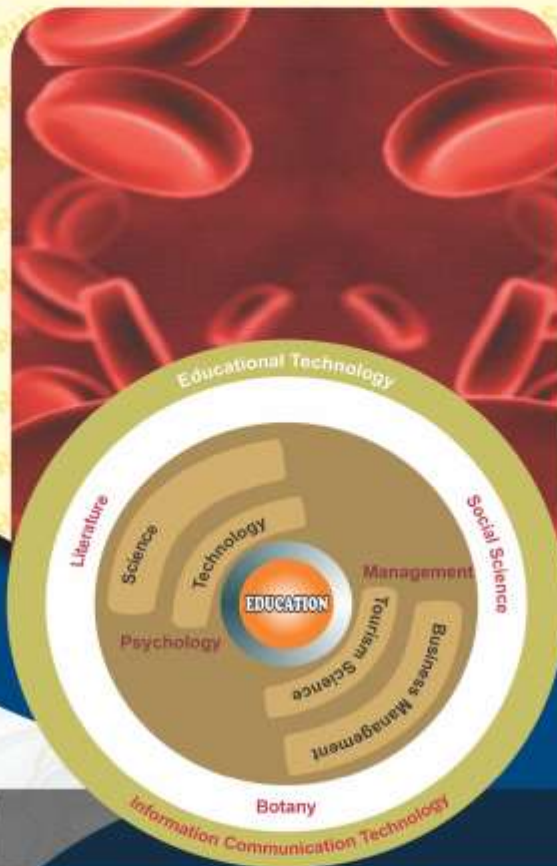




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1	ROLE OF LAW IN SOLID WASTE MANAGEMENT FOR SUSTAINABLE DEVELOPMENT <i>Srishti Mallick & Nikhilesh Mallick</i>	1-8
2	RECENT TRENDS IN IT A REVIEW PAPER <i>Mr. Harish Mahale & Mr. Vikas Pandey</i>	9-13
3	ROLE OF TAX POLICY OF DEVELOPED AND DEVELOPING COUNTRIES IN REGULATING INCOME DISPARITY: A COMPARATIVE STUDY <i>Bhairavi Khakhar</i>	14-21
4	ROLE OF SOCIAL ENTREPRENEURSHIP IN COMMUNITY DEVELOPMENT <i>Dr. Blessy Easo & Dr. Damayanti Premier</i>	22-27
5	EXPLORING OPTIONS FOR SUSTAINABLE TRANSPORTATION <i>Dr. Poonam Bathla</i>	28-34
6	AN EMPIRICAL STUDY ON THE IMPACT OF WORK-SCHEDULE ON EMPLOYEE ENGAGEMENT: A RETREAT TO KARASEK'S JOB DEMAND-CONTROL MODEL <i>Dr. Ganga Susheel Warriar</i>	35-43
7	ROLE OF STATISTICS IN SUSTAINABLE DEVELOPMENT: AN OVERVIEW <i>Dr. Sanjay Kumar Mishra</i>	44-50
8	ROLE OF INTERNAL AUDITOR IN ERM: CONFLICT BETWEEN ASSURANCE ROLE AND CONSULTING ACTIVITIES <i>Vidhi Kirit Doshi</i>	51-56
9	Q-COMMERCE PLAYERS' COMMITMENT TO TRIPLE BOTTOM LINE <i>Dr Vidhi Rajora & Dr Anubhuti Singh</i>	57-62

10	INDIAN STARTUP LANDSCAPE: FUNDING AND ENVIRONMENT <i>Dr. Ranjana Yavagal & Dr. N.S. Rathi</i>	63-71
11	TREND ANALYSIS OF PRODUCTION, YIELD & AREA OF RICE IN INDIA <i>Dr. A. Madhavi & Dr. Chinnamamba Cheepuri</i>	72-79
12	DROUGHT PREDICTION FOR FARMERS AND PROVIDING A SUSTAINABLE FARMING SOLUTION USING IOT AND MACHINE LEARNING <i>Manish Kumar Singh & Prashant Ashok Chaubey</i>	80-85
13	SOCIAL MEDIA - A SUSTAINABLE PLATFORM FOR LOCAL VENDORS <i>Dr. Vishesh Shrivastava & Mr. Manish Kumar Singh</i>	86-89
14	ARTIFICIAL INTELLIGENCE AND SUSTAINABLE DEVELOPMENT <i>Dr. Devang Thakar & Dr. Vishesh Shrivastava</i>	90-94
15	MOBILE AD-HOC NETWORK – A STUDY <i>Manoj Singh & Dr. Vishesh Shrivastava</i>	95-101
16	INDIAN AGRICULTURAL FINANCE SYSTEM – A REVIEW OF LITERATURE FROM 2011 – 2020 <i>Jigna Ankur Vyas & Dr. Shiva Padme</i>	102-107
17	ADDRESSING GENDER DISPARITY BY GOVERNMENT AND PRIVATE SECTOR’S INITIATIVE FOR TRANSGENDER IN INDIA THROUGH ENTREPREURSHIP AND SKILL DEVELOPMENT <i>Dr. Amita Koli</i>	108-117
18	STUDY ON FACTORS AFFECTING HUMAN RESOURCE PRACTICES <i>Asst. Prof Rinku Pal</i>	118-123
19	A COMPARATIVE STUDY OF TAX PLANNING THROUGH SELECTION OF PROPER TAX REGIME FOR SALARIED PERSON <i>Jatin Patel & Dr. Yagnesh Dalvadi</i>	124-129

20	STUDY ON CONSUMER PERCEPTION TOWARDS ONLINE GROCERY SHOPPING <i>Dr. Sweta Mishra & Ms. Jaanvi Joshi</i>	130-132
21	INCREASE IN COST OF PROMOTION RESULTING IN CONSUMER BURDEN <i>Manish Jha</i>	133-136

ROLE OF LAW IN SOLID WASTE MANAGEMENT FOR SUSTAINABLE DEVELOPMENT

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Introduction

The duty of the state to "protect and improve the environment and to safeguard the country's forests and wildlife" is expressly stated in the Indian Constitution. Both the Basic Rights and the Directive Principles of State Policy include mention of the environment. In order to maintain a healthy environment for the nation, India formed the Department of Environment in 1980. In 1985, this changed into the Ministry of Environment and Forests.

Acts, rules, and notices are the legislation that support the constitutional requirements. After the Bhopal Gas Disaster, the EPA (*Environment Protection Act*) of 1986 went into effect and is regarded as an umbrella law because it solves several legal gaps in the existing laws. As the issues arose later, a number of rules were created, such as the *Handling and Management of Hazardous Waste Rules in 1989*.¹

What is Waste?

Waste is defined as lying idle, unproductive, worthless, useless, refuse, or rejected.

Moreover, wastes are materials that must be disposed of by individuals, likely due of their harmful qualities. Numerous things, such as home trash, sewage sludge, waste products from manufacturing processes, packaging materials, abandoned cars, outdated televisions, garden garbage, and empty paint cans, etc., can be categorised as waste. Hence, a wide range of varied wastes originating from various sources might be produced as a result of all of our daily activities.²

¹ Akolkar, A. B. 2005. *Status of Solid Waste Management in India: Implementation Status of Municipal Solid Wastes, Management, and Handling Rules 2000*. New Delhi: Central Pollution Control Board. *Current Situation in Indian Cities and Legal Framework* 43

² Babu, B.V. and V.Ramakrishna. (2003). "Extended Studies on Mathematical Modeling of Site Sensitivity Indices in the Site Selection Criteria for Hazardous Waste Treatment, Storage and Disposal Facility", *Journal of the Institution of PublicHealth Engineers India*. Vol. 2003 (2), pp 11-17.

What is waste management?

The phrase "waste management" relates to the selection, processing, recycling, transportation, and oversight of waste products. Household goods, nuclear power plants, industrial trash, and a large portion of our environment are the main producers of waste. The amount of waste is also increased by human activity. For industrialised and developing countries, urban and rural locales, as well as residential and industrial producers, several holding systems are employed. The three basic categories of waste products are solid, liquid, and gaseous. For each state, a different approach is taken.³

Objective of the study

The goal of this study is to gain an understanding of the country's federal and state laws and determine the degree of their successes and failures. The fundamental goal is to have clean air, water, and soil. The study's major goal was to determine how to economically and environmentally friendly recover materials and energy from garbage in order to lessen the massive amount of wastes currently disposed of on land, air, and water. This study's guiding premise is that "Responsible waste management must be based on science and the best available technology and not on ideology and economics that disregard environmental costs and seem to be affordable now, but can be extremely costly in the future."

Kinds of waste disposal

Incineration: The practise of Incineration was first used in the US in the 1890s. Incineration was once just a quick way to burn off waste materials, but today's incinerators are energy-generating, multipurpose devices that can burn waste while also creating electricity, heat, and steam. Biomedical waste products and toxic materials can be destroyed by incineration refuse disposal because it operates at extremely high temperatures. About 90% of potential land waste is reduced by incinerators.

Throwing Garbage Away: Over the past 50 years, environmental research studies and scientific advancement have advanced significantly, leading to the creation of numerous personal environmental improvement strategies. Even though it is simple to simply toss trash in plastic bags—which can take a thousand years to decompose—it is preferable to separate trash before putting it in a bag, make regular trips to the recycling bins, or even better, send the kids out to do it. Then, the next generation will have a clearer understanding of how crucial it is to protect the ecosystem.

Radioactive Waste Disposal: Environmental risks from radioactive waste can be very high for both humans and other living things. Governments must locate the best place to deposit any nuclear waste so that the environment and population can be kept in a safe state as part of the way of disposing of nuclear or radioactive waste. Products from mining, power production, the defence sector, the

³ Bhoyar R,V, S.K. Titus, A.D. Bhide, and P.Khanna. (1996). "Municipal and Industrial Solid waste Management", Journal IAEM, Vol. 23 (1996), pp. 53-64.

pharmaceutical industry, and scientific research are examples of the types of radioactive waste, and it can take thousands of years for waste products to stop being radioactive.⁴

Composting: Recycling and composting are both methods of waste disposal, but only for completely organic products. Any garden, field, or natural region of land can benefit from the use of organic waste as compost. Compost helps the soil retain more moisture than normal while also supplying it with nutrients and fertilisation. Up to 30% of the waste produced worldwide is organic material that could have been used on land, preventing the need for additional landfill space.

Recycling: Recycling is the most common way to dispose of waste, and by using it, communities can prevent further depletion of the earth's natural resources like minerals, wood, and water, allowing the environment to be stabilised once more. Governments all over the world have actively promoted the dissemination of more useful information about recycling because it is a significant, positive shift that many people can implement. Recycling transforms waste into fresh, useful goods like paper, metal, glass, and plastic products. Each year, the more goods that are recycled, the less waste is disposed of in landfills and burned in furnaces. A product can be recycled in three stages. Collecting and organising materials is the first step in the recycling process. Making the product is the next step, and reselling is unquestionably the last.⁵

Solid Waste Management in India: An Overview

"Solid Waste Management is associated with the control of waste generation, its storage, collection, transfer, and transport, as well as its processing and disposal in a way that is in accordance with the best principles of public health, economics, engineering, conservation, aesthetics, public opinion, and other environmental considerations," according to the Environmental Protection Agency.

The formal sector, which is mostly run by local bodies, and the informal sector together oversee the whole solid waste management system in the nation (the recycling industry). While the formal sector—represented by local bodies, the health department, and the state pollution control board—is regulated and efforts are made to improve functioning through law and policy intervention, the informal sector—which receives little to no recognition in the legal and policy framework—has largely gone unnoticed. Yet, the informal sector makes a priceless contribution to recycling, trash management, and environmental protection. This paper focuses on the unregulated trash industry, potential interfaces

⁴ Improving Municipal Solid Waste Management in India Government of India. 2003. Report of the Technology Advisory Group on Solid Waste Management. New Delhi: Government of India Publications.

⁵ Maudgal S.C. (1995). "Waste management in India", Journal IAEM, Vol. 22 (1995), pp. 203-208.

between the formal and unregulated sectors, and the need for policy and legal intervention to save livelihoods.⁶

Current Waste Management Practices

Refuse gathering, street sweeping, and cleaning of public spaces, storage and transport, and refuse disposal are the three crucial phases of waste management in India's formal sector or urban waste management systems. The garbage management stream continues to have gaps in the processes of waste segregation, reuse, and recycling, as well as consistent attempts to compost organic, degradable waste. Here, we go over some of the salient characteristics that exist all over the nation.

Waste pickup from door to door is common in a few metro areas across India. This labour-intensive task is increasingly being contracted out to private contractors or NGOs who use contract labour. The waste is being collected by Resident Welfare Associations (RWAs) in some towns. In addition to door-to-door collection, local authorities also use street sweeping to collect refuse from the streets, waste from large institutions like hotels, schools, and colleges, and waste from bins in market areas. The majority of municipal employees (safai karamcharis/pourakarmikas) are employed in street sweeping, and in major cities, they work in shifts, with a night shift being introduced to clean busy roads in commercial and market areas.

Government efforts to improve Municipal Solid Waste Management

The Ministry of Health and Family Planning established the earliest known Committee to research solid waste management. Under the direction of Mr. B. Sivaraman, Vice-Chairman of the National Commission on Agriculture, the Committee on Urban Waste was established in 1972. The Committee on Urban Waste visited South-East Asian nations to research best practises in SWM and sought detailed information from various urban local bodies. Recommendations on various elements of collection, transportation, composting, and disposal were included in the report that was submitted in 1975. The research highlights the need for passing model legislation and provides a comparative analysis of the Municipal Acts in several of the states and urban areas.

In response to the Committee's recommendations, the Ministry of Urban Development established an Advisory Group on Solid Waste Management in August 1999. The group's duties included gathering data on various tested technologies for waste processing and disposal, identifying appropriate and cost-effective technologies suitable for Indian conditions, suggesting any necessary pilot projects, and offering technical advice to State Governments and Urban Local Bodies for adopting these technologies. The task of assessing training needs, creating strategies to satisfy those needs, and designating institutions in states and regions as resource centres for such training were also given to it.

⁶ TEDDY. (1998). "Teri Energy Data Directory & Yearbook, 1998/99", Tata Energy Research Institute, New Delhi, pp. 285.

Legal Framework of Solid Waste Management in India

SWM is the municipal authorities' main function and responsibility in India. Special measures for garbage collection, transportation, and disposal are included in both local and state laws that control municipal authorities. The chief executive of the local authority is given the duty of providing services. The municipal acts are ambiguous about which duties fall under citizen duty (for example, the responsibility not to litter or the accountability for storing waste at its source). However, they make no mention of certain collection methods (such door-to-door garbage collection), appropriate forms of waste storage depots, covered waste transport difficulties, or parts of waste treatment or sanitary landfills. Hence, the majority of state laws, with the exception of Kerala's, do not meet the criteria for an effective SWM service.

The Indian government, state governments, and municipal authorities were sued in a public interest lawsuit in the Supreme Court in 1996 (Special Civil Application No. 888 of 1996) for failing to appropriately manage MSW. The Supreme Court subsequently convened an expert group to review all facets of SWM and offer suggestions for how to make things better. The committee delivered its final report to the Supreme Court in March 1999 after consulting with almost 300 municipal officials and other parties. The research provided comprehensive suggestions on the steps that should be done by class 1 cities, state governments, and the federal government in order to successfully handle all MSWM-related challenges.⁷

The Municipal Solid Waste (Management and Handling) Rules 2000

All municipal authorities must follow the procedures outlined in the Municipal Solid Waste (Management and Handling) Rules to ensure that solid waste is managed in accordance with best practises.

Thus, it is the responsibility of municipal authorities to put the 2000 rules' requirements into practise. When it comes to the collection, storage, segregation, transport, treatment, and disposal of MSW, they must supply the necessary infrastructure and services. Local authorities are required to submit annual reports of compliance and get authorization (that is, permission or technical clearance) from the state pollution control board or committee before establishing waste processing and disposal facilities. Local authorities are required to submit annual reports of compliance and get authorization (that is, permission or technical clearance) from the state pollution control board or committee before establishing waste processing and disposal facilities. Municipalities were required to adopt the regulations by December

⁷ Lakshmi R. (1999). "Remote Sensing application in siting of waste disposal facilities with special reference to hazardous wastes", in Remote Sensing Applications in Applied Sciences, edited by Saumitra Mukherjee, Manak Publications Pvt. Ltd., New Delhi, pp. 141-179.

2003, and those who did not would face penalties. Despite this, the majority of municipalities failed to fulfil the deadline. The enforcement of the rules' provisions in metropolitan areas falls under the purview of the urban development departments of the different state governments.

Mechanisms for punishment and enforcement are still inadequate. Several towns and localities have made some progress, either on their own initiative or in response to pressure from the Supreme Court, their state legislature, or their state pollution control board. Municipal authorities have also been instructed to set up and implement better waste management practises and services for waste processing and disposal facilities under Schedule II of the rules. They may do this on their own or by working with a facility operator (as described in Schedules III and IV of the rules). Standards for waste processing and disposal facilities are outlined in the rules, and municipal authorities are obligated to meet the specifications and requirements provided in Schedules III and IV.⁸

Lessons Learned

A number of lessons can be learned from this:

- Instead of only relying on government funds, municipal authorities need to expand their financial resources in order to fulfil their legal commitments.
- Municipal governments should fix revenue collection inefficiencies and leaks before considering hiking tax rates. They should also cut costs by avoiding excessive spending and delaying purchases of non-essential commodities.
- When providing SWM services, municipal authorities must charge user fees to pay all or a portion of the associated costs, notably for door-to-door garbage collection.
- If municipal governments want to provide effective services at a reasonable price, they should think about partnering with the private sector.
- Local authorities need to be fully aware of the costs associated with the various SWM service components.
- The next phase is to develop and put into practise ways to reduce the cost of SWM services given the knowledge of expenditures by various components of SWM services.
- There are a variety of ways to raise money, including using user fees or funding options from local, national, or international initiatives.
- To provide numerous ways to get financial assistance through various government of India programmes.

⁸ Wentz Charles A. (1995). Hazardous waste management, McGraw Hill International editions, Chemical Engineering series,

Suggestions & Conclusions

This paper proposes a waste disposal system which includes integrated informal recycling and small scale bio-methanation. By educating and hiring waste pickers to perform door-to-door waste collection and allowing them to market the recyclables they collected, informal recycling can be incorporated into the formal recycling system. To increase the amount of recycling, material recovery facilities (or MRFs) should also hire waste pickers. Encouragement should be given to individuals, small businesses, food courts, and other establishments that separate their organic refuse to use small-scale biomethanation and use the resulting biogas for cooking. Regulating the use of compost made from mixed wastes in cultivation is necessary. It should only be used for landscaping or as a waste cover.

Combustion in a waste-to-energy plant should be used to recover energy from composting facility rejects. Ash from WTE facilities should either be confined in a sanitary landfill or used to create bricks. A method like this would extend a landfill's lifespan from 20 years to 300 years and prevent 93.5% of MSW from being landfilled. Additionally, it will lower disease rates, enhance metropolitan Indians' quality of life, and prevent environmental pollution.

Since 1990, India has experienced two decades of economic development, which has altered the wastes' makeup. Due to a growing population and changing habits, MSW production in India is rising quickly. There is a shortage of land, and natural and public health resources are valuable.

The Indian government and municipal governments should collaborate with their partners to encourage source separation, increase recycling rates, and create high-quality compost from organic waste. While this goal is being met and recycling rates are rising, preparations should be made to deal with the non-recyclable materials that are currently being produced and will continue to be produced in the future. (20). State governments ought to be diligent in using their influence to make the best use of their resources.

None of the three practices—recycling, composting, and waste to energy—can address India's SWM challenge on their own; they are all necessary components of the solution. The Indian WTE sector will pave the way for changes in the application of rules in all other industries if it can demonstrate self-responsibility in emissions control through ongoing emissions monitoring, reporting, and feedback loops for self-improvement. Instead of being viewed by some as yet another issue to be solved, it would have established itself as a crisis solution, a source of solace for more than a billion people, and inspiration for a sizable industrial sector.

More study should be done on solid waste management, its effects on the environment and public health, and its future possibilities. Effective dissemination of the findings into the general knowledge base is required.

There are about 200 federal and state laws that address environmental issues. More regulations equate to increased enforcement challenges. For effective enforcement, there must be a complete and integrated law on environmental protection. Enacting the laws is not sufficient. For these laws to be enforced effectively and efficiently, everyone in society must have a positive attitude. Also, the Boards must be given increased authority immediately.

“For the aim of Environmental legislation, it is required to establish up the Environment courts; with one judge and two technical specialists from the field of Ecology. To expeditiously resolve disputes, these Courts ought to be permitted to use summary procedures. Such courts may be established initially at the State and National levels before being expanded to the district level according to need. The provisions should be limited to a single appeal in order to deter drawn-out legal disputes.

The Hon'ble Courts of India has played a significant role in delivering directives from time to time to time to take required steps for improving the environment.

Social awareness is what we require. If the interaction is not voluntary, no law functions well. There should be free slide shows in the regional languages shown on television and in movie theatres to inform people about environmental challenges. Moreover, according the Indian Supreme Court's directive

To raise awareness, environmental studies and waste management should be made required coursework in schools and universities.

Last but not least, everyone, including individuals, associations, and corporations, must work to safeguard the environment and maintain ecological equilibrium. Article 51 A (g) of the Indian Constitution enshrines it as a social obligation and basic duty.

RECENT TRENDS IN IT A REVIEW PAPER**Mr. Harish Mahale**

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Abstract

Information Technology is growing vast and rapidly nowadays. Directly or indirectly, it is involved everywhere (every field). The innovations in IT introduce many trends. The paper discusses various IT trends in various fields. The paper gives a review of various objectives, applications, and benefits of recent trends. We emphasize trends like Green Computing, Internet of Things (IoT), Cloud Computing, Data Analytics, Artificial Intelligence, Machine Learning, Big Data, Blockchain. The paper is helpful for students, learners, and industry to know recent trends in IT and the future scope of work to be done in this field.

Keywords: Information Technology, Trends, Green Computing, Big Data, AI, ML, IoT, Blockchain

I. INTRODUCTION

Human beings were facing many problems before Information Technology was the part of their life. Things were happening manually. They were requiring the technology which will run their all work in automation. Information Technology has influenced society in various sectors like healthcare, education, business, communications, etc. Information Technology involves all the technology that we use to collect, process, protect and store information. The advancements of Information Technology led to Green computing for reducing harmful impact on the environment, Internet of Things (IoT) for communication of devices over the internet, Cloud Computing for keeping the data over cloud, Artificial Intelligence where machines think like human, Machine learning allowing machines to learn from the provided data sets, Big Data for working on vast data, Blockchain helping in better record management.

II. RECENT TRENDS IN IT

1. **Green Computing:** Green computing (also known as green IT or sustainable IT) is the design, manufacture, use and disposal of chips, computers, other technology components and peripherals in a way that limits the harmful impact on the environment. Green computing aims to reduce the Carbon footprint generated by the Information Technology systems business while allowing them to save money. Green computing can help in achieving sustainable development, which is the need of time. Energy-efficient solutions are necessary to minimise the impact of cloud computing on environment. To aid the reduction of energy consumption green computing, a green information technology is developed. It is eco-friendly use of computers and their resources. It is also called as green technology. There are various goals of green computing like to decrease the use of hazardous materials, to increase

energy efficiency during the product's lifetime, to recycle or biodegradation of non-functional products and factory waste. Green computing is important for all classes of systems, ranging from handheld systems to large-scale data centres. It is the positive relationship between the physical computer and its impact to the environments in which it moves through from cradle to grove. Many companies have realized the importance of using eco-friendly means in their way of doing business to reduce costs, lower emissions and improve their public image.

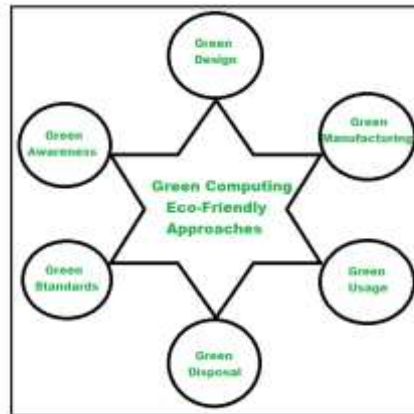


Fig: Applications of Green Computing

2. Internet of Things (IoT): The Internet of Things (IoT) is the network of physical objects or ‘things’ that connect and exchange data with other devices over the internet.

The communication between our devices over the internet is nothing but internet of things. It is the replica of current internet, but the major difference is only that in IoT machines communicate with other machines for data, process that data and provides the output based on that data. It refers to the internetworking of computing devices, machines, objects and more, that are embedded with unique identifiers and can transfer data over a network. The vast amount of intelligence and services brought to the table, have the potential to significantly shape our everyday lives – how we manage our cities, healthcare and even how we grow our food. There are two types of IoT devices General Devices and Sensing Devices. General Devices are the main components of the data hub, like the smart gadgets in a smart home while as sensing devices have sensors that detect temperature, humidity, light intensity etc. They work in tandem. To trigger an action. For Example: The sensing device detects darkness, the General Device turns on the lights. IoT is used in almost every industry like smart homes, agriculture, wearable, retail, energy conservation, healthcare, industries, connected cars, smart cities.

In an IoT biological system, the greater part of the correspondence is as like Machine-to-Machine (M2M) cooperation. Hence inaugurating trust between the partaking machines is that the major challenge that IoT innovation still has not been met wide. Nonetheless, Blockchain might set about as associate degree impetus in such manner by empowering upgraded ability, security, dependableness, and confidentiality. This can be accomplished by conveying Block chain innovation to follow billions

of gadgets associated with the IoT eco frameworks and used to empower and additionally arrange the exchange processing. Relating Block chain within the IoT circle can likewise build reliability by surgical operation the only purpose of Failure. The cryptologic calculations used for cryptography of the block info even as the hashing strategies might provide higher security. In any case, this will request all the more processing force which IoT gadgets presently experience the ill effects of. In this manner, supplementary investigation is obligatory to defeat this contemporary restriction. A portion of the instances of block chain IoT are Smart Appliances, Supply Chain Sensors and so on.



Fig: IOT infographics

3. Cloud Computing: Cloud computing typically involves the use of remote servers hosted in data centres, which are managed by cloud services providers such as Amazon Web Services, Microsoft Azure, and Google cloud platform. Cloud computing offers many benefits including flexibility, scalability, and cost efficiency. It has become an increasingly popular option for businesses of all sizes, as well as for individual users who need access to powerful computing resources. It is use to store, backup, and recover data, to deliver software on demand, to test and build applications, to embed intelligence and to analyse data. In cloud computing, all the data processing is done on remote servers that are typically located in data canter. In edge-computing, the data processing is done on local devices, such as IoT devices, routers, gateways and other edge devices. In a cloud computing, the data is stored on remote servers that are typically managed by cloud service providers. Cloud computing is changing the way businesses operate in the modern world, With cloud services, companies can leverage on-demand computing resource, agility and cost savings to transform their operations. Here are some ways cloud computing is revolutionizing modern business: Scalability and Flexibility, Cost Savings, Increased Productivity, enhanced security, improved collaboration. Three types of cloud computing services are provided.

- a. IaaS: IaaS provides network infrastructure like servers and storage.
- b. CaaS: Communication mediums like instant messaging. Voice over internet Protocol or VoIP technology, video conferencing, and more all fit neatly under the category of CaaS.

c. SaaS: SaaS provides carry the burden of maintaining and storing servers, databases, and the code that makes up the application. With SaaS, businesses can access software on a subscription basis.

4. Artificial Intelligence (AI): AI share intelligence is defined acquisition of knowledge intelligence is defined as the ability to acquire and apply knowledge. The aim is to increase the chance of sources and not accuracy. It works as a computer program that does smart work. AI is decision making. AI has to do with algorithm design, development, efficiency, conversions, and the deployment of these designs and products. It is science that develops machines with intelligence. AI is the ability of machines or computer systems to think and learn human alike activities. It is intelligence of the machine. Machine with the help of various sensors will pick information from surroundings and process it to perform human alike activities. Apple's Siri, Amazon's Alexa, IBM's Watson, Deep Blue are example of AI. It is an algorithm that is set of instructions given to a robot.

5. Machine Learning (ML): Machine Learning is defined as the acquisition of knowledge or skill. The aim is to increase accuracy, but it does not care about success. Here, the tasks systems machine takes data and learners from data. ML allows systems to learn new things from data. ML is subset of AI. Various ML techniques are available like linear models, logistic regression, support vector machine, decision tree, PCA, UMAP. Machine learning is the study of computer algorithms that can improve automatically through experience. Before diving into building a machine learning model. It is important to understand the problem you are trying to solve. This involves understanding the problem domain, the available data and the desired outcome. This will help you choose the right algorithm, pre-process the data and evaluate the results. Machine learning models are only as good as data they are trained on. It is important to clean and pre-process the data to ensure that it is accurate, complete and consistent. This involves tasks such as removing duplicates, handling missing values and scaling numerical features. There are many different types of machine learning algorithms, each with its own strengths and weaknesses, It is important to choose the right algorithm for the task at hand. This involves understanding the problem, the available data and the desired outcome. Some algorithms are better suited for classification tasks, while others are better suited for regression tasks. Regularization is a technique used to prevent overfitting in machine learning models. Overfitting occurs when the model is too complex and fits the poor performance on new data. There are four forms of learning:

a. Unsupervised Learning: prior information such as cell or patients' labels do not need to be available.

b. Semi-supervised learning: part of data is labelled, remainder is unlabelled.

c. Supervised learning: prior information such as cell or patients' labels need to be available.

d. Reinforcement learning: a method that learns by maximizing reward in a particular situation.

6. Big Data: Big data is a collection of data and analysis of the data. To recognize the patterns in data. The place where Big Data stored is known as cloud. In a nutshell, enormous amount of data. (like: photos, videos, audios and texts) is big data. Collection of structured, semi-structured and unstructured data. The world is one big data problem. It includes social data, machine data and transactional data.

7. Blockchain: Blockchain is term that trend in future scope and future of the internet. Blockchain is an especially promising and revolutionary technology because it helps to reduce security risks, eliminate fraud, and bring transparency to a scale that has never been seen before. It was originally associated with cryptocurrency and non-fungible tokens, but blockchain technology has since evolved into a management solution for all types of global industries. Blockchain, although unnamed as such at that point, was introduced to the world in a whitepaper, in 2008, its utilisation in the advanced shared money framework, Bitcoin. Bitcoin is a type of organisation convention, similar to HTTP or TCP layers, which supports worldwide web framework and utilised each time we peruse the worldwide Web. A blockchain is a record of advanced exchanges, it is decentralised and not heavily influenced by any individual, gathering or organisation. The blockchain technology is organised and it is difficult to change the guidelines or its substance without the agreement among the individuals who are utilising it. In blockchain more up to date impedes are connected to the more seasoned ones, shaping a chain, subsequently the term blockchain. This structure guarantees that lone the passages can be included information base, information can never be changed or taken out because changing a solitary section in a more established square would mean modifying the whole history of exchanges resulting to that block. All the more explicitly, blockchain is an unchangeable, shared record of companion peer exchanges put away in a computerised record which is made from connected exchange blocks.

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ROLE OF TAX POLICY OF DEVELOPED AND DEVELOPING COUNTRIES IN REGULATING INCOME DISPARITY: A COMPARATIVE STUDY

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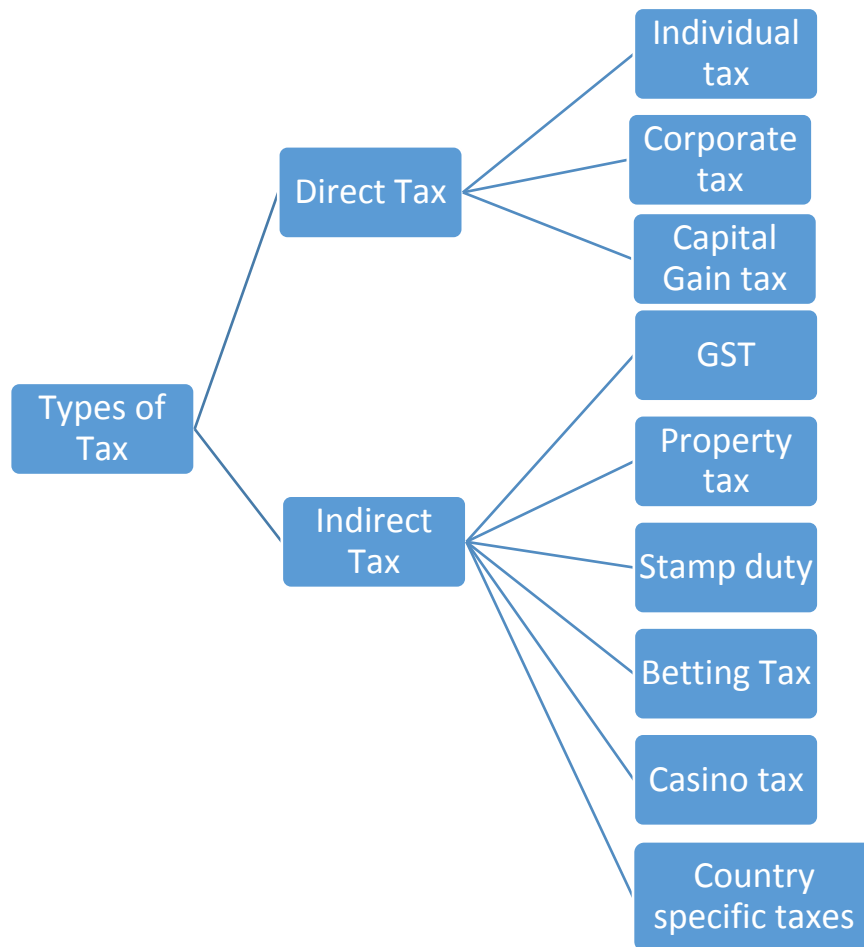
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Introduction:

The first step on the ladder to success is planning. If one can foresee the changes which are inevitable in the future and plan accordingly, overcoming the challenges and capitalizing on the opportunity is achievable. Various ministries of the government are the apt example and the most important amongst them is the Ministry of Finance. It plays a key role in planning and managing the finances of the economy. Fiscal policy framed by Ministry of Finance is of utmost importance in the nation building process of economy. Tax policy and government spending are the two main components of the fiscal policy. Tax represents a major source of income for the government without which it will become impossible for the government to spend towards the welfare and development of the country. Every country though may be classified as developed, developing or under -developed but it's a fact that within this classification each country is at a different level of development. Country specific strengths and weaknesses play a key role in the development stage of an economy. Hence tax policy of each and every country; developed or developing or underdeveloped; cannot be generalized due to the presence of complex situations and challenges in each of them.

Ideally generalization of tax policy is not advisable but the innovative solutions implemented by developed countries to balance their tax structure and enhance the development level can act as a source of guidance to the developing countries. Innovative and problem-specific solutions to improve tax administration and efficient use of funds is a key in the nation-building process.

Various types of tax in some countries



Review of Literature

(Rao & Kumar , 2018) stated that direct taxes imposed on individual and corporates should be progressive to reduce inequalities and redistribute the income effectively. Ideally, the tax base of any country should be wide with lower marginal as well as differential rates to form a simple tax structure. Lot of exemptions and concessions reduces the effectiveness of tax collection and increases tax evasion. A good tax system will ensure minimal administrative and compliance cost and result into good tax administration. This effectiveness plays a key role in encouraging the tax payer to pay his tax on time and honestly.

(MV Tanzi, 2001) opined that developing countries face some unique challenges when it comes to efficient tax administration. Most of the people in these countries are employed in informal or agriculture sector where the daily wage earner's income fluctuates a lot and most of the times its paid in cash. This creates a basic and root level problem of accountability. Low level of education and literacy further creates hindrances in the tax administration process. Influential power of the rich tax

payers limits the implementation of lot of necessary fiscal reforms and hence a rise in uneven distribution of income across these countries.

(Heady, 2002) pointed out that there is substantial difference in the contribution of each type of tax revenue source within OECD countries. The majority of the tax revenue almost 80% was contributed by personal income tax, consumption tax on goods and service and social security contributions. The variations in the % contribution of each source is high amongst the various countries which are part of OECD. A distinct example of this variation is that social security contributions is not collected in Australia and New Zealand. Though United States and Japan are similar in a way that contribution of consumption tax is quite low, there exist a difference when contribution of personal income tax and corporate tax is considered. United States has more personal income tax whereas Japan has higher corporate tax than individual income tax rates.

(Bird, 2008) concluded that developmental effects of tax policies are overlooked under the influence of political pressures technical difficulties arising in the tax administration process. Long-term view of these policies is important and will give boost to the growth of the country rather than the short-term considerations. Lot of tax incentives and exemptions makes the tax structure complicated and hence complicates the process of tax administration. Political will and government representations should favor tax reforms leading to equality and growth of the economy. Neither 'representation without taxation' nor 'taxation without representation' would provide a sound foundation for the economic, political and social stability of an economy.

Research Gap

Study undertaken in the past were focused on types of taxes levied, efficiency in tax administration and the contribution of various types of taxes in the income of the economy. Tax policy of a country plays an important role in the achieving equitable income distribution amongst the countrymen. Hence a comparative study of tax policies prevalent in developed and developing countries is undertaken to understand the unique features of tax policy and understand the scope of its implementation in real life with special reference to income disparity.

Objective of the study:

1. To compare the prevalent tax policy of developed and developing countries
2. To understand how each country's tax structure is different from the other
3. To detect which distinctive feature can be useful to the developing countries to overcome the hurdles in their process of nation building

Research Methodology

The researcher uses secondary data to compare the tax policies prevalent in developed and developing countries by considering 3 countries of each category for the study. The 3 developed countries chosen are Singapore, Canada and Finland. India, Romania and Brazil represent the developing countries for comparison.

The Gini Coefficient is one of the statistical measurement tools used for assessing the level of income inequality and economic concentration. This tool was developed by Italian economist Corrado Gini in

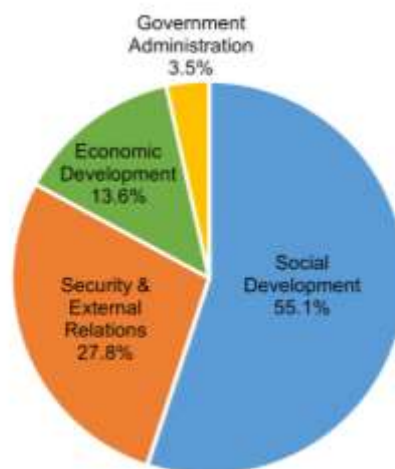
1912. and has since been used as a measurement of inequality for countries, states, or cities. The cumulative frequency of individuals is divided by the total population size to arrive at this coefficient. It indicates index of concentration. The lower number indicates less income inequality whereas the higher number indicates unequal distribution of wealth and resources and high income disparity. (wisevoter, 2023)

Analysis and Findings

SINGAPORE

In Singapore, contribution of tax as source of government operating revenue was 73.6% in FY 2021-22. (Inland Revenue Authority of Singapore, 2023) The prime objective of tax policy of the government is to create a substantial fund with the government which will be used to achieve economic and social development of the country. Accelerated capital sanctioning for procuring assets and modern machinery to increase mechanization and automation of the industry, tax rebates for having a greater number of children are few examples of the steps taken by the government to achieve these goals. It also aims to keep a strategic balance in the tax structure by introduction of GST (in 1994) but at the same time keeping individual tax rates lower as compared to corporate tax rates. The pie chart below clearly indicates that maximum amount of government spending is focused on social development which definitely improves the standard of living of the people which directly increases the efficiency and hence the productivity of the country.

Government Operating Expenditure FY2021/22



Source: Economic Survey of Singapore, Second Quarter 2022

CANADA

Canada's tax structure is less skewed in terms of the source of tax revenue from different avenues. (Tax Foundation, 2022) In 2022 Individual and corporate tax account for almost 48% followed by consumption tax at 23% and Payroll taxes in addition to individual income tax contributed 11%. Payroll tax is levied on the wage earners on their income and it does not have a slab but is a flat-rate tax. The

money raised from these is basically used in social insurance program which include unemployment insurance, government pension programs and health insurance. Though corporate income taxes act as a hindrance in the economic growth of the country, Canada allows capital allowances which gives a support to the business environment of the country. In fact, Canada's top corporate has seen a declining trend from 50% in 1980's to 25% in 2020.

FINLAND

Finland's history was definitely harsher than the history of many other countries but it's present social security system is one of the most extensive and finest in the world. Social security reform resulted in cut of local municipal taxes by 12.64% in 2023 and led to decrease in the overall tax rate of the individual. A distinctive feature of the tax structure is the presence of Church tax which is payable by members of the Evangelic Lutheran, Orthodox, and Finnish German church in Finland at flat rates (charged at the rate of 1% to 2.10% depending on the parish concerned) on the taxable income determined for municipal taxation. There also exist public broadcasting tax which acts as source of funding for the Finnish public service broadcaster and is replacement of the earlier television license fee. The rate of this tax is 2.5% on annual income exceeding EUR 14,000; EUR 163 being the maximum. (pwc: Worldwide Tax Summaries, 2023)

INDIA

Taxes are levied in India by both the state and the central government according to a pre-decided classification based on their purview of reach. Implementation of GST in 2017 was a huge reform in the country's tax policy. Presently, India has only 3 types of Indirect tax namely State Goods & Services Tax (SGST), Central Goods & Services Tax (CGST) and Integrated Goods and Services Tax (IGST). Tax structure of India features lot of avenues of exemptions and incentives which complicate the process of administering tax and hence gives way to lot of loopholes in the policy. Bribery and corruption are pointed out as the main causes of tax evasion which results in controlled government spending leading to a mediocre social security system. It also results into circulation of black money into the system. (CoffeeMug, 2022)

Recent tax reform measures like concessional tax regime for domestic companies, abolition of dividend distribution tax in the hands of the company and many administrative steps like introduction of Document Identification Number (DIN), introduction of Vivad se Vishwas Act, 2020 and technological enrichment of Income-tax website with pre-filled Income tax returns form available will definitely ease the tax administration process.

ROMANIA

Direct taxes here are lower than the other countries studied here. Individual tax rate levied is 10% and companies are charged 16% income tax. Small companies (with revenues up to €1 million) are levied tax at 3%. But the social security contributions are higher as compared to other countries falling under similar category of developing countries. 25% of the remuneration is collected as social security contributions from employees and employers contribute 4% or 8% depending on the working conditions. Employee also pays medical insurance contribution at the rate of 10%. Unemployment

insurance contribution at the rate of 2.25% is paid by the employers. (GSL group of companies, 2023). Due to absence of progressive tax policy, income inequality is very high in Romania.

BRAZIL

Brazil levies progressive personal income tax in the range of 7.5% to 27.5%. Though Brazil has great potential for development, unclear and complex tax policy stops the country from flying on the path of progress. Lot of controversies and litigation and average settlement time of 18 years is a big hindrance in development process. Though corporate tax structure is quite clear and stable the major problem lies with the taxes on goods and revenue where majority of the litigations are prevalent. Lack of clear guidelines and case-by case analysis results into different interpretations of the policies. Since 2020 two tax reform proposals are under discussion but not yet passed.

Statistical findings:

Name of the country	Gini index	Human Development Index (HDI)
Singapore	45.9	0.94
Finland	27.7	0.94
Canada	33.3	0.94
India	35.7	0.63
Romania	34.8	0.82
Brazil	48.9	0.75

It is interesting to observe that though Singapore is considered as developed country, still the Gini Index of Singapore is high and almost nearing to the average of Gini Index of developing country considered here. (Seow, 2018) Experts opined that the tax policy of the country is responsible for this divergence. Slab-based taxation policy is not Singapore's way of taxing. It keeps the tax burden light and provides targeted support for the lower-income group.

Gini Index of Finland and Canada is quite less than other countries in consideration. Gini Index of Brazil stands at 48.9, which indicates presence of higher income inequality. Average Human Development Index of developed countries considered for the study is 0.94 whereas that of developing countries is quite below this average.

Conclusion:

Key findings of the study of tax policy of developed countries suggest that though the tax rate is high the social security system of these countries provide a decent standard of living to the people by taking care of the basic needs, education and health insurance. In fact, the higher tax rate in Finland guarantees service and benefits which are not generally available for free. These kind of tax structures provide support to the less privileged and the vulnerable group of people. Another positive feature of the tax structure is they are quite simple which reduces the complexity and problems while administering them and chances of taxpayers taking advantages of the loopholes are minimal. The number of people paying the tax is more rather than few people carrying the burden on their shoulder. This motivates the people to earn more and hence a positive impact on the efficiency of the working people.

Though national building is not the sole responsibility of the government or ministers but an efficient and easy to administer tax policy will definitely give a boost to his process. Loop holes in the system

are inevitable but catching them and rectifying them within a stipulated time is essential. In case of India, allowance of exemption, bribe and corruption tends to be a major source of tax evasion. Study also suggest that progressive tax policy is an inevitable step to bridge the gap between the poor and the rich. Hence increase in the levy of direct tax rather than consumption tax will make living affordable for the poor and vulnerable group of people in the country, which actually are present in majority in the developing countries.

Distinctive features in the tax structure of countries taken into consideration for the present study are:

1. Singapore: Tax rebates for having a greater number of children and lower individual tax rates as compared to corporate tax rates.
2. Canada: Payroll tax levied on the wage earners on their income at flat-rate and the usage of this money in social insurance program which include unemployment insurance, government pension programs and health insurance.
3. Finland: Church tax are payable at flat rate and public broadcasting tax are payable to fund the operation of the country's public broadcasting company, Yle.
4. India: Concessional tax regime for domestic companies, abolition of dividend distribution tax in the hands of the company and various administrative steps are taken to improve country's economic position.
5. Romania: It is characterized by low individual tax rates which is offset by equally high social contributions.
6. Brazil: Administrative hassles and litigation issues act as major hurdles in the progress of the country.

Limitations of the study

Conclusions are based on 3 developed countries and 3 developing countries studied. There are many more in the world's list which are not part of this study. The conclusions may differ if other countries are taken into consideration as each country might have its own priorities, challenges and a different thought-process to overcome the situation.

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ROLE OF SOCIAL ENTREPRENEURSHIP IN COMMUNITY DEVELOPMENT

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Abstract

This study is directed towards understanding the role of social entrepreneurship in community development. It also gives an outline of different social entrepreneur's contribution towards the society. It also forecasts the challenges the entrepreneurs will have to face in the future. Limitation of the study is it is entirely on a theoretical perspective. Certain recommendations have been suggested to make social entrepreneurs more dominant and effective

Keywords: *Entrepreneurs, Community Development*

1.1 Introduction:

Entrepreneurs are those who foray into uncharted territory with the primary goal of profiting from it. Of course, there are also those who are socially responsible and have a responsibility to improve the society in which they live and work, but this responsibility is secondary. In social entrepreneurship, the duty to advance social welfare takes precedence, and profit, while necessary for existence, sort of slides to the side or is more or less secondary. A social entrepreneur is someone who takes on a significant social issue and finds a novel, ground-breaking solution. Profit-making is a secondary goal, so those that pursue it are driven and passionate about what they do.

The goal of social entrepreneurs is to alter society's course. They may be found everywhere, whether it be in health, sanitation, or education. Due to the negative effects that contemporary innovations have had on human life, some people are even working to change them. So, they strive to make systems better, come up with fresh ideas, and establish just procedures. Over the past few years, social entrepreneurship has grown significantly as more and more people get interested in it. World-class graduates are now renouncing lucrative employment to labour and making important contributions to society in the face of healthy competition.

1.2 Objectives of the Study:

1. To underline the roles and responsibilities of social entrepreneurs in Indian society
2. To study the overall contribution of social entrepreneurship and social enterprises in India
3. To list out the challenges faced by social entrepreneurship in India

1.3 Review of Literature:

Raziuddin Mohammed, Anis Souissi, Mohammed H Juriby, (2022) The process of seeking novel solutions to societal problems is known as social entrepreneurship. By tackling social issues including

healthcare, microfinance, sanitation, agriculture, counseling, child abuse, drug misuse education, etc., it has been beneficial for the impoverished in many ways and assisted them in transitioning into society. The problems faced by social entrepreneurs are numerous and include a lack of funding, finding qualified employees, operating from a distance, financial viability, obtaining government backing, etc. Social entrepreneurs must face their challenges head-on and conquer them with unwavering resolve if they are to achieve their objectives. The promotion of widespread knowledge, improved infrastructure, and funding options for a pleasant working environment are all necessary for social entrepreneurs. This assistance must come from both the public and commercial sectors.

Sami Hakami, (2021), taking on social issues that neither the public nor private sectors are willing to take on is just one aspect of social entrepreneurship. Nonetheless, despite the wide range of alternatives that social entrepreneurship offers, there is still a dearth of scientific support for when and how it should be used. In Saudi Arabia, particularly for the energetic youth, social enterprise continues to hold considerable promise. The capable Saudi Arabian government needs to assist the project more.

Veronika Biksea, Baiba Rivzab , Inga Riemerec Procedia, (2015), Being entrepreneurial, having the ability to work well in a team, independence, and passion are the social entrepreneurs' most developed personal attributes. Also rated below average were very important personal traits including the capacity to define social goals, tolerance, and the ability to refocus in order to begin a new activity, as well as the knowledge and entrepreneurship abilities. For future social entrepreneurs to be able to develop their social and entrepreneurial competencies, it is crucial to create the right conditions within the framework of the educational system. Risky social entrepreneurs are those whose main goals are good will and a desire to solve long-term social issues without the aid of the government or local authorities.

Ngatse-Ipangui Maurice O. Dassah (2005) Social entrepreneurs are acknowledged as potent agents of change for growing communities. It is evident that while social enterprises play a significant role in community development in these underprivileged areas, their activities do not solve the fundamental issues that these areas face, and as a result, their impact is minimal. This is due to flaws like the lack of local participation, the unsustainable nature of their activity's results, the absence of plans to share with communities, the poorly executed nature of their activities, and the inadequate monitoring of results.

1.4 Social Entrepreneurs in India:

- When it comes to the best social entrepreneurs in India, Urvashi Sahni unquestionably comes in front. She is the founder and CEO of Study Hall Education Foundation (SHEF), a company whose goal is to provide education to the most underprivileged girls in India. With her work with more than 900 schools, Urvashi Sahni has directly and indirectly improved the lives of 150,000 and 270,000 girls, respectively. For her unselfish act of dedication and passion, she was appropriately honoured with the "Social Entrepreneur of The Year award" in 2017.
- Another innovative social entrepreneur from India who is incredibly dedicated is Harish Hande. He is the CEO and Founder of Selco, a business that provides sustainable energy sources to the nation's rural areas. This undertaking was the initial. The first rural solar financing scheme in

India was this project. Selco has operated more than 25 retail and service centres in Karnataka alone, and the company has contributed more than 120,000 installations overall.

- One of India's most well-known social entrepreneurs, Jeroo Billmoria, is in charge of managing a number of international NGOs for the benefit of society. She founded the "Childline," which strives to help people, especially street kids, by offering medical care and police support. At a young age, she had a dream of helping the less fortunate members of society. She supported Indian women's empowerment as well. Jeroo Billmoria is a Schwab and Ashoka Fellow as well as the recipient of the Skoll Prize for Social Enterprise.
- Anshu Gupta, who was raised in a middle-class household in Uttar Pradesh and chose to work in the media, saw first-hand how the underprivileged in rural India lacked basic attire while working as an intern. In response, Anshu established Goonj, a social enterprise that gathers worn clothing from urban dwellers, sorts it, fixes it, and then gives it to the poor and in need. The humanitarian efforts made by Goonj in the wake of natural disasters in Gujarat, Tamil Nadu, and Kerala have received high praise.
- Santosh Parulekar worked to develop employment options for young people without jobs in rural India. He founded "Pipal Tree," a business that seeks to give formal training to young people and place them in respectable professions in businesses across the nation. established in 2007. Operating since 2007, Pipal Tree has trained over 1,500 workers and intends to open training centres pan India in the coming years.
- The originator of Ashoka Changemakers, the first global open-ended forum for social innovation, is Sushmita Ghosh. Sushmita wants to revitalise the skills and ability that are underutilised in rural India and give them the credit they deserve. She began with "Rangasutra," a retail chain from FabIndia, and it was an immediate hit.
- With the goal of empowering rural India, Ajaita Shah works. She began at the most basic level and aspires to offer the greatest technical solutions to isolated communities in India at the most affordable price. Frontier Markets, whose products are powered by solar energy and sold at incredibly low prices to rural areas of India, was founded and is led by Ajaita Shah. The business has offered over 10,000 solar solutions until now and there is no stopping them.
- Trilochan Shastry shown that if you have the enthusiasm and fervour to pursue it, nothing in this world is insurmountable. He was a well-known professor at IIM Bangalore who was distressed by the nation's political situation. The Association for Democratic Reforms (ADR), an organisation that examines India's electoral process, was founded as a result of a PIL against politicians. In addition to this, Trilochan Shastry is the leader of NGOs that support farmers.
- Industrial Design is what Neelam Chhiber studied at NID in Ahmedabad. During the past three decades, Neelam has provided design, technical, marketing, and management solutions to help artists in rural areas. Neelam has contributed to many solutions for economic security, including self-owned firms and common value chains. Working on the Endeavour Mission, which is

scheduled to be finished by 2030, is what Neelam is now doing. The primary goal of this mission is to improve the social and economic foundations of the resources created by millions of people.

- Former CEO of the non-profit Akanksha Foundation, which mostly works for educational purposes, Vandana Goyal. Vandana currently serves on the board of the Akanksha Foundation. In order to guarantee low-income students' access to STEM colleges in India, Vandana is currently serving as Fellow's co-CEO and managing trustee. As a Young Global Leader, Vandana also contributed to the World Economic Forum. In urban parts of India, she operates a sizable network of PPP schools.
- Social activist Ria Sharma was born in New Delhi and received her degree from Leeds College of Art in the UK. She established the first rehabilitation facility in the world for victims of acid attacks. Also, in 2014, Ria established the Make Love Not Scars NGO, an Indian rehabilitation facility for victims of acid attacks who are primarily women. A social media platform is used by the crowd-funded organisation to connect with donors and volunteers. In 2016, Ria received the Social Impact Award from the British Council.
- One of the biggest social companies that gave the country's underprivileged community access to telecommunications is Airtel, which was founded by Sunil Bharti Mittal. Millions of Indian farmers now have access to frequent and immediate reports on crop and weather because to his efforts to reduce the cost of mobile phones. Sunil Bharti Mittal founded the Bharti Foundation in the year 2000 to carry out charitable work in the field of education as well as empowering young people from low-income communities through entrepreneurship.
- One of the most admired tribal rights campaigners is Hanumappa Sudarshan. The renowned Padma Shri and the Just Livelihood Awards were given to him in recognition of his commitment to helping the underprivileged members of Indian society. In order to promote the holistic development of the tribal community in the state of Karnataka, Hanumappa also established the Vivekananda Girijana Kalyana Kendra in 1980. He is the founder and secretary of the Karuna Trust, a group that works to advance rural development in Arunachal Pradesh and Karnataka.
- The Akanksha Foundation, founded by Shaheen, is dedicated to teaching underprivileged segments of society. The Akanksha Foundation, which was founded 20 years ago with just one centre and 15 kids, currently supports nearly 3,500 kids in 58 locations and 6 schools. The goal of Shaheen is to eradicate illiteracy in India at the most fundamental level.
- After having a successful career as a journalist, Sushmita Ghosh launched Changemakers in the year 1992. Changemakers is an online forum for resolving issues with open-source software. It intends to develop into a community of changemakers that can sustain itself. In addition, Sushmita Ghosh presided over Ashoka from 2000 to 2005. She currently sits on the boards of numerous non-profit organizations all over the world.

- Seaweed might be used as a product outside of India, according to Dinabandhu Sahoo, who was aware that it might also be used there. Seaweed can be utilized in many various products and is a highly sustainable crop to grow, especially when compared to alternatives like shrimp farming. This is true even though seaweed was not historically eaten in India.

1.5 The Role of Social Enterprises in Community Development:

- Most residents are involved in these businesses since it helps them make money and respond to community change at the same time.
- The people in the community feel more interconnected to their fellow residents once they immerse in social enterprising.
- They are considered as a tool to develop the locals' skill sets. Finance, innovation, problem-solving, technical work, risk management, and other topics are all covered by this firm.
- The creation of social enterprises helps communities see the world for what it is.

1.6 Challenges faced by Social Entrepreneurs:

Social and traditional entrepreneurs frequently share skills and qualities. Both are driven by a vision to which they remain fervently dedicated and are innovative individuals with high levels of vigour, tenacity, and perseverance. Their driving forces and goals, however, are different. But social entrepreneurship is the outcome of highly unique characteristics that are shared by a very tiny percentage of people, characteristics that go beyond altruistic motives and have a good impact on the world. Few people possess the courage, responsibility, resourcefulness, ambition, determination, and unreasonableness necessary to be successful social entrepreneurs.

Political parties exert significant pressure on social entrepreneurs in developing nations like India. These individuals must exhibit endurance and the capacity to overcome challenges including bureaucracy, corruption, and a lack of government support. These are the challenges that social entrepreneurs must overcome. By taking risks, social entrepreneurs go against the grain. Even worse, their families or communities could shun them. Instead of commercial motivation, they work with a reward that has social worth. They make money, unlike NGOs, but only enough to keep the business running. In addition to being unclear, the government's policy framework regarding the recognition of social enterprises is also risky as compared to NGOs or commercial enterprises. India has seen a boom of start-ups across industries in the last decade. E-commerce businesses make up the majority of these start-ups. The emphasis remains on technology. Entrepreneurs in the tech industry are generating a lot of excitement and securing sufficient investment from investors. The social sector has primarily taken a back seat throughout this time. Many other industries struggle to gain attention, support, and a successful ecosystem, despite the fact that energy and healthcare have grabbed investors' attention and raised money.

Societal needs are ever-changing. They are ever-changing. Also, there is unreliable data and informal market competition in the macroeconomic context surrounding social entrepreneurs (customer, market, and infrastructure). Dealing with the uncertainties of the business might be difficult for first-time entrepreneurs. Entrepreneurs frequently feel solely accountable for the success or failure of their

business endeavours. There are other diversions and detours from the original concept as well. The entrepreneur may feel the effects of all of this. Changes should be welcomed without much resistance given the VUCA environment that most new businesses operate in. Entrepreneurs should keep their cool and stay committed to their goals.

Being a business owner means that criticism is a necessary part of the job. The team, partners, investors, clients, and even the entrepreneur's family may disagree with any move they make as an entrepreneur. Even well-known businessmen like Ratan Tata must cope with this. The secret to receiving criticism is to sort out the useless comments from the feedback that is actually helpful and will be useful. After determining whether the criticism is valid, you can even ask follow-up questions to further your understanding of it. You might even get some credit for it or learn something insightful.

1.7 Recommendations:

- Social entrepreneurs should understand that community development should involve those classified as beneficiaries trapped within the socio-economic problem. Involvement ensures more control and balance on what needs to be done to develop the community.
- Social entrepreneurs should use a variety of channels to spread the word about their programmes to the community, such as social media, events, or door-to-door distribution of informative flyers.
- To encourage local development, it is necessary to intensify actions like monitoring, encouraging, and offering advice to township citizens.

1.8 Conclusion:

Social Entrepreneurs have a responsibility to carry out the revolution in the society. Social entrepreneurs perform as the means of transformation for society, taking advantage of opportunities that is lacked by others for improving the scheme, discovering new methods and generating enhanced solutions to transform the society. To support social enterprise, is mirrored in the willingness to allow, care and encourage entrepreneurship by providing all needed capitals, it is also a significant problem in the improvement of social entrepreneurship. As a result, social entrepreneurship has rapidly established itself as a self-driven field of study and practise.

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EXPLORING OPTIONS FOR SUSTAINABLE TRANSPORTATION

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Abstract

Transportation sector is major driving force for the energy demand from fossil fuels. It consumes approximately about 64% of oil resources, 27% of all energy use and at the same time is responsible for 23% of the world's energy related carbon dioxide (CO₂) emissions. Exhaust emissions from vehicles including CO₂, CO, NO_x and particulate matters, are considered among the major contributors to respiratory disorders and greenhouse gas emissions. Fuels used for transportation are primarily petroleum based, gasoline and diesel and with their over consumption, rapid depletion, increased prices, and adverse environmental and human health impacts, it is high time to switch from convention transportation to sustainable transportation. Sustainable transportation refers to low- and zero-emission, energy-efficient, affordable modes of transport, including electric and alternative-fuel vehicles. Sustainable transport will help not only in solving problems associated with air pollution, fuel price inflation but also in achieving Paris agreement to keep temperature increases well below 2°C above pre-industrial levels. The study was conducted to understand the awareness among commuters about sustainable transport, alternative fuels and use of electric vehicles in Mumbai Suburbs. The study also tries to explore electric vehicles as an option for sustainable transportation over petrol vehicles in terms of reduced carbon emissions from burning fossil fuels and enhanced energy security.

Keywords: Sustainable transportation, Eclectic vehicles, Carbon emissions, Air pollution,

Introduction:

A country's growth and progress is greatly dependent on the transportation industry as transport is a crucial driver of economic and social development. Transport infrastructure connects people to jobs, education, health care, and each other. Transport enables global trade. Rural roads, for example, can help prevent deaths through timely access to medical care, boost enrolments in school, and increase and diversify farmers' income by connecting them to markets (World Bank, 2019). At the same time, transportation produces emissions that contribute to air pollution and climate change. Its infrastructure has serious impacts on ecosystems. Transport accounts for about 64% of global oil consumption, 27% of all energy use, and 23% of the world's energy related carbon dioxide (CO₂) emissions. Each year, almost 185,000 deaths can be directly attributed to vehicular pollution. More than 1.25 million people are killed and up to 50 million are injured on the world's roads every year (World Bank, 2019).

Transportation is among one of the largest user of non-renewable energy in developed countries and the fastest growing in most of the developing countries. And the same is applicable to India too, as India's population is expanding quickly, and this, combined with rising income levels, causes a sizable increase in the number of vehicles. India is currently the sixth-largest vehicle producer in the globe. India ranks in the middle of the world's nations in terms of per capita car ownership. By 2030, sales of passenger cars are expected to reach 10 million annually and this sudden increase in vehicles leads to a number of problems, including air pollution, transportation congestion, and the use of fossil fuels (EletseGov, 2023). Studies conducted at the Centre for Study of Science, Technology and Policy

(CSTEP), reported that by 2022 India's transport sector will be responsible for approximately 375 million tonnes of direct carbon dioxide emissions (Mt CO₂) which is about 10% of India's total greenhouse gas (GHG) emissions and out of which more than 90 % GHG emissions comes from road transport, followed by aviation and railways. It was further projected that as India develops, transport emissions will more than double by 2050, as the share of aviation sector will increase (ETEnergyworld,2022).

As we are all aware that current transportation system is not sustainable, responsible for huge GHG emissions and threats to human health. Therefore, it is high time to switch from convention transport to sustainable transport. Sustainable transport refers to low and zero-emission, energy-efficient, affordable modes of transport, including electric and alternative-fuel vehicles, as well as domestic fuels. UN Secretary-General's High-Level Advisory Group on Sustainable Transport defines sustainable transport as "the provision of services and infrastructure for the mobility of people and goods-advancing economic and social development to benefit today's and future generations-in a manner that is safe, affordable, accessible, efficient, and resilient, while minimizing carbon and other emissions and environmental impacts" (HLAG-ST, 2016, p.10). Sustainable transport includes public transportation, such as electric buses and trains and bus rapid transit (BRT) systems that can carry people far more efficiently than cars (IISD, 2021). The edge of sustainable transport includes cost savings on fuel and vehicles, reduced carbon emissions from burning fossil fuels, resulting in less air pollution, job creation with increased vehicle and battery manufacturing and fuel production, improved accessibility to reliable, affordable transportation options and enhanced energy security.

Sustainable transportation options run on clean fuel, batteries, or both. Alternative fuels include electricity, biodiesel, bioethanol and hydrogen etc. Typical transport emission reduction strategies include electrification, use of alternative fuels, shift towards public transport and improved fuel efficiency. Among all electrification is usually considered as most efficient decarbonisation strategy as resource-intensive alternative fuels like biofuels come with some economical and ethical concerns. Using food crops for bioethanol production increases food prices and at the same time using agricultural land to grow fuel crop instead of food crop also questions food security. Biodiesel another alternative fuel is primarily made using vegetable-based products and biggest challenge is its storage at the correct temperature, if it is stored at temperatures that are too cold, it could thicken and become difficult to dispense and if it is stored in a warm storage tank for long, it can grow mold. Biodiesel's high lubricity is another concern as it can create deposits in fuel lines which can in turn clogs filters and can lead to problems caused by poor fuel delivery.

Electrification is likely to play a significant and most promising role in reducing emissions in the urban passenger transport segment. Even budget 2022-23 has provided a boost to the electric vehicles (EVs) ecosystem. Allocation for the Faster Adoption and Manufacturing of (Hybrid and) Electric Vehicles in India (FAME-India) scheme has tripled compared to the previous year. The finance minister and later the NITI Aayog announced that a battery swapping policy and interoperability standards will be formulated, which could help address the issue of range anxiety (ETEnergyworld,2022). Additionally,

special mobility zones for zero-emission vehicles in urban areas and reduced customs duties on minerals required for indigenous battery manufacturing have also been proposed to encourage the manufacture and uptake of EVs.

Objectives of the Study:

- To investigate awareness of the commuters about sustainable transport.
- To study awareness about electric vehicles and bioethanol among the commuters.
- To study the significance of electric vehicles over petrol vehicles in terms of carbon emissions.

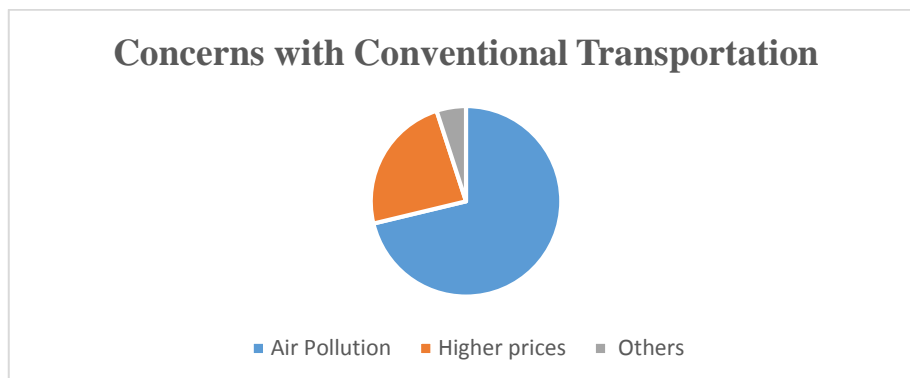
Research Methodology:

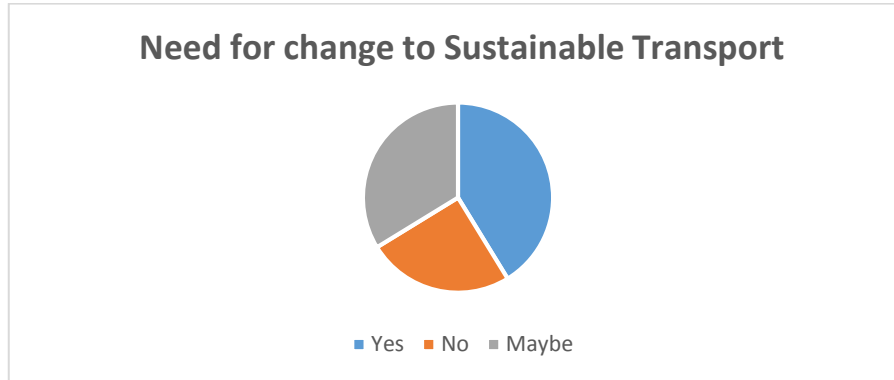
The study was conducted using combination of primary and secondary data. Primary data was collected through a structured questionnaire prepared using Google Forms. The respondents are chosen from various areas across Mumbai Suburbs. The sample size of 80 respondents was selected from different areas in the Western Suburbs of Mumbai city. The population surveyed belonged to varied age groups. In this case, the respondents are the individual people or the commuters (in the Western Suburbs of Mumbai). The technique adopted for the research was random sampling technique. The responses were analysed using pie charts and excel tools. Secondary data used for the study was collected from various car selling websites, magazines and research articles. Information about the price and carbon emissions was collected from various sources and compared.

Results & Discussion:

• Awareness amongst commuters about sustainable transport

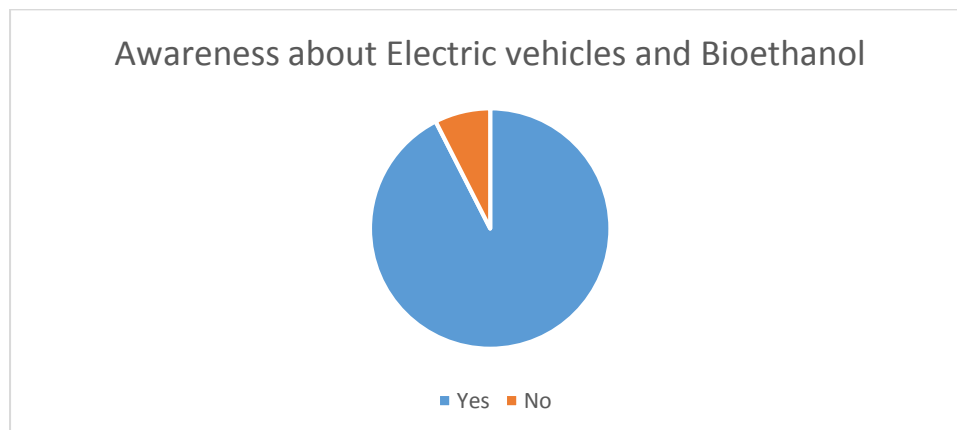
Sustainable transportation includes usage of efficient and alternative-fuel vehicles, public transport as well as strategies to save money and fuel. Present study investigates awareness about problems associated with conventional transport and need of sustainable transport among commuters, survey results show 71% of commuters were concerned about air pollution due to transportation, followed by 24 % about the price rise due to depletion of resources and 5 % were concerned about other issues like noise pollution, traffic and rash driving etc. The results are very much similar to data review published by WHO and IHME, 2021 stating approximately 4.2 and 4.5 million deaths every year due to outdoor air pollution.

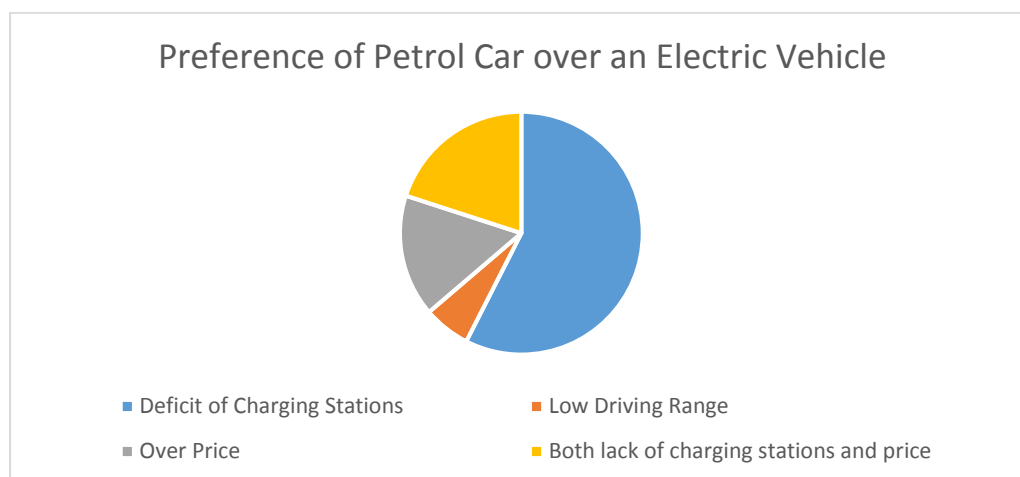




- **Awareness about electric vehicles and bioethanol among the commuters**

From the study on awareness about electric vehicles and bioethanol among commuters, it can be inferred from results of the survey that 93% of commuters under study were aware about electric vehicles and bioethanol. But majority of the commuters didn't opt electric vehicles as their choice for personal vehicle. Survey results show 58% of respondents didn't prefer electric vehicle because of lack of charging stations and 20% of them complained about both price and lack of charging stations as reason for not using electric vehicles. Results are similar to as stated by Bansal and Agarwal, 2018 that Indian customers are not ready to embrace electric vehicles due to lack of infrastructure to support the system and their low performance compared to gasoline powered vehicle. Due to the increased awareness amongst people relating to the environmental contamination from crude powered vehicles and the increased exploitation of the limited conventional sources, respondents were aware about electric vehicles but 66% of them were not sure whether electric vehicles lead to cleaner environment.





Survey study also showed majority of commuters suggested public transport as most effective way to opt for sustainable development compared to electric vehicles and alternative fuels. Some even suggested to car pool, plant trees, drive less and use of bicycle for short distances. Modes, such as cycling and walking for short distances, have the additional advantage of improving well-being through physical activity.

- **Significance of electric vehicles over petrol vehicles in terms of carbon emissions**

To study electric vehicles as a promising option for sustainable development. A comparative study of petrol and electric vehicle of same brand using data from different car selling website is conducted and results are presented in Table 1 and 2.

Study shows that cost of driving per kilometre is less for an electric vehicle as compared to petrol or diesel engine vehicles and a comparison is between on road price of Tata Nexon Petrol and EV models in Mumbai clearly indicate a price difference of 6.96 Lakhs. So, if we are saving 69000 per year it would take 10 years to cover the extra amount, we paid for the electric vehicle car against petrol car. Beside it there is addition cost of Nexon EV Battery Pack which is approximately 7 lakhs. Tata is offering an 8-year or 1.6 lakh km warranty for the Nexon EV whichever comes earlier. But the warranty is subject to terms and conditions and customers need to be aware of all these rules beforehand.

But the cost of battery pack can go down in future because of new lithium reserves found near Jammu and Kashmir as India is currently dependent on Hong Kong and China for it. But in current scenario the battery pack for the Tata Nexon is way costly to be pocket friendly for middle class people. And at the same time, it also requires some special care as the surrounding temperature of the car can cause adverse effect on the car's battery health. Overheating of the battery may lead to quick drainage of the battery pack and reduced range of the car.

Table 1: Comparison between Tata Nexon petrol and EV for a total run of 1000 Km/ Month

Car Name	Rate of petrol /electricity	Efficiency	Cost per km	Monthly Expenses	Yearly Expenses	Saving by the end of the year
Nexon Petrol	Rs 111.35/litre	14 km/l (assumed)	Rs 7.95	Rs 7950	95400	--
Nexon EV	Rs 5.36/kWH	250 km (assumed) Single charge	Rs 2.14	Rs 2140	25680	RS 69720

Car Name	Price Ex Showroom	Price On Road	Price Difference
Nexon Petrol	16.99 Lakhs	19.47 Lakhs	6.96 Lakhs
Nexon EV	10.49 Lakhs	12.51 Lakhs	

Table 2: Comparison between on road price of Tata Nexon Petrol and EV Models in Mumbai

Comparing greenhouse gas emission from petrol and electric vehicle, no doubt electric vehicles help in reducing tail pipe emissions. Carbon emissions in gCO₂/km from Tata Nexon EV with a battery pack of 30kWh are nil as compared to 117gCO₂/km from petrol vehicle (ET, 2021). Talking about greenhouse gas emission in making of an internal combustion engine to an electric vehicle, the CO₂ released during the production of an electric vehicle is very high as compared to the internal combustion engine as most of the emission are caused in manufacturing of battery pack. But this emission comparison would go on decreasing when we start driving both the cars. It would take around 15-18 months for a compact SUV EV car to cover the extra CO₂ emissions that were emitted during the manufacturing. Though tailpipe carbon emissions from electric vehicles are less as compared to petrol engine, the electric vehicle consumes about 30-60 unit of electricity to charge a 30-60 kWh battery which would emit around 30-60 kg CO₂ and at the same the electricity used to charge the electric vehicle majorly comes from thermal power stations using coal, which is again a non-renewable source of energy and currently responsible for 75% of the total power generation in India. So, we can say electric vehicle only help in reducing tailpipe carbon emissions but contribute to carbon emissions generated during production of electricity which is used to charge batteries. Same as reported by Blue, 2013 that electric cars pollute less and reduce individual carbon footprints but they do not reduce congestion and require roads and parking spaces and contribute to a dispersed and unhealthy landscape. Elective vehicles can be considered sustainable option only when the electricity used to charge their batteries is derived sustainable renewable energy resources like solar, wind and hydropower, whose contribution to carbon emissions is insignificant.

Conclusion:

Awareness about sustainable transportation is essential for achieving goals of Paris agreement and adhere to India's 'net zero by 2070' commitment as announced at the 26th UN Climate Change Conference (COP26). The study concludes that commuters of Western suburbs in Mumbai are aware

about sustainable transport, bioethanol and electric vehicles but they are reluctant to adopt electric vehicle because of its price, lack of infrastructure to charge and are not sure about electric vehicles contribution to clean environment. Majority of commuters consider public transport as best option to support sustainable transport. Comparative study to explore electric vehicles as a promising option for sustainable development suggests electric vehicles no doubt reduce tailpipe emissions and improve ambient air quality but emits more CO₂ as compared to a normal internal combustion engine car during manufacturing because of larger battery pack requirement. Electricity used to charge batteries used in electric vehicle mainly comes from thermal power stations not from renewable resources therefore electric vehicles can be considered as most promising option for sustainable transport. Further studies are required to explore about alternative fuels, manufacturing of electric vehicles, use of renewables in charging electric vehicles and other options to support sustainable transportation.

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AN EMPIRICAL STUDY ON THE IMPACT OF WORK-SCHEDULE ON EMPLOYEE ENGAGEMENT: A RETREAT TO KARASEK'S JOB DEMAND-CONTROL MODEL

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Abstract

Purpose – This study is directed towards describing work-schedule of the respondents, and to investigate the relationship between work-schedule, Stress, employee engagement and perceived performance

Design/methodology/approach – Convenient sampling technique is applied to collect data through google forms. 101 respondents were studied.

Practical implications – This study has provided a technique to extend flexible work-schedule according to varied job profiles.

Limitation – This study is limited by geographic constraints, number of participants and it doesn't involve academic professionals.

Findings – It is observed that work-schedule has high correlation (negative) with stress, additionally there is high impact of stress on employee engagement and finally employee engagement has significant impact on the performance of employees.

Keywords: Work-Schedule, employee engagement, Performance, Working hours and Work-stress

Introduction

India is known for its 9 hours a day and 6 days a week working culture. Weekly hours amounting to 54 hours, however in recent times some organisations extended the luxury of 5 day working week to its employees. There are laws governing working hours such as the Factories Act, 1948 and the Shops and establishments Act, which also vary state to state across India. According to 'The new wage code', which came into effect in India in 2021, has revised the working hours for employees in factories. Accordingly they are required to work 8 hours per day and a maximum of 48 hours per week. Similarly for employees in establishment the maximum working hours are 9 hours per day and 48 hours per week. In both the cases it is necessary for the employer to provide half an hour or rest after 5 hours of work.

Maharashtra has its own set of rules and regulations regarding working hours and wages, applicable to all the workers employed in various sectors and industries. According to the provisions of the Maharashtra Shops and Establishments Act, the maximum working hours for employees in shops and establishments is 9 hours per day and 48 hours per week with a break of 1 hour on completion of every 5 hours of continuous working.

Post pandemic many organisations have started providing flexibility in their work schedule by extending employees flexibility in deciding the start and end time of their workday. Work schedule can be with fixed or flexible shifts based on the requirements of job and employer. It is a vital tool for both employers and employees. It enables employers to have staff levels according to the coverage required

by the customers during any time of a day and simultaneously allows employees to plan their personal lives without affecting commitments at work. Work schedules enhance the work-life balance of the employees, resulting in better job satisfaction, productivity and retention.

This study has reviewed the theory of Job Demand-Control (JDC) developed by Karasek, (1979). The initial model developed by Karasek & Theorell was known as Job Demand-Control (JDC) model developed in the year 1979, a decade later a support variable was added to the JDC model and a revised model known as JDC(S) model was developed. JDC theory determines the relationship between an employee's job demand and the control they have over their work environment. Control refers to the degree of changes that could be implied by an employee in their work environment Greenberger & Strasser (1986). According to Karasek, (1979) a very high level of demands at work can have adverse effects on physiological/psychological well-being of an employee. Poor job control combined with high work demands can result in stress among employees and thereby resulting into their resigning from the organisation. Krishnan Sandeep K & Singh Manjari (2010) has studied the impact of intention to quit on IT personnels. This study has identified that intention to quit has a direct impact on less performance, higher organizational deviance, and less organizational citizenship behavior. Lazarus and Folkman (1984) defined stress as "a particular relationship between the person and the environment that is appraised by the person as taxing or exceeding his or her resources and endangering his or her well-being". According to Aldoghan (2020) there is a significant relationship between reduced performance and stress where stress is evaluated on the bases of four variables i.e. work hours, work environment, empowerment and the work life balance. Rich et al. (2010) in their research has proved that that engagement mediates the relationship between congruence, perceived organizational support, and self-evaluations, with two job performance dimensions i.e. task performance and organizational citizenship behaviour. Imandin et al (2014) has studied various models on employee engagement and validated a model to measure employee engagement based on the 11 variables as mentioned in table 1.

Table 1: Employee engagement constructs used in the model developed by Imandin et al.

Sr. No.	Constucts	Authors
1	Cognitive drivers	Shuck & Reio (2013), Mone & London (2011), Gallup (2011), Brown & Leigh (1996 in Shuck & Reio, 2013, p. 3), Fredrickson (1998; 2001 as cited by Shuck & Reio, 2013, p. 4), Khan (2010 in Shuck & Reio, 2013, p. 4), Collins, (2014), TBS (2011)
2	Emotional engagement	Shuck & Reio (2013), Hughes & Rog (2008), Gallup (2011)
3	Behavioral engagement	Shuck & Reio (2013), Johnson (2011), Shuck et al. (2011), Parkes (2011), Varnce (2006), ShroederSaulnier (2014), Vance (2006)

4	Feeling valued and involved	Johnson (2011), Shuck et al. (2011), Gallup (2011), Konrad (2006), Robinson et al. (2004)
5	Having an engaged leadership team	Johnson (2011), Mone & London (2009), Kanaka (2012), Gallup (2011), Brunone (2013), Hewitt (2013), Crim & Seijts (2006), Mone et al. (2011)
6	Trust and integrity	Hughes & Rog (2008), Mone & London (2009), Gallup (2011), Covey (2009), Mone et al. (2011), SchroederSaulnier (2010)
7	Nature of my job	Hughes & Rog (2008), Kanaka (2012), Gallup (2011), Custominsight (2013)
8	The connection between individual and company performance	Hughes & Rog (2008), Kanaka (2012), Mone & London (2009), Gallup (2011)
9	Career growth opportunities	Hughes & Rog (2008), Mone & London (2009), Kanaka (2012), Gallup (2011)
10	Stress free environment	Kanaka (2012), Aveta Business Institute (2014)
11	Change management	Kanaka (2012), (Dicke et al., 2007), Vance (2006)" (Imandin et al., 2014, p. 522)

Source: Adopted from (Imandin et al., 2014)

Many studies have been undertaken to identify factors affecting employee engagement. Punia B. K and Sharma Priyanka (2008) in their research on resource procurement practices as retention tools have rightly identified retention as a biggest challenge in human resource management. The current study identifies the impact of work schedule on employee engagement keeping in mind the JDC theory which states that employees are able to meet job demand efficiently when there is job control. Employee engagement refers to the degree of emotional commitment that an employee carries towards the organisation and its objectives. Engaged employees feel a sense of belonging towards their work, hence are motivated to put forth the best foot forward for the organisation's wellbeing. Employee engagement ensures better performances at work and greater retention rates. Thakur Preeti (2014) in their study based on the IT sector has concluded that there is positive relationship between employee engagement and job satisfaction.

Previous studies have highlighted many factors affecting employee engagement like work culture, leadership, communication, growth potentials, compensation and other fringe benefits. Flexible work schedule enables the employees to have flexibility at the workplace in terms of time, place and number of hours to work, thereby enabling them to meet their personal matters without compromising on work demands. This stress free environment at work will result in better employee engagement and enhanced performance.

Statement of problem

Is there a relationship between work schedule and employee engagement?

How to extend job control facilities to employees?

Each job profile is different and therefore there can't be one strategy that will fit for all job profiles.

Objectives of the study

- To study if there is any relationship between work-schedule and work-stress of the employees
- To determine the impact of work-schedule on employee engagement
- To verify the relationship between employee engagement and perceived performance

Hypotheses of the study

H0: There is no impact of work-schedule on the amount of stress amongst the employees.

H0: There is no impact of work-schedule on employee engagement

H0: There is no impact of employee engagement on the performance of the employees

Research Methodology

This study is empirical research as it studies the complex relationships. It is of descriptive nature and is conducted in the city of Mumbai. Convenience sampling and snowball sampling methods are used for data collection. Self-designed structured questionnaire is used to collect data using google forms.

Limitations of the study: This study is limited to the Mumbai region and non-probability sampling methods are used for data collection. Sample size is restricted to 101.

Findings of the study

Findings of this study are divided into two parts. The first part is descriptive statistics which will describe the respondent's personal and occupational details relevant to this study and the second part deals with testing of hypotheses.

a. Descriptive statistics of the respondents

The data of 6 respondents were incomplete and hence removed. The rest of the data count was 101 and were considered for this study. The respondents include 31.7 percent of males and 68.3 percent of females. Based on the sector the data is classified as 57.4 percent were working in private, 35.6 percent were working in public and 6.9 percent was working with government undertakings. With respect to the nature of employment it is observed that 52.5 percent were permanent employees, 10.9 percent were contractual and 36.6 percent were working on a temporary basis. 16.8 percent of employees reported to be working for less than 8 hours on an average per day (part time employment), 44.6 percent respondents had 8 hours of average working per day, 21.8 percent had average working of 9 hours per day and 16.9 percent reported to have a working hours of 10 and above hours per day. Finally 60.4 percent of the respondents had a 6 days working week, 36.6 percent of respondents had a 5 days working week and 3 percent reported to have 7 days working week but they were part time employees.

To verify if there is any relationship between sector and average working hours in a day, cross tabulation was applied and the result is as below.

Table 2: Sector * Average Working hours in a day Cross tabulation

		Average Working hours in a day					Total	
		less than 8 hrs	8 hrs	9 hrs	10 hrs	above 10 hrs		
Sector	Private	Count	12	21	14	0	11	58
		% within Sector	20.7%	36.2%	24.1%	0.0%	19.0%	100.0%
	Public	Count	5	17	8	2	4	36
		% within Sector	13.9%	47.2%	22.2%	5.6%	11.1%	100.0%
	Government	Count	0	7	0	0	0	7
		% within Sector	0.0%	100.0%	0.0%	0.0%	0.0%	100.0%
Total	Count	17	45	22	2	15	101	
	% within Sector	16.8%	44.6%	21.8%	2.0%	14.9%	100.0%	

Source: SPSS output compiled from data collected

According to table 2 it is seen that the majority of employees working for above 10 hours is from the private sector (19 percent) and lowest is from the government sector. It is vital to note that only 7 respondents were from the government sector and none of them worked for more than 8 hours.

b. Hypotheses testing

Path analysis is done using IBM AMOS to test the hypotheses of the study.

The assumptions of Linear Relation, normality of data (through skewness) and Sample Adequacy (Determined by KMO) were verified for the variables used in the study.

Table 3: Normality of the variables

Variable	Min	max	Skew	c.r.	Kurtosis	c.r.
Sum_stress	9.000	22.000	.322	1.323	-1.305	-2.678
Sum_worksch	9.000	23.000	-.095	-.390	-1.715	-3.519
Sum_emp_eng	27.000	49.000	-.182	-.747	-1.212	-2.487
Sum_perform	10.000	19.000	-.804	-3.297	-.382	-.784

Source: Output generated from IBM AMOS

Stress, employee engagement and perceived performance, were determined on the basis of questions asked on a 5 point likert scale. Variables having skewness and kurtosis in the range of +1 and -1 can be considered normal. From table 1 it is seen that all the variables are fulfilling this criteria.

Table 4: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.837
Approx. Chi-Square	427.743
Bartlett's Test of Sphericity	Df
	6
	Sig.
	.000

Source: Output generated from SPSS

Sample adequacy was determined using KMO and Bartlett's test. KMO greater than 0.8 is considered good and acceptable.

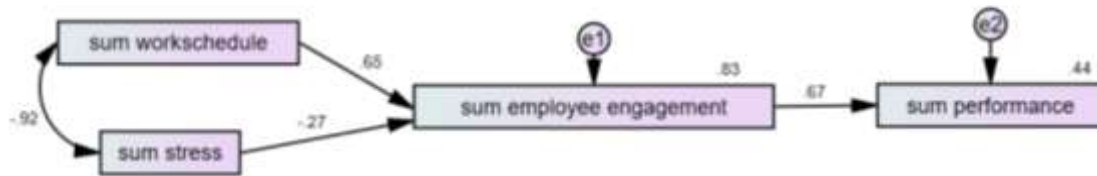
Table 5: Correlation Matrix

	sum work schedule	sum performance	sum stress	sum employee engagement
Correlation	1.000	.724	-.920	.903
sum workschedule	1.000	.724	-.920	.903
sum performance	.724	1.000	-.671	.665
sum stress	-.920	-.671	1.000	-.873
sum employee engagement	.903	.665	-.873	1.000

Source: Output generated from SPSS

Linear relationship is verified through correlation matrix. It can be seen that all the variables have strong linear relationships with each other. But it is to be noted that stress variable has negative but high correlation with work schedule, performance and stress.

Figure 1: Path analysis of Model



Source: Graphical representation of the Model

The above model is stating the impact of work schedule and stress on employee engagement and performance. Work schedule and stress are endogenous variables and employee engagement and performance are endogenous variables of the study. Work schedule is sum of the flexibilities availed by the respondents in terms of number of working hours, number of working days in a week, work-from-home facility, flexibility in reporting time, etc.

Table 6: Model fit summary

Model	CMIN	DF	P	CMIN/DF
Default model	15.97	2	0	7.98
Saturated model	0	0		
Independence model	437.21	6	0	72.869
Model	GFI	NFI Delta1	IFI Delta2	CFI
Default model	0.931	0.963	0.968	0.968
Saturated model	1	1	1	1
Independence model	0.342	0.00	0.00	0.00

Model	RFI	TLI		
	rho1	rho2		
Default model	0.89	0.962		
Saturated model	1	1		
Independence model	0.00	0.00		
Model	RMSEA			
Default model	0.264			
Independence model	0.848			

Source: Output from Amos

From table 6 it is clear that not all the parameters were met. According to CMIN/DF and RMSEA values the said model is unfit. However the model is good fit if the model values of GFI, NFI Delta, IFI Delta 2, CFI and TLI are compared with the standard range. For all these variables the values are above 0.9 which means the model is acceptable.

From the above figure 1 it can be concluded that work schedule and stress variable can jointly explain changes in employee engagement to the extent of 82 percent and any positive changes in employee engagement can bring positive changes in employee performance to the extent of 40 percent. There is also a strong but negative correlation between work schedule and stress.

Table 7: Regression Weights: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
Sum_emp_eng <--- Sum_worksch	.661	.113	5.844	***	par_1
Sum_emp_eng <--- Sum_stress	-.629	.148	-4.245	***	par_2
Sum_perform <--- Sum_emp_eng	.253	.030	8.453	***	par_3

Source: Output from Amos

Table 7 states that there is significant impact of work schedule on employee engagement as the p value is less than 0.01 and C.R. value is greater than 4. The same is the case with the impact of stress on employee engagement but as C.R. is negative they are negatively related. Finally the impact of employee engagement on performance is also significant and positive.

The direct relationship between work schedule and performance was also verified but it was not significant as p value was greater than 0.05. Therefore it could be concluded that though there is no direct and significant relationship between work schedule and performance, there is indirect relationship between them with employee engagement acting as a mediating role.

Table 8: Squared Multiple Correlations: (Group number 1 - Default model)

	Estimate
Sum_emp_eng	.818
Sum_perform	.403

Source: Output from Amos

According to this model employee engagement can be explained jointly by stress and work schedule to the extent of 81 percent and employee engagement can determine performance to the extent of 40 percent.

Scope for further research

Similar study could be undertaken in different regions and with different variables affecting employee engagement.

Suggestion and implications

As rightly depicted in the JDC model it is observed that employees need some control over their job to meet the high demands at work. Without flexibility there is high possibility of employees facing stressful situations at work resulting in poor employee engagement. Pandemic has brought various systems in place to extend work-from-home facilities to some sections of the employees. At the same time a global concern in IT sector of moon-lighting is also witnessed during the same period. Moon lighting refers to an employee working on personal projects during or after official hours to earn additional income. Therefore so as to avoid moon-lighting situations, strong IT enabled system is required to develop which would enable organisations to track the work time devoted by the employees even at remote places.

Also it is possible to adopt a matrix called VED analysis normally used in inventory management for determining the degree of flexibility to be given to a specific job profile.

VED analysis is used to classify the inventory on the basis of its importance to the production unit. However, its possible to use the same matrix to understand the job profile of the employees. Once the job profiles are classified it's easy to determine the strategies that could fit the respective job profiles.

In VED Analysis, V stands for vital, E for essential and D for desirable. Management can bifurcate the work profile as vital, essential or desirable based on the importance of the job profile and detachment it can have from the workplace. V stands for those job profiles which are important and can't be detached from the workplace (eg: machine operator, housekeeping staff, etc), for such a job profile providing flexibility in work schedule is difficult but management can give a day off on rotational basis so that work in organisation don't affect at the same time employees can meet their personal demands effectively. Further, the work profile can be classified as E category where the employees need not be there in the office premises as in the case of Vital category i.e. some detachment from workplace is feasible. For such job profiles flexibility in reporting time can be extended ensuring that when needed the employees are present in the premises (eg: managers, who are required to be present in meetings and monitoring and supporting their subordinates' works). The third category is desirable wherein the job profile completely allows the employees to be detached from work place. In such cases work-from-home facilities can be extended. (eg: data entry operator, marketing support staff, etc). Employee engagement has a direct impact on employee performance and Jyotsna (2007) has indicated in her study that high levels of employee engagement may lead to high retention.

Therefore it is suggested that every organisation should find ways and means to give some flexibility in the job to the employees as a part of their retention strategies.

Conclusion

The study concludes that the majority of the respondents were working in the private sector. 60 percent of the respondents were working six days a week and approximately 38 percent were working for 9 hours or more on an average per day, stating that there are very few job control options available to

them. Government sector employees didn't report working beyond standard working hours. Public sector employees were also experiencing extended working hours but they were extended some relaxation in terms of number of days of working weeks. This study has shared a matrix which could be applied in private organisations to provide some flexibility to the employees. Extending some flexibility at the workplace will not only reduce stress as claimed by the JDC model but also will result in better employee engagement and performance.

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ROLE OF STATISTICS IN SUSTAINABLE DEVELOPMENT: AN OVERVIEW**Dr. Sanjay Kumar Mishra***KES Shroff College of Arts and Commerce, Kandivali West Mumbai 400067*

Abstract

Statistics play a crucial role in sustainable development. As they provide information that can support decision-making and the development of policies at all levels, we must examine not only historical trends but also current policy decisions and their potential impact on future development in order to evaluate sustainability. SDI sets ought to be assessed by how they add to pondering on supportability This paper talks about a few explicit manners by which measurements add to maintainable improvement like estimating progress, Observing and assessing practical improvement drives, revealing strategy advancement, Advancing straightforwardness and responsibility, likewise the job of insights in areas like education, medical care, training and horticulture and gender equity.

Keywords: *Sustainable development, SDI, Statistics, education, policy, evaluation*

Introduction

Development that meets the needs of the present without jeopardizing the ability of subsequent generations to satisfy their own requirements is sustainable development. One of the fundamental tenets of sustainable development is to live within the constraints of our environment. Climate change is one consequence of not doing so, but sustainable development focuses on much more than just the environment. It also involves ensuring a just, healthy, and strong society. This entails providing for the diverse requirements of each individual in both the current and future communities, fostering personal well-being, fostering social cohesion and inclusion, and creating opportunities for all. Finding better ways to do things now and in the future is the goal of sustainable development. Although we may need to alter our current work and living arrangements, this does not mean that our quality of life will suffer. In the short to medium term, a sustainable development strategy can offer a number of advantages. For instance, instead of driving, you can save money, improve your health, and travel on short distances by walking or cycling, which is frequently just as quick and convenient. The manner in which we approach improvement influences everybody. People's lives are affected in very real ways by the decisions we make as a society. Communities that are poorly planned, for instance, have a lower quality of life for the people who live there. Sustainable development offers a method for better decision-making regarding issues that affect all of us. We can, for instance, guarantee that residents will have simple access to recreational and healthcare facilities by incorporating health plans into the design of new communities. Everyone has a role to play. Little activities, taken on the whole, can amount to genuine change.

However, we believe that the Government must lead in order to achieve sustainability . The SDC's mission is to facilitate this by providing oversight, guidance, and organizational capacity building for sustainable development. Statistics is useful tools for putting the SDGs into action. The critical analysis of the extent of poverty-stricken areas, the measurement of various tools for reducing poverty, the

mapping of poor urban slums, the gap between the rich and the poor, geographical security, basic access to the poor, youth employment, and export of public goods and services all benefit from data from developing nations. Different services like the GODAN, the Worldwide Open Information for Horticulture and Nourishment program, and the public authority sustenance information help in dissecting expansion, food costs, food security, pesticide control, natural variables like climate and soil for crops, domesticated animals, cultivating, and so on. The application-based technology that helps the beneficiaries locate pharmaceuticals and healthcare providers as well as the appropriate medications and advice also benefits the beneficiaries.

Through the Census and health data, government agencies and NGOs are able to highlight shortcomings in quality-based school education, sanitation, maternal health, and menstrual hygiene for girls, thereby contributing to social reforms in a nation.

In today's world, where GPS and satellite data play a role in predicting weather changes, managing drought-stricken areas, floods, and disasters, forecasting the power output from renewable wind and solar sources, etc., global warming and climate change have been the most pressing issue. and make sure that the necessary resources are put to good use at the right time in emergencies. The extensive, diverse, and up-to-date data gathered from effective, accountable, and inclusive institutions at all levels determine the government's transparency and operation.

Statistics, as a tool for communication, have had a significant impact on explaining global issues to policymakers, civilians, the private sector, and the media. They also assist in navigating the task of national coordination, reporting the SDG indicators, tracking progress at various levels, and ensuring quality. The statistical tools boost economic growth by enhancing transparency in governance by exposing corruption mismanagement and ensuring environmental sustainability, which can address upcoming pollution, health hazards, and conserve natural resources.

Literature Review

(Filho et al., 2020)

This paper deals with the steps that leaders, policymakers, and academics take to put sustainable development policies and other initiatives into action within their organizations are part of sustainability leadership. It includes strategies, approaches, and systemic solutions for resolving issues and steering institutional policy in the direction of a more sustainable organization. With regard to their leadership role in promoting sustainable development, higher education institutions (HEI) play a particularly significant role.

There is a dearth of university-based research on sustainability leadership. Based on research and empirical findings, this paper discussed the idea of sustainability leadership to fill this void. The purpose of the study was to learn about the main characteristics and obstacles faced by sustainability leaders at HEI. Gender issues and the benefits of sustainability leadership were the subjects of secondary research questions.

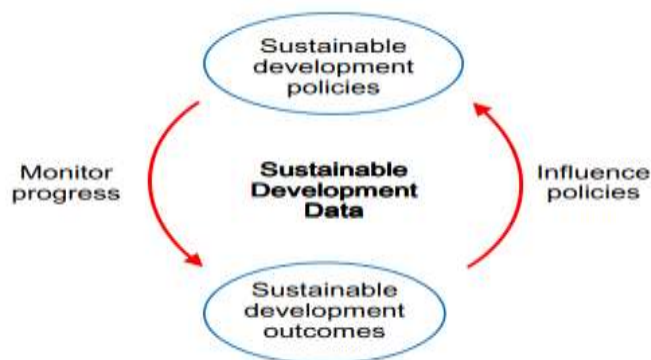
(Ahmad Mir & Singh, 2022)

In this paper author discusses about wellbeing is a vital part morally justified, individuals focused, libertarian, and comprehensive way to deal with improvement. Due to the material, psychological, social, cultural, educational, professional, political, and personal aspects of security, it is an essential part of human life. All of these facets are interconnected and rely on one another. Any kind of investment, in whole or in part, has to make other constituent quality standards better. During the time of the Millennium Development Goals (MDGs), a lot of progress has been made in this area. The infant mortality rate in India has decreased from 125 per 1,000 live births in 1990-91 to 50 per 1,000 live births in 2015-16, and the maternal death rate has decreased from 212 per 100,000 live births in 2007-09 to 167 in 2013. However, there is still room for improvement in the way policies are implemented on the ground. The Sustainable Development Goals (SDG) have set us new objectives.

"Progressive universalization"—starting with what is readily available and gradually expanding health services and improving financial protection to a wider range of people as the healthcare system develops—is a fundamental principle for realizing it. In a broader sense, the incorporation of the Sustainable Development Goals agenda into National Health Policy 2017 and the NITI Aayog Health Vision 2032 has provided a historic opportunity for advancement in healthcare. Particularly in light of the COVID-19 outbreak, the nation's healthcare has assumed the highest priority.

(Baltezarević et al., 2022)

Today, travel influencers are especially influential on social media. There is a good chance that the people who follow the influencers will adopt a healthy lifestyle, protect the environment, and promote sustainable tourism. Considering that e- correspondence can make a viral difference, almost certainly, such sure data will keep on spreading dramatically in the virtual space, proceeding with its uncontrolled impact. The only right path for humanity is sustainable tourism development. Furthermore, responsible behaviour must leave the planet in its best possible condition for future generations, as defined by sustainability itself. Social media can be a great source of support along the way because it will share real values with anyone who is willing to hear them.



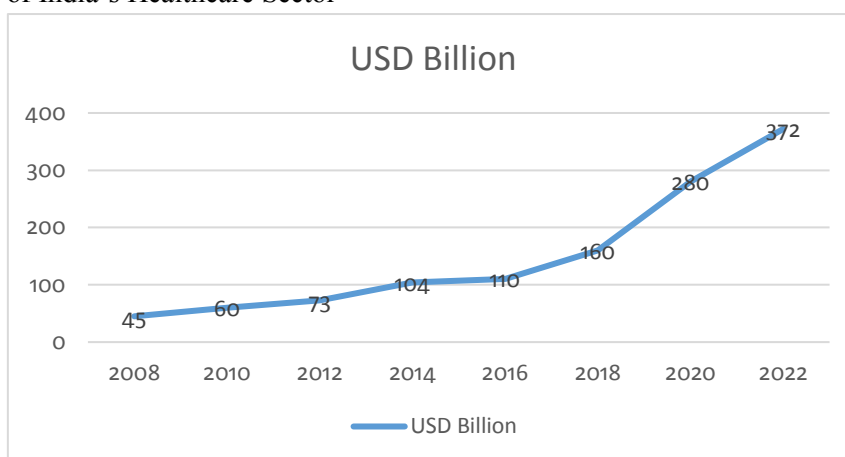
Role of statistics on healthcare

The Indian government has made numerous significant reform efforts to improve the healthcare sector over the past few years. For instance, the public authority's lead drive, Ayushman Bharat, expects to

reinforce the whole wellbeing framework, from essential consideration to tertiary consideration. This indicates a significant shift away from the implementation of vertical health programs. As the number of non-communicable diseases (NCDs) in India continues to rise, the country's first priority is creating a new primary healthcare system through a network of HWCs to encourage healthy living and early disease detection. In India, 60,520 HWCs were functional as of February 23, 2021.

In a country like India, where a large portion of the population is poor, out-of-pocket expenses currently account for more than 60% of all health care costs.¹⁵ It is estimated that approximately 63 million people enter poverty each year due to a lack of financial protection for their healthcare needs.

Growth Trend of India's Healthcare Sector



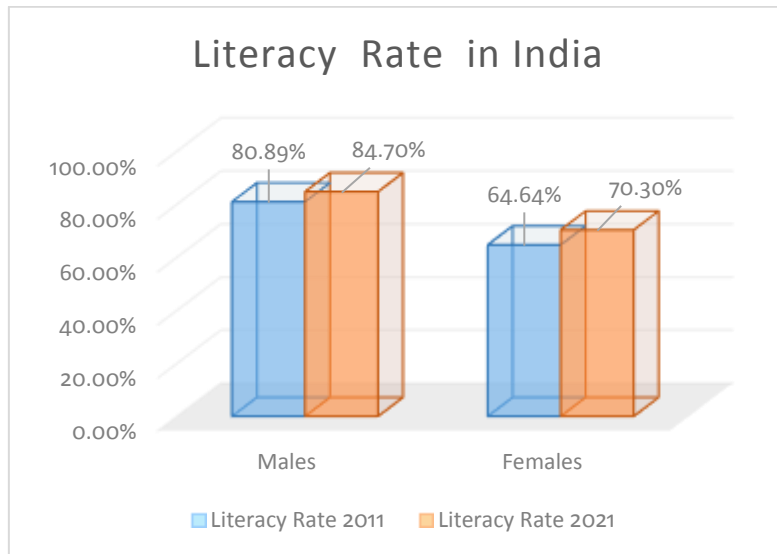
Source: <https://www.ibef.org/download/Healthcare>.

Healthcare has emerged as one of the largest revenue and employment sectors in the Indian economy over the past five years, with a Compound Annual Growth Rate (CAGR) of approximately 22% since 2016.¹

Another significant trend is the rising age and life expectancy rates. India's population is expected to reach 1.45 billion by 2028, making it the world's most populous nation. The country's life expectancy is expected to exceed 70 years by 2022.

Role of statistics in Education

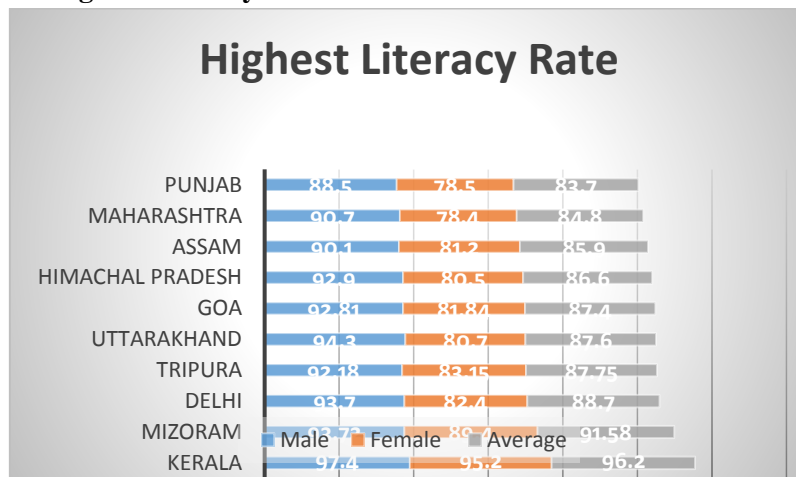
Any economy that has been able to grow in a sustainable way has relied heavily on education. Education has the potential to promote sustainable life, skilled labour, and poverty reduction for sustainable development. According to data from the National Statistical Office (NSO), as of the year 2021, India's average literacy rate is 77.70 percent. Government initiatives and resourcefulness are the keys to improving education in the context of sustainable development. In 2021, male literacy in India was 84.70%, while female literacy was 70.30%.



Source: *Source: Survey by National Statistical Office (NSO) 2019-21*

As indicated by Public Family Wellbeing Review, 2019-21 male education at the India level stands at 84.4% and female proficiency remains at 71.5%. The male Female hole at the all-India level is 12.9 rate focuses with male proficiency at 84.7% and female proficiency at 70.3%. Kerala has the smallest literacy gap between men and women, at just 2.2 percentage points. Kerala had the highest literacy rate, at 96.2%, while Andhra Pradesh had the lowest literacy rate of any state in India, at 66.4%. With 88%, Delhi came in second place.

Top 10 States with Highest Literacy Rate



Source: *Source: National Family Health Survey (NFHS-5), 2019-21*

Role of statistics in Agriculture

We are able to assess the differences between treatments and determine whether or not the prescribed treatments had any effect using statistics. It enables us to make meaningful comparisons that will assist us in determining which production practices are advantageous and which are not. As an end-user, having a general understanding of statistics will help you question information that is being sold to you and help you understand how university Extension staff arrive at their recommendations. Remember: Split field data can be useful, but it has a lot of limitations and should be looked at with care. Replication and randomization are required for an experiment to function properly. Before making major adjustments to management based on the results that have been presented, be sure to take into account the randomization and replication from any on-farm field trial.

The foundation of agriculture and other research fields is statistics. Sound statistical methodologies need to be developed and implemented in the collection of data—under controlled and uncontrolled conditions—as well as in the analysis of data and interpretation of results in order for our research to compete globally. Accordingly, there is need to devise procedures of information age in view of measurable standards. With the assistance of appropriate statistical tools and research designs, advanced agricultural research yields unbiased estimates, recommendations, and interpretations. The significance of statistical research design and the application of fundamental techniques in agricultural research has been scientifically emphasized. (Sharma, 2015) A single case study has been used to demonstrate the application of principal component analysis.

Role of statistics in gender equity

Gender equality is frequently misunderstood as "a conquest of women," a self-referential assertion goal in a closed circle. As a result, policies and actions that can reduce gender disparities would actually benefit both men and women, i.e., society as a whole. As a result, eliminating any gender-based inequity is an objective for global civilization related to social development and economic growth. This can be successfully displayed with an information driven, proof-based approach, given suitable information assortment and as per an orientation point of view examination. Based on commonly used economic indicators, the Global Gender Gap Report 2010 (World Economic Forum, 2010) shows a clear positive correlation between gender equality achieved in the country and national competitiveness, which is an obvious target for the nation as a whole.(Mecatti et al., 2012)

We can deduct from statistics that gender inequality in India is caused by economic, social, cultural, legal, and political factors. Gender inequality must be eliminated in India. Trends that allow girls to not only break out of the patterns of employment that are determined by culture but also offer advice about career options that go beyond the traditional list of jobs are the needs of the day. It is surprising that women continue to live in stress and strain despite numerous laws. We still have a long way to go to guarantee women's equality of status. The man and the woman are like two carriage wheels. Without the other, life is meaningless.

Conclusion

The SDGs are the source of inspiration that guarantees poverty alleviation, and protection of the environment with social, monetary, and natural sustainability. The SDGs intend to tackle hunger, AIDS, and gender discrimination. The COVID-19 pandemic though has hampered the efforts to accomplish the 2030 Agenda for Sustainable Development, the citizens should join hands to make it a successful program for our future generation to live in harmony.

Mother India, a young nation, has 250 crore arms and 200 crores of those arms are younger than 35. They are brought up with the ideology of Gandhiji - ***“Be the change you want to see in your country”*** to make India a strong and self-reliant nation.

Statistics for Sustainable Development (Stats4SD) is a social enterprise that was founded in May 2016 and is not for profit. In the interest of society and the environment, they advocate making better use of statistical methods in decision-making. They offer advice regarding:

Data engineering, analysis, and the associated information technology Effective and efficient use of research methods Generation of data-derived information products They collaborate with partners worldwide to support sustainable development processes. Quite a bit of their work happens in emerging nations. However, the contributions we can make, not geography, determine our work areas. They charge us for these services to cover our expenses, but we don't make any money. Their operations' surpluses are invested in capacity building and improving statistics use.

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ROLE OF INTERNAL AUDITOR IN ERM: CONFLICT BETWEEN ASSURANCE ROLE AND CONSULTING ACTIVITIES

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Abstract

Internal Auditors are anticipated to be progressively involved in Enterprise Risk Management (ERM) by enhancing value of the organization and giving assurance that the risks which entity is exposed to are caught on and overseen. The Institute of Internal Auditors re-examined position paper characterizing the internal auditor's part in ERM as checking and evaluating execution, and at the same time assessing the effectiveness of risk management process. Here, Author proposes a theoretical system to examine whether potential disagreements exist with the position of the Internal Auditor in companies with wholly established ERM systems. The presence of disagreements would depend on whether independency and objectivity of the Internal Auditor has been compromised. The proposed theoretical system states that it would not be compromised when it practices and keeps up the ERM system. Additionally, Independency and objectivity of the internal auditor would not be compromised if it devotes more time in executing ERM consulting exercises as compared to giving assurance on controls. At last, the proposed theoretical system recommends that if internal auditor reports to a separate Risk Management Board or Committee, then Independency and objectivity of the Internal Auditor will not be compromised. From the study of earlier position on the Internal Auditor's part in ERM with regard to practicing and keeping up the ERM system, to recommend a relationship among the Independency and Objectivity of the Internal Auditor, Hypothesis has been formulated.

Keywords: *ERM, Internal auditor, Role, Conflict, Internal controls, consulting activities.*

Introduction:

The worth of ERM and the position of internal auditor in it have flourished in recent years. Foremost accounting scams and financial crisis have shown the necessity for better supervision and control of risk at the Committee and different Management levels. Internal Auditor and ERM are considered as key aspect of the internal control and corporate governance structure.

The effective and fruitful execution of ERM is connected to an unbiased internal audit function. Thus, internal auditors are anticipated to be increasingly leading in ERM by enhancing value to the establishment and giving assurance that entity's risk exposures are suitably taken into account and are overseen. Also, internal auditors are progressively serving two masters: those primarily charged with governance (audit committee) and those who are being governed that is management.

Internal control - Integrated framework (2013) by COSO outlines standing of internal audit as "In establishments with prescribed internal audit functions (which can differ from an individual allotted with internal audit tasks to a formal division), the board of directors authorizes the internal audit role to carry out its intention, authority, and duties with direct access to the board of directors and/or audit committee. The board or committee is aggressively involved in studying the company's risk evaluation, guaranteeing that the internal audit plan delivers satisfactory assurance on the appropriateness of

coverage of main risk areas, and managing internal audit compensation to guarantee it is structured in a way that supports the necessity for objectivity.”

The IIA, outlines internal auditing as “an independent & objective assurance along with consulting exercise, which increases the value and improves establishment’s operations guiding it achieving its objectives by giving a systematic and disciplined methodology to evaluate and improve the effectiveness of risk management, its control, along with governance process.”

Objective of the Study:

The proposed theoretical framework tries to evaluate whether the enlargement of the internal audit role to perform the two-fold role of giving consulting and assurance services clash with its worth as an independent analyst and assurator of the effectiveness of the ERM process.

1. To understand the role of internal auditor in Enterprise Risk Management
2. To find out whether the delivery of any consulting function weaken the worth of the assurance process.

Literature Review:

New ISO31000 ERM Framework, A new framework for risk management was published by ISO in February, 2018, specifying quite similar changes to COSO. Though, no change could be seen in the objective of incorporating risk management of earlier framework into strategic and operative functions

The COSO ERM framework mentioned a risk management model, which earlier had eight elements and gave it as cube, as the spiral of five interdependent and interrelated components. (Prinsen Berg & Sluis, 2017)

Leech (2017) mentions that internal auditors are anticipated to recognize any possible risk and audit the same that might matter to the management and board so as to enhance or create the value of the organization.

IIA (2009), the revised position statement allowed for many types of internal audit consulting actions related to ERM, and widespread variation in the internal auditor contribution in ERM. This flexibility of the IIA (2009) assistance on the internal auditor’s part in ERM backs to an ongoing debate. One of the issues encircling ERM is whether internal auditors weaken in their role to audit controls, and in its place manage risks when they turn out to be involved in ERM.

Several scholars have raised matters about the internal auditor’s double role of consulting and assurance in the view of its necessity for independence and objectivity.

Fraser and Henry (2007) claimed that internal auditors’ independence and objectivity may weaken if they become very much involved with strategic parts of the business incorporating risk management procedure.

Beasley et al. (2006) discovered that the internal auditor’s role should be restrained in an ERM environment. The IIA has boosted the internal audit role as an independent role that delivers value-added assurance along with consulting services.

It can be said that Internal auditors are put in a very special and dicey situation as they are to give both assurance services within to the corporate and consult to those who are charged with authority in relation to value-added services to administrators. This bilateral role has created and developed noteworthy debate as it has the impending effect placing the internal auditors in a situation of turmoil. Apart from that, as employees of the body even the ability to practice objectivity of the internal auditors has also been probed.

Scope of the study:

This paper would help internal auditors to understand roles to be undertaken in the ERM framework along with time and focus to be given on the different consulting activities and assurance role so as to not compromise the same.

Research Methodology:

This research is done using secondary data like articles, research papers and journals. Many sources have been studied for building the background of the research.

Limitation:

- This paper is based on the secondary information.
- This paper focuses only on the role of internal control for the process of assurance and whether the consulting role is having any bearings on the same.

What is ERM?

Enterprise Risk Management (ERM) is a course of action which gets affected by those who are charged with governance in the entity, it can be corporate's board of directors, its management and/or other personnel within the organisation, applied in strategy situation and across the organisation, designed in a way so as to detect and classify the potential events or happenings that may affect the business or entity, and be able to handle and manage risk to be within its risk appetite, its risk capacity, for providing reasonable assurance in relation to the achievement of entity objectives.

ERM is not just about setting up a department or function or activity process for risk management, it is the culture imbibed in the organization, capabilities and the policies and practices integrated in the strategy setting of the organization, with a determination of handling risk in producing, upholding, and realizing value. Just taking counting or measuring of risks in the organisation is not enough but to practice the policies set up by management to actively manage risk is ERM.

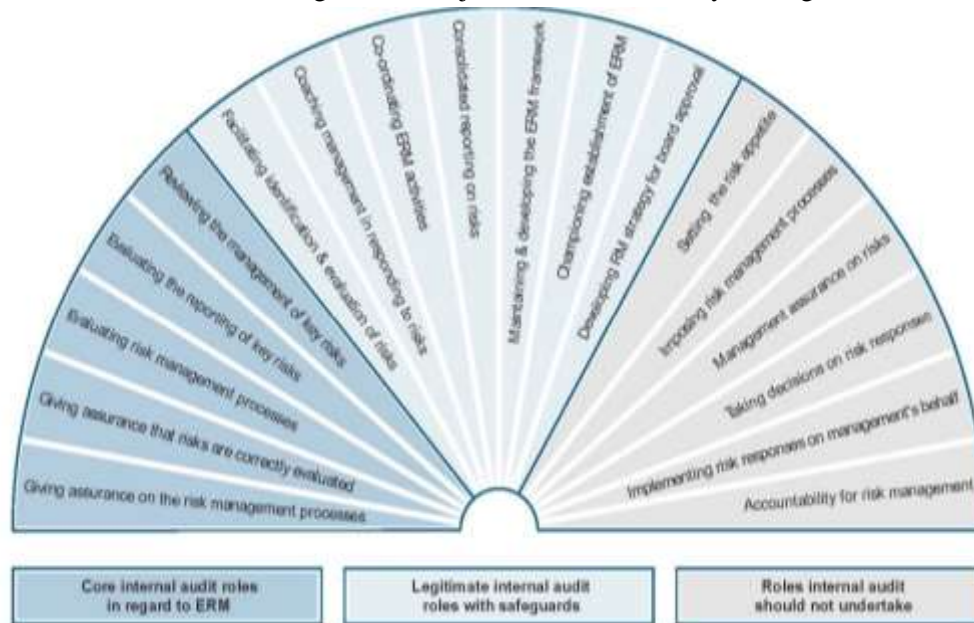
What is Internal Audit?

Institute of Internal Auditors mentions, the purpose of internal auditing is to enhance the value of organization's operations. It is an impartial, unbiased assurance and consulting activity. By applying a structured, methodical approach for assessing and enhancing the efficacy of risk management, control, and governance procedures, which aids an organisation in achieving its goals.

Why Internal Audit?

Internal Audit is done so as to evaluate the Internal control system along with integrity of operational and financial information generated from this system, so as to see whether compliances are in place in accordance with the policies, rules and regulations. Internal Audit is also done so as to make sure that

assets are safeguarded and they do exist. It needs to be done to make sure that the operations and the activities are in accordance with the goals and objectives established by the organization.



Sources: IIA Position Paper (January, 2009)

What is assurance role of Internal Auditor in ERM?

Core Internal Audit roles of the Internal auditor includes the assurance role. One of the basic necessity of the board or management is to achieve assurance related to working of risk management processes, that they are effective and efficiently working and that main risks are being coped to a satisfactory level.

What are the Consulting Role of Internal Auditor in ERM?

The mid of the figure has consulting roles which can be undertaken by Internal auditor in ERM and then comes the safeguards that are very much crucial to provide guarantee that its independency for providing assurance and objectivity are maintained. The important facet in analysing and determining whether consulting services i.e., consulting roles of the internal auditor are attuned that they are in agreement with the assurance part and does not conflict, is to decide whether the Internal auditor is taking upon itself for any of the management's responsibility.

What is conflict?

Role conflict is a condition in which people have more than one role in the work environment and society where the people have conflicting prospects or goals against each other and are conflicting to specific rules or standards from each part, so it leads to disagreement for those who experience it.

Conflicting role of Internal Auditor in ERM

Internal auditing has become an inevitable part of ERM, with Internal auditors offering both assurance and consulting facilities for risk management process. Even though Internal auditor adds noteworthy value in ERM, compromising its independence and objectivity is the risk.

Primary role of Internal auditor is to give assurance to the management that is those charged with governance on the efficacy of the risk management system. Internal Auditor is not supposed to be managing the risk on behalf the management or take any kind of decision for the same. Internal Auditor assesses the reliability of the ERM model, its maturity by measuring whether the framework has been developed as per the goals and operations of the organization keeping it in consistency with risk appetite of the same.

SIA 130 mentions, overall responsibility for creating, executing and supervising risk management is of Board of Directors, Management along with Risk Management Department.

The Internal auditor is to review the risk management framework adopted and the processes in the same so as to assess that they are in operation in an efficient and effective manner for ensuring full compliance. If any shortcomings are found, Internal auditor is to recommend for improvisations and can also suggest how it can be made more efficient and effective so as to be in consistency with the objectives mentioned by COSO or ISO31000.

The concept of risk management can be better understood by the Internal Auditors rather than other employees and can offer noteworthy advice. At times, in Internal audit doings, a risk-based model is employed in formulation of audit plans prepared in consistency with data and requirements of the management. It would be difficult for the management and also audit committee to find out risk issues that can come forth if they don't have clear idea or grasp of the risk management, making it difficult to engage in the suitable and required actions; for such situations, outlining the risk management tactics for the audit committee and those who are charged with governance would be very fruitful.

Owing to concerns that because of bilateral role of the internal auditor in ERM, independency and objectivity will be compromised. In order to attend to this concern, the CAE should get the approval of the scope of conducts of the internal audit from the audit committee. It should be stated very clearly that managing risks and the decision-making activities are to be handled and managed by the management and internal auditor is cannot and will not oversee those risks on behalf of management. Internal Auditor can only provide with suggestions, and that all can perform all the other activities that are in line with the consulting role.

IIA Guideline states that Internal auditors can accept valid consulting activities if they are defined as Internal audit tasks that can be accepted under certain conditions. Though actions should be taken to make sure that they do not undertake management responsibility to oversee risk. When Internal Audit covenant is approved and sanctioned by the audit committee, it is considered as reasonable measure and step for noting down the responsibilities taken by Internal auditor in ERM.

Conclusion:

The Internal Auditing Standards, be it international or SIA, for adding and enhancing value and worth of the risk management conducts, Internal auditors are placed or as can be said assigned a very active position in the establishment. The upcoming risk factors brings Internal Auditors, the opportunities for the business for enhancing and increasing its worth. Thus, Internal Auditors are expect that they must expand the extent of their activities so as to adapt the roles in the direction of ERM. Internal auditors are more known to the primary tasks they should take on in ERM. Though Internal Auditor should see to it that he takes minimum care in the decision-making process of the risk management.

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Q-COMMERCE PLAYERS' COMMITMENT TO TRIPLE BOTTOM LINE

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Abstract

The pandemic brought a change in the buying pattern of consumers who started ordering food and groceries from online delivery apps. This led to the growth of Q-Commerce industry. People are dependent on Q-Commerce platforms to meet their vital requirements as it is easy, convenient and quick. The present study not only highlights the growth of Q-Commerce platforms in last two years but also discusses the challenges faced by these startups. The data is collected using secondary resources. The study provides new insights on the sustainability of Q-Commerce platforms by relating it with the triple bottom line that is profit, people and planet.

Keywords: Q-Commerce, Fast Delivery, e-grocery, Sustainability, Triple Bottom Line

Introduction

Quick commerce, also known as Q-Commerce, is a type of online shopping in which platforms quickly deliver orders placed by customers. According to a study (JMFL Research, 2022), about two-thirds of the purchases by consumers are not planned, need instant fulfillment and are not of high purchase value. This segment is catered to by Q-Commerce platforms effectively. Q-Commerce provide solutions for these needs either through a network of independently run dark storefronts or a group of nearby offline retail partners. In short, Quick Commerce platforms satisfy consumer demands of 'Speed' and 'Convenience' in the supply of highly sought-after and convenient commodities.

The pandemic has brought many changes in the functioning of businesses, it has significantly disrupted the supply chain, leading to the emergence of a new type of E Commerce called as 'Q-Commerce', or quick commerce, which offers clients ease and instant satisfaction through its unique selling proposition (USP) of fast deliveries. This is a new era of people having shortage of time, always obsessed with work post pandemic that constantly questions, "Why should anyone keep me waiting for anything?". Many online eCommerce businesses, particularly those that focus on daily necessities and groceries, are completely switching to the establishment of a subsidiary app to take advantage of this trend.

People prefer online stores than to take physical trips to grocery or *kirana* stores. Moreover, nuclear urban families with busy lifestyles prefer to schedule the deliveries from these platforms which becomes more convenient and easier for them.

GoPuff, Gorillas, Flink, Getir, Uber Eats, Deliveroo, Instacart, Tesco's Whoosh, Zomato, and Delivery Hero are some of the key Q-Commerce players in the international market. Major ones in India include JioMart from Reliance, Bigbasket from Tata, Amazon Fresh from Amazon, Flipkart Supermart from

Walmart, Swiggy Instamart from Swiggy, Blinkit from Zomato, Nature's Basket from Spencer, DMart Ready from DMart, Dunzo, and Zepto.

Literature Review

People prefer to buy from online stores resulting in the growth of quick commerce industry. The study suggests that consumers do not want to compromise on quality and time. They want their products to be delivered within 20 minutes and prefer that delivery agents should carry machines with them to make payment easily. Also, customers prefer to have good customer service as they want their concerns to be addressed in an hour (Faraz Ahmed, 2022).

According to another study consumer satisfaction is very important in Q Commerce industry. Poor working conditions, not meeting the expectation of the consumers results in loss of customers. It is observed that platforms of brand reputation with good working conditions have more consumers than platforms with poor working conditions. The biggest challenge for Q Commerce platforms is to retain the customers (Ariker, 2021).

Objectives of the study

- To understand the changes Q-Commerce has brought to consumer behaviour
- To assess the challenges to Q-Commerce
- To analyse the sustainability of Q-Commerce platforms with respect to the triple bottom line concept

Q-Commerce and Consumer Behaviour

Quick Commerce is indeed quick and this ability of providing instant gratification has resulted in a change in the consumer behaviour. Now consumers are no longer required to create a list of things to be bought weekly, fortnightly or even monthly. Consumers have become more impulsive, thanks to the q-commerce platforms for their ability to quench the quick thirst of consumers for everything delivered fast. Fast deliveries have led to stickiness of consumers for specific companies. In case of organized traditional brick and mortar stores and scheduled e-groceries, consumers find wide variety. Q-Commerce platforms on the other hand only provide curated selection that too for items that have high rotation frequency. Q Commerce players have a high demand for consumables that are needed by consumers fast and conveniently. There is hardly any discount which is one of the driving forces in case of traditional stores and scheduled e-groceries.

The need for such quick deliveries did not exist or at least was not the driving force for purchase decisions long back. Pandemic fueled the desire to receive all possible at the click of a button and in the comfort of the house. This desire led to the rise of q-commerce and it in turn established firmly, convenience and speed as a major need of the consumers.

The presence of Q-Commerce is seen in the metro and tier I cities only, whereas the traditional stores and online grocery platforms are available at all places. It is an urban phenomenon and that too with the customers who are tech-savvy. That is why most users of Q-Commerce belong to Gen Z. Consumers also have the choice to purchase and get the delivery in a broader window of hours from 6:00 am to 1:00 am daily which is much more than the usual service provided by traditional stores mostly from

9:00 am to 8:00 pm. On top of it, the refund and return policies that are skewed towards the customers, loyalty benefits and standardized after-sales services make these platforms an obvious choice for the customers.

It is also a big question whether such quick delivery of groceries is in the first place a need or just hype created by companies to catch the attention of the customers who are flattered and are spoilt for choice. The thought of demanding and getting certain items which had not been seen as so urgently needed by most consumers till now has now been seen as something so obviously worth being fulfilled that the q-commerce players are themselves finding it difficult to keep up their promise.

Challenges to Q-Commerce

Although Q Commerce platforms seem to offer everything lucrative to the customers, these startups are facing numerous challenges. The low Average Order Value(AOV) with very low profit margins for the companies is one of the biggest challenges that the firms are facing. Need to keep delivery time to the minimum increases the cost of delivery. With new entrants in this sector trying to woo the customers the Customer Acquisition Costs(CAC) are quite high with enormous amounts spent on branding and promotions. Low range in the assortment of items available for choice to the customers, inferior back-end supply chain support system, huge investment to maintain mother warehouses and dark stores are major challenges to work towards. In the fresh or perishable categories such as fruits and vegetables, dairy products and meat, spoilage of inventory is also a big concern for the Q-Commerce players. Other challenges are unavailability of riders for delivery and an increase in the accidents of delivery executives bring the attention towards the pressure to deliver fast. These platforms operate mostly in metropolitan cities where traffic problems add to the woes of the riders.

The Dark Clouds

The Q-Commerce picture post pandemic seemed to be too rosy not for long. Last year started to witness a downfall as fast as the growth was seen. Zepto added up T&C with its orders with an asterisk. OlaDash dashed down as fast as it promised to deliver. Jio Mart Express that promised a 90-minute delivery promise inaudibly put the shutters down (Mishra, 2023). In the starting of this year, as a cost cutting action, Dunzo laid down three percent of its employees (Ranipeta, 2023). The quick delivery startup announced a loss of 464 crores in FY 2022, which is almost double of the loss reported the previous year. In fact since the second quarter of the last year, quick delivery startups started to fizzle down globally with more than ten thousand employees laid off (Shruti Malhotra, 2022) (1 in 4 Indian households that shop for groceries online is using Quick Commerce apps to buy last minute essentials and indulgence foods , n.d.). With the opening of substantial number of dark stores Zomato's BlinkIt started to feel the heat. With a number of big players already in the market each tried to grab the attention of the customers leading to high investments in promotion. Zepto and Dunzo which had plans to expand, restricted themselves to big cities and Flipkart quickly closed Flipkart Quick. The quick delivery platforms are finding it difficult to reach the ever-increasing expectations of the consumers whom they only have spoilt.

But the silver lining...

As per an estimate, Q Commerce markets are predicted to grow up to \$5 billion by the year 2025 (Santhi, 2022) which was less than \$1 billion in the year 2021. This segment is sure to pose a threat to the unorganized grocery sector. The Total Addressable Market for Q-Commerce in the year 2021 was estimated to be \$4.5 billion. This posits big opportunity for the Q-Commerce players in the grocery market with more than 7% of the entire market being catered to by fast delivery platforms. These fast delivery players may cannibalize the unorganized and the scheduled online grocery players (JMFL Research, 2022).

Does Q-Commerce commit to triple bottom line?

Companies venturing into the fast delivery bandwagon are many in the past 3 to 4 years globally as well as in India. Question arises as to whether they will be able to survive for long and that too being relevant not only commercially but also socially and environmentally? These companies must ensure that planet and the people must gain focus too in their race towards remaining profitable. True sustainability can be achieved when the companies are committed to adhere to the Triple Bottom Line(TBL).

As defined by the Harvard Business School, “The **triple bottom line** is a business concept that posits firms should commit to measuring their social and environmental impact -in addition to their financial performance - rather than solely focusing on generating profit, or the standard “bottom line.” It can be broken down into “three Ps”: **profit, people, and the planet.**” (Harvard Business School, 2020)

Bringing it down to each of the Ps of sustainability, let us try to delve in to find out the first and, in most cases, the only bottom line that most companies stick to.

Profit

As already pointed out a number of Q-Commerce startups are on the verge of slowing down if not totally coming to a halt. Ola Dash stopped its operations in June 2022 (Outlook Startup, 2023), Flipkart Quick has its business operating in only two cities since November 2022 and Dunzo shut down a quarter of its dark stores in Delhi NCR and Hyderabad (Upadhyay, 2022).

To remain relevant and sustainable, the Q-Commerce players need to look out for a few measures. Q-Commerce is not for all. The companies must only target customers who are ready to pay premium to save time and for convenience. Such customers are in the metros and thus the companies must not try to expand in tier II and smaller cities. The promise of fast delivery has put the supply chain industry on their toes, it seems they can't move forward, moving back is the only option remaining until and unless some steps are taken to improve their condition. A possible quick fix may be brand consolidation in which companies agree to share their resources such as the mini warehouses or dark stores. Personalized products suggestions can be provided that can be stored pre-packaged in order to further reduce the time of delivery. Last mile delivery has escalated the cost to the companies bringing their profit margins to drastically low. To lower these costs, batched deliveries and multi-function deliveries may prove to be fruitful but a balance needs to be made as this would mean a compromise on speed. Charging a fast-delivery fee for orders below a minimum value may help in generating revenue. Subscription model for

various loyalty programs may help. Q-Commerce companies may gain revenue by advertising for the brands that they deliver. As of now the path to profitability seems to be laden with obstacles.

Planet

Q-Commerce uses two-wheelers instead of trucks or vans for transportation. In some cases, e-bikes are also provided to delivery partners. In highly dense areas, reliance on foot couriers has also been seen (Chaudry, 2022). What needs to be noted is that these are not a replacement but an addition to the existing traditional e-grocery delivery businesses. The establishment of a number of dark stores and mother warehouses also adds to the need for more space. Packaging of the items, mostly small in size and much more frequent is an added burden on the environment.

People

The people component does not merely focus on the customers but all stakeholders, be it the employees, the customers or the society at large. The Q-Commerce companies, no doubt, have given wings to the customers' whims and fancies. In fact, the consumer has been pampered with ultimate convenience and the craving for instant gratification. There seems to be no end to what the customer may desire and at what speed. The need for such quick deliveries was not there in the first place. Only 8% of customers chose fast delivery as the factor to consider when they use online grocery stores (JMFL Research, 2022). This created change in the customer behaviour has led to impulsive buying even for things that were previously planned. The unplanned purchase fuels tendency of consumers to spend more on consumables that are not actually needed by them. The trend is leading to indulgence as against restraint which may not be positive for the larger good of the society. The delivery partners seem to be the worst hit. Q-Commerce startups have provided employment opportunities to many but a closer look gives a clear picture of these delivery riders which does not seem to be quite good. The net earnings of a delivery partner are estimated to be around Rs 12,000 to Rs 15,000 which is not enough to decently survive in the metro and tier I cities where they work. They work under huge stress and the need to be on time builds up the pressure. A number of accidents of these delivery agents is indicative of the amount of stress they deal with. The endless shifts, penalties, petroleum price rise with no increase in allowance in most cases, chasing incentives and no minimum wage guarantee is what these delivery partners go through (Bharadwaj, n.d.). The Q-Commerce platforms seem to fall flat in their commitment to the 'People' pillar of sustainability.

Conclusion

Speed thrills but kills. The proverb seems to be proved true for Q-Commerce platforms that grew as fast as the strike of lightning, are still ruling but are finding the path to sustain themselves quite rocky. Time seems to be the scarcest resource for most and Q-Commerce players are leaving no stones unturned to dive into this need of the customer who as a spoilt child is ready to ask for more and as quick as possible. It is to be witnessed for how long and up to what extent this demand will be fulfilled by Q-Commerce players. As of now the Q-Commerce players seem to be struggling to remain sustainable and adhere to the cause of the people and planet along with being profitable.

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INDIAN STARTUP LANDSCAPE: FUNDING AND ENVIRONMENT**Dr. RanjanaYavagal**

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Abstract

This research paper focuses on the startup ecosystem in India, with a particular emphasis on funding challenges faced by the startups and strategies used to overcome them. The paper uses a mix method approach to analyse both qualitative and quantitative data collected through various resources from stakeholders in the Indian startup ecosystem and a review of existing literature on the topic. The paper highlights the growth potential of Indian startup ecosystem factors that the contributed to its success funding challenges faced by startups and sources of finance commonly used by entrepreneurs in India. The paper concludes that the understanding these factors is essential for entrepreneurs' investors policy makers and others take hold us interested in supporting the growth and development of the Indian startup system

Introduction:

India has emerged as one of the most dynamic startup ecosystems in the world in recent years, with a thriving startup culture and a growing number of successful startups. However, the startup environment in India is not without its challenges, particularly when it comes to funding. Despite the growing interest in startups among investors, many startups in India struggle to secure the funding they need to grow and scale their businesses. This research paper will examine the environment of startups in India, with a focus on the funding challenges they face and the strategies they use to overcome these challenges.

Objectives:

1. To analyse the current state of the startup ecosystem in India and its growth potential
2. To examine the strategies used by startups in India to overcome funding challenges, including crowdfunding, incubators and accelerators, and alternative financing options.
3. To identify the major challenges faced by startups in India in terms of funding, including the role of government policies and regulations, investor attitudes and behaviour, and market conditions.

Literature Review:

The startup ecosystem in India has grown rapidly in recent years, with a number of factors contributing to its success. These include the government's focus on promoting entrepreneurship, the rise of technology and digital infrastructure, and the availability of skilled human resources. However, despite these positive developments, funding remains a major challenge for many startups in India.

One of the key challenges faced by startups in India is the limited availability of early-stage funding. While there is a growing interest in startups among investors in India, many investors are still risk-averse and prefer to invest in more established businesses. This has led to a funding gap for early-stage startups, which often struggle to secure the funding they need to get off the ground.

Another challenge faced by startups in India is the lack of access to alternative financing options. While traditional sources of financing such as bank loans and venture capital are available, many startups struggle to access these sources of funding due to their limited track record and lack of collateral. This has led to a rise in alternative financing options such as crowdfunding and peer-to-peer lending, which have become increasingly popular among startups in India.

In addition to funding challenges, startups in India also face a number of other environmental factors that can impact their success. These include regulatory hurdles, bureaucratic red tape, and the complexity of doing business in India. However, despite these challenges, startups in India have shown a remarkable resilience and ability to adapt to changing market conditions.

Methodology:

The study is purely based on the secondary data which is subject to sampling and non-sampling error. The research study has been done from a selective material on the internet. Selective journals, papers and articles have been put to use because of the time factor. There is the possibility of further updating of this research paper because of limited sources.

Limitations of the Study:

The study is purely based on the secondary data which is subject to sampling and non-sampling error. The research study has been done from a selective material on the internet. Selective journals, papers and articles have been put to use because of the time factor. There is the possibility of further updating of this research paper because of limited sources.

Indian Startup:

The Indian startup ecosystem has undergone a significant transformation in recent years, driven by a range of factors such as the government's support for entrepreneurship, the growth of technology and digital infrastructure, and the availability of skilled human resources. This has led to the emergence of a vibrant and dynamic startup landscape in India, with a growing number of startups across a range of sectors, from e-commerce and fintech to healthtech and edtech.

However, despite the positive developments in the Indian startup ecosystem, funding remains a major challenge for many startups. While there is growing interest among investors in startups in India, many investors are still risk-averse and prefer to invest in more established businesses, leading to a funding gap for early-stage startups. Startups also face challenges in accessing traditional sources of financing such as bank loans and venture capital due to their limited track record and lack of collateral.

To address these challenges, startups in India have turned to alternative financing options such as crowdfunding, peer-to-peer lending, and angel investing. These alternative financing options have become increasingly popular among startups, allowing them to raise the capital they need to get off the ground.

In addition to funding challenges, startups in India also face environmental factors that can impact their success, such as regulatory hurdles, bureaucratic red tape, and the complexity of doing business in India. However, despite these challenges, startups in India have shown resilience and the ability to adapt to changing market conditions.

Overall, the Indian startup landscape funding and environment is a complex and dynamic topic that requires a nuanced understanding of the challenges and opportunities facing startups in India. Understanding these factors is essential for entrepreneurs, investors, policymakers, and other stakeholders who are interested in supporting the growth and development of the Indian startup ecosystem.

Sources of finance:

According to a report by the National Sample Survey Organization (NSSO), the main sources of finance for entrepreneurship in India are as follows:

1. Self-financing: Self-financing is the most common source of finance for entrepreneurship in India, with 57% of entrepreneurs using their own savings to start a business.
2. Borrowings from family and friends: Around 10% of entrepreneurs in India rely on borrowings from family and friends to finance their businesses.
3. Bank loans: Bank loans are the third most common source of finance for entrepreneurship in India, with around 9% of entrepreneurs using bank loans to start a business.
4. Moneylenders: Moneylenders are also a significant source of finance for entrepreneurship in India, with around 8% of entrepreneurs using moneylenders to finance their businesses.
5. Government schemes: The Indian government has launched several schemes to promote entrepreneurship, including the Startup India scheme and the Mudra Yojana. Around 6% of entrepreneurs in India use these government schemes to finance their businesses.
6. Venture capital and angel investors: Venture capital and angel investors are becoming an increasingly popular source of finance for entrepreneurship in India. However, they still represent a relatively small portion of total financing, with around 2% of entrepreneurs using this source of finance.

It's important to note that the availability and accessibility of different sources of finance can vary depending on the industry, location, and size of the business. Also, the data cited above is from a survey conducted in 2015-16, and the financing landscape for entrepreneurship in India may have evolved since then.

Startups Environment in India:

The startup environment in India has been rapidly evolving over the past few years, with the Indian government making various policy changes to support and encourage the growth of startups in the country. India is currently home to the world's third-largest startup ecosystem, with over 50,000 startups operating in the country. The startups in India cover a wide range of sectors such as technology, e-commerce, health, education, and finance. The Indian government has launched several initiatives to

boost the startup ecosystem in the country, such as the Startup India initiative, which provides tax benefits and incentives to startups. The government has also established the Atal Innovation Mission, which aims to promote innovation and entrepreneurship across the country.

India has also witnessed a rise in startup accelerators and incubators, such as Nasscom 10,000 Startups, Zone Startups, and T-Hub, which provide mentorship, funding, and networking opportunities to startups. The availability of funding has also improved in India, with venture capitalists and angel investors showing a keen interest in investing in startups. The country has seen a significant rise in venture capital investments in recent years, with over \$11 billion invested in Indian startups in 2021 alone. However, the startup ecosystem in India still faces various challenges such as regulatory hurdles, lack of infrastructure, and difficulty in accessing skilled talent. Despite these challenges, the startup ecosystem in India continues to grow and thrive, with many Indian startups gaining global recognition and making a significant impact in their respective industries.

Startups in India for the last 5 years (2018-2022):

Here are some key data points related to startups in India for the last 5 years (2018-2022):

1. **Funding:** Indian startups raised a total of \$48.3 billion in funding between 2018 and 2022, according to data from Tracxn. Funding reached a peak in 2021 with \$17.3 billion raised, up from \$14.5 billion in 2020.
2. **Unicorns:** India has seen a surge in unicorn startups (companies valued at over \$1 billion) in the past 5 years. In 2022, India had a total of 64 unicorns, up from just 8 in 2016, according to Hurun Global Unicorn List 2022.
3. **Sectors:** The top sectors for Indian startups over the last 5 years include e-commerce, fintech, edtech, healthtech, and foodtech. According to Tracxn, e-commerce has been the most funded sector, followed by fintech and edtech.
4. **Investments:** The top investors in Indian startups over the last 5 years have been Sequoia Capital, Accel Partners, Tiger Global Management, and SoftBank, among others.
5. **Exits:** The Indian startup ecosystem has seen some notable exits in the past 5 years, including the acquisition of Flipkart by Walmart in 2018 for \$16 billion, and the IPO of Zomato in 2021.
6. **Government initiatives:** The Indian government has launched several initiatives to support startups, including the Startup India initiative, which provides various benefits and incentives to startups.

Government Initiatives and support Schemes:

The Indian government has launched several initiatives and schemes to support startups in the country. Here are some of the key government support programs for startups in India:

Startup India: The Startup India initiative was launched in 2016 to provide a conducive environment for startups in India. The program offers various benefits and incentives, including tax exemptions, patent registration, and funding support.

Atal Innovation Mission (AIM): AIM is a flagship initiative of the Indian government to promote innovation and entrepreneurship among students, startups, and researchers. The program offers various support mechanisms such as incubators, accelerators, and funding opportunities.

National Entrepreneurship Awards: The National Entrepreneurship Awards is an annual awards program that recognizes and rewards outstanding startups and entrepreneurs in India. The program offers cash prizes, mentoring, and networking opportunities.

Standup India: Standup India is a scheme launched in 2016 to support women and SC/ST entrepreneurs by providing loans between Rs. 10 lakhs and Rs. 1 crore for setting up greenfield enterprises.

MUDRA Yojana: MUDRA Yojana is a government scheme launched in 2015 to provide loans up to Rs. 10 lakhs to small businesses, including startups. The scheme aims to promote entrepreneurship and self-employment.

Research Parks and Technology Business Incubators (TBI): The Indian government has set up several research parks and TBIs across the country to support startups and entrepreneurs in their early stages. These facilities provide incubation services, infrastructure, and access to funding.

Overall, the Indian government has taken several initiatives to support the growth of startups in the country, providing various benefits and incentives to entrepreneurs and investors. These programs aim to create a favourable environment for startups to thrive and contribute to the country's economic growth.

Some statistical data related to startups in India:

1. Number of startups: As of 2021, India had more than 50,000 startups, making it the third-largest startup ecosystem in the world after the US and China.
2. Sector-wise distribution: According to a report by Nasscom, the top sectors for Indian startups include e-commerce, fintech, edtech, healthtech, and foodtech.
3. Funding: Indian startups raised a record \$17.3 billion in funding in 2021, up from \$14.5 billion in 2020, according to data from Tracxn. The total funding raised by Indian startups between 2018 and 2022 was \$48.3 billion.
4. Unicorns: India has produced several unicorns (startups valued at over \$1 billion) including Flipkart, Paytm, Ola, and Byju's. As of 2022, India had a total of 64 unicorns, according to Hurun Global Unicorn List 2022.
5. Job creation: According to a report by Nasscom, the Indian startup ecosystem created around 600,000 jobs in 2020, and is expected to create around 1.5 million jobs by 2025.
6. Regional distribution: Bengaluru (also known as Bangalore) is considered the startup capital of India, with over 7,000 startups. Other cities with significant startup activity include Delhi, Mumbai, Hyderabad, and Chennai.
7. Investment sources: The top investors in Indian startups include Sequoia Capital, Accel Partners, Tiger Global Management, and SoftBank, among others.

Startups in India typically raise funds through various sources, including:

Angel investors: Angel investors are high net-worth individuals who invest in early-stage startups in exchange for equity in the company. They usually provide seed funding to help startups get off the ground.

Venture capitalists (VCs): VCs are institutional investors who provide funding to startups in exchange for equity. They typically invest in startups that have a proven business model and a track record of growth.

Crowdfunding: Crowdfunding involves raising small amounts of money from a large number of people, usually through online platforms. This is a popular way for early-stage startups to raise funds and validate their business idea.

Accelerators and incubators: Accelerators and incubators provide startups with mentoring, networking opportunities, and sometimes funding in exchange for equity. They are typically focused on specific industries or sectors.

Government schemes: The Indian government has launched several schemes to support startups, such as the Startup India initiative, Atal Innovation Mission, and Standup India. These schemes provide funding, mentorship, and other support to startups.

Corporate investors: Large corporations sometimes invest in startups as a way to gain access to new technologies, products, or markets.

Funding activity of Startups in India:

The funding activity of startups in India has been growing rapidly in recent years, with a significant increase in the number of deals and the total amount of funding raised. According to a report by NASSCOM, the total funding raised by Indian startups in 2021 was over \$11 billion, which is a record high.

One of the primary sources of funding for startups in India is venture capital firms. In 2021, Indian startups raised around \$9.8 billion from venture capital firms, which accounted for more than 80% of the total funding. Some of the top venture capital firms investing in Indian startups include Sequoia Capital, Accel Partners, and Tiger Global.

Apart from venture capital, Indian startups also raise funds from angel investors, corporate investors, and government funding programs. The Indian government has launched various initiatives to support and encourage startups, such as the Startup India program, which provides tax benefits and incentives to startups.

Another trend in the funding activity of startups in India is the emergence of alternative financing models such as crowdfunding and peer-to-peer lending. These models provide startups with an alternative source of funding and enable them to raise capital from a large number of investors.

The sectors that have received the most funding in recent years include e-commerce, fintech, healthtech, and edtech. The COVID-19 pandemic has also led to an increase in funding for startups in sectors such as healthtech and edtech, as the demand for digital healthcare and remote learning solutions has grown.

Overall, the funding activity of startups in India is expected to continue growing, as the country's startup ecosystem continues to evolve and mature.

Table 1: Top funded Indian startups in 2021 (Source: Tracxn)

Startup Name	Sector	Funding Amount (in USD)
PharmEasy	Healthcare	350 million
CRED	Fintech	251 million
BYJU's	Edtech	200 million
Pine Labs	Fintech	285 million
Zomato	Foodtech	562 million

- Healthcare, fintech, and edtech are the top sectors receiving funding in India in 2021
- The highest-funded startup in 2021 is Zomato, a foodtech company, with a total funding of 562 million USD

Table 2: Indian startup funding by stage in 2021 (Source: NASSCOM)

Funding Stage	Amount Raised (in USD)	Percentage of Total Funding
Seed	353 million	3%
Series A	1.2 billion	11%
Series B	1.9 billion	17%
Series C	3.4 billion	31%
Late Stage	4.1 billion	38%

- Late-stage funding accounted for the largest share of funding activity in 2021, representing 38% of the total funding raised.
- Seed-stage funding accounted for the smallest share of funding activity in 2021, representing only 3% of the total funding raised.

Table 3: Top venture capital firms investing in Indian startups in 2021 (Source: Inc42)

Venture Capital Firm	Number of Deals	Amount Invested (in USD)
Sequoia Capital India	70	3.9 billion
Tiger Global Management	43	3.3 billion
Accel	34	1.2 billion
Nexus Venture Partners	29	498 million
Lightspeed Venture Partners	23	1.1 billion

- Sequoia Capital India is the top venture capital firm investing in Indian startups, with 70 deals and 3.9 billion USD invested in 2021.
- Tiger Global Management is the second-largest investor in Indian startups in 2021, with 43 deals and 3.3 billion USD invested.

These tables provide an overview of the funding activity of startups in India, highlighting the top-funded startups, the funding by stage, and the top venture capital firms investing in Indian startups. It is important to note that the funding landscape for startups in India is constantly evolving and these numbers can change rapidly over time.

Why Startup founders find it difficult to raise funds:

There can be various reasons why startup founders find it difficult to raise funds and why investors step back from investing in startups. Here are a few common reasons:

1. **Lack of a viable business model:** Many startups struggle to develop a viable business model that can generate revenue and profits. Investors may hesitate to invest in a startup that doesn't have a clear and sustainable revenue stream.
2. **Lack of market validation:** Startups may struggle to validate their product or service in the market, which can make it difficult to attract investors. Without a solid understanding of the market demand for their product, investors may see the startup as too risky.
3. **Weak team:** Investors look for a strong and experienced founding team that has the skills and expertise necessary to execute on their vision. If the team lacks key skills or experience, investors may be hesitant to invest.
4. **Competition:** Investors may hesitate to invest in a crowded market with many competitors, especially if the startup is not able to differentiate itself from the competition.
5. **Economic conditions:** Economic downturns or other global events can cause investors to become more risk-averse, leading them to pull back from investing in startups.
6. **Legal and regulatory issues:** Startups that are not in compliance with legal and regulatory requirements may struggle to attract investors, as the risks associated with such startups may be too high.
7. **Lack of traction:** Investors are looking for startups that have shown some level of traction in terms of user acquisition, revenue, or other key metrics. If a startup is unable to demonstrate early traction, investors may see it as too early-stage or unproven.
8. **Limited market size:** Startups that operate in niche markets with limited growth potential may struggle to attract investors. Investors are looking for startups that can achieve significant scale and generate large returns.
9. **Valuation expectations:** Startups may have unrealistic expectations of their valuation, which can make it difficult to attract investors. If a startup is asking for too high a valuation, investors may view it as overpriced and not worth the investment.
10. **Communication and transparency:** Investors look for startups that are transparent and communicative about their progress and challenges. If a startup is not able to effectively communicate its progress and challenges to investors, it may be seen as a risky investment.
11. **Personal factors:** In some cases, investors may pass on investing in a startup due to personal factors such as a lack of chemistry with the founding team or a difference in values or vision.

These are just a few of the many factors that can make it difficult for startup founders to raise funds and for investors to step back from investing. It's important for startup founders to understand the challenges they may face and work to address them in order to attract investment and grow their businesses. By understanding the factors that can impact their ability to raise funds, startup founders can work to address these issues and increase their chances of success.

Conclusion:

The environment of startups in India is dynamic and constantly evolving, with new challenges and opportunities emerging on a regular basis. While funding remains a major challenge for many startups in India, there are a number of strategies that startups can use to overcome these challenges and achieve long-term success. By understanding the environmental factors that impact startups in India, including regulatory policies, market conditions, and investor attitudes, startups can develop effective strategies to navigate the funding environment and achieve their goals.

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<http://www.businessdictionary.com/definition/entrepreneurship.html>
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TREND ANALYSIS OF PRODUCTION, YIELD & AREA OF RICE IN INDIA**Dr. A. Madhavi***KES' B.K. Shroff College of Arts and M.H. Shroff College of Commerce (Autonomous),
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Abstract

India is a country with a large population and is also famous for 'Villages' about 67% of the Indian population lives in villages. Most of the people rely on agriculture and agriculture related activities. Agriculture is the most important sector for the Indian economy. Despite all this, many challenges are faced by the agriculture sector. Many crops are established according to their nativity and resources available but rice is the main consuming cereals of the Indian population. India is a country with a large area, yield and production with reference to rice. Based on the secondary information we made an attempt to know the gap between area, production and yield and its future possibilities.

Keywords: *Rice Crop, Trend analysis, Multiple Regression, ANOVA, Rice Export, Production, Yield and Area.*

1. Introduction

Agriculture is one of the important sectors in India. India is the second largest production country as far as the agriculture sector is concerned. As per Indian economic survey 2018, agriculture employed more than 50% of the Indian work force and contributed 17–18% to the country's GDP (Gross Domestic Product). https://en.wikipedia.org/wiki/Agriculture_in_India

In 2016, agriculture and allied sectors like animal husbandry, forestry and fisheries accounted for 17.5% of the GDP with about 41.49% of the workforce in 2020. India ranks first in the world with highest net cropped area followed by the United States of America and China. The economic contribution of agriculture to India's GDP is steadily declining with the country's broad-based economic growth. Still, agriculture is demographically the broadest economic sector and plays a significant role in the overall socio-economic fabric of India.

India is ranked between 1st rank and 5th rank for producing fresh vegetables, fruits, coffee and other food grains. Compared to the previous year, with a 7% increase in the fiscal year 2011, India has a record of Rice output of 95.3 million tonnes. India is the 2nd largest country in production of rice. Production increased from 53.6 million tons in the 1980 to 120 million tons in the year 2020-21. https://en.wikipedia.org/wiki/Rice_production_in_India

In order to improve our production, to reduce risk factors, and to give a helping hand to farmers in the agriculture sector we need to take some strategic plans and policies.

Almost all parts of India have the required temperature and rainfall to produce rice either in kharif or Rabi or in both the seasons. Andhra Pradesh, Telangana, Tamil Nadu, Assam, Maharashtra and many other states are producing rice. There are more than 6000 varieties of rice available in India.

2. Review of Literature:

Shrine Sutti, Sunil Kumar Babu and Rallapalli Asha (March 2020) studied on Production and Marketing of Rice Cultivation in Vizianagaram District of Andhra Pradesh, India showed that cost-benefit ratio is 1.05. For chemical fertilizers, seed rate and pesticides showed negative significance input efficiency.

Rahul Tripathi, A. K Nayak, R. Raja, Mohammad Shahid, Anjani Kumar, Sangita Mohanty, B.B. Panda, B.Lal and Priyanka Gautam (2014), forecasted rice production and productivity for Odisha state using ARIMA model. They also found that the ARIMA model is suitable to predict rice productivity.

Salman Khan, Syed Attaullah Shah, Shahid Ali, Amjad Ali, Lal K. Almas 2 and Sania Shaheen (2022) analyzed technical efficiency of growing rice farmers of Swat district, Pakistan. They applied maximum likelihood function to analyze the data and found that chemicals, urea, diammonium phosphate (DAP), labor, and farmyard manure were positively significant on rice yield. This says that a 1% increase in chemicals, urea, DAP, labor, and FYM leads to an increase in rice production by 0.22%, 0.25%, 0.02%, 0.03%, and 0.01%, respectively. Also found mean technical efficiency as 87%. Minimum technical efficiency is 66% and maximum technical efficiency is 99%. Also suggested to arrange some training programmes for rice producers to receive more yield of a crop.

Md. Abdullah Al Mamun, Sheikh Arafat Islam Nihad, Md. Abdur Rouf Sarkar, Md. Abdullah Aziz1, Md. Abdul Qayum, Rokib Ahmed, Niaz Md Farhat Rahman, Md. Ismail Hossain and Md. Shahjahan Kabir, they found in their study that in most of the places there is an increasing growth of Aus, Aman, and Boro. They also observed high dissimilarities between different clusters in various seasons of rice production in Bangladesh.

Pardeep Kamboj, Sanjay Kumar, Dinesh Kumar, Ritu and Anil Kumar Malik (2021) conducted a study on Trend analysis of area, production and productivity of basmati rice in India and Haryana. Karnal and Kaithal districts were selected to conduct a survey. They found that there is a decreasing trend of production of Basmati rice from 2009-10 to 2018-19. Haryana and Punjab produce more than 75% of basmati rice in India.

Minakshi Chakraborty and Padma Sahu Priya (2020), Sustainability of rice cultivation in India. Age of the farmer is likely to have a positive or negative effect on the size of inefficiency. They observed that the older farmers are likely to be more conservative in adopting the new techniques and practice in farming, thereby having more inefficiency; on the other hand the older farmers have more farming experiences, so they use the resources in a more efficient manner.

Himani (2014), studied the analysis of the agriculture sector and he confirmed with his study that the agriculture sector has achieved growth over the years in the Indian Economy. Agriculture sector is not only supporting the Indian economy, but also creating more jobs.

Jharna Majumdar, Sneha Naraseeyappa and Shilpa Ankalaki (2017), analysed agriculture data using mining techniques and found optimal parameters to maximize crop production.

3. Materials and Methods:

This study is designed using the secondary source data published by (Economic and Political Weekly Research Foundation) EPWRF. EPWRF India Time Series is a unique online database with its comprehensive coverage of the Indian economy for a fairly long time period and it comprises over a lakh variables capsuled in 27 modules. The database tries to provide a continuous time series from 1950 depending on the availability.

The database is well accepted by the research community in India as well as abroad. Major subscribers include several Indian Council of Social Science Research (ICSSR) institutes and Universities (central, state and private), IIMs, IITs, Banks and top-ranked management institutes. Based on the available data we frame a collective state based on the Indian major states like Southern states, Eastern states, Western states, Northern states, Central states and Northeastern states. All India data is consolidated and presented as per the requirement.

Data Sources

Total rice area, production and yield data were used from 1961-62 to 2020-21 for all India (aggregate) and state wise. Secondary data required for the study was collected from Economic and Political Weekly Research Foundation (EPWRF) and other published sources. The data related to area, production and yield collected from (EPWRF) and Exports of Rice countries was collected from the database Statista.

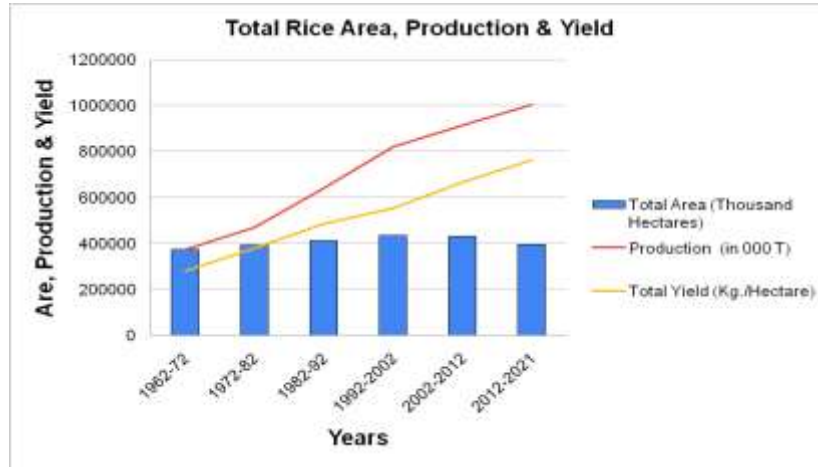
4. Research Methodology

Database has the information from 1962 to 2022. To conserve space we compress the data every 10 years and calculations are made accordingly. The following table shows the total area, yield and production of rice in India. We made a graphical comparison of yield and production with the area of rice crop from 1961 to 2021 (Figure:2). Multiple regression analysis is used to predict the production growth. Trend analysis is done to know the pattern of the production, yield and area. Multiple regressions is a statistical technique that can be used to analyze multiple factors with one dependent variable. In our study we consider production as the dependent variable for a given area and yield as independent variable. It shows the future production of rice when the area and yield are same in their nature.

Table: 1 Area, Yield and Production of Rice in India Area (000'ha), Yield(Kg./ha.) Production (000' T)

Year	Total Area (Thousand Hectares)	Total Yield (Kg./Hectare)	Production (in 000 T)
1962-1972	373438.2	280537.7	373438.2
1972-1982	391887.1	379452.44	469185.6
1982-1992	411015.3	485536.75	639832
1992-2002	435248.9	551594.83	820803.5
2002-2012	430193.97	665298.78	912790.92
2012-2021	395854.36	761433.94	1003939.92

Figure:1

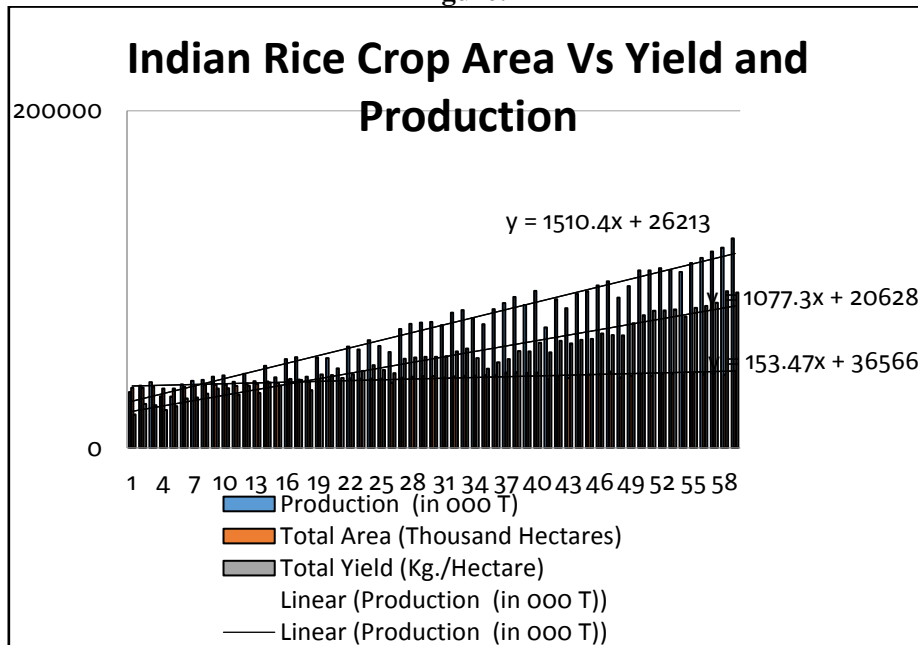


From the past 6 decades there is no much difference found in the area. But there is continuous increase in yield and production. In 1992-2002 there was a massive increase in area, yield and production. As compared to yield production has increased much from 2002 onwards. Last 10 years i.e, 2012-2021 it was observed that nearly 10 lakh (000’T) increased in production shown in the Table:1

4.1 Trend Analysis

Trend analysis is a technique used to predict future production of rice in India. It indicates the movements based on the past data from 1962 to 2021. The present study contributes to higher growth in production. This can be represented in the following figure2.

Figure:2



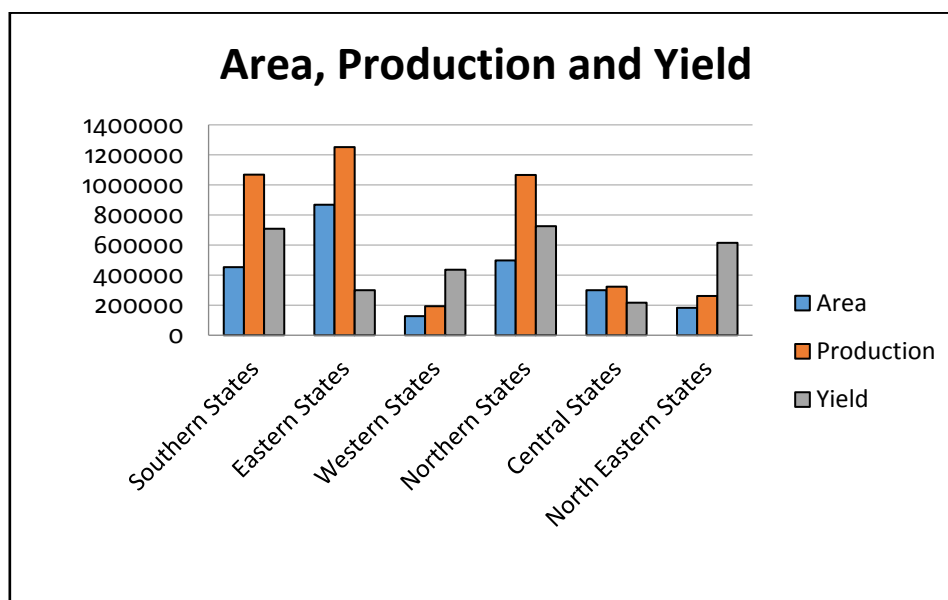
From the actual data we compare yield and production with area, plotted bar diagram represented with linear predictive models. It shows that the area is almost the same from 1962 to 2021. But yield and production are continuously increasing. This may be due to increasing yielding capacity and consumption of rice in the population. The yield is increasing due to adopting the new technology in farming, irrigation facilities, and usage of fertilizers or quality of the seeds. It is an appreciable thing to adopt new technology in farming but along with these modern technologies increasing cultivating area will also give good results.

We also studied major states that are having more production, yield and area. Based on the raw data can be summarized according to the major states of India. States are listed according to the South zone, East Zone, Western Zone, Northern Zone central and North Eastern Zones. The respective area, Yield and production are shown in the following Table 2.

Table :2 Major states of rice producers in India are presented in the following table:

States	Area	Yield	Production
Southern States	453813.92	709212.18	1069070.15
Eastern States	868441.33	298663.27	1252117.6
Western States	126140.2	436119.3	192186.51
Northern States	496930.61	724732.9	1066626.52
Central States	300379.29	215680.55	322872.01
North Eastern States	182742.39	614978.39	261332.36

Figure:3



As compared the graph it was observed that Eastern states are having more area and low yield with high production rate. The north eastern region is also home to a large number of aromatic and quality rice varieties. In fact, the whole region is considered as a veritable treasure trove of rice germplasm with a wide genetic resource of rice. However, the NE region is lagging much behind the other advanced states as far as the production and productivity of rice are concerned. Consolidated research efforts have been taken up in the field of crop improvement and crop production in rice, but the growth in production and productivity is still at minimal state.

4.2 Regression Analysis

We develop multiple regression analysis in view of calculating the predictive model by considering the production as a dependent variable where area and yield are independent variables. We obtained the following results.

$$Y = a + b_1x_1 + b_2x_2$$

Where y=dependent variable

X₁=Independent Variable (Area)

X₂=Independent Variable (Yield)

Table:3 Regression Results of Rice Growth Model

Regression Statistics	
Multiple R	0.9900025734
R Square	0.9801050953
Adjusted R Square	0.979394563
Standard Error	3796.709577
Observations	59

From the model the R-squared value of 0.980 indicates that our model accounts for about 98% of the dependent variable's variance. Usually, higher R-squared values are better. The adjusted R-squared value helps us compare regression models with differing numbers of independent variables. Here the adjusted R-Squared value is 97.93% is higher means that the independent variables (i.e area & yield) are highly suitable for the model. The standard error of the regression indicates the residuals size; this value uses the measurement units of the dependent variable. From the output, we know that the standard distance between the predicted and observed values is 3796.7095 in a thousand tones.

Table:4 ANOVA

	d. f	SS	MS	Cal. F	Significance F
Regression	2	39767983198	19883991599	1379.395534	2.31617921908495E-48
Residual	56	807240202.3	14415003.61		
Total	58	40575223401			

Our p-value for the overall F-test is 2.31618. It's written in scientific notation because it is a tiny value. This value is smaller than any reasonable significance level. Consequently, we can conclude that our regression model as a whole is statistically significant.

Table:5 Coefficients Table:

	Coefficients	Standard Error	t -Stat	P-value
Intercept	-86606.66581	11689.78344	-7.408748522	0.0000000007304566317
Total Area (Thousand Hectares)	2.514592326	0.3398629529	7.398842105	0.0000000007585181656
Total Yield (Kg./Hectare)	1.031350809	0.05232482921	19.71054325	0

The coefficients table displays the parameter estimates for the independent variables in our model, along with the intercept value (constant). We included two independent variables in our model: Area and Yield.

Major Export Countries:

Table:6 Exports in Thousand Metric Tonnes:

S. No	Countries	Export in Thousand Metric Tonnes
1	India	21500
2	Thailand	8200
3	Vietnam	6800
4	Pakistan	3800
5	Burma	2400
6	China	2200
7	United States	2075
8	Cambodia	1600
9	Brazil	1100
10	Uruguay	900

Source: Major rice exporting countries worldwide 2022/2023 | Statista

From the above statistic it shows that India is a major country to export rice. So there is a need to improve the yield and area. So that India becomes economically strong enough in the agriculture sector. There is a chance to change the Indian economy by exporting rice to major countries.

5. Conclusion and Discussions:

The present study has discussed the trends and prediction of rice crop cultivation in India. Agriculture sector is an important sector for the Indian economy as well as self sufficiency and employment. This paper analyzed India's major crop i.e, rice by applying the growth models and trend analysis. As per the results area and yield are not finding much difference in their improvement but there is increase in the production, this may be due to new forming technologies, improving irrigation facilities or seed quality. Also, multiple regression has been used to estimate the growth in production and results show that there is statistically significance in production, yield and area. Researchers found that India has the highest rice production capacity but area and yield has not improved much. As per the statistics India has placed top in exporting the rice and it has the highest dollar value from US\$9.6 billion (37.5% of total rice exports). We suggest the government to improve the policies and create awareness to all farmers related to the rice export and usage of quality seeds and fertilizers across to agriculture.

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DROUGHT PREDICTION FOR FARMERS AND PROVIDING A SUSTAINABLE FARMING SOLUTION USING IOT AND MACHINE LEARNING

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Abstract

Drought is a severe environmental phenomenon that greatly affects agriculture, particularly in regions that rely heavily on rain-fed farming. It has significant economic, social, and environmental impacts on farmers and communities. Drought prediction has critical importance to early warning for drought managements. In recent years, advancements in Internet of Things (IoT) and machine learning (ML) technologies have shown promise in improving drought prediction and providing sustainable farming solutions. In this research paper, we propose a drought prediction model using IoT and ML techniques to help farmers mitigate the impacts of drought and implement sustainable farming practices. We also discuss proposed farming solutions that incorporate IoT and ML technologies for optimizing irrigation, crop monitoring, and decision-making. Additionally, we highlight the limitations of the proposed model and provide recommendations for further research. Overall, this paper aims to contribute to the literature on drought prediction and sustainable farming solutions by leveraging the potential of IoT and ML technologies.

Keywords: *Drought prediction, farmers, sustainable farming, IoT, machine learning.*

1. Introduction:

Drought is a natural disaster that can lead to significant crop yield losses and economic hardships for farmers. In many regions, particularly in developing countries, farmers heavily rely on rain-fed farming, making them vulnerable to the adverse effects of drought. To mitigate the impacts of drought an effective and timely monitoring system is required. Effective monitoring of droughts helps in developing an early warning system. An objective evaluation of the drought condition in a specific area is the first step for planning water resources to prevent and mitigate the impacts of future occurrences of drought. The evaluation and forecasting of drought is made possible using drought indices. Applications like drought prediction depend on the measurement of the environmental factors that are based on recorded data. Severity of drought prediction using the traditional methods is complicated by the variant phenomenon of natural parameters. Efficient drought prediction is not possible in traditional methods as they lack real time information. Thus, there is a need for innovative and advanced technologies to improve drought prediction and provide sustainable farming solutions.

The Internet of Things (IoT) has emerged as a promising technology for addressing various agricultural challenges, including drought prediction and mitigation. IoT enables the collection of real-time data from various sensors, such as weather stations, soil moisture sensors, and crop health monitors, which can be used for accurate and timely drought prediction. Machine learning (ML) algorithms, such as decision trees, support vector machines, and neural networks, can analyze the collected data and

generate predictive models for drought prediction. The combination of IoT and ML technologies can provide valuable insights to farmers and help them make informed decisions to mitigate the impacts of drought and implement sustainable farming practices.

2. Literature Review:

Previous research has shown the potential of IoT and ML technologies in improving drought prediction and providing sustainable farming solutions. For instance, Palos-Sanchez et al. (2019) proposed an IoT-based framework for drought monitoring and prediction that utilized soil moisture sensors, weather stations, and ML algorithms. The authors demonstrated that their model could accurately predict drought events, enabling farmers to take appropriate actions, such as adjusting irrigation schedules and optimizing resource utilization.

Similarly, Quan et al. (2018) developed a drought prediction model based on a decision tree algorithm using meteorological data collected from IoT sensors. The authors reported that their model achieved high accuracy in predicting drought events, allowing farmers to implement timely irrigation strategies and minimize water wastage.

In another study, Kumar et al. (2020) used an ensemble ML approach, combining support vector machines and random forests, to predict drought events based on data collected from IoT sensors. The authors found that their model outperformed traditional methods and could help farmers optimize irrigation scheduling and reduce water consumption.

These studies highlight the potential of IoT and ML technologies in improving drought prediction and providing sustainable farming solutions. However, there is still a need for further research to develop more accurate and reliable drought prediction models that can be easily implemented by farmers.

3. Drought Prediction Model:

In this research, we propose a drought prediction model that utilizes IoT and ML technologies to provide accurate and timely drought forecasts for farmers. The proposed model consists of the following steps:

- i. **Data Collection:** IoT sensors, such as weather stations, soil moisture sensors, and crop health monitors, are deployed in the study area to collect real-time data on meteorological parameters, soil moisture levels, and crop health status.
- ii. **Data Preprocessing:** The collected data is preprocessed to remove any inconsistencies or outliers. This step may involve data cleaning, data normalization, and feature selection to ensure that the data used for model training is of high quality and relevant to drought prediction.
- iii. **Feature Engineering:** Relevant features, such as temperature, precipitation, soil moisture, and crop health indices, are extracted from the preprocessed data. These features serve as inputs to the ML algorithms for training the drought prediction model.
- iv. **ML Model Training:** Various ML algorithms, such as decision trees, support vector machines, or neural networks, are trained using the preprocessed data. The algorithms learn patterns from the historical data to generate a predictive model that can forecast drought events based on the input features.

- v. **Model Evaluation and Validation:** The trained ML model is evaluated and validated using appropriate metrics, such as accuracy, precision, recall, and F1-score. The model's performance is assessed using a validation dataset to ensure its accuracy and reliability.
- vi. **Drought Prediction:** Once the model is trained and validated, it can be used to predict drought events in real-time based on the input data from IoT sensors. The predicted drought events can be visualized through interactive dashboards or mobile applications, making it accessible to farmers for decision-making.

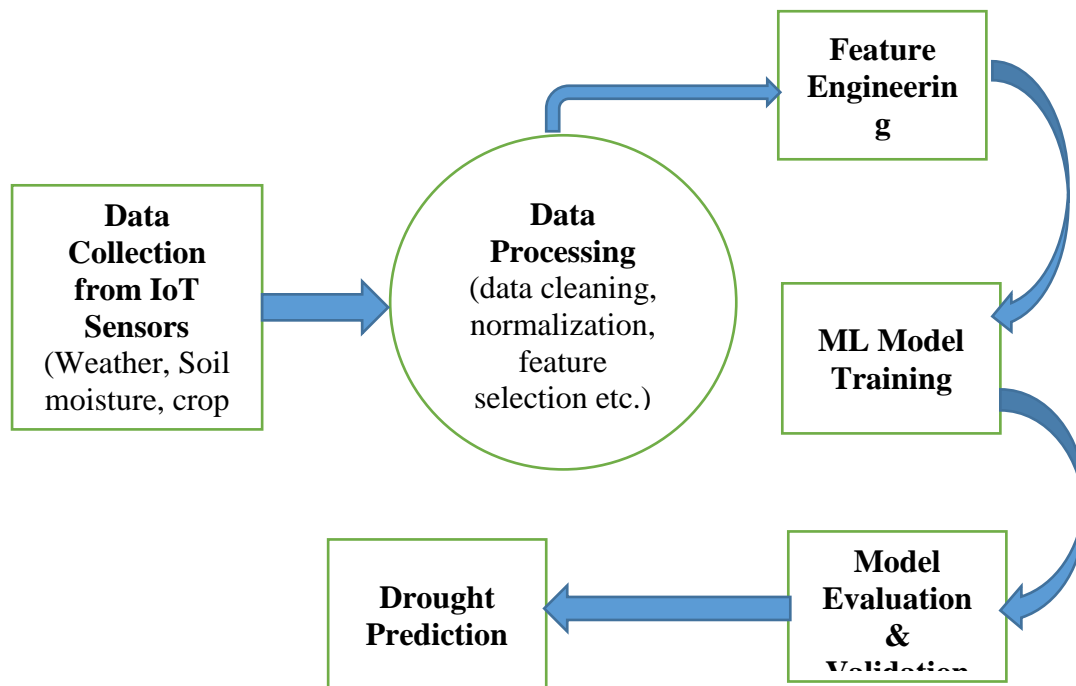


Figure1 - Drought Prediction Model

4. Proposed Farming Solutions:

In addition to drought prediction, the proposed model can also provide farmers with sustainable farming solutions. The IoT data collected from sensors can be utilized to optimize irrigation scheduling, monitor crop health, and support decision-making for resource management. For example:

- i. **Optimal Irrigation Scheduling:** The drought prediction model can provide insights on when and how much to irrigate, helping farmers optimize their irrigation scheduling. This can prevent over-irrigation or under-irrigation, which can lead to water wastage or crop stress, respectively. The model can also consider factors such as soil moisture levels, weather forecasts, and crop water requirements to generate personalized irrigation recommendations for different crops and soil types.

- ii. **Crop Monitoring:** The IoT sensors can continuously monitor crop health parameters, such as temperature, humidity, and nutrient levels, and provide real-time data to the drought prediction model. This can help farmers detect early signs of crop stress, diseases, or pest infestations, and take timely actions, such as applying appropriate fertilizers or pesticides, to prevent crop losses.
- iii. **Decision-making Support:** The IoT data combined with the drought prediction model can provide farmers with decision-making support for resource management. For example, the model can recommend crop diversification strategies, optimal planting dates, or crop rotation patterns based on the predicted drought events. This can help farmers mitigate the risks of drought and implement sustainable farming practices that are tailored to their specific needs.

5. Recommendations:

To address the limitations and ensure the successful implementation of drought prediction and sustainable farming solutions using IoT and ML, the following recommendations are suggested:

- i. **Data Collection and Quality:** Ensure robust data collection processes from IoT sensors, including data validation and quality checks, to ensure the accuracy and reliability of data used for model training.
- ii. **Scalability and Affordability:** Develop affordable and scalable IoT solutions tailored to the needs of farmers, including easy-to-use sensors, low-cost communication technologies, and user-friendly interfaces to enable widespread adoption of the technology.
- iii. **Local Adaptation:** Customize the drought prediction model and farming solutions to local conditions, including geographical locations, soil types, and crop types, to improve the model's accuracy and reliability.
- iv. **Data Privacy and Security:** Implement stringent data privacy and security measures, such as data encryption, access controls, and anonymization, to protect farmers' sensitive information and build trust in the technology.
- v. **Capacity Building:** Provide farmers with the necessary training and technical support to effectively use the IoT sensors and ML algorithms for drought prediction and sustainable farming practices. This can include training on data collection, interpretation, and decision-making based on the model's predictions.
- vi. **Collaboration and Stakeholder Engagement:** Foster collaboration among researchers, farmers, policymakers, and other stakeholders to co-create solutions that are relevant, feasible, and sustainable. Involve farmers in the design, implementation, and evaluation of the proposed solutions to ensure their needs are addressed effectively.

6. Limitations:

The proposed drought prediction model and farming solutions have some limitations that need to be considered. These limitations include:

- i. **Data Availability and Quality:** The accuracy and reliability of the drought prediction model heavily depend on the availability and quality of the data collected from IoT sensors. If the data is incomplete, inconsistent, or biased, it can affect the model's performance and accuracy.

- ii. **Scalability:** Implementing IoT sensors and ML algorithms on a large scale may require significant infrastructure and investment. Farmers in developing regions may face challenges in adopting such technologies due to financial constraints, lack of technical expertise, or limited access to resources.
- iii. **Generalization:** The proposed model may have limitations in generalizing to different geographical locations, soil types, and crop types. The model's performance may vary in different regions, and customization may be required to adapt the model to local conditions.
- iv. **Data Privacy and Security:** The data collected from IoT sensors may contain sensitive information, such as location, crop yield, or farm management practices. Ensuring data privacy and security is essential to protect farmers' sensitive information and prevent unauthorized access or data breaches.
- v. **Reliance on Technology:** The proposed farming solutions heavily rely on technology, such as IoT sensors and ML algorithms, which may not be readily accessible or affordable for all farmers. Farmers who do not have access to these technologies may not be able to benefit from the proposed solutions.

7. Conclusion:

Drought is a significant challenge faced by farmers, and timely prediction and sustainable farming solutions are crucial for mitigating its impact. This research paper proposed a drought prediction model using IoT and ML, along with farming solutions, to help farmers adapt to drought conditions and make informed decisions for resource management. The integration of IoT sensors, ML algorithms, and farming practices can provide valuable insights to farmers for optimizing irrigation scheduling, crop monitoring, and decision-making support. However, the proposed solutions have limitations and require careful consideration of data quality, scalability, local adaptation, data privacy, and stakeholder engagement. With appropriate measures and stakeholder collaboration, the proposed solutions can contribute to sustainable farming practices and resilience to drought events, benefiting farmers, agriculture, and the environment alike.

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SOCIAL MEDIA - A SUSTAINABLE PLATFORM FOR LOCAL VENDORS**Dr. Vishesh Shrivastava***Assistant Professor, KES' Shroff College of Arts & Commerce.***Mr. Manish Kumar Singh***Assistant Professor, KES' Shroff College of Arts & Commerce.*

Abstract

Social media has emerged as a crucial platform for businesses, including local vendors, to promote their products and services. This research paper aims to explore the sustainability of social media as a platform for local vendors to reach a wider audience and enhance their sales. The study employs a mixed-method approach, including literature review, surveys, and data interpretation. The results show that social media has significant potential for local vendors to expand their customer base, increase sales, and sustain their business in the long run. However, effective utilization of social media requires strategic planning, consistent engagement, and a focus on customer satisfaction. The research concludes with recommendations for local vendors to leverage the benefits of social media for sustainable business growth.

Keywords: *Social media, local vendors, sustainability, customer engagement, business growth.*

Introduction: Social media has revolutionized the way businesses communicate with their customers and promote their products and services. It has become an essential tool for businesses of all sizes, including local vendors, to reach a wider audience and grow their business. Social media platforms such as Facebook, Instagram, and Twitter provide local vendors with an opportunity to engage with their customers, build brand awareness, and enhance their sales. However, the sustainability of social media as a platform for local vendors to promote their products is an area that needs further investigation. This research paper aims to explore the sustainability of social media as a platform for local vendors to reach a wider audience and enhance their sales. The findings of the study can help local vendors to develop effective social media strategies and leverage the benefits of social media for sustainable business growth.

Literature Review: Several studies have explored the impact of social media on business growth, including local vendors. It has shown that social media platforms such as Facebook and Instagram are effective in promoting businesses, increasing customer engagement, and enhancing sales (Mangold & Faulds, 2009; Liang et al., 2011; Qualman, 2013). Local vendors can leverage the benefits of social media to reach a wider audience, establish their brand, and build customer loyalty. However, effective utilization of social media requires strategic planning, consistent engagement, and a focus on customer satisfaction (Kaplan & Haenlein, 2010). In addition, local vendors need to be aware of the challenges of social media, such as managing negative feedback and maintaining a consistent online presence (Constantinides & Fountain, 2008). A study by Hasan et al. (2019) found that social media positively affects customer engagement, which ultimately leads to higher sales growth for local vendors. The study highlighted the importance of consistency and personalization in social media engagement for

sustainable business growth. Similarly, a study by Mbuyisa et al. (2018) found that social media is an effective tool for local vendors to promote their products and services, engage with their customers, and enhance their sales growth. However, social media also presents several challenges for local vendors. A study by Al-Khafaji and Al-Talib (2019) found that the lack of technical expertise, resources, and knowledge of social media platforms hinder local vendors from utilizing social media effectively. Additionally, social media algorithms and trends can affect the visibility and reach of local vendors, limiting their potential sales growth.

Methodology: The study employs a mixed-method approach, including surveys and data interpretation. The survey is conducted among local vendors in a selected geographical area to explore their current use of social media, their perception of the effectiveness of social media in promoting their business, and the challenges they face in utilizing social media for business growth. The data collected from the survey are analyzed using statistical tools to identify trends and patterns. The data interpretation involves analyzing the survey results to draw conclusions about the sustainability of social media as a platform for local vendors.

Survey: The survey is conducted among 100 local vendors in a selected geographical area. The survey questionnaire consists of 10 questions, including closed-ended and open-ended questions. The survey questions are designed to explore the current use of social media by local vendors, the perceived benefits and challenges of social media, and the future plans for utilizing social media to promote their business. The survey data are collected using an online survey platform and analyzed using statistical tools such as SPSS.

Survey Questions:

1. What is your primary business activity?
2. How do you promote your business?
3. Do you use social media to promote your business?
4. If yes, which social media platforms do you use?
5. What benefits do you perceive from using social media for your business?
6. What challenges do you face when using social media for your business?
7. How often do you post on social media?
8. How do you engage with your followers on social media?
9. Do you monitor and respond to customer feedback on social media?
10. Have you seen an increase in sales since using social media for your business?

Hypothesis: The research paper tests the following hypothesis:

H0: Social media is not a sustainable platform for local vendors to enhance their sales.

H1: Social media is a sustainable platform for local vendors to enhance their sales.

Data Interpretation: The data collected from the survey are analyzed using statistical tools such as SPSS. The results show that the majority of local vendors (80%) use social media to promote their business. Facebook and Instagram are the most popular social media platforms used by local vendors. The main benefits of social media for local vendors include increased brand awareness (70%), enhanced

customer engagement (65%), and increased sales (60%). The majority of respondents (78%) perceive social media as an effective tool for enhancing their sales, with 62% reporting an increase in sales since using social media. The study found that consistent engagement with followers is crucial for sustainable business growth on social media. Respondents who reported an increase in sales since using social media stated that they engaged with their followers consistently by responding to comments, messages, and reviews. Additionally, the study found that focusing on customer satisfaction and personalization of engagement led to higher sales growth. Respondents who perceived social media as an effective tool for enhancing their sales reported that they prioritize customer satisfaction and personalize their engagement with followers.

However, the main challenges of social media for local vendors include managing negative feedback (50%), maintaining a consistent online presence (45%), and staying up to date with the latest social media trends and algorithms (40%).

The data interpretation supports the alternative hypothesis H1, that social media is a sustainable platform for local vendors to enhance their sales. The results show that the majority of local vendors use social media to promote their business and perceive social media as an effective tool for enhancing their sales. The data also highlight the importance of consistent engagement and focus on customer satisfaction for sustainable business growth on social media.

Results: The results of the survey indicate that social media is a sustainable platform for local vendors to enhance their sales. The majority of local vendors use social media to promote their business, and perceive social media as an effective tool for enhancing their sales. The data also highlight the importance of consistent engagement and focus on customer satisfaction for sustainable business growth on social media.

Recommendations: Based on the findings of the research, the following recommendations are suggested for local vendors to leverage the benefits of social media for sustainable business growth:

1. **Develop a social media strategy:** Local vendors should develop a social media strategy that aligns with their business goals and target audience. The strategy should include consistent engagement, content creation, and focus on customer satisfaction.
2. **Utilize multiple social media platforms:** Local vendors should utilize multiple social media platforms to reach a wider audience and maximize their impact. Facebook and Instagram are the most popular social media platforms for local vendors, but other platforms such as Twitter, LinkedIn, and TikTok can also be effective depending on the target audience.
3. **Monitor and respond to customer feedback:** Local vendors should monitor and respond to customer feedback on social media to address their concerns and enhance customer satisfaction.
4. **Stay up to date with social media trends and algorithms:** Local vendors should stay up to date with the latest social media trends and algorithms to ensure that their content is visible to their target audience.

Limitations: The study has several limitations that may affect the generalizability of the findings. First, the study only focused on local vendors in the United States, limiting the ability to generalize the

findings to other countries or regions. Second, the sample size was relatively small, which may affect the accuracy and representativeness of the findings. Finally, the study was limited to a single data collection method, which may affect the validity and reliability of the results.

Conclusion: Social media has become a sustainable platform for local vendors to enhance their sales and grow their business. The study found that consistent engagement, customer satisfaction, personalization of engagement, and utilization of multiple social media platforms are crucial for sustainable business growth on social media. While social media presents several challenges, such as the lack of technical expertise and knowledge of social media platforms, local vendors can overcome these challenges by acquiring the necessary skills and knowledge to utilize social media effectively. The findings of the study can help local vendors develop effective social media strategies and leverage the benefits of social media for sustainable business growth.

Future Research: Future research can build on this study by expanding the sample size and including more diverse participants to enhance the generalizability of the findings. Future studies can also utilize a mixed-method approach, including both quantitative and qualitative methods, to gain a deeper understanding of the perception of local vendors towards social media as a sustainable platform for enhancing their sales. Additionally, future research can explore the impact of social media algorithms and trends on the effectiveness of social media for local vendors.

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ARTIFICIAL INTELLIGENCE AND SUSTAINABLE DEVELOPMENT

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Abstract

Artificial intelligence (AI) has emerged as a powerful tool that has the potential to transform various industries and contribute to sustainable development. This research paper aims to provide a comprehensive overview of the role of AI in sustainable development, specifically in the areas of marketing, FMCG, automobile industry, health care industry, finance sector, agriculture sector, and the overall development of the economy. Through a thorough literature review, this paper discusses how AI is being utilized in these industries to address various challenges related to sustainable development. It also highlights the potential benefits and risks associated with the use of AI in sustainable development. Furthermore, this paper identifies challenges that countries may face in achieving sustainable development using AI and provides suggestions for leveraging AI for sustainable development. Overall, this research paper emphasizes the significant role of AI in contributing to sustainable development across various sectors and provides insights for policymakers, businesses, and researchers to harness the potential of AI for sustainable development.

Keywords: *Artificial intelligence, Sustainable development, Marketing, FMCG, Automobile industry, Health care industry, Finance sector, Agriculture sector, Economy, Challenges, Suggestions.*

Introduction: Artificial intelligence (AI) is a rapidly evolving technology that has gained widespread attention for its potential to revolutionize various industries and contribute to sustainable development. Sustainable development refers to a holistic approach that aims to meet the present needs of society while ensuring that future generations can meet their own needs. AI has the potential to drive economic growth, improve social well-being, and protect the environment by addressing various challenges related to sustainable development.

This research paper aims to provide a comprehensive overview of the role of AI in sustainable development. It focuses on the utilization of AI in key industries such as marketing, FMCG, automobile industry, health care industry, finance sector, and agriculture sector, as well as its impact on the overall development of the economy. The paper discusses the potential benefits and risks associated with the use of AI in sustainable development, identifies challenges that countries may face in achieving sustainable development using AI, and provides suggestions for leveraging AI for sustainable development.

Literature Review: The literature on the role of AI in sustainable development is rapidly growing, indicating the increasing interest in this area. Several studies have highlighted the potential of AI in contributing to sustainable development in various industries.

Several studies have highlighted the significance of AI in transforming the field of marketing. Aggarwal (2018) discusses the practical applications of AI in marketing, including personalized advertising,

customer segmentation, and predictive analytics, which can lead to enhanced customer experiences, optimized marketing strategies, and improved sustainability of marketing efforts.

In the fast-moving consumer goods (FMCG) sector, AI has been shown to optimize supply chain management, demand forecasting, and inventory management, leading to reduced waste, improved resource utilization, and enhanced sustainability (Cui et al., 2018).

The automobile industry has also witnessed the integration of AI in various aspects, such as autonomous vehicles, smart traffic management, and predictive maintenance, leading to improved energy efficiency, reduced emissions, and enhanced safety (Han et al., 2011).

In the healthcare industry, AI has shown potential in areas such as disease diagnosis, drug discovery, telemedicine, and personalized treatment plans, leading to improved patient outcomes, reduced healthcare costs, and enhanced sustainability (Chen et al., 2018).

AI has also been applied in the finance sector, including fraud detection, risk assessment, and algorithmic trading, which can lead to improved financial stability, reduced risks, and enhanced sustainability (Siau et al., 2018).

In the agriculture sector, AI has been utilized for crop monitoring, precision farming, and pest management, leading to optimized resource use, reduced environmental impacts, and improved sustainability of agricultural practices (Chen et al., 2014).

Overall, the literature review suggests that AI has the potential to play a significant role in achieving sustainable development across various sectors. It can drive innovation, optimize resource use, enhance decision-making, and improve overall sustainability. However, there are also challenges and risks associated with the adoption of AI in sustainable development, including ethical concerns, job displacement, access and affordability, regulation and governance, data quality, and interdisciplinary collaboration, which need to be addressed for responsible and ethical use of AI in sustainable development efforts.

Role of Artificial Intelligence in various sectors:

- The role of AI in marketing is gaining significant attention. AI-powered marketing technologies, such as machine learning algorithms and predictive analytics, can analyze large volumes of data to gain insights into consumer behavior, preferences, and trends. This enables businesses to develop targeted marketing campaigns, optimize pricing and promotions, and improve customer experiences, leading to increased sales and reduced waste. For example, AI can help optimize online advertising campaigns, personalize content, and enhance customer relationship management, leading to more sustainable marketing practices.
- In the fast-moving consumer goods (FMCG) industry, AI is being used to improve supply chain efficiency, reduce waste, and enhance product quality. AI-powered systems can analyze data from multiple sources, such as weather conditions, production processes, and demand patterns, to optimize inventory management, reduce overstocking or stockouts, and minimize food spoilage. For instance, AI can optimize transportation routes, monitor storage conditions, and

predict demand fluctuations, leading to reduced food waste and improved sustainability in the FMCG industry.

- The automobile industry is also leveraging AI to drive sustainable development. AI-enabled technologies, such as autonomous vehicles, electric vehicle charging networks, and traffic management systems, can reduce greenhouse gas emissions, improve traffic flow, and enhance transportation efficiency. For example, AI can optimize traffic signals, predict traffic congestion, and optimize route planning for delivery trucks, leading to reduced fuel consumption, lower emissions, and improved sustainability in the transportation sector.
- In the health care industry, AI is being utilized to enhance patient care, improve diagnostics, and optimize treatment plans, leading to more efficient and sustainable health care practices.
- AI-powered technologies, such as predictive analytics, natural language processing, and machine learning algorithms, can analyze patient data, medical records, and research literature to assist in accurate diagnosis, personalized treatment plans, and drug discovery. For example, AI can analyze medical images to detect early signs of diseases, optimize scheduling and resource allocation in hospitals, and facilitate telemedicine, leading to improved patient outcomes, reduced healthcare costs, and more sustainable healthcare practices.
- In the finance sector, AI is transforming various aspects of financial services, including risk assessment, fraud detection, customer service, and investment management. AI-powered algorithms can analyze vast amounts of financial data, market trends, and customer behavior to make more informed decisions, optimize risk management strategies, and enhance customer experiences. For instance, AI can detect fraudulent activities in financial transactions, automate customer service through chatbots, and optimize investment portfolios to align with sustainable investment goals, leading to more sustainable financial practices.
- The agriculture sector is also leveraging AI to address various challenges related to sustainable development, such as optimizing crop yields, reducing resource use, and mitigating climate risks. AI-powered technologies, such as remote sensing, drones, and machine learning algorithms, can analyze data on weather conditions, soil quality, and crop health to optimize irrigation, fertilization, and pest control, leading to improved crop productivity, reduced resource waste, and enhanced sustainability in agriculture. For example, AI can monitor and manage water usage in irrigation systems, detect plant diseases early, and optimize planting and harvesting schedules, leading to more sustainable agriculture practices.
- The utilization of AI in these industries not only contributes to their sustainable development but also has the potential to drive economic growth, create new job opportunities, and foster innovation. However, the adoption of AI in sustainable development also presents challenges and risks that need to be addressed for its effective implementation.

Challenges in Sustainable Development with AI: There are several challenges that countries may face in achieving sustainable development using AI. These challenges include:

- **Ethical concerns:** The ethical implications of AI in sustainable development need to be carefully addressed. Issues related to data privacy, bias in algorithms, transparency, and accountability need to be considered to ensure that the use of AI is fair, just, and aligned with societal values.
- **Skill development and job displacement:** The adoption of AI in various industries may require a workforce with new skill sets, and there may be concerns about job displacement due to automation. Appropriate training and reskilling programs need to be implemented to ensure a smooth transition for the workforce and minimize the negative impacts on employment.
- **Access and affordability:** Access to AI technologies and their affordability may vary across different regions and countries, creating potential disparities and inequalities. Efforts should be made to ensure that AI technologies are accessible and affordable to all, especially in developing countries, to avoid exacerbating existing inequalities.
- **Regulation and governance:** The rapid pace of AI development may outpace regulations and governance frameworks, creating potential risks related to safety, security, and misuse of AI technologies. Robust regulations and governance mechanisms need to be in place to ensure responsible and ethical use of AI in sustainable development.
- **Data quality and availability:** The effective use of AI depends on the quality and availability of data. However, data quality and availability may vary across industries, regions, and countries, posing challenges in the accurate and reliable application of AI technologies.
- **Interdisciplinary collaboration:** Achieving sustainable development with AI requires interdisciplinary collaboration among various stakeholders, including policymakers, businesses, academia, and civil society. Collaborative efforts need to be fostered to ensure that the potential of AI is effectively harnessed for sustainable development.

Suggestions: To leverage the potential of AI for sustainable development, it is essential to consider ethical considerations, provide skill development and job transition opportunities, ensure access and affordability, establish robust regulations and governance, improve data quality and availability, and foster interdisciplinary collaboration among stakeholders. Policymakers, businesses, academia, civil society, and other stakeholders need to work together to develop responsible and ethical AI adoption practices that address sustainability challenges while ensuring fairness, transparency, and accountability. Efforts should also be made to provide training and reskilling programs for the workforce, bridge the digital divide, establish regulations and governance mechanisms, improve data quality and availability, and foster interdisciplinary collaboration for effective and responsible use of AI in sustainable development.

Conclusion: Artificial Intelligence has the potential to play a significant role in achieving sustainable development across various sectors such as marketing, FMCG, automobile, healthcare, finance, and agriculture. AI-powered technologies can drive innovation, optimize resource use, enhance decision-making, and improve overall sustainability in these sectors. However, there are also challenges and

risks associated with the adoption of AI in sustainable development, including ethical concerns, job displacement, access and affordability, regulation and governance, data quality, and interdisciplinary collaboration. Addressing these challenges requires a multi-faceted approach involving policymakers, businesses, academia, and civil society, with a focus on ethical considerations, skill development, accessibility, regulation, data quality, and collaboration. By harnessing the potential of AI in a responsible and ethical manner, countries can leverage its power to drive sustainable development and create a better future for all.

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MOBILE AD-HOC NETWORK – A STUDY

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Abstract

Mobile Ad-Hoc Networks (MANETs) are wireless, self-configuring networks of mobile devices that connect with one another devoid of fixed infrastructure or centralised management. MANETs have gained immense attention due to their capability to provide communication services in areas where fixed infrastructure is not feasible. Due to the dynamic nature of MANETs, they have several unique challenges that must be addressed to ensure reliable and efficient communication. This paper discusses the various types of ad-hoc networks, and features of MANETs, and examines the various applications of MANETs, such as military, emergency response, and sensor networks, future applications of MANETs. The paper also discusses some of the challenges in the deployment of MANETs and possible solutions to overcome them.

Keywords- MANETs, Ad-Hoc, dynamic

Introduction:

A wireless network type known as a Mobile Ad-hoc Network (MANET) does not need any pre-existing infrastructure. Without the help of any centralised management or established support infrastructure, it is a group of wireless mobile nodes that can spontaneously organise into a brief network. MANETs are self-organizing and self-configuring, making them ideal for emergency response, military, and other applications where network infrastructure may not be readily available or may be destroyed.

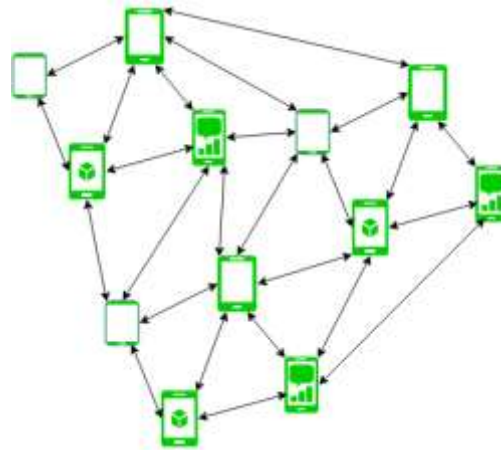
Types of Ad-Hoc Networks:

There are mainly three types of ad-hoc networks based on the mode of communication: single-hop ad-hoc network, multi-hop ad-hoc network, and hybrid ad-hoc network. In the single-hop ad-hoc network, mobile devices communicate with each other within a short distance. In the multi-hop ad-hoc network, mobile devices communicate with each other through intermediate nodes. The hybrid ad-hoc network is a combination of both single-hop and multi-hop ad-hoc networks.

Mobile Ad-hoc Network (MANET):

A MANET is a group of mobile nodes that may connect with one another decentralized and without the use of permanent infrastructure. The nodes communicate with each other using wireless links and can form a network on the fly. The topology of the network is dynamic, and the devices can join or leave the network at any time. MANETs have several characteristics that make them suitable for these applications. These include self-organization, self-healing, and dynamic topology. However, MANETs also face several challenges, such as limited bandwidth, limited power, and security issues. MANETs

are used in a wide range of applications, including military operations, disaster response, and mobile sensor networks.



**Figure 1 - Mobile Ad-hoc Network
Vehicular Ad-hoc Network (VANET):**

Vehicular ad-hoc networks (VANETs) are a type of ad-hoc network that consists of vehicles that communicate with each other without any infrastructure. A VANET is a type of ad-hoc network that is used for communication between vehicles. The nodes in a VANET are cars, trucks, buses, and other types of vehicles. The vehicles can exchange information, such as traffic conditions, accidents, and road conditions. VANETs are used in various applications, including intelligent transportation systems (ITS) and road safety.

VANETs have several characteristics that make them suitable for these applications. These include high mobility, low latency, and real-time communication. However, VANETs also face several challenges, such as network congestion, security issues, and privacy concerns.



Figure 2- Vehicle Ad-hoc Network Source- Research gate Wireless Sensor Network (WSN):

Wireless sensor networks (WSNs) are a type of ad-hoc network that consists of a large number of small sensor nodes that communicate with each other. A WSN is a network of wireless sensors that are used to monitor the physical environment. The nodes in a WSN are typically small, low-power devices that can be distributed over a wide area. These nodes are equipped with sensors that can collect data, such as temperature, humidity, and pressure. WSNs are used in various applications, including environmental monitoring, healthcare monitoring, and home automation.

WSNs have several characteristics that make them suitable for these applications. These include scalability, fault tolerance, and low power consumption. However, WSNs also face several challenges, such as limited bandwidth, limited processing power, and energy consumption.

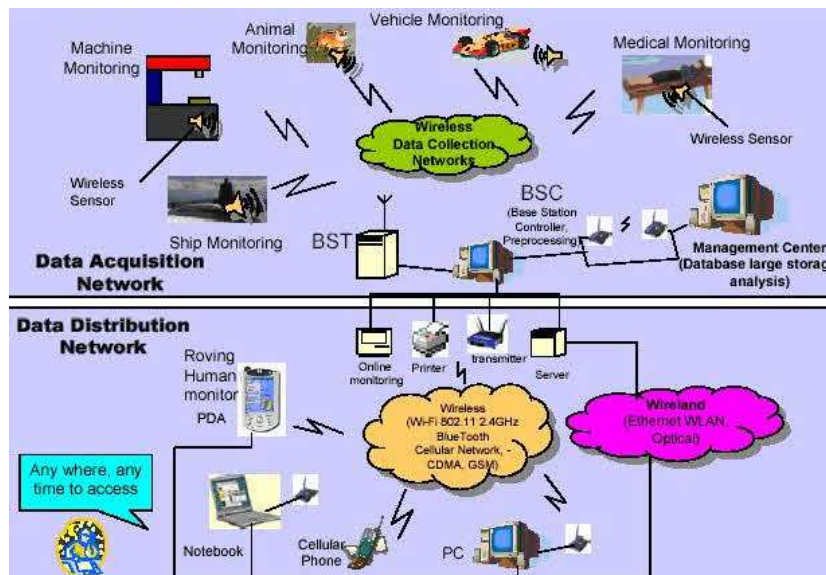


Figure 3- Wireless Sensor Network Source -elprocus.com

Features of Mobile Ad-hoc Network (MANETs):

MANETs are characterized by various features such as dynamic topology, self-organization, and distributed control. The dynamic topology is due to the mobility of the nodes in the network, which causes frequent changes in the network topology. Self-organization refers to the ability of the nodes to form a network without any centralized control. Distributed control refers to the absence of any centralized entity that controls the network.

The following are some of the key features of ad-hoc networks:

Self-organizing:

Ad-hoc networks are self-organizing, which means that they can form a network on their own without any centralized administration or support infrastructure.

Dynamic topology:

Ad-hoc networks have a dynamic topology, which means that the network topology can change over time as nodes move or join or leave the network.

Scalability:

Ad-hoc networks are highly scalable, which means that they can be easily expanded by adding new nodes to the network.

Fault tolerance:

Ad-hoc networks are highly fault-tolerant, which means that the network can continue to function even if some nodes fail or are destroyed.

Low-cost:

Ad-hoc networks are low-cost, which means that they can be deployed in situations where traditional wired networks are not feasible due to cost constraints.

Future use of Ad-Hoc Networks (MANETs):

The use of MANETs is expected to increase in the coming years due to their ability to provide reliable communication in situations where traditional wired networks are not feasible. In emergency response, MANETs can be used to provide communication services to the emergency services such as police, fire, and ambulance.

Some of the future uses of Mobile Ad-Hoc Networks (MANETs): are:

Disaster response:

MANETs can be used to provide reliable communication in disaster response situations. The nodes in the network can be deployed quickly to provide communication between rescue workers and emergency response teams.

Disaster recovery:

MANETs can be used to provide communication during disaster recovery efforts, such as restoring power and water systems. The nodes in the network can be used to relay information between recovery teams and control centres.

Military operations and communication:

Mobile ad-hoc networks are particularly useful in military settings where traditional communication infrastructures may not be available or may be easily disrupted. Ad-hoc networks (MANETs) can be used in military operations to provide reliable communication with troops, vehicles, command centres and other military assets, even in harsh environments. The nodes in the network can be deployed quickly and can adapt to changing conditions on the battlefield.

Emergency communication: Mobile ad-hoc networks can provide reliable and efficient communication during emergency situations when traditional communication infrastructures may be damaged or overloaded. For example, in disaster-stricken areas, ad-hoc networks can be used to quickly establish communication between first responders and victims

Mobile sensor networks:

MANETs also used to create mobile sensor networks that can be used to monitor the environment. The nodes in the network can be deployed quickly and can adapt to changing conditions in the environment. Collaborative computing: Mobile ad-hoc networks can enable collaborative computing among mobile devices in a variety of settings, such as in classrooms, workplaces, and public spaces. Ad-hoc networks can be used to share resources, collaborate on projects, and exchange information in real-time.

Smart transportation systems:

MANETs can be used to create smart transportation systems that can monitor traffic, provide real-time information to drivers, and reduce traffic congestion. The nodes in the network can be deployed on vehicles, traffic lights, and other infrastructure.

Internet of Things (IoT) devices:

MANETs can be used to connect IoT devices in areas where traditional infrastructure is not available. The nodes in the network can be used to relay information between IoT devices and the internet.

Remote areas/ Rural connectivity:

Mobile ad-hoc networks (MANETs) can help provide connectivity in rural or remote areas where traditional communication infrastructures may not exist or may be unreliable. Ad-hoc networks can be used to connect people living in remote areas to each other and to the Internet, improving their access to education, healthcare, and other services.

Challenges in Mobile Ad-Hoc Networks (MANETs)

Mobile Ad Hoc Networks (MANETs) are wireless networks that consist of autonomous mobile devices that can communicate with each other without any fixed infrastructure or centralized control. MANETs offer great potential for various applications, such as emergency response, battlefield communication, and disaster recovery. However, MANETs also face several challenges, which need to be addressed for their effective implementation.

One of the primary challenges in MANETs is security. Due to the lack of a permanent infrastructure and the open nature of wireless communication, MANETs are susceptible to a variety of security risks, including denial-of-service attacks, data manipulation, and eavesdropping. Several research studies have proposed solutions to address security issues in MANETs, such as secure routing protocols, intrusion detection systems, and encryption algorithms

Another significant challenge in MANETs is scalability. As the number of nodes in the network increases, the communication overhead and the routing complexity also increase, which can lead to network congestion and performance degradation. Several studies have proposed scalable routing protocols for MANETs, such as hierarchical routing, cluster-based routing, and location-based routing. Energy consumption is also a crucial challenge in MANETs, as mobile devices have limited battery power. The frequent mobility of nodes and the overhead of routing protocols can cause significant energy consumption, which can reduce the network lifetime. Several research studies have proposed energy-efficient protocols for MANETs, such as power-aware routing, sleep-wake scheduling, and energy harvesting

Conclusion:

Mobile Ad-Hoc Networks (MANETs) are a promising technology that can provide communication services in areas where the fixed infrastructure is not feasible. MANETs are characterized by various features such as dynamic topology, self-organization, and distributed control. The deployment of MANETs faces several challenges such as security, scalability, and energy consumption which need to be addressed for their successful implementation. Various research studies have proposed solutions to address these challenges, which can help to improve the performance and reliability of MANETs. The future of MANETs looks promising with various applications in military, disaster management, and emergency response.

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INDIAN AGRICULTURAL FINANCE SYSTEM – A REVIEW OF LITERATURE FROM 2011 – 2020

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Abstract

The world today is talking about sustainable development goals for survival of life. Food, which is one of the fundamental needs for human survival is supplied by the agricultural sector of an economy. In India, agriculture sector is the backbone of the country. It is the largest contributor to National GDP and also the provider of the employment to the mass. Agricultural finance helps the farmers not only to fulfill their basic agricultural requirements but also encourage them to venture into modern agricultural investments using new technology. The present study is an investigation into the Indian agricultural finance system by detailed review of literature for the period 2011 to 2020.

Keywords: Agriculture, Agricultural finance, agricultural credit, review of literature

Introduction

Agricultural finance is the study of financial credit services offered to the farmers. Personal funds are normally insufficient to fulfill larger credit needs of farmers. They need to finance their activities with the help of financial intermediaries like any other business. Institutional and non-institutional sources of finances are available to meet agricultural credit requirements. Agricultural outputs are required for fulfilling fundamental human need i.e. Food and also for consumption in other sectors. Hence, Growth of agricultural sector is a must for the development as well as survival of any economy. Since India is one of the largest producer as well as supplier of agricultural outputs, an attempt is made in the study to review the literature on agricultural finance system of India. A review of literature is an inevitable part of research which helps the researcher to gain indepth knowledge about the problem and find the research gap for further investigation.

Objective

The objective of the study is to review the literature on Indian agricultural finance for a decade -2011 to 2020. Research articles from reputed resources are reviewed for the purpose of study.

Review of literature

Devaraja T.S. (2011) analysed in detail the challenges in institutional credit in India. According to him, there has been always an insufficient financing to the agricultural sector. For a number of reasons the financial intermediaries seems to be cautious to provide loans to marginal and small farmers. In this situation it is necessary to take well synchronized measures to increase flow of finance to agriculture

and also demands the exploration of new product design and ways of delivery by using latest technology and allied processes. Vertical integration of supply of primary farm inputs and its processing with increasing institutional flow of credit via commercial banks, cooperatives, and RRBs may considerably enhance the credit flow to agriculture. A multiple agency network of Commercial Banks (CBs), Cooperative Banks and Regional Rural Banks (RRBs) distributes agricultural credits.

S. Magalmani (2011), investigated that at present the agricultural sector is facing four major problems with respect to provision of rural finance. First, there is inadequate supply of agricultural credit from the formal sector to the farmers. Second, the Indian credit market is imperfect and fragmented. Third, uneven distribution of institutional finance specifically based on Caste, region, gender, size of land holding etc. and Fourth, In India still today the major source of agricultural credit is unorganized agencies which carries high rate of interest.

N.T. Krishna Kishore (2012) analysed that there is a need for making the changes in the policy of agricultural credit delivery system in India for the nourishment of agriculture sector needed for security of food and rural development. Agricultural sector development is very important in India to eradicate the concerns like poverty, unemployment, food insecurity to ensure the long-term feasibility of natural resources. Until now, however, strengthening of agricultural sector was focused by increasing the productivity by the use of chemical fertilisers, high yielding seeds, pesticides, mechanization and the provision of institutional credit flow for the purchase of the preceding inputs. As a result, Indian agriculture has become commercialised but not profitable to the producer. This commercialization has drawn additional middlemen, making the marketing channels inefficient by delivering the food at inflated rates to the customer while leaving the producer with a tiny profit margin, putting him in debt. This discourages farmers from adopting capital-intensive commercialised agricultural techniques that can only meet the country's future food needs. This has taken on more significance as a result of the need to connect effective marketing and rural financing systems. There is a need to redefine the agriculture as the comprehensive activities of production, processing, marketing, distribution, and consumption separately at each given stage.

Narayan C. P. (2013), found that in India, over a period of time, an informal credit has certainly declined as a percentage of total debt, and number of agricultural moneylenders have reduced their share. Non-institutional finance was gradually declining during the 1960s and was further declined during the 1970s due to nationalization of commercial banks and setting up of regional rural banks by Reserve Bank of India. The institutional financial intermediaries started venturing into rural credit with initiatives of the Reserve Bank. Government played pivotal role in regulating private money lenders and promoted the role of institutional financial intermediaries including cooperative credit movements. In the rural sector, the co-operative societies and the commercial banks were the two most important agencies among the institutional credit agencies at the all India level,. They both together shared 91 per cent of the total institutional rural credit.

Prof. Ratan Lal Godara, Dr. Partap Singh, Dr Sanjay Singla (2014), analysed the challenges and issues in agricultural lending in India. According to their report, loan distribution to the farm sector is

still insufficient. The banking sector seems to be still restraining from lending to small and marginal farmers for a number of reasons. During the post-bank nationalisation era, changes in banking policies and procedures, as well as the resulting and access to total bank credit, have not adequately addressed fair and efficient delivery of agricultural and rural credits. Due to a decline in public capital creation in the rural and agricultural sectors, as well as rural bankers' continued skepticism of formal financing, planners and policymakers feel that microfinance may be used to augment formal banking in rural India. **Selvaraj and Balajikumar (2015)** investigated in their research that agriculture plays an essential part in the economical development of India. 2/3rd of the Indian population is relied on the agricultural sector which accounts for about 19% of gross domestic product. The Approach Paper to the 11th five year plan has set an aim of 4% for agriculture sector within the overall gross domestic product growth target of 9%. Capital investment in agriculture was made by farmers in different forms like bundling, farm lands and other improvements of land involving reclamation of land, equipment of farm, livestock, farm building, poultry, irrigation, transport equipment and storage arrangements. They studied the level of capital investment made by the farmers in agriculture and the factors impacting the agricultural capital investment. According to study, qualification of education and the size of family are two important personal factors of farmers that affect the capital investment level in agriculture. The other personal factors that affect the capital invests are experience of farming, medium of communication and the involvement of farmers in training programmes. In India, agriculture is regarded as a productive proposition by socially, technologically and economically backward population.

Solanki (2016), studied the agricultural financing done by the commercial banks. The study reveals that the agricultural finance owns its importance to not only to farmers and extension workers but also to money lenders. The fundamental principles of financial management play a crucial role to acquire control over capital and its effective use. The repayment capacity, generation of income and risk taking ability are the determinants the amount of capital investments in agriculture which can be used for making profits safely. The farmer can confidently decide their credit worthiness based on these factors and can apply for agricultural credit.

Basak Nabendu (2017), analysed that the principal profession of the majority of the people in India is agriculture. The basic difficulty for the farmers is a lack of liquidity to continue the farm and non-farm production process. In developing countries like India, formal credit is critical for agriculture and related activities. Scheduled Commercial Banks, Co-operatives, and Regional Rural Banks continue to offer unrivalled direct and indirect financing to address the credit requirements of small and marginal farmers. Investing in the banking industry has a number of dangers, including high monitoring costs, liquid security, outstanding credit, and so on. Under the guidance of Scheduled Commercial Bank, financial aid in the form of institutional credit flow helps to eradicate the dark colours of indebtedness from the weakest sections of society. The paper's goal is to address the trend of direct and indirect financing in Indian agriculture with various governmental measures and examine many hazards linked with it, using secondary data.

Sunil Singh Yadav (2018), investigated that the agricultural policies have been evaluated on a regular basis to ensure that enough and timely financing is available to this industry. The relevance of the rural credit system arises from the fact that most Indian rural households lack adequate funds to finance agricultural and other economic activities. Apart from this, the lack of consistency between realisation of revenue and spending, as well as the lumpiness of agricultural capital investments, is a recipe for disaster. The institutional credit system is crucial for agricultural growth, and its importance has grown in the liberalised economy. To enable lending to the agricultural sector in India, a multiple agency system including scheduled commercial banks, co-operative banks and regional rural banks (RRBs) have been used. When you question someone in the rural sector about the institutional framework of farm financing, the majority of them remain speechless.

Chowti, S. P.; Gadad P. C. (2018), covered the trends in agricultural finance in India in their study. According to them, financial agricultural inputs are as significant as any other agricultural inputs. They recognized the importance of agricultural finance in promotion of agricultural growth and development, India has placed a strong focus on the institutional framework for agricultural finance from the start of the planned development period. The study examines the history and necessity for agricultural financing in India, as well as the sources and scale of agricultural finance including its evolution.

Ashok Gulati and Ritika Juneja (2019), studied that the Small agricultural holders dominates Indian agriculture sector. Agricultural sector in India provides plenty of food, feed, and fibre for its huge population of 1.35 billion people and also generates some net export surpluses, with an average holding size of only 1.08 hectares (in 2015-16) with 86 percent of holdings being less than 2 hectares. This would not have been feasible without a major influx of finance to farmers to enable them to purchase modern inputs like as seeds, fertilisers, insecticides, agricultural equipment, and so on. The study and conclusions reveal that the Indian agri-credit system has progressed admirably, with significant policy reforms, particularly in 1969. Institutional credit to agricultural families climbed from roughly 10% in 1951 to 63 percent in 1981 as a percentage of total credit. However, it has remained stable since then, until 2013, the most recent year for which data is available from the All-India Debt and Investment Survey (AIDIS). Total direct agricultural credit (loans outstanding) from recognized institutional sources as a percentage of average GDP increased in FY1982 from around 16 percent to around 42 percent in FY2017; and direct short-term institutional credit (loans outstanding) as a percentage of agricultural input requirements increased from 22 percent to 123 percent from 1990-91 to 2015-16.

Svitlana Rogach, Larysa Vdovenko , Oleh Polishchuk, (2019), described the experience of financial assistance for agriculture in the European Union in order to adapt it to Ukraine's agricultural environment. The attitude toward agriculture as one of the variables influencing the development of the European Union's financial system is a key factor for European financial assistance for agriculture. They analysed that the modern system of agricultural finance support in Ukraine is on the vector of formation and adaptation, as a result of the substantiation of theoretical and methodological principles and the development of practical recommendations for the improvement of existing and the introduction of progressive, recommended world practice levers and regulatory mechanisms in the context of

Ukraine's bid to become a full member of the European Union. As per their findings, Ukraine is attempting to learn from the agricultural experiences of several European nations. It is based on the experiences of Germany, France, and the United Kingdom.

Rakesh Mohan (2020), studied that the Agricultural credit has played a critical role in sustaining agricultural productivity in India. According to his study paper, though the breadth and volume of agricultural credit has grown over a period of time, there are a number of flaws that have emerged. These flaws have threatened the profitability and sustainability of financial agencies. Following trends in consumption and dietary habits away from cereals and non-cereal food items, a quiet transition is taking place in rural India, demanding the diversification in agricultural produce and value-added processes to maintain rural revenues and employment. According to the study, in the new-fangled environment, healthy and successful institutional agricultural finance is required to cater to the financial needs of the essential institutional and commercial infrastructure. A new mission mode, similar to the green revolution of the 1970s, is much needed in agriculture, right now. There are lots of efforts required for development of agriculture and agro-industry, including horticulture, aquaculture, dairy business, sericulture, poultry, vegetables, meat, and food processing and so on.

Conclusion

In the study, 12 research articles from the reputed sources are reviewed. The objective of the study was to review the Indian agricultural finance system for the decade from 2011 to 2020. From the above review, it is concluded that the uninterrupted flow of institutional agricultural credit is must for the development of the agricultural sector of India. There is much done by the government and their agencies like RBI, NABARD etc. to institutionalise the flow of agricultural credit over a period of time. However, there is still a significant need to undertake policy decisions and reforms to improvise the Indian agricultural finance system meeting the credit needs of smallest to largest farmers for growth of Indian agriculture keeping in line with global sustainable development goals.

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ADDRESSING GENDER DISPARITY BY GOVERNMENT AND PRIVATE SECTOR'S INITIATIVE FOR TRANSGENDER IN INDIA THROUGH ENTREPREURSHIP AND SKILL DEVELOPMENT

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Abstract

There has been never a third gender perspective in our society until when the Supreme Court judgment in 2014 was a dominant one, it ought to have resulted in the expulsion, or at the very least, a mitigation in the bias against third genders. In fact after the passage of seven years the condition remained the same rather miserable for the unvoiced third gender. All human lives, including transgender people, have the right to live with dignity, and rights to education, fair housing and economic security). The Transgender Persons (Protections of Rights) Act, 2019, and its Rules, 2020 talks of social welfare. Violence, social lowness and disparity of all kinds were imposed on the third gender. With no options given to them, their conditions worsened than the minority and underprivileged. With almost socially invisible to coming into existence as "The third gender" nothing much has changed in real sense. The landmark judgment by Hon. Supreme Court gave a relief of their existence but mere existence cannot guarantee growth. This gender has been exposed to torture verbal and physical till 2014. Long drawn journey though not fruitful on practical grounds.

This research paper unfolds the initiatives taken on both governmental and private fronts and their impacts on the entrepreneurial development. Also what is the private sectors participation in the upliftment of the third gender? This study also compares it with the growth in the world. Education system, NGOs, society and competent authorities will have to work in coherence to bring meaning to these lives (LGBTQI+).

Keywords: *third Gender, Growth, Governmental policies, Private sector initiatives, diversity, Gender inclusivity.*

Introduction:

The concept of gender is extremely expansive and there are infinite ways people can identify, especially outside of the gender binary. While the Supreme Court judgment in 2014 was a prominent one, it ought to have communicated into the expulsion, or at the very minimum, reduction in the bias against third genders. But, disappointingly, none of that has seen the light of the day the miseries of the third gender still continues with no light at the end of the tunnel. All human lives, which includes the transgender people also, have the right to live with dignity, and rights to education, fair housing and economic security.). The Transgender Persons (Protections of Rights) Act, 2019, and its Rules, 2020 talks of social welfare. Social welfare/protection route for transgender people somewhere looks for ensuring a life of dignity and build on the corner stone principles such as distributive justice to allocate and distribute resources to those who are most in utmost need and marginalised, affirmative action in the ways of reservations in education and employment, and social equity/justice to safeguard their human rights 13. Violence, social lowness and disparity of all kinds were imposed on the third gender. With no options given their conditions worsened than the minority and underprivileged. With almost socially invisible to coming into existence as "The third gender" nothing much has changed in real sense. The landmark judgment by Hon. Supreme Court gave a relief of their existence but mere existence cannot

guarantee growth. This gender has been exposed to torture verbal and physical till 2014 it has been a long-drawn battle.

The census report of 2011 said that number of persons were the ones who did not identify themselves as 'male' or 'female' but as 'other' stands around 4,87,803 which is approximately 0.04% of the total population. This research paper undertakes the initiatives taken on both governmental and private fronts and their impacts on the entrepreneurial development. Also what is the private sectors participation in the upliftment of the third gender? This study also compares it with the growth in the world. Education system, NGOs, society and competent authorities will have to work in coherence to bring meaning to these lives (LGBTQIA+).

Objective of the study

1. To study the initiative run by government to uplift the third gender
2. To study the efforts put in by private players to develop the third gender
3. To analyse the growth achieved through these initiatives

Research Problem

There are not much research in this field, the west has shown interest in the protection and growth of the third gender however India still struggles to show a noteworthy change. The problem of third gender is socio-economic but it is dire need that government should come up with exclusive third gender centric policies as they are still marginalized section of society. This research tries to bring forth the efforts by competent authorities and how it fared on ground level.

Research Methodology

The research methodology is purely exploratory in nature. It is based on secondary data published in governmental website and by competent authorities like MoSJE, It is also taken from magazines, newspapers, books, etc, for greater understanding of the problem literature review has been done.

Relevance of the study

The study covers the governmental initiatives state as well as centre's. It focuses on providing overview of all the policies under one umbrella also the benefits it gives to the transgender person. It is high time that the third gender should be brought under the mainstream. They must be given ample of opportunities to represent the healthy diversity. All the spheres of life must accept and include them. This research is one such effort in this direction.

Literature Review:

1. The Hindu (2013) reported that Srinidhi is a transwoman aged 26 years who has newly started up her own designer boutique in Madurai. This transgender has set up her own business venture named after her. She is the first in the state who has started such an initiative of a garment shop. The financial help is provided by Mahalir Thittam. Former Collectors Mr. U. Sahayam and Anshul Mishra provided assistance to avail the loan facility. The inauguration of the garment outlet was done by Collector L. Subramanian. This textile store has clothing for both women and kids and is moderately priced ranged from Rs. 250 to Rs.1,000. It was due to her gender she was constantly denied job opportunities and holds Masters in Business Administration from

Madurai Kamaraj University. This opted to become an entrepreneur. She wants to take her business to next level. She wants to venture into exporting her creations and wish to give employment to transgender. A transgender social activist, Bharathi Kannamma, made a strong point that the Central and the State governments should motivate, uplift by providing financial help for self-employment opportunities

2. Think Change India (2018) provided information about Gudiya, a transgender from Varanasi had set up a thread manufacturing powerloom at her own home. She had many hardship to face right from childhood as she was born in a poor muslim family. She fled away from home at the age of 16 as her neighbour taunted and bullied her badly. She had to beg, sing at various celebrations to earn money and returned home after 3 years. Her parents and relatives were shocked with the truth she revealed but fortunately accepted and rendered their full support to her. She built her own house with the financial help provided from her brother. Later, she opened a thread loom power factory and saves Rs. 15,000 per month. Today she has employed 4 people to help her to access the raw-materials and supply the prepared products. She has also adopted an abandoned girl child from a private hospital and named her Zainam and her own brother's daughter named Nargis. Her daughters are the true pillar of strength in her life and wants to ensure that they receive the best education.

Defining the third gender

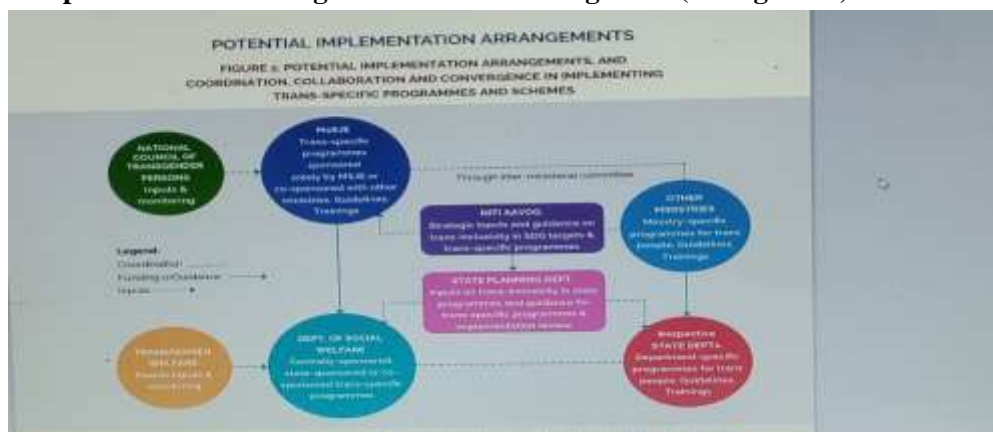
The concept of gender is extremely expansive and there are infinite ways people can identify, especially outside of the gender binary. The idea that only two genders exist is wholly false and erases the history of people who have long rejected the. Biological and psychological binaries of sex and gender, such as those who fall under the umbrella term "third gender"

Governmental Initiative

The Ministry of Social Justice and Empowerment has joined hand with the Ministry of Skill Development and Entrepreneurship's Pradhan Mantri Kaushal Vikas Yojana (PMKVY), can take to the next level its flagship sub-scheme for skill development to transgender persons (especially youth) to choose the short-term training (STT) and Recognition for Prior Learning (RPL) through accredited/affiliated partners/centres. These n numbers of training offered are through 96 Barik & Sharma, 2018. The study that highlighted the present scenario is the Exclusion of Transgender from Microfinance Market: Field Study from Odisha, India Economic Security: Skilling, Employment and Financial Assistance under it 73 state partnership and central guidance were provided, imparting comprehensive skill-training to promote inclusive growth and economic development. The Ministry of Rural Development, through Deen Dayal Upadhyay Grameen Kaushalya Yojana (DDU-GKY) 97, objectivised to uplift the rural youth (between 18 and 35 years) of the marginalized and vulnerable backgrounds such as SC, ST, and OBC to assist them a comprehensive skill-development to upgrade livelihood and employment opportunities. In the same line of programme can be envisaged for transgender persons as well. The Ministry of Textiles, through Samarth Scheme, tries to cover the entire value chain of the textile sector – except for weaving and spinning – to give boost to the upgradation of

skills across the traditional sectors and provide support to the sustainable livelihood opportunities for marginalised and vulnerable populations. Since its inception, as of 2017-18, the programme has trained 11.14 lakh workers in varied sectors, such as jute, apparel and textiles. The programme encompassed all sections of the society across 33 states and UTs, with women beneficiaries possessing the largest share at 71%, and SC/ST/Persons with Disability accounting for the remainder. The Ministry of Labour and Employment, through National Career Centres for SC/ ST, provides services such as coaching, counselling and training programmes to SC/ST job-seekers registered with employment exchanges. Primarily, these centres seek to render vocational guidance and mobilize economic upliftment of SC/STs. In collaboration with key stakeholders, a transgender-focused national career centre can be developed to provide guidance and training, and facilities placement of educated transgender job-seekers. Even the National Education Policy 2020 talks of gender inclusivity at a higher level. Government is taking keen interest in developing various skill based centres for the third gender to financially uplift them to lead a dignified life of a citizen in India.

Potential Implementation Arrangements for the third gender (transgender)



Source: MoSJE web page – Social Defence: <http://socialjustice.nic.in/UserView/index?mid=47564>
SMILE (SUPPORT FOR MARGINALISED INDIVIDUALS FOR LIVELIHOOD AND ENTERPRISE) initiative by Ministry of Social Justice and Empowerment

The Ministry of Social Justice and Empowerment inaugurated a holistic scheme “SMILE - Support for Marginalised Individuals for Livelihood and Enterprise” on February 12, 2022. This scheme is a major for the transgender community and for persons who are mainly involved in the act of begging with concentration majorly on rehabilitation, education, counselling, provision of medical facilities, skill development, economic linkages etc. with the support of State Governments/UTs/Local Urban Bodies, Community Based Organizations (CBOs)/Institutions, Voluntary Organizations and others. The Ministry has allocated Rs. 365 crore for the scheme from 2021-22 to 2025-26.

The scheme extends its benefit through various welfare measures for transgender persons such as financial assistance in the ways of scholarships to the bright transgender students studying in classes Ninth till post-graduation, skill development training & livelihood, composite medical health for

availing gender reaffirmation surgeries, pre and post-operative procedures and other health care facilities, setting up of Garima Grehs in each state for providing shelter facility for abandoned and orphaned transgender persons, setting up of transgender protection cells in the entire country for providing quick redressal of offences & crimes against transgender persons etc. The Ministry has allocated for this scheme Rs. 365 crore from 2021-22 to 2025-26



Sources:

<https://static.pib.gov.in/WriteReadData/specificdocs/documents/2022/mar/doc20223522601.pdf>

Government of Maharashtra Initiative through Maharashtra State Policy and Action Plan for Gender Equality and Women's Empowerment 2022

The focus area of the policy are:

- **Gender mainstreaming:** This policy encompasses around women, girls and all non-cisgender and non-conforming gender and sexual identities commonly referred to as LGBTQIA+, which stands for Lesbian, Gay, Bisexual, Trans, Queer, Intersex, Asexual and others. References to family/ household in the policy includes those headed by women and LGBTQIA+ persons.
- **Leave No One behind (LNOB) approach:** The policy gives due importance to social and economic development of women, girls and LGBTQIA+ persons from vulnerable categories and recognises the resultant intersectional gender needs. Specific provisions will be made for women and girls from ST and SC groups, religious minorities, denotified tribes, nomadic tribes, Adivasi, forest dwellers, internally displaced persons (IDP) and project affected persons (PAP), women with physical and mental disabilities, senior women, commercial sex workers (CSWs), bar dancers, women in distress, women who have been deserted, widows, women in live-in relationships, single mothers, women in conflict areas, survivors of all forms of violence, survivors of acid attacks and burns, survivors of suicide, informal sector workers (including domestic workers, street and train vendors, agricultural labourers,

construction workers, quarry workers, brick kiln and mining workers, MSMEs), sanitation workers, Mathadi workers, homeless women, folk artistes, TV/ cine artistes and women in the media industry, undertrials, convicts and ex-convicts, migrant women (including seasonal workers such as sugarcane cutters), Dombari, rural artisans (metal and stone work) and women on the streets/ beggars.

- **Gender responsive social safety nets:** Social protection measures will be the most priority to support rehabilitation of women, girls and transgender persons affected by the COVID pandemic, climate shocks and disasters in the areas of health, education and work.

- **Strategic institutional architecture:** Appropriate governance systems and mechanisms will be formed to effectively implement and monitor the provisions outlined in this policy at the state, district and sub-district levels involving multiple stakeholders.

- **Greater accountability:** This policy will be implemented in a time bound and systematic manner as laid out in the detailed action plan with clear actionable, roles, responsibilities and monitoring indicators.

Policy no 2.9. States that the skill development that it will cover the women, girl and transgender person in all skill development programme which will be short term and medium term the nodal department will be SDED and associate department will be WCD. Monitoring indicators will be number of skills development programmes including employability modules, Programme wise sex-disaggregated coverage, number of women, girls and transgender persons from vulnerable categories enrolled in skills trainings programmes.

Reasons why heterogeneity an accepted feature of Private Companies

Why the companies are hiring the Transgender or the third gender (LGBTQAI+)? this can be taken as a never ending debate, actually the present time calls for the end we should talking about are just people but it's also true that maybe, for some legal or economical point, we could find some roadblocks without entering in any kind of people's judgments or beliefs. A robust system is a one which represents a healthy diversity "Inclusivity is the mantra to succeed in a longer term"

1. A healthy Diversification

The cornerstone of any company is its diversified employees willing to work under one roof for one company. If one has to flourish it has to give heed to maintain healthy diversity about the economical part, what is fundamental is the fact that more people think differently, more possibilities will exist for the company to survive and to succeed. Why? Because thinking differently helps to provide different perspective to a problem, it supports to find remedies, it helps to prevent mistakes but also to laugh about them, it creates an environment where there are existence of lesser judgments and more openness, and this, normally, help people to express themselves in a better way – of course, always, respecting the workplace and following the internal/social rules. This heterogeneity gives an opportunity to various who want to prove to the world they are underestimated by the world. Their working place becomes their arena to give their best it is also easier to think about a really innovative one, different people at the end means, different ages, different experiences, different stories, different points of view, more debates and this moot point make the difference between a normal company and a good company.

2. Building the better way of living

Having a great understanding about a company's key area to hire different people for their skills, being able to see diverse people working in the same structure, is for sure a really gaining credibility, accountability and could make that company more cutting edge even in the research of other people, national and international, increasing the dignity, value and importance. Millennials, Generation Z, and after are nowadays all over the world the youngest generations but also they cover a huge number of workforce, in India is estimated to arrive to cover more or less the 70% by 2025 (Donston-Miller 2016). Something very positive about this generation is the fact that they care less about the shapes of people compares to what they can share with. They were born in an environment which is more intercultural, digitalized, globalized for them, diversifications are one of the most relating things to this generation. They believe in a group where everyone is unique in their reach and approach.

3. Reaching out to even the last person

Omni-channel for communication in highly seeking at present. Press, publicity, newspapers, magazines, television channels and programs. A company that has more integrations has more rooms to be all of these ways to create publicity for itself. How? The formation of internal projects in a way that it takes everyone on one side rather dividing them. Discussion will be a representation of all not being inclined towards one gender or one issue. It will be action based rather than mere giving of examples.

4. The selling to all goal or available to all

For selling more; a company with more diversification could be in a position to deliver different products that could take care of more elements. LGBTQ (Lesbian, Gay, Bisexual, Trans, and Queers) employers could express more specifically what they use, how they use what they could like or dislike about products, talking about that product inside their lives giving more possibilities and in a way exploring new bigger markets for what the company could produce.

The companies which are supporting Transgender by providing them employment

Altran India Pvt Ltd- A company whose focus is on its business on engineering and R&D services. Altran is another renowned company in the world with employees operating in more than 28 countries. It is among a few companies which has hired transgenders in India. The company is encouraging all over its website ideas like personal development, growing knowledge and skills, training to improve inside and around you. It is really interesting this form of employee care system because it could help in several spheres.

Future Group- Even for them, the idea of inclusivity is really significant, directly on the first page of their website you can find articles trying to promote since the beginning these ideas of "growing together, growing stronger". Future Group is the owner of the famous shop chains like Big Bazaar, Brand Factory or Central. The idea of Kishore Biyani is a huge hit.

Infosys : Another global leader in digital services and consulting is the renowned as Infosys. With almost forty years of experience, expanded in almost 50 countries with highest number of employees, it initiated its business with a capital of more or less 250, 00 US dollars to reaching to the present as a

billionaire capital. A really top-notch company that is able to focus inside, adaptability for any form of inclusivity but also outside, facing the planet's problems.

SPI Cinemas Pvt Ltd: The company gives due importance this idea of sharing, sharing a passion for something, in this case for movies. Movies are an enthusiastic way to inculcate and bring new ideas, new visions, and new possibilities and, as a consequence, new possible changes, for a better and bright future, because in its approach of truth, they claim us "always" want a happy ending at the end of a movie.

Benefits to Transgender- provided or not?

1. The benefits are of no use to the third gender, as it mandatorily asks for a bank account as governmental schemes are linked with the accounts but shockingly about 80% of such people have no bank accounts reported by Tinesh Chopade, advocacy manager at Humsafar Trust.
2. As per the survey held in the state of Kerala approximately six in 10 transgender persons in 2015 was forced to drop out of school due to "severe harassment" and gender-related negative and horrifying experiences. The same report made by Sangama, a human rights organisation for individuals oppressed due to their sexual preferences, they interviewed 3,619 transgender persons it came out that only 12% of the transgender persons surveyed had some employment or were employed and half of the respondents could make less than Rs 5,000 per month.
3. Time and again such studies are undertaken by various initiatives by National Human Rights Commission (NHRC). A same kind of study was done in 2017 in which among 900 transgender persons in four districts of Uttar Pradesh and the National Capital Region (NCR) brought out that three in four transgender persons in NCR and 82% in Uttar Pradesh were never been to school or dropped out before grade X. Almost 15% were completely jobless and 69% were working in the informal sector, primarily engaged in singing, dancing and 'blessing' [Transgender persons from some communities are invited to give blessings at weddings or after child birth. For many people, this is a significant source of income]. Three in four respondents were not at all satisfied with their career or income making activities and 53% were earning less than Rs 10,000 per month.
4. There are a few private sector companies offering jobs to the third gender. Though they are present but they are very few.

Conclusion

1. Considering the reviews many transgender have struggled to attain an independent position by embarking their passion into successful career paths to prove themselves. Many of them have chosen their interest and fought hard to settle as an entrepreneur. Reviews suggest that they have proven themselves to social activists, beauticians, psychologists, small scale entrepreneurs and journalists. Even qualified ones, who comprise around 40% of this community, are rejected on jobs. Faced with this marginalisation, most are forced to beg, dance at functions, or succumb to sex trade

2. They strive hard to support and nurture their community and uplift those who are passionate in doing any business for their survival. The paper has still scope for further research into the problems endured by the transgender community on their path of establishing themselves into successful entrepreneurs. The first-ever study on the rights of transgenders by the National Human Rights Commission (NHRC) highlighted that about 92% are deprived of the right to participate in any form of economic activity in India.
3. The governmental authorities have not been very successful in the maintenance of data of their socio-economic status. The covid-19 was a major testimonial for third gender as they were left hungry and unattended.
4. The National Statistical Office which falls under the Ministry of Statistics and Programme Implementation, which is responsible also accountable for doing a countrywide sample surveys, has not done any surveys on transgender or intersex persons and regarding their problems.
5. A valid identity card is an essential document for accessing any government welfare scheme or private service system, including healthcare, education, banking and housing. Despite legal recognition in 2014, getting an identity card in their preferred name and gender remains a challenge for transgender person.
6. The work of various NGOs is noteworthy in this field like :
 1. Sahodari Foundation- founded by Kalki Subramanian - First Openly Transgender entrepreneur. The foundation works for trans women and intersex people.
 - 2) Naz Foundation Trust- a Delhi based NGO which works for HIV/AIDS and sexual health issues
 - 3) Udaan Trust- works on issues related to homosexual and transgender. It also provides counselling services, sex education and condom distribution services.
 - 4) AHF India- based in Delhi provides free STD/STI tests and counsels people on safe sex.

Suggestion

1. The total gender inclusivity is yet to be achieved. There should be exclusive policies framed for the third gender upliftment and awareness about the same must be done through educational curriculum as we have to inculcate this at the early learning stage.
2. There should be more tie-ups by government agencies to develop the skill among transgender and all state governments should adopt a framework that aligns for them.
3. The data which would have reflected the true picture of third gender should be seriously undertaken by the government of India. The absence of such data in present day will never give clarity of their status. The last census was in 2011 and category of third gender was not clear in it.
4. Many a times there is information mismatch as their identity changes which deprives them of any benefit from government schemes.
5. They are denied medical treatment, jobs and other basic necessities. It is a mandate for companies to spend 2% of their profits towards the society according to section 135 of

Companies Act, 2013. The third gender's development can be done by undertaking projects specifically made for them.

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STUDY ON FACTORS AFFECTING HUMAN RESOURCE PRACTICES**Asst. Prof Rinku Pal***Assistant Prof, BMS., Suman Education Society's LN College, Borivali East, INDIA**Email id : rinkupal9619@gmail.com 9619530448*

Abstract

The labour market is rapidly dynamic. As an organisational unit, Human Resource Management (HRM) must be able to adapt to the effects of a changing labour market. Understanding the financial consequences of the economic process, work-force diversity, dynamic ability needs, firm downsizing, continuous improvement programmes, re-engineering, contingent men, sub-urbanized work places, and worker participation is essential for the hourly workforce.

The necessity to "rewrite the foundations" is driven by a variety of convergent issues. The rate of technological advancement is associate degree unmatched. People are relatively quick to adopt new technologies, however organisations move at a slower rate. a number of organisations continue to employ outmoded industrial age structures and methods. Even slower-moving public policy issues include the disparity in financial gain, the state, immigration, and international trade.

These gaps between technology, people, businesses, and public policy create a unique opportunity for hour to assist leaders and organizations adapt to technology, assist people in adapting to new models of work and careers, and assist the business as a whole adapt to and encourage positive changes in society.

Keywords: *HRM, trends, work force, globalization*

Introduction**Work-force Diversity in Human Resource practices**

HRM was substantially less complicated in the past because males were remarkably homogenous. The men of today are diverse in terms of gender, age, sexual orientation, values, temperament, ethnicity, religion, education, language, physical appearance, legal status, lifestyle, beliefs, ideologies, and background characteristics such as geographic origin, tenure with the organisation, and economic standing. Diversity is integrally tied to the strategic direction of the organisation. Wherever diversity develops, the potential advantages of better creative thinking, higher cognitive process, and greater innovation are frequently amassed to help an organization's competitiveness. One possibility for achieving this is the organization's edges package. This includes HRM services that fall within the family-friendly organisation category. A family-friendly organisation is one that offers flexible work hours and worker benefits such as child care. In addition to gender and status differences, HRM must also consider the age differences that occur among males nowadays. HRM should instruct individuals of varied ages to effectively manage and adapt to one another and to value the diversity of perspectives each gives. In situations such as these, a participatory approach appears to rank better. Recruiting and training competent workers is crucial for any organisation concerned with aggression, productivity, quality, and efficiently managing a variety of men. Inadequacies in abilities result in significant losses for the business in the form of poor job quality, decreased production, an increase in worker accidents,

and customer complaints. Since a larger variety of employment would necessitate a higher degree of education and language proficiency than present jobs, HRM practitioners and specialists should communicate this to educators, community leaders, etc. The objective of strategic human resource planning is to meticulously evaluate skill deficits and shortages. The HRM department should provide appropriate training and short-term initiatives to correct skill shortages and shortcomings.

Today, business transcends national boundaries; it is global in scope. Human resource managers face additional challenges as the number of foreign enterprises rises. The HRM department must ensure that the appropriate mix of people in terms of knowledge, skills, and cultural aptitude is available to undertake international assignments. To achieve this objective, companies must teach individuals to meet the demands of the economic process. The employees should have operational knowledge of the host country's language and culture (in terms of values, morality, customs, and laws). Human Resource Management (HRM) should build procedures that facilitate the philosophical system along which individuals operate. As differences in background, language, culture, and age grow more prevalent, there are indications that workplace conflict will increase. HRM would be required to train management in more adaptable techniques. Due to the fact that tomorrow's employees may be of many races, nations, etc., managers will need to modify their practices accordingly. This may involve managers receiving training on how to recognise and even praise the differences among their personnel.

Literature Review:

Patil and Choudhari (2013) with their study entitled "Investigation of HRM Practices in hospitals of Jalgaon districts"; the study found that HRM practices are very skilfully applied by private hospitals. They have applied all superficial practices in higher proportion as compared to govt hospital but the core practices are applied only in govt hospitals. In this study data was collected through self developed questionnaires and chi square test was used to test the hypotheses. Study addressed that mission and vision there awareness is less.

Khusbu S Dave (2014) with her study entitled "Performance appraisal of nurses in hospitals with special reference to Sourashtra region", the objective of the research paper is to analyze the parameters that should be considered for performance of nurses in hospitals and based on parameters what weightage should be given to each parameter. For the study nurses from Rajkot were selected. Random sampling method was used to taken sample. The study found that ten parameters that are to be considered on priority at the time of performance appraisal of nurses of hospitals.

Lamba and Chaudhary (2013) done study on Impact of Human resource management practices on organisational commitment of employees", the study aim of study to is to examine The impact of human resource management practices on organisational commitment of employees in various sectors in India. Researcher has used secondary data sources for this study and data was gathered through various research papers. The study showed that HRM practices have a significant role on organisational commitment of employees.

Wright et al (2003) with their study entitled "The impact of HR practices on performance of business units"; the study evaluates the HR practices and organisation commitment on the operating

performance and profitability of business units. The purpose of this study is to examine the relationship between HR practices and firm performance in a way that improves the casual inferences that can be drawn. Questionnaires were used to survey employee attitude. So business units were sampled within on large corporation. The articles revealed that both organisational commitment and HR practices are significantly related operational measure of performance, as well as operating expenses and pretax profits.

Continuous improvement programmes

Continuous improvement programmes aim the organization's future prosperity. It is a strategy by which a company focuses on quality and improves its basis for serving customers. Typically, this entails an enterprise-wide initiative to improve quality and productivity. The company modifies its operations to focus on the customer and to include employees in areas of importance to them. Corporations strive to improve every aspect of their operations, from hiring qualified employees to addressing customer needs. Unfortunately, such initiatives do not appear to be something that can be easily enforced or established across the various organisational levels. Rather, they are analogous to a corporation-wide development strategy, and as such, the strategy must be adopted and supported by senior management and driven by cooperative efforts from each area of the business. Human resource management is vital to the implementation of continuous improvement projects. Any time a company undertakes a growth initiative, it is introducing itself to the world. Currently, organisational development activities are predominant. HRM should specifically prepare employees about the amendment. This requires clear and comprehensive communications explaining why the change can occur, what to expect, and how it will affect personnel.

Reengineering work processes to increase efficiency

Although continuous improvement projects are off to a good start in a number of our firms, they often concentrate on present progressive modification. Such behaviour is naturally enticing — the ongoing and persistent pursuit to elevate things. Nevertheless, a number of businesses operate in a dynamic environment characterised by rapid and frequent change. Therefore, continuous improvement programmes may not be in the organization's best interest. The problem is that they will provide a false sense of security. Current progressive amendment avoids the possibility that the organisation may require radical or quantitative change. Such a drastic modification necessitates a reengineering of the organisation.

Mass Personalization

There are already numerous instances of mass customization among time units, the optimal mix of production and customisation. There have been instances of companies basing employment arrangements on learning styles and personality types, allowing employees to choose between lower base pay and better bonuses versus higher base pay and lower bonuses, and transitioning from career ladders with a direct path to the top to career lattices where a sideways move is considered an acceptable career move. Here, time unit has effectively used its own ancient helpful procedures to its own time unit principles.

HR should use the skills of marketing centred on personalization for customers and clients to the process of talent segmentation. The secret is optimization. A private job contract for each individual would be chaotic at one extreme. At the opposite end of the spectrum, defining fairness as "same for everyone" risks overlooking crucial benefits of personalization and is, in fact, unproductive and unfair.

Therefore, time unit should establish guidelines for determining the optimal level of customisation within the job relationship. Moreover, because customization can frequently imply that different groups of employees receive different work arrangements based on their needs or the manner in which they participate, time unit should establish concepts that empower leaders to explain these differences to employees. Our research indicates that despite the fact that many time unit managers recognize the need for personalization and distinction on a fundamental level, they resist it because they do not feel ready to explain them. It is far simpler to say, "We apply the same factor to everyone, so it's out of my control." Typically, the concept of fairness is conflated with treating everyone equally.

Work life balance

Over the course of HRM's lengthy past, there has been a great deal of discussion on work-life balance. Employees are on the employers' toes to see if justice has been served, while employers are eager to mitigate the consequences of an equivalent. In actuality, a happy family may be sufficient for joyful hands. With this trend, HRM must ensure that each employee's family is, at least to some extent, a happy one. Consequently, the business must invest in what may appear to be a long shot. It is time for HRM to convince management to organise a family trip for employees and their families, as well as days off for employees to attend to family issues. In contrast to the past, the employment regulations now permit family leaves, and in particular, you have parental leave (paternity and maternity). At this moment, the family member is not incomprehensible. day without work, you are responsible for balancing it with a family obligation that assists in establishing the employee's relationship with the organisation.

Still, it is acknowledged that the familial relationship may cost the leader in terms of time, but it is a good rationale for the employee. Thus, HRM must remain attuned to the dynamics of employee family demands and go a step further to provide development aid such as loans to satisfy family needs and social development.

Objectives :

To know the importance of factors affecting human resource practices

To understand the strategies of work processes to increase efficiency

To study the work life balance between employees and their families

Research methodology :

The present study's is conceptual purely based on secondary data which is collected from books, national journals, international journals, publish reports of government and other website.

Factors affecting Human Resource practices:

HRM practices differ from one country to another and the factors which affect the HRM practices include external and internal factors.

Internal factors**Organizations Size**

According to (McPherson,2008) evidence suggests that, there is a large number of small firms that do not institute formal HR practices whereas in large organizations sometimes for each functional level there may a need for a different HR department (Jackson et al.,1989; Kaynak et al., 1998).

Organisational Structure

A firm's strategy and structure are important in determining HR practices flexibility and integration. There are important structural differences among firms that affect the way in which HR practices are designed and implemented (Garwin, 1986). For example, a truly bureaucratic organization being rigid to changes might adopt traditional HR practices of recruitment only through third party irrespective of fresh talents applying on their own.

To gain competitive advantage, firms use different competitive strategies. These strategies are more productive when they are systematically linked with human resource management practices. Companies can improve their environment by making efficient choices about human resource practices that consistently support their chosen strategy (Schuler,1992).

External factor:**Economic Changes**

As a result of development of the global economy, the international dimension of HR practices has become more and more significant (Satow& Wang,1994). As discussed in the previous section, the focus of HR practices has shifted from traditional topics such as internal selection and rewards to concepts such as globalization and international competition.

Technological Changes

Technology affects HRM to a greater extent because of high degree of interaction between technology and HR. Technology changes the way we work, the roles we undertake and the interactions through which work gets done.

National Culture

Understanding of culture is essential for organization to develop their business and human resource management effectively. Chandrakumara and Sparrow (2004) found that culture has crucial importance in organizations preferences in developing appropriate structure and methods for HR practices affectivity.

A substantial body of research has shown that management practices are influenced by national culture [Hofstede 1980]. Similarly, the culture of an MNC parent may affect the management of its foreign subsidiaries, Industry/Sector Characteristics: Organizations can be classified into manufacturing and service organizations for the purpose of analyzing the HRM practices. The idea behind this classification is the fact that different production processes necessitates different HR practices.

When a firm attempts to mortal, it is attempting to increase its potency. The idea of reduction is to reduce the number of personnel employed by a firm. The HRM department plays a crucial role in downsizing. HRM professionals must ensure that proper communication occurs during this phase. They must minimise the negative impacts of rumours and ensure that the public has continuous access to factual information. HRM must concurrently modify actual shutdown. The HRM department is crucial to the necessary negotiations regarding layoffs.

Conclusion

The current developments are viewed as new challenges in terms of prices, particularly in the near term; yet, in order for an organisation to perform successfully in this competitive market alongside the labour quality, HRM must be rethought in light of these changes at all levels.

It goes without saying that as long as there are no clearly defined human resource management strategies in a given organisation, there will either be a drag on the organisation or an explosion will occur. In order to keep up with this trend in managing the most valuable organisation resource, firms are pushed to dive deeper. The necessity to "rewrite the foundations" is driven by a variety of convergent issues. The rate of technological advancement is associate degree unmatched. People are relatively quick to adopt new technologies, however organisations move at a slower rate. a number of organisations continue to employ outmoded industrial age structures and methods. Even slower-moving public policy issues include the disparity in financial gain, the state, immigration, and international trade.

These gaps between technology, people, businesses, and public policy create a unique opportunity for hour to assist leaders and organisations adapt to technology, assist people in adapting to new models of work and careers, and assist the business as a whole adapt to and encourage positive changes in society, regulation, and public policy.

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A COMPARATIVE STUDY OF TAX PLANNING THROUGH SELECTION OF PROPER TAX REGIME FOR SALARIED PERSON

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Abstract

Taxpayers have the right to axe their outgo tax by doing tax planning well in advance in the beginning of the financial year. Before filing return of income tax, taxpayer can choose between old or new tax regime in order to reduce outgo tax. Researcher had collected secondary data from the website of income tax. Analysis and interpretations show that there is significant relationship between income and tax saving investments, selection of tax regime and tax liability.

Keywords: Income, Tax Saving Investment, Tax Liability, Old Vs New Tax Regime.

Introduction

Taxpayers have the right to axe their outgo tax by doing tax planning well in advance in the beginning of the financial year. Tax planning is the only tool available to salaried people to minimise tax burden officially. In the budget 2020 our finance minister Smt.Nirmala Sitaraman proposed an alternate scheme of filing for individuals and HUF, which became enacted in the Finance Act 2020. According to the Section 115BAC of the Income Tax Act 1961 and Income Tax Rules 1962. An individual can choose between the old tax regime wherein high rate of tax is charged but on the other side tax saving investments are allowed to claim as deductions to minimise tax liability or individuals can opt for new tax regime wherein tax is charged at lower rate and only fewer deductions allowed to claim as deductions. Due to introduction of an alternate tax regime, salaried individuals are required to calculate and compare their estimated tax liability and accordingly file return of income.

Review of literature:

(EZTax.in, 2022)This article explains old versus new tax regime. Who can opt for it when, where and how? It also elaborates the allowances, perquisite and deduction allowed to claim as exemption in old and new tax regime. The article also explains tax slab and rate of tax applicable. However sufficient example of different income level is not given regarding option of opting for old regime or new tax regime.

(EconomicTimes, 2022)This article illustrates comparison between old and new personal tax regime and how new tax regime will help salaried individual to mitigate their tax liability to certain extent. Illustrative calculation shown in this article does not consider tax saving investment allowed in old tax regime. This article also elaborates pros-cons of both the tax regimes.

(Policybazaar, 2022) This article explains how new tax regime will benefit to different income group salaried individuals with as well as without house property income. In this article author has also compared and calculated tax liability of different income groups with and without deduction available under chapter VI A, Section 80C, 80D, interest on house property loan. However additional limit of deductions was not included because an assessee may or may not fulfil the criteria to claim such deduction.

(Future Generali, 2022) In this article author has done calculation of estimated tax liability of those individuals who have earned income Rs.12,50,000 and Rs. 8,00,000. Author has compared tax liability with exemption, deduction as per old regime and without exemption, deduction as per new tax regime. In this article process of opting for new or old tax regime is also explained very well.

(Pandey, 2022) In this article author has compared exemptions and deductions allowed in old tax regime and new tax regime. Author has also suggested that whomsoever tax payers who are doing tax saving investment and can avail full deductions versus taxpayers who are not able to avail full deductions, shall choose right option to file income tax return and mitigate their tax liability.

(Rastogi, 2022) Author in this article did case study analysis of a salaried individual who has income of Rs.8 lakhs and struggling to decide between two tax regime to be opted for in order to save taxes. Based on this case study author recommends his opinion in general regarding tax regime to be opted for by different income groups to save taxes.

(Singh & Devi, 2021) Researchers in this study did present comparative analysis of tax deductions allowed as per old tax regime and not allowed as per new tax regime. They adopted convenient sampling technique to collect primary data through researchers own structured questionnaire from target population of Hisar district of Haryana. Researchers applied One-way ANOVA, Welch test, post-hoc and compare means for analysis of data. Researchers found that majority (64%) respondents were not in favour of adopting new tax regime and factors such as-age, income, occupation do influence perception of academicians' regarding withdrawal of tax saving investments.

Research methodology

Objectives

- To analyse pros-cons of the new tax regime with reference to salaried individuals.
- To compare the old tax regime and new tax regime and accordingly give suggestions to salaried individuals for tax savings.

Research design

The research design is analytical in nature. For salaried person, the researcher has compared tax liability of salaried individual as per old tax regime with new tax regime. For this purpose, secondary data has been collected from website of Income tax department.

Hypothesis:

H₀: There is no significant relationship between selection of tax regime and tax liability, tax saving investment and income of salaried individuals.

H₁: There is significant relationship between selection of tax regime and tax liability,

tax saving investment and income of salaried individuals.

Table 1: Comparison of Tax Liability: Old Tax Regime Vs New Tax Regime, Tax Save

Income Group	Income	Tax Saving Investment	Tax Liability Old Regime	Tax Liability New Regime	Tax Saved By selecting right tax regime
I	750000	50000	42020	37500	4520
	750000	100000	32020	37500	5480
	750000	150000	21900	37500	15600
	750000	200000	0	37500	37500
II	1000000	50000	92020	75000	17020
	1000000	100000	82020	75000	7020
	1000000	150000	72020	75000	2980
	1000000	200000	62020	75000	12980
	1000000	250000	52020	75000	22980
III	1250000	50000	156780	125000	31780
	1250000	100000	141780	125000	16780
	1250000	150000	126780	125000	1780
	1250000	200000	112020	125000	12980
	1250000	250000	102020	125000	22980
IV	1500000	50000	231780	187500	44280
	1500000	100000	216780	187500	29280
	1500000	150000	201780	187500	14280
	1500000	200000	186780	187500	720
	1500000	250000	171780	187500	15720
V	1750000	50000	306780	262500	44280
	1750000	100000	291780	262500	29280
	1750000	150000	276780	262500	14280
	1750000	200000	261780	262500	720
	1750000	250000	246780	262500	15720
VI	2000000	50000	381780	337500	44280
	2000000	100000	366780	337500	29280
	2000000	150000	351780	337500	14280
	2000000	200000	336780	337500	720
	2000000	250000	321780	337500	15720

Source: Secondary Data

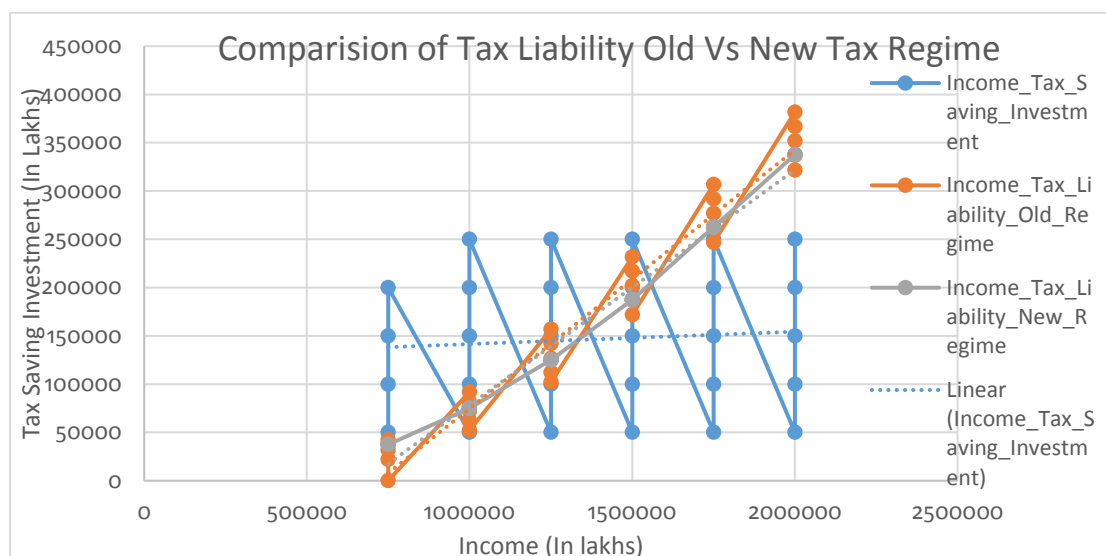


Chart 1: Graphical presentation of Tax Liability Old Vs New Tax Regime

Analysis and interpretation:

As described and depicted in Table 1, and Chart 1 six different group of income with five different tax saving investment possibilities and accordingly their tax liability as per old tax regime and new tax regime.

Income Group I: Salaried individual having gross income from salary up-to Rs.7,50,000 with tax saving investment of Rs.50,000; can save tax up-to Rs.4,520; by opting for New Tax Regime, when tax saving investment is Rs.1,00,000 tax can be saved by Rs.5,480; when tax saving investment is Rs.1,50,000 tax can be saved by Rs.15,600 and when tax saving investment is Rs.2,00,000 and more tax can be saved by Rs. 37,500 and tax liability will be zero, by opting for Old Tax Regime.

Income Group II: Salaried individual having gross income from salary up-to Rs.10,00,000/- with investment of Rs.50,000 can save tax up-to Rs.17,020; when tax saving investment is Rs.1,00,000; tax can be saved by Rs.7,020; by opting for New Tax Regime. When tax saving investment is Rs.1,50,000 tax can be saved by Rs.2,980; when tax saving investment is Rs.2,00,000 tax can be saved by Rs.12,980; when tax saving investment is Rs. 2,50,000; tax can be saved Rs.22,980 by opting for Old Tax Regime.

Income Group III: Salaried individual having gross income from salary up-to Rs.12,50,000 with investment of Rs.50,000; can save tax up-to Rs.31,780; when tax saving investment is Rs.1,00,000 tax can be saved by Rs.16,780; when tax saving investment is Rs.1,50,000 tax can be saved by Rs.1,780; by opting for New Tax Regime, and when tax saving investment is Rs.2,00,000 tax can be saved by Rs.12,980 and when tax saving investment is Rs.2,50,000 tax can be saved by Rs.22,980 by opting for Old Tax Regime.

Income Group IV: Salaried individual having gross income from salary up-to Rs.15,00,000 with investment of Rs.50,000; can save tax up-to Rs.44,280; when tax saving investment is Rs.1,00,000 tax

can be saved by Rs.29,280; when tax saving investment is Rs.1,50,000 tax can be saved by Rs.14,280 by opting for New Tax Regime and when tax saving investment is Rs.2,00,000 tax can be saved by Rs.720; when tax saving investment is Rs.2,50,000 tax can be saved by Rs.15,720 by opting for Old Tax Regime.

Income Group V: Salaried individual having gross income from salary up-to Rs.17,50,000 with investment of Rs.50,000; can save tax up-to Rs. 44,280; when tax saving investment is Rs.1,00,000 tax can be saved by Rs. 29,280; when tax saving investment is Rs.1,50,000 tax can be saved by Rs. 14,280 by opting for New Tax Regime and when tax saving investment is Rs.2,00,000 tax can be saved by Rs.720 and when tax saving investment is Rs.2,50,000 tax can be saved by Rs. 15,720 by opting for Old Tax Regime.

Income Group VI: Salaried individual having gross income from salary up-to Rs.20,00,000 with investment of Rs.50,000; can save tax up-to Rs.44,280; when tax saving investment is Rs.1,00,000 tax can be saved by Rs.29,280; when tax saving investment is Rs.1,50,000 tax can be saved by Rs.14,280 by opting for New Tax Regime and when tax saving investment is Rs.2,00,000 tax can be saved by Rs.720 and when tax saving investment is Rs.2,50,000 tax can be saved by Rs. 15,720 by opting for Old Tax Regime.

Suggestions:

- Salaried individuals having gross salary income of Rs.7,50,000 with minimum tax saving investment of Rs.50,000 should opt for New Tax Regime.
- Salaried individuals having gross salary income of Rs.7,50,000 with tax saving investment of Rs.1,00,000 and more should opt for Old Tax Regime.
- Salaried individuals having gross salary income of Rs.10,00,000 with tax saving investment of Rs.50,000 and Rs.1,00,000 should opt for New Tax Regime.
- Salaried individuals having gross salary income of Rs.10,00,000 with tax saving investment of Rs.2,00,000 and Rs. 2,50,000 should opt for Old Tax Regime.
- Salaried individuals having gross salary income of Rs.12,50,000 with tax saving investment of Rs.50,000 and Rs.1,00,000 should opt for New Tax Regime.
- Salaried individuals having gross salary income of Rs.12,50,000 with tax saving investment of Rs.2,00,000 and Rs. 2,50,000 should opt for Old Tax Regime.
- Salaried individuals having gross salary income of Rs.15,00,000; Rs.17,50,000 and Rs.20,00,000 with tax saving investment of Rs.50,000; Rs.1,00,000 and Rs.1,50,000 should opt for New Tax Regime.
- Salaried individuals having gross salary income of Rs.15,00,000; Rs.17,50,000 and Rs.20,00,000 with tax saving investment of Rs.2,50,000 should opt for Old Tax Regime.

Conclusion:

Higher income leads to higher tax liability, in order to reduce tax liability, one needs to do tax saving investment. Higher tax saving investment will lower tax liability, however due to ceiling on exemption

of tax saving investment, surplus tax saving investment will not qualify to reduce tax burden. Selection of tax regime to file income tax return depends up-on tax liability and tax liability keep on varying based on income, tax saving investment, rate of tax. Graphical representation clearly depicts there is significant relationship between income and tax saving investment. Selection of tax regime and tax liability are also significantly related to each other, hence null hypothesis is rejected.

Limitations of the study

- Researchers have not considered deduction which can be claimed in New Tax Regime which may further reduce tax liability.
- This study considered only individual and income from salary only.
- For calculation of tax liability, standard deduction u/s 16, profession tax was considered for old regime and rebate u/s 87A was also considered in both tax regime.
- This study focused on different income group from Rs.7,50,000 to 20,00,000 and tax saving investment, tax rate, slab applicable to individual below age 60 only.

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STUDY ON CONSUMER PERCEPTION TOWARDS ONLINE GROCERY SHOPPING**Dr. Sweta Mishra**

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Abstract

Online products are considered to be the most important contributor to the dream of a sustainable future. Due to the surge in online shopping, it becomes important to study the perception of employees towards online grocery stores. For the purpose of research, various customers were surveyed and 217 respondents were received. The responses reveal that though a large chunk of respondents prefer shopping on a daily basis, many of them buy groceries from local markets. This indicates that there is a huge scope of expansion and targeting potential customers in online shopping of groceries.

Keywords: Online Grocery Stores, Perception, Customers, Mumbai Suburbs

Introduction:

India has been a witness to a plethora of new trends in Indian markets in recent years due to economic reforms that the country has gone through, which in turn, opens roads for new technology to enter and thereby exposing the customers to these trends. The increased trend of working couples in urban India has resulted in partners having less time to go to the markets after an exhaustive day at work. It is because of this phenomenon that the concept of e-grocery stores has started emerging in the Indian market. The boost to the sector has also been during the pandemic hit in India.

According to the retailing in India report, e-commerce as a retail channel has seen a lot of growth over the last couple of years. There are many factors that have led to a rise in e-commerce such as a boost in internet connections and a surge in the use of smartphones by people living in urban areas. India has also seen a lot of growth in entrepreneurship and hence a lot of people are opening their startups in the form of e-grocery stores.

This research paper aims to study the emergence of online grocery shopping in India and the perception of consumers towards online grocery shopping.

Review of Literature:

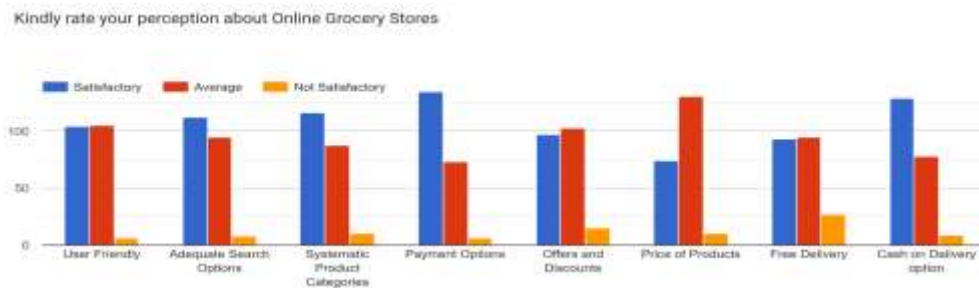
- Vellido et al. (2000) pointed in his research that there are 9 factors associated with users' perception of online shopping. Among those factors, the risk perception of users was demonstrated to be the main discriminator between people buying online and people not buying online. Other discriminating factors were control over, and convenience of, the shopping process, affordability of merchandise, customer service and ease of use of the shopping site.
- Bhatnagar, Misra and Rao (2000), in the recent study made in an attempt to study the risk, convenience and internet shopping behaviour, they found that marital status has no effect on purchase behaviour and found mixed results based upon gender, years on the Internet and age.

Research Methodology:

- Sampling Technique: Random sampling technique based on judgement of researcher was use for the purpose of Data Collection.
- Sample Size: The sample size of 217 respondents was collected from various location and western suburbs from Mumbai city. The consumers using online portals for shopping were the target audience.
- Data Collection Techniques: The primary data of the respondents was collected using structured questionnaire, personal interview telephone interview observation and email. Secondary data was collected using various libraries journals magazines and internet.
- Analysis of data: For analyzing the data, pie charts and bar graphs are used.

Objectives of the Study:

- To analyze the Frequency of customers towards online shopping
- To study Preference of Consumers regarding Shopping Mode of Grocery Items
- To study the Perception of Customers towards Online Grocery Stores

Data Analysis:**Perception of Customers towards Online Grocery Stores****Figure 1**

Criteria	Satisfactory	Average	Not Satisfactory
User Friendly	104	105	6
Adequate Search Options	112	95	8
Systematic Product Categories	116	88	10
Payment Options	135	73	6
Offers and Discounts	97	103	15
Price of Products	74	131	10
Free Delivery	93	95	27
Cash on Delivery Option	121	78	9

Table 1

The analysis reveals that maximum respondents are either satisfied or found the aspect average about Online Grocery Stores. Maximum Customers are satisfied with the aspects like being User Friendly, Adequate Search Options, Systematic Product Categories, Payment Options especially Cash on Delivery Option.

Conclusion:

The analysis reveals that though maximum respondents are finding the online grocery stores satisfactory, there are many who consider the aspects of the stores average. Despite the maximum respondents shopping daily, there are maximum respondents who are still buying groceries from the local market.

Suggestions:

The online grocery stores should keep expanding their reach as many customers still prefer buying groceries from the local market. This also opens a large untapped market for Online Grocery Stores.

Limitation of Study:

- The study was restricted to Western suburbs of Mumbai city only and hands the conclusion derived may not have universal applicability.
- Free design primary data based on study suffered from limitation of possibility of difference in what was recorded and what was truth
- Due to non-availability of Sampling frame judgement sampling had been used in selection of respondents

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INCREASE IN COST OF PROMOTION RESULTING IN CONSUMER BURDEN

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Abstract

Examining the results of the companies' advertising and marketing efforts is the goal of this study. This will give a clear understanding of how various societal sectors' shopping habits have changed. Culture has many facets and is not limited to a single nation. Numerous civilizations can coexist in the same city. People that share a trait will have a similar cultural upbringing. Cultural attitudes and values alter as a result of advertising trends. Understanding the cultural implications will be helpful to both the researcher and the advertiser after doing a field study. The consumer's conduct is influenced by advertisements while choosing a brand. People in India want to absorb western culture, but we also don't want to lose our own culture and way of thinking. The advertiser must consider a variety of factors when creating advertisements, including gender, age disparity, society, religion, etc. Promotion and advertising have a significant impact on how consumers watch, listen to, or read advertisements.

Key words: Advertising, Consumer, Behaviour, Culture

Introduction:

Culture has many dimensions and does not mean only the nation or a country. There can be many cultures within the same city, there will be many diversities. People with the same characteristics tend to have the same culture. Cultural thoughts and values change due to the trends of advertising. Investigating cultural differences connected with male/female gender may help both researchers and advertisers better comprehend cultural effects. Advertisements are influencing the consumers behaviour when it comes on choosing brands. This behaviour is a result of many influences of a culture somebody has grown up with. The effect of advertising may have a positive or a negative effect depending upon what to adapt and how much to adapt. In India culture does influence our advertisers because the ads that are made are done keeping into mind the gender, age difference, society, effects of sudden changes in the trends etc. Trends in a society is not constant and keep on varying with competition and western impact. We try to adapt to the West but also want to be stringent with its applications as it may have a negative effect in the minds of the society. Cultural impacts ensure us to adapt only that which is appealing to the mass and society and has a strong moral sense. People or mass who try to work against this cultural impact may not be accepted with a smile but rather have to face a severe consequence. Advertisements which come with a western touch and feel also have to keep a futuristic vision and the changing cultural trends so that the consumers may readily enjoy the new changes and also no negativity is portrayed.

Review of Literature:

Leslie Wood , David F. Poltrack, (2015): carried out a study on “Measuring the long term effects of Television Advertising”. In this study, the impacts of television advertising on the client were evaluated. The customer has many more options today for brand research and selection. These choices

have made it difficult to build and maintain brand loyalty. It aids in monitoring and assessing the influence of advertising on long-term purchasing. the immediate effects of advertising as assessed over time.

It improved revenue, penetration, and basket size in the near term. The long-term impacts of the commercial on loyalty included the identification of the loyalty measure, effects on consumer preference, brand image creation, increased customer satisfaction, and informational nature without affecting customers from different demographics.

Saikat Guha, Bin Cheng, Paul Francis (2015): conducted a study on “Challenges in measuring online advertising system”. The study's goal was to identify the numerous obstacles the business would encounter when implementing an internet advertising system. The online advertising system, as stated in the introduction to this paper, contributes to the rising importance of internet services like emailing, searching, and social networking. At the same time, there was potential for widespread advertisement that could reach more clients simultaneously. The best approach for marketing and publishing a product right now is online advertising.

Prakash Pokharel (2017): “Impact of Television Advertisement of Cosmetic Products on Consumer Behaviour “This study's primary goal is to examine how Sunsilk Shampoo advertisement on television generally affects consumer behaviour. At some point in their lives, many people engage in advertising. Others may use it for business while others may use it privately. Moreover, a lot of individuals react to commercials. They appreciate having options at their disposal in every aspect of life (Kotler, 1994:24). It is one of the most important techniques used by businesses to convince target customers and the general public to purchase their goods or services. In this case, the methodology used by the researcher is survey research design. This study analysed advertising media and the effects of television advertising. Only primary data were used in this investigation. The necessary information is gathered through a questionnaire survey among individuals from the urban consumer base and representing diverse age groups, genders, educational levels, etc. The findings suggest that the majority of individuals have television viewing habits, and that women are more interested in television than men, indicating that television advertising is a more widely used form of advertising.

Matthew P. McAllister, (1999): In this essay, popular culture and commercial culture are compared while several conceptualizations of the words are examined. It asserts that although there are important distinctions, commercial culture is encroaching more and more on other forms of culture. The essay makes the case that specialists in popular communication are in a good position to create fresh viewpoints and methods for comprehending hybrid forms of popular and commercial culture.

Objectives of the study:

The objective is based on the choice of the subject which is to create an interest and especially curiosity for the culture and advertising.

- To evaluate Impact of increase in cost of promotion on increasing burden on consumer.
- To study the different levels of competition and its effect on various products, companies which can be positive or negative.

Methodology:

Research design:

The research is carried on by utilising the secondary sources viz journals, articles and research papers. Many literatures are studied to build the background of the research.

Relevance to the society:

India is a multicultural country people follow different cultures and different culture has different believe different behaviour. Advertisements and promotion are most important to maintain competition the market and create awareness in consumer for the product. Along with that people are changing with the changing time but are also conserving their culture and values. As advertisements influence the mindset of the consumer for any product it is very important for the advertisers to keep in mind about the cultural values of the consumers.

Limitations of the study:

The study is based on primary as well as secondary data. The study is on the people from different culture living in the city of Mumbai city.

Companies & Advertisement: Since the globalisation it can be understood that economic development will move to change the taste and preference of the consumers and may make a standardized marketing and promotion. In current scenario every small or large business or companies understand that it is very important to advertise their produce or services. With the increasing competition and availability of variety of products businesses need to make themselves to be recognised as a superior brand as compared to the competitors. Not surprisingly, a successful advertisement can lead a company to great profits whereas an unfortunate commercial can drive a company to bankruptcy. For example, some global advertising campaigns that have been broadcasted in China were criticized as offensive. The reason could be that due to cultural insensitivity towards the advertising environment. Moreover, advertising has to be continuous and consistent and not a onetime action. Therefore, it is not irrelevant at all that companies provide high budgets to their marketing departments.

Advertising and Consumers Markets: cross border cultural differences put significant pressure in the transfer of the advertisement strategy, since the way of communication is directly related to the cultural norms in every market. Cultures also relates to the taste, preference, likes, dislikes, agreement and disagreement. Advertising is defined as ‘any paid form for non-personal presentation and promotion of ideas, goods or services by an identified and more narrowly as ‘any human communication intended to persuade or influence buyers in their purchase decisions’. Advertising is criticised by many critics that contents promoted by advertising is materialism and consumerism in the society. In a study it was pinned out that materialistic desires of the viewers are enhanced by exposure to the promotions in advertisement, images and comparison shown in the advertisements. Many different studies also signify the positive relation between advertisements and consumerism. It is also seen that to purchase the advertised product people are ready to take loan over and above their repayment capacity which increases extra financial burden on the family as well as increase in Nonperforming assets of the banks and financial institutions. In order of not getting legal way to get money to buy advertised product people are also ready to be indulge in illegal activities which leads to crime and increase in corruption. Past research has shown the negative impact of advertisement and this study is to verify the validity of the claim.

Advertisement: An advertising, sometimes referred to as an advert or ad, is typically seen as a form of public discourse that supports a good, service, organisation, or event. Some people may view the phrase as going even further than that, encompassing any form of sponsored advertising intended to inform or persuade.

Consumer behaviour: When it comes to marketing, consumer behaviour refers to the choices and behaviours that consumers make when using or buying items. The way a consumer uses a product and whether or not they decide to buy it again in the future are all examples of how they behave towards that product.

Cultural differences: Culture has various facets and is not limited to a nation or a state with external borders. Within the same nation, there can be a wide variety of cultures, and even within the same city. People that share similar traits frequently come from similar cultures.

According to Hofstede *“culture is the collective programming of the mind which distinguishes the members of one group or category of people from culture.”*

There are several kinds of cultural aspects, according to Hofstede. The influence of consumers' levels of masculinity and femininity towards the gender appearance in ads is the dimension that will be examined. The distribution of roles between the sexes—referred to as masculinity vs its polar opposite, femininity—refers to another essential issue for any culture, to which a variety of solutions are developed, and is something to keep in mind while developing a communication strategy. It is amazing to learn how the masculinity-femininity dimension in commercials is impacting the choices of consumers. It is a topic that I was personally interested in.

Conclusion:

It is clear from the results of the study that college-bound girls still give advertisements for cosmetics importance when making purchasing decisions, despite common misconceptions or myths about them. Girls believe that advertisements are more deceptive than enlightening, but the findings showed that the girls' decisions were too greatly influenced by the advertising, and that when they saw the cosmetics ads, they became ecstatic and made purchases. Despite the fact that the price of the promoted product is greater than the price of the unadvertised product, the study found that whether people were influenced by cosmetic advertisements, price was not a factor in their decision to purchase cosmetic products. However, after making the purchase, they thought that the goods were not worth the high price, which resulted in money being wasted. This is the reason why they will wait for someone to utilise the cosmetic product and give feedback before buying another one. Because of this, they believed that the majority of cosmetic commercials attempted to appeal to consumers' emotions. The girls believed the advertisement provided information about the cosmetic products and helped them construct a favourable mental picture.

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