistic**	**Statistic**	**Statistic**	**Std. Error**
Income from agriculture	82	10000	1500000	116926.83	20119.395
Income from animal husbandry	70	1000	500000	42200.00	8314.785
Income from business	30	10000	400000	138733.33	16820.481
Income from household industry	15	10000	200000	66933.33	14438.859
Income from wages and salaries	68	18000	1220000	247639.71	32327.215
Pension	19	12000	480000	113052.63	39281.074
Income from land rent	5	10000	30000	19200.00	3261.901
Income from other sources	5	10000	180000	58000.00	31168.895

Source: Calculated from field survey 2024

Table 2: Income Group distribution of Households.

Income group	Frequency	Percent
Income Group Up To 185407.5	41	41.0
Income Group 185407 To 370815	30	30.0
Income Group 370815 To 566222	7	7.0
Income Group 566222 And above	22	22.0
Total	100	100.0

Source: Calculated from the field survey in 2024

Basic sanitation Infrastructural Status of the Study Area

12. Housing conditions:

The housing conditions of the family can describe the economic condition of the village. This is a good indicator of prosperity if the people have a good housing infrastructure. It is one of the basic needs of food, clothes, and shelter. A good house for a living must have an appropriate roof, including a comfortable toilet for defecation and a clean bathroom facility. The toilet and bathroom must be far from the kitchen in the house. It has been found that 77 percent of houses in rural areas are Pakka in nature which means they have RCC roofs and walls constructed with cement & bricks. However, there is 22 percent of families living in semi-Pakka houses and only 3 percent of families live in kaccha houses. It shows that by adding semi-Pakka houses and kaccha houses 25 percent of people do not have proper housing facilities because semi-Pakka houses are called when it has the walls are made up of durable materials like bricks & stone but roofs made of grass, bamboo, and mud, unburnt bricks, etc. it states that there, 25 percent people are not having proper good housing condition in the study area. The house is a good indicator of rural development because the type of house

is one of the essential components to survive after food and clothes for an individual.

13. Sanitation and Cleanliness Picture of Households in the Study Area.

A baseline survey conducted in 2003 under TSC shows that the state's rural sanitation coverage was only 17 percent. The picture of households with toilets is one of the most important parameters to judge the development of the village and the success of Swachh Bharat Abhiyan (Gramin). This is necessary to eliminate open defecation from the village. According to MRDW 2018, the entire area of Siadabad's blocks in Handia tehsil have been declared Open Defecation Free, and all 161 villages of Saidabad block also declared ODF in 2018 by constructing 161215 toilets in the area (Pryagraj.nic.in).

14. Toilet constriction in the study area.

According to the primary survey, 86 percent of households have toilet facilities in their houses, however, 14 percent of households are without toilet facilities in the study area. It shows that 14 percent of households are defecating in the open in due to lack of toilets. In rural areas availability of toilet facilities is connected with the purity of the house because people with religious faith do not allowed to build toilets inside of their houses. This study found that 60.43 percent toilet of the households are built outside of the house's boundary. Because they believed the toilet should not be near the temple or kitchen, the God got angry or the house get impure. Further study reveals that almost 60 percent toilets are pit toilets, 30.23 single pit toilets, and 26.74 double pit toilets respectively. Most of these toilets are built under the program Swachh Bharat Abhiyan-Gramin where all households in rural areas were given Rs.12000 for toilet construction throw a direct transfer payment in their bank account. There are 42.86 households that have a septic tank toilet facility that does not soak the gray water. And this is also expensive to build as compared to pit toilets. The study states that in rural area more than 65 percent of toilets have been constructed under the program SBM-G during the period of 2014 to 2018. On 2nd October 2018, the government of India announced that there is all rural villages open defecation-free in India and now India will be working towards open defecation-free plus which consists the sustainability in sanitation and waste management while empowering people by finding employment opportunities and water conservation ideas. 2.41 percent of toilets also have been constructed by self-households after launching SBA (G). Therefore, the program seems to only be partially successful because 14 percent of households are not having toilets. In the village, 72 percent of households got incentives amount to build the toilet. Some of the families were not given the full amount of incentive the Rs.12000 as the government decided. Many of them add expenditure to their income. However, the study reveals that 17.44 percent of toilets had been constructed even before the launch of SBM-G under different sanitation programs and 17.44 percent of toilet construction has been done recently after completion of SBM-G. Though the Indian government claims that all households in rural areas have toilet facilities and they are using them, this study reveals that it is not so even the toilet facilities provided to households are not working, many of the people still defecate in open and their toilet is not in working condition. as the present table show that almost 25 percent households are not satisfied with the current toilet facility that they have in their house. Because they answered that the provided amount was not enough and we were not provided the full amount. Most of the toilets were constructed by Pradhan ji himself by applying their laborer.

15. Defecation Behavior

Open defecation is the practice of defecation outside in the environment not in the designed toilet. Elimination of open defecation from society was the main purpose of the program with some other purposes such as providing respect and security to women and girls, eliminating the shameful case in society such as rape and other female violence, improving the attendance of girl students in the school and to reduce the heath hazardous which is happened due to open defecation near the house and other non-sanitation practices. The survey shows that people have been changing themselves toward sanitation activities. The people are using paten

of toilet is 23.41 percent population who have been using the toilet since before the implementation of SBA (G). After 2014, 56.37 percent of the population started to use toilets, of which males (53.82 percent) are more than females (36.18 percent). And 20.22 percent rural population is still not using the toilet because of a lack of toilets and other behavioral hobbits. The proportion of the male population is more than females to not using the toilet.

The Government of India understands that sanitation is mainly a behavioral issue in the country and even with the best policies, the change will only happen by changing the mindset amongst people to stop open defecation and adopt safe sanitation practices (Kumar, A. (2018). Generally, hand-washing practice is very poor in India. The use of soap is the lowest i.e., only 42.3 percent in Chhattisgarh after defecation for cleaning hands (Sinha, T., 2018). Study reveals the cleaning pattern of the toilet facility in households that mostly toilets are cleaned once in week 37.20 percent and once in two-week 27.90 percent which consists of 64.10 percent of total households with toilet facilities. And 5.5 percent of toilet areas are not in working condition and they are not cleaned ever; however, 4 percent are cleaned occasionally only when it is required. Further, they were asked that, do the households keep hand cleaners and shop in the toilet. Their replies were very poor, as only 35 households (43.75 percent) keep hand cleaners and soap separately to clean their hands after using the toilet. On the other side 45 households (65.25 percent) said no, they don't keep hand cleaners for cleaning their hand after using the toilet, though they may clean their hand with clay or without any product. They clean their hand and sometimes not, on the hand pumps.

Table 3 The distribution of toilets among households in the study area.

Facility	Answer	Frequency	Percent
Toilet facility	NO	14	14
	YES	86	86
	Total	**100**	**100**
IF, Yes Where	Outside to the house Boundary	52	60.46
	Within the house Boundary	34	39.53
	Total	**86**	**100**
Type toilet	Single pit latrine.	26	30.23
	Double Pit Latrine	23	26.74
	Septic tank toilet	36	41.86
	Others	1	1.16
	Total	**86**	**100**
Year of toilet Building	Before 2014	15	17.44
	Under SBM-G	56	65.11
	After 2018	15	17.44
	Total	**86**	**100**
Satisfaction level with toilet facility	Full satisfied	64	74.41
	Not satisfied	6	6.97
	Partially satisfied	16	18.6
	Total	**86**	**100**
Clean toilet	Once in two days	12	13.95
	Once in a week	32	37.20

	Once in two weeks	24	27.90
	Once in a month	9	10.46

	Occasionally	4	4.651
	Never	3	3.48
	it's not working	2	2.32
	Total	**86**	**100**

Source: Calculated from the field survey in 2024

16. Defecation Pattern of people:

After five years of SBM-G completion, there is still a huge share of open defecation in rural areas, people are not changing their habits and some of them are defecating in the open due to a lack of toilets. The present study shows that out of 100 households, members of 56 families go out to defeat for some reason. Lack of a toilet in the house and habit of defecating in open is the most common reason for rural open-air defecation, however, lack of a toilet is more serious than habit because the people are not intentionally defecating in the open; it is their compulsion. On the other side, some people think it's good to walk in the morning 19.64 percent and they think it's for women only, hence they are not changing their behaviors toward open defecation. They also answered that there are other reasons for open defecation such as working in the field side, animal grazing in the field side, etc. It is good to see that the pattern of people towards open-air defecation has been changing due to increasing awareness and farmer's resistance. The study states that more than 11 percent of households have to use the toilet because there is no such place to defecate in the open and if they do, farmers do not let them come into their farming fields and they abuse them. Maximum users of toilets think (38 percent) toilets are very important for every household it includes many benefits such as women's safety (14 percent), it saves time (9 percent), we don't have to walk too much (11 percent) and it saves from spreading of disease.

Table 4: Defecation Pattern of People:

Description	**Facility**	**Frequency**	**Value in Percentage**
Availability of water for toilet use.	No	14	14
	Yes	86	86
	Total	100	100
The most important reasons for the toilets are used.	All Of the Above	38	38
	This Is Good for Women	14	14
	It Saves Diseases	3	3
	We Don't Need to Go Far from The House.	11	11
	It Saves the Time	9	9
	To Ignore the Abuse of Farmers	11	11
Reasons behind not having a toilet in the house	Have A Toilet but It's Not Working	8	36.36
	Not Provided by Govt	12	54.54
	Planning To Build in The Future	2	9.09
	Total	22	100
Reasons for open defecation	Good For Walk	11	19.64
	Habit	20	35.71
	Lack Of Toilet	20	35.71
	Others	4	7.14

	Women's Job Only	1	1.78
	Total	56	100
Distance to open	100 To 500 Meters	8	15.09
	More Than 1 Km	6	11.32
	More Than 500 Meters	39	73.58
	Total	53	100
Problems during open defecation	No	37	37
	Yes	22	22
	Total	59	100
If yes what types of problems	Wait For the Night	17	17
	Have To Go Far from Home	13	13
	Abuse Of Farmers	23	23
	Pollution Near House	10	10
	Others	15	15
Children stool dispose	Child Use Toilet	9	9
	Dispose of In the Open Area	22	22
	Others	1	1
	Total	100	100
Where the garbage is thrown	Composed Pit/Piles	81	81
	Here And There/	14	14
	Others	5	5
	Total	100	100

Source: Calculated from the field survey 2024

17. Source of Drinking Water Facility

After toilet and bathroom facilities, the source of drinking water is an important factor in determining sanitation facilities in the house. Drinking water is the most important thing in life, so access to drinking water and sanitation becomes very important for households and livestock. the sixth goal of SDG also ensures clean drinking water and sanitation for all (United Nations Development Program, 2015). The availability of water to every person in rural areas is ensured by the government of India under the National Rural Drinking Water program. In this context government of India also running a program named "Har Ghar Nal Jal" which means every family should have tap water in their house premises in every region of rural India. And to fulfill the requirement of water which is essential for everyone, there water tank in every gram panchayat that has been built so that every household could have a water tap in their house premise. The present study reveals that in the study area, 60 percent of households have their private submersible for drinking water and for other uses. 24 percent of families are getting the water from public handpump. There are only 16 percent of households get water from the tank supply or water tap, which states that most of the family in the study area access their submersible for drinking and usable water. Personal water submersible also led to the wasting of water and water logging in the area, which ultimately became the reasons for the non-sanitation environment.

18. Bathroom Facility and drainage system

As the toilet is very important in the house, similarly some of the other factors also affect household sanitation. Such as a proper place for taking a bath, cleaning clothes brushing teeth, etc. The bathroom facility is very important not only for women but also for men and young age girls and everyone. It is also a way of protecting our self-respect. This is very important for every household to keep their activities private and safe in the bathroom facility in the house. It is essential to maintain the sanitation and hygiene facility of the family members, especially for women and girls. Sometimes lack

of bathroom facilities causes many sorts of cases, of crime and it also influences people to not maintain their hygiene. The present study states that there are only 66 percent of households have attached bathrooms in their house with proper covering roofs and side walls. 10 percent of bathrooms are detached from their houses. There are 15 percent family who have bathrooms temporarily in nature or it can be said that it is just an open place where only men can take a bath and all the dishes of the household are washed. On the other hand, 9 percent of the families are living without bathroom facilities in the study area. After the bathroom facility, it becomes very important to manage the wastewater coming from the bathroom. Hence drainage around the house should be proper enough so that they could outflow the gray water in the proper place. In the study area, there are only 10 percent of outlets in Pukka & covered in nature. However, 40 percent of drainages are pukka and open. There are 26 percent drainage Kachhi and open. The study says that 24 percent of households are releasing their wastewater without any drainage or in open spaces or indirectly in ponds or open fields which become the major factor of disease and non-sanitation conditions in the village. The data of the study also shows the pattern of the cleaning of the drainage system in the study area. It states that 21 percent of drainage is never cleaned, however, 35 percent are cleaned occasionally which means when it is required. 29 percent and 10 percent are cleaned once in a month and once in a week respectively. On the other side, the cleaning of the drainage system is mostly done by the members of the households himself 39 percent out of the total respondents. 27 percent of respondents answered that the drainage is cleaned by Safaikarmi appointed under the Swachh Baharat Abhiyan-Gramin. Many of the rural households answered that the Safaikarmi comes only occasionally hence we don't wait, we do it ourselves. The 23 percent of answers were both they and Safaikarmi together. due to lack of proper cleaning patterns and not proper drainages around the houses 43 percent of households are facing the problem of water logging. That is why they have to face many problems as they answered it smells bad always (20 percent), children get slipped into (2), and difficulties reaching the main road, and 64 percent of respondents said all these problems we have to face during the rainy season and all the season of the year.

Table 5: The distribution water source facility in the study area

Description	**Facility**	**Frequency**	**Value in Percentage**
Water source name	Public Hand pump	24	24
	public tank supply	16	16
	Pvt handpump submersible	60	60
	Total	100	100
	Total	100	100
Drainage status	kaccha and open	26	26
	no drainage	24	24
	Pakka and covered	10	10
	Pakka but open	40	40
	Total	100	100
Cleaning Drainage pattern	Never	21	21
	Occasionally	35	35
	once in a month	29	29
	once in two weeks	10	10
	once in week	5	5

	Total	100	100
Cleaner of drainages	by self	39	39
	Safaikari appointed under SBM_G	27	27
	Safaikarmi & self	23	23
	Safaikarmi appointed by the community	11	11
	Total	100	100
Waterlogging problems	No	57	57
	Yes	43	43
	Total	100	100

Source: Calculated from field survey 2024

19. Health facility in the study area.

It is well verified that lack of sanitation in rural areas leads to many types of waterborne and vector-borne diseases. Due to all these diseases people have to spend the major part of their income on health. For this access to hospitals is one of the important factors of rural development. (Explain the list of government hospitals in Saida or community health centers in rural areas). Regarding health facilities, they were asked which sort of health access they visit. They answered that generally, 27 percent of people visit government hospitals or government health centers, and 40 percent of people visit private hospitals for their basic treatment. And there are two percent of households said they have a small health facility in their home only such as a private clinic and medical store, so they do not have to go to others for general diseases.

The government of India also introduced PMJAY (Pradhan Mantri Jan Arogya Yojana) in 2018, especially for economically weaker sections in rural areas. It is a health insurance scheme under which a beneficiary can access hospital services for necessary treatment by presenting their MPJAY E-CARD. It provides health insurance plans with a maximum sum insured amount of Rs. 5 lakhs. In the study area, there are only 38 percent of households had an e-card of PMJAY, and 62 percent of households were not provided this card. On their other hand out of 38 percent of households having e-cards, only 7.89 percent family have taken the benefits of the cards in the study area. And 92.10 percent of families have not used that card at any time, which states that beneficiaries of this card are very less in the study area. In rural areas where access to sanitation, healthcare, and education is limited, menstrual hygiene also become an important aspect of sanitation. Half of the population goes through this process every month; hence maintenance of these activities becomes very important. But in rural areas, there is still a poor awareness, there is still 50 percent of families are women who use home-based clothes during their period, which consists of half of the women population in the area. On the other side, only 15 percent of households women use sanitary pads and there are 33 percent of families some women use sanitary pad some of them use home-based clothes during their period processes. There are 2 percent of the families where there is no women member in the house. At present government of India has been running various programs and campaigns to increase awareness about menstrual hygiene among rural females in the village and schools as well. In Uttar Pradesh Kishori Suraksha Yojan was introduced to increase awareness among the girls and there is provision to give 15 sanitary pads to every girl in a year. But recently research reports and news states that this is not being followed in the rural area at all.

Table: Health facility in the study area.

Description	Facility	Frequency	Value in Percentage
Hospital accessibility	Government hospital	27	27
	locally access	31	31
	private hospital	40	40
	self	2	2
	Total	100	100
Ayushman card	No	62	62
	yes	38	38
	Total	100	100
Took benefits of the card	No	35	92.10
	yes	3	7.89
	Total	38	100
Menstrual hygiene caring way	No women in the family	2	2
	both	33	33
	home based cloth	50	50
	sanitary pad	15	15
	Total	100	100

Source: Calculated from field survey

20. Conclusion:

The study observes that the Clean India mission Gramin has been a very effective program for rural development. This has left many significant changes in the rural area of Uttar Pradesh. the government of India has announced that the whole of rural India is Open-defecation Free but the findings of the study state that more than 14 percent of households do not have toilet facilities in rural areas. And 5.5 percent of toilet areas are not in working condition and they are not cleaned ever; however, 4 percent are cleaned occasionally only when it is required. The members of 56 families go out to defeat for some reason. Lack of a toilet in the house and habit of defecating in open is the most common reason for rural open-air defecation, however, lack of a toilet is more serious than habit because the people are not intentionally defecating in the open; it is their compulsion. On the other side, some people think it's good to walk in the morning 19.64 percent and they think it's for women only, hence they are not changing their behaviors toward open defecation. 60 percent of households have their private submersible for drinking water and for other uses. 24 percent of families get the water from the public hand pump. There are only 16 percent of households get water from a tank supply or water tap, which states that most of the family in the study area access their submersible for drinking and usable water. 9 percent of the families are living without bathroom facilities in the study area. And there is 15 percent family who has a bathroom temporarily or it can be said that it just an open place where only man can bathe and all the dishes of the household are washed. There are 26 percent drainage Kachhi and open. And 24 percent of households are releasing their wastewater without any drainage in open spaces or directly in ponds or open fields which become the major factor of disease and non-sanitation conditions in the village. The overall picture of rural areas in the context of sanitation infrastructure is good but there is still a need to be done in rural areas of Uttar Pradesh.

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NAVIGATING THE COMPETITIVE LANDSCAPE: A CRITICAL ANALYSIS OF MARKETING STRATEGIES IN THE CONSUMER DURABLE INDUSTRY

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Abstract

The consumer durable industry is undergoing significant transformations driven by technological advancements, changing consumer behaviours & the growing influence of e-commerce. This paper critically analyses the marketing strategies employed by companies in this industry, examining both successful campaigns & lessons learned from failures. The review delves into the historical development of marketing approaches, shifts in consumer behaviour marketing strategies & the emergence of new marketing channels & technologies. It also explores the challenges & opportunities faced by consumer durable companies, along with anticipated trends in marketing strategies. The paper concludes with recommendations for future directions in marketing strategies for the consumer durable industry.

Key words: Consumer durable industry, Technological advancements, marketing strategies

INTRODUCTION

In recent years, the consumer durable industry has witnessed significant shifts driven by advancements in technology, changing consumer lifestyles & the rise of e-commerce. Companies are increasingly focusing on digital transformation, sustainability initiatives & global market expansion to capitalize on new opportunities & address emerging challenges in the industry. The consumer durable industry stands as a dynamic & competitive sector characterized by rapid technological advancements, changing consumer preferences & intense market competition.

In this context, the role of marketing strategies becomes paramount for companies seeking to differentiate themselves, attract customers & build strong brand equity. Understanding the evolution & effectiveness of marketing strategies in the consumer durable industry is essential for companies to stay ahead in this ever-evolving landscape.

Marketing strategies play a crucial role in shaping consumer perceptions, influencing purchasing decisions & ultimately driving business success in the consumer durable industry. By examining the historical development of marketing approaches, shifts in consumer behaviour & the emergence of new marketing channels & technologies, companies can gain valuable insights into crafting effective strategies that resonate with their target audience.

Consumer durables play a significant role in households & businesses, contributing to comfort, convenience & efficiency in various aspects of daily life. From refrigerators &

washing machines to smart phones & laptops, consumer durables are essential for modern living & are often considered investments by consumers due to their relatively high cost & long-term usage.

REVIEW OF LITERATURE

Dixit, N., & Bhatnagar, D. (2) in their study take notice of Product differentiation marketing strategy's effect on Consumer buying behaviour & they conclude that there exists a positive correlation between Product differentiation strategy & Consumer decision making.**Godbole, S., & Dhore, A. (3)** in their study substantiate with evidence of impact of marketing strategies on profitability of business. The chosen parameters were elements of promotion mix as well as indicators of customer demography & it was found that the above impacted financial performance of business as well as elements like customer satisfaction & brand retention. **Gupta N. & Kumar A. (4)** in their study compares the international marketing strategies adopted by consumer durables companies & analyses their impact on market expansion & competitiveness.**Jain A. & Gupta R. (7)** in their study assesses the effectiveness of social media marketing campaigns (e.g., sponsored posts, influencer collaborations) in driving brand awareness, engagement, & sales for consumer durables companies. **Kishor, Nand. (8)** in their Study on Rural Consumer Behaviour towards Consumer Durable Goods in India provide overview of the diversifying product ranges expanding consumer durables market in India due to widening of middle class population tier. **Krishnan, A. R., & Govindarajan, M. P. (9)** in their study provide evidence that customer relationship management strategies are extremely important for customer retention in consumer durable product segment. **Malik S. & Sharma N. (10)** analyze & bring evidence of relationship between advertising expenditure & sales performance in the consumer durables industry using regression analysis & sales data from multiple companies. **Sharma S. & Verma R. (12)** provide rational proof upon examination of various factors influencing consumer buying behaviour in the consumer durable industry especially in the ecommerce domain; such as brand perception, product quality, after-sales service, etc. **Singh R. & Gupta K. (13)** evaluate the effectiveness of advertising, sales promotions, & other promotional activities on brand awareness, brand recall & sales in the consumer durable industry & coca cola brand has been the focus of the above study. **Upamannyu, N. K., Rajput, S., & Bhakar, S. S. (14),** explain in their research paper that traditional evaluation of corporate & brand image significantly impacts customer loyalty & word-of-mouth, crucial for both high-priced & low-priced electronic products. Gender doesn't affect loyalty, but it does influence corporate image perception, highlighting the importance of leveraging image for marketing strategies to enhance loyalty & positive word-of-mouth. **Verma P. & S. Singh (15)** in their study investigate the relationship between customer satisfaction, positive word-of-mouth, & sales performance in the consumer durables sector through surveys & sales data analysis.

METAMORPHOSIS OF MARKETING STRATEGIES IN THE CONSUMER DURABLE INDUSTRY

A dynamic evolution, adapting to changing consumer needs & market trends over time in the consumer durable industry has been shaped by changing consumer behaviour, technological advancements, market dynamics, & industry trends. The evolution can be broadly categorized into the following key aspects:

- **Historical Overview of Marketing Approaches:** Initially, marketing strategies in consumer durable industry focused on traditional advertising channels such as print, radio, & television. Companies relied on mass marketing techniques to reach a broad audience & promote their products. Over time, advancements in communication technologies & media platforms have transformed the way companies engage with consumers & communicate their brand messages.
- **Shifts in Consumer Behaviour & Market Dynamics:** Changes in consumer behaviour, preferences, &

purchasing patterns have influenced the evolution of marketing strategies in the consumer durable industry. As consumers become more informed, empowered, & digitally savvy, companies have had to adapt their marketing approaches to engage with consumers across multiple touch points & provide personalized experiences.

- **Emergence of New Marketing Channels & Technologies:** Rise of digital marketing channels, social media platforms, e-commerce & mobile technologies has revolutionized how consumer durable companies reach & interact with consumers. Companies now leverage online advertising, influencer marketing, content marketing & data analytics to target specific consumer segments, drive engagement & measure effectiveness of marketing campaigns.
- **Product Differentiation & Innovation:** Marketing strategies in the consumer durable industry have increasingly focused on product differentiation & innovation to stand out in a crowded market. Companies invest in research & development to create innovative products that meet consumer needs, offer unique features, & provide value propositions that resonate with target audiences.
- **Branding, Rebranding, Positioning & Repositioning:** Branding has become a critical component of marketing strategies in the consumer durable industry. Companies strive to build strong & recognizable brands that evoke trust, loyalty, & emotional connections with consumers. Effective brand positioning helps companies differentiate themselves from competitors & establish a distinct identity in the market. It is important to note the impact of rebranding & repositioning products to retain & pro-influence customers. Rebranding has also been in vogue to highlight the features of sustainability, customization & minimal design, traditional connect, transparency, authenticity, inclusivity, diversity community engagement & social responsibility as well as effects which highlight the convenient & ergonomic aspects of consumer durable products. These evolving trends will highlight the importance of staying attuned to changing consumer preferences & market dynamics.
- **Integrated Marketing Communications:** The evolution of marketing strategies in the consumer durable industry has seen a shift towards integrated marketing communications, where companies align their messaging & branding across various channels to deliver a cohesive & consistent brand experience. Integrated campaigns encompass advertising, public relations, social media, & other communication channels to engage consumers at different touch points.

SIGNIFICANCE OF MARKETING TACTICS FOR CONSUMER DURABLES

Marketing strategies play a pivotal role in consumer durable industry due to following reasons:

- **Building Brand Awareness:** In a highly competitive market, effective marketing strategies help consumer durable companies create brand awareness & differentiate themselves from competitors. Strong branding can influence consumer perceptions & drive brand loyalty, leading to repeat purchases & long-term customer relationships.
- **Driving Sales & Revenue:** Marketing strategies are essential for generating sales & revenue in the consumer durable industry. By implementing targeted promotional campaigns, sales promotions, & advertising initiatives, companies can attract customers, stimulate demand, & increase sales of their products.
- **Product Differentiation & Positioning:** Marketing strategies enable companies to highlight the unique features &

benefits of their products, thereby differentiating them from competitors in the market. Through effective product positioning, companies can target specific consumer segments & communicate the value proposition of their offerings.

- **Market Expansion & Growth:** Marketing strategies play a crucial role in facilitating market expansion & driving business growth in the consumer durable industry. By identifying new market opportunities, niche & special segments where products are in demand, launching innovative & customized products, & entering new geographic regions, companies can expand their customer base & increase market share.
- **Customer Engagement & Relationship Building:** Marketing strategies help consumer durable companies engage with customers, gather feedback, & build strong relationships with their target audience. By implementing customer service initiatives, loyalty programs, & retention strategies, companies can enhance customer satisfaction & foster brand advocacy. Customer relationship Management thus is most important pivot in the success of any marketing strategy.
- **Adapting to Market Trends:** Marketing tactics & strategies enable consumer durable companies to stay ahead of selling trends, consumer preferences & technology advances in this rapidly evolving industry landscape. By monitoring industry developments & consumer behaviour, companies can adjust their marketing strategies to align with changing market dynamics & maintain relevance in the market.
- **Competitive Advantage:** Effective marketing strategies provide consumer durable companies with a competitive advantage by enabling them to stand out in the market, attract customers, & drive business growth. Companies that invest in strategic marketing initiatives are better positioned to outperform competitors & achieve sustainable success in the industry.

IMPORTANCE OF REBRANDING AS MARKETING STRATEGY

Rebranding refers to the process of changing the corporate image or identity of a company, product, or service. This typically involves altering elements such as the name, logo, design, messaging & overall marketing strategy to create a new identity that better reflects the company's values, goals or target audience. Rebranding can be undertaken for various reasons, such as to reposition the brand in the market, appeal to a new demographic, recover from negative publicity or signal a change in ownership or strategic direction. It's a comprehensive effort that often requires careful planning, market research & effective communication to ensure a successful transition. Rebranding can have a significant impact on customer retention, both positively & negatively, depending on how it's executed. Here's how rebranding can affect customer retention in consumer durable space.

- **Improved Brand Perception**: A well-executed rebranding can refresh the brand's image, making it more appealing to existing customers & attracting new ones. If customers perceive the new brand identity positively, they may feel more connected to the brand & be more likely to remain loyal.
- **Relevance & Differentiation**: Rebranding efforts often aim to make the brand more relevant to changing market trends & consumer preferences. By differentiating the brand from competitors & addressing evolving customer needs, rebranding can strengthen customer loyalty & retention.
- **Enhanced Customer Experience**: Rebranding can lead to improvements in product quality, customer service & overall customer experience. If customers notice positive changes in these areas as a result of the rebranding, they may be more inclined to stay loyal to the brand.
- **Communication & Engagement**: Rebranding provides an opportunity for

brands to reengage with existing customers & communicate their values, vision & offerings more effectively. Clear & consistent communication throughout the rebranding process can reassure customers & reinforce their loyalty.

- **Risk of Alienating Customers**: However, rebranding also carries the risk of alienating existing customers if they feel disconnected from the new brand identity or if changes disrupt their familiarity with the brand. It's essential for brands to balance innovation with maintaining core brand elements that resonate with their existing customer base.
- **Transition Period Challenges**: During the transition period, customers may experience confusion or uncertainty about the changes introduced through rebranding. Effective communication & support during this time can help mitigate these challenges & retain customer loyalty.
- **Opportunity for Feedback & Engagement**: Rebranding can be an opportunity for brands to solicit feedback from customers & involve them in the process. Engaging customers in the rebranding journey can foster a sense of ownership & loyalty.
- **Consistency across Touch points**: Consistency in branding across all touch points, including marketing materials, packaging & customer interactions, is crucial for maintaining customer trust & loyalty. Rebranding should ensure that these elements align with the brand's new identity & values.

Overall, rebranding can have a significant impact on customer retention by revitalizing the brand, improving customer experience & strengthening engagement. However, it requires careful planning, communication & execution to ensure that existing customers remain loyal & new customers are attracted to the brand.

MAJOR MARKETING STRATEGIES IN THE CONSUMER DURABLE INDUSTRY

Marketing strategies in the consumer durable industry encompass a range of approaches aimed at promoting products, engaging consumers, & driving sales. The key marketing strategies in the consumer durable industry include:

Product Strategy:

- **Product Differentiation & Innovation:** Consumer durable companies focus on developing products with unique features, designs, & functionalities to differentiate themselves from competitors. Innovation plays a crucial role in creating products that meet consumer needs, address pain points, & offer value propositions that resonate with target audiences.
- **Branding & Positioning:** Establishing a strong brand identity & positioning products effectively in the market are essential components of the product strategy. Companies invest in branding initiatives to build brand equity, foster brand loyalty, & create a positive brand image that sets them apart from competitors.
- **Rebranding:** This can positively impact existing product positioning in many ways. Consumers are increasingly conscious of environmental issues. Rebranding efforts may emphasize sustainable materials, energy efficiency & eco-friendly manufacturing processes. With the rise of the Internet of Things (IOT) & smart home technology, consumer durables are becoming more interconnected. Rebranding may focus on the integration of digital features, such as Smartphone apps for remote control & monitoring. Rebranding efforts may highlight the ability to personalize products to suit specific needs or aesthetic preferences. There's a growing demand for products that promote health & wellness. Rebranding may emphasize on features like air purification & aspects like ergonomic design. Clean, minimalist designs continue to be popular among consumers. Rebranding efforts often involve streamlining product aesthetics

& focusing on sleek, modern designs that complement contemporary lifestyles. Some brands leverage their heritage & tradition to evoke a sense of trust & quality. Rebranding efforts may highlight the brand's long-standing reputation, craftsmanship & dedication to excellence. Brands are focusing on enhancing the overall user experience & convenience of their products. Rebranding may involve improvements in usability, intuitive interfaces & hassle-free maintenance. Consumers are drawn to brands that demonstrate a commitment to social & environmental causes. Rebranding efforts may emphasize corporate social responsibility initiatives, community engagement programs & ethical business practices.

Pricing Strategy:

- **Pricing Models & Strategies:** Consumer durable companies employ various pricing models & strategies to determine optimal price points for their products. Strategies may include premium pricing for high-end products, competitive pricing to capture market share, or value-based pricing based on the perceived value of the product to consumers.
- **Competitive Pricing Dynamics:** Understanding the pricing strategies of competitors & monitoring pricing dynamics in the market is crucial for consumer durable companies. Pricing decisions impact consumer perceptions, purchase decisions & overall competitiveness in the market.

Distribution Strategy:

- **Channel Management & Optimization:** Consumer durable companies must carefully manage their distribution channels to ensure products reach consumers efficiently & effectively. Optimizing distribution channels involves selecting the right mix of retail partners, e-commerce platforms & other sales channels to maximize reach & accessibility at times has led to be a major booster in increasing sales across customer segments
- **Online vs. Offline Distribution:** With the growth of e-commerce & online shopping, consumer durable companies must balance their offline & online distribution strategies. Companies invest in omnichannel approaches to provide seamless shopping experiences across physical stores & digital platforms. a very good example is the distribution strategy of dell Inc which caters to customers across all segments & all channels.

Promotion Strategy:

- **Advertising & Media Campaigns:** Consumer durable companies leverage advertising & media campaigns to raise brand awareness, promote products & communicate key messages to consumers. Strategies may include traditional advertising channels such as TV, radio & print, as well as digital advertising on social media, search engines & other online platforms.
- **Sales Promotions & Campaigns:** Promotional activities such as discounts, special offers & sales campaigns are common in the consumer durable industry to stimulate demand, drive sales & incentivize purchases. Companies use targeted promotions to attract customers, increase foot traffic & boost sales during key periods.

CHALLENGES & OPPORTUNITIES IN CONSUMER DURABLE INDUSTRY

Challenges & opportunities impact companies' marketing strategies & overall business performance of industries in consumer durable segment.

Challenges: Here are some key challenges in the consumer durable industry:

- **Competition**: Intense competition within this industry poses a significant challenge for companies vying for market share & consumer attention. Competitors constantly innovate,

introduce new products & engage in aggressive marketing strategies, making it challenging for companies to differentiate themselves & maintain a competitive edge.

- **Technological Disruptions:** Rapid technological advancements & disruptions present challenges for consumer durable companies in terms of product innovation, digital transformation & adapting to changing consumer preferences. Companies must invest in R & D, embrace new technologies & stay ahead of the curve to remain relevant.
- **Regulatory Environment:** Compliance with regulations & industry standards poses challenges to consumer durable companies, particularly in areas such as product safety, environmental sustainability & data privacy. Companies must navigate complex regulatory landscapes, ensure compliance with laws & regulations & uphold ethical standards in their business practices.

Opportunities: Here are some key opportunities in the consumer durable industry:

- **Sustainability Initiatives:** Growing consumer awareness & demand for sustainable products present opportunities for consumer durable companies to differentiate themselves, attract environmentally conscious consumers, & drive innovation in eco-friendly product design & manufacturing. Companies can leverage sustainability initiatives to enhance brand reputation & appeal to a socially responsible consumer base.
- **Digital Transformation:** Digital transformation of the consumer durable industry offers opportunities for companies to enhance customer engagement, optimize marketing strategies, & streamline operations through digital technologies such as e-commerce platforms, data analytics, & personalized marketing campaigns. Embracing digital transformation improves efficiency, drive sales, & create seamless customer experiences.
- **Global Market Expansion:** Opportunities for global market expansion allow consumer durable companies to reach new audiences, tap into emerging markets, & diversify their revenue streams. International expansion offers access to new growth opportunities, cultural insights, & strategic partnerships that can fuel business growth & strengthen market presence on a global scale.

ANALYSIS OF SUCCESSFUL MARKETING CAMPAIGNS

Whirlpool's Content Marketing Hub:

- Whirlpool's marketing strategy includes a content marketing hub called "The Family Hub," which provides tips, recipes & lifestyle content related to home appliances.
- The platform aims to engage consumers beyond product promotion, positioning Whirlpool as a trusted advisor in home care & family life.
- By offering valuable content, Whirlpool has strengthened brand loyalty & encouraged repeat purchases.

IKEA's Catalog & Showroom Experience:

- IKEA's marketing strategy combines its iconic catalogue with immersive showroom experiences in its stores.
- The catalogue showcases IKEA's product range, interior design ideas, & affordable prices, driving customers to visit IKEA stores.
- Once in-store, customers can explore room setups, touch & feel products, & visualize how IKEA furniture can fit into their homes.
- IKEA's marketing effectively blends traditional print media with experiential marketing to drive sales.

Samsung's QLED TV Launch:

- Samsung's marketing strategy for its QLED TVs focused on highlighting superior picture quality & innovative features.
- The company invested heavily in advertising, sponsorships, & retail promotions to create buzz around the product.
- Samsung collaborated with popular content creators & influencers to showcase the capabilities of QLED technology & generate consumer interest.

LG's Smart Appliances:

- LG's marketing strategy for smart appliances revolves around concept of convenience & connectivity.
- They highlight features like remote control via Smartphone apps, energy efficiency & integration with other smart home devices.
- LG's marketing campaigns often showcase how their smart appliances can simplify daily tasks & enhance the user experience, appealing to tech-savvy consumers.

LESSONS LEARNED FROM MARKETING FAILURES

Sony's Betamax vs. VHS:

- Sony's Betamax video recording format failed to dominate the market despite being technically superior to VHS.
- Sony's marketing strategy focused on quality & technical superiority but neglected partnerships with content producers & affordability.
- VHS, backed by JVC & a coalition of electronics manufacturers, gained market dominance due to lower cost & better content availability.

Toshiba's Laptop Market Exit:

- Toshiba faced challenges in the Indian laptop market & eventually exited due to intense competition & strategic missteps.
- The company failed to adapt its product line-up & marketing strategies to changing consumer preferences & technological trends.
- Toshiba's laptops were perceived as overpriced & lacking in innovation compared to rivals offering better value & features.
- The case highlights the importance of continuous innovation, competitive pricing, & effective marketing to succeed in India's competitive consumer electronics market.

Amazon Fire Phone:

- Amazon's Fire Phone failed to gain traction in the smartphone market despite heavy marketing investment.
- The phone's failure was attributed to its high price, lack of differentiation from competitors, & limited app ecosystem.
- Amazon underestimated consumer preferences & failed to address key features & usability concerns.

Microsoft's Kin Smartphone:

- Microsoft's Kin smartphone targeted young social media users but failed due to poor marketing & positioning.
- The product lacked a clear target audience & was priced too high for its features. Microsoft also failed to differentiate Kin from other smartphones on the market.
- After just 48 days, Microsoft discontinued Kin, highlighting the importance of understanding consumer needs & market positioning.

FUTURE DIRECTIONS & RECOMMENDATIONS

Anticipated Trends in Marketing Strategies

Anticipating trends in marketing strategies is crucial for consumer durable companies to stay relevant, engage consumers effectively, & drive business growth in a rapidly evolving marketplace. Here are some anticipated trends in marketing strategies for the consumer durable industry:

Personalization: Contextual Marketing: Leveraging data analytics & AI to deliver personalized content, product recommendations, & offers based on individual consumer preferences, behaviours & demographics.

Hyper-Personalization: Going beyond segmentation to create tailored experiences for

each customer, addressing their specific needs, interests & purchase history.

Omni-channel Marketing: Seamless Customer Journey: Integrating online & offline channels to provide a cohesive & consistent brand experience across multiple touchpoints, allowing consumers to interact with the brand seamlessly.

Mobile Optimization: Prioritizing mobile-friendly experiences, including mobile apps, responsive websites & targeted mobile marketing campaigns to reach consumers on their preferred devices.

Content Marketing: Content marketing plays a crucial role in modern marketing strategies for several reasons including help build brand awareness & brand recall.

- **Storytelling:** Using compelling narratives, visual content & interactive storytelling to engage consumers, build brand affinity & communicate brand values effectively.
- **User-Generated Content:** Encouraging customers to create & share content related to brand, products & experiences thereby leveraging user-generated content for authenticity & social proof.
- **Influencer Marketing:** Micro-Influencers: Collaborating with niche influencers with smaller but highly engaged audiences to drive authentic connections, trust & brand advocacy.
- **Long-term Partnerships:** Establishing long-term relationships with influencers aligned with the brand values & target audience to build credibility & foster ongoing engagement.

Sustainability Marketing:

- **Green Messaging:** Communicating eco-friendly practices, sustainable product features & corporate social responsibility initiatives to resonate with environmentally conscious consumers & drive brand loyalty.
- **Transparency:** Providing transparent information about sustainability efforts, supply chain practices & environmental impact to build trust & credibility with consumers.

Augmented Reality (AR) & Virtual Reality (VR):

Immersive Experiences: Using AR & VR technologies to create interactive & immersive experiences for consumers, allowing them to visualize products, try virtual demos & engage with the brand in innovative ways.

CONCLUSION

In conclusion, the consumer durable industry presents a dynamic & competitive landscape where effective marketing strategies are essential for companies to thrive. Successful campaigns, such as Whirlpool's content marketing hub & Samsung's QLED TV launch, demonstrate the power of innovative approaches to engage consumers & drive sales. However, failures like Sony's Betamax & Toshiba's laptop market exit underscore the importance of understanding consumer needs, competitive dynamics & market trends.

Looking ahead, personalization, Omni-channel marketing & sustainability initiatives are expected to shape the future of marketing strategies in the consumer durable industry. Brands must prioritize customer engagement, transparency & eco-friendly practices to remain competitive & meet the evolving demands of consumers. Additionally, leveraging technologies like augmented reality (AR) & virtual reality (VR) can enhance the customer experience & differentiate brands in the market.

Overall, this review highlights the critical role of marketing strategies in navigating the competitive landscape of the consumer durable industry. By adapting to changing consumer preferences, embracing digital transformation & staying ahead of market trends; companies can position themselves for long-term success in this evolving industry.

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ASSESSING THE IMPACT OF ORGANIZATIONAL CULTURE ON THE SUSTAINABILITY OF TQM PROGRAMS

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Abstract: This study investigates how organizational culture affects the long-term viability of Total Quality Management (TQM) initiatives. TQM, a holistic management strategy that emphasizes customer satisfaction as the means of achieving long-term success, needs a supporting corporate culture to be successful. In order to create a TQM environment that is sustainable, this research examines a number of cultural elements, including leadership, communication, teamwork, and continuous improvement. The study finds critical cultural characteristics that have a major impact on the durability and efficacy of TQM projects using a mixed-methods approach that includes surveys and case studies from a variety of industries. Results show that TQM initiatives are more likely to be effectively sustained in firms with a strong collaborative culture, open communication, and leadership commitment to quality. It is more likely for firms to successfully maintain TQM programs when there is a strong culture of collaboration, open communication, and leadership commitment to quality. The research ends with suggestions for developing an organizational culture that upholds and reflects TQM's core values, strengthening the methodology's overall viability and influence on company performance.

Keywords: Organizational culture, Total Quality Management (TQM, Sustainability, Quality management, Customer satisfaction, Business performance & Management approach

Introduction: The goal of total quality management (TQM), a holistic approach to management, is to continuously improve the quality of goods and services by adapting to customer feedback. Key elements of a TQM program Customer Focus Leadership Commitment Employee Involvement Process Approach Integrated System Strategic and Systematic Approach Continual Improvement Fact-Based Decision-Making Communication. Placing the client at the center of everything a firm does is the essence of customer focus. It entails learning about clients' wants, preferences, and worries in order to effectively customize experiences, goods, and services to suit their needs. To do this, market research, feedback collection, and active listening to clients are required in order to ascertain their needs and desires. Providing individualized experiences and solutions shows that you are aware of the particular requirements and preferences of every client. This can include everything from tailored goods or services to individualized advice. It takes timely, transparent, and clear communication to establish confidence and make sure clients feel appreciated. Communication should be responsive and consistent whether it's via social media, marketing materials, or customer support channels. A customer-focused approach entails a continuous effort to enhance processes, services, and goods in response to feedback from customers and evolving market demands. This calls for flexibility and a willingness to change in order to best serve clients. Developing enduring ties with clients is essential to encouraging advocacy and loyalty. This can entail undertaking programs such as loyalty schemes, making special offers, or just going above and above in terms of service. Effectively comprehending and resolving client concerns requires empathy. By seeing yourself

in the client's position, you may anticipate their needs and offer more insightful support. Any company that wants to succeed needs to have committed leadership since it sets the tone and direction for the whole group. A clear vision for the organization and its objectives is expressed by leaders. This vision unites the team and gives them a path forward toward a shared goal. The ideals and values that leaders want from their team members should be modelled by them. They inspire others to follow their example by setting the bar for conduct, diligence, and work ethic. By giving their team members chances for education, training, and promotion, leaders foster their team members' personal and professional development. They assist teammates in realizing their full potential and acknowledge each person's unique strengths. Positive work environments are fostered by leaders, making staff members feel appreciated, respected, and inspired. Making tough choices that aren't usually popular but are essential for the organization's long-term success is a common need of leadership. When faced with difficulties, leaders show bravery and resiliency by leading their teams through times of uncertainty or transition. Leaders take responsibility for their choices and actions, both for themselves and for others. They perform morally and responsibly in all facets of their profession, exhibiting integrity as a leader. Empathic and empathetic leaders pay attention to the worries and opinions of their team members. They foster communication and teamwork while appreciating the variety of viewpoints and experiences. In a world that is changing quickly, leaders need to be flexible and open to new ideas. They promote experimentation and creativity, which cultivates a culture of ongoing learning and development. An organization's common values, beliefs, customs, and behaviors that influence how its members behave and interact with one another are referred to as its organizational culture. It serves as a model for how staff members should conduct themselves and engage with external stakeholders. Values and Beliefs are the essential values and benchmarks that the company adheres to. These might include cooperation, ethics, creativity, and customer satisfaction. Norms and practices are the accepted standards of behaviour and daily operations that direct an individual's actions. Although they are frequently unwritten, employees are aware of and abide by these standards. Concrete representations of the organization's culture, such as office design, dress code, logos, and other observable components. The abbreviations, jargon, and communication styles that are exclusive to the company and foster a feeling of community among staff members.

Types of Organizational Culture

- **Clan Culture**: The Competing Values Framework (CVF) recognizes four organizational culture categories, including clan culture. It highlights a tribal or familial environment where support, trust, and collaboration are essential. This culture places a high value on people, emphasizing the development and wellbeing of employees while creating a welcoming and supportive atmosphere. The prioritization of internal connections and procedures above external competition fosters flexibility and responsiveness to internal requirements. The formation of agreement, collaboration, and engagement are highly valued in clan cultures, which promotes open communication and collective decision-making. In addition to serving as mentors, coaches, and facilitators, leaders frequently practice democratic leadership, which includes workers in decision-making and fosters a feeling of accountability. Loyalty, traditions, and interpersonal ties are highly valued, and there is a devotion to a shared objective and set of values. Clan cultures provide plenty of chances for job advancement, mentoring, and training to foster both professional and personal growth.
- **Adhocracy Culture:** Adhocracy cultures are best suited for businesses that value agility, creativity, and innovation. It encourages employees to take chances and experiment with new ideas by creating a vibrant and entrepreneurial work atmosphere. Although it has many benefits in terms of creativity and flexibility, it also has drawbacks in terms of organization, risk management, and worker welfare.

Businesses that effectively adopt and maintain an adhocracy culture may attain high levels of innovation and keep a competitive advantage in quickly evolving markets.

- **Market Culture:** One of the four organizational culture types recognized by the Competing Values Framework (CVF) is market culture. It is distinguished by its emphasis on competitiveness, attaining quantifiable objectives, and outward positioning. This results-driven culture places a strong emphasis on accomplishing goals, surpassing rivals, and winning. For businesses that place a high priority on satisfying customers, being competitive, and producing quantifiable outcomes, a market culture is excellent. Although it promotes efficiency and excellent performance, it also raises issues with worker stress, moral conduct, and collaboration. Businesses that effectively establish and maintain a market culture stand to gain substantial competitive advantages and dominant market positions, so long as they strike a balance between the needs of high performance and the welfare and moral behavior of their workforce.
- **Hierarchy Culture:** One of the four organizational culture types recognized by the Competing Values Framework (CVF) is hierarchy culture. It is distinguished by a codified, controlled atmosphere that places a high value on efficiency, control, and stability. This kind of culture is common in businesses whose operations depend on roles that are well defined and processes that are well-defined. An organizational structure based on hierarchy is ideal for those that need efficiency, control, and stability. It guarantees consistent results, skilfully handles risks, and upholds high standards of consistency. If not handled properly, though, it can also result in bureaucracy, inflexibility, and low staff morale. Organizations may preserve their competitive edge and reap the benefits of a hierarchical culture by striking a balance between the necessity for structure and chances for innovation and employee empowerment.

How organizational culture impact Total quality programme (TQM): -

Organizational culture plays a crucial role in the success or failure of Total Quality Management (TQM) programs. Here is some important point support it:

- **Value Alignment:** TQM places a strong emphasis on an organization-wide dedication to quality. The TQM principles are nicely aligned with an organizational culture that prioritizes excellence, continuous improvement, and customer happiness. On the other hand, if the culture values efficiency and cost-cutting more than quality, TQM implementation may encounter resistance.
- **Leadership Support:** The success of TQM depends on strong leadership support. The culture of the organization is shaped by its leaders. Employees are more likely to accept TQM programs if executives actively participate in them and advocate quality. On the other hand, a leader's lack of interest in or scepticism about TQM can damage staff support and impede implementation.
- **Employee Involvement:** TQM promotes empowerment and employee involvement. TQM is supported by a culture that appreciates employee feedback, promotes teamwork, and acknowledges accomplishments. On the other hand, TQM implementation may be hampered by an authoritarian or hierarchical culture where workers fear reprisals for speaking up or feel undervalued.
- **Continuous Improvement Mindset:** TQM places a strong emphasis on ongoing process, product, and service improvement. TQM objectives are supported by a culture that welcomes change, promotes experimentation, and learns from mistakes. On the other hand, a culture that is averse to change or content with the status quo can find it difficult to successfully implement TQM concepts.
- **Focus on the Customer:** TQM is all about fulfilling or beyond the expectations of the customer. TQM goals are well-aligned with an organizational culture that places a high priority on customer satisfaction, pays

attention to customer feedback, and works hard to give value. On the other hand, a culture that is neither customer-centric or internally cantered can find it difficult to use TQM successfully.

- **Effective communication and transparency:** Effective communication and transparency are critical to the success of Total Quality Management (TQM). A culture that values honesty, openness, and transparency make it possible for ideas, feedback, and information to be shared that are essential for implementing TQM. On the other hand, TQM initiatives may be hampered by a culture that is marked by silos, secrecy, or poor communication.

Literature Review:

- **According to Ishikawa (1985)**, Total Quality Management (TQM) is a comprehensive system approach that involves positive coordination and internal collaboration inside an organization to fulfill customer needs, enhance product quality, and increase process efficiency. All system workers should be active, motivated, and knowledgeable about the tactics being used to achieve the organization's shared objectives. To create cross-functional teams among the populace to address issues, he established Quality Circles.
- **Feigenbaum (1991)** asserts that TQM is a successful strategy for encouraging, maintaining, and boosting staff members' efforts inside a company to please clients. He underscored how important it is to stop focusing on the technological elements and seeing quality as best serving the client, enlisting everyone in the process.
- Total quality management is "a philosophy that involves everyone in an organization in a constant effort to better quality and achieve customer satisfaction," according to **Heena Sunil Oza (2015).** TQM is predicated on two key concepts. The first is a never-ending pursuit of excellence, while the second is consistently satisfying customers.
- TQM is a strategy used to include workers and management in the continuous improvement of product and service production, according to **Saadia A.S. (2018).** The goal of total quality management is to provide customers with goods and services that beyond their expectations by combining employee participation, employee behavior, and company culture. As part of the TQM methodology, a company's corporate culture should be altered to become more customer-centric. A crucial element of Total Quality Management (TQM) is the management's dedication to realizing the organization's aim of continual improvement, which necessitates a successful organizational culture shift.

Objective of Study:

- Assess how various corporate culture types impact the first steps of TQM program implementation.
- List the indicators and measures that are used to assess how long-lasting TQM initiatives are.
- Make recommendations on how to establish an environment inside the company that will support TQM projects and make them more sustainable.
- Investigate the ways in which corporate culture affects the implementation of TQM guidelines and procedures.

Conclusion:

In conclusion, corporate culture has a big influence on TQM initiatives. It is more likely that a culture that prioritizes quality, gives employees freedom, encourages continuous improvement, keeps an eye on the customer, and encourages open communication will help TQM deployment be successful and result in long-term gains in productivity and competitiveness. It is impossible to overestimate how much organizational culture affects the long-term viability of Total Quality Management (TQM) initiatives. This evaluation makes it clear that such programs cannot succeed in the long run unless there is a solid alignment between company culture and TQM concepts' flourishes in organizational cultures that place a high priority on principles

like excellence, continuous improvement, employee empowerment, customer focus, and open communication. TQM becomes embedded in the corporate DNA in these kinds of settings, resulting in long-term, consistent improvements in procedures, goods, and services. On the other hand, it may be difficult to maintain TQM initiatives in cultures that are resistant to change, lack employee involvement, value short-term benefits over quality, or neglect to prioritize customer pleasure. TQM initiatives risk failing in the absence of the required cultural support, which could result in a loss of steam, employee disengagement, and eventually a return to prior performance levels.

As a result, companies looking to implement or maintain TQM programs need to understand how important corporate culture is. Leaders may establish an atmosphere that supports innovation, continuous improvement, and eventually long-term success in providing value to stakeholders and customers by cultivating a culture that upholds TQM principles.

Suggestion:

- To ascertain the organization's values, customs, and practices, conduct a thorough audit of the culture. Determine how much the culture adheres to TQM concepts like employee empowerment, customer focus, and continuous improvement by using questionnaires, interviews, and observation techniques.
- Analyze how the leadership has influenced the company culture and promoted TQM. Evaluate executives' dedication to quality, their participation in TQM projects, and how well they convey TQM principles across the company.
- To find out how staff members at all levels view the company culture and how it affects TQM initiatives, ask them for their opinions. Examine their perspectives on quality, the extent to which they participate in TQM activities, and any obstacles they see to the continuation of TQM programs.
- Examine quality, customer happiness, and process improvement performance measures to determine how well TQM initiatives are working overtime. To find relationships between corporate culture and TQM results, compare performance trends with cultural indicators.
- Compare the company's TQM procedures and culture to best practices and industry standards. Determine which aspects of the company culture could be impeding the sustainability of TQM, and take inspiration from those that have effectively incorporated TQM into their cultures.
- Invest in programs for training and development to foster a culture that upholds TQM concepts. Employees should be equipped with the information and abilities necessary to support quality improvement projects and cultivate a collaborative, innovative, and ongoing learning culture.
- Create systems for ongoing assessment and feedback to evaluate the organizational culture's alignment with TQM objectives. To identify areas for improvement and modify tactics appropriately, gather feedback from leaders, employees, and other stakeholders.

Organizations can take proactive measures to build the cultural foundation for long-term success in quality management and obtain useful insights into the impact of corporate culture on the longevity of TQM programs by putting these recommendations into practice.

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SILK INDUSTRY IN INDIA WITH SPECIAL REFERENCE TO BHAGALPUR DISTRICT OF BIHAR

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Abstract

Silk is a natural fiber made by the larvae of silkworms. Silk fibers mainly contain a protein called fibroin. The process of silk production is completed with the extraction of silk threads from the cocoon. There are many varieties of silk and these depend on the species of silkworm. The best silk is obtained from the larvae of insects that grow on mulberry leaves. This type of silk is also called Bombyx mori or mulberry silk and is mostly used to make commercial silk.

Although silk was invented in China, silk has a very glorious history in India too. A large part of India was associated with the Silk Route and was connected to the world silk market Silk played an important role in the culture and commerce of India in the pre-Vedic period. Evidence of silk weaving has been found in Nevasa in 1500 BC and Kautilya's Arthashastra, written around the fourth century BC, mentions an association of silk weavers. During the Gupta period, India's silk trade spread too many countries of the world. From the royal grandeur of Banarasi saree to the vibrant artistry of Kanjeevaram, Indian silk weavers have presented to the world a treasure trove of beauty and tradition in the world of sarees.Bhagalpuri Silk sarees and garments are famous for their rich texture and natural golden colour. These sarees are eco-friendly, with a rustic charm that sets them apart. The weaving process ensures that each saree has a unique finish, often decorated with hand-painted or printed designs. Bhagalpuri silk sarees are famous for their organic and artistic quality. They are perfect for both casual and formal wear, a blend of traditional craftsmanship and contemporary aesthetics.

In this article I have tried to understand the commercial aspects of Bhagalpuri silk products also known as Tussar Silk.

Introduction

India ranks second in the world in terms of silk production. About 10 lakh people of India are directly associated with the silk business and the economy of 53000 villages of the country is based on the silk industry. Silk industry is a huge means of earning foreign exchange for India. In the year 2021-22 22 23, 34000 metric tonnes of silk was produced in India. Karnataka, Andhra Pradesh, Uttar Pradesh, Bihar, Madhya Pradesh, Assam, Gujarat, Jharkhand etc. are the leading states in the field of silk production in India. About 34% of India's total silk production is produced in Karnataka alone and about 28% of the total silk production is produced in Andhra Pradesh. In FY23, India produced 36,582 metric tons (MT) of silk. [2]The total silk production in India during 2021-2022 was 34,903 MT, an increase of 3.4% YoY over the previous year (33,770 MT). The share of mulberry production is the largest among other types of silk produced in the country. The major silk-producing states in the country are Andhra Pradesh, Assam, Bihar, Gujarat, Jammu & Kashmir, Karnataka,

[2]https://www.indiantradeportal.in/vs.jsp?lang=0&id=0,31,24100,24118

Chhattisgarh, Maharashtra, Tamil Nadu, Uttar Pradesh, and West Bengal. Karnataka contributed around 32.3% of the total silk production in the country during 2022-23.[3] This was followed by Andhra Pradesh which had a share of 26.0% in the overall silk production during 2022-23.

Table 1 : Share of silk type in India in total silk production (Year 2022-23)

Type of Silk	Percentage
Mulberry	**75.59**
Eri	**20.09**
Tasar	**3.60**
Muga	**0.71**

Source Central silk board of India, Ministry of Textiles

International market of Indian silk

According to government data, India exports to more than 30 countries of the world. The major importers among these countries are the US, UAE, China, UK, Australia, Italy, Germany, France, Spain, Canada, Malaysia and Nepal. The table below gives the list of countries importing silk products from India. The US ranks first in this list.

Top importer of silk products from India(2022-23)

Country	Share in import
USA	24.7%
UAE	19.8%
China,	7.8%,
UK	7.2%,
Australia	4.7%
Italy	4.2%

Source- Central silk board of India, Ministry of Textiles

Silk carpets had the highest share in exports to the US, accounting for 33.72% of all silk products. This was followed by readymade garments, which had a total share of 27.32%. Natural silk yarn, fabrics and made-ups accounted for 16.97% of the total exports to the United States.[4]

Natural silk yarn, fabrics and made ups were the majority of the products exported to UAE, accounting for 52.80% of the total exported products. Silk carpets accounted for 24.50% and silk readymade garments accounted for 17.93% of the total products exported to UAE.[5] Silk waste was the major product exported to China, accounting for 92.53% of the total exported products.

Government Initiatives

The Government of India has implemented research and development, training, technology transfer and IT initiatives for the development and growth of the silk industry in India. These initiatives aim to develop new technologies, train a large workforce, provide education and enhance interaction between scientists, experts and developers. Apart from these, several schemes like Tribal Sub-Plan (TSP) and Silk Samagra and Scheduled Caste Sub-Plan (SCSP) have been implemented in states like Jharkhand and Bihar for the development of the industry.

Silk Samagra- This scheme was an Integrated Scheme for Development of Silk Industry (ISDSI) introduced by the Government of India through the Central Silk Board (CSB). The total outlay of the scheme was Rs.2,161.68 crore (US$272.8 million) for 3 years (2017–18 to 2019–20) and aimed to provide assistance in increasing silk production by improving the quality and productivity of silk.

Sericulture Development in North Eastern States (NERTPS)-The scheme aimed at revival, expansion and diversification of sericulture in the North Eastern States with special focus on Eri and Muga silk.

Challenges before Indian silk industry

[3] https://www.ibef.org/exports/indian-silk-industry#:~:text=India%20is%20the%20second%2Dlargest,exchange%20earners%20in%20the%20country.

[4] https://www.ibef.org/exports/indian-silk-industry

[5] https://www.ibef.org/exports/indian-silk-industry

- The demand for silk clothes in the markets of Europe and America is continuously decreasing.
- Synthetic clothes are being developed as an alternative to silk which are more durable, cheaper, shiny and comfortable than silk. Earlier, a person's status was known by silk clothes. But now branded clothes have taken its place. Therefore, many big branded companies are using other fabric instead of silk which is more user friendly, comfortable and durable. Obviously, the silk industry is facing a tremendous challenge from the synthetic clothes industry. Its effect is clearly visible on the silk market of India as well. The business of artificial silk clothes growing in India. So the shopkeepers there try to sell us sarees made of synthetic fabric claiming them to be silk sarees, and many times you get cheated by them. Synthetic sarees look exactly like silk sarees, there can be many ways to check them. But the easiest way is that if the thread of a silk saree is burnt, it will burn completely and it will smell of burning hair.
- The Indian silk industry is facing a big challenge from the Chinese silk industry. The quality of Indian silk is better than Chinese silk in many cases. But China has been successful in making its reputation in the international market on the basis of its better marketing network, low cost, planned trade and capital. India seems to be a little behind China in these areas.

Silk is a symbol of elegance and softness

Silk is a symbol of elegance and softness. The knotless fine weaving of silk is a part of the special ability of Indian weavers. The romance between the Indian elite and silk is very old. In the era of the Nawabs, silk artisans were patronized by the state. But the condition of silk weavers has always been bad. They used to weave the world's finest textiles and clothes with their blood stained fingers. It is said that the shine of silk has traces of the blood of the weavers. In the medieval times, silk attire was considered a measure of elegance and refinement. Silk sarees are considered very sacred in India. On the occasion of marriage, not only do women wear silk clothes but there is also a custom of making the bride wear a silk saree. This is an ancient tradition which has been going on for thousands of years.

During the British rule and before that during the reign of the Nawabs, Dhaka's muslin had a huge fan base, which was spread across the world. There is a saying about Dhaka's muslin that you could pack a well-made Dhaka silk saree in a small box of one inch dimension. You can take out a saree made by the skilled weavers of Dhaka from inside a ring. But Dhaka's muslin was not silk but it was cotton made. Today we know very little about its manufacturing process But it is a matter of good fortune that we have not lost the knowledge of silk like the knowledge of muslin. Even today, the best artisans who make silk sarees and clothes are present in every corner of India, who make sarees of fine silk threads with their hard work. A few days ago, Indian silk clothes were used for decoration in the White House of United States. The process of using silk has now gone beyond clothing and has increased too many new experiments. Various types of items are made from it. Apart from sarees, men's dhoti, kurta, towel etc. are also made from silk.

A commercial point of view, India controls about 30% of the silk trade. The Bhagalpur region of Bihar is famous worldwide for the production of silk. Silk sarees and clothes made in Bhagalpur have been recognized in the textile and decorative goods market around the world. Nathnagar of Bhagalpur is very closely connected to West Bengal. Purulia region of West Bengal, Bhagalpur of Bihar and Jharkhand, these three states are big centers of silk sarees. There are many big institutions related to the production of silk and the manufacture of silk clothes in Bhagalpur. Institutions have also been established here to impart knowledge related to the silk industry. To maintain the quality of silk at the world level, big seminars and workshops are

organized in every corner of India, in which seminars and workshops related to its production and manufacturing of related items are organized. Through these seminars and workshops, the difficulties and challenges related to the silk industry are studied and efforts are made to solve them. But it is also said about many of these seminars that superficial research is presented in them and many times the results of serious research are not implemented properly.

An important problem is related to the silk industry. This problem is related to the economic condition of silk weavers. Many efforts are made by the government to improve the economic condition of silk weavers and producers. There are many types of concepts about the price of Indian silk. Earlier the use of silk was limited to the caste class but gradually now it has also come within the reach of the common man. On one hand, while the per capita income has increased in India, due to the large scale production of silk, its prices have also come down compared to earlier. Earlier the weaving of silk was done through the handloom industry but now gradually automatic machines have replaced the handloom. And modern technology and dyes are used for weaving and dyeing of silk. Due to which silk has started being produced on a very large scale. As we know, Bhagalpur region of Bihar is famous for silk all over the world. This city has been given the title of Silk City. Fans of Bhagalpur silk are present all over the world. As mentioned earlier, there are many big institutions related to the production, weaving and marketing of silk in Bhagalpur. The government promotes the silk products made in Bhagalpur all over the world through its various channels. And organizes big fairs and emporiums to sell them. There is an abundance of silk products from Bhagalpur in Gram Shri Mela, Swadeshi Mela and fairs organized across the country to promote local products. But there is another aspect of this. There is also an abundance of synthetic clothes similar to silk in the market. Many times people are cheated by selling fake silk instead of real silk. Many businessmen have become kings by selling synthetic clothes in the name of Bhagalpur silk. Since most people do not know how to differentiate between real and fake silk, they often become victims of these fraudsters. Unfortunately, the attention of the government machinery never goes towards such a big scam. And even in the fairs sponsored by the government, fake silk products are sold on a large scale. I have seen many times in these fairs that the price of these fake products is kept a little less than the real silk, so that the customer does not have any doubt. Since the polish of synthetic clothes is shinier than the original silk clothes, the customer is directly attracted towards them. In cities like Jamshedpur, efforts are made to fool the customers in the name of huge discounts.

The Government of India has built emporiums and showrooms in big cities of the country for the promotion of silk and has also given franchises to people. Silk products are sold on a large scale at these places. But the important issue is that what percentage of the price charged for silk sarees in these emporiums goes to the producers and weavers over silk. You will realize that there is a huge difference between the income of its real manufacturers and producers and the middlemen. Silk weavers and producers are living a life of poverty despite hard work but those who market their products are earning crores of rupees in the Indian and world markets. One of the main reasons for this is that these weavers and silk producers do not have direct access to the market. The government has also left them at the mercy of middlemen, due to which they have to sell their products with the help of middlemen. If the number of middlemen is very high, then the profit amount is divided among these middlemen. Things become expensive and go out of the reach of the common man. This causes losses at many levels. The first loss is to the producers and weavers. The second loss is to the customers, who have to buy these products at a very high price and the third loss is to the silk industry, which goes far beyond the reach of the common man. The question arises that what efforts are being made by the government to find a solution to these practical problems. The government organizes big emporiums at its own level.

Silk is a very fine and carefully worn product. If you wear silk clothes once, then it is not

worth wearing again. In such a situation, silk cannot be a product related to the everyday life of even a common man. It will remain a product worn on special occasions. But the question arises that in a country like India, where festivals and weddings are the season and every person participates in such special celebrations several times every year. Obviously, the clothes used on these special occasions will also be special. The question arises whether silk clothes can be included on a large scale in the clothes used on these special occasions. And if it can be included, then what steps should be taken for this? In my opinion, there are four important suggestions for this.

If silk products are produced on a large scale, then the advantage of this will be that the income of the producers associated with the silk industry will increase and new people will also get an opportunity to get employment in this field.

The production of silk should be completely automated so that it can be produced on a large scale and its quality remains the same. When things are produced on a large scale, its cost comes down. But, the biggest risk in this is that what will be the effect of mechanization on the intimate relationship that has existed between the silk industry and the weavers of silk clothes for thousands of years. Therefore, the biggest challenge will be how to strike a balance between the weavers and modern technology. More money will be needed for research in this field. We will have to control the prices of this product to bring it within the reach of the common man and make it usable for the common man. Because the elite class has a lot of money, so they use silk clothes with style. But for a lower-middle class person, using silk is an expensive hobby.

Silk dhoti and lungi are very popular in South India. Women of South India also use silk sarees on a large scale. In contrast, men in North India wear cotton fabric or Khadi dhoti and kurta. Khadi is given more importance than silk in North India. Women of North India also use silk fabric less than South Indian women. Now the question arises whether North Indian women do not want to wear silk garments or they like cotton clothes more. I talked to many people in this regard. The conclusion that came out was that the attraction towards silk among women of North is limited to big occasions. They do not like to wear silk garments on small occasions because silk garments are difficult to maintain.

Bhagalpuri silk comes in many styles. Katia, Eri, Mulberry and Gicha are some of these types, all of which have a unique texture and feel. Due to more pores in the fabric compared to other silk types, it proves to be an excellent choice for the summer season. The natural color of Bhagalpuri silk is light golden, which is why they prove to be one of the best choices for weddings and grand events. The natural color of Bhagalpuri silk is light golden, which is why they prove to be one of the best choices for weddings and grand events. A mature weaver can weave about 10 meters of Bhagalpur silk fabric in a week. That is, he can easily make two to three sarees in a week. It is roughly believed that the annual turnover of Bhagalpur silk is from Rs 100 crore to Rs 150 crore. Half of it is obtained from the domestic market and half from the international market. Bhagalpur silk is slightly cheaper than Mysore silk and Bengaluru silk. Therefore, it is in great demand in the local market. People associated with the business of Bhagalpur silk believe that Bhagalpur silk is more comfortable in summers than Bengaluru silk or Mysore silk, because it has more pores than other silks, due to which the wearer finds it very comfortable. During my study, I found that a very big feature of Bhagalpur silk is its natural color. The artisans here do not tamper much with the natural color of Bhagalpur silk. The color of Bhagalpur silk is either white or light yellow. Due to which it is used on a large scale by women and special guests in weddings and big functions. Bhagalpur silk is also used to make expensive curtains and during worship. Bhagalpur silk sarees are considered very good for mutual transactions, which is a very important part of Indian tradition. People who have deep knowledge about Bhagalpur saree silk believe that the artisans here do not harm the silkworm while extracting silk from the cocoon. Thus we can say that Bhagalpur silk saree is prepared without harming the silkworm. Therefore it is a peace saree, and no animal is killed in its

production. This is the reason why Bhagalpur silk is also used on the occasion of Puja. Durga Puja is a very important festival of Bengal. Bhagalpur is related to Bengal,

Due to the limit that the artisans set against harming worms to manufacture Bhagalpuri silk, it is also sometimes referred to as "The Peace Silk."

Conclusion

Silk industry is a leading industry of India. This industry has so much potential that it can solve the unemployment problem of the country to a great extent. Silk is produced and silk products are manufactured in different parts of India. Bhagalpur is a prominent place among these places. Bhagalpur silk has been known for its unique identity in different parts of India and the world for almost 200 years. The conclusion of this research paper is that Bhagalpur silk industry has a lot of potential, and if attention is paid to this industry, it can become a great means of earning foreign currency for India. Apart from this, it can provide huge employment opportunities for the people of the surrounding area.

This research shows that the condition of the artisans associated with Bhagalpur silk industry is not very good. They do not get wages in proportion to their hard work, and big businessmen in Ahmedabad, Mumbai, Bangalore and other big cities of the country gobble up a large part of the profits. The government is also not able to help these weavers much. Although the government has made several efforts for marketing and promotion of Bhagalpur silk products, but even after all this, the expected results have not been achieved.

Artificial silk is sold on a very large scale in the market, it is a bit difficult for the common customer to differentiate between real silk and artificial silk. It is necessary that the common customer is provided information about the different qualities of silk and they are attracted towards silk products. For this, it is necessary that silk is produced on a large scale and its cost is reduced through mechanization or other means, so that expensive silk products can come within the reach of the middle class. Silk industry usually targets the elite class. But if the silk industry starts targeting the middle class as well, then its benefits will definitely be seen.

Silk industry of Bhagalpur is facing challenges from other silk industries of the country. But even after this, Bhagalpur silk has maintained its specialties and is well established in the market. But to maintain this status, it is necessary that centers for the promotion of Bhagalpur silk be established in the country and required efforts be made for its marketing. Today, silk is not only used for making garments but many types of decorative items are also made from it. Curtains, cushions, bed covers, carpets etc. are made from silk. It is necessary that s new options for the use of silk should also be explored and such items should be made in which less silk fabric is used, but other items are made in large numbers. If a 4.5 meter silk saree is sold for Rs. 3.50 thousand, then how many handkerchiefs can be made from that saree? And if the price of one handkerchief is Rs. 50, then we see that a silk manufacturer can earn double the profit from the same amount of cloth. Apart from this, new options can be brought forward by mixing silk and other natural fibers. For this, it is necessary to conduct research on a large scale in which apart from production, cultivation and distribution of silk, its new uses should also be seriously studied. It can be said that necessity is the mother of invention. But in the modern era, invention has become the mother of requirements. Many times consumer goods companies come up with such products that people feel that this product is their need. Earlier there was a time when it was said that companies develop goods and services according to the needs of the people but now this whole process has been reversed. Big companies come up with such new inventions that the customer gets dazzled by them. The silk industry will also have to understand this new rule of the market.

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AN ANALYTICAL STUDY OF RURAL MARKETING IN JHARKHAND

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Abstract- Marketing is a widely used term to describe the means of communication between producers and consumers. Marketing is the optimization of the use of behavioral activities and institutions by organizations with the aim of influencing behavior change on a short-term or permanent basis. Techniques used in marketing include selecting target markets through market analysis and market segmentation and understanding how they influence consumer behavior. The marketing plan creates a strategy for manufacturers to market to consumers from a social perspective, providing a connection between the physical requirements of the marketing social and the economic pattern of participation. Marketing provides a link between the physical characteristics of society and the economic patterns of interaction. Thus, prosperous exchange fulfills these needs and wants through the development of transactions and the creation of long-term relationships. In the case of nonprofit organization marketing, an ethical message about the organization's services is delivered to the intended audience. Governments often use markets to convey messages to their citizens about social causes, such as public health or safety messages.

Keywords Rural Marketing, Jharkhand Economy, Market Analysis Rural Consumer, Urban Consumer

1. Introduction

Jharkhand is the 28th state of India, which came into existence after separating from Bihar on 15 November 2000. The number of villages in Jharkhand is 32620 according to census 2011, in which 76% of the total population lives in villages. In which 40% number of villages is more than 1000. According to the American Marketing Association, marketing is defined as "the process of creating a group of organizations and providing marketing, communication, and marketing services that value customer participation and understanding on a large scale." The emergence of rural towns as a highly underutilized resource highlights the need to level them down. In the past few decades, marketing has tried to understand and exploit rural markets with innovative approaches. His efforts have yielded results and the outcome still remains a mystery. Building infrastructure and improving access offers the promise of a bright future for those wishing to move to rural areas. Rural consumers are eager to buy branded clothing these days. Therefore, the size of the cities is seen decreasing for the products and services. The rural population is showing a change in the situation of gradual urbanization in terms of risk, habits, life style and finally in terms of consumption of food and services. Therefore there is danger in focusing too much on rural customers. Reducing product features to lower prices is a dangerous game. Rural buyers prefer to follow urban lifestyle.

2. Objective –

1. To study the development of rural marketing in Jharkhand.
2. Assessing rural market potential for products and services
3. To explore the possibilities of rural marketing in Jharkhand.
4. To analyze the latest trends of rural marketing in Jharkhand.

3. Data Collection-

The present study is based on secondary data which has been collected from books,

newspapers, magazines, journals and various internet sources

4. Recent Developments in Rural Marketing-

Today, 30 years ago, the situation in rural areas was completely different in that the demand of rural consumers was to purchase only those goods related to survival and health. Whereas today's consumer class demands products like Smart TV, Cooler, Freeze, Air Conditioner, Branded Shoe, Branded Watch, Branded Clothes, Medicines etc. New products like cosmetics, baby care products and consumer durables are now getting good demand.

The demand pattern of rural markets is hampered by the following factors.

1. The advent of Internet revolution through which villagers can avail the best quality of their farming and animal husbandry products. They are able to solve their problems by looking at them properly and getting proper advice through internet due to which the farmers are getting more profits by spending less money. Also, the consumer class is able to consume the best quality products by spending less money.
2. Mahatma Gandhi National Employment Guarantee Scheme is a scheme which provides 100 days of assured employment to unskilled laborers in rural areas. In which the workers are employed at a distance of approximately 05 km from their homes and the amount of labor is deposited into the account every 15 days through Aadhar base payment. Due to which there has been a huge increase in the purchasing power of rural consumers
3. Many schemes are being implemented by the government for the development of rural areas, due to which currently a lot of money is being exchanged in the villages.
4. Cooperative and public sector banks are giving loans to villagers and creating employment for them. Internet alone has played an important role in bringing changes in the lifestyle and consumption habits of rural people. Liberalization has provided the facility of contract farming, due to which farmers have ready markets for their crops and there is no need to search for markets in today's era. Consumers and sellers are ready to purchase the produce from the produce site today.

5. Rural Marketing potential in Jharkhand

While we all accept that India resides in its villages, be it our heart or our hearts. The Indian rural market with its huge size and demand base provides great opportunities to marketers. We all know that Jharkhand is the 28th state of India. We conclude that the money-bag does not remain with the villagers. Among various mediums of communication, internet has played a major role in rural Jharkhand today. JSLPS in Jharkhand. Didi people of which SHG is a member of due to their coperation the villagers have become more empowered. In almost all the panchayats of Jharkhand, villagers are engaged in selling and buying of their produce but the total operational markets in the country by NABARD is 265, the state wise list is as follows:-

List of Rural Haats and Marts Supported by NABARD (State wise)

SL No	State	Sanction Haat	Operational Haat	Sanctioned Mart	Operational Mart	Total sanctioned Haat and Mart	Total Operational Haat and Mart
1	Andaman & Nicobar	2	1	1	0	3	1
2	Andhara Prsdesh	12	10	6	6	18	16
3	Arunachal Pradesh	3	1	7	4	10	5
4	Assam	15	13	4	1	19	14
5	Bihar	1	1	2	2	3	3
6	Chhatisgarh	12	8	5	5	17	13

7	Himachal Pradesh	2	0	6	3	8	3
8	Haryana	1	0	5	5	6	5
9	Jharkhand	7	7	7	4	14	11
10	Karantaka	14	8	14	14	28	22
11	Kerala	6	2	15	11	21	13
12	Manipur	9	9	6	6	15	15
13	Meghalya	4	4	2	2	6	6
14	Maharastra	5	1	9	5	14	6
15	Madhaya Pradesh	10	5	10	4	20	9
16	Mizoram	12	6	4	4	16	10
17	Nagaland	7	5	3	3	10	8
18	Odisha	5	2	12	12	17	14
19	Punjab	2	0	8	8	10	8
20	Rajasthan	1	0	1	1	2	1
21	Sikkim	2	0	3	2	5	2
22	Tamil Nadu	5	5	15	15	20	20
23	Tripura			1	1	1	1
24	Telengana	12	12	7	7	19	19
25	Uttrakhand	1	1	10	6	11	7
26	Utar Pradesh	13	6	14	14	27	20
27	West Bengal	5	0	10	10	15	10
28	Gujrat			6	3	6	3
	Total	168	107	193	158	361	265

(Source-https://www.nabard.org/auth/writereaddata/tender/0607222123study-on-rural-haats-and-marts-in-jharkhand.pdf)

Due to globalization economic liberalization IT revolution women empowerment and improvement in infrastructure Today's central and rural Jharkhand have higher disposable income than urban Jharkhand. Along with rural advertising, rural marketing is also getting new heights. Rural marketing challenges the sale of products or services in 32620 villages of Jharkhand. The size of Jharkhand's rural market is such that the company cannot ignore it, especially because the number of simple lines in non-expansion areas has increased by 10% in the last decade. Thus, considering the challenges and opportunities that rural markets provide to marketers,It can be said that the future is very promising for them. Who can understand the dynamics of rural market and can export them to your best advantage. The structure of this specialized organization can provide specialized services in providing valuable information, insurance and credit information to the rural people by using various media. It is often said that markets are created, not found. This is absolutely true for markets like Jharkhand. Rural villages are really a place for the villagers to do the research education always starts for the development of the villagers. This requires high concentration. Rural marketing is growing at the rate of about 20% every year and both government and companies are spending money. Government's advertising expenditure for 2023-24 is Rs 21565.60 (amount in lakh's)

A) **Nature and Importance of Rural marketing-**The importance of rural markets has increased in the 21st century. The Green Revolution and White Revolution as well as the overall growth of the Indian economy have resulted in a substantial increase in the purchasing power of rural communities. Rural marketing refers to the transfer of goods and services from rural producers to urban consumers and agricultural inputs and consumer goods from urban to rural with reasonable prices at the earliest possible time. This is extremely important in the

Indian marketing environment because the rural and urban markets in India are so diverse in nature that the urban marketing program cannot be successfully extended to the rural market, Which is different from the urban Indian. Furthermore, the value aspirations and needs of rural people differ from those of the urban population. Purchasing decisions are highly influenced by the tradition and beliefs of social customers in rural communities. As far as purchasing power is concerned, urban markets are divided according to income levels, but in rural areas, household income is significantly underestimated. Farmers and rural artisans are paid in cash as well as in kind and their purchasing power is inaccurately reflected. Because of them, a marketer should try to understand the rural consumer better before interpreting any marketing plan. There is untapped potential in rural markets in India. There are many difficulties encountered in attempting to fully explore rural markets. The concept of rural markets in India is still evolving, and the sector faces a number of challenges. Distribution cost and non-availability of retail production are the major problems faced by marketers. Successful brands have shown high levels of failure in rural markets as marketers attempt to expand the marketing plans used in urban areas. The unique consumption patterns, tastes and needs of rural consumers should be analyzed in the product planning stage so that they can match the needs of the rural people.

B) Main Problem in Rural Marketing in Jharkhand as follow:-

Less educated people and less developed markets-The impact of agricultural technology is not felt uniformly across the state a Few panchayt of Ranchi Jamshedpur and Dhanbad . While rural consumers are somewhat comparable to their urban counterparts; But such large areas and large numbers of people are looking for technological breakthroughs. Apart from this, farmers with small agricultural land are also not able to take advantage of new technology.

Lack of Power, Road Physical Communication Facilities- About 54% of the houses in Jharkhand have electricity facility. Where as one has to face a lot of problem in seasonal electricity supply Even today, after 75 years of independence, there are no roads in all the villages of Jharkhand, that is, there are no roads suitable for the weather in the villages. Physical communication to the villages is very expensive, especially during the four months of monsoon (July to October), the village's are completely cut off from the cities and becomes inaccessible.

Lack of adequate media coverage for rural communication-A large number of rural families also have radio TV sets, mobile community radio sets and community TV sets. These have been used to spread agricultural technology to rural areas. But all are useless due to lack of electricity. Due to which information related to marketing is unavailable.

Difference in colloquial language: The number of colloquialisms varies from district to district and region to region. This type of distribution of population requires suitable strategies to decide the extent of coverage of the rural market.

Other problems of rural marketing are natural disasters: Heavy rainfall, epidemics, primitive methods of farming, shortage of stock, transportation problems and warehouse market exploration, It involves a long chain of intermediaries between farmers and farmers and wholesalers and retailers. There are also problems in extending marketing efforts to small villages with a population of 500-1000. Large cultural diversity, widely varying rural architecture, poor visual infrastructure, lowest income levels and lowest levels of fragmentation tend to reduce the presence of large enterprises in rural settings.

Rural Marketing Strategy: Rural marketing strategy is based on their A's – availability, affordability and acceptability. The first 'A'- Availability emphasizes the availability of the product to the customers, i.e., It gives importance to effective distribution through

efficient channels of distribution. The second 'A'- Affordability which focuses on product pricing, i.e., It gives importance to small packages/sachets easily affordable by families in rural areas, the third 'A' – Acceptance focuses on convincing customers to buy the product, i.e., appropriate promotional efforts to influence customers to buy the product. To expand Marketers need to understand the mindset of rural consumers and then act accordingly. Rural marketing involves more intensive personal selling efforts than urban marketing. Companies should avoid pushing goods designed for urban markets into rural areas. effectively tap the rural market a brand must connect with the same things that rural consumers do. This can be done by using various rural folk media in their own language and by reaching out to them in large numbers so as to associate the brand with innumerable rituals, celebrations, festivals, food, fairs and weekly hats.

6. Possibilities of rural marketing in the state Jharkhand-

The story of Jharkhandi development is now spreading in every corner of Jharkhand. The rural consumer market has increased by 40% as per the financial year 2022-23. Jharkhand Government and Central Government have arranged Financial Year 2024-25 different funds for many schemes which are as follows. Rs. 1,467 crore has been allocated for Rural Employment Guarantee Schemes including MGNREGS Rs 1,587 crore has been allocated for the State Old Age Pension Scheme. Rs 3,454 crore has been allocated for District Police. Rs 727 crore has been allocated for hospitals, dispensaries, and PHCs. Due to which money is available to every person in the villages, due to which any person has the ability to buy material or goods of his need. Due to which it can be said that there is immense potential for rural marketing in Jharkhand and giving a boost to the rural economy of Jharkhand.

7. Rising trends of rural marketing

- Huge increase in the number of consumers.
- Eagerness among urban consumers to use rustic materials.
- increase in literacy rate
- Online Marketing
- Construction of road to connect village and city
- Jharkhand's rapidly increasing population

6. CONCLUSION

Due to the low literacy rate of the Jharkhandi people and the geographical structure of Jharkhand being as dense as it is Rural marketing being used as a share in the economy of Jharkhand**.** Many types of difficulties are being faced in finding rural markets, the concept of rural marketing is still developing in Jharkhand as well as in states like UP, Bihar, Odisha, Bengal. And there are many challenges in this sector, including understanding the dynamics of rural towns and strategies to supply and satisfy rural consumers. Cut throat competition is being created in most of the markets and many products are even becoming saturated. The intensity of competition in these markets affects the profitability of companies. Companies are now tapping the rural market to grow consumers and increase volumes. However, companies will have to establish strong distribution networks and have to deal with cumbersome logistics as there are not enough dealers or distributors to reach rural markets and there are no retail shops. But to some extent e-marketing fulfills the shortage of wholesale and retail shopkeepers but it is not hundred percent.

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RAGHUNATH MEHER AS A CRITIC OF GANGADHAR LITERARY ARENA

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Abstract:

Gangadhar Meher is an undisputed poet in orthodox criticism. His voice has never wavered while unleashing the ragi of creativity. On the contrary, he has become very diabetic. The direction of his criticism is extensive and widespread. Regarding Gangadhar, during his lifetime, the prominent speaker, eminent literary scholar, Poet Bhushan Swaplswar Das, first raised his voice of criticism regarding the collection of Arghyathala poems, and after the poet's death, in the 28th issue of Uttara Sahitya, April 1924, Pandit Nilamani Ratnavidya published an article titled "Gangadhar Prasanga". Similarly, in 1925, Pandit Raghav Mishra first published a book called "Meher Kabi" and made an effort to bring public awareness about Gangadhar's life and work. At this time, many critical articles about Gangadhar were published in magazines such as Sambalpur Hitishini, Utkal Sevad, Navayuga, Pradeep, Sahakar, Utkal Sahitya, and Shankha. After the publication of the first critical book about the poet in 1925, after a long gap of 25 years, the next book " Meher Sahitya " was published based on the poet's composition in 1950, written by the critic Mr. Keshabachandra Meher. All these compositions were published before the publication of Gangadhar Granthabali. For the first time in 1951, the literature of Gangadhar was published under the editorship of Bhagwan Meher, the poet's son. The poet's first work "Rasratnakar" was not included in it. From Pandit Raghav Mishra's book "Meher Kavi" to the book "Madhumaya Gangadhar" published in 2019 by Ashok Kumar Das, Gangadhar's poetry has been widely discussed. In the eyes of some, he is the poet of light and nectar, and in the eyes of others, he is the poet of taste and principle, in the harmony of the ancient and the new, he is known as the age-long poet, and his temperament is forever sealed in the glory of the poet. Admired as the life-like sculptor of the Ganges by holding the position of a human being, he is known to the public as a pure-minded mystic in the worship of Satya Shiva Sundar.Gangadhar is in fact a poet by nature and Pandit Raghav Mishra, who has named it, has given justification for naming it without seeing the difference in the poet's behavior and pronunciation.

Key Words : Gangadhar Literature, Gangadhar in Literature Criticism, Critical Books on Gangadhar, Social Life of Gangadhar, Literary Life of Gangadhar, Academic Life of Gangadhar, Eastern and Western Influence on Gangadhar Literature)

Introduction- Literary criticism of Gangadha is diverse. Several books of criticism have already been published on Gangadhar. Such an incident has not happened in the life of any poet of Odisha. Special issues on Gangadhar have been continuously published at different times and the Gangadhar bibliography has been edited by many experienced and knowledgeable people. Looking at "Gangadhar Granthabali " Bhagwan Meher

1951, its second edition was published in 1957 by Das Brothers in Cuttack, Berhampur, and Sambalpur, and in terms of the popularity of the books, the third edition of the second edition was published in 1961, the fourth edition in 1968 and the fifth edition in 1972, bringing Gangadhar's genius to the public. Later, " Gangadhar Granthabali " was published in 1977 by Pustaka Bhandar, Brahampur, edited by researcher Hemant Kumar Das. Its second edition was published again in 1988.

Similarly, Gangadhar Granthabali was published by Professor Nagendra Nath Pradhan in 1993 and 1996 by Dharma Granth Ster Cuttack. Two years later, in 1998, by Dr. Granth Temple Cuttack. Anthologies of Gangadha edited by Manindra Kumar Meher were published and reprinted in 2001, and 2005, which greatly enhanced the poet's talent. The "Gangadhar Granthabali" was edited by Bhagwan Meher, Hemant Kumar Das, Nagendra Pradhan, and Manindra Kumar Meher from 1951 to 2005, but in 2006 Dr. An updated and updated edition by Raghunath Meher was published by Vidya Publications Cuttack. A prominent aspect of literary criticism of Gangadha is revealed in these texts. The critic Raghunath Meher launched a new direction of Gangadhar's poetry by composing a long poem titled Gangadhar Jeevan Bhavan and Bhavan Jeevan. Especially the appendix of Granthabali titled "Patramala", the letters sent by Gangadhar to various poets, and the letters received by Gangadhar from those writers were compiled in this bibliography. So. Manindra Kumar Meher compiled only Gangadha's writings in his bibliography, while Dr. Raghunath Mehr's edited bibliography compiled Gangadhar's letters to others, letters received by Gangadhar.

This is not the end of the literature of Gangadha. Later, in 2013, Gangadhar's bibliography was published by Satyanarayan Block Store Cuttack under the joint editing of Sri Ganeshram Nahak and Sulil Kumar Bagh. Similarly, in 2014, Dr. Prachi Institute Cuttack. Later texts were published under the editorship of Shukmuni Meher. Therefore, the role of these compilations in revealing the various aspects of Gangadha's critical literature cannot be ignored at all.

Sixth-century poet Mayadhar Mansingh, poet Brajmohan Panda, Dr. Asit Kavi, Dr. Gaurikumar Brahma, Dr. Critics such as Natbar Samantharai, Sri Nandkishore Patel, and Harprasad Nayak greatly enhanced the poet glory by writing criticisms of Gangadhar's poetry in various magazines of Odisha. Similarly, in the seventh and eighth decades. Pathani Patnaik, Dr. Janki Ballabh Mohanty (Bhardwaj), Ram Prasad Singh, Dr. Gopal Chandra Mishra, Govindchandra Udgata, Achshmani Behera, Dr. The local hero, Dr. Ravishan Mishra, Ratnaka's husband, Dr. Bandavan Acharya, Dr. Bairagi Charan Jena, Dr. Deviprasan Patnaik, Sri Bhagwan Meher, Dr. The role of eminent critics of Odisha like Gangadhar Bala is indisputable. They wrote critical essays on Gangadhar literature and evaluated the talent of the poet. Bhagwan Meher's Thesis of Paternalism was published in 1977 and is an original book depicting the poet's personal life. Gangadhar's short autobiography, which he had composed during his lifetime, was brought to public attention by his son Bhagwan Meher Kabi's biography after his death. In the nineties, Prof. Madhusudan Pati, Devendra Kumar Dash, Dr. Raghunath Meher, Dr. Adikanda Sahu, Shri Ganeshram Nahak, Dr. Suchitra Mohapatra, Dr. Harakrishna Meher, Dr. Critics such as Kumudaranjan Panigarahi have put their own views on the literary criticism of Gangadhar and have written many new verses based on the text. In the last decade of the twentieth century, Dr. Manindra Kumar Meher, Rajaram Meher, Anwaran Meher, Prof. Narayan Praseth, Dr. Pramod Kumar Padhi, Dr. Ghanshyam Manigarahi, Dr. Shayakant Shadangi, Dr. Gangadhar Guru, Dr. Reena Kumari Meher, Sri Vidhyaranjan Seth, etc. critics discussed Gangadha's poetry and made it more popular.

Recently, in the first two decades of the 20th century, Dr. Ashok Mohapatra, Dr. Babaji Charan Patnaik, Dr. Ashok Kumar Das, Dr. Sushil Kumar Bagh, Dr. Shukmuni Meher, Dr. Gajendra Meher, Dr. Shyam Bhoi, Dr. Mahapatra, Mr. Uttar Kumar Gadtia, Mr. Jagmohan Darjee, Dr. Rabindra Kumar Gadtia,

Dr. The writings of many researchers such as Shabananda Meher, Shri Makharadev Meher, Shri Narayan Pradhan etc. have been published. They are more focused on writing criticism of Gangadhar's poetry. It is not enough in this short article to list the critics who wrote a criticism of Gangadha literature in Oriya literature. Because Gangadhar has gained such popularity in Odisha literature that the number of essays about him in Odisha literature is the highest and his birth anniversary celebration in Odisha is also the highest among other poets.

In the critical essay, a recent discussion has been made about the critical text of Gangadhar Meher written by Dr Raghunath Meher. In 1980, the first article 'Ras Ratnakar' written by Dr. Raghunath Meher was published in the August issue of Saptarshi. Then in 1982 and 1983, two articles titled 'Kalidasian influence in the description of Gangadhar's beauty' were published in the literary magazine 'Kaliya' published in Angul, as well as in 1987. "Agnishikha", a daily published in Sambalpur under the title of ' Kintu tume Dinakavi Rahiba jivita', pointed the finger at Gangadhar's poverty in this article. On the other hand, received 35 rupees per month from his Kanbar village and harvested rice from his village. " Pankajavasini Devi, Utkalbharati!

Hemant Kumar Das, Natabar Samantha Roy, etc. strongly criticized the harsh comments of the critic. ' Rangalib Gangadhar ' published in 1993, 'Gangadhar Granthabali' published in 2005, 'Comparative Study of Kalidasa and Gangadhar' in 2012 'Gangadhar's Aesthetic View' published in 2016, 'Gangadhar's Poetic Discussion' published in a data-oriented and experimental method, published the pages of Gangadhar's life and creative thinking. It appears to have been done.

Gangadhar Meher took a few English lessons from Mr. Surya Kumar Mitra, Yuvraj's home tutor in Barpali. So he did not study English literature very much. He had many ideas about Indian poetry, but followed the path of poet Radhanath and applied the style of Western epic composition in his poem 'Tapaspani'. Poet Radhanath followed the style of Western epic composition in his epic poem 'Mahayatra' and was influenced by Milton's " Paradise Loster" Goddess Utkal asked Bharati-Sarla to tell her about what the Pandavas did after the great journey of their friend Sri Krishna.

According to Mangalacharan of Mahayatra - :

Sarle, ki, kale, kaha,Kuruchudamani
Sunile, je Kale Bir Bartabaha Mukhu
Prabhase Jadabankara Gyanti - Khyakari ,
Maha haba,Dhiramani Dhaurja Dhari Aaha,
Kemantea Suni le sehi Dharuna Barata
Ki kale Sunina Chira Bipada Bandhaba
Jadhuvansa Abatansa Yadmapati Ra
Tridiba Prayana Barta Kaha Krupa Bahi."

The style of "Mangalacharan " used in Radhanath's journey can be seen in Gangadhar's Tapaspini Kabya .

For example - :

" Balmiki Ashram ku Dhaiachi mana ,
Karibaku Nirbasita Sitanku Darshana ,
Kemante se kale Girnna Hrudaya Sibana ,
Kaha Sangea kemante ba Japile Jibana ,
Krupa Bahi Krupamayi Sakti Dana kara ,
Pabitra he e mo mana dekhi lekhi Kara . "

In the English poet Milton's Paradise Lost, Bagdevi requested the Muse to sing the words, and Radhanath begged Sarala to know what the Pandavas did after Srikrishna's great journey. The effect of this is that the poet has requested goddess Saraswati to see and understand how Sita's life was spent in exile in Gangadhar's Balmiki ashram. Also, it can be said that English literature's influence on the nature of the Utkal can be said to be the expression of the sentimentality of Gangadhar's poem, the suppression of nature. Philosopher Rousseau returned to nature to study beauty. Accordingly, in Gangadhar's poetry, nature comes alive and shares the happiness and sorrows of man.

The critic Raghunath Meher was the first to present his views on the Western beauty philosophy. Looking at the spiritual beauty of the philosopher Saint Augustin, he said that when the beauty of material things is expressed in the divine light of spirituality, it makes the most modern age beautiful. In this context, Gangadhar's spiritual reach is not bound by any boundaries. Like the Eastern poets, Gangadhar's deity is not specific to any particular place, nor is he named Karupasindhu, Karunasindhu Dayasagar, Karunasagara, Ramnath, Badrinath. Gangadhar's "Thakura " was not confined to any specific religion and community, but he became a universal life. He is Spirit, the life of all living beings; Therefore, the devout poet, enraptured by the divine feeling, surrendered his pride at the feet of the universe. Bhakti is born out of this surrender. It is only through devotion that liberation and Bhagavat can be attained.

That heart-rending line of the poet - :

“ Mu kara matara mara Nuhe Boli
Kahibaku Nahi Bata
Duru ShreeCharana re Arpana Karuchhi.
Ghena ta Vishwas Samrat. ”

The poet surrenders to the pride of the heart under the feet of the universal emperor and embraces the vision of Saint Augustine in the supreme bliss of spiritual consciousness." Imagination " is another expression of aesthetic consciousness. Beauty is expressed in the expression of the philosopher Croce. Therefore, Gangadhar is not free from the influence of Croce's objection. Here, looking at Gangadhar's “ Utkal Lakshmi ”, the poet has revealed that Vasundhara is the only beautiful Utkal Lakshmi, and this vision is Jadi's imaginary vision.

In the poet's writing -:

“ Jaya Go Utkal Lakshmi Ek Mata Sundari Tu Vasudha Re
Prakrutika ShovaRashi Rahichaanti To Anga re Eka Dhare . ”

In Croce's imagination, while Gangadhar is upon the natural beauty of Western Odisha, the mind is unable to enter the mountainous region of Narusinghanath. The poet's generosity is expressed by the fact that the poet Gangadhar came back from afar to prove the love of Gangadhar at the feet of Narusinghanath and Harishankar.

In the words of the poet -:

“ Mana gala Tara Tarini Payare
Pabachha Pathare Uthi Nirvaya re
Na Parili Pashi Narusinghnath re
Grishma Kale Jahie Shitea Tanu Thare

Duraroga Giri Chadhibaku Dara
Atithi Bishese Dhare Puni Jwara
Karibaku Dari Giri Bicharana
Duru Pranamila Narusingha Charana
Pranila Harishankara Payare
Bahudie Aashila Khyobha Vismaya ”

Contextually, the form of the Himalayas depicted in poet Radhanath's Chilika poem has created fear and wonder in the mind of Gangadhar, just as the form of the Himalayas has created fear and wonder in Radhanath's mind. Critic Dr. Raghunath Meher gives a thoughtful description of how Western ideas are reflected in Gangadhar's beauty. In 1977, the biography of Gangadhar Meher, written by the poet's son Bhagwan Meher, was published under the name "Pitruprasang Grantha". It is an important text for literary criticism of Gangadhar. All the events that Bhagwan Meher has faced in his life, he recorded in his father's story. However, he has not directly commented on his father's poverty. But he has made an estimate of how much his father's salary was at the time of his residence in Bijepur and how much paddy, rice, mung beans, and pears were available for 1 rupee at that time. According to "Pitru Prasanga" in 1987, critic Dr.Raghunath Meher expressed his opinion that Gangadhar Meher was not poor at all.

On the other hand, at this time, Gangadhar was working as a judicial clerk in the Padmapur estate, earning a salary of Rs 35 per month. The primary teacher of that time was paid 5 rupees per month. Gangadhar's mangoes bought in the farmlands produced by the farmers could cover the lack of food and drink throughout the year. Therefore, to call the poet a poor man and show false sympathy is completely pointless. Palli poet Nandkishore Bala addressed Gangadhar Meher as a religious poet, while poet Radhanath described him as making a living by composing ”Oarijas” and “Bhayanas”. Critic Natbar Samantaraya's comments like "the pitiful life of the poet who is always poverty-stricken, which makes any reader feel pity" are not really acceptable. Because Gangadhar Meher's chariot of the world was moving smoothly. The poet has admitted to his shadow that he lacks nothing to eat. And critics of this issue. Raghunath Meher published in 1988, 1993, 2006 again and again and he first discovered Shanta Devi, the poet's soulmate. Of course, Bhagwan Meher mentions his mother's name as Shant in the context of his father. But for hundreds of years, orthodox critics did not open their mouths about Shanta Devi's character traits. Shanta's untimely death happened on July 14, 1897, very mercifully. Later, according to the word given to his wife, the poet married his second wife, Champa. But the memory of his beloved wife Shanta kept haunting him. And knowing that his wife was not with him now, he could never forget his wife Shanta in his memory. It is the separation of Priya Birha that makes the poet's ascetic poetry more juicy with compassion. This voice is echoed in the third chapter of Tapaswini Kabaya. In Ramachandra's "Bijana Prangana,” the poet Raghunath Meher sheds tears at Sita's loss in all his poems, particularly in the preface of the Gangadhar text, critic Raghunath Meher expresses his own opinion about Shanta's character traits.

Conclusion:-

Scope of Gangadhar Meher's literary criticism is endless. A scanty attempt has been made here to deal with the critical literature of the Ganga, like collecting a small fragment of the eternal waters. The elite critics of Odisha have discussed the literary criticism of Gangadhar in various ways and have been doing so. In the critical essay of Dr.Raghunath Meher. Only a sketch of Raghunath Meher's approach to Gangadhar literature is given. The eternal creator of the poet Gangadhar, he is the poet of light and nectar, the poet of the ancient and the new, the ideal and the real poet, and above all he is the poet of nature.

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AN ASSESSMENT OF ADEQUATE & EQUITABLE SANITATION FACILITIES AND ITS ECONOMIC BENEFITS WITH REFERENCE TO SWACHH BHARAT MISSION IN INDIA.

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Abstract

The present study examines the corpus of research on the significance of sanitation and hygiene as well as Indian sanitation initiatives with a particular emphasis on the economic impact of Swachh Bharat Mission (SBM) by exploring various international and national databases. Poor and inadequate sanitation causes diarrhoeal diseases, acute respiratory infections, undernutrition and other tropical diseases such as helminth and schistosomiasis infections. The burden of diarrheal disease in India resulted in 2.44 lakh deaths and 86.45 lakh cases of disability-adjusted life years (DALYs) in 2019. In India, various sanitation programmes have been launched to end open defecation practice and to reduce mortality and morbidity caused due to lack of access to toilets. The increase in toilet usage in India from 41% in 2013-14 to 90% in 2018-19 has saved the damage cost (health, life and time saved) from Rs. 1,212 billion in 2014-15 to Rs. 10,144 billion in 2018-19 due to decline in damage cost from 9.52% to 3.87% as a percentage of GVA equivalent. SBM(G) have accrued 5 types of benefits to each rural household of India per year in terms of medical cost aversion (Avg. Rs.8,024), the value of time saving (Avg. Rs 24,646), value of saved lives (Avg. Rs 17,622), property value (average increment Rs. 18,991) resulting in total benefits 4.7 times of cost. The estimated benefit-cost ratio in the case of 100% open defecation free (ODF) is 1.7 from a household societal perspective.

Keywords: Sanitation, SBM, Economic impact, ODF, Benefit Cost Ratio

Introduction

The provision of adequate & equitable sanitation facilities is an integral component of Article 21 of Indian Constitution (Right to life) as it ensures improved health and social well-being for the citizens of India. Adequate sanitation facilities as a human right ensures sanitation services which are physically accessible and affordable, safe, hygienic, secure, socially and culturally acceptable and essential for privacy and dignityof human being[1].The United nation has also recognized sanitation as a human rights and targets for achieving access to adequate and equitable sanitation and hygiene for all and end open defecation by paying special attention to the needs of women and girls and those in vulnerable situations under Goal no. 6.2, of the Sustainable Development Goals.

Various researchers and advocates of sanitation have highlighted the benefits of adequate sanitation facilities, and the assessment of their literary work alongwith impact of Indian sanitation initiatives is organised in this paper into five sections which includes introduction part of the whole study, brief knowledge on the concept and importance of adequate & equitable sanitation, scenario of sanitation programme of India since its independence,

review of previous research on economic benefits of sanitation with reference to the Swachh Bharat Mission (SBM) in India and finally, the conclusion and suggestions of the study.

Concept and Importance of Adequate & Equitable Sanitation

The World Health Organization (WHO) refers Sanitation as "The provision of facilities and services for the safe disposal of human urine and faeces"[2].The National Human Right Commission of India also emphasize on hygiene and good health for a dignified life and underlines the importance of basic sanitation as it ensures provision of facilities and services for the safe management of human excreta from the toilet to containment and storage and treatment onsite or conveyance, and eventual safe end use or disposal[3]. Edwin Chadwick, a key proponent of sanitary reform in Britain was the first who noted scientifically in 1842 that lack of sanitation leads to disease, in his seminal work ''Report on an inquiry into the sanitary condition of the labouring population of Great"[4]. Further, in 1890-1900 the investment in sanitation was peaked in UK which contributed to decline in the infant mortality. The 19th-century evidenced the advancement of sanitation in Britain, followed by East Asian countries in the 20th-century which played a significant role in the development of nations and transformations in health, productivity, and civic pride[5]. For taking action against the global sanitation crisis, the world toilet Organization established "World Toilet Day" in 2001 which was declared officially by United Nation (UN) in 2013[6].

The outbreak of Covid-19 has raised the importance of sanitation and hygiene across the globe and people are more adherent with the thought that the safe sanitation is one of the foundations of a healthy, comfortable, and dignified life and households without sanitation facilities have a greater risk of diseases like diarrhoea, dysentery, and typhoid than households with improved sanitation[7]. The benefits of adequate sanitation are measured in terms social and financial advancement and majorly as the well-being of the individuals[8]. Both the social and financial benefits enhance the overall quality of life of people as the sanitation and sewage facilities ensures the avoidance of the pathogens that infect individuals through the water causing water-based disease, gastrointestinal disease, stress and also provides sense of privacy[9].

Sanitation Programme since Independence in India

The Journey of India in the last 77 years was full of diverse socio-economic challenges including the Gandhiji dream of Clean India and total sanitation for all. The five-year plans have given due importance, but even till 1981 only 1% of rural Indians had access to sanitation which reached to 9.5% in 1990s and 32% in 2011[10]. One of the reasons behind this issue as widely understood was the cultural norms in India pertaining to ideas of purity and pollution derived from the Hindu caste system which have influenced a lack of interest in toilet usage even when access is available[11]. To address this issue various policies on sanitation and restructuring of governance mechanism on rural sanitation was done including 73rd constitutional amendment and launch of Central Rural Sanitation Programme (CRSP) in 1986 which was a persistent effort to provide adequate sanitation facilities to Indians by transferring the Rural water supply and sanitation to department of Rural Development and to utilize a part of Rural Employment Programme and the Indira Awas Yojana for Rural Sanitation. In 1992, the concept of "Total Sanitation" was adopted under the 8th five-year plan and in 1993 CRSP guidelines were revised by providing a separate budget provision for Information, Education and Communication (IEC)[12]. The implementation of the Total Sanitation campaign (TSC) in 1999 by restructuring the CRSP was a paradigm shift that accelerated the sanitation coverage. The TSC was renamed as Nirmal Bharat Abhiyan in 2012 with an objective to achieve sustainable behaviour change by adopting a community saturation approach with "Nirmal grams" and to make India Open Defecation Free (ODF) by 2022. Broadening the incentive programme for individual household latrines (IHHL) units to include all households above the poverty line (APL), Scheduled Castes (SCs)/Scheduled

Tribes (ST), small and marginal farmers, landless labourers, physically challenged or headed by women, and all households below the poverty line (BPL) was one of the most beneficial steps[13]. A flagship sanitation programme Swachh Bharat Mission (SBM) was launched on 2nd October 2014 by the Prime Minister of India to achieve universal sanitation coverage and eliminate completely the unhealthy practice of open defecation with aim to provide every rural family of India with a toilet by 2019. Advocating the idea of Clean India, Prime Minister Modi had said, "The pursuit of cleanliness can be an economic activity, contributing to GDP growth, reduction in healthcare costs, and a source of employment"[14].

The Major objectives of the SBM are:

i. To eliminate the open defecation practice and conversion of unsanitary toilets to pour flush toilets, collection and scientific processing/ disposal reuse/ recycle of Municipal Solid Waste, generate awareness among the citizens about sanitation and its linkages with public health, strengthening of urban local bodies to design, execute and operate systems.
ii. To create an enabling environment for private sector participation in Capital Expenditure and Operation & Maintenance (O&M) costs.
iii. Recruitment of a staunch ground staff to bring about a big behavioral change in people and promote the use of latrines at a micro-level.
iv. To set up a network of water pipelines in rural areas, ensuring a regular water supply to people by the year 2019.
v. To construct toilets separately for girls and boys in all Indian schools and Anganwadis.

In order to achieve the above goals and making India an ODF nation, the SBM assigned itself the task of constructing toilets for each rural household lacking one, at a cost of Rs. 12,000. The mission was splitted separately for rural and urban areas. In rural areas "SBM-Gramin" is financed and monitored through the Ministry of Drinking Water and Sanitation (since converted to the Department of Drinking Water and Sanitation under the Ministry of Jal Shakti) whereas "SBM-Urban" is overseen by the Ministry of Housing and Urban Affairs[15].

The First phase of the SBM lasted from 2014 to 2019. The key objective of SBM (G) phase II is to sustain the investment made in SBM (G) phase I on the ODF status of villages and to improve the cleanliness level in rural areas through effective management of liquid and solid waste and making villages ODF plus. Currently, SBM (G) phase II (2020-2025) has been implemented by the Government of India with a total estimated cost of Rs. 1,40,881 crores with main aim to transform all villages from ODF-to-ODF plus[16]. The Findings of NSSO 78th round Multiple Indicator Survey (MIS) sheds light over the access to improved latrines and hand washing facilities in rural and urban areas of India. About 78.7 percent of the households in the rural areas and about 97.1 percent of the households in the urban areas reported that the majority of household members had access to latrines. As per the status of handwashing practices about 77.4 percent of the persons in the rural areas and about 92.7 percent of the persons in the urban areas had access to hand washing facility with water and soap/detergent within the premises[17].

Economic Benefit of Sanitation Programmes

The SBM has managed to shift the supply and demand curve of sanitation facilities to improved equilibrium point and this programme has succeeded to generate multidimensional benefits. In various research papers the social, cultural, and economic benefits due to SBM has been assessed mainly in terms of impact. This section deals majorly with the economic impact of sanitation with special focus to SBM.

The scope of an impact evaluation of any programme majorly consists of 2 major questions that are 'the impact of what' and 'the impact on what'[18]. In case of economic impact analysis of any project or programme the effects of change in the economy are measured as the total number of jobs, income, and business revenue generated by the project[19]

along with weighing up all positive and negative social, environmental and other impacts of the project to decide whether the project is feasible or not[20].

The economic impact of adequate sanitation facilities has been assessed by various researchers' time to time. Ghosh (2003)[21] in his study based on National family Health Survey (NFHS) 1&2 and primary survey covered various aspect of health and nutrition of tribals of Jharkhand and West Bengal and found almost all indices of health like mortality rates, nutritional status, child immunization, etc. revealed low status due to inadequate arrangements of wastewater disposal in their household and practice of sanitation. One of the main reasons of this low status was the unawareness of proper sanitation and safe drinking water which resulted in prevalence of diarrhoeal disease taking heavy toll of lives, mainly of children below 5 years[22].

The Economics of Sanitation Initiative (ESI) launched by Water and Sanitation Programme (WSP) in 2007 evaluated the economic impacts of poor sanitation and the costs and benefits of improved sanitation options and presented in its report "Economic Impacts of Inadequate Sanitation in India -Water and Sanitation Program" (WSP-2011)[23]. This study estimated that the economic loss was Rs 2.4 trillion which was 6.4 % of India GDP in 2006 (per capita annual loss of Rs 2180). The health-related economic impact was Rs. 1.75 trillion, 72% of total impact and value of lost life based on unemployment-adjusted labour share of GDP per worker was Rs. 37442 ($828) for rural workers. This report was an eyeopener for the sanitation related policy maker and experts of India. Considering the above facts, the Central Rural Sanitation Programme (CRSP) was improved towards a demand driven approachwith renaming as Total Sanitation Campaign (TSC) and emphasizing on Information, Education and Communication (IEC)[24].

The study by Minh and Hung (2011)[25] has evaluated that costs and economic benefits of some common improved sanitation options like achieving the sanitation MDG target and universal sanitation access in the non-OECD developing countries which assessed that every US $ invested would result in a global return of US $ 9.1 and US $ 11.2 respectively. The economic benefits of sanitation programme can be explored by implementing of low-cost sanitation system which includessanitary complexes for women, rural drainage system, involvement of NGO's and local groups with adequate availability of finance. Child height is an important indicator of human capital as it provides opportunity to develop cognitive and other human potential which is reflected from the study of Hammer and Spears (2016)[26] about the effect of village sanitation on an average child height which is approximately 0.3 height-for-age standard deviation. It was also a major concern for the developing country like India and was found that there is a linear relationship between village open defecation rate and the height of children less than 5 years. Also, the achievement 100% open defecation would increase a child's height by 0.44 standard deviation[27].

After the launch of SBM till 2019 about 10.9 crore individual household latrines (IHHLs) have been constructed in the country under SBM (G)[28] which accrued various economic benefits. Also, the increase in demand of sanitation facilities has created array of opportunities for Indian sanitation market of estimated US $32 Million in 2017 doubling to US $62 Billion by 2021[29]. UNICEF have also evaluated the cost and benefits of SBM in India in 2017 and 2020. The "Financial and Economic Impacts of the Swachh Bharat Mission in India" shows that the Swachh Bharat Mission (Gramin) is highly cost-beneficial from both a financial and an economic perspective[30] and estimated that the financial savings of a family exceeds 1.7 times from the financial cost in case of 100% ODF status of community which may increase to 3.0 times and 4.7 times respectively when benefit of time and life saved due to access of toilets is included. The study also highlighted 5 types of economic impacts of SBM(G) accrued to each household of rural India every year in terms of medical cost aversion (Rs.8,024), value of time saving (Rs. 24,646), value of saved lives (Rs.17,622), property value (Rs.18,991) and reuse/recycling of excreta and organic waste.

The damage cost incurred on medical expenditure, loss of time and loss of life has been declined from 9.52% to 3.87% as a percentage of GVA equivalent as SBM has succeeded in increasing toilet usage from 41% in 2013-14 to 90% in 2018-19.Annual damage cost saved increase from Rs. 1,212 billion in 2014-15 to Rs. 10,144 billion in 2018-19 and estimated to increase to Rs.13,845 billion in 2019-20[31.]

The cost and benefit analysis of SBM by Guy Hutton et.al.,(2020)[32] evaluates that investment as costs per latrine is average Rs.25,542, average annual operational costs are Rs.2387 and time costs Rs. 6063 whereas the annual benefits of Rs.46892 per household are mainly from savings associated with reduced diarrhoea incidence (55%) and from sanitation access time savings (45%). The estimated Benefit Cost Ratio is 1.7 (Household financial perspective), 4.5 (Household economic perspective) and 4.0 (societal perspective) under the 100 percent ODF scenario. The amount and manner of disbursement of subsidy for construction of toilets are one of the keys of reduction in open defecation practices[33].The probability of having morbid cases of any household is more in case of having inadequate water and sanitation which leads to impoverishment effect[34].

Conclusion & Suggestions

In the light of earlier literary works, the present study conceptualised sanitation as to "create an environment by facilitating sanitary toilets (flush toilets) for each household as well as in public platform, solid waste management system, adequate arrangements of wastewater disposal and pure and clean water so that people can live a healthy, comfortable, and dignified life".

It is found from the study that due to the inadequate and unhygienic sanitation practices, the nutritional status and child immunization has fallen down. However, after to the launch of SBM in India (2014), 10.9 crore individual household latrines (IHHLs) have been constructed (as per the 1st phase report 2014-2019). SBM has two types of cost, i.e., construction cost, and maintenance cost, however the benefits of SBM are medical cost aversion, time saving, life-saving, property value and reuse/recycling of excreta and organic waste. The study reveals that the benefits of sanitation are much more than its cost. UNICEF have also evaluated the cost and benefits of SBM in India in 2017 & 2020 and, it is proven that SBM is highly cost-beneficial program.

The study found that SBM has a huge positive impact on the improvement of sanitation status of India, but to sustain the achieved result it is crucial to put effort from both government and Individuals. For making India ODF and to ensure sustainability in sanitation behaviour every individual should avoid open defecation practice. It is also suggested to the NGOs, Civil Society and to government officials to launch special campaigns and make peopleaware about the economic benefits of sanitation.

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EMPOWERING FINANCIAL INCLUSION: HARNESSING THE POTENTIAL OF ELECTRONIC BANKING

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ABSTRACT

The goal of financial inclusion is to assist the underprivileged who do not have access to official financial institutions. A novel idea in banking is branchless banking, which allows you to open and manage an account without visiting a physical bank location. In order for the Business Facilitator and Business Correspondent to act as the banks' agents while interacting directly with the impoverished villagers, their profiles have been developed. In the age of information technology, someone is considered poor not because they lack money but rather because they lack sufficient knowledge about the world around them. In the field of banking and finance, electronic banking has achieved a significant breakthrough. Following the successful rollout of net banking and core banking solutions, banks have been observed to be actively hiring engineers, as their executives need to be tech-savvy to effectively carry out their designated obligations. After 67 years of independence, the Indian household has been successfully penetrated by the telecommunications sector. As a result, mobile banking has given online banking a new dimension. The Objective of the proposed research paper is to explain the scope and challenges of electronic banking, to analyse the mechanism through which online banking can facilitate the financial inclusion in India and to identify the strategies how the electronic banking system can be used more customized and user-friendly way to ensure maximum justice to all stakeholders of the nation. The suggested work's approach consists of a review of the body of knowledge from various academic research publications that are published in a number of reputable national and international journals, as well as an examination of secondary data gathered from the RBI database and various reports that have been published. The suggested intellectual output will provide guidance on how to best assist the greatest number of financially excluded individuals in order to fairly distribute the benefits of growth.

Keywords: Financial Inclusion, Underprivileged, electronic banking

1. INTRODUCTION

For a considerable amount of time, the Ministry of Finance, Government of India, and several top financial regulatory authorities have been preaching, professing, and promoting the idea of financial inclusion. "Financial inclusion is the process of ensuring access to appropriate financial products and services needed by all sections of society in general and vulnerable groups such as weaker sections and low income groups in particular at an affordable cost in a fair and transparent manner by mainstream institutional players," states Dr. K.C. Chakrabarty, Deputy Governor of the Reserve Bank of India (2011).Openly establishing a no-frills account is not the extent of the term "financial inclusion."

Virtual banking has become call of the day. In the era of privatization, liberalization and globalization, change has become only the constant. Technology has in fact given new dimensions to banks' service delivery mechanism and the banks are enthusiastically absorbing the latest technological innovations for devising new products and services. The conventional brick -mortar banks are giving way to virtual banks in last one decade. The advancement in software tools, computer hardware and telecommunications has shifted the focus of the banks towards computerization from data processing to information services. The remarkable progress in computer and telecommunications has made it possible for banks to use these technologies for banking applications in order to gain a competitive edge. Technology has significantly changed, transforming the idea of branch banking into anytime, anywhere banking (Nath, 2005:368).

2. REVIEW OF LITERATURE

The banking sector is one of the many industries that the internet is transforming globally. For many businesses, the usage of the Internet is reducing entry costs and eliminating obstacles to entry. Banks are flooding the market as a result of the barriers being lowered, which will ultimately enhance competition and provide potential clients more value. However, the majority of the conventional banking sector has been hesitant to adopt Internet technology (Smith, 2006:82).

According to Smith (2006), the traditional banking sector has been sluggish to get on the Internet bandwagon. Mobile solutions are suited for a range of financial services due to the widespread use and personal nature of mobile phones, the general stability of mobile communication technology, and the favourable experiences with m-commerce payments. Mobile banking and numerous other micropayment options are examples of current mobile financial apps. Due to the lack of readily available alternative payment methods, mobile payments are now mostly utilised to pay for well-known mobile content and services (Mallat, 2004:42).

Maurer claims that in an effort to boost profits, mobile network providers and device makers are targeting the world's poorest population, an area that is mostly unexplored. In the process, they are offering services that improve financial access. Financial inclusion and profitability go hand in hand. The notion of "the poor" as customers is fundamental to the BoP (or "bottom of the pyramid") paradigm. This framing relies on an earlier classification of sizable portions of the global populace as an undifferentiated "poor" that can become consumers. With the exception of their shopping choices, the impoverished are portrayed in this framework as largely passive (2012: 590).

Financial exclusion, also known as social exclusion in the financial sphere, is the result of the formal banking system's inability to provide all families and/or enterprises with a competitive variety of credit and depository services at reasonable costs. The systematic denial of "financial citizenship" to households and/or enterprises due to factors such as gender, geography, colour or ethnicity, or other factors makes it more difficult for them to build wealth and engage fully in the economy. Around the world, the majority of lower-class households and communities have mostly benefited from informal financial institutions, which charge more for their services and have more restrictive loan terms than other lenders (Dymski, 2005:440).

3. OBJECTIVES

The objective of my research paper is to analyze the mechanishm, tools and techniques through which online banking can facilitate the financial inclusion.

4. RESEARCH METHODOLOGY

The researcher has utilized secondary data from numerous research articles found in reputable national and international journals, accessed through EBSCOhost and Emerald. Additionally, the study includes essential information from both statutory and non-statutory disclosures by banks, available in their quarterly, half-yearly, and annual reports. Moreover, data from the official website of the

Reserve Bank of India has also been incorporated.

5. ANALYSIS

5.1 Electronic Banking

Electronic banking is a method of banking where funds are transferred through electronic signals instead of cash, checks, or other paper documents. These transfers occur between financial institutions, like banks and credit unions, as well as between financial institutions and commercial entities, such as stores. For example, when someone withdraws money from an ATM or pays for groceries with a debit card, electronic banking facilitates the transfer of funds from a savings or checking account to the store. This type of banking depends on complex computer systems that communicate via telephone lines. These systems track fund transfers and ownership, managing how customers and commercial institutions access their funds. A common access method is using a personal identification number (PIN) to withdraw cash from an ATM. Electronic banking systems vary in size. A small system example is an ATM network, which consists of interconnected ATMs linked to a central financial institution and its computer system. A large system example is the Federal Reserve Wire Network, known as Fedwire, which enables participants to conduct large, time-sensitive payments, such as those needed for real estate transactions.

The content and features of a bank's website are essential for e-banking. These features are categorized into five areas: informational, administrative, transactional, portal, and others.

Informational: This area includes general bank information typically found in printed brochures, providing background details and descriptions of services offered.

Administrative: This area contains features that enable customers to perform routine tasks such as checking account balances and ordering checks.

Transactional: This area allows customers to conduct business directly through the website.
Portal: This area includes features that link customers to other relevant websites via the bank's website.
Others: This category includes features that do not fit into the previous four categories.

5.2 ATM and Application of Plastic Money

The Automated Teller Machine (ATM) plays a crucial role in combating financial exclusion by providing 24/7 banking services. The ATM Benchmarking Study 2014 has offered participants valuable insights into the key performance metrics of their ATM networks. Economies of scale do not currently offer a competitive advantage for ATMs. Fraud remains a significant challenge, prompting ATM operators to intensify their prevention efforts. Cardholder satisfaction is generally not a primary driver for ATM management. The future business model for ATMs involves selective multifunctionality. The growth of other channels, such as internet and mobile banking, is enhancing rather than threatening the ATM industry. According to Burelli (2014:34), the number of ATMs is a key factor in achieving financial inclusion.

To support banks in offering services to people in unbanked or under-banked areas, non-bank establishments were allowed to install and operate ATMs, particularly focusing on Tier III to Tier VI centers. Out of 18 applicants, 12 received initial approval, and 6 were granted final authorization to install ATMs. According to the RBI's annual report, as of April 30, 2014, a total of 1,960 White Label ATMs (WLAs) had been deployed.

5.3 Different Modes of Electronic Banking

The **Core Banking Solution (CBS)** has revolutionized banking services by allowing customers to conduct transactions at any branch within the system globally. CBS operates in a centralized environment where all information is stored on the bank's central server, which is networked with its branches. In the past decade, significant developments have occurred in India's payment and settlement systems. The

Electronic Clearing Service (ECS) has enabled large corporations to electronically disburse salaries, dividends, interest, and refunds on due dates, eliminating the need for printed payment instruments and ensuring timely payments. The extension of **Electronic Fund Transfer (EFT)** facilities by banks has transformed money transfers. Using the EFT infrastructure established by the RBI, commercial banks now offer same-day fund transfers to their customers. Initially, special EFT was designed for networked branches to facilitate same-day transfers within a closed group of computerized branches. With the advent of internet banking, banks can process EFT requests from customers directly through their online platforms. The introduction of the **Real Time Gross Settlement (RTGS)** system by the RBI has further enhanced EFT. Corporations and bank customers can now transfer funds to designated branches instantaneously. According to RTGS rules, if a credit cannot be applied, it must be returned within two hours, ensuring minimal delay. In 2013-14, RTGS processed approximately 81 million transactions valued at ₹734 trillion. As of April 30, 2014, 109,506 bank branches were RTGS-enabled, as reported in the RBI's annual report for 2013-14.

5.3 Mobile Banking

Mobile banking transactions in India have surged rapidly, becoming a key factor in financial inclusion. On July 1, 2014, the RBI issued a Master Circular with operating guidelines for mobile banking transactions. This circular aimed to consolidate all rules, regulations, and procedures that banks must follow to offer mobile banking services. Mobile phones have gained significant importance as a medium for banking services due to their widespread use. The rapid increase in mobile users and extensive mobile network coverage in India has made mobile phones a crucial platform for providing banking services, especially to the unbanked population. According to the Master Circular, a 'mobile banking transaction' involves bank customers using mobile phones to access, credit, or debit their accounts. Banks can offer mobile banking services after obtaining the necessary permission from the RBI's Department of Payment & Settlement Systems. These services are available to all bank customers, regardless of their mobile network, but customers must first register for mobile banking with their banks and download the mobile banking application on their phones.

5.5 Supervisory Requirement for E Banking

Financial examination is a critical aspect of financial supervision. With the rise in daily financial transactions, it has become necessary to use computer information systems and auditing software for processing, storage, statistical analysis, and aiding financial examiners. E-auditing now includes not only electronic data exchange and processing but also the assessment of a computer system’s reliability and security. Financial examinations encompass Financial Statement Audits, Compliance Audits, and Operational Audits, which are types of external audits for financial institutions.

In recent years, financial regulatory authorities in major countries and regions such as the U.S., Japan, Hong Kong, and Singapore have adopted "risk-oriented" financial supervisory and inspection mechanisms in response to changes in the international financial markets. These mechanisms emphasize that financial institutions should build robust in-house risk management systems and internal control mechanisms. Such systems help institutions effectively manage potential risks, thereby improving the overall quality of financial supervision and inspection【Shih, 2010:98]. Attaching annexure 1.

6. CONCLUSION

The Reserve Bank of India (RBI) must maintain a long-term vision to foster strong economic growth and sustainable development in the nation. Achieving true financial inclusion will occur only when the entire population benefits from the various financial reforms implemented by the country's regulatory bodies. Electronic banking has the potential to be a significant game-changer in this context. Despite challenges and resistance, it is clear that the

Government of India's goal of effective financial inclusion will be largely achieved if these various dimensions, suggestions, and recommendations are considered.

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QUALITY HIGHER EDUCATION AND NATIONAL EDUCATION POLICY (NEP) 2020

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ABSTRACT

The importance of educational progress has always been recognised by Indian policy makers. It is thought that high-quality education will start the development process and help India establish a respectable position among developed countries on the global stage. The goal of education is to empower and enlighten citizens so they can live better, higher-quality lives. A powerful and effective educational system causes a learner's potential to unfold, his competencies to develop, and his interests, attitude, and values to change. On July 29, 2020, the Indian Union Cabinet adopted the NEP 2020. A panel headed by Dr. K Kasturirangan, the former chairman of ISRO, who stated the goals for India's new education system has been approved by the Ministry of Human Resource Development. Expressions of the current educational system, such as Quality, Affordability, Equity, Access, and Accountability, are contested by the New Education Policy discourses. The present paper is focused on the Quality of Higher Education, the main indicators of quality control in education and major recommendations of NEP-2020 for higher education .

Keywords: Quality Education, Higher Education, Quality Indicators, Recommendations of NEP-2020 for Higher Education

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Introduction:

Quality education possesses an essential role for developing the human society. The secret of growth for every sector is hidden in the quality education. Education should be based on real life context. One task of the educationist today is to restore the true value of education beyond its usefulness for a lucrative career. The aims of education are related to the aims of life which are determined by the prevailing philosophy of the time. It is education that helps in developing the hidden potential of an individual. Education is an activity of enabling learners to develop themselves into full-fledged individuals. Ideally enabling an individual to realize his potential is the ultimate goal of personality development and education helps in this process. Education must develop abilities to think independently and to act objectively. In this direction, educational planners and administrators work for the all-round development of the individual learner's personality

Quality Education: Education in India on account of rapid social and economic changes brought about by technological achievemerits is being adjusted to the new requirements. Our educators are strategizing and planning to tackle the upcoming obstacles. They are putting a lot of energy and wisdom into providing us with the tools we will need in the future. Additionally, efforts have been made to modernise education in order to satisfy the needs of oneself and society in the present and the future numerous issues have emerged as a result of the population boom and the ensuing need for reforms, the most significant of which relate to education and are as follows:

(I)Enhancing the standard of education in order to enlighten every individual and make him capable of not only facing the new challenges but also of making original contribution to the life of community,

(II) Improvement in the quality of education in order to, compete with the most advanced

nations of the world and to enable our people to enjoy a richer and prosperous life and to leave their marks on the sands of time.

The Primary indicators of educational quality control in a are:

1. Quality of the Staff
2. Quality of the Curricula.
3. Quality of the Students
4. Quality of Infrastructure
5. Methodology of Teaching
6. Systematic Evaluation
7. Quality of Regulation
8. Research and Innovation
9. International Collaboration
10. Admission Capacity

Quality of the Staff: This implies:

a) Teacher social and financial status is acceptable.
b) A determination to lessen gender-based disparities.
c) An interest in using the merit principle to manage the workforce
d) A willingness to give them the on-the-job training they require in order to play their part in a society that is evolving.
e) A system of providing incentives and frameworks to research scientists to collaborate on multidisciplinary teams and thematic projects, breaking the tradition of conducting all of their work alone.

Quality of the Curricula:

The quality of the curriculum is defined as follows:

a) Giving careful consideration to how the training's objectives are defined in connection to the demands of society and the workplace.
b) Modifying instructional strategies encourages pupils to become more engaged and to build an entrepreneurial spirit.
c) Training expansion and increased adaptability to fully utilise the opportunities provided by information technology.
d) Networking and internationalisation of instructors, students, and curricula.

5. Quality of the Students:

a) Paying close attention to the obstacles they face in gaining admission, taking into account merit-related factors like aptitude and drive.
b) (Enacting proactive laws to help the underprivileged. To guarantee that the educational process is continuous,
c) Includes communications with secondary schools and organisations involved in the transfer from secondary to tertiary education.

(d) Admissions guidelines.

Quality of Infrastructure:

This implies:

a) Provision of well-equipped libraries and reading rooms:
b) Adequate use and development of information technology.
c) Provision of guidance and counseling
d) The availability of extracurricular activities.

Methodology of Teaching:

The University Education Commission (1948- 49) made the following recommendation which are still valid today-

a) The lecture will be thoughtfully prepared, with tutorials, library research, and written assignments added.
b) No textbooks required for any kind of study programme; g(c) Undergraduate students should be required to attend lectures as a present, and only specific kinds of private applicants should be permitted to appear in public exams. However, an experiment including evening colleges for

working individuals ought to be conducted.

c) All institutions offering university education should create tutorial instruction in the following ways:

   I. Students must report to tutors in groups of no more than six.
   II. Undergraduates pursuing both pass and honours grades should have access to tutorials.
   III. Tutorials should encourage students' mental growth rather than only serving as exam prep.

Systematic Evaluation: In order to enhance actions and results, this means fostering an assessment culture within the organisation. This involves establishing a mechanism for obtaining relevant, valid, reliable data.

Quality of Regulation: It involves developing cultures of autonomy. Responsibility and accountability.

Research and Innovation: It is high time that when there is scarcity of financial resources, superfluous research should be relevant and need based new case.

International Collaboration: Impact and need of globalization of education should be given due consideration.

Admission Capacity: It implies-

i. To avoid overcrowding at universities and colleges, the maximum number in the Art and Science faculties of a teaching university be fixed at 3000 and in affiliated colleges at 1500.
ii. The number of working days be substantially increased to ensure a minimum 180 days in the year, exclusive of examination days; with three terms, each about 11 weeks duration.

Recommendations of NEP 2020 for Higher Education

- The Gross Enrolment Ratio (GER) of higher education, which includes vocational education, is expected to rise from 26.3% (2018) to 50% by 2035.To meet these targets, several numbers of new institutions will be established.
- NEP recommended that universities become multidisciplinary centres of higher education that provides graduate and undergraduate programmes with excellent teaching, research, and community service. Research and teaching ought to get equal attention.
- Several entry-exit options will be available during the three- or four-year undergraduate programme. After 1 year completion, It will be regarded as a certificate course; after 2 years of study, it will be regarded as a diploma programme; and after three years, the student will receive a bachelor's degree. In addition to focusing on the major and minor that each student has chosen, four years of interdisciplinary bachelor programmes are the recommended a substitute for fully engaging in the spectrum of comprehensive and multidisciplinary education. This four-year degree will result in a research degree.
- A digitally stored Academic Bank of Credit will be established.
- There will be a 1-year master's programme for students with a four-year degree and 2-year master's programme for those with a three-year degree. A four-year bachelor's degree with research or a master's degree is required to pursue Ph.D. The M. Will be discontinued.
- By establishing sizable, multidisciplinary colleges, universities, knowledge hubs, or

clusters, each with 3,000 or more students.It seeks to stop higher education from being so fragmented.

- The accrediting process will create and apply suitably distinct and pertinent standards;
  It is recommended that at least one sizable multidisciplinary higher education institution be located in or close to each district.
- It protects the integrity of the faculty with merit-based appointment and career advancement dependent on teaching, research, and service.
- Higher education institutions will need to support faculty development, community participation, school education, and other post-secondary educational establishments include instruction and research.
- By 2030, the 4-year integrated B.Ed. provided by these multidisciplinary HEIs will serve as the minimum degree requirement for school teachers. To maintain the calibre of teacher preparation, the recently implemented national education policy has improved the infrastructure of educational establishments. Higher education institutions that provide the 4-year integrated B.Ed. curriculum may also offer a 2-year B.Ed. course to students who already possess a bachelor's degree in a specific field. For those with a four-year undergraduate degree in a specialised field, there may also be a one-year B.Ed. programme available.
- In-service teachers education is anchored by usage of technology platforms like **SWAYAM** ***/DIKSHA***
- All higher education institutions will aim to be developed in a holistic atmosphere. Offering multiple entry exit points, imaginative and flexible curriculum will be enabled.
- Nurturing values such as humanism, ethics, constitutionalism, truth, righteous behaviour, peace, love, nonviolence, scientific temper, citizenship, and life skills are all Included in value-based education and global citizenship education will be provided.
- This policy aims to satisfy defined learning objectives and keep the curriculum fresh, engaging, and up to date with the latest requirements for knowledge.
- To achieve the aim of a global quality standard, provisions will be made for foreign students to come and study, transfer credits, or conduct research.
- There will be lots of opportunities for students to get engaged with community service initiatives, activity clubs, athletics, and clubs centred around the arts and culture.
- Financial assistance for students: An attempt would be made to reward the merit of students who fall under the categories of SC, ST, OBC, and other SEDGs. In order to encourage, promote, and monitor the advancement of students who are awarded scholarships, the National Scholarship Portal will be extended. It will be encouraged for private higher education institutions to provide more scholarships and free ships to their students.
- Initiatives will be taken to provide chances for faculty development programmes in terms of teaching, research, and services in higher education institutions at the required level in order to promote equity and faculty engagement. Teachers will have autonomy in creating their own curricula and pedagogy.
- All institutions of higher learning will strive to be multidisciplinary

by 2040 and will enrol more students in order to maximise the use of available resources and facilities. To become interdisciplinary by 2030, and then gradually enhance student strength to appropriate levels in order to become multidisciplinary institutions with increased student enrollment.

- Various steps will be implemented to guarantee the establishment of ideal learning settings that are stimulating and encouraging, allowing every student to achieve their full potential. Every institution and faculty member will have the authority to innovate with curriculum, pedagogy, and evaluation within a broad range of higher education that guarantee uniformity among programmes, institutions, online learning environments, and conventional "in-class" formats. A criterion-based grading system that evaluates student performance in accordance with the learning objectives of each programme will replace the high-stakes exams in HEIs. Additionally, a continuous and comprehensive evaluation will replace the tests.
- Over the next 15 years, the affiliation system will be phased out in favour of a transparent graded accreditation system that will provide colleges graded autonomy.

  Over time, it is expected that each college will grow into an autonomous degree-granting institution or a constituent college of a university.
- All higher education institutions will establish first-rate student support centres and get sufficient funding and teaching materials to assist and motivate students from low-income families.
- There will be counsellors to assure the physical, psychological, and emotional well-being of all students, in addition to professional academic and career guidance.
- The National Research Foundation (NRF) will promote and support research and innovation across the country as a whole. All disciplines will see competitive funding for research from the NRF. Effective research will be identified and, when appropriate, put into practice through strong collaborations with business, private/philanthropic organisations, and governmental
- An attempt would be made to reward the merit of students who fall under the categories of SC, ST, OBC, and other SEDGs. In order to encourage, promote, and monitor the advancement of students who are awarded scholarships, the National Scholarship Portal will be extended. It will be encouraged for private higher education institutions to provide more scholarships and free ships to their students.
- Expanding distance learning will contribute significantly to raising the **Gross Enrolment Ratio to 50%.** There will be steps done to make sure it is on par with the best in-class programmes, including credit-based recognition of **MOOCs,** support for research, enhanced student services, and online courses and digital repositories.
- The system of higher education will include all professional education as a fundamental component. Multidisciplinary institutions are the purpose of independent technological universities, health science universities, law and agricultural universities, and other institutions specialising in these and related fields.
- The Central Advisory Board of Education (CABE) will have a

more extensive mandate for educational and cultural development as a result of the policy's recommendations for strengthening and empowering it. 2020 National Education Policy

- It's possible to anticipate current and more significant issues about the quality of teaching will arise in the future.

Conclusion:

Education transforms both the individual and the country. The National Education Policy 2020 is vital for sustaining the quality of the education system and will be crucial in elevating it to new heights. It will be useful to put the Indian educational system in a remarkable setting before adopting the new education policy,It's critical to emphasise how quickly it can be put into place and how it can be done so by first resolving a number of issues with the previous school system. It is possible to anticipate current and more significant issues about the quality of teaching will arise in the future.The manifestation of human perfection is quality. Quality is a multifaceted notion that stakeholders and researchers define in different ways.After thirty years, NEP 2020 is the largest policy. This policy seeks to accomplish, educate, encourage, and enlighten holistic and multidisciplinary approaches in the Indian educational setting, with a focus on the pillars of access, equality, quality, accountability, and internationality. By implementing this strategy, we should anticipate a revolutionary shift that will make education in India more enjoyable and accessible for all of its citizens.

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TECHNOLOGY ADOPTION IN THE INDIAN BANKING SECTOR: TRENDS, CHALLENGES, AND IMPLICATIONS

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Abstract

The technology is the key element of the development of the country. Each and every sector moves towards technology adoption. Technology adoption enhanced the performance of the products and services provided by the organization. In current era of technology has major role in the development of the banking sector in India. The recent technology in banking sector has even more relevant as internet banking, mobile banking, ATM, online payment. Technology has revolutionary in banking sector. This research paper explores the dynamics of technology adoption in the Indian banking sector, focusing on key factors influencing adoption, challenges faced by banks, and implications for stakeholders. Drawing upon a comprehensive literature review, the paper analyzes regulatory reforms, customer preferences, organizational culture, security concerns, and cost benefits considerations shaping technology adoption. It highlights the significance of technology-driven transformation in enhancing customer experience, operational efficiency, and regulatory compliance, while addressing the need for overcoming challenges related to organizational inertia, cyber security, and cost management. The paper concludes by offering insights into the strategic imperatives for banks to navigate the evolving digital landscape and leverage technology for sustainable growth and competitive advantage.

Keyword: Technology Adoption, Indian banking sector, Regulatory Environment, customer experience, Cyber security.

INTRODUCTION- In the era of digitalization, most of the activities go toward development and technology adoption. Both the physical world and financial world are affected by the technology adoption worldwide. The digitalization of business process in banking sector is rapidly converging. The transformation of banking sector has led to digitalized and creates new products and services to enhance the service of the banking sector. The technology adoption in banking sector helps in many ways. The technology adoption strongly enhanced the competitive advantages in banking sector and provides customer services. Though technology adoption it reduces the costs of banks and given customer comfort and convenience. Technology plays crucial role in enhancing the services of banks it makes easier and convenient to manage large volume of transactions. Electronic banking (E-Banking) is the word itself that clearly explains all dealings that takes place by company, organization, and persons in respective banks. Even though it was first executed during the mid-period 1970, mainly electronic banking concept came into force on this period some big Banks during 1985 itself. But the project is not as much successful due to excessive cost of online banking. But later, the same time, the Internet explosion in the late1990s period. Prepared the public be more comfortable with the service so that they had the transactions through the web portal and e-banking grown with the support of

the Online. Hence the perception of banking at the point/branch has decreased due to online banking which led to in decrease of physical limits which enable all to have an easy reach with dependable and safe services. The Indian banking sector has witnessed a paradigm shift in recent years, driven by technological advancement and regulatory reforms. With the advent of digitalization, banks are increasingly embracing technology to enhance service delivery, improve operational efficiency, and foster innovation. The paper aims to provide a comprehensive analysis of technology adoption trends in Indian banking sector, examining the factors influencing adoption, challenges encounter by banks, and implications for various stakeholders. OBJECTIVES • A comprehensive analysis of technology adoption trends in Indian banking sector. • To examining the factors influencing adoption, challenges encounter by banks, and implications for various stakeholders. LITERATURE REVIEW Sheetal Grover (2018) in "Impact of Modern Technology on the Performance of Banks A Study of Public and Private Sector Banks of Haryana" concluded that banks must assure the public that money deposited with the banks is not only safe and secure but also multiplying. With the onset of globalization, banking industry must rethink their way of working and make it efficient to survive as well as sustain them. Awareness about E-banking lowers the transaction cost, offers services like debit cards, credit cards, EFT, fund transfer, bill payment etc. Products such as internet, ATM, mobile banking etc. have improved the quality-of-service and increased the transactions in banks. Jeyakumar N (2018) in "Impact of Technology on Banking A Study with Special Reference to Public Sector Banks in Theni District", concluded that the technology which is adopted in banking business provide relatively more benefits to the sample customers in the study area such as speedier transactions, avoiding wastage of time and energy. This technology gives banking services at anywhere and anytime basis. Jain & Gupta, 2019 stated that Regulatory reforms, such as the introduction of the Unified Payments Interface (UPI) and Aadhaar-enabled payment systems, have facilitated digital transactions and encouraged banks to invest in technology-enabled solutions for financial inclusion and interoperability. Ebinesan.A, (2020) analyzed that the Service quality was found to be significantly correlated with behavioral variables such as work motivation, job satisfaction, and organizational commitment of bank officials. The perceptions of different dimensions of service quality, both bank officials and customers had a favorable agreement. It is also observed that there are no consistent perceptions among customers in up-to-date equipment and physical facilities under tangibility dimension. Adithya A, et al (2023) stated that millennial are the segments of banks' client bases that are expanding quickest in India, and they are forcing banks to alter the ways they conduct business. Indian banking industry has improved a lot due to modernization. Bank should note that the current generation finds automation in every part of their day to day life but for some upcoming years banks also require a human interaction for their trust building. So maintaining a balance is important currently and lots of changes has to be brought. D. Murugun, (2023) in " Technology Adoption in Indian Banking Sectors" conclude that mistily used e-banking for the bank account transfer, payment to other mobile phone , recharges, credit card bill payment etc. banks not only provides e-banking but increase the satisfaction level of customers. In India people fully not aware of advantage of technology banking. Important things is that people has to become sound in technology to adopt e-banking facility properly. Banks should also generate trust between customers that technology banking is safe. Sunil kumar, (2024) analyzed that effective cyber security board and executive oversights in the Indian banking sector required proactive approach that integrates cyber security into the organization governance structure, risk management processes, and strategic decision making. Cyber risk management requires a comprehensive and proactive approach, with collaboration across different departments within organization ad a commitment to staying abreast of emerging cyber threats and best practices in cyber security. The literature review reveals that technology adoption in the Indian banking sector is influenced by multiple factors, including regulatory environment, customer

preferences, infrastructure readiness, organizational culture, security concerns, and cost-benefit considerations. Changing customer preferences, particularly among the younger demographic, have fueled demand for digital banking services, prompting banks to adopt technologies such as mobile banking apps, internet banking platforms, and chat bots to meet evolving customer needs (Pattnaik & Panda, 2020). However, challenges related to organizational culture, security, and cost considerations hinder the pace and extent of technology adoption in the banking sector (Dwivedi et al., 2019). METHODOLOGY This research paper adopts a qualitative approach, drawing upon a comprehensive review of existing literature on technology adoption in the Indian banking sector. Relevant studies, articles, and reports published in academic journals, research databases, and industry publications were systematically reviewed to identify key themes, trends, and insights related to technology adoption, challenges, and implications for stakeholders. DISCUSSION The Indian banking sector has undergone significant transformation over the past few decades, driven by technological advancements and regulatory reforms. Technology adoption has become imperative for banks to enhance efficiency, improve customer experience, and remain competitive in a rapidly evolving landscape. This literature review explores key themes and findings from research on technology adoption in the Indian banking sector, focusing on factors influencing adoption, challenges, and implications for stakeholders. Factors Influencing Technology Adoption: 1. Regulatory Environment: 2. Regulatory reforms, such as the introduction of the Unified Payments Interface (UPI) and Aadhaar-enabled payment systems, have facilitated digital transactions and encouraged banks to invest in technology-enabled solutions for financial inclusion and interoperability (Jain & Gupta, 2019). 2. Customer Preferences and Expectations: Changing customer preferences, particularly among the younger demographic, have fueled demand for digital banking services, prompting banks to adopt technologies such as mobile banking apps, internet banking platforms, and chat bots to meet evolving customer needs (Pattnaik & Panda, 2020). 3. Infrastructure Readiness: The readiness of banking infrastructure, including network connectivity, digital infrastructure, and cyber security capabilities, influences the pace and extent of technology adoption. Banks with robust infrastructure are better positioned to leverage advanced technologies such as artificial intelligence (AI), block chain, and cloud computing (Bhattacharya & Jha, 2020). Challenges in Technology Adoption: 1. Organizational Culture: Resistance to change and legacy systems pose challenges to technology adoption in traditional banking institutions. Overcoming organizational inertia and fostering a culture of innovation are crucial for successful implementation of new technologies (Dwivedi et al., 2019). 2. Security and Privacy Concerns: The increasing threat of cyber-attacks and data breaches underscores the importance of robust cyber security measures in technology adoption. Banks face challenges in ensuring the security and privacy of customer data while leveraging digital channels for banking services (Singh & Dey, 2021). 3. Cost-Benefit Analysis: Despite the potential benefits of technology adoption, banks encounter challenges in conducting cost-benefit analyses and assessing the return on investment (ROI) of implementing new technologies. Balancing upfront costs with long-term benefits remains a key consideration for decision-makers (Verma & Singh, 2020). Implications for Stakeholders: 1. Enhanced Customer Experience: Technology adoption enables banks to offer personalized services, streamline processes, and deliver seamless omnichannel experiences to customers. Improved accessibility and convenience contribute to higher customer satisfaction and loyalty (Sharma & Bala, 2019). 2. Operational Efficiency and Cost Reduction: Automation of routine tasks, digitalization of processes, and adoption of fintech solutions contribute to operational efficiency gains and cost reduction for banks. Technology-enabled workflows enhance productivity and resource utilization (Sinha & Pal, 2018). 3. Regulatory Compliance and Risk Management: Technology adoption facilitates compliance with regulatory requirements and enables banks to enhance risk management practices. Advanced analytics, AI-driven insights, and real-time monitoring capabilities help mitigate

compliance risks and detect fraudulent activities (Rathore et al., 2021). The discussion section highlights the implications of technology adoption for various stakeholders in the Indian banking sector. Enhanced customer experience, operational efficiency, and regulatory compliance emerge as key benefits of technology-driven transformation. However, banks face challenges in overcoming organizational inertia, addressing cyber security risks, and managing costs associated with technology adoption. Strategic imperatives for banks include fostering a culture of innovation, enhancing cyber security measures, and conducting robust cost-benefit analyses to optimize technology investments. CONCLUSION Technology adoption is a strategic imperative for banks operating in the Indian banking sector, driven by regulatory mandates, customer expectations, and competitive pressures. While advancements in technology offer opportunities for innovation and growth, banks must navigate challenges related to organizational culture, security, and cost consideration. Technology adoption is instrumental in shaping the future of the Indian banking sector, enabling banks to stay competitive, resilient, and responsive to evolving market dynamics. While regulatory reforms and customer demands drive technology adoption, banks must navigate challenges related to organizational culture, cyber security, and cost management. By embracing technology-driven transformation, banks can unlock new opportunities for growth, improve customer experience, and ensure long-term sustainability in an increasingly digitalized environment.

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TRANSFORMING AGRICULTURAL MARKETING IN INDIA: THE ROLE AND IMPACT OF ELECTRONIC NATIONAL AGRICULTURE MARKET (eNAM)

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Abstract

The National Agriculture Market (eNAM) is a pioneering initiative aimed at integrating agricultural markets across India. This paper analyzes eNAM's vision, mission, geographical reach, and the range of commodities traded. It evaluates the logistical support essential for eNAM's success and assesses its impact on price discovery, market integration, and transparency. The study also addresses the challenges and opportunities associated with eNAM, emphasizing the role of technological advancements and infrastructure improvements. The findings highlight eNAM's potential to significantly benefit both farmers and consumers in India.

Keywords: eNAM, agricultural markets, price discovery, market integration, logistics support, agricultural commodities, transparency, technological advancements.

Introduction- To boost the agricultural sector and enhance the Indian economy, the Central Government of India introduced the electronic National Agriculture Market (eNAM) portal on April 15, 2016. The eNAM platform connects domestic markets, including APMC mandis across various states, to establish a unified national market. This initiative aims to realize the goal of **ONE NATION ONE MARKET**. The National Agriculture Market (e-NAM) is a pan-India electronic trading portal that connects existing Agricultural Produce Market Committees (APMCs) to create a unified national market for agricultural commodities. This initiative is led by the Small Farmers Agribusiness Consortium (SFAC) under the Ministry of Agriculture and Farmers' Welfare, Government of India. It aims to promote uniformity in agricultural marketing by streamlining procedures across integrated markets, reducing information asymmetry between buyers and sellers, and facilitating real-time price discovery based on actual demand and supply. The integration of APMCs across the country through a common online market platform is designed to facilitate pan-India trade in agricultural commodities. This platform provides better price discovery through a transparent auction process based on the quality of produce and ensures timely online payments.

Literature review

- **Gupta and Badal (2018)** reviews the Electronic National Agriculture Market (e-NAM) in India, highlighting its development, objectives, and challenges. The authors discuss how e-NAM aims to enhance market efficiency by integrating various local markets into a single electronic platform, improving price discovery and reducing transaction costs for farmers. Despite its potential benefits,

the implementation faces obstacles such as inadequate infrastructure, the need for institutional reforms, and insufficient farmer awareness. The study advocates for strengthening infrastructure, amending state APMC Acts, and increasing farmer training to address these challenges and achieve the goals of e-NAM.

- **Goswami and Jatana (2021)** analyze the National Agriculture Market (eNAM), launched by the Central Government of India in April 2016, which aims to unify agricultural markets across the country. eNAM connects Agricultural Produce Market Committees (APMCs) to support the "One Nation, One Market" initiative. Their study highlights eNAM's role in enhancing market transparency and price discovery, particularly during the COVID-19 pandemic, which disrupted supply chains. They report that eNAM has integrated over 1000 markets across 18 states and 3 Union Territories, with Rajasthan leading by integrating 144 APMC mandis. Their SWOC analysis evaluates eNAM's effectiveness and identifies areas for improvement, emphasizing its impact on market efficiency and accessibility.
- **Gautam et al. (2022)** analyze the constraints faced by farmers and traders in adopting eNAM in Sultanpur District, Uttar Pradesh. The study identifies key challenges for farmers, including the need for cash payments, reliance on physical presence for selling, and difficulties with online transactions. For traders, major constraints include high transportation costs, issues with unsold produce, and insufficient computer operators. The authors recommend increased government awareness and simplified processes to improve eNAM adoption.
- **Deshmukh, P., & Sarap, R. (2023)** found that physical trading remains more prevalent than e-NAM trading in APMC Nagpur and APMC Akola. Both markets show minimum prices below the Minimum Support Price, indicating persistent market inefficiencies. The findings reveal that farmers' hesitation towards digital platforms, due to concerns about payment systems, underscores the need for improved digital infrastructure to enhance market efficiency. The study investigates the impact of the Electronic National Agricultural Market (e-NAM) on commodity prices in the Vidarbha region of Maharashtra.
- **Karmakar, A., Giri, A., and Majee, A. (2023)** discuss e-NAM (Electronic National Agriculture Market), an online platform launched in 2016 to integrate agricultural markets in India. Implemented by the Small Farmers Agribusiness Consortium (SFAC) under the Ministry of Agriculture and Farmers' Welfare, e-NAM connects APMC mandis nationwide, facilitating transparent price discovery, secure online payments, and expanded market access for over 90 commodities. Despite significant transactions worth ₹36,200 crore (US$5.2 billion) by January 2018, challenges such as inadequate infrastructure, farmer training, and inter-state trade barriers persist. The authors highlight e-NAM's positive impact on price realization and transaction costs while emphasizing the need for continued infrastructure development and policy support for broader adoption and success.

Objectives of the study:

- To explore the functioning of e-NAM.
- To identify opportunities and challenges associated with e-NAM.

Coverage of eNAM

As of now, 1,389 mandis in 23 states and 4 union territories have been integrated into the eNAM platform. The extensive coverage is depicted in the map below.

eNAM facilitates the trading of a wide variety of agricultural commodities. The table below categorizes these commodities:

Category	Commodities
Food Grains/Cereals	Mushk Budji Rice, Amaranth Seed, Arhar, Arhar Dal Split, Bajra, Barley, Barnyard Millet, Basmati rice, Browntop Millet, Buck Wheat, Chakhao or Black Rice, Chana Dal Split, Chana whole, Foxtail Millet, Horse Gram, Jowar, Kabuli Chana Whole, Khesari Dal, Kodo Millet, Little Millet, Lobia, Maize, Masoor whole, Moong Dal Split, Moong whole, Moth, Oats Raw, Paddy, Proso Millet, Ragi, Rajma, Urad Dal Split, Urad whole, Wheat, White Peas
Oilseeds	Castor seed, Cotton Seed, Kusum seed, Linseed, Mustard seed, Neem Seeds, Nigar Seed, Peanut kernel, Pongam seeds, Rapeseed, Sal Seed, Sesame seed, Soyabean, Sunflower seed
Fruits	Amla, Apple, Apricot, Avocado, Baji Banana, Banana, Ber, Bilimbi, Breadfruit, Cherry Red/Black, Custard apple, Garcinia, Grapefruit, Grapes, Guava, Jackfruit, Jamun, Kinnow, Kiwi, Lady Finger Banana, Lemon, Litchi, Mango, Mangosteen, Mootty Fruit, Musk melon, Mysore Banana, Orange, Papaya, Papaya Raw, Passion Fruit, Peach, Pear, Pineapple, Plum, Pomegranate, Rambutan, Raw Mango, Red Banana, Sapota, Sarda, Soursop, Strawberries, Sweet orange, Watermelon
Vegetables	Aloe Vera, Arrowroot, Banana Raw, Beetroot, Bhindi/Okra, Bitter gourd, Bottle gourd, Brinjal, Broccoli/Calabrese, Button Mushroom, Cabbage, Capsicum, Carrots, Cauliflower, Cluster beans, Colocasia vegetable, Coriander leaves, Cucumber, Curry Leaves, Drumstick, Fenugreek Leaves, Garlic, Gherkin, Ginger, Green Amaranthus, Green chillies, Ivy gourd, Jimikand (Suran), Lesser yam, Lobia Pods, Lotus Stem, Mint Leaves, Mustard leaf, Onion, Oyster Mushroom, Pea, Pointed gourd, Potato, Pumpkin, Raw Turmeric, Red Amaranthus, Reddish, Ribbed celery, Ridge Gourd, Round chilli, Safed Petha, Sem, Snake Guard, Snow Mountain Garlic, Spinach, Sponge Gourd, Spring Onion, Sugar Snap Peas, Sweet Corn, Sweet potato, Tapioca, Tinda, Tomato, Winged bean
Spices	Ajwain, Black Pepper Whole, Cardamoms Whole, Cloves Whole, Coriander whole, Cumin, Dried Raw Mango Slices, Dry Ginger, Fennel seed, Fenugreek seed, Large cardamom, Mace Whole, Poppy Seed, Red chilli, Tejpata, Turmeric
Miscellaneous	Almond Kernel, Anthurium, Areca nut (betel nut), Bamboo, Banana Stem, Betel leaves, Carnation, Chhappan Kaddu, Chironji, Chrysanthemum, Coconut, Coconut with Husk, Cotton, Gerbera, Ginger Seed, Gladiolus, Green Henna Leaf, Groundnut with pods, Guar seed, Hilsa, Isabgol, Jack Fruit Seed, Jaggery, Jute Seeds, Khandsari, Lily, Mahua flower, Mahua Seed, Marigold, Nutmeg Whole, Persimmon, Pinenut, Raisins, Raw Arrowroot Powder, Raw Cashew nut, Raw Coffee Beans, Raw Honey, Raw Jute, Rittha, Rose Cut Flower, Safed Musli, Saffron, Silk Cocoon, Spray Chrysanthemum, Tamarind, Tender coconut, Tuberose, Tulip, Walnut Kernel, Walnuts Inshell

- **eNAM Logistics-** To facilitate efficient logistics and transportation for the agricultural produce traded on eNAM, several institutional providers are integrated into the platform. These include:
- **Rivigo Services Pvt Ltd:** A technology company building India's material movement pipeline through relay trucking.

- **Truck Suvidha:** Provides a network of 38,000+ transporters and 350,000 trucks across India.
- **Transin Logistics:** A long-haul logistics company serving 45+ blue-chip companies with 13,000 trucks.
- **Truck Guru:** Renowned cargo service provider with 100+ transporters and 700+ trucks.
- **Elastic Run**: An aggregated variable capacity transportation network catering to various industries.
- **Blackbuck**: India's largest trucking platform with 150,000+ transporters and 400,000 registered trucks.
- **Mavyn**: A technology-driven logistics company applying AI and big data in truckload logistics.
- **Jusda India:** A Foxconn group company providing end-to-end logistics solutions.
- **eParivahan**: An end-to-end logistics automation platform with a network of 500+ transporters and 11,000+ fleets.

Methodology

This study utilizes a secondary data analysis approach to investigate the functioning, opportunities, and challenges associated with the National Agriculture Market (eNAM) platform. The nature of the study is descriptive and analytical, focusing on examining and interpreting existing data rather than collecting primary data. Data were sourced from a variety of reputable references, including the official eNAM website, academic journals, government reports, and relevant literature on agricultural marketing and electronic platforms. The analysis of these data aims to elucidate the operational mechanisms of eNAM, the range of commodities traded, and the logistical support mechanisms provided. This methodological framework allows for a comprehensive understanding of eNAM's impact on agriculture marketing reforms in India.

Challenges and Opportunities

Despite its significant achievements, eNAM faces several challenges, including technological barriers, limited awareness among farmers, and infrastructural constraints. However, these challenges also present opportunities for further development. Enhancing digital literacy, expanding internet connectivity, and investing in rural infrastructure can bolster eNAM's reach and effectiveness. Kaur, Kundu, and Sharma (2021) highlighted several significant challenges associated with the e-NAM system. Farmers reported issues such as inadequate transmission of information, a complicated sale process, and a lack of trained personnel to assist with e-NAM. They also faced difficulties due to the absence of proper assaying laboratories, inflexible quality parameters, delays in online payments, and a cumbersome online payment process. Moreover, problems with price realization and a shortage of computer operators were noted. Traders and Commission agents encountered similar issues, including insufficient dissemination of information, difficulties with the sale process, and challenges related to quality parameters.

Analysis and Discussion

Impact on Price Discovery- One of the core objectives of eNAM is to improve price discovery for farmers. By integrating multiple mandis across the country into a single platform, eNAM enables real-time price discovery based on actual demand and supply. This reduces the price asymmetry that often plagues traditional agricultural markets, ensuring that farmers receive fair prices for their produce.

Market Integration and Transparency- eNAM promotes market integration by linking various APMCs, which were previously operating in isolation. This integration fosters a unified national market, where commodities can be traded across state boundaries without any market-specific barriers. The transparent auction process and quality-based trading further enhance the credibility of the platform,

attracting more participants and increasing market efficiency.

Role of Logistics-Efficient logistics is crucial for the success of eNAM. The integration of various logistics providers into the platform ensures that the agricultural produce can be transported swiftly and safely from the farm to the market. The use of technology, such as AI and big data, by logistics providers like Mavyn, further optimizes the supply chain, reducing costs and improving delivery times.

Conclusion-The National Agriculture Market (e-NAM) has revolutionized India's agricultural trading by consolidating APMC mandis into a single electronic platform, which has improved price discovery, streamlined trading processes, and enhanced transparency. However, challenges remain, including issues with information dissemination, complex procedures, and delays in payments. By addressing these obstacles with targeted improvements in infrastructure, training, and farmer awareness, e-NAM can achieve its full potential, further transforming India's agricultural sector and benefiting both farmers and consumers.

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IMPACT OF GOVERNMENT POLICY ON EMPLOYMENT GENERATION THROUGH MSME DEVELOPMENT: A CASE STUDY OF PMEGP

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Abstract:

The Indian economy is currently experiencing a slowdown in growth that is impacting the creation of jobs. The increasing unpredictability of the world economy has a negative impact on industries that provide jobs, such as rural trade. Micro, Small, and Medium-Sized Enterprises (MSMEs) constitute the backbone of the Indian economy, which is in the process of evolving. This study emphasizes the role that MSMEs have had in India's economic development in terms of GDP, employment creation, production, and exports. This study's primary goal is to evaluate the role that MSME's play in creating jobs and advancing the economy. A correlation of 0.458572 indicates the moderate positive relationship between the number of MSMEs and employment through MSMEs and A correlation of 0.363657 between the number of MSMEs (Micro, Small, and Medium Enterprises) and employment through PMEGP which indicates a weak to moderate positive relationship.

Keyword: MSMEs, GDP, Economic Growth, Employment.

Introduction:

Advancing Micro, Small, and Medium-Sized Enterprises (MSMEs) is crucial for any nation's economic growth and job creation. MSMEs significantly impact industrial output, exports, and employment generation, making them the backbone of the economy. Recognizing their importance, governments worldwide have implemented various policies to support the growth and development of MSMEs. These policies aim to create an environment conducive to the prosperity of MSMEs, addressing unemployment and boosting economic activity.

Government initiatives that impact MSMEs include skill development programs, regulatory reforms, and financial incentives and subsidies. Financial incentives can come in the form of grants, tax breaks, and easier access to loans, while regulatory reforms might streamline business registration procedures and reduce compliance requirements. Skill development programs are often designed to enhance workforce competencies, ensuring that MSMEs have access to skilled labor.

The effectiveness of these strategies can vary significantly across different states and regions. The success of government interventions is influenced by various factors, such as the local economic environment, infrastructure, resource availability, and administrative efficiency. Therefore, comparing how different states utilize and benefit from these regulations can provide valuable insights into best practices and areas needing improvement.

This study aims to explore how government policies can enhance employment through MSME development by adopting a comparative approach. This analysis will help identify effective strategies and areas where reforms are necessary to maximize the potential of MSMEs in contributing to economic growth and job creation.

Definition of MSME:

A vast array of businesses included in the MSME sector, including as partnerships, groupings of people, proprietorships, Hindu Undivided Families, co-operative organizations, and other legal structures. These businesses produce goods associated with any industry included in Industries (Development and Regulation) Act, 1951's first schedule in addition to offering a range of services.

The MSME sector comprises manufacturing enterprises that produce commodities defined under the aforementioned statute. These enterprises are categorized according to the amount of money they invest in plant and machinery.

Enterprises	Investment in Plant & Machinery (Manufacturing)	Investment in Equipment (Services)
Micro	Upto ₹ .25 lakh	Upto ₹.10 lakh
Small	Above ₹. 25 lakh upto ₹.5 Crore	Above ₹. 10 lakh upto ₹.2 Crore
Medium	Above ₹. 5 Croreupto ₹.10 Crore	Above ₹. 2 Crore upto ₹.5 Crore

Source: MSME annual report

Objective of the study:

1. To analyze and comprehend the impact of the Prime Minister's Employment Generation Programme (PMEGP) on employment creation.
2. To evaluate the contribution of MSMEs to the economic development of a country.
3. To assess the impact of MSMEs on job creation.

Literature review:

1. **Subrahmanya Bala (2011)** has conducted research on how globalization affects small businesses' capacity for exporting. According to the report, the proportion of SSI exports to overall exports increased during the protection period but essentially stalled throughout the liberalization period. Nonetheless, compared to the protection period, the liberalization phase's correlation coefficient is larger. As a result, during the liberalization phase, a substantial correlation developed between the overall export and the SSI export. This might be the result of the sharp shift in the traditional to non-traditional export items that make up SSI exports, as well as the increase in their share of exports overall through export houses, trading houses, and subcontracting relationships with major corporations.
2. According to **Bhavani, T.A. (2011),** all facets of MSME's (including employment, the leading sector of MSME's, and investments in fixed assets) are changing from a contemporary standpoint. Technology development and MSME protection via various subsidies programs and abundant loan availability will be very beneficial. This technical factor has been significantly influencing society.
3. According to **Liedholm and Mead's 1987** study, governments in third-world countries acknowledge the role that MSMEs play in reducing poverty and creating jobs.
4. **According to Singh (2009),** Small-scale industries act as catalysts in the socio- economic development of India. They facilitate in tapping the resources for judicious use of investment, in

reducing regional disparities, generating employment opportunities, and increasing exports by fostering entrepreneurship.

5. Micro, Small, and Medium-Sized Enterprises (MSME's) were the focus of a 2009 study by **Sonia and Kansai Raje**ev, which examined the effects of globalization on MSME's before and after liberalization from 1973–74 to 2008–09. In order to understand the study results, they took into account four economic parameters: the number of units, production, employment, and export. They did this by computing the Annual Average Growth Rate, or AAGR. AAGR was higher in all chosen parameters during the pre-liberalization era (1973–74 to 1989–90) than it was during the post-liberalization era (1991–92 to 2007–08). As a result, MSME's did not demonstrate an exceptional performance in the post-reform era.

Data and methods:

The present study is descriptive in nature and relies on secondary data gathered from secondary sources i.e., annual reports on MSME's, handbook of statistics on the Indian economy published by MSME's and Reserve Bank of India respectively. The study focuses on selected government programs such as PMEGP among the numerous initiatives and policies framed for employment generation in India. The time period of the study includes from 2011-2012 to 2021-2022.

PMEGP (Pradhan Mantri Employment Generation Programme)- a subsidy launched in august 2008, provided by the government of India to eligible entrepreneurs who set up new micro-enterprises under the Prime Minister's employment generation programme (PMEGP). PMEGP is a central sector scheme administered by the Ministry of Micro, Small, Medium Enterprises (MoMSME). The scheme was implemented by Khadi and Village Industries Commission (KVIC) functioning as the nodal agency at the national level. If we put light to the state level, the scheme implemented through state KVIC directorates, State Khadi and Village Industries boards (KVIBs), District Industries Centres (DICs), and Coir Board, known as the Implementing Agencies. It aims to generate employment opportunities through the establishment of micro-enterprises in the non-farm sector for rural as well as urban areas. The scheme has been approved for continuation over the 15th finance commission cycle i.e., for the period of five years from 2021-2022 to 2025-2026. PMEGP was formed by merging the two schemes that were in the operation till 31st march 2008, namely Prime Minister's Rojgar Yojana (PMRY) and Rural Employment Generation Programme (REGP). An outlay of Rs.13,554.42 crore has been approved for PMEGP for five financial years (2021-22 to 2025-26) to set up about 4,00,000 projects with the creation of 3,00,000 employment @8 persons per unit). In addition, 1,000 units will be upgraded in each FY.

Objectives of the scheme:

1. The goal is to create employment opportunities in both rural and urban areas by establishing new self-employment ventures, projects, and micro-enterprises.
2. This initiative aims to unify traditional artisans and unemployed youth from rural and urban regions, providing them with self-employment opportunities as close to their homes as possible.
3. To provide continuous and sustainable employment to a large segment of traditional and prospective artisans and rural and urban unemployed youth in the country, so as to help arrest migration of rural youth to urban areas.
4. To increase the wage-earning capacity of workers and artisans and contribute to an increase in the growth rate of rural and urban employment.

The PMEGP Scheme would make funds available under two main categories:

1. Margin Money Incentives
   A portion of the funds allocated under BE for the Margin Money subsidy, equivalent to ₹ 100 crores or as approved by the relevant authority, will be set aside for each

fiscal year (FY) to be used for the upgradation of PMEGP/REGP/MUDRA units that are already in place. These funds will be allocated under the annual Budget Estimates to support the establishment of new micro-enterprises and units.

2. Links Both Forward and Backward Five percent of the total amount allotted under BE for a Financial Year against PMEGP, or as authorized by the relevant authority, will be set aside as funds under Backward and Forward Linkages. These funds will be used to organize awareness campaigns, monitoring meetings at the State and district levels, workshops, exhibitions, bankers meetings, TNDA, publicity, training for the Entrepreneurship Development Programme (EDP), physical verification and geotagging, evaluation and impacts assessment study, establishment of an Entrepreneurship Facilitation Center (EFC), Center of Excellence (CoE), engagement of field experts and data entry operators (DEOs), creation and upgrading of IT infrastructure, awards, call center facility, PMU, and other related activities, as well as the settlement of other outstanding liabilities by the KVIC.

Support levels under PMEGP

1. **For establishing new micro-enterprises (units)**
   a. PMEGP beneficiary categories (for the establishment of new enterprises): Main Group
      Contribution of the beneficiary (to the project cost): 10% 15% for urban areas and 25% for rural areas is the rate of subsidy (of project cost).
   b. Special Category (including SC, ST, OBC, Minorities, Women, Ex-Servicemen, Transgender, Differently Abled, NER, Aspirational Districts, Hill and Border areas (as declared by the Government)) are among the beneficiary categories under PMEGP (for the establishment of new companies).

      i. The beneficiary's share of the project's cost: 0.5 percent

      ii. The project cost subsidy rate is 25% for urban areas and 35% for rural areas.
      Note: ₹50,000,00,000 is the highest project/unit cost that can be eligible for a Margin Money subsidy under the Manufacturing sector.

Under the Business/Service sector, the maximum project/unit cost eligible for the Margin Money subsidy is ₹20,000,000. Banks will cover the remaining portion of the project's overall cost (not including the personal contribution). Should the overall project cost surpass ₹50,00,000 or ₹20,00,000 for the Manufacturing and Service/Business sectors, respectively, banks may supply the remaining funds without any assistance from the government.

Eligibility For PMEGP new enterprises (Units)

1. Any individual, above 18 years of age.
2. There will be no income ceiling for assistance in setting up projects under PMEGP.
3. For setting up of project costing above Rs.10 lakh in the Manufacturing sector and above ₹ 5,00,000 in the Business /Service sector, the beneficiaries should possess at least VIII standard pass educational qualification.
4. Assistance under the scheme is available only for new projects sanctioned specifically under the PMEGP.
5. Existing Units (under PMRY, REGP, or any other scheme of the Government of India or State Government) and the units that have already availed of Government Subsidy under any other scheme of the Government of India or State Government are not eligible.

For up-gradation of existing PMEGP / REGP / MUDRA units

1. Margin Money (subsidy)claimed under PMEGP has to be successfully adjusted on the completion of the lock-in period of 3 years.
2. The first loan under PMEGP/REGP/MUDRA has to be successfully repaid in the stipulated time.
3. The unit is profit-making with good turnover and has the potential for further growth in turnover and profit with modernization/upgrading of the technology.

Reservation / Preference / Priority

Priority will be given to the persons affected by natural calamities/disasters in the areas which are declared as affected by "disaster" as defined under Section 2(d) of the Disaster Management Act, 2005 by the Ministry of Home Affairs.

Intended beneficiaries:

Only new projects are considered for sanction under PMEGP. Any individual, above 18 years of age is eligible under the scheme. Since inception in 2008-09 till31.12.2022, a total of about 8.37 lakh micro enterprises have been assisted with a margin money subsidy of Rs 20,775 crore providing employment to an estimated 68 lakh persons. Out of the total units set up under PMEGP, around 80% are under rural areas and around 20% under urban areas. More than 50% units belong to women, SC and STs. Around 15% units are setup in Aspirational Districts.

Recent developments:

The maximum project cost admissible for setting up a new project has been increased from Rs. 25 Lakhs to Rs. 50 Lakhs in Manufacturing Sector and from Rs. 10 Lakhs to Rs. 20 Lakhs in Service Sector. Units in Aspirational Districts and Transgenders have been included in the Special Category for higher subsidy. All implementing agencies are allowed to receive and process applications in all areas irrespective of the rural or urban category. Geo-tagging of the PMEGP units have been initiated for capturing the details of the products and services offered by the units and to create market linkages for them. Free 2-day Entrepreneurship Development Programme (EDP) training is being provided to prospective entrepreneurs. Sunday webinars are also being organized by KVIC for providing information to potential beneficiaries covering various manufacturing and service sectors.

Year	Margin money disbursed (Rs. crore)	Micro Units Assisted (number)	Estimated Employment Generated (number)
2019-2020	1950.82	66,653	5,33,224
2020-2021	2188.80	74,415	5,95,320
2021-2022	2977.41	103,219	8,25,752
2022-2023	1505.72	46,808	3,74,464

Source: Annual Report of MSME, 2022-23

For the past three years, the margin money subsidy has been disbursed at an annual rate. 2019–20 distribution was hampered because of the lockdown that followed the COVID-19 epidemic. PMEGP outperformed its FY 2021–22 performance, disbursing INR 2,978 Cr (~36% more than FY21) as MM subsidy, supporting 103,219 units (~39% more than FY21), and creating employment for almost 8 lakh people. Since the scheme's beginning, this is the highest. During 2019–20, distribution was hampered because of the lockdown that followed the COVID-19 epidemic.

PMEGP outperformed the previous FY in FY 2021–22, providing INR 2,978 Cr (~36% more than FY21) in MM subsidy, aiding 103,219 units (~39% more than FY21), and creating employment for around 8 lakh people. This is the highest since the program's beginning.

The fund allocated during FY 2022-2023 was Rs. 2500.00 crore (BE) and the Expenditure incurred (up to 31.12.2022) was Rs. 2000.00 crore.

Year	No. of MSME (lakhs)	Employment Through MSME	Correlation value	Employment under PMEGP	Correlation value
2012-13	467.56	1,061.52		4,28,246	
2013-14	488.46	1,114.29		3,78,907	
2014-15	510.57	1,171.32	0.458572	3,57,502	0.363657
2015-16	633.88	1,109.89		2,78,160	
2016-17	633.88	1,109.89		3,76,183	
2017-18	633.88	1,1109.89		4,55,000	
2018-19	633.88	1,1109.89		5,87,416	
2019-20	633.88	1,109.89		5,33,224	
2020-21	633.88	1,109.89		5,95,320	
2021-22	633.88	1,1109.89		8,25,752	
2022-23	633.88	1,1109.89		4,43,992	
CAGR	2.81%	0.22%		0.33%	

Number of MSMEs, Employment through MSMEs and employment under PMEGP from 2012-13 to 2022-23:

Source: Author's own creation through various websites.

Analysis and Interpretation:

Interpretation of correlation coefficient-The correlation coefficient ranges from -1 to 1. A value of 1 indicates a perfect positive correlation, value -1 reflects a perfect negative correlation and a value of 0 shows no correlation between the two variables. A correlation between the number of MSMEs (Micro, Small, and Medium Enterprises) and employment through MSMEs is 0.458572 which indicates a moderate positive relationship which means that as the number of MSMEs increases, employment through MSMEs also tends to increase, but not perfectly. This value of correlation is not very strong but there is a noticeable trend that as the number of MSMEs increases, employment also tends to increase.

A correlation of 0.363657 between the number of MSMEs (Micro, Small, and Medium Enterprises) and employment through PMEGP indicates a weak to moderate positive relationship.

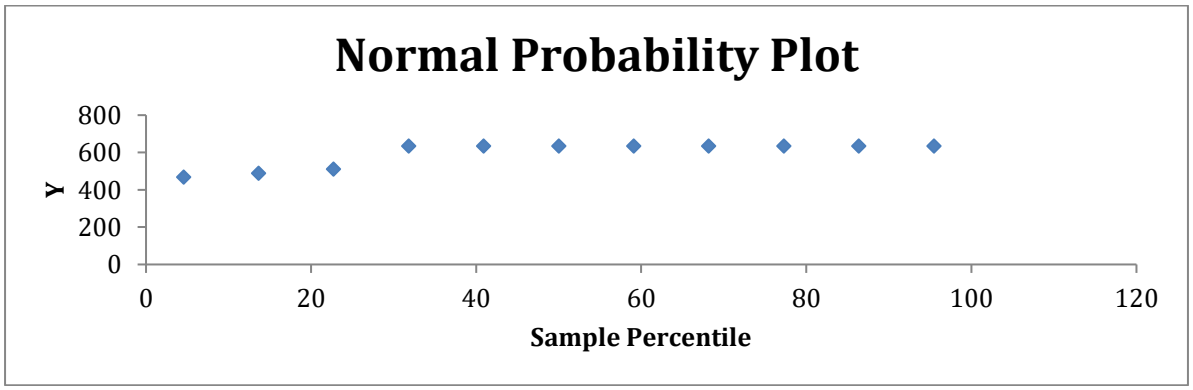
The strength of the relationship states that a correlation coefficient (r) of 0.363657 suggests a moderate positive correlation. This is not strong enough to imply a direct or highly predictable relationship but does indicate that there is some degree of association.

Interpretation of coefficient- The positive value indicates that there is a tendency for employment through PMEGP to increase as the number of MSMEs increases. However, since the value is not close to 1, this suggests that other factors might also significantly influence employment through PMEGP.

Regression Analysis between the number of MSMEs and employment in MSMEs:

Below framed tables and the outcome reflects the relationship between the number of MSMEs and employment in MSMEs.

SUMMARY OUTPUT *Regression Statistics*								
Multiple R	0.45857221							
R Square	0.21028							
Adjusted R Square	0.12254							
Standard Error	64.0877							
Observations	11							
ANOVA								
	df	*SS*	*MS*	*F*	*Significance F*			
Regression	1	9843.27	9843.27	2.3965666	0.15600			
Residual	9	36965.17	4107.24					
Total	10	46808.44						
	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	564.798	27.1530	20.800	6.42111E-9	503.374	626.222	503.37	626.22284
X Variable 1	0.006219	0.00401	1.548	0.15600	-0.00286	0.0153	-0.002	0.01530
RESIDUAL OUTPUT				PROBABILITY OUTPUT				
Observation	*Predicted Y*	*Residuals*		*Percentile*	*Y*			
1	571.4010	-103.84		4.54	467.56			
2	571.7293	-83.26		13.63	488.46			
		-61.514		22.72	510.57			
4	571.7019	62.17805		31.81	633.88			
5	571.7019	62.1780		40.909	633.88			
6	633.9019	-0.02		50	633.88			
7	633.901	-0.02		59.0909	633.88			
8	571.70	62.17		68.18	633.88			
9	571.701	62.17		77.277	633.88			
		-0.021		86.3636	633.88			
11	633.901	-0.0219		95.4545	633.88			



Interpretation-

Multiple R that is 0.4586 represents correlation coefficient which measures the direction and the strength of linear relationship between the dependent and the independent variable. The value suggests a moderate positive relationship and the value of R Square (0.2103) is the coefficient of determination which indicates the proportion of the variance in the dependent variable that is predictable from the independent variable. here approximately 21%

of the variability in Y can be explained by X. The value of adjusted R square that is 0.1225, which represents. It suggests a slight reduction in the explanatory power when adjusting for the number of observations and predictors. The standard deviation of the residuals (errors) provides an estimate of the average distance that the observed values fall from the regression line. The ANOVA table represents (df=1, SS=9843.277, MS=9843.277, F=0.1560) The F-statistic (2.3966) tests the overall significance of the model. With a Significance F (p-value) of 0.1560, the model is not statistically significant at the conventional levels (e.g., 0.05), indicating that the predictor (X Variable 1) does not significantly explain the variability in the dependent variable.

The Residual value (df = 9, SS = 36965.170) which represents the variability in the dependent variable. The value (df = 10, SS = 46808.447) represents the total variability in the dependent variable. The Intercept value (Coefficient = 564.7984, Standard Error = 27.1530, t Stat = 20.8006, P-value = 6.4211E-09) represents the expected value of the dependent variable when all predictors are zero. The very small p-value indicates that the intercept is statistically significant. The X Variable 1 (Coefficient = 0.00622, Standard Error = 0.004018, t Stat = 1.5481, P-value = 0.1560) The coefficient of X Variable 1 suggests that for each unit increase in X Variable 1, the dependent variable is expected to increase by 0.00622 units. However, with a p-value of 0.1560, this predictor is not statistically significant. The Residual output represents the differences between the observed values and the predicted values. Residuals help in diagnosing the fit of the model. In this case, the residuals vary widely, suggesting that the model does not capture all the variability in the data.

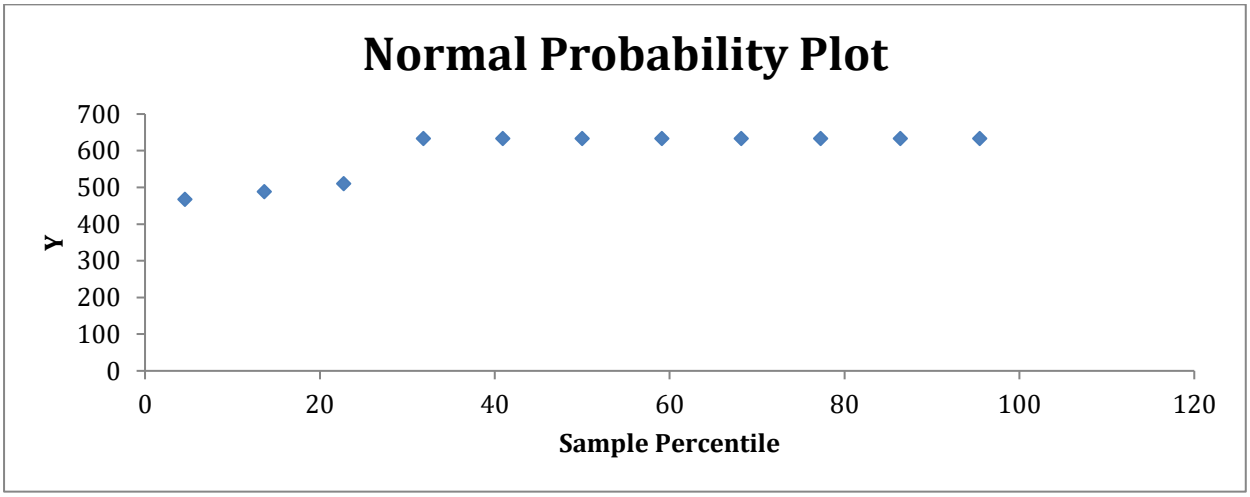
Summary of the Analysis:

- The model explains 21.03% of the variance in the dependent variable, which is relatively low.
- The independent variable (X Variable 1) is not a statistically significant predictor of the dependent variable.
- The intercept is statistically significant.
- The residuals indicate some variability.

Regression Analysis between Number of MSMEs and employment through PMEGP-

Regression Statistics								
Multiple R	0.363657							
R Square	0.132247							
Adjusted R Square	0.03583							
Standard Error	67.17985							
Observatio	11							
ANOVA								
	df	*SS*	*MS*	*F*	*Significance F*			
Regression	1	6190.259	6190.25	1.37161	0.271608			
Residual	9	40618.1	4513.13					
Total	10	46808.4						
	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	515.63	70.18	7.34	4.34E-05	356.86	674.397	356.86	674.39
XVariable 1	0.0001	0.000	1.17	0.271608	-0.00015	0.00048	-0.000	0.0004

RESIDUAL OUTPUT				PROBABILITY OUTPUT				
Observation	*Predicted Y*	*Residuals*		*Percentile*	*Y*			
1	586.1157	-118.556		4.545455	467.56			
2	577.9952	-89.5352		13.63636	488.46			
3	574.4723	-63.9023		22.72727	510.57			
4	561.4137	72.46631		31.81818	633.88			
5	577.5469	56.33311		40.90909	633.88			
6	590.5191	43.36094		50	633.88			
7	612.3129	21.56713		59.09091	633.88			
8	603.3936	30.48637		68.18182	633.88			
9	613.6138	20.26625		77.27273	633.88			
10	651.5396	-17.6596		86.36364	633.88			
11	588.7073	45.1727		95.45455	633.88			



Interpretation:

The number of data points used in the regression analysis are 11. Multiple R represents the correlation coefficient which measures the strength and direction of the relationship between the dependent and independent variable. A value of 0.364 indicates a weak relationship and the R square is the coefficient of determination, which shows the proportion of variance in the dependent variable which is predictable from the independent variable. here, 13.2% of the variance in the dependent variable. The value of adjusted R square accounts for the number of predictors in the model. It is typically lower than R square, especially with small sample sizes. The standard error 67.18 measures the typical distance that the observed values fall from the regression line. The above ANOVA tests represent the overall significance of the model. The F-value of 1.37161 and a p- value of 0.271608 indicates that the model is not statistically significant at the 0.05 level. It suggests that the independent variable does not provide a statistically significant prediction of the dependent variable. the residual sum of squares and mean square represents the variation in the dependent variable not explained by the model. The intercept 515.6325 represents the expected value of the dependent variable when the independent variable is zero. The intercept is statistically significant with a t-value of 7.346985 and a p-value of 4.34E-05 also the slope of the regression line represents the change in the dependent variable for a one-unit change in the independent variable. The p-value of 0.271608 indicates that the slope is not

statistically significant. The residual output reflects the differences between the observed values and the predicted values. These differences provide insight into the model's accuracy. Thus, the outcome of the above regression analysis indicates that the F-test and the t-test for the slope both show that the independent variable is not a significant predictor of the dependent variable.

Conclusion:

There is moderate positive correlation and a weak to moderate positive relationship between number of MSMEs and employment generated through MSMEs and employment generated through PMEGP. The outcome suggests that there is need to improve the financial progress of the government schemes implemented for employment generation. The possible reasons for this correlation are the growth in MSMEs as an increase in the number of MSMEs often leads to more job creation as these enterprises require manpower to operate another reason is supportive policies by government which responsible in increasing the number of enterprises and employment opportunities. Some factors which are affecting the correlation are sectoral variations, geographic distribution and scale of operation.

Government policies on employment generation programs can vary significantly by country and region, but they often include a mix of initiatives aimed at boosting job creation and supporting economic growth. Here are some common strategies and programs typically implemented:

a) **Public Works Programs**: Governments may invest in infrastructure projects such as building roads, bridges, and schools to create jobs directly.
b) **Skill Development and Training**: Initiatives to enhance the skills of the workforce through vocational training, apprenticeships, and re-skilling programs.
c) **Support for Small and Medium Enterprises (SMEs)**: Providing financial assistance, subsidies, tax incentives, and access to credit to help SMEs grow and create jobs.
d) **Entrepreneurship Development**: Encouraging entrepreneurship through startup incubators, grants, and mentorship programs.
e) **Labor Market Reforms**: Implementing policies to make labor markets more flexible, such as simplifying hiring and firing processes, and improving labor laws.
f) **Social Security and Unemployment Benefits**: Providing support to unemployed individuals to help them while they search for new employment.
g) **Promotion of Specific Sectors**: Targeting high-potential sectors like technology, renewable energy, and manufacturing for investment and development to create job opportunities.
h) **Regional Development Programs**: Focusing on underdeveloped or rural areas with specific programs to stimulate economic activity and job creation.
i) **Public-Private Partnerships**: Collaborating with private companies to create employment opportunities through joint ventures and investments.
j) **Inclusive Employment Policies**: Ensuring that vulnerable and marginalized groups such as women, youth, and people with disabilities have access to job opportunities through targeted programs.

Challenges and Considerations

1. **Funding and Budget Constraints**: Ensuring adequate funding for these programs can be a major challenge.
2. **Implementation and Corruption**: Effective implementation and minimizing corruption are crucial for the success of these programs.
3. **Changing Economic Conditions**: Programs need to be adaptable to changing economic conditions and labor market needs.
4. **Impact Measurement**: It’s important to have mechanisms in place to

measure the impact and effectiveness of employment generation program.

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CONVERGENCE MODEL OF SKILL INDIA MISSION-2015-2024: A REVIEW

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Abstract:

A Review of Skill India Mission from 2015 to 2024 to understand the present situation on skill development programmes run by Skill India mission, to generates the employability of the Indian youths. Skill India mission provides various sector to explore skill courses like: Construction, Capital Goods, Agriculture, Instrumentation Automation, Aerospace and Aviation, Sports, Physical Education, Rubber, Healthcare, Diversity & Inclusion, Personal Development, Productivity, Strategic Manufacturing, Tourism and Hospitality, Telecom, Textile, Tutors and Other Teachers, Green Jobs, Tobacco Industry, Services, Power, Employability enhancer, Fabrication, Handicrafts & Carpets, Banking & Financial services, Bakery & Confectionary, Fruits & Vegetables, Electronics, Bee Keeping, Beauty & Wellness, Beauty Culture & Healthcare, Automotive, Jute Craft, Hand Pump Mechanism, Domestic Workers, Indian Plumbing, Media & Entertainment, Indian Iron & steel, Poultry Farming, Hydrocarbon, Gem & Jewellery, Photography & Videography, Mushroom Cultivation and Marketing, Milk Products, Furniture & fittings, Life sciences, Logistics, Leather, Musical Instruments, IT-ITeS, Infrastructure Equipment, Power, Paint & Coating, Mining, Management & Entrepreneurship and Professional and it's skill courses training provides both mode online & offline all over India in various skill Centre like: PMKVY, JSS, ITI, PM-Vishwakarma, NIESBUD, Skill University, Academy, Polytechnic, CSR. And after completing skill courses training then Skill Assessment by Assessment Agency, Trainers, Assessors etc.

Key words: Skill Courses, Skill Centre, Training, Skill-Assessment.

A sustainable and enabling skill environment is what the National Skill Development Corporation (NSDC) aims to develop. The National Skill Development Corporation (NSDC) offers financial support to businesses, organizations, and companies to increase their capacity through resource extension, technical assistance, thought leadership, and knowledge management. This promotes skill development throughout the nation. Encouraging growth, ensuring long-term stability, and fortifying skill development efforts are among the duties of the NSDC, which plays the role of a market maker. Concessional loans, also known as soft loans, are made available by NSDC to Training Partners (TPs) up to 85% of the project investment total (the TP invests the remaining amount as equity). These loans are used to pay for expenses associated with:

S.NO	Elements	Total
1	Presence in States And UTS	26+4
2	Training Partners	574
3	Training Centres	1019
4	Job Roles	229
5	Sector Skill Council	36

Above Data as on September 31,2020[1]

PRADHAN MANTRI KAUSHAL VIKAS YOJANA (PMKVY)

1. About PMKVY:

National Skill Development Corporation (NSDC) is responsible for implementing the Ministry of Skill Development and Entrepreneurship's (MSDE) flagship program, Pradhan Mantri Kaushal Vikas Yojana (PMKVY). This program's goal is to give Indian students the opportunity to pursue industry-relevant skill training that will improve their chances of finding employment.

2. Short Term Training:

Candidates of Indian nationality who are either jobless or school/college dropouts are anticipated to gain from the STT component taught in PMKVY Training Canters (TC). TCs offer training in soft skills, entrepreneurship, financial literacy, and digital literacy in addition to instruction in accordance with the National Skills Qualification Framework (NSQF). Candidates receive placement assistance from Training Providers after passing the evaluation.

3. Recognition of Prior Learning:

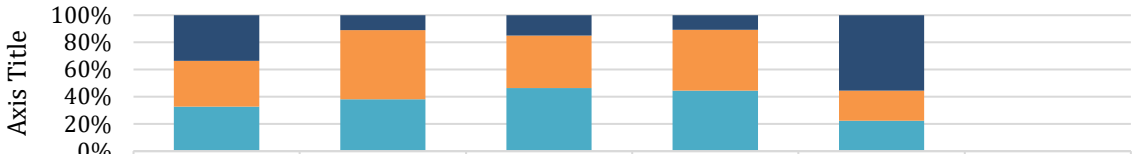
Under the scheme's RPL component, people with prior learning experience or skills are evaluated and certified. RPL projects can be implemented in any of the three models (RPL camps, RPL at employer's premise, and RPL centres) by Project Implementing Agencies (PIAs) such Sector Skill Councils (SSCs) or any other agency designated by MSDE/NSDC. In addition to providing RPL candidates with training on soft skills, job-related safety, and hygienic standards, PIAs also offer bridge courses to fill in knowledge gaps.

4. Special projects:

In line with PMKVY's Special Projects component, a platform will be developed to enable training in unique job roles not covered by the Qualification Packs (QPs) or National Occupational Standards (NOS) that are currently available, as well as training in specific areas and/or facilities of government, corporate, or industry bodies. The PMKVY short-term training standards must be somewhat altered for Special Projects including any stakeholder. Institutions of the federal, state, or local governments, as well as any autonomous or statutory entity, may be proposed as stakeholders. And PMKVY 2.0 AND PMKVY 3.0 has been closed and no training are undergoing at Present Budget announcement for the launch PMKVY 4.0 has been made. And it’s very helpful for upskilling with digital skill and online or offline both mode of training available under PMKVY 4.0.

Review under Skill India Mission:

The entire success of the skill India mission has been greatly aided by NSDC. actively promoting the establishment of sizable, high-quality institutions of vocational training and assisting in the establishment of the support network needed for the country's skill development [2] :-

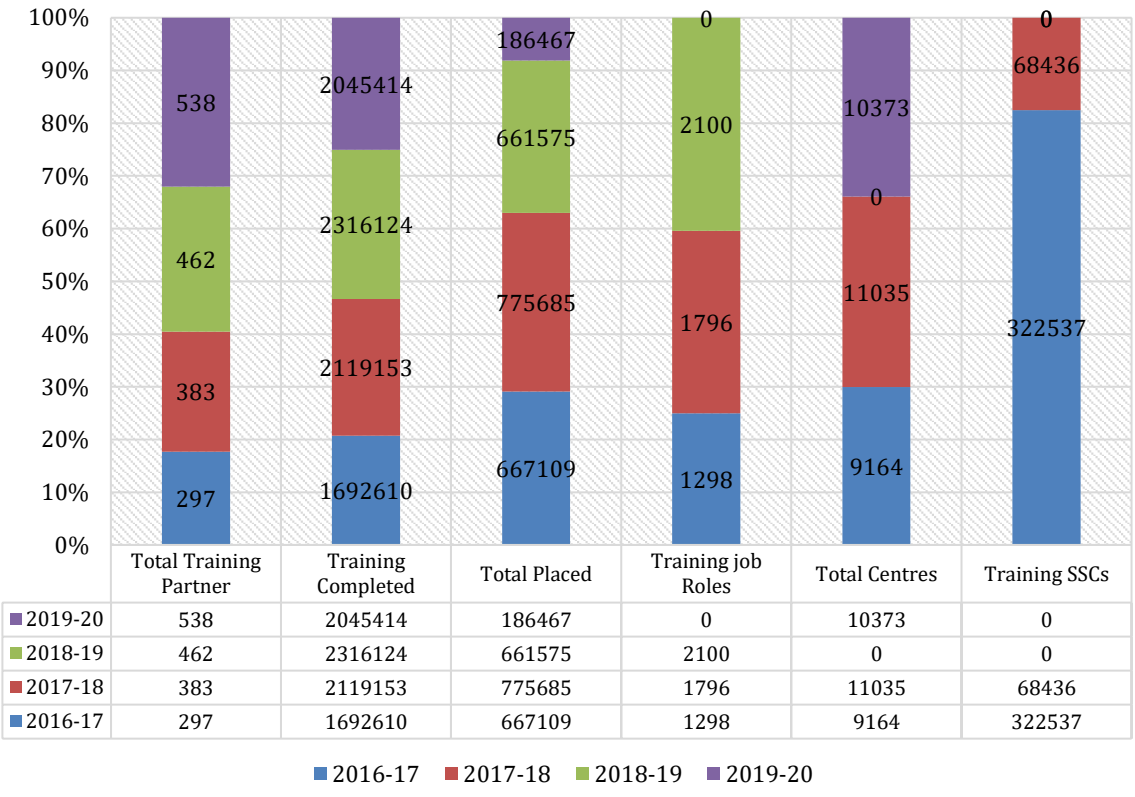


	Total Training Partner	Training Completed	Total Placed	Training job Roles	Total Centres	Training SSCs
2022-23	698	322451	146177	564	1492	0
2021-22	698	1486541	375578	2348	598	0
2020-21	678	1118993	451568	2348	602	0

(source: https://nsdcindia.org/partners)

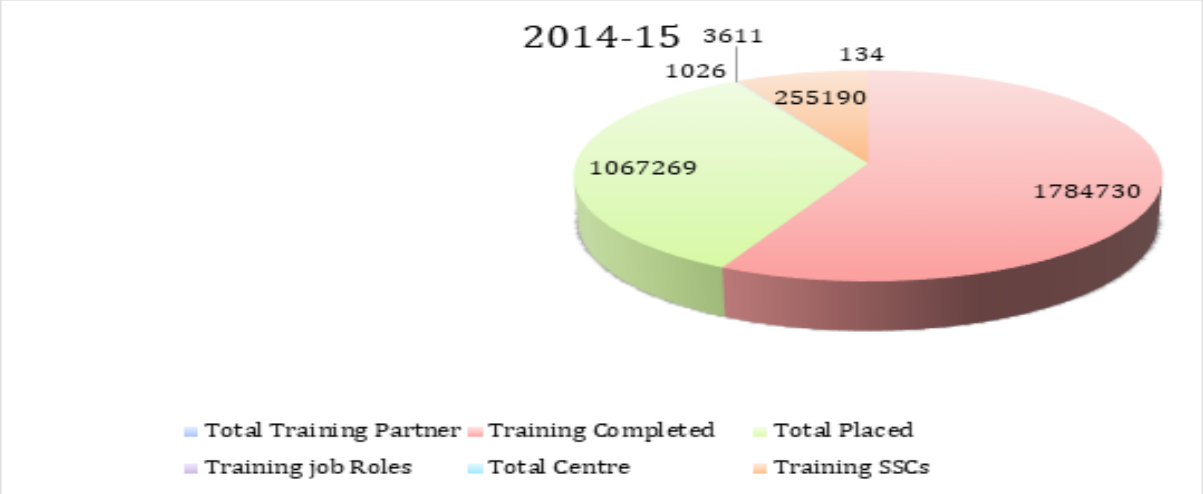
As per above and below data analysis from Fy-2014-15 to 2022-23 on the presentation has been made the number of placed of candidate is very good enough and providing a training by various skill centre in all over India and after training completed Skill assessment test made by Assessment agency and Trainer . Therefore, government launched this scheme free of cost to providing various sectors for upskilling and Reskilling of youths in India for generates employability in the industries and job sector

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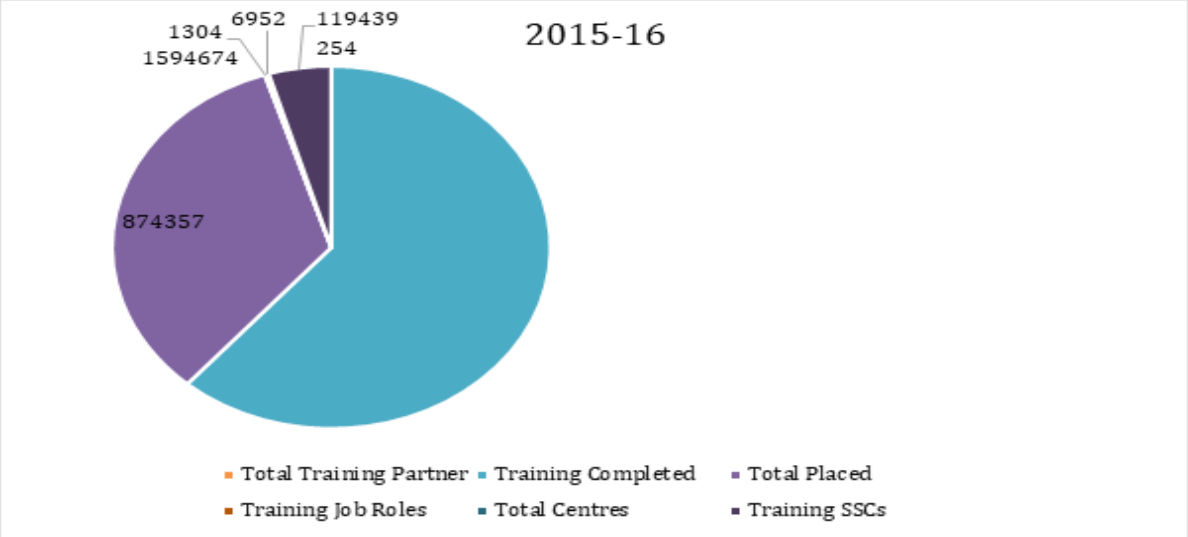


	Total Training Partner	Training Completed	Total Placed	Training job Roles	Total Centres	Training SSCs
2019-20	538	2045414	186467	0	10373	0
2018-19	462	2316124	661575	2100	0	0
2017-18	383	2119153	775685	1796	11035	68436
2016-17	297	1692610	667109	1298	9164	322537

(Source:https://nsdcindia.org/partners)



(Source:https://nsdcindia.org/partners)



(Source:https://nsdcindia.org/partners)

Conclusion:

We are concluded that as National skill development corporation (NSDC) on "total number of youths are trained on till date 34,472,444 through PMKVY, Apprenticeship and other scheme" [3] also include on above figures, therefore, our government are launched skill India mission control by ministry of Skill Development and Entrepreneurship scheme is very helpful for Indian youths for upskilling, reskilling, new innovation, reduction of poverty, reduction of unemployment in India.

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WOMEN IN MARGINS: A REVIEW OF ISSUES FACED BY WOMENWITH DISABILITIES DURING COVID-19 PANDEMIC

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Abstract

Corona virus disease is called COVID-19 and it is an infectious disease caused by the SARS-CoV-2 virus. Due to COVID-19 Indian Government announced a lockdown which created chaotic and disastrous events in peoples' lives. COVID-19 is spread worldwide, andit spreads to any one without discriminating people by their class, caste and gender.COVID-19 pandemic and lockdown made it more visible that inequalities prevail in the society. Women are vulnerable in the society especially when it's comes to pandemic; women faced many inequalities in the society such as domestic violence, mental health issues, financial crisis, loss of employment, lack or no access of menstrual and reproductivehealth care, lack of access to technology and internet facilities for education.

All women are on the margins during COVID-19 pandemic but among women, who have disabilities they find more difficulties such as, physical and mental abuse, less or no access to education and health, lack of social justice and human rights, difficulties in coping with asudden change in daily chores, etc. Women with disabilities have double disadvantage and are discriminated against on the basis of their gender and disability. Many women who have co-morbidity or multiple disabilities may feel fear of getting COVID-19 easily as compared to women without disability. During the lockdown, social distancing is mandatory but for many women with disabilities, it is difficult because they need additionalcare and support for performing their daily routine. Hence, COVID-19 pandemic proved that inequalities still exist in society.

In this paper, a researcher throws some light on the inequalities faced by women with disabilities during COVID-19 pandemic in Indian context. This paper is based on secondary source data taken from research articles and newspapers to know the issues facedby women with disabilities during COVID-19 pandemic. This paper provides some ideasfor making surroundings inclusive and accessible for women with disabilities. It tries togive recommendations in the form of necessary steps to be followed in COVID-19 pandemic which will help in bringing equalities and social justice for women with disabilities in society.

Key Words: Inequalities, Women with Disabilities, COVID-19, Pandemic, marginalization, discrimination.

Women in India:

In India, gender discrimination is prevalent due to patriarchal thinking in society. Due to socio-cultural beliefs in society, people prefer a son child instead of a girl child. There is also seen male preference in the family and celebration done when son child was born. Due to cultural practice, girls learn all household chores, and boys are always taught in the family to be a breadwinner and this is inculcated from childhood (Behrman & Duvisac, 2017).

Moreover, women face discrimination because of gender inequality in social, economic, and political spears. Social construct creates women stigmatization in the family from childhood. Due to this discrimination and prejudice, women suffer from psycho-social barriers and mental health issues (Ram & Mathew, 2021). In India, women have always been on the margin of society and have a lack of opportunities in the mainstream.

Women with Disabilities:

According to the Rights of Persons with Disability Act 2016, there are 21 types of disabilities included. Women with disabilities are considered those women who have a disability and only those disabilities which mentioned in the Rights of Persons with Disability (RPWD) Act 2016.

As per the report of the United Nation worldwide, 1 in 5 women live with some form of disability (Women Enabled International, 2020). Women can be seen on the margins of society but when it comes to talking about women with disabilities, they suffered double discrimination due to their gender and disability. When a girl is born with a disability, it's understood as a burden and curse for the family (Vidhya, 2016). In the family, women/girls with disabilities are ignored their physical and psychological needs. Women with disabilities are also an easy target for physical violence and abuse.

Women with disabilities have always been asked questions about their sexuality and doubt their parenting abilities. They also feel excluded from religious and social events. They always stay in isolation and unaware of the mainstream of society. Therefore, they feel restricted from doing any personal development and participating in vocational opportunities (Chahal, 2021).

Therefore, this paper included issues of women with disabilities during the COVID-19 pandemic.

COVID-19 Pandemic:

A pandemic is an epidemic that spreads infectious diseases worldwide. The World Health Organization (WHO) defines a "pandemic as a worldwide spread of new disease" (World Health Organization, 2010). COVID-19 is a pandemic and created panic and a disastrous situation in the world.

In December 2019, China had an upsurge of similar symptoms of pneumonia but it was a virus called COVID-19. It was of unknown origin and spreading sharply. It created achaotic situation worldwide. COVID-19 is contagious from person to person via mouth, nose, and by touching the infected surface (Ciotti et al., 2020). In India first case of the corona virus was reported on 31st January 2020. For prevention during the COVID-19 pandemic government spread awareness about often people must wash their hands and wear mask compulsory in public places.

Impacts of COVID-19

Due to the sudden outbreak of COVID-19, the Government of India declared a lockdown for controlling the infection of COVID-19. Lockdown and COVID-19 pandemic both affected huge and created devastating conditions in the health and economic sectors. All transportation was closed during the lockdown and migrant workers were stuck in a particular place. Many laborers suffered from unemployment and the lockdown made survival difficult for them. The COVID-19 crisis was harming the economy, health, and education system of the country (Gopalan & Misra, 2020). In recent time we can observe harmful impacts on Indian economy due to COVID-19 pandemic and lockdown.

Women with disabilities and COVID-19 Pandemic:

This COVID-19 pandemic affected the population of India but women suffered more. Among all women, women with disabilities are more susceptible to psychological abuse and physical violence. This pandemic created

havoc in the life of women with disabilities. COVID-19 makes it visible that inequality still exists in the world (Shakespeare, 2021). Women with disabilities suffered double disadvantages due to their gender and disability. COVID-19 and the lockdown affected women with disability mentally as well as physically.

The Rights of Persons with Disabilities Act 2016 has included 21 types of disabilities, so every woman with different disabilities faced different challenges during the COVID-19 pandemic. Women who have blood-related disabilities like Thalassaemia, Sick-cell disease, Hemophilia, etc diseases required regular blood transfusions. Because of the sudden breakdown of the COVID-19 pandemic, there was a shortage of beds in the hospitals so; they faced challenges in accessing medical facilities. Women who have a hearing impairment didn't get any inclusive guidelines for COVID-19 (Naylor, Burke, & Holman, 2020). Therefore, every woman with disabilities had different experiences during the COVID-19 pandemic.

During COVID-19, women with disabilities faced challenges in fulfilling their daily living activities and were also more vulnerable to sexual abuse and violence. Women with disabilities did not get opportunities on regular days but during COVID-19 and lockdown, it increased. Even they were not able to fulfill their basic needs, healthcare facilities, and emotional support. During COVID-19 women with disabilities are affected by many issues simultaneously such as poverty, unemployment, lack of health care, lack of accessibility in every public place, and ignoring their basic needs (Yagmur & Gul, 2022). They also felt excluded in various aspects such as livelihood, education, safety, security, and rehabilitation. The COVID-19 pandemic increased morbidity and created physical andmental stress on women with disabilities. Women with disabilities need caregivers in certain activities but COVID-19 made it difficult for them to help during COVID-19.

Therefore, this paper examines the issues faced by women with disabilities during the COVID-19 pandemic. This paper provides suggestions for making the environment inclusive for women with disabilities.

Conclusion and suggestions:

The issues faced by women with disabilities arises more during COVID-19 pandemic. Women with disabilities felt more vulnerable during COVID-19 pandemic. Women with disabilities considered as marginalized section of society and they suffered from lack of education, lack of health facilities, lack of employment, lack of emotional support and faced physical violence. It is very important to addressed issues of women with disabilities. Awareness about problem faced by women with disabilities is very crucial step for moving forward to its solution.

Women with disabilities are the vulnerable section of society so it is important that social policies should make accessible for all women with disabilities and make sure that implementation happens in right direction. Social policies should makes to protect women with disabilities from psychological, physical abuses, economical and health issues during pandemic. Caretakers of women with disabilities and representative organization should make sure that in COVID-19 pandemic take inclusive measures to prevent them from difficulties and challenges.

Suggestions

- There should be inclusive government policies for women with disabilities to prevent discrimination and prejudices during the COVID-19 pandemic.
- There should be accessibility for women with disabilities to avail all benefits equally as non-disabled women during the COVID-19 pandemic.
- There should be mental health counseling sessions available for women with disabilities who suffered from physical and mental

abuse during COVID-19.

- For education accessibility, there should be an online platform so that it can beaccessible to women or girls with disabilities.
- There should be financial help from the government to overcome the COVID-19pandemic.

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THE IMPACT OF PARTICIPATION OF WOMEN IN SHGS: MEMBERS' OWN PERCEPTION

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ABSTRACT: Women Self-Help Groups have been comprehended as an efficient mechanism for women empowerment in the urban as well as rural settings of our country. Although many a study attempted on finding out the impact of the WSHGs by using different indicators so as to justify the affirmative role of Self-Help Groups in raising their status in the social, economic and political spheres of life, studies based on the women members own perception indicating improvement in their socio-cultural and politico-economic status are a few and rare. The present study endeavored on cognizing members' own perception regarding the impact of participation in group activities on their changing status. The present study is based on 300 respondents of five blocks of Khordha district of Odisha. Purposive as well as convenience methods of sampling were used for drawing the sample. The researchers espoused descriptive research design and interviewed the respondents to cognize their own perception relating to their socio-cultural, political and economic status as well as their overall development after involvement in SHGs. The findings revealed that their self-confidence and decision making capacity has been enhanced and their cultural, political and economic statuses have been improved.

Key words: Group participation, decision making, status enhancement, self-confidence, socio-cultural status.

Introduction:

The history of the mankind reveals that the woman is and has been the foundation stone of a family in particular and the society is general. She is the spiritual and direct agent of life forces, and as such, if the foundation is not properly maintained, the whole building of the human life is bound to crack down and dismember (Batla and Batla, 1978). Woman has been given a position of pride in every religion. Woman enjoyed a position of high esteem in the Rig Vedic period. No function of significance could be completed without her participation (Cahabra, 1982). It has been rightly pointed out that women have been and will always be what man makes them. However, no person can fail to observe that at the foundation of every spiritual faith stands a woman whose sympathy blesses the work of infusing new life into humanity (Ali, 1978).

Recognizing the fact that the causes of gender inequality are rooted in our socio- economic and political structure, the Constitution of India has guaranteed gender equality in those aspects to Indian women who form roughly one-sixth of the world's human population. India is one of the few countries in the word which has a highly credible record in regard to enactment of social legislations to protect, promote and empower Indian woman. No doubt, these social legislations have come out at tremendous speed, almost compressing very many centuries of revolution to just a few decades. Nevertheless, the net effect of the host of these legislations has been minimal. It is to be realized that apart from weak law enforcing machinery, the root cause for not bringing about any perceptible improvement in the condition of large chunk of women is that social

legislations have turned out to be far ahead of social practices obtaining in our country. Indeed, there exists a hiatus between social legislation on women's rights and social sanction necessary to make these a reality. Within the framework of a democratic polity, our laws, development policies, plans and programs have aimed at women's advancement in different spheres. From the Fifth Five Year Plan onwards there has been a marked shift in the approach of women's issues from welfare to development. The self-help groups approach in the context of women's development focused on the poorest women and their children. Viewed as a rights-based approach, it proved to bring about transformation in women's life in terms of respecting their attitude and self-esteem., followed by their societal, fiscal, and political and advocacy activities.

Self-Help Groups are perceived as self-governed peer-controlled, informal group of people with same social and fiscal grounding and possessing the will to integrally strive to obtain common objectives. In such a collectivity women would be prepared to come forwarded for emergency, disaster, societal causes and fiscal assistance to each other (Verghese, 2018). That apart, the SHGs play a stellar role in bringing about social transformation in the community. Through these groups women come together to social need-based issues in the community. Therefore, Women Self-Help Groups' programs have substantiated the fact that rural empowerment is not possible without empowering women component in the process of development. This happens to be a very significant indicator of impact assessment (Saravanan, 2016).

The mission for empowerment of women by consolidating the existing SHGs and the facilitating institutions which the Government of Odisha constituted is called 'Mission Shakti'. Although Mission Shakti was formed in the year 2001 under the Women and Child Development Department in order to further the SHG movement in the state of Odisha, a different Directorate of Mission Shakti was formed under the administrative control of the Department of Women and Child Development in the month of April, 2017. The main objective of constituting Mission Shakti was creation of two lakh SHGs in two years so as to enhance the efficiency of women empowerment centered initiatives. For greater reach and consolidation and deepening of the attempts around SHG movement, a separate Department was carved out of the Women and Child Development Department on 1st June, 2021. Now the nascent Department exclusively deals with all affairs centering on the Self-Help Groups under single line of command designated as Mission Shakti state plan, DAY-National Rural Livelihood Mission (NRLM) and NRETP (National Rural Economic Transformation Project).

For the purpose of institution building, the Mission Shakti has undertaken the formation and promotion of SHGs, fiscal support to SHGs, financial support to community ,support to staff and federation members; infrastructure support to SHGs or federations, construction of Mission Shakti Gruha at the Gram Panchayat or Urban ward level, Mission Shakti Bhawan at the Block level and District level; settlement of interest subversion claims, appointment of agents for business correspondence or BCA and provisioning of Government Business to SHGs.

Review of Literature:

Das and Bhowal (2013) embarked on examining the perception of the direct stakeholders including the SHG members regarding the SHGs as an empowerment model and thereby to arrive at the conclusion grounded on the revelation of their investigation. They adopted multi-stage round sampling method for selection of the respondents in the Nagaon District of Assam. The area of study was chosen purposively as the same happened to be the home district of the scholars. The research was conducted in the year 2012. The sample size was one hundred which well represented the universe. They incorporated 40 indicators under various domains of women empowerment, measuring fiscal , societal; cultural, domestic, political and psychological dimensions of empowerment and the researchers adopted a five-point scale for quantification of the degree of perception of

different stack holders in order to determine the efficacy of SHG as an empowerment model. From the one-way analysis of variance or ANOVA test on overall score of variable on HHG as an empowerment model, the researchers came to the conclusion that SHGs emerge as a significant strategy for women empowerment and also for alleviation of penury. They are also an efficient mechanism for woman's development and societal empowerment. The women self-Help Groups have raised the status of women as participant decision takers and also as the beneficiaries in the democratic, fiscal, societal and cultural arenas of life. The women members also perceive that their SHGs have sensitized them to actively participate in the social as well as economic development of the countryside of our nation. The researchers claim that their findings are corroborated by available literature in the field of positive role of WSHGs in empowering the penury haunted women and masses and have evidences across the world in justifying the same.

Midya et al (2021) attempted on highlighting the perception of SHG participants about their empowerment with special reference to the educational, economic, social and political dimensions as the researchers believed that these aspects could be easily perceived by the participants and anatomized by the researchers so as to arrive at a conclusion concerning the participants' perception of the roles of SHG in that regard. The researchers conducted their investigation in a multi-ethnic village of Paschim Medinipur District in West Bengal. The theoretical framework was designed fundamentally by the 'insider view' known as the emic approach as per classic anthropological perspective. The sample size was fifty. An informants' response scale was prepared on the basis of thorough pre-testing on the theme and administered in the study area. While developing the scale, a particular reference (Bharadwaj, 1980) was followed. The researchers observed from their investigation that the participants of the Self-Help Groups who hailed mostly from the socially and fiscally backward groups felt emancipated during their post-membership period in the SHGs. The self-learning inventory of the members utilized by the SHGs has capacitated the women members in learning and developing their skills and thereby bolstered their self-confidence. The researchers also observed that regular interaction among the women in SHG meetings has developed a sense of group solidarity and identity and thereby a raised social status.

Pathak et al. (2019) conducted a study in Dindori, a tribal dominated district of Madhya Pradesh with the objectives to cognize the perceptions of women entrepreneurs towards SHG promoting institutions along with the issues relating to their own in managing their Self-Help Groups. The findings of the investigation clearly indicated that an overwhelming majority of the respondents possessed affirmative attitude and strongly affirmative attitude towards the institutions promoting SHGs. The findings of the study also revealed that a majority of the SHG members had acquired medium level of entrepreneurial capabilities in fiscal management, labour, staffing pattern, procuring of raw materials, marketing of processed products, loans etc. Thus as a whole, the results of the study manifested the fact that the women entrepreneurs had favourable attitude towards SHG promoting institutions because they played a stellar role in enhancing the status of women entrepreneurs and thereby enabling them to be empowered fiscally, socially and politically. The women entrepreneurs evince vibrant transformation in their lives during their post membership period in the Self-Help Groups.

Joshi (2006) makes it evident in her investigation that women cannot be homogenized as a single social category. Moreover, enhanced involvement of women at the group or community level does not necessarily capacitate them to achieve the space and support that is essential to swing the decisions in their favour for their benefit. Empowerment cannot be achieved by separating and isolating women from the context of social relations in which they live. Her study of Self-Help Groups in Uttarakhand reveals that greater awareness of women regarding their roles, responsibilities and rights

on account of their participation in group meetings, training programmes and exposure visits which have led to confidence building and social self-esteem among them. Joshi's further observation also adduces the evidence that women's election as Sarpanch of the Panchayats is also due to the effect of their participation in the process of making decisions in regard to natural resource management.

Rangayarkanni and Thamarai Selvi (2016) attempted on analyzing the satisfaction level of the members of SHGs and on investigating the attitude of the women members towards SHGs along with the social impact of woman Self-Help Groups and the status of women empowerment on rural self-employed women with special reference to Nilgiri District in Tamil Nadu. The researchers observed on the basis of the responses that SHGs provided a plenty of opportunities to bring about the societal changes and women empowerment through Self-Help Groups by addressing fiscal and personal empowerment. Although Nilgiri District is a hilly region and lacks in educational and communication facilities for women, this study finally concludes that SHGs in the region have created societal changes in the daily life of women members in the form of development and empowerment. Their involvement in the SHGs, has enabled them to enhance their status and their participation in all reasonable activities in the society. Their participation in group activities has played a remarkable role in mobilization of innovative ideas. The women participants now perceive that they are highly satisfied with their fiscal action, resulting in creation of more knowledge in banking and thrift activities in day to day life. The women participants are now ready for the future aspects.

Objectives:

The following objectives underpin the present study:

1. To cognize the women SHG members' own perception relating to their socio-cultural status.
2. To understand the WSHG members' own perception concerning their political and economic status.
3. To ascertain the respondents' own assessment regarding the overall development of their personality after involvement in the SGHs.

Research Method:

Any piece of research is grounded on appropriate procedure and proper tools and techniques of collection of data from the informants. The analysis and interpretation of data should keep in touch with the latest developments in the field of investigation. The modus operandi of the present investigation has been designed accordingly.

The researchers have adopted descriptive research design with a view to obtaining complete and appropriate information. The procedural steps are accurately planned. The study has also been reasonably well-founded on collecting data from Women SHG members of five blocks such as Khordha, Bhubaneswar, Jatni, Begunia and Tangi Blocks of Khordha district of Odisha by adopting purposive as well as convenience sampling and accordingly primary data have been gathered from three hundred respondents. The researchers have left no stone unturned in ensuring to dispel sampling bias and making the sampled units representative of the research universe. Data have been gathered on the basis of interview. Frequency distribution and percentage analysis have been carried out to arrive at meaningful conclusion.

Findings and Analysis:

In this study endeavor was made to cognize member' own perception regarding the impact of participation in group activities in terms of improvement in decision making in their family and group spheres, their awareness of PWDV Act, awareness of child marriage and child labour practices, adoption of small family norms, increase in awareness of AIDS/ COVIT-19, health and hygiene, decrease in social inequality, improvement of their own status in the family, improvement or their own status in the group and society, awareness of literacy

level, their children's education, their self-confidence, communication skills, no feelings of isolation, ability to perform and take part in the rituals, religious ceremonies, festivals etc. previously forbidden to them, ability to meet public/ Govt. officials/ non- officials, improvement in their mobility etc.

As regards the politico- economic variables, members' perception regarding their habit of savings, reduction of their poverty level, their undertaking of income generating activity, creation of employment opportunities in rural areas, improvement in their managerial ability, their role in economic decision making, development of skills in group management, awareness of training organized by NGOs, participation in democratic institutions, ability to express their opinions freely and independently, improvement in productive skills, increase in self- employment potential, improvement in control over resources, increase in credit worthiness, improvements in banking habits, freedom from money lenders, improvement in marketing skills, increase in bargaining power, awareness of socio- legal rights, awareness of rights of women, access to information about Govt. programmes, participation in development programmes etc. were taken into account and accordingly data were collected from the respondents.

The respondents were requested to give their weightage against each of the variables in terms of 0 for very low impact I for low impact, 2 for medium impact, 3 for high impact and 4 for very high impact of participation in group activities after joining SHGs. The total score value obtained in respect of each variable is shown against each in the following tables.

MEMBERS' PERCEPTION REGARDING THE IMPACT OF PARTICIPATION IN GROUP ACTIVITIES AFTER JOINING THE SHGs.

Table-1 Socio-Cultural Variables

SL NO	SOCIO-CULTURAL VARIABLES	TOTAL SCORE
1	Improvement in decision making in the family	**850**
2	Improvement in decision making in group sphere	**600**
3	Awareness of PWDV Act	**900**
4	Awareness of child marriage practices	**850**
5	Adoption of small family norms	**600**
6	Increase in awareness of AIDS/ COVID -19	**900**
7	Awareness of health and hygiene	**850**
8	Awareness of child labour	**600**
9	Decrease in social inequality	**450**
10	Improvement of status in the family	**850**
11	Improvement of status in the group	**600**
12	Improvement of status in the society	**600**
13	Awareness of environment	**450**
14	Awareness of children's education	**827**
15	Awareness of the literacy level	**930**
16	Self confidence	**850**
17	Improvement in communication skills	**370**
18	No feelings of isolation	**600**
19	Able to perform religions rituals/ practices	**900**
20	Able to participate in religions performances previously for bidden to them	**850**
21	Able to meet public/ Govt. officials/ non-officials	**600**
22	Improvement in mobility	**600**

Table-2 Politico- Economic Variables

SL NO	POLITICO- ECONOMIC VARIABLES	TOTAL SCORE
1	Induction of habit of savings	**950**
2	Microfinance reducing poverty	**900**
3	Women undertake income generating activity	**850**
4	Creation of employment opportunities in rural areas	**600**
5	Creation of assets in rural areas	**650**
6	Improvement of managerial ability of women	**800**
7	Role in economic decision making	**700**
8	Developing skills in group management	**600**
9	Awareness of training organized by NGOs	**600**
10	Participation in democratic institutions	**850**
11	Expressing opinions freely	**650**
12	Moving independently	**700**
13	Improvement in productive skills	**570**
14	Increase in self-employment potential	**630**
15	Improvement in control over resources	**530**
16	Increase in credit worthiness	**470**
17	Improvement in banking habits	**850**
18	Freedom from money lenders	**900**
19	Improvement in marketing skills	**600**
20	Increase in bargaining power	**520**
21	Awareness of socio-legal rights	**680**
22	Awareness of rights of women	**720**
23	Access to information about Govt. programmes	**727**
24	Participation in the development programmes	**740**

The above table shows the total score in respect of each variable which has been calculated by taking into account the aggregate of weightage assigned by each respondent against that variable. As a whole, perception of the respondents regarding the impact of participation in SHG activities on their socio-cultural life after joining the SHGs haze been calculated by taking in to the total score value of all the socio-cultural variables as against the projected highest score value. i.e. the total score value of respondents, had they opted for 'very high' choice against all variables. Similarly, the impact of politico- economic variables has been calculated in the like manner. In order to arrive at the conclusion, above sixty percent of the highest score has been the yard stick for determining the 'high impact' followed by fifty percent and above as the 'moderate impact'. Less than fifty percent is considered as 'low impact' in that regard. In the light of the yard sticks explained above it was arrived at the conclusion that for both the socio- cultural variables and the politico-economic variables the impact of the participation in group activities was moderate. If the impacts of both the socio-cultural as well as the politico- economic variables are taken together, the combined impact also continues to be a moderate one.

- **Respondents' Assessment about their Overall Development of Personality after Involvement in the SHGs.**

  After analyzing the socio-cultural and politico-economic variables, it was considered pertinent to cognize the overall changes of the personality of

the SHG members after their involvement in the SHGs. Attempt was made to gather information regarding their own assessment about the overall development of their personality after involvement in the SHGs. The assessment was made only in terms of positive response. No weightage was given to negative response. The total scores obtained on that basis are shown in the table given below.

Table:-3 Showing Respondent' Assessment Regarding the Overall Development of Their Own Personality after Involvement in the SHGs

SL NO	Assessment Related Variables	SCORE
1	Get respect from my family members	**201**
2	Get respect from my villagers	**212**
3	Get respect from my panchayat/ Block people	**183**
4	Can speak my mind	**175**
5	Taking care to be well dressed	**161**
6	Walk in the village without feeling shy	**195**
7	Talk with everyone establishing eye contact	**120**
8	Has overcome the fear in talking with male members of the village	**163**
9	Go alone out of the house without taking anyone's consent	**112**

N=300

The above table clearly depicts that a total number of 201 respondents made their self-assessment that they now got respect from their family members after joining the SHG, 212 respondents believed that they got respect from their villagers and 183 from Block/ Panchayat people. 175 respondents could speak their mind, 161 members could take care to be well dressed. Although shyness is quite natural to women, a large number of SHG members (195 or 65%) could walk in the village without feeling shy. But as regarded talking with someone by establishing eye contact, only 120 (40%) of the members could respond affirmatively. 163 respondents expressed that they had overcome the fear of talking with the male members of the village. However, only 112 respondents expressed that they could go alone out of the house without taking anyone's consent. Thus, as a whole, it can be well asserted that as per their own assessment the women SHG members believed in a moderate level of overall development of their personality after involvement in the SHGs.

Conclusion:

A lot of studies have been conducted on the relevance of Self-Help Groups as powerful instruments of social, political and fiscal empowerment of women and their affirmative role in bringing about the changes in the status of women and their positive revelations have been unanimously accepted, both at the national level and beyond. But studies shedding light on women members' perception regarding the impact of participation in SHG's activities on decision making in their own family and group sphere, for improvement of their own status in the community and society; in the religious, cultural, political and economic spheres of life appear to be rare and a few. If considered from the later point of view, the present study appears to be novel of its kind. Whereas the earlier researchers have used indicators relating to self-confidence, family support, access to family income, control on resources/assets, mobility, role in decision making, changes in women roles etc. (Malhotra, 2002), the present researchers have utilized some socio-cultural and politico-economic variables to elicit information from the respondents relating to their perception of the impact of SHGs. In addition to that, the researchers have also collected information regarding the respondents overall development of their own personality after joining in the SHGs. The study substantiated the fact that WSHG members' perceptions in the aspects of self-confidence and decision making have been enhanced. Their political status has been

improved and their acceptance in the religious and cultural spheres has been recognized.

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NAVIGATING SECTION 80C: A GUIDE TO TAX SAVING INSTRUMENTS AND THEIR IMPACT

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Abstract- Tax Planning refers to the arrangement of financial activities in a way where maximun tax benefits can be availed by a person by making the best use of provision of law. As an investor one shpuld choose such investment which not only gives tax exemption but also provides an interest free income,The objective of the study is to give an indepth knowlege about tax saving instruments available under Section 80C of the Income tax Act. Using secondary data from various published articles , papers and websites.

Keywords- Tax Planning, Income tax, Section 80C, Deductions, Exemption

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Introduction- Tax planning is a vital aspect of financial management that aids both individuals and businesses in optimizing their tax obligations while staying within legal boundaries. This practice involves leveraging various legal provisions, deductions, exemptions, and government-offered investment opportunities to make strategic decisions concerning income, expenses, and investments, all aimed at legally reducing the tax liability. The Income Tax Law itself presents several exemptions and deductions for effective tax planning. These tax-saving strategies not only enable individuals and businesses to retain more of their earnings but also encourage sound financial planning and wealth accumulation. Taxpayers have access to a range of exemptions and deductions that can be claimed from their total income, ultimately lowering their taxable income and reducing their tax liability. Some of these provisions include Section 80C for investments, Section 80CCC for insurance premiums, Section 80CCD for pension contributions, Section 80GG for house rent paid, Section 80E for interest on education loans, Section 80EE for interest on home loans, Section 80D for medical insurance, Section 80RRB for patent royalties, Section 80TTB for interest income, and many others.

In India, one of the most significant elements of tax planning is Section 80C of the Income Tax Act. This section enables individuals and Hindu Undivided Families (HUFs) to not only save on taxes but also cultivate financial discipline by making eligible investments and incurring qualifying expenses. Section 80C is instrumental in tax planning as it provides deductions of up to Rs. 1.5 lakh from an individual's taxable income. This means that by investing in specific financial instruments or

incurring eligible expenses, individuals can substantially reduce their taxable income and, consequently, their overall tax liability.

Review of literature: Several studies have examined various aspects of tax-saving investments and their impact.

Kavitha, M; (April 2023) The study, "A Study on Life Insurance Policies as an Investment Option for Investors -" aimed to identify the factors influencing investment decisions of customers in life insurance and analyze investor awareness and satisfaction with life insurance policies. The primary data was collected from 50 investors in Kochi city, Kerala. The study concluded that investor decisions are affected by various factors such as age, gender, and income. LIC policies were the most popular among various life insurance policies, and people had good awareness of them.

Bhinde, Hetal & Shukla(2023-)The study "A Study on Financial Planning and Approaches for Tax Saving Intended for Salaried Employees Post COVID "focuses on financial planning and tax-saving approaches for salaried employees. The preferred investment instrument among salaried employees is the Public Provident Fund (PPF), with other options such as LIC, home loans, child education plans, National Pension schemes, National Saving Certificates, and ELSS also being popular choices.

Jain,M (Jan 2023)- In the research study, various tax-saving investment options were compared, including ELSS, Fixed Deposits from public and private sector banks, Public Provident Fund, Post Office Scheme, and National Savings Certificate. Statistical tests such as T-test were applied for analysis.

Singhania,V (2021)- The research aimed to assess respondents' awareness of tax planning and tax deductions. The study used both primary and secondary data, employing convenient random sampling with 150 respondents. It found that most people prefer investing in the National Pension System and are aware of tax deductions eligible under Section 80C for tax planning purposes.

Sahoo, Tejaswani (2020) in his paper ""TAX SAVING INVESTMENT UNDER SECTION 80C OF INCOME TAX ACT, 1961""explored how individuals can take advantage of India's complex taxation system by investing in various savings schemes under Section 80C by using both primamry and secondary data.

Bahuguna,P (2020)- The objective of the study ,"Tax Planning Strategies of Salaried Individuals: An Empirical Study of Taxpayers" was to determine effective tax planning strategies for salaried individuals. The research included 225 respondents, and data was presented using frequency distribution and pie charts. The study concluded that salaried individuals can make informed decisions to secure their financial futures by investing in tax-saving plans, understanding tax rules and regulations, and seeking professional advice.

Agarwal,P(2020)- The research, "Awareness of the Various Investment Options Available for Tax Planning " aimed to study tax planning among working women. It used both primary and secondary data and adopted convenience sampling, considering 60 respondents from Moradabad city. The study found that modern women are aware of various investment schemes.

Blessy A. Varghese, January (2019)- The objective of the research , "Tax Planning Measures Adopted by Salaried Class with Special Reference to Chengannur Municipality, Alappuzha District "was to understand and evaluate tax planning measures adopted by the salaried class, with mathematical methods used

for data analysis, primarily through the simple percentage method.

Sarvaiya, J., et al (2019) examined in the paper "INCOME TAX PLANNING: A STUDY OF TAX SAVING INSTRUMENTS" taxpayers' perceptions of deductions under sections 80C to 80U using convenience-cum-stratified sampling, anfd found that demographic variables like age and occupation influenced these perceptions.

Saravanan, (2017-18)-The study , "Tax Saving Scheme and Tax Saving Instruments of Income Tax in India "focused on individual income tax planning, emphasizing the role of a country's tax structure in shaping saving and investment habits among taxpayers. The study highlighted the importance of lower tax liabilities for enabling saving and investment.

Pandey, Pramod (2017) concluded that awareness programs about income tax laws and procedures are essential for economic growth in the paper

titled, "THE IMPACT OF TAXATION SYSTEM ON ITS ECONOMIC GROWTH"

Krupa, V.D (2017) "INVESTORS ATTITUDE TOWARDS VARIOUS TAX SAVING SCHEMES IN INDIA"assessed investors' attitudes towards tax-saving schemes, highlighting the need for more awareness about innovative tax-saving options introduced by the Indian government.

Gautam (2013) studied the suitability of tax-saving instruments, with life insurance policies and provident funds emerging as popular choices.

Gupta,R(2012)- The research evaluated assesses' knowledge of tax-saving schemes. It used both primary and secondary data. The study, "Impact of Income Tax on saving and Investment: A Case Study of Assesses in Jammu" reiterated the importance of lower tax liabilities in providing people with more disposable income for saving and investment.

Objectives of the study:

- To acquire in-depth knowledge about Section 80C of the Income Tax Act, 1961.
- To explore various tax-saving schemes available under Section 80C of the Income Tax Act, 1961.

Research methodology: This study is based on the analysis of secondary data collected from sources such as research papers published in journals, newspapers, government websites, and other reputable online sources, all of which are appropriately cited in the references. The research paper is descriptive and analytical in nature.

Discussion and analysis: Section 80C of the Income Tax Act, 1961, focuses on deductions from total income for savings and investments. It is a favored section among taxpayers because it enables them to reduce taxable income through tax-saving investments. Key points to note include:

Maximum Deduction-The maximum deduction allowed under Section 80C is Rs. 1.5 lakh, meaning that eligible investments and expenses up to this limit can reduce taxable income.

Eligible Investments/Expenses -Eligible investments and expenses include life insurance premium payments, contributions to the Employee Provident Fund (EPF), investments in the Public Provident Fund (PPF), National Savings Certificates (NSC), fixed deposits with banks, tuition fees for children's education, and principal repayment of home loans.

Lock-in Period-Many of these investments have a lock-in period, preventing early

withdrawal without losing the deduction benefits.

Who can avail deduction?- Section 80C deductions are available to both individuals and Hindu Undivided Families (HUFs).

Long-term Wealth Building:-These investments not only reduce taxable income but also offer long-term wealth-building opportunities, with attractive interest rates and compounding benefits.

Financial Planning- Tax planning through Section 80C encourages disciplined financial planning, motivating individuals to save and invest wisely for their future while enjoying immediate tax benefits.

Detailed analysis of various savings schemes available under Section 80C of the Income Tax Act, 1961, in India:

Life Insurance Premiums (Section 80C):

- Taxpayers can claim deductions for premiums paid on life insurance policies.
- This deduction is applicable not only for the policyholder but also for premiums paid on policies for their spouse or children.
- It's important to note that the deduction is available for policies issued by approved insurers.

This ensures that the policy meets the necessary regulatory criteria.

Employee Provident Fund (EPF):

- Contributions made to the Employee Provident Fund (EPF) are eligible for deduction under Section 80C.
- Both the employer and the employee make contributions to this retirement savings scheme.
- The EPF is an essential long-term financial planning tool, as it helps individuals build a substantial corpus for their retirement.

Public Provident Fund (PPF):

- The Public Provident Fund (PPF) is a long-term savings scheme with a lock-in period of 15 years.
- Contributions to PPF accounts are eligible for deductions under Section 80C.
- Notably, the interest earned on PPF investments is also tax-free, making it an attractive option for long-term wealth accumulation

National Savings Certificate (NSC):

- The National Savings Certificate (NSC) is a government-backed savings instrument. Investors can allocate funds up to a specified limit in NSCs and claim deductions under Section 80C.
- However, it's essential to be aware that the interest earned on NSCs is taxable, which affects the overall returns.

Tax-saving Fixed Deposits (FDs):

Many banks offer tax-saving Fixed Deposits (FDs) with a lock-in period of 5 years. Investments made in these FDs are eligible for deductions under Section 80C.

Unlike some other investments, interest earned on these FDs is taxable, which can impact the overall returns.

Repayment of Home Loan Principal:

Homeowners can claim deductions for the principal component of their home loan Equated Monthly Installments (EMIs) under Section 80C.

However, there's a condition that the property should not be sold within 5 years of possession to avail of this deduction.

Equity-Linked Savings Schemes (ELSS):

- ELSS is a type of mutual fund that primarily invests in equities.
- Investments in ELSS funds are eligible for deductions under Section 80C.
- ELSS funds are known for their potentially higher returns but also carry market-related risks.
- They have a shorter lock-in period of 3 years.

5-year Fixed Deposit with Post Office:

Similar to bank FDs, the Post Office offers a 5-year FD scheme that qualifies for deductions under Section 80C.

This option provides flexibility in choosing where to invest while enjoying tax benefits.

Senior Citizens Savings Scheme (SCSS):

- SCSS is available for individuals aged 60 and above.
- Investments in this scheme are eligible for deductions under Section 80C.
- SCSS is tailored to the needs of senior citizens, offering them a secure avenue for their savings.

Sukanya Samriddhi Yojana (SSY):

- SSY is designed to promote savings for the girl child's education and marriage.
- Deposits in SSY accounts are eligible for deductions under Section 80C.

This scheme encourages long-term financial planning for the future of the girl child.

National Pension System (NPS):

While NPS has its separate section (80CCD), it also falls under Section 80C for deductions on the employee's contribution.

- NPS provides a comprehensive retirement savings solution with tax benefits.

Tuition Fees for Children:

- Parents can claim deductions for tuition fees paid for the education of up to two children under Section 80C.

This deduction supports educational expenses and encourages investments in children's future.

Table 1 Investment options, Average Interest, Lock in period & Risk factor

Investment options	Average Interest	Lock-in period for	Risk factor
ELSS funds	12% – 15%	3 years	High
NPS Scheme	9% – 12%	Till 60 years of age	High
ULIP	Vary from paln to plan	5 years	Medium
Tax saving FD	Up to 8.25%	5 years	Low
PPF	7.10%	15 years	Low
Senior citizen savings scheme	8.20%	5 years (can be extended for other 3 years)	Low
National Savings Certificate	7.70%	5 years	Low
Sukanya Samriddhi Yojana	8.00%	Till girl child reaches 21 years of age (partial withdrawal allowed when she reached 18 years)	Low
Life Insurance	Vary from plan to plan	3 years	low

Compiled by Authors

Table No. 1 showing various option available under Section 80C of the Income Tax Act, 1961 and there rate of interest with other relevant information.

Conclusion

In conclusion, tax planning emerges as a fundamental pillar of financial management, serving as a strategic tool for individuals and businesses alike to optimize their tax liabilities within the confines of the law. This practice involves harnessing various legal provisions, deductions, exemptions, and government-offered investment opportunities to make informed decisions regarding income, expenses, and investments, all aimed at the legal reduction of tax burdens. The Income Tax Law in India generously provides a plethora of exemptions and deductions, facilitating effective tax planning. The benefits of astute tax-saving strategies extend beyond immediate tax relief, as they foster financial planning and wealth creation.

Section 80C of the Income Tax Act stands as a cornerstone of tax planning in India, offering taxpayers the opportunity not only to reduce their tax liability but also to instill financial discipline. This section encourages individuals and Hindu Undivided Families (HUFs) to make eligible investments and incur qualifying expenses. With deductions of up to Rs. 1.5 lakh from taxable income, Section 80C serves as a potent instrument in tax planning. By engaging in specific financial instruments or eligible expenses, individuals can significantly lower their taxable income and, consequently, their overall tax liability.

Section 80C not only provides tax benefits but also encourages disciplined financial planning. It empowers individuals to make prudent choices for their future financial goals while simultaneously enjoying immediate tax advantages. Furthermore, the section fosters long-term wealth creation through instruments like Public Provident Fund (PPF) and National Savings Certificates (NSC), which offer attractive interest rates and compounding benefits.

In essence, tax planning, particularly through Section 80C, is a critical aspect of financial management in India. It empowers individuals and HUFs to navigate the complex landscape of taxation, reduce their tax liabilities, and embark on a path towards financial security and wealth accumulation.

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Enclosures 1

Central government of India

SL. No.	Taxes as per Union List
82	**Income tax:** Taxes on income other than agricultural income.
83	**Custom Duty**: Duties of customs including export duties
84	**Excise Duty**: Duties of excise on the following goods manufactured or produced in India namely (a)Petroleum crude (b)high speed diesel (c)motor spirit (commonly known as petrol) (d)natural gas (e) aviation turbine fuel and (f)Tobacco and tobacco products
85	Corporation Tax
86	Taxes on capital value of assets, exclusive of agricultural land, of individuals and companies, taxes on capital of companies
87	Estate duty in respect of property other than agricultural land
88	Duties in respect of succession to property other than agricultural land
89	Terminal taxes on goods or passengers, carried by railway, sea or air; taxes on railway fares and freight.
90	Taxes other than stamp duties on transactions in stock exchanges and futures markets
92A	Taxes on sale or purchase of goods other than newspapers, where such sale or purchase takes place in the course of inter-State trade or commerce
92B	Taxes on the consignment of goods in the course of inter-State trade or commerce
97	All residuary types of taxes not listed in any of the three lists of Seventh Schedule of Indian Constitution

Enclosure 2

State governments

SL. No.	Taxes as per State List
45	Land revenue, including the assessment and collection of revenue, the maintenance of land records, survey for revenue purposes and records of rights, and alienation of revenues etc.
46	Taxes on agricultural income
47	Duties in respect of succession to agricultural land.
48	Estate Duty in respect of agricultural land
49	Taxes on lands and buildings.
50	Taxes on mineral rights.
51	Duties of excise for following goods manufactured or produced within the State (i) alcoholic liquors for human consumption, and (ii) opium, Indian hemp and other narcotic drugs and narcotics.
53	**Electricity Duty**: Taxes on the consumption or sale of electricity
54	Taxes on sale of petroleum crude, high speed diesel, motor spirit (commonly known as petrol), Natural gas aviation turbine fuel and alcohol liquor for human consumption but not including sale in the course of inter state or commerce or sale in the source of international trade or commerce such goods.
56	Taxes on goods and passengers carried by roads or on inland waterways.
57	Taxes on vehicles suitable for use on roads.
58	Taxes on animals and boats.
59	Tolls.
60	Taxes on profession, trades, callings and employments.
61	Capitation taxes.
62	Taxes on entertainment and amusements to be extent levied and collected by a panchayat or Municipality or a regional council or a district council.
63	Stamp duty

FINANCIAL RATIO ANALYSIS AS A DETERMINANT OF PROFITABILITY OF MANUFACTURING SECTOR FIRMS IN INDIAN CEMENT INDUSTRY LISTED ON BOMBAY STOCK EXCHANGE

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Abstract: The paper aims to examine the relationship between operating profit margin (OPM), earnings before interest and tax (EBIT), gross profit margin (GPM) and operating cash flow margin (OCFM) with net profit margin (NPM) i.e. a proxy variable to determine profitability of selected manufacturing sector firms in Indian cement industry listed on the Bombay Stock Exchange for the period 2008-09 to 2022-23 i.e. fifteen years. The present study is primarily based on secondary data published in the annual reports of the companies and other web sources. For analysis and interpretation, statistical measures like mean, standard deviation, Pearson correlation, multiple linear regression and Ordinary Least Square method have been applied. The study shows that there exist a correlation between independent variables and dependent variable. It also shows that OCFM and EBIT have a positive and significant relationship whereas OPM and GPM have a negative and significant relationship with profitability.

Keywords: Financial ratios, profitability, manufacturing sector firms, OLS, multiple regression analysis.

Introduction

A financial ratio or accounting ratio is a relative measure of two selected numerical values taken from an enterprise's financial statements. Financial ratios are used for all kinds of purposes including the assessment of the ability of a firm to pay its debts to evaluation of business and managerial success and even the statutory regulation of a firms' performance (Barnes, 1987). Whereas profitability is a ratio to calculate the overall management proposed by the size of the level of profit obtained in combination with sales and investment (Shahnia et al. 2020). Efficiency of any organization can be judged through its profitability (Bhayani, 2008) which is a highly sensitive economic variable affected by many factors operating through a variety of ways (Vijyakumar, 2011).

Cement is a binding material used in construction sector. Nearly two centuries ago, in 1824 Joseph Aspdin of England patented the very first discovered cement. India is the second largest producer of cement in the world after China and accounts for over 7 percent of the global installed capacity. Indian cement industry is one of the eight major core sector industries which weigh around 5.37 percent in the Index of Industrial Production. Of the total capacity, 98 percent lies with the private sector and the rest with the public sector. The top 20 companies account for around 70 percent of the total cement production in India (IBEF 2022). UltraTech Cement Ltd. is the largest manufacturer of grey cement, ready mix concrete and white cement in India and one of the leading cement producers globally. Its operations span across India, UAE, Bahrain, Bangladesh and Sri Lanka. UltraTech is also the largest exporter of cement. Ambuja Cements Ltd., now owned by Adani Group, is

the second largest producer of cement followed by ACC Ltd.

Literature review

Previous studies (Innocent et al. (2013) Nigerian Pharmaceutical Industry; Khan & Khokhar, (2015) cement sector in Saudi Arabia; Ehiedu, (2014) manufacturing sector companies listed in Nigerian Stock Exchange; Alarussi & Alhaderi, (2018) non-financial listed companies in Malaysia; Nanda & Panda (2018) macroeconomic determinants of Indian manufacturing firms) etc. described the relationship between various financial ratios and its effects on profitability. Various researchers have also studied the relationship between profitability as a dependent variable exhibited by a proxy of net profit margin, gross profit margin, return on assets and assets turnover ratio etc. and certain financial ratios, namely, debt to equity ratio, inventory turnover ratio, debtors' turnover ratio, creditors' velocity and total assets turnover ratio etc. as independent variables.

In some studies (Wanguu & Kipkirui, (2015) cement manufacturing firms listed on Nairobi Stock Exchange in Kenya), researchers have examined the relationship between inventory conversion cycle, average receivable period and average payable period with profitability. The relationship between profitability and various determinants of profitability such as liquidity, leverage, sales growth, management efficiency, capital intensity, firm size, working capital, annual inflation and GDP growth of manufacturing companies have also been studied (Tarik Hossain (2020); manufacturing companies listed on the Dhaka Stock Exchange). The financial performance in terms of liquidity, solvency, activity and profitability position have also been reflected by many studies (Arab et al. (2015); the steel industry in India).

Research Gap

As it is evident from the available literature that researchers across the globe have examined the profitability of different industries considering many variables but there is minimum studies available on financial ratios as a determinant of profitability particularly on manufacturing sector firms operating in Indian cement industry listed on Bombay Stock Exchange. Further, the variables considered in the present study have also not been much examined and, there exist a gap between the present study and available related literature. Hence, an attempt has been made in the present study to fulfill the gap in the existing literature.

The study objectives

In the present study, an attempt has been made to pursue the following objectives:

i. To study the relationship between operating profit margin (OPM) and net profit margin (NPM) of selected manufacturing firms in Indian cement industry;
ii. To establish if there is any relationship between earnings before interest and tax (EBIT) and net profit margin (NPM) of sample companies;
iii. To examine the extent of relationship between gross profit margin (GPM) and net profit margin (NPM) of selected manufacturing firms under study;
iv. To determine the relationship between operating cash flow margin (OCFM) and net profit margin (NPM) of selected sample.

The scope of study

As per Cement Information System (CIS) and Department of Promotion of Industry and Internal Trade (DPITT), there are total numbers of 153 companies producing cement in India and there are 33 cement companies listed on the Bombay Stock Exchange (BSE). The present study focused on top three cement companies of manufacturing sector, namely, ACC Ltd., Ambuja Cements Ltd. and UltraTech Cement Ltd. The period of the study remained fifteen years i.e. from 2007-08 to 2021-22.

The research methodology

Since, the basic purpose of the present study is to get a better insight into the profitability of manufacturing firms in Indian cement industry and to examine the relationship between

different independent variables with the dependent variable. Hence, profitability is measured by a proxy of net profit margin (NPM) which is a dependent variable and financial ratios measured by OPM, EBIT, GPM and OCFM are considered as the independent variables in the present study.

Sources of data

The study primarily focuses on secondary data which is collected from the following sources:

- For calculating financial ratios, the data is compiled from the various issues of published annual reports of the selected cement companies available on its official websites.
- Secondary data on cement production by India Brand Equity Foundation Report 2022 is also consulted.
- Data pertaining to cement companies published on the various websites is also obtained.

Methods of data analysis and interpretation

i. **Descriptive analysis-**A descriptive statistic is a summary statistic that quantitatively describes and summarizes features from a collection of information, while descriptive statistics is the process of using and analyzing those statistics. In the present study, a descriptive analysis is used to describe relevant aspects of financial management (both mobilization as well as deployment of funds) and detailed information about each relevant variable is provided.

ii. **Quantitative analysis-** Quantitative analysis is a technique that uses mathematical and statistical modeling, measurement, and research to understand behavior in terms of a numeric value. For quantitative analysis, the present study applied two methods. First, it used correlation models, specifically Pearson correlation to measure the degree of association between different variables under study. Second, it used regression analysis to examine the relationship between independent variables with dependent variable and to know the effect of independent variables on the dependent variable. By using this method, the study identified the significance of each explanatory variable to the model and also the significance of the overall model. This model was used as simple regression (one independent variable) and multiple regressions (more independent variables). Further, in the present study, Ordinary Least Square Method is used for analysis of hypotheses stated in multiple forms. A computer program 'MS-Excel 2010' is used for descriptive analysis and computer software 'IBM SPSS Statistics 20' is used for regression and ANOVA.

Description of the variables

Operating Profit Margin-In general, operating profit is also known as earnings before interests and taxes (EBIT) (Jayathilaka, 2020). It shows the company's ability to generate profits that will cover fixed costs or other operating costs (Harahap, 2015). Operating profit is also referred to as the profit of the enterprise which is obtained after deducting all operating expenses from operating profit (Balasundaram, 2009). Operating profit margin (OPM) is strongly influenced by the cost of goods sold. If the cost of goods sold increases, the OPM would decrease, and vice-versa (Choiriya, 2020).

i. ii. **Earnings before Interest and Tax-** Earnings before interest and tax indicate how effectively a company generates earnings over a specific period of time. It is a measure of a firm's profit that includes all incomes and expenses (operating and non-operating) except interest expenses and income tax expenses. It is an indicator of a company's profitability. EBIT measures the profit a company generates from its operations.

Gross Profit Margin-Gross profit margin (GPM) is a ratio of profitability that shows the rate of return on gross profit to net sales, the higher the gross profit margin, the greater the gross profit value (Rodoni, A., & Ali, 2014).

This ratio shows the balance between the gross profit of the company and the level of sales achieved in the same period. When the cost of goods sold increases, the GPM starts declining. Gross profit margin is also a determinant of profitability; the higher the gross profit means higher the profitability of the firm and vice-versa. Gross profit margin is always greater than the net profit margin (Mahruzal & Khaddafi, 2020).

Operating Cash Flow Margin -Operating cash flow is a measure of the amount of cash generated by a company's normal business operations. It is an important benchmark to determine the financial success of a company's core business activities.

Net Profit Margin-Net profit margin is a ratio of profitability that shows the comparison between net income and sales (Nariswari & Nugraha, 2020), besides that it can interpret the level of efficiency of the company as far as where the company is able to emphasize operational costs incurred within a certain period (Sutrisno, 2013). It measures the percentage of any remaining sales after deducting all costs and expenses, including interest and taxes (Rianto et al. 2022). This ratio is significant for operations managers because it reflects its sales pricing strategy and ability to control operating expenses (Choiriyah, 2021). The greater the net profit margin, the better is the profitability, because it means companies are able to get a high enough profit through sales with the ability to properly reduce its costs (Nariswari, 2020).

The description of variables used in the present study is as follows:

1. Operating Profit Margin (OPM) = Operating Profit / Net sales x 100
2. Earnings Before Interest and Tax (EBIT) = Revenue – COGS – Operating Expenses or Net Income + Interest + Taxes, where COGS = Cost of Goods Sold
3. Gross Profit Margin (GPM) = Gross Profit / Net Sales x 100, where Gross Profit = Total Sales – COGS
4. Operating Cash Flow Margin = Operating cash flow / Net Revenue x 100
   Operating Cash Flow = Net Income + Depreciation & Amortization – Increase in Net Working Capital
   Net Revenue = Gross Revenue – Returns – Discounts – Sales Allowances
5. Net Profit Margin = Earnings after tax / Net Sales x 100

In the present study, a compact form of the model is developed as follows:

$$(NPM)_Y = b_0 + b_1X_1 + b_2X_2 + b_3X_3 + \ldots\ldots\ldots + €i$$

Where,

Y = Dependent variable of company
X = Independent variables of company
b_0 = Intercept for X variable of 'i' company
b_1 – b_4 = Coefficient for the independent variables X of companies, denoting the nature of relationship with dependent variable Y (or parameters).
€i = the error term.

Specifically, when the above general least square model is converted into specified variables, then it becomes as:

$$(NPM)_Y = b_0 + b_1(OPM) + b_2(EBIT) + b_3(GPM) + b_4(OCFM) + €i$$

Where,

NPM = Net Profit Margin
OPM = Net Profit Margin
EBIT = Earnings Before Interest and Tax
GPM = Gross Profit Margin
OCFM = Operating Cash Flow Margin

Hypotheses of study

H_0: There is no significant relationship between the independent variables and dependent variable.

H_{01}: Operating profit margin (OPM) has no significant relationship with net profit margin (NPM) of selected manufacturing sector firms in Indian cement industry.

H_{02}: There is no significant relationship between earnings before interest and tax

(EBIT) and net profit margin (NPM) of selected sample.

H_{03}: Gross profit margin (GPM) has no significant relationship with net profit margin (NPM) of sample under study.

H_{04}: There is no significant relationship between operating cash flow margin (OCFM) and net profit margin (NPM) of the sample.

Analysis and Interpretation

Table 1: Descriptive Statistics

Variables	Mean	Std. Deviation	N
OPM	21.59	6.14	45
EBIT	16.01	6.4	45
GPM	16.83	7.19	45
OCFM	18.08	4.81	45
NPM	13.27	5.63	45

Source: Author's SPSS output.

Table 1 above shows the descriptive statistics of sample companies over the period under study. It shows that the financial ratios measured by operating profit margin (OPM), earnings before interest and tax (EBIT), gross profit margin (GPM) and operating cash flow margin (OCFM) have a positive mean value ranging from 16.01 for EBIT to 21.59 for OPM. Further, GPM has the highest standard deviation (7.19) followed by EBIIT (6.4), OPM (6.14) and OCFM (4.81). Though, the difference in standard deviation is not high. It indicates that the manufacturing sector firms in Indian cement industry are inefficient to manage its gross profit. However, the firms are efficiently managing its operating cash flow.

Table 2: Correlations

		NPM	OPM	EBIT	GPM	OCFM
Pearson Correlation	NPM	1	.870**	.887**	.912**	.940**
	OPM	.870**	1	.988**	.979**	.881**
	EBIT	.887**	.988**	1	.985**	.863**
	GPM	.912**	.979**	.985**	1	.915**
	OCFM	.940**	.881**	.863**	.915**	1
Sig. (1-tailed)	NPM		.000	.000	.000	.000
	OPM	.000		.000	.000	.000
	EBIT	.000	.000		.000	.000
	GPM	.000	.000	.000		.000
	OCFM	.000	.000	.000	.000	

Source: Author's SPSS output. ** Correlation is significant at the 0.01 level (1-tailed).

The correlation matrix in table 2 above shows that the operating profit margin (OPM), profit before interest and tax ratio (EBIT), gross profit margin (GPM), and cash profit margin (CPM) have a strong positive relationship with profitability (NPM). The strength of relationship is indeed at 87 percent, 88.7 percent, 91.2 percent and 94 percent for OPM, EBIT, GPM and OCFM respectively. This indicates that the manufacturing sector firms in

Indian cement industry have highest profitability (NPM) on OPM, EBIT, GPM and OCFM. Further, OCFM has the highest strong positive relationship with profitability followed by GPM, EBIT and OPM which is also statistically significant and strengthened as p-value of 0.01 > .000 for all the independent variables under study.

Table 3: ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1316.011	4	329.003	162.749	.000[b]
	Residual	80.861	40	2.022		
	Total	1396.872	44	331.025		

a. Dependent Variable: NPM, b. Predictors: (Constant), OCFM, EBIT, OPM, GPM

Table 3 above shows that $F\text{-}_{count}$ is 162.749 > $F\text{-}_{table}$ is 3.83, so it can be concluded that OPM, EBIT, GPM and OCFM i.e. the independent variables together have a significant relationship with NPM i.e. dependent variable.

Table 4: Collinearity Diagnostics[a]

Model		Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	OPM	EBIT	GPM	OCFM
1	1	4.887	1	.00	.00	.00	.00	.00
	2	.099	7.015	.09	.00	.00	.00	.00
	3	.012	20.505	.08	.01	.02	.00	.41
	4	.002	55.174	.82	.46	.00	.49	.15
	5	.001	79.947	.02	.53	.97	.51	.44

a. Dependent Variable: NPM.

Table 4 above shows the eigenvalues which represent the total amount of variance that can be explained by a given principal component. They can be positive or negative in theory, but in practice they explain variance which is always positive. If eigenvalues are > 0, then it is a good sign. It shows that, the eigenvalues for all the five variables under study are positive and > 0.

Table 5: Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.3016	31.5348	13.2704	5.46894	45
Residual	-3.02652	4.71614	.00000	1.35564	45
Std. Predicted Value	-2.006	3.340	.000	1	45
Std. Residual	-2.129	3.317	.000	.953	45

a. Dependent Variable: NPM.

Table 5 above shows the residual statistics of the sample companies.

Table 6: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.005	1.810		-.555	.582
	OPM	-1.133	.239	-1.234	-4.751	.000*
	EBIT	1.594	.317	1.812	5.035	.000*
	GPM	-.426	.261	-.544	-1.632	.111**
	OCFM	1.128	.138	.962	8.157	.000*

Source: Author's SPSS output. a. Dependent Variable: NPM. * Significant at 1 percent level. ** Significant at 5 percent level.

Table 6 above shows the coefficients of financial ratios of sample firms operating in manufacturing sector in Indian cement industry under the study period. It is evident that operating cash flow has a significant relationship with profitability. The t-calculated of operating cash flow margin (OCFM) i.e. 8.157 which indicates that, OCFM has a very strong and positive relationship with NPM. It shows that the operating cash flow significantly affects the profitability of manufacturing sector

firms in Indian cement industry. The significance value also shows that OCFM is statistically significant at 1 percent level of significance. Thus, the study rejects the null hypothesis that OCFM has no significant relationship with NPM of selected manufacturing sector firms in Indian cement industry. Further, it is concluded that any change in the operating cash flow have significant and positive effect on profitability.

Further, it shows that the t-calculated of EBIT stands at 5.035 confirming that it has a strong positive and statistically significant relationship with NPM and to determine profitability of selected manufacturing sector firms in Indian cement industry. Its significance value renders that the t-calculated at 1 percent level is also statistically significant. Thus, the study rejects the null hypothesis and it is concluded that EBIT has a strong positive and statistically significant relationship with NPM to determine profitability of selected manufacturing sector firms in Indian cement industry.

The table 6 above also shows that t-calculated of operating profit margin (OPM) is -4.751 which indicates that OPM has a negative and statistically significant relationship with profitability at 1 percent level of significance. Thus, the study rejects the null hypothesis and concluded that the OPM has a significant and negative relationship with NPM of selected manufacturing firms in Indian cement industry to determine its profitability.

Finally, the t-calculated of GPM, as shown in the table 6 above is -1.632. This indicates that gross profit ratio (GPM) has a negative and statistically significant (0.111) relationship with profitability at 5 percent level of significance. Thus, the study rejects the null hypothesis and concluded that the GPM has significant and negative relationship with NPM. Further, an increase in GPM will bring a decrease in profitability by number of times the value of t-calculated of GPM.

Table 6 above also shows the multicollinearity test that aims to test whether in a regression model found a significant correlation or relationship between independent variables (Ghozali, 2009). In a good regression model, there should be no correlation between the independent variables. Multi-collinearity causes the regression coefficients to be small and the standard error of the regression to be large so that testing of the independent variables individually be significant (Mahruzal & Khaddafi, 2020).

From Table 6, it is also evident that the Variance Inflation Factor (VIF) is more than 10 or tolerance is less than 0.1 (10 percent) in OPM, EBIT and GPM, indicating that the regression model is free from multi-collinearity. Further, the VIF is less than 10 or tolerance is greater than 0.1 (10 percent) in

OCFM, indicates that the testing of this independent variable individually will be significant.

So, the test outputs described above provide considerable reliability to the results and the emerging multiple regression equation is as under:

NPM = - 1.005 – 1.133(OPM) + 1.594(EBIT) - 0.426(GPM) + 1.128(OCFM) + €i

This equation model is explained as follows:

a) The constant value is 1.005 and has a negative slope indicting that if the independent variable in the study is constant, the profitability will decrease by 1.005 percent.
b) The OPM parameter value is 1.133 and has a negative slope indicating that if the OPM is increased, for example, by 1 percent, the profitability will decrease by 1.133 percent.
c) The value of the EBIT parameter value is 1.594 and has a positive slope indicating that if the EBIT is increased, for example, by 1 percent, the profitability will increase by 1.594 percent.
d) The GPM parameter value is 0.426 and has a negative slope indicating that if the GPM is increased, for example, by 1 percent, the profitability will decrease by 0.426 percent.
e) The OCFM parameter value is 1.128 and has a positive slope indicating that if OCFM is increased, for example, by 1 percent, the profitability will increase by 1.128 percent.

Table 7: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.971[a]	.942	.936	1.42181	.942	162.749	4	40	.000	2.207

Source: Author's SPSS output. a. Predictors: (Constant), CPM, EBIT, OPM, GPM. b. Dependent Variable: NPM.

Table 7 above shows the coefficient of multiple determinations R^2 which explains the extent to which the independent variable affect the dependent variable. In the present study, 0.942 or 94.2 percent of the variations in dependent variable are explained by the independent variables while only 0.058 or 5.8 percent were affected by other variables outside the independent variables. The adjusted R-square is also more than 90 percent. In the present study, 0.936 or 93.6 percent of the variations in the dependent variables are explained by the independent variables and only 0.064 or 6.4 percent were affected by the other variables outside the independent variables. This indicates that operating cash flow margin, earnings before interest and tax, operating profit margin and gross profit margin are the major determining factors of net profit margin, hence, the profitability of the selected manufacturing firms in Indian cement industry. Moreover, this table shows the results of correlation test, i.e. Durbin-Watson statistic placed at D = 2.207. This table also shows the results of F-test i.e. F = 162.749 at a significance level of 1 percent (i.e. 0.01 > .000) with degrees of freedom i.e. df (40, 4).

Conclusions and implications

i. Conclusions

Table 8: Conclusions

Type	Hypothesis	Result	Type of relationship
H_0	There is no significant relationship between the independent variables and dependent variable	Rejected	significant
H_{01}	Operating profit margin (OPM) has no significant relationship with net profit margin (NPM) of selected manufacturing firms in Indian cement industry	Rejected	significant, negative
H_{02}	There is no significant relationship between earnings before interest and tax (EBIT) and net profit margin (NPM) of selected sample	Rejected	significant, strong positive
H_{03}	Gross profit margin (GPM) has no significant relationship with net profit margin (NPM) of sample under study	Rejected	significant, negative
H_{04}	There is no significant relationship between operating cash flow margin (OCFM) and net profit margin (NPM) of the sample	Rejected	significant, strong positive

Source: ibid.

- Simultaneously, there is a significant and strong positive relationship between earnings before interest and tax and operating cash flow margin with net profit margin and hence, profitability of selected manufacturing sector firms in Indian cement industry listed on Bombay Stock Exchange.
- Operating profit margin and gross profit margin, partially, found a significant and negative relationship with net profit margin and hence, profitability of the sample firms.

ii. Implications

a) The study suggested that the manufacturing sector firms in Indian cement industry listed on Bombay Stock Exchange must maintain stability, if necessary, to increase the OPM, EBIT, GPM and OCFM to maintain and increase the profitability of cement companies.
b) It is also suggested that the firms must utilize more funds in operating activities to maintain operational efficiency and hence, to increase profitability.

Limitations of the study and scope of further research

i. Limitations

- The present study has been confined to limited components and could not cover the overall components of profitability. Only operating profit margin, earnings before interest and tax, gross profit margin, operating cash flow margin and net profit margin has been considered; hence the other components of profitability have not been considered in the present study.
- The present study is primarily based on secondary data obtained from published annual financial statements of selected firms operating in manufacturing sector in Indian cement industry and other internet websites which may suffers from window dressing.
- There are 33 companies operating in manufacturing sector in Indian cement industry listed on the Bombay Stock Exchange. But due to the paucity of time and availability of data, only top three cement manufacturing companies, namely ACC Ltd, Ambuja Cements Ltd and UltraTech Cement have been considered.
- Further, the present study has been confined only to manufacturing sector firms operating in Indian cement industry; hence the manufacturing

sector firms operating in other industries have not been considered.

- The period of study has also been restricted to fifteen years only; i.e. from 2007-08 to 2021-22.

ii. Scope of further research

- Researchers may consider more components of profitability to arrive at more conducive results.
- Apart from secondary data, the study may include the data collected from primary sources.
- Rather than considering top three companies, the researchers may consider all companies operating in manufacturing sector in Indian cement industry listed on Bombay Stock Exchange.
- The manufacturing sector firms operating in other industries may also be considered in the further research.
- The period of study may also be extended further.

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Appendix-I

Manufacturing sector firms in Indian Cement Industry listed on Bombay Stock Exchange

Sr. No.	Name of manufacturing firm
1	ACC Ltd.
2	Ambuja Cements Ltd.
3	Andhra Cements Ltd.
4	Anjani Portland Cement Ltd.
5	Barak Valley Cements Ltd.
6	Birla Corporation Ltd.
7	Burnpur Cement Ltd.
8	Deccan Cements Ltd.
9	Gujarat Sidhee Cement Ltd.
10	Heidelberg Cement India Ltd.
11	India Cements Ltd.
12	JK Cement Ltd.
13	JK Lakshmi Cement Ltd.
14	Kakatiya Cement Sugar & Industries Ltd.
15	KCP Ltd.
16	Keerthi Industries Ltd.
17	Mangalam Cement Ltd.

18	NCL Industries Ltd.
19	OCL India Ltd.
20	Orient Cement Ltd.
21	Panyam Cements & Mineral Industries Ltd.
22	Prism Johnson Ltd.
23	Rain Industries Ltd.
24	Sagar Cements Ltd.
25	Saurashtra Cements Ltd.
26	Shiva Cement Ltd.
27	Shree Cements Ltd.
28	Shree Digvijay Cement Company Ltd.
29	Shri Keshav Cements & Infra Ltd.
30	Star Cement Ltd.
31	The Ramco Cements Ltd.
32	Udaipur Cement Works Ltd.
33	UltraTech Cement Ltd.

Appendix-II

Top 10 manufacturing sector firms in Indian Cement Industry listed on Bombay Stock Exchange

Sr. No.	Company Name
1	UltraTech Cement Ltd
2	Ambuja Cements Ltd
3	ACC Ltd
4	Shree Cement Ltd
5	Dalmia Bharat Ltd
6	Birla Corporation Limited
7	India Cements Ltd
8	The Ramco Cements Limited
9	Orient Cement Ltd
10	HeidelbergCement India Ltd

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IMPACT OF FOREST ON PEOPLES LIFE A STUDY ON SOME SELECTED BLOCKS IN THE DISTRICT OF NORTH 24-PARGANAS IN THE STATE OF W.B.

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Abstract: The entire population of the world somehow depends upon forest. However, this dependence is not similar everywhere, while the developed countries are more concerned with climatic change, maintenance of bio-diversity and recreational opportunities, the developing countries primarily depend to get food, fuelwood, fodder for their sustenance. It is very urgent to find out the ways and means to manage sustainably in the face of current pressures and to augment the raw material production.

Keywords: Forest provide lifestock , income, shelter, medicine , to the poor people.

Introduction:

The state West Bengal with area of 88752sq.km is one of the smaller states in India. According to census report in 2022, it has a population of about 80 million of which union 75% dwell in rural areas. The state is highly industrialized by Indian standard and there is heavy concentration of wood based industries. The state forest supply only a small part of the requirement of the industry and most of the industries are facing some raw material crisis. The total forest cover of the state is 13.5% of the total geographical area. The state forest cover is not small in size but its distribution quality and productivity are not uniform also 09% of the total geographical area of the state is under actual forest cover. Productivity of more than half of the forest land in much poor either because of low soil fertility or for gradual degradation through felling over grazing and burning.

Considering this situation, the forest Department of the Government of West Bengal launched a social Forestry Program with the assistance from World Bank in 1981.The present study in an overview of the impact of Social Forestry in the state of West Bengal in the general as well as in some community development blocks in the district of north 24 parganas. In order to improve the economic condition of the people living below the grinding poverty line the pattern of planning will have to be changed. investment in heavy industry, while a must in the vital sectors of investment in heavy industry, while a must in the vital sectors of economy like defense cannot solve the problem of poverty prevailing in our country. The living example is of Bihar which is one of the most highly industrialized states in the country and yet one of the poorest. The possible solution to removal of poverty of creating wealth in villages themselves for starting a chin of cottage industries.

Objective of the study:

West Bengal has about 11897 sq.km area of total record forest out of which 7054 sq.km is reserve forest, 3772 sq.km is protected forest and 1053 sq.km is unlashed state forest. It reveals that 13.38% of the geographical area of our state is covered with forest. The forest covered including the forest created outside the recorded forest area is 15.68% of the geographical area as assessed by the GIS cell of the West Bengal forest department in the year 2006 .on the basis of satellite enquiry procured from NRSA, Hyderabad in Digital Format. While computation the forest cover of the state the protocol damaged by RRSSC, Kharagpur under department of space. GOI, NRSA, Hyderabad in earlier study was followed.

Estuarine water bodies like river and creek in mangrove forest and river flowing through the recorded forest land in Jalpaiguri and other district have include while computation the forestry cover .similarly large portion of firm forestry, raised outside forest land, having like micro-ecosystem ,have been enumerated as forest cover.

Central government and the state government of our country have substantially stepped the spending on forest development .Govt. spending out of its non-resources in supplemented substantially foreign aid.

Keeping in view the growing development of social forestry for supplying food, fodder, firewood, raw material, etc. Arrangement should be made for adequate supply of these items. It requires scientific analysis of the problem so that the resources available from forestry can be utilized efficiently. The other important points to be consider is the livelihood hood of the poor community who lives surroundings the forest, the poorest if the poor people. The other points is that afforestation the landless labour the small farmers and other village artisians , who hardly get sufficient work during the year, will get employment right.

The primary objective of the research is to make a study of the impact of social forestry in West Bengal with special reference to the district of notrth 24- parganas.For this purpose the study specially aims act:

a) To study the overall objectives of the social forestry.
b) To study the various components of social forestry.
c) To study the several important issue to the programme.
d) To study the acheivements under the programme .

Research methodology: The study is partly exploratory and partly descriptive. It is based on both primary and secondary data. The primary data have been collected in the district of North 24 Parganas through the multi –stage stratified samples techniques.
The secondary data have been collected from different sources like repots and brochures of the department of forest. West Bengal, state forest report directorates of forest, government of West Bengal. Reports published By the Indian Statistical Institute(ISI) .Apart from this we have interviewed officials of divisional forest office north 24 parganas and a few selected blocks for a spot idea what is been done for the development of social forestry .

Major problems:

1. In 16 selected divisions the social forestry programme was implemented by the regular officials of the Forest Department in addition to their normal workload without any extra staff support. However, in few cases staff was sanctioned for implementation of specific schemes.
2. No extension and motivated staff at the grass root level was appointed in forest office in some cases posts are filled up partially.
3. The officials at various levels involved in the programme were not trained in social forestry and there was no permanent arrangement for their training, It was also forest observed that the forest department official did not prefer their posting in social Forestry Organization.
4. The implementation of the programme was affected in some of the cases due to lack of coordination between the Forest Department and block agencies. No follow up action taken up by the implementing agencies in almost all cases for getting feedback on implementation through regular fields visits.
5. The size of some selected nurseries was very small, whereas they were required to cover a very wide area in terms of number of villages, some of the selected nurseries covering more than 100 villages each had also work much below capacity.
6. In actual seeding distribution was reported to be more than what was targeted for.
7. Involvement of voluntary agencies in Social Forestry Programme appeared

to be nominal and undoubtedly is a great problem.

8. Strip plantation on public land had yet matures in our state. Some informal arrangements had, however been made in a few districts for sharing of the produce public plantation as and when matured. Out200villages, blocks plantation on public community land were raised in 23 villages only which proves the lack of proper administrative policy.
9. Smuggling activities in forest affect the social forestry

Conclusion and suggestion:

The primary object of the present field work has been to make a study on the problems of social forestry in West Bengal through a case study in the district of North 24 parganas. As the problems are closely linked with various sectors, the study has made an attempt to identify many such problems that have ultimately lead to the financial foresters and the people live surrounding the forest Government has been trying to resolve these problems so that income of poor and community will increase and to improve the economic condition of that people. Some suggestion are put forward: -

a) Afforestation to be made in abandoned Jhum lands and mind areas, and also utilized land under state government or private ownership for creating green belts environments.
b) Implementation of farm forestry programme may be made in the form of rising rows of trees on boundaries of fields and also flowering tree and shrubs mainly to serve as recreation forest for the Urban and rural pollution.
c) To encourage peoples participation involving women and young people in conservation of forest and environment
d) To create environmental awareness celebration of "Vana Mahotsava", "Environment day ", additional ,monitoring incentives may be considered for the official for the proper motivations of staff posted in the social forestry organization. in order to give a thrust to social forestry separate trained staff should be provided at all levels including extension and motivation staff at the gross route level.
e) Proper training arrangement should be their at all levels of staff.
f) Seedlings should be made available at the plantation sides for which more nurseries should be set –up.
g) Unrestricted grazing of animal should be regulated in the village under the supervision of local panchayat.
h) Fund should be increased in the government budget for the social forestry programme.
i) To be prevent wood smugglings, local administration should be alert and precaution to be adopted.

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EFFECT OF RESERVATION IN ENHANCING AND DEEPENING PARTICIPATION IN PANCHAYATI RAJ INSTITUTION OF KARNATAKA

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Abstract

73rd constitutional amendment act facilitated major and essential changes in the local self- Governance. In the Panchayati Raj System local elected members are responsible for making decisions for public good. There is a concept of Gram Sabha too in the Panchayati Raj Institution (PRI) where twice a year council must assemble all the villagers to approve the plans to be implemented and budget for the same. PRIs was fused in the constitution with the hope to bring decentralisation and broader decision-making power bestowed in the hands of Gram Sabha and Gram Panchayat to improve quality, public service delivery and meet citizen's needs in the country. However, India is heterogenous country, a jeopardy is that decentralisation would make it harder to protect the interests of weaker section of the society, i.e., Women, Scheduled Tribes (STs), Scheduled Castes (SCs). It will be difficult to make sure that these sections of the society get fair representation in the public sphere. To curb these concerns, the 73rd amendment act to constitution required to have special reservation for STs, SCs and women at all levels. This amendment act was the first of its kind which made reservation of seats for women mandatory. Women constitutes half of the world's population but condition and status of women is deteriorating. To make their representation properly it is utmost important to constitutionally provide women space to flourish. Economic, social and specifically political representation can pave a way for women's empowerment. Karnataka Government is making tireless efforts to redesign its PRIs to promote greater participation of people. This study critically analyses the fruits of this efforts with reference to women's participation in PRIs. Objectives: Study the effect of reservation in enhancing the participation of weaker sections, check whether women are enjoying full rights as a representative and having decision making power or not, and the problems faced by elected women representatives of the PRIs. Methodology: This is a scoping review paper. 10 articles from the Google Scholar **Findings:** According to some papers reviewed the state of Karnataka has the strongest evidence of women's participation in the PRIs. Women were able to make impact in the issues related to development. That was in the field of Women Education, Water and sanitation and Violence. Women have to travel between participation and proxy participation. Mere affirmative actions cannot increase women's participation but overall development of women and empowerment transform to make them best decision makers and lead to proactive participation.

Conclusion: With greater participation of women in the important Decision-making process, there is an increase of focus in issues related to women's rights. Women's participation has led to many changes and development. With women's leadership and participation, gender equality in Governance increased too. The concept of Sarpanch Pati still prevalent in the country and Karnataka too. Because of which women

representatives face difficulty in excreting their leadership in meetings and important decision-making processes.

Key Words: Reservation for women, Women's Participation, 73rd Amendment Act, PRI, PRI of Karnataka

Introduction: Decentralisation is defined as transfer of competencies and responsibilities for performing public service obligations for planning, management, raising and allocation of resources from the Central Government and its agencies to their field units and regional authorities and to democratically elected institutions. ((Cheema, 1983) (Cohen, 1999) Decentralisation is a key concept in the on-going progressive reform strategies in the developing world, aiming at promoting qualitative governance. (Villadsen, 1999)

The motto behind decentralisation is to enhance public participation in local Governance and increasing quantity and quality of public service delivery at the grassroot level. In the context of India, Decentralisation is considered as a process by which deprived sections of the society are empowered to reach mainstream Socio-economic and political life. Democratic decentralisation is contemplated to ease the participation of subjugated groups and being aware about the interests of the subordinated groups. It is significant specifically to women as they are the one who gets more affected by the local government decisions.

In a country like India, where a complex set of caste-gender-class-based discrimination continues to exclude the great majority of people from the process of governance, gendering becomes one of the critical and structural pre-requisites for the democratisation of Local Self-Governance (LSG).(Sivanna & Gayathridevi, 2012)

Revolution of Decentralised system: After 73rd and 74th amendments to the constitution, India witnessed revolution In its decentralised system. With this amendment, much marginalised institution i.e., Rural local Self Governance and Urban Local Self Governance received statutory recognition and made a part of Indian federal System. These amendments provided reservation to Scheduled Caste and Scheduled tribes. A revolutionary 30% of seats

were reserved for the women in all the tiers of the Panchayati Raj Institutions (PRIs). As a result of this highly progressive measure, at present, there are more than one million women representatives. (Ministry of Panchayati Raj, 2007-2008).

Karnataka and Panchayati Raj Institutions: When it comes to Karnataka PRIs, the draft legislation of Karnataka is framed with right based approach. Where the rights of children, disable, women and even animals have been considered. The committee have been paid special attention to create an enabling environment for the women's participation.

According to the Hindu "Karnataka was the first State in the country to implement the Panchayat Raj Act, which mandated 25 per cent reservation for women, in 1987. This was prior to the 73rd and 74th Constitutional Amendments. As many as 14,000 women were elected in the first elections held in 1987. Significantly, women from Dalit and backward communities have a large presence in Panchayat Raj institutions."

These constitutional amendments have contributed largely to the empowerment of women in rural and urban areas in the field of political participation. It has provided greater political opportunities to the women and other disadvantaged section of the society. Democratic Decentralisation and developmental process would be meaningless, if gender equality is not guaranteed as women constitutes 50 % of the total population are overlooked.

In 2020, there was total representative 101954, from that women were 51030. (PIB, 2020). "States like Karnataka have more than 50% women representatives in PRIs, which is suggestive of the fact that more and more women are now emerging victorious in wards that were not reserved for them."(Singh et al., 2022).

However, in majority of states, the representation has not converted in the actual power transformation. And what is written is not in spirit, people of the community try to supress women' s participation by many means. According to an article in India Together author Satarupa Sen Bhattacharya describing an incident write "In yet another case in Udupi district, a woman candidate belonging to a Scheduled Tribe declined to contest for the post of president, citing her general disinclination. However, upon further probing, a section of the people as well as an organisation working for the rights of the Scheduled Tribes revealed that the candidate in question had been pressured by followers, mostly men, from a certain political party not to run for the presidential post. Once again, the incumbent vice president stepped in to fill the president's post for the period."

This incident shows that patriarchal attitude still prevails in the society, which is making difficult for women to have her own voice and authority in the system and local governance. This is common mindset and it is happening still after 75 years of Independence and despite constitutionally mandated reservation for the women and the other backward castes.

Issues:

Lack of education leads to lack of knowledge and confidence to deal with public sphere. For decades women were expected to be in public realm of household chores and child rearing, which is making morally difficult for women as well as their families to accept their newly grabbed roles.

Women are only face of the election and their husbands are the one who has the actual power to decide, this concept of 'Sarpanch Pati' is widely seen in India and somehow silently accepted concept. As 'Sarpanch Pati' attends all the meetings at the village, Taluka and District level and they are accepted and treated as the Sarpanch by village and bureaucrats. According to the Hindu Newspaper, at an event to mark the National Panchayati Raj Day Mr. Modi recalling a political event in which someone told him the he was as SP(Sarpanch-Pati), Mr. Modi said "This business of SP is going on. Law has empowered women. When law has given them the rights, they should also get an opportunity to bring an end to this SP culture. They (women) should be given the opportunity. They should be promoted". (Hindu, 2015).

However, it is not so clear about what kind of information are available in literature about participation women are having, how much reservation policy helped women to enhance their participation in Panchayati Raj Institution. To encounter these questions, a scoping review was conducted to systematically map the researches done in this field, and to identify the gaps in existing knowledge.

Objectives of the Study:

- Study the effect of reservation in enhancing the participation of weaker sections,
- Check whether women are enjoying full rights as a representative and having decision making power or not,
- Study the problems faced by elected women representatives of the PRIs.

Methodology: This study involves scoping review of the primary researches already done on women elected representatives of Karnataka. 10 open access articles from Google Scholar are reviewed. The literature for review was searched with Key Words like PRI in Karnataka, Women in PRI Karnataka, Reservation in PRI for Women in Karnataka. Peer reviewed journal papers were considered which was published during 2010 to 2022. Quantitative, qualitative, and mixed method studies were included in the scoping review. Papers which were not fitting with conceptual framework were excluded. Arksey and O'Malley's Methodological Frame were used to conduct the Scoping review.

Findings: To increase the depth and quality of the findings of the study, researcher has developed study themes which are presented below:

Effect of reservation: According to the reviewed literature, in 1985, Karnataka introduced 25 percent reservation for women in the Mandal Praja Parishads, with a further reservation for women belonging to the SCs and STs. But, the initial elections during December 1993 had 1239 seats mostly reserved for

Backward Casts, SCs, STs and women, which went vacant. Then, there had been substantive reduction in the number of vacant seats in successive elections. One of the more radical and liberal aspects of 73rd and 74th amendments is the provision of providing reservation to Scheduled Castes (SCs) and Scheduled Tribes (STs) and a special reservation of a minimum of one-third of seats for women.

In Most of the papers reviewed - problems are more complex for women from lower castes and tribes. It is believed that lower caste, tribal people, and women are neither educated nor exposed to experiences so they are not eligible to make significant community decisions, according to some of the papers reviewed. It was observed from the papers that, because the reservations are still not implemented in its spirit it will need many more years and adjustments to make it work with fewer flaws and as little discrimination as possible. In many cases community members also treat the PRI women differently based on the political backgrounds and castes of the women, if women already have some political affiliation, she will be treated well, but women from lower castes having no political background are discriminated more.

Decision making power: In 6 papers reviewed it was said that "Some women's leadership is considered not serious by other PRI members, and many women act as proxies for the men in their families – husbands, fathers, and brothers, so in that case basically the decision-making power is in the hands of the male members of the family. The unequal treatments make it either easier or more difficult for the women to have their voices heard by the broader community and their constituents Moreover, women leaders face difficulties in exerting leadership because they are de- authorized by their own community members and other PRI representatives, especially male members."But there are many stories and incidences in Karnataka, where women have proved their leadership qualities if given required support in terms of training and resources.

Problems faced by elected women representatives: According to almost all the papers reviewed, "Elected women representatives (EWR) face biggest problems i.e patriarchy. Their male colleagues also show insensitivity and do not cooperate with the EWR as males feel that women are not enough and do not have knowledge of political sphere. Other private problems like; Burden of household responsibilities, purdah (veil) system and domestic violence negatively affect functioning of EWR. And if a EWR belongs to a lower caste it adds to their problems and pressure of being a women from lower caste. Many of the women have entered this field for the first time, they feel inadequate and incapable of handling the responsibilities. And lack knowledge and training of the PRIs too, which adds to their problems and lower their efficiency. Many women do not get an opportunity to attend any training as there are restrictions from the family. At times they are also not allowed by their family members to travel and stay alone during the training.

Another problem which was commonly seen in the papers reviewed is Concept of Sarpanch Pati, where women do not have any decision-making power, even though she is capable, their husbands are the one who take all the decisions and even attend the Gram Sabha and other meetings. In this way women are subjugated and oppressed by the patriarchy and restrict their participation in public matter of politics and decision making.

Suggestions and Conclusion: There is a need for the interventions in strengthening PRI with concentration on capacity building, promoting and empowering new leadership of SC and ST women. There is a need for evaluation of the reservation criteria and its impact of Elected Tribal Women Representatives on the Panchayat's functions and leadership with reference to Karnataka Panchayat Raj (Extension to Schedule Areas) Act.

In the studies reviewed, it was seen that "many members reported that there has been improvement in the PRI system because of 73rd amendment act. They also felt that it has helped in improving the status of women and the situation is changing very fast. Some of the women chairmen have done commendable job. They are marching on the challenging road towards empowerment." Despite the constitutional provision and some positive cases,

in reality, the participation of women in rural local governance has remained restricted to a small number of women and not to the masses. On the one side women have been given opportunities to lead through the reservation provisions, On the contrary, undermining the capacities of women, this opportunity is in majority of cases being utilized by their male counterparts and not by them. "Notwithstanding the reservation provisions under constitutional obligations, the rural women are being deprived of real participation in the rural local self-governance system in Karnataka. Their participation is confined to their representation and reservation participation only"(T. Deepak Kumar).

"We have to acknowledge the progress we made, but understand that we still have a long way to go. That things are better, but still not good enough."- Barack Obama

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ELECTRIC VEHICLES: A PATH TO ACHIEVING NET ZERO AND THE ROLE OF GOVERNMENT SUBSIDIES IN FACILITATING QUICK ADOPTION

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Abstract

Global warming and rising temperatures are major challenges not just for any single country but for humanity as a whole. Many nations and agencies are now undertaking various initiatives to mitigate the effects of global warming. Reducing carbon emissions is a significant challenge, and adopting electric vehicles is a best alternative for the clean energy that will help establish a sustainable transportation ecosystem. The Government of India has recognized the need to address environmental concerns and reduce dependency on fossil fuels, formulating and implementing various policies for promoting the use of Electric Vehicles. The impact of these policies is now evident, as a robust ecosystem has developed in the country, allowing customers to purchase electric vehicles at competitive prices. This study aims to analyze the government's policies and their effects. The study found that sales have increased significantly and that customers are motivated by the subsidies.

Keywords: Electric Vehicles, Government Subsidies, Global Warming

Introduction

Climate change and its impact on humanity pose a significant challenge for the world. Gradually, countries and many organizations have recognized this concern and prioritized clean energy sources to mitigate the effects of climate change. Many countries are now incentivizing these initiatives, which also support the achievement of Sustainable Development Goals (SDGs). Adopting electric vehicles is a crucial pillar of clean energy that will help establish a sustainable transportation ecosystem within a nation. The Government of India (GOI) has also recognized the need to address environmental concerns and reduce the dependency on fossil fuels and has formulated and implemented various policies. India secured third position globally in overall greenhouse gas (GHG) emissions, with power and transportation first and third, respectively, in terms of India's sectorial GHG contributions (Shu et al., 2023). Electric Vehicles (EVs) have attracted the attention of policymakers as an alternative solution to reduce carbon emissions. It would have multiple advantages like higher efficiency and lower air pollution in short to medium term. With the help of the attractive policy the GOI pushed the EV as a future of mobility, the main motto is to reduce carbon emissions and protect the environment. The twenty-first century is a time when we have to take some major steps to reduce air pollution and push for maintaining a balance between the greenhouse gases released and those removed from the atmosphere.

To tackle the challenges of climate change world leaders join hands together in Paris at the UN Climate Change Conference (COP-21) taken major steps to reduce global greenhouse gas emissions and limit the global temperature increase in this century to 2 degrees Celsius and later to 1.5 degrees Celsius. This agreement was signed by the 193 parties. The Prime Minister (PM) Narendra Modi announced at the

Glasgow conference that India will achieve net-zero emissions by 2070. PM Modi also announced that the country would reduce projected emissions by one billion tonnes from now until 2030. For achieving this target the government prepared a framework for 2021-2030. In the framework, many initiatives like tax concessions, Production Linked Incentive scheme for the promotion of manufacturing and adoption of renewable energy, proposed to the Government for support to an increase in green jobs such as in renewable energy, clean energy industries- in automotive, manufacturing of low emissions products like Electric Vehicles and innovative technologies such as green hydrogen, etc.

At present if we see, the two-wheelers such as scooters and motorbikes still running on dirty Bharat Stage (BS) IV petrol. As per the law, Compressed Natural Gas (CNG) is mandatory only for buses, cars and taxis, to reduce the black smoke on roads. But it is still not a major solution to control the air pollution. In India, the two-wheeler market is mainly dominated by internal combustion engine (ICE) technology, and this vehicle segment is not subject to fuel consumption standards which are mainly used through petroleum products (Anup et al., 2021). According to the India Today Report two-wheeler emit nearly 32 per cent of air pollutants. Diesel-run trucks account for about 28 per cent, and private cars are the third biggest polluter at 22 per cent (Anumita Roychowdhury, 2018). The large share of the petroleum used by the transportation sector in which is one of the major problem faced by the Indian Economy is a balance of payment. India imports around 96% of its oil consumption. The current electric vehicle penetration of the market is around 5 % in India (Jose;Mehra, 2022). If the market of EV will increase, it will help to control the balance of payment. To achieve the target of carbon reduction the Indian governments (Central and States) has introduced policies to decarbonize transportation and transition toward electric mobility. In India as well as in the world electric vehicle penetration is currently at an emerging stage. Today, numerous Indian companies are targeting the world's largest untapped market, particularly in the two-wheeler segment (Kumar & Singh, 2024). By developing advanced electric vehicles (EVs), these companies can gain a competitive edge to capture this market. According to the Boston Consulting Group (BCG) and Confederation of Indian Industry (CII) research studies, it was found that the Indian consumers are most demanding and price sensitive as compare to some of their global peers, they are more conscious towards the value and the price of the goods. The major challenge of the EV markets is purchase costs, lack of charging-enabled parking spaces, and longer charging times have been the major challenges in accelerating electric two-wheeler adoption in India.

FINANCIAL SUPPORT OF GOVERNMENT OF INDIA AND STATES / UNION TERRITORIES

In 2013, GOI introduced the National Electric Mobility Mission Plan (NEMMP) 2020 to promote hybrid and electric vehicles nationwide to support national fuel security. The primary objective of the NEMMP was to attain annual sales figures of 6-7 million hybrid and electric vehicles starting in 2020. In alignment with the objectives set by the COP21, the government recognized the necessity of providing legal, fiscal, and monetary incentives to catalyze the growth of the electric mobility sector within the country. Through this comprehensive support framework, the government aimed not only to foster the development of electric mobility technology domestically but also push to establish local production units for electric vehicles. The government introduced the scheme called Faster Adoption and Manufacturing of (Hybrid &) Electric Vehicles (FAME India) in 2015 as a pivotal component of the NEMMP 2020 initiative. Serving as the initial phase, FAME India primarily targeted demand creation, technology platform establishment, pilot projects, and charging infrastructure enhancement. Under FAME-I, the government allocated a significant budget of 75 Cr for the fiscal year 2015-16, aiming to fuel early adoption and market development of hybrid and electric vehicle technologies nationwide.

The government is committed to achieving the target of net zero emissions by 2070 and is

promoting the FAME incentive scheme to encourage buyers to choose hybrid and electric vehicles as their preferred option. By encouraging the adoption of these vehicles over conventional ones, the aim is to significantly reduce liquid fuel consumption within the automobile sector. Through FAME, the government provides monetary support to buyers, thereby incentivizing their purchase of hybrid and electric vehicles. To streamline this process, the government has established a well-administered system. Approved Original Equipment Manufacturers (OEMs) of Electric Vehicles reduce the purchase price of hybrid and electric vehicles for buyers by the predetermined eligible incentive amount at the time of sale. Subsequently, the government reimburses this amount to the OEMs. This mechanism aims to facilitate a smoother transition towards environmentally friendly transportation options while ensuring fair compensation for both buyers and manufacturers. On April 1st, 2015, the government initially approved a total outlay of ₹ 795 crore for the first phase of FAME to promote electric and hybrid vehicle technology over a period of two years Subsequently, Phase-I of the scheme was extended multiple times, with the final extension granted until March 31st, 2019. Alongside this extension, the total outlay was increased to ₹ 895 crore, reflecting the government's continued commitment to fostering the adoption of electric and hybrid vehicles in the country. As per the government data, in the first phase of the scheme, approximately 2.8 lakh electric vehicles (EVs) received support, total demand incentives of around ₹ 359 crore. After achieving the primary objectives of Phase -1 of the FAME, the government has approved Phase-II of the FAME Scheme with the initial outlay of ₹ 10,000 Crore for a period of 3 years commencing from 1st April 2019; later, the budget was enhanced from ₹10,000 crore to ₹11,500 crore. In the second phase, around 86 percent of the funds have been allocated for demand incentives (through subsidies) to create demand for EVs in the country. In terms of the number of vehicles, the target was to generate demand by way of supporting 7000 e-Buses, 5 lakh e-3 Wheelers, 55000 e-4 Wheeler passenger cars (including Strong Hybrid), and 10 lakh e-2 Wheelers In the second phase, the government also focused on improving the technology and pushing to use advanced battery systems. The major objective is to push the EV industry and also emphasize providing affordable and environmentally friendly public transportation options for the public. In FAME I and II, the scheme was only to push production and develop the industry in the country. To boost the demand, the government also announced the direct benefit as a subsidy rebate in the income tax for the purchase of EV vehicles. In the same manner, the states also announced the policies for the promotion of EV vehicles. As per the current data from the from the Bureau of Energy Efficiency (BEE), 28 states and Union Territories have already notified the police, and 2 are in process of notified the policy to promote the EV in the state.

INDIA EV INDUSTRY

The Indian automobile industry is one of the leading industry that play an important role in the Indian economy. The government also made several policies from time to time for the industry to support, such as opening the Indian market for foreign collaboration, allowing 100 percent FDI through automatic routes, etc. The impact of this initiative made our automobile sector the second largest manufacturer of 2W, the largest manufacturer of 3W, and the 3rd largest manufacturer of passenger cars in the world. Today, in India, we can find the presence of all the major global auto manufacturers in the country. In the recent time, the government also took the major steps for the promotion of the EV production in the country. The government has approved various policies and schemes to promote the manufacturing of EVs with the latest technology that can be manufactured in the country. The policy is designed to attract investments in the e-vehicle space by reputed global EV manufacturers. On the other side, the government also announced the FAME scheme to reduce the cost of the vehicles and promote the consumer to use the EVs. latest technology, boost the Make in India initiative, strengthen the EV ecosystem by promoting healthy competition among EV players leading to high volume of production, economies of scale, lower cost of production, reduce imports of crude oil, lower trade deficit, reduce air

pollution, particularly in cities, and will have a positive impact on health and environment.
The initiative of the government helps for adopting cutting-edge technology, enhancing the Make in India initiative, and fortifying the EV ecosystem through healthy competition among EV manufacturers, which will lead to high production volumes, economies of scale, and lower production costs. These measures will reduce crude oil imports, lower the trade deficit, and decrease air pollution, particularly in urban areas, resulting in positive impacts on health and the environment.

IMPACT OF GOVERNMENT POLICIES ON COST OF THE ELECTRIC VEHICLE

The phase 1 of the FAME policy of the government was to motivate the companies to start the infrastructure in the country. Phase 2 of the scheme motivates the customers to enjoy various advantages, such as access to financial incentives in the form of subsidies for purchasing electric vehicles. The subsidies helped reduce the cost of purchasing such vehicles, making them a viable option for customers. Additionally, this initiative also encouraged the EV companies to manufacture the vehicles with greater energy efficiency and a longer battery life, which enhanced range and performance. (FinancialExpress, 2023). The customers get the benefits of the multiple subsidies of central and state, which helps to reduce the major cost. The benefit includes the cash subsidies, exemption on registration fees and GST. The government provide the subsidy based on the battery capacity from ₹10000 ₹15,000/kWh of battery capacity of the vehicles. This will support to reduce the ex-showroom price 20 to 40 percent (Kohli, 2024). Similarly the states also provide the same time of financial support after the purchase of the EVs. Another benefit of the EV is the low running cost. The small petrol car running cost is between ₹ 7-8 per kilometer, whereas in an EV, it costs approximately ₹ 1 to 1.5 per kilometre. Which helps a good saving for a customer (HarshithKN, 2024). The impact of these supports is also reflected on the sales of the electric vehicles as shown in the Table -1 and 2.

Table -1 : IMPACT OF GOVERNMENT SUPPORT ON THE SALE OF EV IN INDIA (IN NUMBERS)

Year	EV-2W	EV-3W	EV- 4W	E-Buses
FY18	**2005**	**91970**	**1204**	**19**
FY19	**28007**	**116031**	**1885**	**66**
FY20	**26834**	**143051**	**2377**	**434**
FY21	**44803**	**90898**	**5154**	**373**
FY22	**252641**	**172543**	**18622**	**1194**
FY23	**728054**	**401882**	**47499**	**1984**
FY24	**944126**	**632485**	**90432**	**3693**

Source: https://www.smev.in/statistics
The data indicates that the Indian electric two-wheeler market is experiencing remarkable growth in sales as consumers become increasingly aware of the many benefits of owning electric vehicles. Reports suggest India is on track to become one of the world's largest two-wheeler markets. Additionally, the Indian government has been making significant efforts to promote using electric vehicles as part of its strategy to reduce pollution and dependency on fossil fuels. As we can see the above table tremendous growth in the sale of all the segment of EVs. The support in terms of policies as well as in subsidies has a significant impact.

Table -2 ; IMPACT OF GOVERNMENT SUPPORT ON THE SALE OF EV IN INDIA (IN CHANGE IN PERCENTAGE)

Year	EV-2W	EV-3W	EV- 4W	E-Buses
FY18	**Base Year**			
FY19	**7.2**	**79.3**	**63.9**	**28.8**
FY20	**104.4**	**81.1**	**79.3**	**15.2**
FY21	**59.9**	**157.4**	**46.1**	**116.4**
FY22	**17.7**	**52.7**	**27.7**	**31.2**
FY23	**34.7**	**42.9**	**39.2**	**60.2**
FY24	**77.1**	**63.5**	**52.5**	**53.7**

Source: https://www.smev.in/statistics & Author Calculation

The table above provides an overview of the annual sales growth percentages for electric two-wheelers (EV-2W), electric three-wheelers (EV-3W), electric four-wheelers (EV-4W), and electric buses (E-Buses) in India from FY18 to FY24, with FY18 serving as the base year.

- **EV-2W and EV-4W Segments**: These markets experienced substantial growth from FY20 onwards, likely driven by increased consumer awareness and the introduction of early government incentives.
- **EV-3W Segment**: This segment saw significant sales growth, largely due to government promotion of E-Rickshaws and E-Carts, making them popular urban transportation solutions.
- **E-Buses:** Government efforts to increase procurement, enhance urban public transport initiatives, and promote E-Bus services led to a sharp rise in demand starting in FY21.

The growth trends in EV sales clearly illustrate the strong impact of government policies and incentives. Government initiatives and rising consumer awareness have been crucial in driving this growth, indicating a promising future for the Indian EV market.

Conclusion: The government has taken proactive steps not only to promote EV sales in the country but also to foster a comprehensive ecosystem that supports employment and economic activity. The impact of subsidies is evident in the rising sales data. Policymakers now need to explore innovative business models and strategies for high vehicle utilization to improve the economic viability of EVs, eventually replacing the subsidy model. Another significant challenge is developing robust charging infrastructure and fast charging options, which will further accelerate the adoption of EVs in India.

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PROBLEMS AND CHALLENGES FACED BY WOMEN TEACHERS: A REVIEW

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Abstract

The aim of this review paper is to find out the Problems and Prospects of Woman as Teacher. There are many problems in different dimension faced by Woman as Teacher. A systematic review was conducted to find out the studies in which problems faced by Woman as Teacher were studied. Different types of problems such as Marital status, Gender, Stereotype thinking, Age, Parenthood, Educational level, Technology, Organisational culture, psychological stress are faced by Women teacher. These problems can be categorised into Personal, Professional and Social problems. This paper will also discuss the different types of Prospects such as support from Family, Institute. Family support involves emotional support, instrumental support and Institutional support involves some policies, flexible work, environment of institute. The present paper tries to find out the Personal, Professional and Social problems faced by Woman as Teacher and also find out their Prospective solution to their problem in the form of Family and Institutional support. The review implicates the special policy for deployment of female teachers and the facilities to be given to them. Also, there is need of gender sensitive orientation program for newly appointed teachers. The members of society who directly and immediately should also be oriented regarding how they can help a women teacher for better adjustment and to develop coping strategies.

Keywords: Personal problem, Professional problem, social problem, Family support, Institutional support.

Introduction- Teaching is a sacred profession. It is the responsibility of this profession to groom the new generation and make them successful and efficient citizens of the future. According to NEP-2020 teachers truly shape the future of our children - and, therefore, the future of our nation. The female teachers have been effective at school level due to their motherly emotion, compassionately attitude, caring nature and practices, etc. for last two decades the female participation in public life has been increases in result of various policies interventions by central and state level government. 33 to 50% percent reservation given to women in government jobs particularly in teaching professions. Women teachers possesses the positive qualities relatively better such as honesty, creative thinking, problem solving and patient are appearing in women that are appropriate for the highest achievement in the teaching profession

According to Alam (2014), women's involvement in the teaching profession is beneficial to the country as both male and female teachers have the positive impact of diversity of the nation. She observes that teachers are the important resources that contribute to developing the educational quality and the human capital of the nation. Alam

(2014) reported that in Malaysia, therefore, a large number of educated women are working as teachers in both primary and secondary education sectors. Indeed, to say that a huge number of women teachers are playing an important role in the educational development of the country that need to be studied deeply. Alam (2014) reports women's participation in the teaching profession is contributing to economic and social development of the country, they are facing numbers of difficulties in managing family as well as their profession. There are a number of factors that influence women's teachers' challenges such as increased duties and demands on time, working more than normal working hours and gender norms. In accordance with this background, the study attempts to examine women's involvement in the teaching profession and the challenges faced by the women teachers in managing their work and family from the Malaysian perspective.

Recent affirmative actions for recruiting more women teacher were taken by different states.Eg.30% horizontal reservation in for women in Tamil Nadu,50% reservation for women in teaching posts by Madhya Pradesh since 2023. In Bihar reserved 35% vacancies of all department for females since 2016 etc. Consequently, a promising trend of appointment of substantial number of women teachers for School education is found. As cited by Kumar (2019) Women of the early centuries were mostly confined to their kitchen and were employed in the factories, business, farm sector or shop work. Very few women were encouraged to obtained higher education and this was fully dependent on the mercy of their parents or husbands.

Now, in the 21st century, developed and developing countries are giving place for a greater number of women to empowered themselves with higher education and knowledge. New circumstances to these women become a very tough challenge for women as they have to perform a lot of duties at home, towards society and office simultaneously. If a working women get married and entered into family life, she has to bear dual responsibilities Professional and social. She has to manage at least Early Childhood Care and Education of her children. Such woman faces a great pressure to continue with her career aspects. Therefore, the working women need the skill of integration, organization and keeping balance between the different activities and their rolls simultaneously, and this situation puts them under tremendous pressure and stress. In the absence of above skills, she encountered with Life conflict occurs when he is unable to give there many roles, required time and energy as a result of which participation in one role is made increasingly difficult by participation in another.

Challenges faced by women teachers in the light of previous researches

Yan (2021) studied Barriers and Coping Strategies of Female Teachers' Leadership Development in Primary and Secondary Schools adopting a three-level coding analysis of the interview content shows that the obstacles of female teachers' leadership development in primary and secondary schools involve four dimensions: individual, family, school and society, such as self-trait and value orientation, family weighting and role positioning, school empowerment and work content, and gender perception and traditional culture. He found female teachers in primary and secondary schools are generally family-oriented. Most of them are confined to traditional culture and ideas, forming a kind of habit, showing a status of working condition, believing that the appointment of leaders has no motivation for self-development. Ravindranath et al (2021) conducted basic qualitative study to explore the Challenges Faced by Working Mothers and the Perceived Factors to retain them in the Private Education Sector. They found the key challenges to working mother work-life conflict, stereotyping, Excessive work and exhaustion, long work schedule and changing work schedule and career growth opportunities. They also found this study provided evidence that child-care support without relying on grandparents would immensely work in favour of working mothers. Employers' child-care support can help mitigate the likelihood of mothers having to stay home to care for their children. Working mothers should be given the flexibility to take breaks

during their working hours to care for their children. Siddiqui et al (2019) found in their that the evident from this research's statistical analysis that previous trends about mothers' employment are changing, and nowadays mothers specially engaged with teaching profession are not only contributing to the country's economy but also playing an important role as a mother by managing children's development as proficiently as household mothers. Kumar and Gupta (2019) concluded that there is less awareness among women employees towards organizational policies for maintaining work life balance in organization. Chopra (2018) found women teachers facing problems related to as financial, administrative, personal, social status, teacher education programme, and working conditions and work load problem area. Type of school public and private was found effecting on these problems. Women working in private school are found facing more intensity of it. Priya (2017) observed that there is a significant difference among work-life balance of women teachers with respect to age group and years of experience and there is no significant difference among work-life balance of women teachers with respect to salary, marital status, and number of children. Bhatia (2016) studied work-life balance with the population of women professional across the three sectors Health Care Academic and corporate services. Scale by Kanungo (1982). Work-life balance was developed by herself. She found family support and job involvement affect WLB differently along various dimensions. It was also observed that A dimension most affected is the time dimension, which may be a triggering dimension. Instrumental support is a major alleviating variable for conflict, while presence of children increase conflict along most dimension.

Alam (2014) studied Challenges of women in Teaching profession. It was observed that employment of women in economic activity has several beneficial impacts of improving the economic condition of the family. Evidences of difficulties faced by women teachers in balancing their role between family and job responsibility especially when they need to work more than the normal working time. Nath (2008) found that majority of female teachers working in different levels are facing Personal problems, Familial problems and Professional problems and the problems faced by them are more or less similar in nature regardless of the level in which they are teaching. Teachers had familial problems; cooperation of family members was identified as the major problem area. Majority of respondents do not get cooperation from spouse and children in family and house hold matters. So that they themselves should complete all those works after return from school. Majority expect support from their spouse in house hold works and in supervising studies of children, but the support available is only marginal. Lack of enough reference materials, inadequate support from colleagues and head of the institution, inadequate in-service training, etc. are the major professional problems of majority of teachers (Nath, 2008).

Conclusion- Almost all researches found problems and challenges to working women especially in teacher profession. These may be classified into Social, Psychological and Professional. Work life balance, role conflict, Tension and stress at working place, feeling of insecurity, Lengthy working hour, Challenges of ECCE to their wards, Lack of support from In laws family, Inadequate support from colleagues, staying at distant from family, own health care are important challenges. These should be taken into account during the policies making. However various positive interventions have been taken by the government to support women teachers e.g. spouse transfer, Maternity leave, Child care leave, Special casual leave, but its implementations need intensive monitoring for make the working environment of women teacher congenial and conducive. The role of Women teacher is inevitable, we cannot leave them in the problem but there is need for continuous Research and development activities from the end of Employers, Teacher's organisations and Society. Ignoring these problems and challenges may result in disinterest, burnout and maladjustment to the mother of next generation of human in terms of Healthy society and human resources. Recently various states have speed up the appointment of teachers in school. There should be special relaxation and incentives to Spouse couple and to give support to have spouse couple through a

Teachers Matrimonial portal by the employer. It may minimize the problem. Such example found the steps taken by Navodaya Vidyalaya Samiti. Facilities of Secured and dedicated transportation, Paediatric health system including general health system, Residential complexes with high security may minimize the problems.

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A COMPARATIVE STUDY OF THE CONTRIBUTIONS TO TOTAL QUALITY MANAGEMENT BY DR. JOSEPH JURAN AND PHILIP B. CROSBY

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Abstract:- This paper presents a comparative analysis of the contributions of two influential figures in the field of Total Quality Management (TQM): Dr. Joseph Juran and Philip B. Crosby. Dr. Juran emphasized the importance of quality planning, improvement, and control, while Crosby focused on the concept of "zero defects" and the role of prevention in quality management. Through a review of their theories and methodologies, this study aims to highlight their respective impacts on TQM practices and provide insights into their approaches to achieving organizational excellence.

Keywords: Total Quality Management, Dr. Joseph Juran, Philip B. Crosby, Comparative study, Quality philosophy, Methodology, Organizational practices, TQM principles, Quality improvement.

Introduction:-

The survival and growth of enterprise depended on their outstanding performance in changing environment, creating fierce competition between enterprises, which intensified after the liberalization of trade. In order, for enterprises to respond to the requirements of their environment, modern management methods must be adopted, perhaps their mother's total quality management. (Sabrina).

Quality, in general terms, relates to the 'features' or 'character' or some 'attributes' of a product or services or similar offerings that should be meet and fulfill the needs of users i.e Customers. (Mandal D. S., 2010)

Everything that gets done in an organization gets done by some activities, process or combination of processes. A process is a series of procedures that transform a set of inputs into an output. In this process model, output quality could be only as good as the quality of inputs and the quality of business processes that transform the inputs into products or service. Total quality relates to the quality management system of this total business process across the organizational functions and processes. (Mandal D. S., 2010)

Total Quality Management (TQM) is a management philosophy that emphasizes continuous improvement in all aspects of an organization's operations, products, and services to meet or exceed customer expectations. TQM originated in the manufacturing sector but has since been adopted across various industries, including healthcare, education, and service sectors. (Bhat S. , 2010)

Although many individuals have made substantial contributions to the theory and practice of quality management – Dr. Joseph Juran and Phillip B. Crosby are regarded as the "management Gurus" in the quality revolution. (Bhat T. B.)

- Dr. Joseph Juran outlined the quality habit, quality trilogy, Cost of Quality . His "Quality Control Handbook" is often called the "Bible" of quality.
- Philip B. Crosby enumerated Absolutes of quality management, 14 steps for quality improvement, Quality Vaccine. He promoted the concept of "zero defects" and authored the book "Quality is free". (Bhat S., 2010)

Objective of the study

Considering the significance contribution to management thought, the study is taken for three fold of objectives:

1. To outline Dr. Joseph Juran's contribution to Total quality management.
2. To outline Philip B. Crosby's contribution to Total Quality management; and
3. To compare and contrast Dr. Joseph Juran's and Philip B.Crosby contribution to Total quality Management.

Juran's Contribution and Principles- Juran's two definitions of quality:"Quality" means those features of products which meet customer needs and thereby provide customer satisfaction. In this sense, the meaning of quality is oriented to income. The purpose of such higher quality is to provide greater customer satisfaction and, one hopes, to increase income. However, providing more and/or better quality features usually requires an investment and hence usually involves increases in costs. Higher quality in this sense usually "costs more". (Nestorovic)

"Quality" means freedom from deficiencies-freedom from errors that require doing work over again (rework) or that results in field failures, customer dissatisfaction, customer claims and so on. In this sense, the meaning of quality is oriented to costs, and higher quality usually "costs less"." (Nestorovic)

Juran defined quality as

1) Product performance that results in customer satisfaction,
2) Freedom from product deficiencies, which avoids customer dissatisfaction, simply summarized as "fitness for use".

Fitness for use results from five major product traits:

i. Quality of design,
ii. Quality of conformance,
iii. (iii) Availability,
iv. Safety and
v. Field use. (Chopra, 2008)

Joseph Juran's Quality Trilogy- Juran Propose three Managerial processes under the quality triology which he thinks are main foundations or necessary for the structured implementation of a total quality programme. The three major activities are as follows. (Nestorovic)

Table : Juran Trilogy of quality

Juran Trilogy		
Quality planning	Quality control	Quality improvement
Establish quality goals Identify who the customers are Determine the needs of the customers Develop product features that respond to customer needs Develop processes able to produce the product features Establish process controls; transfer the plans to the operating forces	Evaluate actual performance Compare actual performance with quality goals Act on the difference	Prove the need Establish the infrastructure Identify the improvement projects Establish project teams Provide the teams with resources training, and motivation to: 1. Diagnose the causes 2. Stimulate remedies Establish controls to hold the gains

Source : https://www.academia.edu/download/41316217/kroh.pdf.

Juran viewed TQM as "fitness for use" or fitness for customer. On the other hand, he believed like Deming that customer has to define quality, if the company wants to be successful, it should use proper indicators to determine the needs of customers accurately. And focusing on "fitness for use" helps the company to prevent the under or over-specification of products and services. Therefore, he believed quality has a direct relationship with the satisfaction of customers with the products or services. He introduced "Ten Steps to Quality Improvement" for improving the satisfaction of customer, these steps are listed below. (Nestorovic D. a., 2002)

1. "Build awareness of the need and opportunity for improvement;
2. Set goals for improvement;
3. Organize to reach the goals (establish a quality council, identify problems, select projects, appoint teams, designate facilitators;
4. Provide training;
5. Carry out projects to solve problems;
6. Report progress;
7. Give recognition;
8. Communicate results;
9. Keep score, and;
10. Maintain momentum by making annual improvement part of the regular systems and processes of the company".

Juran's Quality Habit:-

Juran emphasized on maintaining Quality habit in the organization. He pointed out the importance of quality and need for continuous improvement for the success of "Total Quality Management". He emphasized that quality is not responsibility of one department or person but all the employees irrespective of their designation are responsible for Quality. Juran put forward Four stages to develop quality habit in any organization. (Chopra, 2008)

Three Stages are:

1) Establishing of the organization's goal and objective.
2) Establish plans for reaching out to those goals and objectives with complete details to guide people's action from beginning to the end.
3) Assign the authority and clear responsibility for meeting the goals,
4) Base rewards on results, to the employees.

Juran's Cost of Quality;

Juran also developed the concept of cost of quality. The cost associated with defective products include cost of scrap, making, finding, repairing and avoiding defects. (Chopra, 2008) Juran categorized the cost of quality into four categories:

1. Internal failure costs
2. External failure costs
3. Appraisal costs
4. Prevention costs

Strength and Weaknesses of Juran's Philosophy

The main Strengths are:-

1) New understanding of the customer, referring to both internal and external customer,
2) Management involvement and commitment is stressed.

The main weaknesses are:-

1) The emphasis on management's responsibility for quality fails to get the grips with the literature on motivation and leadership.
2) The contribution that the worker can make is undervalued.
3) The methods advocated are traditional and old fashioned, getting at the basic control systems and failing to deal adequately with human dimensions of organizations.

Philip B. Crosby's Contributions

Philip B. Crosby is the third major influence on the management tools of TQM. He is founder of the Crosby quality college Philip Bayard Crosby is best known for his concept of "Zero Defects", he believed that an efficient quality management must be "based on

preventionbased system", and claimed that mistakes can be happened because of lack of knowledge and the attention of employees in the organization. He emphasized when the quality improvement can be happened that the management of the firm focuses more on prevention by the attention and awareness of employees, reduction of the cost, the emphasis on controls rather than the inspection efforts, and finally "Doing them right the first time". Crosby realized that the cost of not "doing things right the first time" could be estimable. (Neyestani, 2017)

His book has emphasized that concept of "Zero Defects" for quality improvement. He stressed "Zero Defects" as basis of quality is not synonymous that the products or services quality must be "perfection", its meaning is the product or service must be exactly the same as specified requirements of the customer and the supplier. In other words, "the customer deserves to receive exactly what the supplier has promised to produce". (Neyestani, 2017)

According to his Zero Defects definition, Crosby described his **Absolutes of Quality Management** that are based on his TQM philosophy, these absolutes are listed below:- (Chopra, 2008)

1) Quality means conformance to requirements, not elegance.
2) There is no such thing as a quality problem.
3) There is no such thing as the economics of quality, doing the job right the first time is always cheaper.
4) The only performance measurement is the cost of quality, which is the expense of non-conformance.
5) Quality systems amount to prevention
6) The only performance standard is "Zero Defects"(ZD).

Crosby's 14 steps for Quality Improvement

Also, Crosby emphasized the role of management for improving quality, he believed 80% of the quality problems of the organizations are belonged to the management (Neyestani, 2017)**.**

The Crosby's 14 Steps as Follows:-

1. "Management commitment": To Make clear that management is undertaken to quality;
2. "Quality improvement team": To improve quality of teams with representatives from each department;
3. "Quality measurement": To measure of performance for making sure that there is quality improvement;
4. "The cost of quality": To measure the quality cost of the company as a tool for management;
5. "Quality awareness": To promote the quality awareness and knowledge of employees;
6. "Corrective action": To provide a systematic method for problem solving;
7. "Zero defects action": To have a strong commitment for the zero defects program;
8. "Employee education": To determine what kind of the trainings are needed to increase quality for supervisor training;
9. "Zero Defects day": To let all employees feel and touch the message of "Zero Defects" (Do right things right time) every day;
10. "Goal setting": To let everybody establish improvement goals at the workplace for themselves and others;
11. "Error-cause removal": To let properly all staffs communicate to the management for describing existing problems face quality, and finding efficient solution for problems;
12. "Recognition": To appreciate those who have nicely done their duties regarding quality;
13. "Quality councils": To establish quality councils to communicate on a regular basis, and;
14. "Do it over again": To show the employees that quality improvement is continuously.

Crosby's Quality Vaccine

The major components of Crosby Triangle or Crosby vaccine are:- (Chopra, 2008)

1. Integrity:- It implies the honest attempt by the management to eliminate bureaucracy.
2. Communications:- It represents the flow of information both between functional departments and between firm and its customers and supplier.
3. System and operation:- Designed to maintain the firms's new quality environment.

Strength and Weaknesses of Crosby's Philosophy

The main Strengths are:-

1. Crosby's approach is clearer than those of Juran and is supported by a number of tools.
2. Work participation is recognized as having value.
3. The idea of 'quality problem' is rejected.

The main weaknesses are:-

1. The philosophy implies that workers are to be blamed for quality problems and
2. "Zero Defect" is often misunderstood to mean avoidance of risk and hence may have a negative effect on creativity.

Comparison of the Two major Quality Philosophies

Approach: Juran's approach focuses on the comprehensive management of quality through planning, control, and improvement processes, while Crosby's approach is centered on the goal of zero defects and the belief that quality is achievable through prevention.

Definition of Quality: Juran defines quality as "fitness for use," emphasizing meeting customer needs, while Crosby defines quality as conformance to requirements, stressing the importance of meeting specifications and achieving zero defects.

Cost Perspective: Both Juran and Crosby address the costs of quality, but they have different perspectives. Juran advocates for minimizing the total cost of quality through prevention, while Crosby emphasizes that achieving quality is cost-effective and can even be "free" if done right.

Performance Standard: Crosby's philosophy is characterized by the strict performance standard of zero defects, whereas Juran's approach allows for a more nuanced understanding of quality improvement over time.

Conclusion- In summary, while both Juran and Crosby made significant contributions to the field of quality management, they had distinct philosophies and approaches, with Juran focusing on comprehensive quality management processes and cost optimization, and Crosby emphasizing the pursuit of zero defects and the cost-effectiveness of quality.

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