

ADITANAR COLLEGE OF ARTS AND SCIENCE

(Re-accredited in the Third Cycle with 'A' Grade by NAAC)

Virapandianpatnam, Tiruchendur - 628216

Tamil Nadu, India

www.aditanarcollege.com



PROCEEDINGS OF
A One day National level Seminar on
TRANSFORMING INDIA
13th October 2023

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Organized by

DEPARTMENT OF ECONOMICS AND RESEARCH CENTRE

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Editors : Dr. M. Ganesan
Dr. V. Siva Elango
Dr. C. Siva Murugan
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FOREWORD



Aditanar College of Arts and Science, Virapandianpatinam, Tiruchendur has been functioning with a noble vision and mission which clearly reflects the social responsibility and the commitment to nation building. The institution provides quality education and efficient support and facilities to achieve the academic mission and maintains a supportive environment for all students and the staff. The Research Department of Economics has dedicated and dynamic faculty members who strive to address national level issues and regional challenges in the Indian Economy. I am very happy that the Department of Economics and Research Centre is organizing a One Day National Seminar on “**Transforming India**” on 13th October 2023 to enrich and update the knowledge in the field Indian Economy.

I would like to congratulate the Head of the Department, the Convener, the Organiser, the Organizing Secretary and other faculty members for their sincere efforts in organizing this National Seminar.

I wish the Seminar a grand success.

Dr. D.S.Mahendran

Principal

FOREWORD



It gives me immense pleasure to extend my appreciations and Best Wishes to the Department of Economics and Research Centre for organizing a One Day National Seminar on “**Transforming India**” on 13th October 2023.

I hope that this seminar will be a great platform for the academicians and young students in the field of Economics to share their views and ideas. I firmly believe that this seminar will enrich the knowledge of the participants in the field of Indian Economy.

I congratulate the Head and Faculty members of Department of Economics and Research Centre, Aditanar College of Arts and Science on this occasion and wish the programme a great success.

Dr. S. Jeyakumar

Secretary

PREFACE



The basic objectives of this proceedings is to explore, how the effectiveness of the government policy in recent period. This provides the convenient source of reference for a wide reader. The contributors are made all the possible steps to examine the recent changes in the Indian economic policy and suggested various possible solutions to the current economic issues in India. I am grateful to all the contributors of this proceeding and my sincere thanks to all the editors and associate editors who have given their maximum support to prepare this proceeding. I hope that this proceeding will serve the needs of students of economics, young researchers in the field of economics and others interested in the subject in a better way. My wishes to all the contributors.

Dr. V. Malaisoodum Perumal,

Head & Associate Professor,
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Aditanar College, Tiruchendur.

ABOUT THE COLLEGE

Aditanar College of Arts and Science was established in the year 1965 by Thiru.Si.Pa.Aditanar to provide quality education to the deprived and underprivileged section of the society. Thanks to the philanthropy of Thiru.Si.Pa.Aditanar M.A., Bar-at-Law, his illustrious son Founder President PadmashreeDr.B.SivanthiAdityan and his extraordinary grandson Thiru.S.BalasubramanianAdityan. The college is affiliated to the Manonmaniam Sundaranar University, Tirunelveli and re-accredited by NAAC with an 'A' grade in the third cycle of reaccreditation.

The College offers Eleven Under Graduate programmes, five PG programmes and five M.Phil., programmes (Economics, English, Mathematics, Chemistry and Zoology). The Research Centre of Economics, English, Chemistry, Mathematics and Zoology offer Ph.D., programme. The college has taken up several sports tournament. To enrich the literacy and cultural talents of the students, various literacy and cultural clubs have been functioning in our college. Several major and minor research projects sponsored by UGC, DST and TNSCST have been taken by our staff members. The "Sivanthi Community Radio" (90.4 MHZ.) approved by the Ministry of Information and Broadcasting, Government of India, New Delhi broadcasts from our College.

ABOUT THE DEPARTMENT

The Department of Economics was started in 1965 and it was elevated as Post Graduate Department in 1982. M.Phil., programme was introduced in 1986 and the Department was upgraded as a Research Centre in 1996.

In 1985 and 2011, the Department organised the Annual Conference of Association of Economists of Tamilnadu (AET). The Department periodically organises workshops and seminars on Research methodology, Quantitative techniques and Current Issues in Indian Economy. In August 2018, the Department organized the one day International seminar on “**Public Debt in Tamil Nadu**”, in January 2019, the Department organized the one day State level seminar on “**Infrastructure and Economic Development of India**”, in October 2019, the Department organized the one day National level seminar on “**Indian Economy: Current Issues and Remedial Measures**”, in March 2020 the Department organized the one day National level seminar on “**Centre – State Financial Relations in India with special reference to Tamil Nadu**” and also in August 2022 the Department organized the one day State level Eco FEST – 2022.

Every year our department conducts the A.D. Shroff Memorial Elocution competition for college students in collaboration with Form of Free Enterprise, Mumbai.

ABOUT THE SEMINAR

India is the fastest growing economy in the world, which is marching the pathway to achieve the goal of \$5 trillion economy. The average economic growth of India is around 8 per cent only, which is not sufficient to achieve our economic goal, we need to accelerate the growth double in size. Therefore the government has been taking various reform measures to transfer the economy with in short span of time. The first phase of reforms was undertaken by the former Prime Minister. P.V. Narasimha Rao and the Finance Minister Dr. M. Monmohan Singh in 1991. The aim of their model to link the Indian economy with global economy. As a result enormous changes have been taken place in all the fields. However the growth rate was not up to the mark. So, our country needed some more new reforms package. Hence the union government has changed working policy. NITI Aayog, the new policy making institution to transfer the Indian economy to next level (achieve the \$5 Trillion economy). The NITI Aayog has been suggesting various policies to the government such as Digital platform for growth Making in India, Skill Development Programmes, One Nation, One Market, One Tax, Quality of Education, Economic Inclusion and Women Empowerment. In the changing scenario of government the Department of Economics and Research Centre has planned to organize a One Day National Level Seminar on Transforming in India. It ensures that the academicians, policy maker and researchers can come forward to discuss various issues related to Indian Economy and they can suggest the valuable measure to reduce all the short comings in Indian Economy. The Sub Themes of the seminar are:

- **Socio-Economic Transformation:** Women Empowerment, Education Including NEP2020, Community Development, Empowering the Poor, Health Care, 100 percent Literacy, Skill Development Initiatives.
- **Technological Transformation:** Making India, Digital Marketing, Outsourcing, Smart Cities, E-Business & E-Services, Security Issues.
- **Legal, Political and Administrative Transformation:** Cyber Laws, IPRs, PDS, RTI Act, NITI Aayog, Restructuring Financial Institution, International Engagement, E-Governance, Foreign Policy, Corruption Free India.

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Digital Economic Growth in India

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1. Introduction

Late 2015 NDA government has introduced Digital India. This programme transforms the entire eco-system of public services through use of information technology. The services are provided integrated platform of services such as mobile phones, personal computers, tablets, laptops, radios, televisions and internet. These instruments make it empowered society with knowledge economy electronically by McKinsey Global Institute (2017). The programmes covers several of industry such agricultural, Industrial, services sector which enables growth of the economy. I addition they focused digital infrastructure a utilization of every citizen, digital governance; services and digital empowerment of the people. Digital India connects 2.5 lacks village through broadband connection, internet services, universal access of mobile services, E-Kranti, e-governance for common man in India.

Since 2017 India had digitalization of the economy proliferation and application of digital technologies in the economy. Digital technology used for the creation, processing, transmission and analysis of digital data and include a broadening the range of technologies such as broadband, cloud computing and mobile telephony World Bank Development report (2016). In 2017 India had 331.77 million interneters. In 2022 750 million people have used active internet in India, which is 52 percent of population. In the classification is 399 million were from rural and 360 million were from Urban in India. In addition 35 million fixed internet users, excluding mobile-only, 13 percent populations have used other than mobile and PC. In India acquired 560 million internet subscribers in 2018, it showed that expanding digital consumers, second only to China. Indian is used 8.3 gigabytes (GB) mobile data average in monthly, compared with 5.5 GB for mobile users in China and range of 8.0 to 8.5 GB in South Korea, an advanced digital economy.

India's economic growth has drastically changed since 1980 India's GDP growth rate at 6 percent. After liberalization growth rate was in increased 9 percent. For instance, the Indian economy has moved towards integration of the world economy. The ratio of exports of goods and services to the GDP has risen from 14.6 percent to 20.5 percent in 2006. It is higher than the among developing countries. The growth rate was sustained over the period of time till 2014. After 2014 growth rate was not increase much but the economic survey projection of 6.0 percent to 6.8 percent in 2023-24. The growth rate was may fluctuated global problem of growth. Economic Survey projected growth rate 6.5 percent in real terms in the financial year 2024. It had expected grow at 7 percent in real terms end of March in 2023. In 2024 India's growth rate would increase drastically through vigorous enabled credit disbursal and capital investment cycle. These factors cause growth rate would be Many folds in India with strength balance of payments. For instance, economic growth comes from public digital platforms and path-breaking events as the National Logistics Policy, Gatishakti and the Production linked incentive schemes to enhance manufacturing output. The economic growth will be double in 2025.

Aatmanirbhar Bharat's initiative is foreign direct investment for domestic production. India some of the key sector have open-up 100 percent foreign direct investment under the automatic route. The programmes had attracted FDI have increased 2.2 percent of GDP during 2000 to 2014 to 2.6 percent in 2015 to 2022 below graph showed the highest annual inflow of FDI USD 84.8 billion was recorded in 2022. The National Logistics Policy (2022) to create low cost of logistics and bringing it to par with other developed countries. The policy has enhanced economic growth, generate employment opportunities, and make Indian product competitive par with global standard. In addition, the strategic sectors like defence, mining and space enhance their production also private sector business opportunities in the economy. Investment incentives and easing doing business compliances have been created an ecosystem for the start-ups to nurture economic policy 2023.

Digital applications could proliferate across most sectors of India's economy. By 2025, core digital sectors such as IT and business process management, digital communication services, and electronics manufacturing could double their GDP level to \$355 billion to \$435 billion. Newly digitizing sectors, including agriculture, education, energy, financial services, healthcare, logistics, and retail, as well as government services and labour markets, could each create \$10 billion to \$150 billion of incremental economic value in 2025 as digital applications in these sectors help raise output, save costs and time, reduce fraud, and improve matching of demand and supply. Technological transformation in the digital economy could create 60 million to 65 million jobs by 2025, government of India have created skilled oriented program functional digital skills, creates huge employment.

The enrolment of higher education has increased 4.1 crore in FY21 from 3.9 crore in 2020. Since 2015 drastically increase enrolment 72 lakh in enrolment (21 per cent). The female enrolment has increased to 2.0 crore in 2021 from 1.9 crore in 2020. The Gross Enrolment Ratio in higher education, census of 2011 population projections (revised), was recorded at 27.3 per cent in 2021, which increased from 25.6 in 2020. The labour force participation rate (LFPR) worker population ratio (WPR) and unemployment rate (UR) in PLFS 2020-21(July-June) have enhanced for both males and females in both rural and urban areas compared to PLFS 2019-20 and 2018-19.

Ages of digital ecosystems are reshaping consumer-producer interactions in agriculture, healthcare, retail, logistics, and other sectors. Opportunities span such areas as data-driven lending and insurance pay outs in the farm sector to digital solutions that map out the most efficient routes and monitor cargo movements on India's highways. In healthcare, patients could turn to Tele-consultations via digital voice or HD video, and in retail, brick-and-mortar stores would find value from being part of e-commerce platforms.

2. Review of literature

Uncertainty of economic condition and technological development the policy makers have make ambitious goal digitization of economy. With respect to accelerate structural change In the economic system. In many developing countries have create digital policy like productivity growth, job creation, Eco-friendly digital transformation in industry and transforming countries it leads to knowledge economy. Transformations of structural changes

are an enhanced technology-related productivity growth/income growth in production process. It leads to economy growth Friederici et.al. (2017) Kunkel (2020).

Sing (2014) found that India's software export sector and spill overs at various IT enabled services, benefits of rural mass, manufacturing sector it grows middle income group. Tapscott (1996) revealed that digital economy contain two generations of economic activity. Such as The first was informational and compromised of basic tasks such as putting up static information on websites, but the second related to communication, reflecting the more interactional activities enabled by the Internet Lerner, Brynjolfsson & Kahin (2000b). Cecchini and Scott (2003) studied that India is known as produced software for the world. The demonetization and covid-19 have accelerated the adoption of digital modes for financial transactions par with developed countries.

Jalava and Pohjola (2004) have raised a question significance of the New Economy. The researcher estimated its impacts on economic growth with location of production on income, wealth inequality, to evaluate its prospects for economic development. The studies have found an investment in education does not have any statistically significant explanatory power in the model. Because, the OECD countries have in invested significantly less the results lack of impact of education of diffusion on the internet. The proficiency of English had shown wrong sign in the regression model. Keeble & Wilkinson (2017) revealed that most of the business firm have failed have unmatched different digital platforms to avail their commodity the consumer could not have access that product business would loss. Information technology has most important role enable profit better production in the production to leads economic growth.

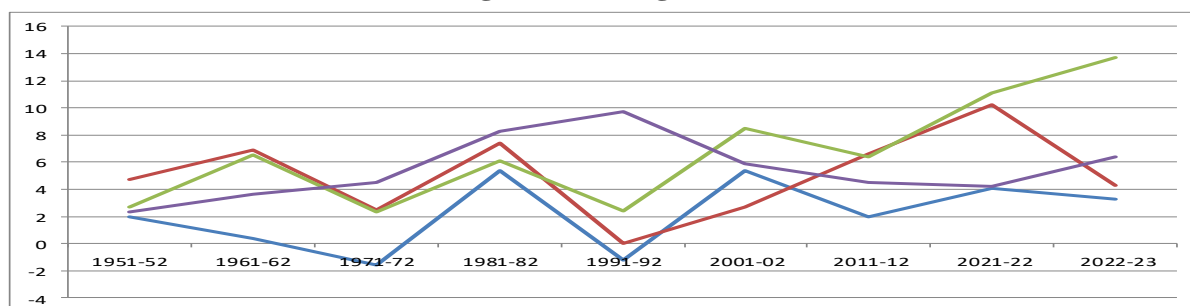
The firm have higher coordination cost due to size of complex network infrastructure may adopt new technologies more rapidly while smaller firms with lower coordination costs may have less incentive adopt, creating within-industry heterogeneity of digital development. Matthes and Kunkel (2020). In structural change and digitalization in recent studies van Neuss (2019) highlights evidence on four drivers of structural change. Whereas 1) changes in relative sectoral prices, and 2) changes in real aggregate income have already received substantial attention in the scientific debate, 3) changes in input-output linkages, and 4) international trade are also increasingly being investigated as drivers of structural change. Sectorial change in productivity it leads to higher production in production process backdrop of the problem this paper is explores digital transformation of India Economics and raise the question how digital instruments to transform digital economy. The paper has classified into section 1. Introduction, 2. Review of literature 3. Understanding of technological transformation and digital economy 4. Stylized facts about technological and economic growth and 5. Conclusion.

Understanding of Digital Economic Growth in India

Agriculture sector have huge number of population employed in the sector gradually that labour force have been moved to the manufacturing sector. Subsequently most of the labour force has been moved to the services sector. The primary sector has been performing several years which augment crop and livestock productivity, ensure certainty of returns to

the farmers through price support, and promote crop diversification. An agriculture infrastructure Fund facilitates setting up former producer organization and promotion of investment in infrastructure facilities. In recent years private players have increased more in term of investment from 9.3 percent in 2020-21. Figure on showed that still agricultural participation is more. Figure 1 red line showed that manufacturing growth slow due to external factor of growth the world economy have shown that like crisis. The green line showed that telecommunication improved lot. It leads to digital economy. The blue line have shown territory sector the world financial market has witnessed that crush. Thus all over the financial markets have stuck.

Fig. 1 Sectoral growth

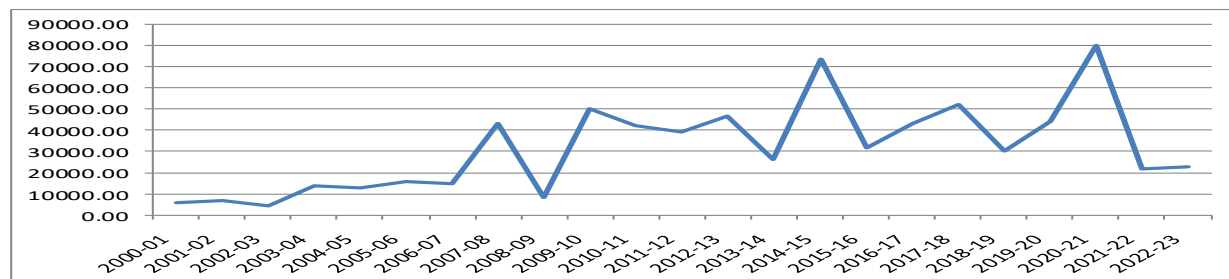


Source: Economic Survey 2022-23.

Agriculture, forestry & fishing, mining and quarrying 2. Manufacturing, construction, electricity, gas and water supply 3. Trade, hotels, transport & communication 4. Financing, real estate and professional services.

Figure 2 total foreign direct investment (USD) which sluggish form many years like 2005 to 2009. After that 2010 seen major upward growth of foreign direct investment \$ 20 billion in 2005-06 subsequently. FDI received by India boost the subsequent years like 2014 onwards. The bulk foreign direct investment taken up from foreign portfolio investment in India. Which showed that boost up the domestic economy transforming older to new economic growth like digital economy. Since India received more investment from outside country have been attracted because India's FDI policy like Make in India.

Figure 2. Total Foreign investment India



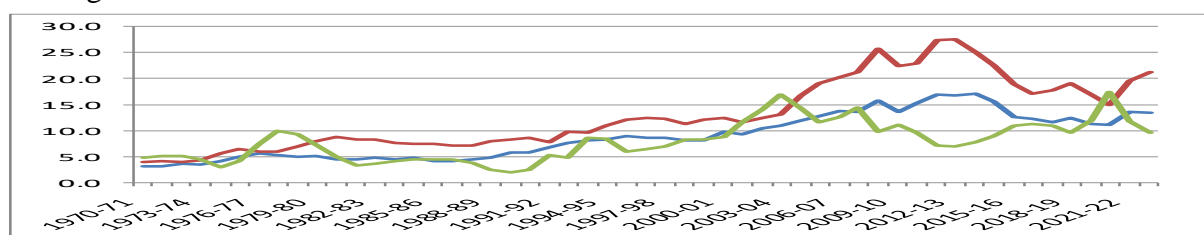
Source: Economic Survey 2022-23 and RBI

Fig.3 Export and import / GDP

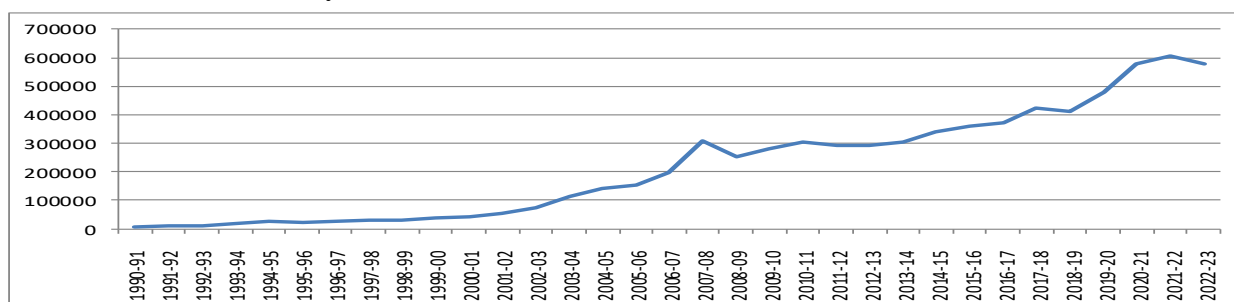
The Digital India boost GDP \$1trillion by 2025. It could play major role to boost key macroeconomic factors such as GDP growth, employment generation, labour productivity, growth in business for the governments. The World Bank estimated in developing countries 10 percent increase mobile broadband the per-capita GDP by 0.81 percent 1.38 percent respectively. The red colour showed that export to GDP 2010-11 reduced and picked up 2018-19. The employment generation have come with drastically change in 2022-23. GOI imitative Make in India from that they have attracted more foreign investment. The blue colour showed that import to GDP relatively less. The green line has shown foreign exchange reserves relative to GDP (import) less because of the global turmoil of export and import industry.

Fig.4. Foreign exchange reserves (USD).

In 1991 India had 58.34 billion of total foreign exchange reserves it was gradually increased in 541.06 billion of foreign exchange reserves. In recent years GOI had taken up many initiatives particular make in India programme RBI had accumulated huge foreign exchange reserves in 2022-23 USD 578.44 billion



Source: Economic Survey 2022-23, RBI.



Source: Handbook of Statistics on the Indian Economy, RBI.

Table 1. internet subscriber			
At the end of March	Total	Urban	Rural
2015	302.36	194.80	107.56
2016	342.65	230.71	111.94
2017	422.20	285.68	136.52
2018	493.96	348.13	145.83
2019	636.73	409.72	227.01
2020	743.19	457.22	285.97
2021	825.30	502.53	322.77

Source - TRAI

Table 1. shown in column two has shown the internet subscriber has must wider from in 251 million in 2014 to 825.30 million in 2021drastically increased inter access in India it

showed that urban 194.80 million in 2015 to 502.53 million in 2021. Similarly in rural also increase much wider in in 2015 107 million subscriber to 322.77 in 2022. Finally it showed that telecommunication has contributed much higher in Economic growth.

Table 2. - Telecom Usage Parameters (2007 -2021)

Year	Traffic (minutes of use /subscriber /month)	(MOU)	Minutes of Usages for Internet Telephony (Million)#
	GSM	CDMA	
2007	471	471	NA
2008	493	364	NA
2009	484	357	131.63
2010	410	307	122.96
2011	349	263	153.92
2012	346	229	236.40
2013	383	275	249.75
2014	389	272	251.00
2015	383	265	245.00
2016	381	260	277.00
2017	405	250	258.00
2018	584	60	258.00
2019	692	197.00	
2020	750	181.34	
2021	818	174.89	

Source- #Quarterly Performance Indicator Reports of TRAI.

Table 2. Shown Telephone intensity had put matter of growing Indian Economics from 2007 in GSM connection is 471 million used and CDM is 471 telecommunication users much higher. In 2018 GSM 584 and CDM 60 performance of GSM is better way to connect the people and growth economic growth in 2021 GSM and CDM has shown 818 performance is very good in with delay of connection of subscriber. According World Bank report, a 10% increase in mobile and broadband dissemination increases the per capita GDP by 0.81% and 1.38% respectively in the developing countries. Particularly, India is the 2nd largest telecom market in the world with 915 million wireless subscribers and world's 3rd largest Internet market with almost 259 million broadband users. There is still a huge economic opportunity in India as the tele-density in rural India is only 45% where more than 65% of the population lives. Future growth of telecommunication industry in terms of number of subscribers is expected to come from rural areas as urban areas are saturated with a tele-density of more than 160%. Digital technologies could transform markets and huge economic opportunities India. The digital economy has transformed market economy opportunities In 2021, mobile technologies and services generated \$4.5 trillion of economic value added, or 5 percent of GDP, globally. The vulnerable section of populations in both developing and developed countries have unable to connect to or use digital technologies risk during covid-19.

3. Stylized Facts about Technological and Economic Growth

India's digital surge is well under way on the consumer side, even as its businesses show uneven adoption and a gap opens between digital leaders and other firms. This report examines the opportunities for India's future digital growth and the challenges that will need to be managed as it continues to embrace the digital economy. Firm size is not always a differentiator: while large firms are far ahead in digital areas requiring large investments like making sales through their own website, small businesses are leapfrogging ahead of large ones in other areas, including acceptance of digital payments and the use of social media and video conferencing to reach and support customers.

It says, growth is expected to be brisk in financial year 2024 as a vigorous credit disbursal, and capital investment cycle is expected to unfold in India with the strengthening of the balance sheets of the corporate and banking sectors. Further support to economic growth will come from the expansion of public digital platforms and path-breaking measures such as PM GatiShakti, the National Logistics Policy, and the Production-Linked Incentive schemes to boost manufacturing output. The transformation of the modern economy need not require a switch to manufacturing. According to traditional pattern of growth rate primary sector rate will be increased manufacturing sector will be increase some portion of time the manufacturing growth rate would be sustained. It starts to fall services sector growth rate would be increased much. Fortunately, India would be jumped final stage. Structural change in labor across the economy such as agricultural, manufacturing and services sectors

Since 2017-2018 Government of India expand its digital payments in Indian economy and it has ensured and enhance the quality and strength if financial sectors. Thus, government of India enhance common man ease of living without any hurdle, financial inclusion, and growth of business and economy. During the Pandemic, availability of contactless digital payment solutions such as BHIM-UPI facilitated social distancing and continuity of businesses, including small merchants. The digital payments have increased coordinated as whole in India. Last five years the GOI has taken up various easy step and convenient modes of digital payments, such as Bharat Interface for Money-Unified Payments Interface (BHIM-UPI), Immediate Payment Service (IMPS), and National Electronic Toll Collection (NETC) had registered substantial growth and have transformed digital payment ecosystem by increasing person-to-person (P2P) as well as person-to-merchant (P2M) payments. (Source: RBI, NPCI and banks).

The Covid-19 urged the world to adopt a digital environment without any barrier between developing and underdeveloped countries. The software developed has a wider range in terms of medical industry, food industry, and education. Thus Covid 19 has given indication to develop and adopt the digital world. This leads to economic growth. The digital race had urged a new frontier. New organizations that lead on data and new technologies gain profitability and market share to achieve environmental goals. Table 3 showed the total number of digital payments transactions made last five financial years and currency financial year. For instance, the potential hybrid work is limited or impossible such as agriculture, healthcare, construction, education, cleaning, transport, hospitality, mining, physical retail, manufacturing, numerous informal industries and others. Digitalization is a universal enabler

across many industries and regions, but there are important exceptions with remove different drivers, to achieve goals of digital world. The total value of digital payments made during the last five financial year and in the current financial year are as under:

Table 3. Number of digital transaction

Financial Year (FY)	Total number of digital transactions(In crore) #
2017-18	2,071
2018-19	3,134
2019-20	4,572
2020-21	5,554
2021-22	8,840
2022-23	9,192*

Source: RBI, NPCI and banks

Note: Digital payment modes considered are BHIM-UPI, IMPS, NACH, AePS, NETC, debit cards, credit cards, NEFT, RTGS, PPI and others.

4. Conclusion

The study has taken up research question technological transformation and digital transformation in India. Transforming digital India has made viable success of common have access good health management system. The digital technologies have enable and new sources of data. This study has concluded technological implementations common have got easy access of information from the government. The majority of infrastructure from worldwide, to understand inked to the maturing, digitalized, automated, data-driven reinvention of infrastructure operations. Governments need more invest in digital infrastructure and public data that organisations can leverage strong privacy and security safeguards in data science.

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An Analysis of the Relationship between Tourism Amenities and Tourists Satisfaction in Himachal Pradesh's Shimla Hills

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Introduction

The tourism sector in Himachal Pradesh is developing and encourages domestic and international travel for the sake of social and educational advancement. The tourism business is mostly a private sector service industry, despite the fact that the public sector has significantly contributed to infrastructure development, either directly or through Public Private Partnership (PPP) methods. A distinctive feature of this multi-sectoral activity is the diversity of its service providers. It resembles the manufacturing sector quite a bit in that both the supply chain and the final product are equally important. The aircraft, ground transportation, hotel, vital infrastructure, and support systems are some instances of integrated industries. Therefore, it is impossible to achieve the increase of tourism unless the problems are handled.

One of the most varied tourist industries in the world is found in Himachal Pradesh. Tourism must be viewed as a crucial economic activity for overall sustainable economic growth and ensuring employment generation in order to develop and promote the industry and put Himachal Pradesh on the map of well-known tourist destinations on a national and worldwide level. The State's tourism industry is expanding rapidly, and as a result, there are several prospects to increase employment. Since tourist infrastructure is a vital part of economic development, the state offers a tremendous potential for abundant employment generation and related activities, including hotel projects, food-focused projects, amusement parks, and water sports, among others.

By identifying areas with high investment potential and luring big money along with higher rate of employment opportunities. The present study is the part of author ongoing research work and it was conducted in the two sample blocks i.e. Theog block and Rampur Bushahr block of Shimla Distt in himachal Pradesh.

Reviews of past studies

Researches done in the past by different researchers Singh (1978) outlines the economic advantages of tourism in terms of job and revenue creation, as well as tourist growth because of the natural resources and mountainous terrain, which can help create jobs, money, and foreign currency. According to Jayal and Motwani (1986), travellers from both domestic and international locations travel to the Himalayas. Seasonal tourists are common in this region since these locales, despite their hard geography, are among the world's top "Must see" destinations. An description of the town's deterioration after the British left and it became the state capital of Himachal Pradesh may be found in Raja (1992).

According to Nirmal (1996), Himachal Pradesh has all the requirements for being an important tourist destination. However, due to a lack of lodging and other facilities, high maintenance costs, and a lack of exposure, tourism has not yet realised its full potential. In rural areas of the state of Himachal Pradesh, tourism is a source of income and employment, according to Parmar (2010). Rural areas of the state could potentially entice visitors looking

for natural and cultural attractions. A study claims that in order to effectively utilise new, unexplored areas, the government must develop strategies that incorporate the local community and give them benefits from increased amenities. Chugh (2017) looks into Himachal Pradesh, a little mountainous state in India, and its tourism marketing strategies. In the state of Himachal, the tourism industry is expanding.

Data and methods

The results have been analysed using the appropriate mathematical, accounting, and statistical tools of analysis, such as percentage, average, ratios, trend analysis, chi-square, compound growth, comparative analysis, correlation, F-test, Chi square test, and rank Scale. The data information gathered from primary and source has been methodically organised and tabulated in an appropriate way. The tabulated results have been obtained by using following tools shown here only few due to space constraints:

Chi-Square: Chi-square has been used to test the significance at 0.05 percent level of the hypothesis of research. The formula used for testing the hypothesis has been as under:

$$\chi^2 = \frac{\sum (O-E)^2}{\sum E}$$

F-Test: To find out whether two independent estimates of population variance differ significantly, the method F-test has been applied by using the following formula:

$$F = \frac{S_1^2}{S_2^2} \quad \text{Where} \quad S_1^2 = \frac{\sum (X_1 - \bar{X}_1)^2}{n_1 - 1} \quad \text{and} \quad S_2^2 = \frac{\sum (X_2 - \bar{X}_2)^2}{n_2 - 1} \quad S_1^2 \text{ is always larger than } S_2^2.$$

Objective

To investigate the availability of basic tourism amenities and tourist satisfaction levels in the research region.

Summary, Result and Discussion

The State has a wealth of scenic, natural, and cultural features to offer travelers. Himachal is enticing because of its snow-capped mountains, sparkling rivers, serene surroundings, great climate, and peaceful way of life. The state is rich in tribal culture, dialects, folklore, attire, and cuisine, particularly Himachal cuisine, in addition to its abundance of natural beauty. The State is equipped to draw visitors from a variety of demographics. However, improving accessibility and focusing on the right potential markets require infrastructure. The following development of tourism infrastructure has been reviewed in this Study from the respondents' point of view:

The tourist respondents' demographic profile

Table 1 lists the demographic characteristics of the respondents who were tourists, broken down by gender, age, marital status, level of education, income, and occupation.

Table-1.1
Respondent's Demographic Profile

Demographic	Category	No. of Respondents	Valid per cent
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profile			
Male/Female	Male	401	66.9
	Female	199	32.8
Age Group	Below 25	213	35.5
	25-50	272	44.8
	Above 50	115	19.3
Material status	Married	328	54.5
	Unmarried	272	45.5
Educational Qualification	Illiterate	14	2.5
	Matriculate	110	18.2
	UG	383	63.9
	PG	93	15.9
Income (Monthly)	Below Rs 100000	17	3.4
	100000 -200000	232	38.8
	200000 -300000	111	18.7
	Above 300000	240	40.3
Occupation	Service Sector	176	30.1
	Primary Sector	268	43.7
	Business	70	12.3
	Student	86	13.9

Source: Compiled from field survey.

According to table 1.1, 44.8 percent of the respondents were tourists, with 66.9 percent of them being men and the bulk of them being aged 25 to 50. Additionally, among respondents, 54.5 percent are married, 2.5 percent are illiterate, while 18.2 percent have completed high school, 63.9 percent have graduated, and 15.9 percent have completed their undergraduate degrees. Only 3.4 percent of respondents reported having an income of less than one lakh, 38.8 percent between Rs. One lakh to two lakh. 18.7 percent between Rs. two lakh and Rs. three lakh, and 40.3 percent over Rs. three lakh. 30.1 per cent of tourists work in the service industry, 12.3 per cent is entrepreneurs, 43.7 per cent are involved in agriculture and horticulture, and 13.9 per cent are students.

Respondents' nature-based attributes regarding tourist information facilities

The very basic amenities that tourists use when visiting include maps, directional signs, tourist information centers, guides, and so on. Numerous tourists are drawn to a location by the presence of these amenities in a desirable location to learn from the tourist respondents about the kind of amenities they encountered and used when visiting the study area. Field information has examined as below.

Table 1.2 (i)
Tourist respondents' characteristics with regard to information-related facilities

Block	Area	No	Yes	Total
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THEOG	THEOG	22 (22.0) [22.1]	78 (78.0) [38.0]	100 (100) [33.3]
	FAGU	28 (28.0) [33.3]	72 (72.0) [33.3]	100 (100) [33.3]
	CHIYOG	42 (42.0) [44.4]	58 (58.0) [28.6]	100 (100) [33.3]
	Total	92 (30.6) [100] {40.1}	208 (69.4) [100] {56.1}	300 (100) [100] {50.0}
RAMPUR	RAMPUR	42 (42.0) [29.4]	58 (58.0) [36.6]	100 (100) [33.3]
	SARAHAN	48 (48.0) [36.8]	52 (52.0) [30.5]	100 (100) [33.3]
	DUTTNAGAR	42 (42.0) [33.5]	58 (58.0) [33.2]	100 (100) [33.3]
	Total	132 (44.6) [100] {59.9}	168 (55.4) [100] {43.9}	300 (100) [100] {50.0}
Grand Total		224 (37.3) {100}	376 (62.7) {100}	600 (100) {100}

Source: Compiled from field survey.

Chi-Square= 11.998, P= .028

Figures in small brackets () denote the percentage of the row total.

Figures in large brackets [] denote block wise percentage of the column total.

Figures in large brackets { } denotes the percentage of the column grand total in two blocks.

According to table 1.2(i), out of a total of 600 respondents in the study area, 376, or 62.7 percent, used tourist information services such maps, directional signs, and TIC, whereas over 37.3 percent of tourists respondents said they encountered difficulties using these services.

In addition, according to table 2(i), of the 376 respondents who used the service, the majority (i.e., 41.9per cent, 26.9per cent, and 22.9per cent) used the tourist information centre, a guide, and directional signs, while only a small percentage (i.e., 5.7per cent and 1.3per cent) used the map and other information-related services. Out of the six villages used for the study, Theog area had the highest percentage of tourists using the facilities at the tourist information centre (70.9 per cent).

Table 1.2(ii)
Types of Facilities Used for Tourist Information

Block	Area	Adequat	Directiona	Tourists	Guide	Any	Total
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		e Map Facilities	l Sings Facilities	Informatio n Centre Facilities	Facilitie s	Other Facilitie s	
THEOG	THEOG	10 (12.8) [50.0]	10 (12.8) [33.3]	50 (62.8) [41.7]	08 (12.8) [25.0]	0 (0.0) [0.0]	78 (100) [38.1]
	FAGU	0(0.0) [0.0]	10 (13.9) [33.3]	50 (70.9) [41.7]	12 (14.6) [25.0]	0 (0.0) [0.0]	72 (100) [33.3]
	CHIYOG	10 (16.9) [50.0]	10 (16.9) [33.3]	22 (33.6) [16.7]	10 (33.7) [50.0]	0 (0.0) [0.0]	62 (100) [28.6]
	Total	20 (9.7) [100] {100}	32 (14.8) [100] {34.9}	122 (56.9) [100] {75.0}	38 (18.9) [100] {38.4}	0 (0.0) [100] {0.0}	212 (100) [100] {56.1 }
RAMPU R	RAMPUR	0 (0.0) [0.0]	14 (22.9) [25.0]	40 (66.9) [100.0]	8 (10.2) [9.4]	0 (0.0) [0.0]	62 (100) [36.6]
	SARAHAN	0 (0.0) [0.0]	20 (39.9) [35.7]	0 (0.0) [0.0]	28 (60.3) [46.9]	0 (0.0) [0.0]	48 (100) [30.5]
	DUTTNAGA R	0 (0.0) [0.0]	22 (40.9) [39.3]	0 (0.0) [0.0]	28 (51.5) [43.8]	5 (7.5) [100.0]	54 (100) [32.9]
	Total	0 (0.0) [100] {0.0}	56 (33.9) [100] {65.1}	40 (24.7) [100] {25.0}	65 (38.9) [100] {61.6}	5 (2.4) [100] {100}	164 (100) [100] {43.9 }
Grand Total		20 (5.7) [100]	86 (22.9) [100]	160 (41.9) [100]	105 (26.9) [100]	5 (1.3) [100]	376 (100) [100]

Source: Compiled from field survey.

Chi-Square= 103.14, P= .007

Figures in small brackets () denote the percentage of the row total.

Figures in large brackets [] denote block wise percentage of the column total.

Figures in large brackets { } denotes the percentage of the column grand total in two blocks.

The conclusion that can be drawn from the analysis above is that the study area's tourism potential will increase if other facilities, such as tourist information centers, are increased in number. These facilities, as well as others, such as maps and other directional signs, are lacking in quantity, which is crucial from the perspective of tourists. To determine the role of the government in facilitating such services, the quality of such facilities offered by public and private agencies has been examined after learning about the types of tourist information-related facilities in the research area. Although the majority of respondents

(53.1per cent) appeared content, 47.9per cent of the tourists surveyed did not appear to be happy with the services they received from private providers. However, only 20.2 percent of tourists who received tourism information from government entities reported being satisfied compared to 81.1 percent who were dissatisfied. The Chi-square test was used to test the hypothesis that there is no discernible difference in opinions regarding the satisfaction level with respect to the tourism services (tourist information related services) offered by the private and public sectors in the study area. It was discovered that the P-value for the Chi-square test was calculated as .007, which is highly significant at the 5 percent level of significance. Therefore, the hypothesis is rejected since the results show that there is a highly significant difference in the respondents' opinions on how satisfied they are with the tourism services offered by the public and private sectors in the research area. Therefore, it can be inferred from the data above that fewer public agencies than private ones offer services connected to tourist information. Furthermore, it is determined that, in compared to private agencies, the quality of services offered by government organisations is not very satisfactory.

Respondents' nature-based attributes regarding tourist accommodation facilities

In terms of lodging options, there are hotels, eateries, bed and breakfasts, and so forth. Tourists may choose to remain in a specific location and make use of the accommodations stated above if they believe that there are numerous things to do in a given area and that a single day will not be enough to visit and take in the moments. If a location does not have adequate lodging options, travelers should plan accordingly and return the same day to another location where they may have a comfortable stay. In order to examine the availability of accommodations and the specific types of such availability, it is important to know whether or not the tourist respondents were able to arrange a stay in the study area. According to table 1.3(i), out of 600 tourists who responded, 410 (68.9 percent) managed to remain in hotels in the study region, while 190(31.1percent) said they returned to other locations for their accommodations after visiting the study area due to a lack of hotels and other accommodations there.

Following a comparison of the two research areas, it was found that more tourists were able to book accommodations in Theog, with 236 (78per cent) as opposed to 174 (58.9per cent) in the Rampur blocks. Out of 410 travellers who were able to organise their lodging in the two blocks' most popular tourist destinations, 214 (52.1per cent of them) said they went to hotels. This was followed by home stays (24.1per cent), government rest houses (18.9per cent), and private guest houses (2.6per cent) and rest houses (19.1per cent) in table 1.3(ii).

Table 1.3(i)

Attributes of Respondents Regarding Tourists Accommodation Facilities

Block/Area	Study Area	Not availed	Yes/availed	Total
------------	------------	-------------	-------------	-------

THEOG	THEOG	12 (10.0) [16.7]	88 (90.0) [37.5]	100 (100) [33.3]
	FAGU	32 (30.0) [50.0]	68 (70.0) [29.2]	100 (100) [33.3]
	CHIYOG	20 (20.0) [33.3]	80 (80.0) [33.3]	100 (100) [33.3]
	Total	64 (20.0) [100] {32.9}	236 (78.0) [100] {57.4}	300 (100) [100] {50.0}
RAMPUR	RAMPUR	26 (26.0) [21.3]	74 (74.0) [41.6]	100 (100) [33.3]
	SARAHAN	52 (52.0) [42.6]	48 (48.0) [27.0]	100 (100) [33.3]
	DUTTNAGAR	44 (44.0) [36.1]	56 (56.0) [31.5]	100 (100) [33.3]
	Total	122 (40.7) [100] {67.1}	174 (58.9) [100] {42.6}	300 (100) [100] {50.0}
Grand Total		190 (31.1) {100}	410 (68.9) {100}	600 (100) {100}

Source: Compiled from field survey.

Chi-Square= 27.982, P= .003

Figures in small brackets () denote the percentage of the row total.

Figures in large brackets [] denote block wise percentage of the column total.

Figures in large brackets { } denotes the percentage of the column grand total in two blocks.

The above data clearly shows that a lack of such availability in these locations prevented 100per cent of visitors from managing their stay in the specific place they visited. Out of 410 travelers who responded, the majority of them discovered hotel amenities in these locations, and nearly one-fourth of tourists managed their stay at home. They said that there were very few government guesthouses or rest homes.

Even though more than 50per cent of respondents said they had found and used the aforementioned lodging options, there is still room for improvement. The government should take action to increase the quantity and calibre of resettlement homes and hotels by offering them various incentives, such as subsidies. If it is not possible to provide hotels or guest houses at all the tourist destinations, efforts should be made to promote the use of local residents' homes as home stays.

After learning about the different types of lodging options available in Theog and Rampur Bushahr block, it was felt necessary to determine whether these options were provided by the public or private sector, as well as the standard of these services, in order to analyse the government's role in ensuring the quality of these options and determine where improvements might be possible.

Table 1.3(ii)

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Kind of Accommodation Facilities Available

Block	Area	Hotel	Rest House	Guest House	Home Stay	Any Other	Total
THEOG	THEOG	50 (55.6) [38.5]	20 (22.2) [40.0]	10 (11.1) [100.0]	10 (11.1) [20.0]	0 (0.0) [0.0]	90 (100) [37.5]
	FAGU	40 (57.1) [30.8]	10 (14.3) [20.0]	0 (0.0) [0.0]	20 (28.6) [40.0]	0 (0.0) [0.0]	70 (100) [29.2]
	CHIYOG	40 (50.0) [30.8]	20 (25.0) [40.0]	0 (0.0) [0.0]	20 (25.0) [40.0]	0 (0.0) [0.0]	80 (100) [33.3]
	Total	130 (54.2) [100] {60.1}	50 (20.8) [100] {64.1}	10 (4.1) [100] {100}	50 (20.8) [100] {50.0}	0 (0.0) [100] {0.0}	240 (100) [100] {57.8}
RAMPUR	RAMPUR	48 (64.9) [55.8]	6 (8.1) [21.4]	0 (0.0) [0.0]	20 (27.0) [40.0]	0 (0.0) [0.0]	74 (100) [41.6]
	SARAHAN	26 (54.2) [30.2]	10 (20.8) [35.7]	0 (0.0) [0.0]	12 (25.0) [24.0]	0 (0.0) [0.0]	48 (100) [27.0]
	DUTTNAGAR	12 (21.4) [14.0]	12 (21.4) [42.9]	0 (0.0) [0.0]	18 (32.1) [36.0]	14 (25.0) [100.0]	56 (100) [31.5]
	Total	86 (48.3) [100] {39.9}	28 (15.8) [100] {35.9}	0 (0.0) [100] {0.0}	50 (28.0) [100] {50.0}	14 (7.9) [100] {100}	178 (100) [100] {42.6}
Grand Total		214 (52.1) [100]	78 (19.1) [100]	10 (2.6) [100]	100 (24.1) [100]	14 (3.3) [100]	410 (100) [100]

Source: Compiled from field survey.

Chi-Square= 77.434, P= .005

Figures in small brackets () denote the percentage of the row total.

Figures in large brackets [] denote block wise percentage of the column total.

Figures in large brackets { } denotes the percentage of the column grand total in two blocks.

Data shows that 66 percent of tourist respondents were able to manage their stay in private hotels, compared to 34 percent who stayed in government-run hotels, guest homes, etc. In both of the blocks where roughly 66 percent of the tourist respondents stayed at private hotels, a nearly identical situation can be seen. Out of 150 respondents (100per cent) who remained in public or private accommodations, 85 respondents (62per cent) said they

were dissatisfied with the level of services, whereas 56 per cent of respondents who stayed in private accommodations appeared satisfied.

Although 110 tourists (100 per cent) who stayed at private hotels in the Rampur block responded, 70 of them (60 per cent) said they were dissatisfied with the accommodations. The results of the Chi-square test, which was used to test the hypothesis, show a significant difference between respondents' perceptions of the satisfaction levels with the tourism services (services related to tourists' accommodations) offered by the public and private sectors in the study area. The P-value for this difference is 0.005 and is significant at the 5 per cent level of significance. Thus, the null hypothesis is disproved.

Overall, it can be said that, with the exception of the Rampur block, the majority of the lodging options in Theog and Rampur Bushahr block are provided by the private sector. Moreover, most tourists appeared to be content with these accommodations. Therefore, the government should play a significant role in ensuring the quality of these facilities, and additional efforts should be made to ensure the quality of services provided by private hotels, home stays, and guest houses at controlled prices, so that tourists can feel confident and choose to stay in the locations they are visiting.

Tourist respondents' nature-based attributes regarding parking facilities

One of the issues that visitors to any location sometimes encounter is parking, particularly in hilly regions like the Himachal Pradesh district of Shimla. When parking is provided in a methodical and well-managed manner, visitors are not only satisfied but also save time, which allows them to focus on enjoying the moment. As a result, it is important to know whether such a facility is present in the research area and what kind of facility it is, as per the tourists.

Table 1.4(i)
Attributes of Tourists Respondents Regarding Aailed Parking Facilities

Block/Area	Study Area	Not availed	Yes availed	Total
THEOG	THEOG	20 (20.0) [25.0]	80 (80.0) [36.4]	100 (100) [33.3]
	FAGU	30 (30.0) [37.5]	70 (70.0) [31.8]	100 (100) [33.3]
	CHIYOG	30 (30.0) [37.5]	70 (70.0) [31.8]	100 (100) [33.3]
	Total	80 (26.7) [100] {47.6}	220 (72.9) [100] {51.0}	300 (100) [100] {50.0}
RAMPUR	RAMPUR	20 (18.0) [20.5]	80 (82.0) [38.7]	100 (100) [33.3]
	SARAHAN	36 (36.0) [40.9]	64 (64.0) [30.2]	100 (100) [33.3]
	DUTTNAGAR	34 (34.0) [38.6]	66 (66.0) [31.1]	100 (100) [33.3]

	Total	90 (29.3) [100] {52.4}	210 (71.1) [100] {49.0}	300 (100) [100] {50.0}
Grand Total		170 (30.0) {100}	430 (70.0) {100}	600 (100) {100}

Source: Compiled from field survey.

Chi-Square= 6.838, P= .29

Figures in small brackets () denote the percentage of the row total.

Figures in large brackets [] denote block wise percentage of the column total.

Figures in large brackets { } denotes the percentage of the column grand total in two blocks.

In this regard, it is evident from table 1.4(i) that, of the 600 respondents (100per cent) who were visitors, 430 (70per cent) said they had used parking facilities, while only 30 per cent 170 respondents said they had not. Nearly identical conditions were found in both Shimla district blocks, as 72.9 percent of Theog block respondents and 71.1 percent of Rampur block respondents utilised parking services at the locations they visited.

Out of 430 respondents who used parking during their visits to the study area, 66.0 per cent in Theog, 76.9 per cent in Rampur block, and 72.0 percent overall said they found and used ground parking; 25.1 percent said they used parking in a mall or other building; and 4.3 per cent said they used roadside parking.

Since the majority of respondents used ground parking, which they believed to be unsafe in terms of security, efforts should be made to increase both the number of indoor parking spaces as well as the available parking spaces.

The Chi-square test was used to test the null hypothesis that there is no significant difference between respondents who are tourists' opinions regarding their level of satisfaction with the tourism services (parking-related services) offered by the public and private sectors in both blocks of the Shimla district. The results show that there is a highly significant difference in respondents' opinions regarding their level of satisfaction with the parking services offered. The null hypothesis is rejected since the value at the 5per cent level of significance, 007, is exceedingly little.

Table 1.4(ii)
Kind of Aailed Parking Facilities by Tourists

Block/Area	Study Area	Parking (Ground)	Parking (Mall/Building)	Parking (Road Side)	Total
THEOG	THEOG	58 (72.5) [40.0]	18 (22.5) [27.3]	4 (5.0) [44.4]	80 (100) [36.4]
	FAGU	39 (55.7) [26.9]	29 (41.4) [43.9]	2 (2.9) [22.2]	70 (100.0) [31.8]
	CHIYOG	48 (68.6) [33.1]	19 (27.1) [28.8]	3 (4.3) [33.4]	70 (100.0) [31.8]
	Total	145 (66.0) [100] {46.9}	66 (30.0) [100] {62.3}	9 (4.1) [100] {52.9}	220 (100) [100] {50.9}
RAMPUR	RAMPUR	69 (84.1) [42.1]	10 (12.2) [25.0]	3 (3.7) [37.5]	82 (100) [38.7]
	SARAHAN	43 (67.2)	19 (29.7)	2 (3.1)	64 (100)

		[26.2]	[47.5]	[25.0]	[30.2]
	DUTTNAGAR	52 (78.8) [31.7]	11 (16.7) [27.5]	3 (4.5) [37.5]	66 (100) [31.1]
	Total	164 (76.9) [100] {53.1}	40 (18.8) [100] {37.7}	8 (3.8) [100] {47.1}	212 (100) [100] {49.1}
Grand Total		309 (72.0) {100}	106 (25.1) {100}	17 (4.3) {100}	432 (100) {100}

Source: Compiled from field survey.

Chi-Square= 88.946, P= .007

Figures in small brackets () denote the percentage of the row total.

Figures in large brackets [] denote block wise percentage of the column total.

Figures in large brackets { } denotes the percentage of the column grand total in two blocks.

Tourist respondents' nature-based attributes regarding transportation facilities

Another facility, i.e. the availability of transportation facilities like taxis and buses in the research region, has been evaluated as part of the series of analyses of infrastructural and other utility services that are significant from the point of view of tourists. Because of the risks and distance from their destinations, not every visitor travels by their own vehicle. There are a lot of tourist destinations in the Shimla district that are inaccessible to small automobiles or private vehicles. Therefore, in the study region, the role of the public transportation system is crucial.

Table 1.5(i)

Tourists' Attributes Regarding Available Transportation Facilities

Block	Area	No	Yes	Total
THEOG	THEOG	7 (7.0) [18.5]	93 (93.0) [35.5]	100 (100) [33.3]
	FAGU	11 (11.0) [28.9]	89 (89.0) [34.0]	100 (100) [33.3]
	CHIYOG	20 (20.0) [52.6]	80 (80.0) [30.5]	100 (100) [33.3]
	Total	38 (12.7) [100] {48.7}	262 (87.3) [100] {50.2}	300 (100) [100] {50.0}
RAMPUR	RAMPUR	10 (10.0) [25.0]	90 (90.0) [34.6]	100 (100) [33.3]
	SARAHAN	13 (13.0) [32.5]	87 (87.0) [33.5]	100 (100) [33.3]
	DUTTNAGAR	17 (17.0) [42.5]	83 (83.0) [31.9]	100 (100) [33.3]
	Total	40 (13.3) [100] {51.3}	260 (86.7) [100] {49.8}	300 (100) [100] {50.0}
Grand Total		80 (13.0) {100}	520 (86.9) {100}	600 (100) {100}

Source: Compiled from field survey.

Chi-Square= 51.323, P= .001

Figures in small brackets () denote the percentage of the row total.

Figures in large brackets [] denote block wise percentage of the column total.

Figures in large brackets { } denotes the percentage of the column grand total in two blocks.

The information was gathered from the tourist respondents to learn what kind of public transportation service they used while visiting the study area in order to conduct an empirical analysis. According to the information in tables 1.5(i) and (ii), the majority of respondents, or 520 out of 600 tourists, (86.6 per cent), stated that they used public transportation options such buses and taxis for either the entire trip or for short distances when they weren't able to drive themselves. Out of the 520 tourists who visited Theog and Rampur block, 52.9 percent travelled by cab, 35.1 percent by bus, and 12.0 percent by other means of transportation.

Table 1.5(ii)
Kind of Aailed Transportation Facilities by Tourists

Block	Area	Taxi	Buses	Others	Total
THEOG	THEOG	47 (50.5) [34.3]	28 (30.1) [32.9]	18 (19.4) [45.0]	93 (100) [35.5]
	FAGU	46 (51.7) [33.6]	30 (33.7) [35.3]	13 (14.6) [32.5]	89 (100) [34.0]
	CHIYOG	44 (55.0) [32.1]	27 (33.8) [31.8]	9 (11.3) [22.5]	80 (100) [30.5]
	Total	137 (52.3) [100] {49.3}	85 (32.4) [100] {47.2}	40 (15.3) [100] {62.5}	262 (100) [100] {50.2}
RAMPUR	RAMPUR	44 (48.9) [31.2]	35 (38.9) [36.8]	11 (12.2) [45.8]	90 (100) [34.6]
	SARAHAN	50 (57.5) [35.5]	29 (33.3) [30.5]	8 (9.2) [33.4]	87 (100) [33.5]
	DUTTNAGAR	47 (56.6) [33.3]	31 (37.3) [32.7]	5 (6.0) [20.8]	83 (100) [31.9]
	Total	141 (54.2) [100] {50.7}	95 (36.5) [100] {52.8}	24 (9.2) [100] {37.5}	260 (100) [100] {49.8}
Grand Total		278 (52.9) {100}	180 (35.1) {100}	64 (12.0) {100}	520 (100) {100}

Source: Compiled from field survey.

Chi-Square= 2.199, P= .798

Figures in small brackets () denote the percentage of the row total.

Figures in large brackets [] denote block wise percentage of the column total.

Figures in large brackets { } denotes the percentage of the column grand total in two blocks.

In both blocks, there was a nearly identical situation, with more than 50 per cent of people using taxis. The analysis above leads to the conclusion that while there are transportation facilities in the study region, those other than taxis and buses can be found and promoted to increase the study area's tourism potential. To understand the role of government in the development of transportation services, it is crucial to determine if the facility used by tourists is private or public. For the purpose of analysing the function of the government in

this area, it is also crucial to understand the quality of the private and public transportation systems. The accessibility of private transportation facilities is clearly superior to those offered by the government. It is backed by the statistics, which shows that only 14.1 per cent of visitors who responded to the survey said they used government-sponsored transportation, compared to 85.9 percent of respondents who said they travelled using private transportation facilities. It makes it very evident that the private sector is essential to the movement of tourists. Similar circumstances can be seen in both blocks. When using the Chi-square test to examine visitor satisfaction with transportation services offered by the public and private sectors in the study area, the P-value is 0.829, which is very low at the 5per cent level of significance, hence the null hypothesis is rejected. Therefore, it is determined that there is a highly significant difference in people's perceptions of their degree of satisfaction with the transportation services.

Respondents' nature-based attributes regarding the quality of health facilities for tourists

According to table 1.6(i), 120 visitors (20.0 per cent) out of 600 respondents said they used the study area's medical services in some capacity. 60.9 percent of the informants who used health services went to the Theog block, while 39.1 percent went to the Rampur block. The tourists' informants used a variety of health services, including ambulance services, private clinics, and personal visits to government hospitals and dispensaries (chemists).

Table 1.6(i)
Tourists' Attributes Regarding Access to Health Care Facilities

Block	Area	No	Yes	Total
THEOG	THEOG	60 (60.0) [26.8]	40 (40.0) [55.1]	100 (100) [33.3]
	FAGU	86 (86.0) [37.3]	14 (14.0) [20.3]	100 (100) [33.3]
	CHIYOG	82 (82.0) [35.9]	18 (18.0) [24.6]	100 (100) [33.3]
	Total	228 (77.0) [100] {47.3}	72 (33.0) [100] {60.9}	300 (100) [100] {50.0}
RAMPUR	RAMPUR	71 (71.0) [28.4]	29 (29.0) [62.8]	100 (100) [33.3]
	SARAHAN	90 (90.0) [35.4]	10 (10.0) [20.9]	100 (100) [33.3]
	DUTTNAGAR	91 (91.0) [36.2]	9 (9.0) [16.3]	100 (100) [33.3]
	Total	252 (85.6) [100] {52.7}	48 (14.4) [100] {39.1}	300 (100) [100] {50.0}
Grand Total		480 (80.0) {100}	120 (20.0) {100}	600 (100) {100}

Source: Compiled from field survey.

Chi-Square= 10.559, P= .069

Figures in small brackets () denote the percentage of the row total.

Figures in large brackets [] denote block wise percentage of the column total.
 Figures in large brackets { } denotes the percentage of the column grand total in two blocks.
 The information in table 1.6(ii) reveals that, of the 118 tourists who responded, the 65 respondents (55.08 per cent) went to a private clinic for treatment, followed by 28.8 per cent (34 respondents) who went to a government hospital, 10.16 per cent who used an ambulance, and 5.93 percent who used any other services.

Table 1.6(ii)
Tourists' Use of Health Care Facilities

Block	Area	Hospital	Ambulance	Clinic	Any Other	Total
THEOG	THEOG	13 (31.6) [70.6]	3 (7.9) [50.0]	21 (53.2) [48.8]	2 (5.3) [66.7]	39 (100) [55.1]
	FAGU	4 (21.4) [17.6]	1 (7.1) [16.7]	9 (64.3) [20.9]	1 (7.2) [33.3]	15 (100) [20.3]
	CHIYOG	3 (11.8) [11.8]	2 (11.8) [33.3]	13 (76.4) [30.3]	0 (0.0) [0.0]	18 (100) [24.6]
	Total	17 (24.6) [100] {60.7}	6 (8.7) [100] {50.0}	43 (62.3) [100] {66.2}	3 (4.4) [100] {42.9}	72 (100) [100] {61.6}
RAMPUR	RAMPUR	8 (25.9) [63.6]	2 (7.4) [33.3]	17 (63.0) [77.3]	1 (3.7) [25.0]	28 (100) [62.8]
	SARAHAN	3 (22.2) [18.2]	4 (44.4) [66.7]	0 (0.0) [0.0]	3 (33.4) [75.0]	10 (100) [20.9]
	DUTTNAGAR	3 (28.6) [18.2]	0 (0.0) [0.0]	5 (71.4) [22.7]	0 (0.0) [0.0]	8 (100) [16.3]
	Total	17 (25.6) [100] {39.3}	6 (13.9) [100] {50.5}	22 (51.2) [100] {33.8}	4 (9.3) [100] {57.1}	46 (100) [100] {38.4}
Grand Total		34 (28.8) {100}	12 (10.16) {100}	65 (55.08) {100}	7 (5.93) {100}	118 (100) {100}

Source: Compiled from field survey.

Chi-Square=28.347, P= .0238

Figures in small brackets () denote the percentage of the row total.

Figures in large brackets [] denote block wise percentage of the column total.

Figures in large brackets { } denotes the percentage of the column grand total in two blocks.

This shows that the majority of the visitors who provided information about their medical difficulties received treatment, whereas just 15 tourists were transported by ambulance to hospitals. From the above research, it can be inferred that only a small percentage of the visitors who came to the study revealed that they had a serious health issue. 22 per cent of people received modest health-related services, in contrast. Furthermore, given that the majority of tourist destinations have used private clinics for health services, it can be said that they are more accessible. Knowing the types of accessible health services that are

offered in the study region and whether they are offered by public or private hospitals and clinics can help you understand the role that the government plays in delivering healthcare in the area.

According to the information the majority of health service providers in the study area are private businesses. In fact, 65 percent of tourists said they sought treatment from private clinics or hospitals in the study area. However, 35 per cent said they were able to resolve their health problems and sought treatment in government clinics or hospitals. Both the blocks chosen as study areas Theog and Rampur Bushahr have a remarkably comparable scenario.

The assumption that there is no significant difference in the satisfaction level in respect to health services provided to tourists by public and private sector in the study area has been tested by applying Chi-square test and it has been found that the P-value of Chi-square is calculated .238 which is highly insignificant at 5 percent level of significance. So the hypothesis is accepted and it is analyzed that there is perfectly indifference in the level of satisfaction in terms of tourism health services provided by public and private sector in the study area.

Respondents' nature-based attributes regarding the quality of financial facilities for tourists

According to table 1.7(i), 310 of the 600 respondents, or 51.66 percent, used financial services, including ATMs. Whereas over 48.33 percent of travelers said they did not find such facilities in the regions they visited. Out of the six communities included as a sample for the survey, 77 percent of total visitors visiting Fagu village had access to such a facility. The number of visitors who did not find banking services was higher in Chiyog, Fagu, Duttanagar and Sarahan (i.e. 42.0 per cent, 72.0 per cent, 56.0 per cent and 58.0 per cent).

Table 1.7(i)

Tourist Respondent Attributes Regarding Access to Financial Services

Block	Area	No	Yes	Total
THEOG	THEOG	22 (22.0) [15.4]	78 (78.0) [47.1]	100 (100) [33.3]
	FAGU	72 (72.0) [53.8]	28 (28.0) [17.6]	100 (100) [33.3]
	CHIYOG	42 (42.0) [30.8]	58 (58.0) [35.3]	100 (100) [33.3]
	Total	136 (45.33) [100] {46.4}	164 (54.6) [100] {53.1}	300 (100) [100] {50.0}
RAMPUR	RAMPUR	40 (40.0) [25.3]	60 (60.0) [41.3]	100 (100) [33.3]
	SARAHAN	58 (58.0) [37.3]	42 (42.0) [29.3]	100 (100) [33.3]
	DUTTNAGAR	56 (56.0) [37.3]	44 (44.0) [29.3]	100 (100) [33.3]
	Total	154 (51.33)	146 (48.66)	300 (100)

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		[100] {53.6}	[100] {46.9}	[100] {50.0}
Grand Total		290 (48.33) {100}	310 (51.66) {100}	600 (100) {100}

Source: Compiled from field survey.

Chi-Square=31.125, P= .000

Figures in small brackets () denote the percentage of the row total.

Figures in large brackets [] denote block wise percentage of the column total.

Figures in large brackets { } denotes the percentage of the column grand total in two blocks.

In addition, according to table 1.7(ii), 240 visitors (75.0 per cent) used ATMs, while 80 (25.0 per cent) used other financial services such as money transfers. Because visitors visit the study region on a regular basis, more banking facilities must be provided so that tourists are not inconvenienced. After determining whether or not tourists used banking services and the type of services used, an effort is made to determine whether the public or private sectors play a key role in providing such services, as well as the quality of banking services available in the study area by asking whether or not they were satisfied with both private and public sector banking facilities.

Table 1.7(ii)
Kind of Tourists' Financial Resources

Block	Area	ATM Facilities	Other Banking	Total
THEOG	THEOG	60 (76.3) [49.2]	20 (23.8) [41.3]	80(100) [47.1]
	FAGU	20 (70.0) [16.9]	10 (30.0) [20.0]	30 (100) [17.6]
	CHIYOG	42 (70.0) [33.9]	18 (30.0) [39.1]	60 (100) [35.3]
	Total	122 (71.8) [100] {86.1}	48 (28.2) [100] {60.5}	170 (100) [100] {53.1}
RAMPUR	RAMPUR	40 (66.1) [34.2]	22 (33.9) [70.0]	62 (100) [41.3]
	SARAHAN	38 (86.4) [31.7]	6 (13.6) [20.0]	44 (100) [29.3]
	DUTTNAGAR	40 (93.2) [34.1]	4 (6.8) [10.0]	44 (100.0) [29.3]
	Total	118 (78.7) [100] {13.9}	32 (21.3) [100] {39.5}	150 (100) [100] {46.9}
Grand Total		240 (75.0) {100}	80 (25.0) {100}	320 (100) {100}

Source: Compiled from field survey.

Chi-Square=5.719, P= .335

Figures in small brackets () denote the percentage of the row total.

Figures in large brackets [] denote block wise percentage of the column total.

Figures in large brackets { } denotes the percentage of the column grand total in two blocks.

According to statistics used in these research respondents in Shimla district who used banking services, 75.0 per cent were tourists who used public sector banks, while 25.0 per cent were tourists who used private sector banks. Rampur with 40.0 per cent has the most private bank facilities of any of the localities included in the research. The hypothesis that there is no significant difference in satisfaction levels between the public and private sectors in the research region was evaluated using the Chi-square test, and it was discovered that the P-value of Chi-square is calculated .335, which is significant at the 5 per cent level of significance. As a result, the hypothesis is rejected, and it is determined that there is a significant difference in the degree of satisfaction in terms of financial facilities supplied to tourists by the public and private sectors in both Shimla district blocks.

Respondents' nature-based attributes regarding the quality of sanitary facilities for tourists

Sanitation is another aspect that must be prioritised in order to attract a significant number of tourists. For this, public restrooms must be provided in big numbers and at a short distance of areas frequented by visitors. To learn whether visitors found such facilities or not, and how they assessed toilets and sanitary facilities in the study region, data was collected from tourists during their trips to the study area and an attempt was made to learn tourists' opinions about the quality of sanitation facilities.

According to table 1.8(i) and (ii) 360 respondents 60.0 per cent out of a total of 600 said that they have used and discovered sanitary facilities, including public toilets. According to the data, nearly 60per cent of the 368 respondents who used this service reported finding public toilets and other sanitation services, while 40per cent reported finding waste management facilities. The majority of visitors (70) discovered these hygienic services at Theog and Rampur town, out of the six communities chosen for the study.

Table 1.8(i)

Respondent Attributes Regarding the Quality of Sanitary Facilities Available to Tourists

Block	Area	No	Yes	Total
THEOG	THEOG	32 (32.0) [25.0]	68 (68.0) [38.9]	100 (100) [33.3]
	FAGU	52 (52.0) [41.7]	48 (48.0) [27.8]	100 (100) [33.3]
	CHIYOG	40 (40.0) [33.3]	60 (60.0) [33.3]	100 (100) [33.3]
	Total	124 (41.3) [100] {51.7}	176 (58.6) [100] {48.9}	300 (100) [100] {50.0}
RAMPUR	RAMPUR	44 (44.0) [37.5]	56 (56.0) [30.9]	100 (100) [33.3]
	SARAHAN	34 (34.0) [28.6]	66 (66.0) [36.2]	100 (100.0) [33.3]
	DUTTNAGAR	38 (38.0) [33.9]	62 (62.0) [33.0]	100 (100) [33.3]

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	Total	116 (38.6) [100] {48.3}	184 (61.3) [100] {51.1}	300 (100) [100] {50.0}
Grand Total		240 (40.0) {100}	360 (60.0) {100}	600 (100) {100}

Source: Compiled from field survey.

Chi-Square=5.513, P= .363

Figures in small brackets () denote the percentage of the row total.

Figures in large brackets [] denote block wise percentage of the column total.

Figures in large brackets { } denotes the percentage of the column grand total in two blocks.

Table 1.8(ii)

Kind of Toilets and Sanitary Facilities to Tourists'

Block	Area	Toilets & Sanitary Facilities	Waste Management Facilities	Total
THEOG	THEOG	40(57.1) [40.0]	30(42.9) [37.5]	70(100) [38.9]
	FAGU	30(60.0) [30.0]	20(40.0) [25.0]	50(100) [27.8]
	CHIYOG	30(50.0) [30.0]	30(50.0) [37.5]	60(100) [33.3]
	Total	100(55.6) [100] {45.5}	80(44.4) [100] {54.1}	180(100) [100] {48.9}
RAMPUR	RAMPUR	46(79.0) [38.3]	12(20.7) [17.6]	58(100) [30.9]
	SARAHAN	34(50.0) [28.3]	34(50.0) [50.0]	68(100) [36.2]
	DUTTNAGAR	40(64.5) [33.3]	22(35.5) [32.4]	62(100) [33.0]
	Total	120(63.8) [100] {54.5}	68(36.2) [100] {45.9}	188(1000) [100] {51.1}
Grand Total		220(59.8) {100}	148(40.2) {100}	368(100) {100}

Source: Compiled from field survey.

Chi-Square=7.576, P= .193

Figures in small brackets () denote the percentage of the row total.

Figures in large brackets [] denote block wise percentage of the column total.

Figures in large brackets { } denotes the percentage of the column grand total in two blocks.

The government is crucial in terms of infrastructure and public utility services. In this regard, data was gathered to learn about the role of the public and private sectors in providing sanitation and toilet facilities by asking visitors which sector provided the services they used and the quality of those services.

According to the respondents who utilised sanitary and toilet facilities, 60.0 per cent said that they used public toilets supplied by the state government, whereas 40.0 per cent of

visitors indicated that they used private sector facilities. The situation is nearly same in both blocks, with 56.0 percent of respondents in Theog and 66.0 percent in Rampur indicating that they used government-provided sanitary facilities.

It signifies that the government is playing an important role in delivering such services, but the role of the private sector cannot be overlooked. Despite the fact that 79.0 per cent of tourist informants were dissatisfied with the services provided by government organisations, 23.1 per cent were happy. Furthermore, the study discovers that there is an insignificant difference in people's perceptions of satisfaction with tourism services (sanitary services) provided by the public and private sectors in the study area, as the P-values of Chi-square .193 are insignificant at the 5per cent level of significance, proving the null hypothesis significant.

As a result of the aforementioned study, it is possible to infer that, while the number of private agencies providing sanitary services is lower than that of the public sector, the quality of their services is higher. Despite the fact they demand a greater premium for their services.

Responses of tourists to their problem

Tourists are the primary source of employment for the locals. Unemployment is one of India's key issues. Promoting the tourist industry is one method to address this issue. This attempt will be made to attract tourists by researching the tourism potentials of local goods, culture, customs, environment, and so on.

An effort was made to learn from tourists during their visits to the study area about the lists of common problems they encountered and what steps the state authority should take to encourage tourism and overcome these problems in order to attract more tourists to the state as well as to the study area, i.e. Shimla district, resulting in more employment for locals and revenue generation for the state government.

According to table 1.9, 460 respondents out of a total of 600 had banking challenges, including ATM machine accessibility issues. During tourist seasons, however, 420 respondents report traffic management issues. Furthermore 408 respondents face restrooms and sanitary facilities.

Many other problems were encountered by tourists during their visits to the study area, including problems with the availability of cheap hotels and restaurants 339 respondents, medical facility-related problems 299 respondents, guide and information-related problems as reported by 287 respondents, price discrimination 241 respondents, and the availability of good quality food by 224 respondents. Other issues that visitors encountered during their travels to the study region were sanitation, transportation issues, and online room booking issues, internet and communication issues, communication with locals, and service quality issues.

Table 1.9
Tourists' Reactions to Their Problem

Sr.No	Problems Faced by Tourists	THEOG	RAMPUR	Total
1.	Tourists encounter environmental issues such as hygiene, pollution, and weather.	18 (66.7)	12 (33.3)	30 (100)
2.	Tourists encounter accommodation issues such as a lack of affordable hotels, rooms, and restaurants, among other things.	150 (44.8)	189 (55.2)	339 (100)
3.	Tourists face proper parking problems.	120 (48.6)	129 (51.4)	249 (100)
4.	Tourists confront financial issues such as banking and ATM machine accessibility issues.	212 (46.3)	248 (53.7)	460 (100)
5.	Tourists encounter significant medical and healthcare issues.	106 (35.8)	193 (64.2)	299 (100)
6.	Toilets and sanitary facilities are an issue for tourists.	218 (53.7)	190 (46.3)	408 (100)
7.	Tourists face price discrimination problems.	105 (43.2)	136 (56.8)	241 (100)
8.	Tourists face transportation problems.	22 (14.9)	112 (85.1)	134 (100)
9.	Tourists face online booking problems.	40 (19.4)	172 (80.6)	216 (100)
10.	Tourists face proper traffic management problems	246 (60.9)	170 (39.1)	420 (100)
11.	Tourist face internet and communication network problems.	30 (24.6)	96 (75.4)	126 (100)
12.	Tourists encounter information and map issues such as a competent guide, an information centre, and enough map facilities.	120 (42.2)	167 (57.8)	287 (100)
13.	Tourists have difficulty communicating with locals.	70 (37.9)	120 (62.1)	190 (100)
14.	Tourists face less availability of fresh health food.	30 (30.2)	66 (69.8)	96 (100)
15.	Tourists face service quality problems.	70 (38.8)	113 (61.2)	183 (100)
16.	Tourists encounter a scarcity of high-quality, diverse cuisine.	44 (18.8)	180(81.3)	224 (100)
17.	Any other	15 (23.6)	40 (76.4)	55 (100)
Total (responses opt. more than one)		1625(41.6)	2332(58.4)	3957 (100)
Total (respondents)		300 (50.0)	300 (50.0)	600 (100)
Mean		96.11	136.91	228.13
S.D		74.87	61.13	128.21
C.V		77.91	43.89	56.13

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S.K	.828	-.456	.383
KURT.	-.423	-.016	-.532
't' Test	F =.957 P =.349		

Source: Compiled from field survey.

Figures in small brackets () denote the percentage of the row total.

According to the visitors who visited Rampur block, they encountered more of the concerns described above during their visits than the tourists who visited Theog block. This is corroborated by the data in the table, which shows that Rampur block accounts for more than half of the replies to the concerns described above. When the T-test is used, the P-value is determined to be 0.349, which is greater at the 5.0 per cent level of significance, and so the null hypothesis is accepted. As a result, it is stated that there is no substantial variation in the responses of visitors to the challenges encountered in the research region.

Tourism development suggestions from respondents (tourists)

After learning about the difficulties encountered by tourist respondents during their trips to the research region. It is also thought vital to learn about their solutions to these difficulties.

Table 1.10
Suggestions for Tourism Development from Respondents (Tourists)

Sr.No	Suggestions	THEOG	RAMPUR	Total
1.	Improve traffic control	280 (65.0)	158 (35.0)	438 (100)
2.	Increase parking capacity.	219 (69.0)	99 (30.5)	318 (100)
3.	Improve medical facilities	125 (45.0)	168 (55.0)	293 (100)
4	Improve ATM functionality.	242 (47.2)	267 (52.8)	509 (100)
5.	Improve toilets and sanitary facilities	191 (54.5)	163 (45.5)	354(100)
6.	Improve transportation facilities	69 (26.8)	181 (73.2)	250 (100)
7.	Explore tourism attractions such as temples, museums, historical sites and buildings, lakes, and hill stations.	242 (46.0)	289 (54.0)	531 (100)
8.	Improve waste management system	105 (53.8)	94 (46.2)	199 (100)
9.	Steps taken by government to increase employment in the tourist industry.	229 (45.6)	269 (54.4)	498 (100)
10.	Improve tourists information related facilities	135 (40.2)	206 (59.8)	341 (100)
11.	Improve the quality and availability of low-cost hotel rooms, restaurants, home stays, and guest houses, among other things.	195 (47.6)	219 (52.4)	414 (100)
12.	Improve poor acceptability of credit card and payment problems	180 (42.6)	247 (57.4)	427 (100)
13.	Improve security problem with tourists	90(39.9)	138 (60.1)	228 (100)
14	Any other	16 (31.9)	31 (68.1)	47 (100)
Total (responses opt. more than one)		2318 (48.0)	2527 (52.0)	4845 (100)
Total (respondents)		300 (50.0)	300 (50.0)	600 (100)
Mean		165.89	179.98	345.11

S.D	77.12	74.09	137.31
C.V	45.89	42.16	40.21
S.K	-.462	-.323	-.581
KURT.	-.663	-.433	.167
't' Test	F = .143 P =.753		

Source: Compiled from field survey.

Figures in small brackets () denote the percentage of the row total.

According to table 1.10, temples, historical sites, structures, and lakes may be visited, and 88.5 percent of visitor respondents advised improving traffic management, ATM facilities, job creation, hotel quality, credit card or cashless transactions, and so on. More than half of the tourists who responded proposed improving parking facilities, bathrooms and sanitary issues, and tourist information facilities. According to one-third of visitors, health facilities, transportation facilities, waste management systems, and security issues should all be addressed. When the T-test is used, the P-value is determined to be 0.753, which is greater at the 5per cent level of significance, and so the null hypothesis is accepted.

As a result, it is determined that there is no substantial difference in opinion on the development of tourism in the studied area. Because of the challenges encountered by the real stakeholders, namely visitors, their proposals must be carefully considered and appropriate actions made by the state government to address their concerns.

Conclusion and suggestions

The study found that 62.3 per cent of respondents who visited used tourist information services such maps, directional signs, and TIC guides. The research found that 31.8 percent of people who used tourist information services used government organisations, while 68.2 percent used commercial businesses. Respondents indicated displeasure with the services, especially those who have used government services. The analysis comes to the conclusion that there are less public organisations providing tourist information services in the study region than there are private organisations. The quality of services provided by government organisations is also deemed to be inferior to that of private businesses.

Up to 70 per cent of respondents said that hotels are accessible and available, and that they easily managed their stay, whereas 30% said that they went elsewhere to stay because hotels weren't available, etc. In the research area, hotels, guest houses, or home stays were preferred by the majority of travellers who used hotel amenities. Furthermore, according to 64.8 per cent of visitor respondents, accommodation facilities are mostly run by private businesses, which offer friendlier services than government hotels. In most places, open parking is available, but in places where parking is difficult to come by, cars are parked on the side of the road, which is dangerous, according to the report.

However, the majority of tourists were pleased with the parking facilities offered by the government or commercial organisations. In terms of security, the survey indicated that the majority of parking facilities, 70.4 per cent are regulated by private organizations, while 29.6 percent of tourists located and used such facilities through government agencies.

Transportation infrastructure plays an important part in tourism marketing. In this regard, it is determined that, while transportation is available in the research region, it is restricted to taxis and buses. Furthermore, research suggests that private transportation services are more accessible than government transit facilities. It is confirmed by data, according to which 86.4 percent of visitors surveyed said they used private transportation, while only 13.6 percent said they used government-provided transit. It is apparent that the private sector is playing an important role in tourist transportation and travel in the studied region. Furthermore, the survey found that the majority of visitors who used private transportation services were happier than those who used public transit. During their stay in the research region, a couple of the visitors had health problems. They went to their local clinics/chemists or dispensaries/hospitals for health advice/treatment. The vast majority of tourist informants approached the private clinic. The majority of tourist respondents were dissatisfied with the services provided by both government and private hospitals and clinics.

In the research region, public sector banks play a prominent role in banking services i.e. 75per cent, whereas private banks, including ATM services, play a relatively limited role. However, the majority of tourists who used financial services said that private sector banks provided better service than public sector banks.

During visits to the research region, tourist informants identified concerns such as financial issues, particularly ATM accessibility. However, 73.33 percent of respondents said they had traffic management issues. Furthermore, according to 68 percent of respondents, there are issues with restrooms and sanitary facilities. Many additional issues were encountered by visitors during their travels to the study region, including a lack of hotels and restaurants 56.5per cent, medical facilities 49.83 per cent, guide and information difficulties 47.83 percent respondents, excessive prices of items 40.17 per cent, and a lack of excellent quality cuisine 37.33 per cent. Many visitors said that there are issues such as sanitation, transportation, online availability of rooms, internet and communication problems, understanding problems with local people, quality of services, and so on.

Respondents have suggested a number of solutions to the problems faced by tourists, including conserving historical landmarks, looking into old lakes and buildings, better traffic management, etc. The government and its agencies should also concentrate on enhancing ATM capabilities, hotel quality, credit card or cashless transactions, parking facility upgrades, toilet and sanitary issues, tourist information facilities, health facilities, transportation facilities, waste management systems, and security issues.

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Transforming Status of Women: Customary to Modern Law

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Generally in what way women status is improving? Do we see any change from centuries back or last 50 years back? Where the status of Indian Women does stands today? Imagine where women would be today, had there been no modern law? Modern law comes as a rescue to improve the status of women.

This paper is an attempt to critique the Customary Law, how it is a hindrance to status of women (inheritance rights, political representation etc).

Usually, customary law pose a serious threat to women's rights, be it inheritance, political representation, marriage, divorce, employment etc (treated them inferior position).

Women have moved on from domestic to public space with the help of the modern law.

Today if we draw a comparison between Customary Law and Modern Law, there is a huge change. Customary Law differs from community to community and tribe to tribe. There is no uniformity in almost all the communities when it comes to treatment towards women. However, women do not access or have privilege the way men does.

Modern law and status of women

When we try to understand the status of women in the context of Customary Law, one can say that it is rigid in nature where as the Modern Law has a space for women. They can ventilate themselves.

For instance, laws like

- I. **Hindu Succession Amendment Act (HSAA), 2005.** This statutory law is for the emancipation of women's rights over parent's property among the Hindus. HSAA, 2005 ensured these rights by recognising married daughters as **coparceners** in their parents' property and gave them equal freedom to exercise these rights. But these legal rights alone cannot guarantee equality as they are not effective at the grass root level. The ineffectiveness is largely due to customary laws that are prevailing in respective communities. There is non-uniformity in their **cultural and religious practices**.

Such Act would not bring adequate change due to **rigidity of patrilineal and patriarchy** (mode of property inheritance which denies property rights to females). Change brought about by any social institution affects the functioning of other institutions as well. For example, in the Indian context, changes in the 'State Institution' by enacting certain legal provisions would alter the functioning of other social institutions such as family, caste and religion

Another instance:

- II. **Nagaland Municipal Amendment Act, 2001 (33% reservation to women).** Till date, this has not been implemented. An attempt was made in 2017 after more than two decades but failed, also again in 2022 after the Supreme court intervention

but fail. Still the Customary Law is very strong and thick. Where menfolk give selective interpretations of customary law to fulfill their interest.

The men used customary law as a cloak and misinterpreted it such that women are not allowed to participate in politics. Nagalands' special provision under Article 371A of the Constitution, which the tribal men misunderstood and yet adhere to, really strengthens the patriarchal structure that already exists. It is clear that men in Nagaland prefer to employ muscle and money powers. There was a lot of pressure from tribal organisations. In order to justify itself, it invoked Article 371A/customary law. Because it falls outside the purview of the village, the court and judge made it quite obvious that this electoral reservation in municipalities has nothing to do with customary law or Article 371A.

Customary law permits a certain drift in form, content, and emphasis, and when moral values, religious beliefs, ideas of justice, and the political context changed, Naga customary law usually followed suit. Notwithstanding the regular rhetorical invocation of “since time immemorial” to explain and justify the status quo, a closer look reveals that much of what is now considered traditional Naga customary law and procedures has its genesis in Nagas’ **modern history**, a history strongly shaped by colonialism, massive conversions to **Christianity**, and enclosure into the Indian nation-state” (2017, 22). **Therefore, it has to be understood as a common practice but not obstructing gender equality.** For instance, the most revered platform, known as the ‘dobashi court,’ was invented by the British government and is not a part of Naga history. Sadly, this has been incorporated into the platform to settle any issues that may arise. Kamei argues that “customary laws are not a relic of a pristine past which is fixed and uniform as thought by the **colonial rulers**. Customary law is a product of the interaction between the colonial power and the native elites” (Kamei, 2011: 56). Though they have not agreed, it is not an ancient practise, but they did not indicate what should be 'the customary law' and overlooked crucial features of social structures such as family, marriage, kinship-clan system, and so on.

Dolly Kikon argues that in Nagaland, “gender rights is focused on land rights and political participation, Naga women and men who are asserting the right to self-determination acknowledge that the customary practices and gender issues are deeply political matters” (2017: 57).

March 2023, two women legislators first ever elected to Nagaland Legislative Assembly after the statehood in 1963 (the Nagaland first election was held in 1964). After almost 60 years

III. Women’s Reservation Bill 2023.

33% reservation for women in the Parliament but this is will be a long wait. Since **census and delimitation is yet to carry out. Experts/ critics** says that it will take minimum 10 years. Even if it takes time, effort has been made and this is another stepping stone for the women.

Impact of modern law on women

Immense impact has been made with the introduction of modern laws to bridge the gap between men and women.

Policies/Laws

No doubt there is a lapse where much of the policies are not align with the customs and traditions of the communities. But atleast there is a starting. I am sure, from now on in 50 years, women's status will be far better than now.

Conclusion

In order to improve the status of women we need to move away from customary law that binds women's freedom.

Education and Skill Development in the Digital Era: Implications for India's Workforce

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Introduction

In the rapidly evolving landscape of the 21st century, the digital revolution has fundamentally transformed economies and societies worldwide. As a result, the demands placed on education and skill development have undergone significant shifts to keep pace with the requirements of the digital era. However, India faces unique challenges in harnessing the full potential of its demographic dividend. The digital era demands a workforce with a diverse skill set that includes not only technical proficiency but also critical thinking, problem-solving, and adaptability. Bridging this digital divide is paramount to ensuring inclusivity and equal opportunity in the digital age. Government initiatives and policies have been instrumental in shaping India's approach to education and skill development. Programs like the National Skill Development Mission (NSDM) and Digital India have been launched to enhance skill training and digital literacy across the country.

This research aims to dissect the multifaceted implications of the digital era on education and skills development in India, with a focus on the evolving needs of the workforce. By examining historical trends, current challenges, and policy interventions, this study seeks to offer valuable insights into the strategies required to equip India's workforce with the skills necessary to thrive in the digital age.

Literature review

Chandra, A., & Mani, D. (2019) undertook a study with the goal of offering a comprehensive review of the vocational education and training (VET) system in India. In the Indian context, it focuses on comprehending the composition, difficulties, and efficacy of skill development programmes. A thorough review of the literature, an examination of government regulations, and even interviews or surveys with influential figures in the Indian vocational education industry is all likely components. The chapter probably covers the institutional structure of vocational education in India, including the function of public institutions, private sector participation, and the range of skills provided. The authors may examine the difficulties the Indian VET system has, such as issues with curriculum relevance, poor infrastructure, and the need for improved alignment with industry expectations. This section may evaluate the influence and efficacy of various skill development initiatives in India, including those from the public and commercial sectors.

The National Education Policy 2020 of the Indian government outlines a comprehensive strategy for advancing education in the nation. Its principal objective is to provide students with the information and skills they need for the twenty-first century while also adapting to the changing needs of the educational system. The plan emphasizes a

comprehensive and multidisciplinary approach to education with the aim of fostering students' creativity, critical thinking, and problem-solving skills.

It encourages flexibility in curriculum design in addition to fostering education in regional languages and the promotion of multilingualism. The policy recognizes the importance of technology in education and aims to effectively incorporate it to enhance student learning outcomes.

It prioritizes vocational education and training and lays a heavy emphasis on skill development in order to close the employment gap. The policy suggests modifying assessment procedures in order to shift away from rote learning and towards a competency-based framework.

Jandhyala, K., & Sen, K. (2017) the study aims to provide insight into how India's employment market is changing, particularly in light of globalization and new technology. The article focuses on offering policy recommendations to address the problems and opportunities that these developments create. The exact approach used in this research is not described in detail. However, it is most often the outcome of a careful review of the available literature, data, and occasionally conversations with subject-matter authorities. The study likely examines how advancements in technology like automation and artificial intelligence are altering how work is done in India. It is envisaged that it would address the need for workforce reskilling and up skilling in order to meet the demands of the evolving labour market.

The research analyses the employment environment in India and the gig economy, and it suggests governmental changes to enhance working conditions for those employed in these fields. In order to promote gender inclusion and equality, it draws attention to gender discrepancies in the workforce and makes legislative recommendations.

Mishra, S., & Yadav, P. (2021) goal to look into how India's education and skill development have been affected by the digital age. To acquire pertinent information, it would probably include a combination of literature review, data analysis, and perhaps interviews or surveys. The chapter explores how digital technologies, such as e-learning platforms, digital resources, and online assessment tools, are being incorporated into educational practices in India. It also looks at how the digital age is influencing teaching strategies and learning preferences, which could eventually result in more interactive and individualized educational approaches. The writers delve into the specific abilities that are becoming more and more crucial in the digital age, including coding, data analysis, critical thinking, and digital literacy.

The chapter could highlight both the challenges and opportunities presented by the digital era in education, including issues related to accessibility, the digital divide, and the potential for innovation.

Statement of the problem

The rapid advancement of technology in the digital era has ushered in a paradigm shift in global economies, demanding a workforce equipped with diverse and adaptable skills. India, with its burgeoning population and evolving economic landscape, stands at the

forefront of this transformation. However, the current state of education and skill development in India may not be adequately aligned with the demands of the digital age. This research seeks to address the critical issue of how India's education and skill development systems must evolve to equip its workforce with the necessary competencies to thrive in an increasingly digitalized world. Key challenges include disparities in access to technology, a traditional emphasis on rote learning, and a dynamic job market that demands continuous upskilling. Understanding and addressing these challenges is imperative to ensure that India's workforce remains competitive and agile in the face of rapid technological advancement.

Objectives of the study

To examine India's existing level of education and skill development, with a particular emphasis on how well it satisfies the needs of the digital age.

To assess the impact of technological advancements on the skill requirements of India's workforce, identifying key competencies and proficiencies necessary for success in the digital age.

To investigate the extent of digital literacy and access to technology across various demographics, including urban-rural disparities and socioeconomic factors.

To analyze the effectiveness of existing policies and initiatives, such as the National Skill Development Mission and Digital India Programme, in addressing the evolving needs of India's workforce.

To advocate for inclusive practices that ensure equitable access to education and skill development opportunities, particularly for marginalized communities and underserved regions.

Research methodology

In the research process, the information is obtained from predetermined documents and compiled into a database for analysis. The study is purely descriptive. And is founded on secondary data derived from numerous publications of government papers by the Government of Public reports from India and other countries both in India and private sector organizations. Data have been taken from online papers, journals, and other sources.

Current state of education and skill development in India

India has witnessed significant progress in digital literacy, driven by initiatives like Digital India. However, there are still disparities in access to technology, with rural areas and economically disadvantaged populations facing challenges.

1. **Quality of Education:** India's educational system is under criticism for its caliber. Inadequate infrastructure for digital learning and outmoded curricula continue to be problems in many schools and educational institutions. This poses a challenge in preparing students for a digitally-driven job market. India has made significant strides in digital literacy, especially with initiatives like Digital India. According to the National Sample Survey Office (NSSO) data from 2017-2018, about 23% of Indian households have access to the internet.
2. **Skill Development Programs:** Through initiatives like the PradhanMantriKaushalVikasYojana (PMKVY) and the National Skill Development

Corporation (NSDC), India has made significant efforts to improve skill development. These programmes seek to close the knowledge gap between formal education and practical skills. India's educational system's quality has drawn criticism. The Annual Status of Education Report (ASER) 2018 indicated that schoolchildren's basic reading and maths abilities fell short of expectations. This suggests that changes are required to suit the needs of the digital economy. By 2022, NSDC wanted to serve around 150 million people.

3. **Vocational Training:** Programmes for vocational training have been broadened to better meet market demands. The emphasis on practical abilities is assisting in preparing people with capabilities needed for the workforce. Numerous vocational training programmes are offered by the Directorate General of Training (DGT) within the Ministry of Skill Development and Entrepreneurship.
4. **STEM Education:** Science, Technology, Engineering, and Mathematics (STEM) education has gained prominence. Initiatives like Atal Tinkering Labs are fostering innovation and problem-solving skills among students, preparing them for the digital workforce. Initiatives like Atal Tinkering Labs aim to foster innovation and problem-solving skills among school students.
5. **Tertiary Education and Research:** India has a growing number of technical institutes and research universities. This is critical in producing a pool of skilled professionals in fields like engineering, computer science, and other technology-driven domains. As of 2021, India had 23 Indian Institutes of Technology (IITs) and 31 National Institutes of Technology (NITs) offering quality technical education.
6. **Industry-Academia Collaboration:** Collaboration between industries and educational institutions is becoming increasingly important. Companies are engaging in curriculum design and providing internship opportunities, ensuring that graduates are equipped with practical skills. Rural-urban and socio-economic disparities in access to quality education and digital resources persist (NSSO, 2017-2018). The curriculum in many institutions may not be keeping pace with rapidly evolving digital technologies (ASER, 2018). There's often a gap between the skills imparted by educational institutions and the skills demanded by the job market (NSDC, 2019).

While India has made commendable efforts in aligning education and skill development with the digital era, there is still work to be done, particularly in addressing disparities and ensuring that educational institutions are producing graduates with the necessary skills for a digital economy.

Impact of technology on the skill requirements for india's workforce

Technological advancements have brought about a profound transformation in the skill requirements for India's workforce.

Rise in Technical Proficiency: As industries become more digitized, there is a growing demand for technical skills such as programming, data analysis, and proficiency in using digital tools. This is particularly evident in sectors like IT, software development, and data science. With the proliferation of software-driven industries, proficiency in programming

languages like Python, Java, and JavaScript has become crucial (World Economic Forum, 2018). Skills in data handling, analysis, and visualization are increasingly vital across various industries (National Skills Development Corporation, 2018).

1. **Increased Emphasis on Digital Literacy:** Basic computer literacy is no longer sufficient. Proficiency in using a wide range of digital tools, from office software to specialized industry-specific software, is now essential in most jobs. A fundamental understanding of operating systems, office suites, and internet navigation is now a prerequisite for many job roles (Government of India, 2014).
2. **Emergence of New Specialized Skills:** With technologies like artificial intelligence, block chain, and IoT gaining prominence, new specialized skills are needed. For instance, AI requires expertise in machine learning algorithms, while block chain necessitates knowledge of decentralized ledger systems.
3. **Critical Thinking and Problem-Solving:** As automation takes over routine tasks, the ability to think critically, solve complex problems, and make decisions based on data analysis becomes highly valued. The ability to quickly adapt to new technologies and solve complex problems is essential in a rapidly changing digital landscape (Jenkins et al., 2017). Critical thinking skills are essential for making sense of vast amounts of information and deriving meaningful insights (World Economic Forum, 2020).
4. **Cyber security Skills are Essential:** With the increase in cyber threats and data breaches, there is a growing demand for professionals with expertise in cyber security. This includes skills in threat detection, prevention, and incident response. With the rise in cyber threats, knowledge of cyber security practices is crucial for protecting sensitive data and systems (NASSCOM, 2019).
5. **Importance of Soft Skills and Emotional Intelligence:** With increased collaboration across global teams and the rise of virtual workspaces, soft skills like effective communication, teamwork, and emotional intelligence have become crucial for success in the workplace. Effective communication in a digital environment, including email etiquette, online collaboration tools, and virtual presentation skills, is vital (Gallup, 2020). The ability to work effectively in virtual teams and diverse work environments is increasingly important (LinkedIn, 2021). Skills in empathy, self-awareness, and relationship management are valued for successful collaboration and leadership (World Economic Forum, 2018).
6. **Continuous Learning and Adaptability:** Because of the speed at which technology is evolving, personnel must be receptive to lifelong learning. Throughout their careers, they must be prepared to learn new skills and adjust to emerging technologies. In a quickly changing digital environment, a dedication to ongoing skill development and willingness to master new technologies is essential. (Accenture, 2018).
7. **Industry-Specific Expertise Remains Crucial:** In addition to general technical skills, industry-specific knowledge and expertise remain important. For example, in healthcare, professionals need a deep understanding of medical practices and

regulations, alongside technical proficiency. Depending on the industry, specialized knowledge and expertise in areas like healthcare, finance, or engineering remain essential (McKinsey Global Institute, 2018).

8. **Ethical and Social Awareness:** As technology plays an ever-larger role in society, employees need to be aware of the ethical implications of their work. This includes considerations of privacy, security, and the impact of technology on communities and individuals. Understanding the ethical implications of technological advancements and making responsible decisions is gaining importance (World Economic Forum, 2019).
9. **Demand for Hybrid Roles:** With the integration of technology into various industries, there is a rise in demand for individuals with hybrid skills - those who can bridge the gap between traditional roles and emerging technologies.

A diversified skill set is required due to the impact of technology improvements on India's employment. Soft skills, ethical awareness, and industry-specific knowledge are still essential, but technical competence, critical thinking, adaptability, and digital literacy are increasingly considered to be the basic competencies. Success in the digital era will depend on one's capacity for lifelong learning and technological adaptation.

General trends on digital literacy and access to technology

Here, are some general trends and data related to digital literacy and access to technology

i. Digital Literacy:

- The term "digital literacy" describes the capacity to effectively use, comprehend, and navigate digital platforms and technologies. It includes knowledge of how to use smartphones, laptops, web browsers, email, and numerous software programmes. It has an expanding impact on activities including education, employment, and civic engagement in the modern world.
- Comparing rural and urban settings, digital literacy tends to be lower in the former. This is frequently caused by elements like restricted technological access, less exposure to digital environments, and a dearth of instructional tools. In contrast to 75% of suburban and 79% of urban Americans, 63% of Americans living in rural areas have access to broadband internet at home. This implies that there is a digital divide between urban and rural areas.
- The level of socioeconomic position has a big impact on digital literacy. Higher-income and educated people typically have more access to and technological proficiency. Higher-income households were more likely to have internet access, according to a 2019 National Telecommunications and Information Administration (NTIA) survey. For example, compared to 58% of households earning less than \$20,000, 82% of households earning \$50,000 or more had access to broadband internet.

ii. Access to Technology

- **Broadband Internet Access:** A key component of digital inclusion is having access to dependable high-speed internet. It makes a variety of activities possible, including telecommuting and education. Reports on the adoption of broadband are occasionally published by the Federal Communications Commission (FCC). According to estimates, 21.3 million Americans did not have access to broadband in 2019.
- **Device Ownership:** Digital involvement requires the possession of a personal computing device, such as a computer or smartphone. In spite of the fact that 81% of Americans had a smartphone, the Pew Research Centre found that ownership varied depending on criteria like age, education level, and income.
- **Children of School Age:** Students must have access to technology because so many modern instructional activities call for digital resources. The National Centre for Education Statistics found that 94% of American kids between the ages of 3 and 18 had access to a computer at home in 2018. However, there are differences based on race/ethnicity and income.

iii. Initiatives and Interventions:

Programmes are put in place by a number of governmental and nonprofit organizations to close the digital gap. These programmes frequently center on supplying inexpensive access, teaching digital literacy, and aiding underserved communities. Access to technology and digital literacy are essential components of contemporary civilization. Despite efforts to close the digital gap, inequalities based on things like geography and socioeconomic class continues to exist. A more equitable digital future is being worked on through ongoing initiatives.

Effectiveness of existing policies and initiatives in addressing the evolving needs of india's workforce

i. National Skill Development Mission:

Launched in 2015, the National Skill Development Mission (NSDM) aimed to enhance employability and productivity of the Indian workforce. It emphasized skill training and development across various sectors to meet the demands of a rapidly changing job market.

Increased Training Capacity: The NSDM has played a significant role in increasing the capacity for skill training. According to the Ministry of Skill Development and Entrepreneurship (MSDE), the mission had trained over 1 crore (10 million) individuals in various skills as of 2020.

Alignment with Industry Needs: Efforts have been made to align training programs with industry requirements. Sector Skill Councils were set up to identify skill gaps and develop industry-relevant training programs.

Recognition of Prior Learning (RPL): The Recognition of Prior Learning component has been effective in providing formal recognition to skills acquired through informal means. This has been particularly beneficial for experienced workers looking to enhance their employability.

Challenges: Despite the progress, there have been challenges in ensuring the quality and relevance of the training provided. Some programs may not have been well-aligned with emerging job market needs.

ii. Digital India Programme:

Launched in 2015, the Digital India Programme aimed to transform India into a digitally empowered society and knowledge economy. It included initiatives to provide digital infrastructure, improve digital literacy, and promote e-governance.

Increased Internet Connectivity: The programme made significant strides in increasing internet connectivity across the country, particularly in rural areas. Initiatives like BharatNet aimed to connect over 2.5 lakh Gram Panchayats with high-speed broadband.

Promotion of Digital Payments: Digital India played a crucial role in promoting digital payments and financial inclusion through initiatives like UPI (Unified Payments Interface) and the Jan DhanYojana.

E-Governance and Service Delivery: Various e-governance initiatives have streamlined service delivery, reducing bureaucratic hurdles. Services like Aadhaar, DigiLocker, and e-Sign have facilitated digital authentication and document management.

Digital Literacy: The programme has emphasized digital literacy, but there is still work to be done in this area, especially in reaching remote and marginalized communities.

Challenges: Challenges include ensuring data privacy and security, addressing the digital divide, and adapting to rapid technological advancements.

Both the National Skill Development Mission and Digital India Programme have made significant strides in addressing the evolving needs of India's workforce and society at large. They have contributed to increased skill development and digital empowerment. However, there are ongoing challenges, including the need for continuous adaptation to changing technology and addressing disparities in access and literacy. Regular assessments and adjustments to policies will be crucial in ensuring their continued effectiveness.

Inclusive practices that ensure equitable access to education and skill development opportunities

Access to quality education and skill development opportunities is a fundamental right that should be extended to all members of society, regardless of their background or circumstances. Inclusive practices are essential for addressing historical disparities and ensuring equitable access to education and skills training. This advocacy aims to highlight the importance of inclusive policies and provide evidence-based examples and data to support this cause.

- 1. Addressing Socioeconomic Disparities:** According to UNESCO, in many countries, children from the poorest 20% of households are up to four times more likely to be out of school than those from the richest households. For example, the government of India's Right to Education Act (2009) mandates free and compulsory education for all children aged 6 to 14, with specific provisions for marginalized communities.
- 2. Promoting Access for Rural and Remote Communities:** The World Bank reports that rural areas often face challenges in terms of infrastructure, qualified teachers, and

access to quality educational materials. For example, the Bharti Foundation's SatyaBharti School Program in India has established over 260 schools in remote and economically disadvantaged regions, providing quality education to over 45,000 students.

- 3. Overcoming Gender Disparities:** According to UN Women, globally, 31 million girls of primary school age are not in school, and 34 million adolescent girls are illiterate. For example, the 'BetiBachao, BetiPadhao' (Save the Daughter, Educate the Daughter) campaign in India aims to address gender imbalances in education and has led to improvements in female literacy rates.
- 4. Fostering Inclusive Policies for Disabilities:** The World Health Organization states that about 15% of the world's populations live with some form of disability, and they often face barriers to education and employment. For example, the Inclusive Education initiative in Kerala, India, has been recognized internationally for its efforts to provide quality education to children with disabilities alongside their non-disabled peers.
- 5. Leveraging Technology for Inclusivity:** The COVID-19 pandemic highlighted the importance of technology for education. UNESCO reports that over 1.3 billion learners were affected by school closures, emphasizing the need for inclusive e-learning solutions. For example, the 'Diksha' platform in India provides access to quality e-learning materials in multiple languages, ensuring that students in remote areas have equal access to educational resources.

Inclusive education and skill development are not only ethical imperatives but also essential for social and economic progress. By addressing disparities in access based on socioeconomic status, geography, gender, and ability, we create a more just and prosperous society for all. It is crucial for governments, NGOs, and communities to work together to implement and advocate for inclusive policies, ensuring that no one is left behind.

Conclusion

This comprehensive research study delves into the critical intersection of education, skill development, and the digital era, with a primary focus on India's evolving workforce. The study reveals that while India has made significant strides in education and skill development, there exists a pressing need for a paradigm shift towards a more digitally-oriented curriculum. The rapid pace of technological change necessitates a profound shift in the skills demanded by the workforce. Proficiencies in areas such as data analytics, artificial intelligence, and digital literacy have emerged as paramount for success in the digital age. Distinct disparities in digital literacy and technology access persist across various demographics. Urban areas tend to be better equipped, whereas rural regions and marginalized communities face significant challenges. Bridging this divide is imperative for an inclusive and equitable future.

The National Skill Development Mission and Digital India Programme have made commendable strides in addressing the evolving needs of the workforce. The study strongly advocates for policies and initiatives that prioritize inclusivity. Bridging socioeconomic gaps,

providing tailored resources for marginalized communities, and ensuring access to quality education and skill development opportunities are pivotal in fostering a truly inclusive society. It is imperative that policies and initiatives are not only implemented but also continuously refined to remain effective. Embracing inclusivity and accessibility as guiding principles will not only fortify the workforce but also pave the way for a more equitable and prosperous India in the digital age.

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Transforming India through De-Dollarisation in Crude Oil Trade

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Introduction

De-dollarisation refers to reducing the influence of the U.S. dollar directly on the individual economies of the world. Since the end of the Second World War, the U.S. dollar has had the exclusive privilege of being the world's top reserve currency and is held by the central banks across the world as a storage of value.

The USD continues to be the most sought-after medium of exchange in international trade and is favoured by most nations to settle financial accounts in international business. Hence most of the countries of the world are over dependent on the USD at the cost of being detrimental to national economic control and policies.

U.S. dollar is also the most widely held foreign reserve currency across nations of the world. A recent data from the International Monetary Fund related to the first quarter of 2023 says that while the USD accounted for 59% of allocated currency reserves of the world, the euro was at just under 20% and the Japanese yen was at around 5%. This clearly shows the supremacy of the USD compared to all the other international currencies. However, it must be noted that in 2001, the IMF report showed a 70 % dependence on USD as the chief foreign exchange reserve. Undoubtedly, the Greenback still remains the most preferred currency reserve of the world even though the past few decades have seen a reducing reliance of the USD. In view of these recent developments, the pertinent question arises whether the world is moving towards de-dollarisation thereby reducing the over dependence on the USD and if such a possibility is even feasible in the present Indian scenario. In order to reduce the over bearing influence of the USD, economies of the world have to switch over to alternate reserve currencies which gives them the financial power to engage in local as well as international trade. In this regard, the most vital task is to find out which are the other international currencies which can take up the place of the USD. The traditional alternatives to the dollar include the euro, the yen, and the British pound sterling. However, as the IMF notes, these currencies haven't increased their share of reserve allocations in proportion with the dollar's decline.

Objectives and Methodology

The main objectives of the study are:

1. To understand the total value of oil imports paid by India in U.S. dollars.
2. To analyse the total amount of foreign exchange reserves held by India in terms of U.S. dollars.
3. To explore the possibility of moving away from import payment in U.S. dollars and shifting to Indian Rupees.
4. To study the feasibility of de-dollarisation in the Indian context with respect to petro dollar and forex reserves.

De-dollarisation in the Indian scenario

De-dollarization refers to shrinking the influence that the U.S. dollar has on the economies of other countries. Even as countries aim to reduce their dependency, the dollar is still by far the most widely shield reserve currency and remains essential for conducting international business. Backlash against the dollar has intensified as the U.S. flexes its economic muscle in response to the war in Ukraine.

The US dollar has long been the dominant currency in global trade, accounting for nearly 60 per cent of all foreign exchange (Forex) reserves and more than 80 per cent of global foreign exchange trading. India accounts for around 2 % of world trade BRICS nations account for 26 % of worlds GDP and 43% of world's population. Countries may seek to decrease their dependency on the dollar in several ways. Central banks can hold reserves in gold or other currencies rather than in dollars, while countries may also enter agreements to avoid using the dollar when settling international transactions.

Table 1: Import of Crude Oil and Liquefied Natural Gas (LNG) by India from 2000 - April 2023

Import of Crude Oil and Liquefied Natural Gas (LNG) by India (from 2000-2001 to April 2023)											
Year	Crude Oil			Petroleum Products			Liquefied Natural Gas (LNG)		Total		
	Quantity (In TMT)	Value		Quantity (In TMT)	Value		Quantity (In TMT)	Value	Quantity (In TMT)	Value	
		Rs. in Crore	US\$ in Million		Rs. in Crore	US\$ in Million				Rs. in Crore	US\$ in Million
2000-2001	74097	65932	14403	9267	12093	2642	-	-	83364	78025	17045
2001-2002	78706	60397	12635	7009	7249	1511	-	-	85715	67646	14146
2002-2003	81989	76195	15759	7228	8847	1822	-	-	89217	85042	17581
2003-2004	90434	83528	18268	8001	9723	2114	-	-	98435	93251	20382
2004-2005	95861	117003	25990	8828	14887	3278	2500	1696	104689	131890	29268
2005-2006	99409	171702	38776	13441	27970	6302	-	3366	112850	199672	45078
2006-2007	111502	219029	48389	17660	41160	9068	-	5650	129162	260189	57457
2007-2008	121672	272699	67988	22462	60999	15126	-	7197	144134	333698	83114
2008-2009	132775	348304	76876	18585	61156	13557	8060	9548	151360	409460	90433
2009-2010	159259	375277	79553	14665	33800	7088	9148	10695	173924	409077	86641
/2010-2011	163595	455276	100080	17379	55998	12068	9931	14362	180974	511275	112148
2011-	17172	672220	13969	15849	68091	14189	13214	3171	187579	74031	153879

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2012	9		0					8		1	
2012-2013	184795	784652	144293	16354	68852	12590	13136	41902	201149	853504	156883
2013-2014	189238	864875	142962	16697	75896	12466	12995	53123	205935	940771	155427
2014-2015	189435	687416	112744	21301	74644	12138	14092	57384	210736	762060	124882
2015-2016	202850	416579	63972	29456	65361	9952	16142	45038	232306	481940	73924
2016-2017	213932	470159	70196	36287	71566	10614	18631	40804	250219	541725	80810
2017-2018	220433	566450	87803	35461	88374	13637	19870	49941	255894	654824	101440
2018-2019	226498	783183	111915	33348	113665	16341	21050	69848	259846	896848	128255
2019-2020	226955	717001	101376	43788	125742	17689	-	-	270742	842743	119065
2020-2021	196461	459779	62248	43248	109430	14770	-	-	239709	569208	77018
2021-2022 (P)	211980	899312	120445	40538	182971	24533	-	-	252518	1082283	144978
2022-2023 (P)	232561	1260173	157507	43833	213793	26740	-	-	276394	1473966	184247
2023-2024-upto April 2023 (P)	19837	88387	10783	2995	12007	1473	-	-	22831	100394	12256

Abbr: TMT- Thousand Metric Tons

Source: Ministry of Petroleum and Natural Gas

The above Table 1 shows the total value of the imports of crude oil, petroleum products and LNG paid in USD from 2000-23 by India. While 14403 USD was the payment made towards crude oil imports in 2000-01, this value increased to 62248 USD in 2020-21, showing a whopping 332 percent jump in the crude oil imports. This also explains the stupendous increase of 137883 TMT of crude oil imported in the two decades from 2000 to 2020. The projected estimate of crude oil imports in 2020-21 is 196461 TMT as compared to the total crude import value in 2019-20 which is 226955 TMT as the COVID-19 pandemic slowed down businesses across the globe with India being badly affected too due to reduced demand for crude. The period 2012-2015 and 2017-2020 saw a steady crude oil import requirement with no sudden variations while 2022-23 showed the highest import of crude oil at 157507 USD being paid.

Table 2:Petroleum Imports and Exports from 2020-2022

Petroleum Imports and Exports	2020-21	2021-22
Petroleum imports as percentage of India's gross imports (in value terms)	19.5	23.6
Petroleum exports as percentage of India's gross exports (in value terms)	7.3	10.6

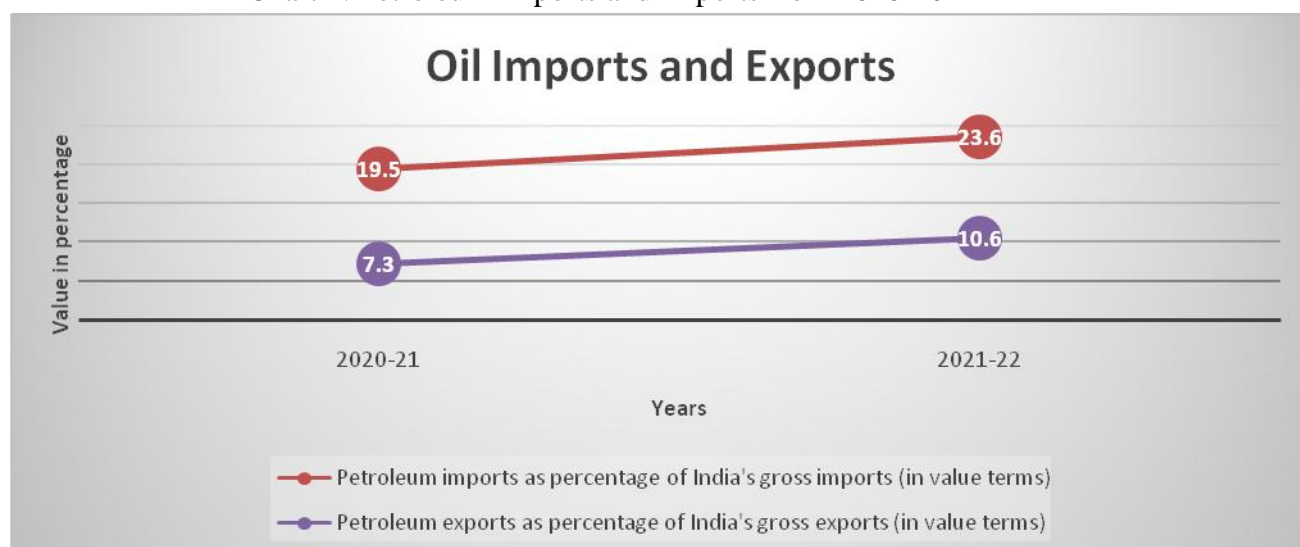
Import dependency of crude oil (on POL consumption basis)	84.4	85.5
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Source: India's Oil & Gas data, Govt of India

From Table 2, it can be noted that the export of petroleum products as a percentage of India's gross exports in value terms rose significantly by 3.3 % within a year from 2020-21 to 2021-22 thereby signalling the recovery path of the Indian economy, post COVID-19 setback.

It can be observed that while 19.5 % in value terms was the total import of Petroleum products in 2020-21, only 7.3 % was exported in the international market. This shows that the substantial amount of crude oil refined within the country was consumed domestically.

Chart 1: Petroleum Imports and Exports from 2020-2022



Source: India's Oil & Gas data, Govt of India

Chart 1 shows that India still has an import dependency of crude oil at 85.5% in 2021-22 up from 84.4% in 2020-21 and this increase should be a cause of worry to the policy makers. These imports are being paid in dollars and hence any further diversification in imports will lead to India paying more petro dollars. This is a vicious cycle because as the economy grows, the demand for crude oil increases, payment through petrodollars increases, thereby putting further pressure on the Balance of Payments situation.

Table 3.1: Foreign Exchange Reserves from 2001-2022

End of Financial Year	Foreign Currency Assets		Gold		Reserve Tranche Position		SDRs		Total		
	Rupees Crores	USD Million	Rupees Crores	USD Million	Rupees Crores	USD Million	SDRs Million	Rupees Crores	USD Million	Rupees Crores	USD Million
2021-22	4094565	540724	322213	42551	38988	5143	13657	143052	18891	4598819	607309
2020-21	3924168	536693	247723	33880	36198	4925	1049	10864	1486	4218953	576984
2019-20	3333815	442213	230527	30578	27013	3583	1045	10800	1433	3602155	477807
2018-19	2665564	385357	159585	23071	20657	2986	1049	10076	1457	2855882	412871
2017-18	2597570	399442	139740	21484	13520	2079	1059	10020	1540	2760850	424545
2016-17	2244940	346319	128830	19869	15050	2321	1066	9380	1447	2398200	369955
2015-16	2219060	336104	133430	20115	16290	2456	1066	9960	1502	2378740	360176

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2014-15	1985460	317324	119160	19038	8080	1292	2889	24940	3985	2137640	341638
2013-14	1660910	276359	129620	21567	11020	1834	2888	26830	4464	1828380	304223
2012-13	1412630	259726	139740	25692	12510	2301	2887	23540	4328	1588420	292046
2011-12	1330511	260069	138250	27023	14511	2836	-	22860	4469	1506130	294398
2010-11	1224883	274330	102572	22972	13158	2947	-	20401	4569	1361013	304818
2009-10	1149650	254685	81188	17986	6231	1380	-	22596	5006	1259665	279057
2008-09	1230066	241426	48793	9577	5000	981	-	6	1	1283865	251985
2007-08	1196023	299230	40124	10039	1744	436	-	74	18	1237965	309723
2006-07	836597	191924	29573	6784	2044	469	-	8	2	868222	199179
2005-06	647327	145108	25674	5755	3374	756	-	12	3	676387	151622
2004-05	593121	135571	19686	4500	6289	1438	-	20	5	619116	141514
2003-04	466215	107448	18216	4198	5688	1311	-	10	2	490129	112959
2002-03	341476	71890	16785	3534	3190	672	-	19	4	361470	76100
2001-02	249118	51049	14868	3047		.	-	50	10	264036	54106

Source: Reserve Bank of India

Table 3.1 shows that the total foreign exchange reserves in India in 2021-22 was \$607.3 billion USD crossing the 600 billion mark for the first time ever. This is a historic achievement for India undoubtedly. The table shows that the forex reserves were USD 294398 in 2011-22 while it has risen to a significant USD 607309 within a period of ten years in 2021-22.

It is interesting to note that out of the \$607.3 billion as the total forex reserves in 2021-22, \$540.7 billion is valued as foreign Currency Assets. A recent IMF Report states that over 60% of international reserves across all countries of the world and not just India is held in the form of dollar dominated assets. This means that the USD has an exorbitant privilege as a currency reserve.

The dollar hegemony is a real threat as it can weaponize it and use it in its favour, the point in case being Russia in the ongoing Ukraine-Russia war. Such an excessive dependency on the USD makes all the economies of the world to watch and monitor USD very closely so that adverse changes in the USD rates should not have a negative impact on their economies.

Table 3.2 Movement in Foreign Exchange Reserves
Movement in Foreign Exchange Reserves (USD Million)

Month End	FCA	Gold	SDR	RTP	Forex Reserves
September-22	472807	37605	17427	4826	532664
October-22	474131	37496	17557	4839	534022
November-22	490282	39877	17955	5056	55317
December-22	498022	41291	18248	5159	562721
January-23	506886	43837	18467	5227	574416
February-23	497863	41631	18127	5102	562723

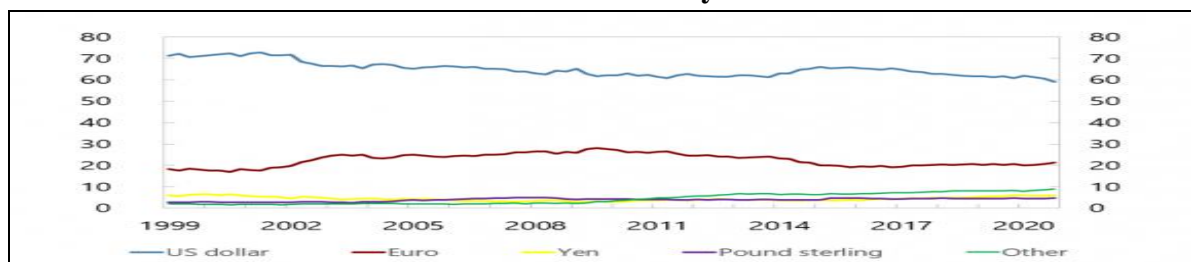
March-23	509691	45200	18392	5165	578449
Mean	492811.71	40991	18024.71	5053.429	485758.9
Standard Deviation	14669.78	2922.21	402.43	160.10	190660.2
Kurtosis	-1.33	-1.16	-1.23	-1.15	6.79
Skewness	-0.49	0.14	-0.60	-0.78	-2.59

Abbr: i)FCA (Foreign Currency Assets): FCA are maintained as a multi-currency portfolio comprising major currencies, such as, US dollar, Euro, Pound sterling, Japanese yen, etc. and are valued in terms of US dollars.

ii)SDR refers to Special Drawing Rights

iii)RTP refers to the Reserve Tranche Position in the International Monetary Fund (IMF).

Table 6: Demand for dollars by Central Banks



Source: International Monetary Fund

Table 6 shows that even though the USD continues to be the most sought-after international currency held in central banks, the demand for the same is seeing a downward trend. However, it is tough to spell out what a more sustained shift away from the dollar might mean for the global financial system. Currency. If the dollar were to lose its status at the top of the currency heap, the effects on the U.S. economy would likely be dramatic. Borrowing costs in the U.S. might move higher, making it more difficult to gain access to capital and more expensive to do business in the country.

Around three-quarters of the shift in reserves away from the U.S. dollar has gone toward non-traditional reserve currencies, including the Australian dollar, Canadian dollar, Swedish krona, and South Korean won. Another alternative is for central banks to hold their reserves in gold, and countries around the world have been doing just that. According to the World Gold Council, central bank demand for gold in 2022 soared to 1,136 metric tons, up 152% year over year and hitting the highest level since 1950.

Summary of Findings

Despite the decline in its share of overall central bank holdings, the U.S. dollar remains the preeminent reserve. In a situation where the dollar is no longer king, the U.S. stock market may also experience a drain in value. Perhaps more significantly, the U.S. has long depended on the dollar's role as a reserve currency to support running

large deficits on government spending and international trade. If central banks around the world no longer felt the need to stuff their coffers with dollars, then the U.S. would likely lose this flexibility. At least for now, the U.S. dollar retains its central role in the global financial system, but the trend of de-dollarization appears to be gathering steam.

De-dollarization could help level the playing field for economies outside the U.S. However, countries also depend on having a stable currency to hold in reserve and conduct international business. At least in the near term, there appears to be no viable replacement for the dollar at the heart of the global financial system.

De-dollarization describes a process of moving away from the world's reliance on the U.S. dollar (USD) as the chief reserve currency. The dollar has remained the primary reserve currency and conduit for international business ever since the United States emerged as the world's top economic power following World War II. But questions often emerge about whether the dollar can sustain its leadership. Although the greenback is unlikely to lose its relevance in the near term, it's worth looking at the potential trend of de-dollarization and consider what a decline in the dollar's dominance might mean for the global financial system.

De-dollarization could be viewed as a backlash against the hegemony of the U.S. currency. The U.S. has used the dominance of the dollar as a tool to promote and enforce its economic interests around the world, causing economic turmoil amongst other countries of the world. Beyond shifting their reserves to gold or other currencies, countries are reducing their dollar dependency by sidestepping the U.S. currency in their international transactions. For instance, China has been paying for its massive commodities purchases from Russia using the renminbi rather than the dollar, and it also has signed deals to use its own currency in trade with Saudi Arabia and Brazil. Speculation has emerged that the BRICS countries might even create a currency that could rival the dollar for world dominance, although it appears that the group has no immediate plans for a common currency. Even so, the approach of de-dollarization could be growing as more countries question their dependence on the U.S. currency.

Suggestions

The following are the suggestions laid down in this study:

- De-dollarization, which involves reducing the control that the dollar holds over the global economy, has found great support in countries like China and Brazil. Although the dollar continues to dominate as the world's top reserve currency, de-dollarisation is also a reality. Just like the sterling pound which lost its dominance eventually, the USD might also face the same plight. Hence over dependence on The USD has to reduce.
- Discussion of de-dollarization has intensified because of the war in Ukraine. The U.S. in its efforts to curb Russian trade, has imposed several economic sanctions and has frozen Russia's currency reserves thereby showing the world the true power of the dollar. Hence, countries like India have to be wary of the extreme dependence on USD.

- If India pays its oil imports using Indian rupee, then it would reduce its dependency on the petro dollars too. India recently signed a deal with the UAE to pay in Indian rupees for oil imports from UAE. This is a right move towards de-dollarisation.

Conclusion

De-dollarization involves moving away from the U.S. dollar as a reserve currency or seeking ways to sidestep the dollar when conducting international business. Examples include a central bank shifting its reserves to other currencies or countries conducting international trade in their own currency rather than relying on the dollar as an intermediary. Despite the backlash against it, the dollar remains the world's most widely held reserve currency. Thus, it is difficult to speculate about the potential consequences of a more substantially de-dollarized world economy. For one thing, the U.S. would lose the advantages that have come with having the dollar as the world's reserve currency.

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Dr. B. R. Ambedkar's Role in Community Development in India

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Introduction

Dr. Bhimrao Ramji Ambedkar, often referred to as Babasaheb, was a visionary leader, jurist, social reformer, and the chief architect of the Indian Constitution. His multifaceted contributions to India's social and political landscape are well-documented, and his role in community development is particularly noteworthy. Born on April 14, 1891, in Mhow, Madhya Pradesh, Dr. Ambedkar emerged as a beacon of hope for millions of marginalized individuals, especially the Scheduled Castes, also known as Dalits. This research article explores Dr. B. R. Ambedkar's pivotal role in community development, shedding light on his enduring legacy. Dr. B. R. Ambedkar was a prominent figure in Indian history known for his multifaceted contributions, including his pivotal role in community development, particularly for the marginalized sections of society.

Dr. B. R. Ambedkar made profound contributions to community development, especially for the marginalized and oppressed sections of society. His legacy as a visionary leader and social reformer is marked by his unwavering dedication to dismantling the caste-based discrimination deeply rooted in Indian society. Dr. Ambedkar's role in drafting the Indian Constitution ensured the inclusion of provisions that not only abolished untouchability but also guaranteed equal rights for all citizens, irrespective of their social background. Furthermore, his advocacy for reservations in educational institutions and government jobs provided marginalized communities with opportunities for education and employment, catalyzing their social and economic upliftment. Dr. Ambedkar's influence extended beyond legal frameworks; he inspired generations through his powerful speeches, motivating countless individuals to join the fight for social justice. His enduring legacy continues to shape the trajectory of community development in India, emphasizing the importance of equality, education, and empowerment as pillars of progress for all.

Objectives

- To Know about Dr. B. R. Ambedkar's contribution to social development.
- To Focuses the change brought about by Dr. B. R. Ambedkar's activities.

Review of Literature

Title: "Dr. B. R. Ambedkar's Vision for Social Transformation: A Critical Review"

Dr. Meera Khanna, Publication: Journal of Social Justice Studies, Vol. 20, No. 2, 2018

Summary: This literature review explores Dr. B. R. Ambedkar's contributions to social and community development, focusing on his vision for social transformation and its impact on marginalized communities in India.

Title: "Ambedkar and the Dalit Movement: A Comprehensive Review of Scholarly Perspectives", Dr. Rajesh Kumar, Publication: International Journal of Dalit Studies, Vol. 6, No. 1, 2017

Summary: This literature review provides an in-depth analysis of various scholarly perspectives on Dr. B. R. Ambedkar's role in the Dalit movement and his efforts towards community development and empowerment.

Title: "Dr. B. R. Ambedkar's Influence on Modern Indian Social Work: A Review of Research Literature", Dr. Anita Sharma, Publication: Indian Journal of Social Work, Vol. 62, No. 3, 2021

Summary: This literature review examines the influence of Dr. B. R. Ambedkar's ideas and principles on modern Indian social work practices, highlighting his significant role in shaping the field of social work and community development.

Research Method

The present study on 'Dr. B. R. Ambedkar's role in community development' is based on historical method. This research is based on secondary sources that are available from the reference books. The primary sources for this study would include historical texts and biographies related to Dr. B. R. Ambedkar. These can provide insights into his life, work, and the historical context in which he operated. Reading about his early life, education, and his contributions to social and political change would be essential. Scholarly articles, books, and academic papers on Dr. Ambedkar's life and contributions can offer diverse perspectives and analysis.

Dr. B. R. Ambedkar's role in Community development

Dr. B. R. Ambedkar's contributions to community development were transformative and far-reaching. He dedicated his life to addressing the deep-seated inequalities and social injustices prevalent in Indian society. One of his most significant contributions was his role in drafting the Indian Constitution, which enshrined principles of equality and social justice. Through this historic document, he paved the way for the abolition of untouchability and the establishment of affirmative action measures like reservations for Scheduled Castes and Scheduled Tribes, providing them with access to education and government jobs. Dr. Ambedkar also emphasized the importance of education as a means of empowerment and established educational institutions to facilitate the intellectual growth of marginalized communities. His conversion to Buddhism, along with thousands of followers, symbolized a rejection of the oppressive caste system and a pursuit of spiritual and social liberation. Dr. Ambedkar's legacy in community development continues to inspire social reformers and activists, reminding us of the enduring importance of equality, education, and social justice in building a more inclusive society.

Here are some key aspects of Dr. Ambedkar's role in community development:

1 Empowerment through Education

One of the foundational pillars of Dr. Ambedkar's approach to community development was education. He firmly believed that education could liberate the oppressed from the shackles of social discrimination. Being an accomplished scholar himself, he understood the transformative power of knowledge. Ambedkar's efforts led to the establishment of the People's Education Society in 1945, which aimed to provide quality

education to Dalits and other marginalized groups. His emphasis on education laid the groundwork for future generations to break free from the chains of ignorance

2 Annihilation of Caste

Dr. Ambedkar was a staunch advocate for the annihilation of caste-based discrimination. His famous speech, "Annihilation of Caste," delivered in 1936, remains a seminal text in the fight against casteism. In it, he passionately argued for the destruction of the caste system that had oppressed millions for centuries. Ambedkar's uncompromising stance against caste-based discrimination challenged the status quo and laid the foundation for a more inclusive and egalitarian society.

3 Political Empowerment

Recognizing the importance of political representation, Dr. Ambedkar played a pivotal role in ensuring that marginalized communities had a voice in the political arena. He was the principal architect of the Indian Constitution, which enshrined principles of justice, equality, and affirmative action. The reservation system, also known as affirmative action, was introduced to provide opportunities for the Scheduled Castes and Scheduled Tribes in education and government jobs. This move aimed to uplift these communities and bridge the socio-economic gap.

4 Social Reforms and Activism

Dr. Ambedkar was not content with merely academic or political contributions. He actively engaged in grassroots social reform and activism. He organized mass movements and protests to challenge the oppressive practices prevalent in society. His leadership during the Mahad Satyagraha (1927) and the Temple Entry Movement (1930) demonstrated his commitment to securing social rights for Dalits and other marginalized groups.

5 Economic Empowerment

Economic empowerment was another dimension of Dr. Ambedkar's vision for community development. He recognized that socio-economic upliftment was essential for breaking the cycle of poverty and discrimination. To this end, he advocated for land reforms, access to economic resources, and the protection of labor rights. His efforts contributed to creating opportunities for marginalized communities to improve their economic conditions.

6 Legacy and Continued Influence

Dr. B. R. Ambedkar's legacy continues to shape India's social and political landscape. His tireless efforts paved the way for generations of Dalits to escape the clutches of social discrimination and achieve their aspirations. Today, Ambedkar's teachings and principles remain a source of inspiration for social work professionals, activists, and those committed to social justice.

Result of Dr. B. R. Ambedkar's efforts

The result of Dr. B. R. Ambedkar's tireless efforts in social development is nothing short of remarkable. His lifelong commitment to eradicating caste-based discrimination and promoting social justice has had a profound and lasting impact on Indian society. The inclusion of provisions in the Indian Constitution that abolished untouchability and ensured equal rights for all citizens marked a monumental shift in the social fabric of the country. The

implementation of reservations in education and employment opportunities for marginalized communities has significantly increased their access to previously denied resources, leading to tangible improvements in their socio-economic status. Dr. Ambedkar's emphasis on education as a tool for empowerment has borne fruit, with many individuals from these communities achieving academic excellence and breaking free from the shackles of poverty. His conversion to Buddhism served as a symbol of resistance against an unjust system and inspired countless others to follow suit, further challenging the status quo. Today, Dr. Ambedkar's legacy lives on in the form of a more equitable and inclusive society, where the principles of social justice and equality continue to shape policies and attitudes, fostering a more harmonious and just India.

Conclusion

Dr. B. R. Ambedkar's role in community development was nothing short of transformative. His advocacy for education, political representation, social reforms, and economic empowerment has left an indelible mark on India's history. His vision of a just and egalitarian society continues to guide the efforts of those dedicated to the welfare and upliftment of marginalized communities. Dr. Ambedkar's life and work serve as a powerful reminder that the struggle for social justice and equality is a path worth pursuing relentlessly. Dr. B. R. Ambedkar's role in social development stands as a testament to his unwavering commitment to justice, equality, and the betterment of marginalized communities. Through his pivotal contributions in the drafting of the Indian Constitution, the establishment of reservations, and his relentless advocacy for social and educational reforms, he laid the foundation for a more equitable society. His legacy extends beyond legal frameworks, as his powerful speeches and personal example continue to inspire generations of activists and social reformers. Dr. Ambedkar's vision of a society free from caste-based discrimination and his emphasis on education and empowerment remain as guiding principles in the ongoing quest for social progress in India. His impact on social development is not just a historical footnote but an enduring force that continues to shape the nation's journey towards a more just and inclusive future.

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Relevance of Economic Theories on Food Security and Human Development: A Case Study of Melukavu Panchayath, Kottayam District

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Introduction

The Global Hunger Report of 2023 highlighted India's ranking at the 107th position among 121 countries, emphasizing the stark reality that 31.7 percent of children under the age of five in India suffer from stunted growth. The number of people in extreme poverty rose by 70 million to more than 700 million people. The global extreme poverty rate reached 9.3 percent, up from 8.4 percent in 2019 and 57 percent of women in reproductive ages are anemic. Globally, nearly 800 million people endure hunger, lacking sufficient food for an active and healthy life. Rising global food prices will cause 1.27 million more children to be undernourished in the near future, making them one of the chief factors contributing to the rise in world hunger (Global Hunger Report, IFPRI, 2023). These rising prices are a result of the increase in demand for food by the continually growing population and underinvestment of agriculture. Unfortunately, this demand takes away the only food source for those in need, contributing to food shortages around the world and, therefore, rampant famine in the world. The 2011 Census disclosed that in Kerala, 52.3 percent of the population resides in rural areas, while 47.7 percent live in urban areas. Over the years, Kerala has made substantial progress in reducing poverty; this significant reduction in poverty in both rural and urban areas of Kerala can be attributed to a series of radical policy decisions that have been implemented over the past four decades. In which extensive social security schemes and a robust public distribution system have provided a safety net for vulnerable populations, ensuring access to basic necessities. As a result Kerala has made extensive improvement in falling poverty, with the rural and urban poverty ratio plummeting from 59.19 percent to 0.76 percent and from 62.74 percent to 0.55 percent respectively, between 1973-74 to 2023.

The Right to Food stands as a fundamental human right intrinsically linked to the Right to Life under Article 21 of the Constitution of India. Our constitution, through Articles 38 and 47, ensures every Indian citizen's right to food security, intertwining economic, social, health, community development, political power structures, environmental, and developmental dimensions. India's escalating population growth, coupled with unpredictable consumption patterns, has amplified the demand for food since independence. Food security is achieved when all individuals have consistent access to adequate, safe, and nutritious food that aligns with their dietary requirements and preferences for a healthy and active life. Jerome K. Jerome eloquently expressed the significance of food, describing the kitchen as the temple of God and the cook as the high priest, underscoring the profound role of food as a symbol of a divine concept within major religions. The pressing importance of food in the modern era cannot be overstated, given the alarming reality that one in every seven individuals globally, and one in every five in developing regions, grapples with hunger today.

In such circumstances, the development and sustainability of a country are at risk. In response to this critical situation, the Government of India implemented a range of welfare programs encompassing food, education, health, infrastructure, and more. One pivotal initiative was the introduction of subsidies, effectively lowering the prices of essential products for the benefit of the economically disadvantaged. These subsidies are strategically designed to elevate the impoverished class to a more sustainable socio-economic status. To address the imperative need for food accessibility, the Indian government introduced various subsidies, with the Public Distribution System (PDS) standing out as one of the world's largest food subsidy programs, ensuring food safety measures within India. The primary advantage of food subsidies is the assurance of food security at reasonable prices, particularly for the impoverished segments of society. The PDS plays a crucial role in addressing poverty-related issues, as this system possesses the necessary infrastructure to distribute essential commodities, meeting the basic food requirements of impoverished households and ultimately breaking the cycle of poverty. Over the years, the government has significantly increased its expenditure on food subsidies through the PDS. Consequently, the proportion of individuals living below the poverty line has decreased.

Objective and Methodology of the Study

The objective of the study is to examine the application of economic theories in food security measures.

The study relies solely on primary data, gathered using the Multistage Purposive Sampling technique, employing personal interviews. Specifically, 73 households benefiting from the Antyodaya Anna Yojana (AAY) were selected for inclusion in the study. This paper utilizes two prominent economic theories to assess the impact of the Public Distribution System (PDS) on the imperative of food security and, consequently, its role in fostering human development among the populace of Kerala.

Individual Deficiency Theory

According to the theory of individual deficiency, the primary cause of poverty in individuals is attributed to their personal characteristics, including attributes such as laziness, inadequate effort, limited intelligence, lack of skills, low educational attainment, and behavioral shortcomings. This theory posits that the risk of falling into poverty varies based on several factors, including age, gender, family structure, health, economic conditions, and geographical location. These factors thrust individuals into precarious circumstances, making it challenging for them to escape deprivation and attain their full human potential.

To address these deficiencies, individuals facing these circumstances require access to education, skill-building training, work ethic cultivation, motivation, well-compensated employment, as well as policies and support provided in the form of services and goods. The theory underscores the significance of policies, diverse poverty alleviation programs, and strategies aimed at mitigating these deficiencies. This entails aiding individuals in prioritizing employment as their main objective. Practically applying the approach of the individual deficiency theory of poverty involves offering public assistance in the form of services and goods instead of cash. This way, a well-executed Public Distribution System (PDS) can

broaden its reach, encouraging individuals to overcome their fundamental resource needs, thus promoting physical well-being and facilitating progress towards achieving their potential. Anti-poverty initiatives at the individual level possess a societal dimension. Primarily, establishing a robust safety net to aid those unable to support themselves is a public responsibility. These individuals facing deficits are integral parts of society, and instead of assigning blame, anti-poverty programs should aim to meet their specific needs. In this context, the Public Distribution System (PDS) holds significant importance among the array of poverty alleviation endeavors.

Deficiencies stemming from factors like low income, poor health, limited economic standing, and residing in deprived geographical areas can be partly mitigated by providing essential resources, thus elevating living standards. Amidst various poverty alleviation initiatives, the PDS emerges as a crucial element in meeting basic needs. A well-executed PDS scheme can transform individuals grappling with deficiencies into productive members of society, motivating them to enhance their economic standing and maintain good health standards, ultimately overcoming physical barriers to pursue a better life. Effectively, the PDS ensures that individuals facing these challenges become valuable contributors to the socio-economic fabric, fostering a profitable and beneficial role within society. Food security, encompassing adequate availability, affordability, accessibility, and utilization of food within a specific population, is essential. Any hindrances in these four components can be viewed as deficiencies leading to poverty, ultimately hindering an adequate standard of living. Consequently, addressing these deficiencies through a well-structured Public Distribution System becomes instrumental in ensuring a decent quality of life.

Malthusian Optimism

The Theory of Population, chiefly proposed by Thomas Robert Malthus, holds a prominent position in the discourse on population dynamics. Malthus expounded his perspectives on population in his seminal work, 'An Essay on the Principle of Population,' published in 1798, wherein he forewarned about the future trajectory of society. He articulated the potential ramifications of population growth on food supply, contending that human population tends to increase at a faster rate than the Earth's capacity to produce sustenance. In essence, he posited that population multiplies geometrically while food supply grows arithmetically, depicting a scenario where food supply increases gradually while the population surges rapidly.

Inherent to human nature is the rational pursuit of maximizing welfare and profits. However, meeting unlimited desires with finite resources proves impossible. This conundrum is particularly concerning for the impoverished, especially those grappling with rural poverty. Malthus envisioned that an uncontrolled population surge, surpassing the capacity of food production, would lead to a state of imperfection characterized by misery, poverty, and famine. Consequently, the theory elucidates the intricate relationship between growth in food supply and population, highlighting that unchecked population growth outpaces food supply, ultimately resulting in detrimental disparities within society. Malthus advocated for measures to curb this unchecked population growth to avert the predicted societal ills. He emphasized

that the subsidized provision of essential food items is a pragmatic approach to alleviate food deficiencies and mitigate the potentially adverse consequences of unchecked population growth. The significance of the Public Distribution System (PDS) is underscored in this context, serving as a mechanism for equitable resource distribution and mitigating these insecurities. The PDS, entrenched within India's food security system, is closely intertwined with anti-poverty initiatives, functioning as an integral component of the broader food policy aimed at safeguarding the interests of the impoverished.

According to Malthus, food is an essential necessity for human life, and its availability should be regulated within the limits of the supply, a role in which the Public Distribution System (PDS) becomes crucial. Fortunately, through the PDS, the government endeavors to balance the distribution of food grains among those who lack the means to produce them for their sustenance and those who possess food grains. As the second most populous country in the world, ensuring the supply of resources, particularly food grains (a fundamental element of human existence), to the entire populace is imperative for a nation's development. Efficient implementation of the PDS system holds the potential to alleviate poverty, mitigate famine, curb hunger, and reduce the occurrence of epidemics, providing a helping hand to the impoverished.

Determinants of Food Security based on Seven Days Food Consumption based on the purchase from PDS, Open Market and Both

SL. No	FCS Thresholds	PDS Dependence	Open Market Dependence	Both Dependence
		AAY	AAY	AAY
1	Poor (0-21)	11 (15.1)	66 (90.4)	0 (0.00)
2	Border Line (21.5-35)	38 (52)	7 (9.6)	22 (30.1)
3	Acceptable (Above 35)	24 (32.9)	0 (0.00)	51 (69.9)
	Total	73 (100)	73 (100)	73 (100)

Source: Primary Data

The table above delineates the Food Consumption Score (FCS) of collected sample household group, categorizing them based on their food consumption patterns sourced from either the Public Distribution System (PDS), the open market, or a combination of both. A review of the table above provides insights into the seven-day food requirements of sample households. When analyzing the AAY category's consumption of food articles solely from the Public Distribution System (PDS), it becomes apparent that a significant majority (52%) of the households fell into the borderline category, signifying a state of slight food insecurity. Additionally, 32.9% of AAY beneficiaries expressed satisfaction with the available food items from the PDS, indicating they are in an acceptable condition and can be classified as food-secure individuals. Drawing on the individual deficiency theory, it is evident that personal characteristics significantly contribute to poverty among individuals. To address these deficiencies, individuals experiencing such circumstances require access to education,

work opportunities, motivation, policies, and assistance in the form of services and goods. This study underscores that the Public Distribution System (PDS) is a vital tool in mitigating the deficiencies outlined in the individual deficiency theory of poverty. Effective implementation of the PDS system broadens its reach, encouraging individuals to overcome their fundamental resource needs, thus paving the way for improved physical well-being.

Upon examining the table above, which delineates the seven-day food requirements of sample households, notable trends emerge. The consumption score from the Public Distribution System (PDS) for the Antyodaya Anna Yojana (AAY) category was found to be 11 it was across the 73 households. This suggests that a significant number of households were unable to obtain sufficient food articles from the PDS to meet their consumption needs, categorizing them as severely food insecure. Drawing on Malthus' theory, it is emphasized that an unchecked surge in population surpassing the available food supply leads to a state of imperfection marked by misery, poverty, and famine. The theory posits that population growth outpaces the growth of food supply, and failing to regulate this infinite population growth creates detrimental disparities within society. The present study reinforces this notion by demonstrating that when population growth exceeds the rate of food supply growth and is left unchecked, it results in adverse disparities within the societal fabric.

The table presented here underscores that, in order to enhance the consumption patterns of the sampled households, a reliance on the open market is essential. If the households surveyed solely rely on the open market for their food consumption, a staggering 90.4% of those in the Antyodaya Anna Yojana (AAY) category fall into the severely food insecure category. On the other hand, when households consume from both the Public Distribution System (PDS) and the open market, there are no individuals classified as food insecure within the selected households, signifying an absence of poverty in this context. Thus, it can be inferred that both the PDS and the open market are vital for food consumption and poverty alleviation. From these assessments, it can be firmly concluded that the PDS system stands as a potent tool in the hands of the Government, ensuring the provision of both food and non-food items to those in need, particularly the impoverished and the marginalized.

Conclusion

In conclusion, the Public Distribution System (PDS) plays a pivotal role in ensuring food security for the impoverished population in India. The PDS system is a fundamental promise of consistent food availability for all, effectively combatting mass poverty and serving as a catalyst for societal growth and development. In essence, the PDS scheme significantly contributes to reducing hunger levels on a global scale in India, securing the fundamental "right to food" for all by providing subsidized or free essential commodities to the maximum extent possible. Its impact extends beyond food security, setting the groundwork for social progress and prosperity, making it an indispensable tool in uplifting society.

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Digitalisation as a Change of Indian Economy in the 21st Century

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Introduction

The growth of massive population, demands solutions that increase productivity while making processes simpler and more effective. In recent years, we've witnessed the positive shift towards digital paperwork, which brings with it the power to reshape various sectors and spur India's progress. It empowers rural and urban citizens with little capital to start a business. The last three years have seen remarkable changes in India's development paradigm. We have set forth on the Transforming India journey, with coordinated efforts by all Ministries to change the lives of citizens. India is in the spotlight globally and domestically significant steps have been taken towards social and financial inclusion to ensure holistic development of all sections of the society.

Statement of the Problem

Traditional economy must remain local and that limits economic growth opportunities. It focused a family living together to produce all the goods and services they need, advancement opportunities doesn't exist within the traditional economy. It provides, specific health risks which apply to that community alone increase. And it can be a foundation for growth when a group can settle down and focus on skill development. For societies that are forced to be nomadic, growth tends to stall and that limits opportunities. It is an economy that can be helpful but open to being quickly overwhelmed by others. The disadvantages of traditional economy are removed and formulate the economy is changes in to New India that is "**Make in India**". This study mainly focus on the impact of digitalisation e-commerce and "Make in India", whether it helps to increase the productivity and meet the needs of global market demand.

Objectives of the study

Reflecting the spirit and the changed dynamics of the new India,

- i) To identify e-commerce and financial services has significantly impacted manufacturing
- ii) To understand the wealth of knowledge from our civilizational history and the present-day socio-cultural-economic contexts.
- iii) To know the adopting digital technologies has helped increase manufacturing efficiency and productivity and
- iv) To enabling Indian manufacturers to compete more effectively in global markets.

Methodology

The present study is based on secondary data. The data has been extracted from various sources like research articles, publications from Ministry of Commerce, Government of India, various bulletins of RBI and authenticated websites.

Need for the study

India too needs to develop its infrastructure in order to militate its presence in the global picture and to match the rising demands and the living standards of its citizens, to boost the trade and economic growth, develop its infrastructure and generate more employment opportunities for its citizens. Hence the present study is on Make in India – opportunities and challenges.

Review of literature

A recent study by Meity (2019) has estimated the size of India's digital economy at US\$200 billion in 2019, which is expected to rise to US\$500 billion by 2025 in their 'business as usual' scenario. The pace of digitalization as measured by CAGR in the Information and Communication Technology (ICT) sector during this period has been as high as 10.6% with only China exceeding India's growth marginally.

According to a recent study published by ACI Worldwide in collaboration with Global Data, India is way ahead even in comparison with China in terms of the number of digital payments. According to this source, the number of real time payments in 2021 were at 48.6 billion in India as compared to 18.5 billion in China and 8.7 billion in Brazil. This is indicative of the ease with which the Indian population has adopted digital platforms for making payments even if the average value of such payments may be rather low.

Analysis of Manufacturing Sector

Adopting digital technologies such as automation and robotics has helped increase manufacturing efficiency and productivity, enabling Indian manufacturers to compete more effectively in global markets. In addition, the government's "**Make in India**" initiative has encouraged foreign companies to invest in manufacturing in India. Though, there is also a need to address data privacy and security issues to ensure people can trust and use digital technologies confidently. Overall, the impact of digitalization on India's economic growth has been positive. Even so, more work needs to be done so that everyone can benefit from digitalization opportunities. By addressing the challenges and investing in digital technologies, India can continue to drive growth and improve citizen welfare.

To increase the share of manufacturing sector in the country's Gross Domestic Product from 16% to 25% by 2022. To create 100 million additional jobs by 2022. To promote export led growth.

Digitalization as a growth enabler

India is projected to become one of the largest economies by the middle of this century in market exchange rate terms. This has been highlighted in EY's recent publication titled "India@100: realizing the potential of US\$26 trillion economy". In this growth journey, digitalization is expected to play a key role. The industry has grown significantly as a result of the transition from legacy to new-age digitized processes. Over the years, the Indian IT industry has pushed its boundaries and accomplished incredible feats. It has grown at a CAGR of more than 15% from \$196 billion to over \$225 billion in FY22. If current growth rates continue, the IT industry will be worth approximately \$394 billion by 2027.

Achievements

- 14 Government of India services has been integrated with online single window under e-Biz portal.
- Creation of Investor Facilitation Cell in 'Invest India' to assist, guide and handhold investors during the various phases of business life cycle.
- Information on 25 sectors has been put up on 'Make in India's web portal (<http://www.makeinindia.com>) along with details of FDI Policy, National Manufacturing Policy, Intellectual Property Rights and Delhi Mumbai Industrial Corridor and other National Industrial Corridors.
- Ordinance has been issued to make land acquisition easier for important projects.
- A number of items have been taken off the licensing requirement from Defence products' list. Similarly, items of dual use have also been taken off the licensing requirement.
- The Ministry of Labour and Employment has developed a unified Web Portal 'Shram Suvidha'.

Conclusion

The growing digitalization of India's economy may itself serve as a major factor for sustaining a robust growth over a long period of time. Thus, digitalization is a critical and distinguishing feature of India's unfolding growth story in the 21st century. India's rank with the world's ten largest manufacturing lands has enhanced by 3 locations to a sixth-place of the coming years. The proposal of making in India will increase producing the electric manufacturing industry in the nation. This particular in turn is going to focus on electric manufacturing and programs to set up electric clusters throughout different towns and cities. The larger investment of manufacturing is going to bring in even more capability construction in the nation.

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Digital Payments Methods in India: A Study of Benefits and Challenges

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Introduction

Cashless payments are digital methods for exchanging financial transactions between two parties. Using cashless payments provide an alternative to using traditional paper or coin currency. Cashless payments use a payment gateway to transfer funds using debit cards, credit cards, or ACH electronically by means of mobile phone, website, kiosks, or other digital device. Digital payments are transactions that take place via digital or online modes, with no physical exchange of money involved. This means that both parties, the payer and the payee, use electronic mediums to exchange money. The Government of India has been undertaking several measures to promote and encourage digital payments in the country. As part of the 'Digital India' campaign, the government has an aim to create a 'digitally empowered' economy that is 'Faceless, Paperless, and Cashless'. There are various types and methods of digital payments. According to a report in ET, In India, 66.6 billion transactions worth \$270.7 billion are expected to shift from cash to cards and digital payments by 2023.

Objective

To explore to the different methods of digital payments, uses, challenges of e-payment system in India and the suggestions to improve the digital payment system in India.

Methodology

The methodology used for the paper is secondary data based on research papers and it is conceptual research paper of Digital Payment system.

Different methods of digital payments

After the launch of Cashless India, we currently have ten methods of digital payment available in India. Some methods have been in use for more than a decade, some have become popular recently, and others are relatively new.

Banking Cards

Indians widely use Banking cards, or debit/credit cards, or prepaid cards, as an alternative to cash payments. It was in 1981 that Andhra Bank launched the first credit card in India. Cards are preferred because of multiple reasons, including, but not limited to, convenience, portability, safety, and security. This is the only mode of digital payment that is popular in online transactions and physical transactions alike. Nowadays, many apps are being launched with the sole purpose of managing card transactions like Cred, Square, etc.

Unstructured Supplementary Service Data (USSD)

USSD was launched for those sections of India's population which don't have access to proper banking and internet facilities. Under USSD, mobile banking transactions are possible without an internet connection by simply dialing on any essential feature phone. This number is operational across all Telecom Service Providers (TSPs) and allows customers to

avail of services including interbank account to account fund transfer, balance inquiry, and availing mini statements. Around 51 leading banks offer USSD service in 12 different languages, including Hindi & English.

Aadhaar Enabled Payment System (AEPS)

AEPS is a bank-led model for digital payments that was initiated to leverage the presence and reach of Aadhaar. Under this system, customers can use their Aadhaar-linked accounts to transfer money between two Aadhaar linked Bank Accounts. As of February 2020, AEPS had crossed more than 205 million as per NPCI data.

AEPS doesn't require any physical activity like visiting a branch, using debit or credit cards or making a signature on a document. This bank-led model allows digital payments at PoS (Point of Sale / Micro ATM) via a Business Correspondent(also known as Bank Mitra) using Aadhaar authentication. The AePS fees for Cash withdrawal at BC Points are around Rs.15.

Unified Payments Interface (UPI)

UPI is a payment system that culminates numerous bank accounts into a single application, allowing the transfer of money easily between any two parties. As compared to NEFT, RTGS, and IMPS, UPI is far more well-defined and standardized across banks. You can use UPI to initiate a bank transfer from anywhere in just a few clicks.

The benefit of using UPI is that it allows you to pay directly from your bank account, without the need to type in the card or bank details. This method has become one of the most popular digital payment modes in 2020, with October witnessing over 2 billion transactions.

Mobile Wallets

Mobile Wallets, as the name suggests, are a type of wallet in which you can carry cash but in a digital format. Often customers link their bank accounts or banking cards to the wallet to facilitate secure digital transactions. Another way to use wallets is to add money to the Mobile Wallet and use the said balance to transfer money.

Nowadays, many banks have launched their wallets. Additionally, notable private companies have also established their presence in the Mobile Wallet space. Some popularly used ones include Paytm, Freecharge, Mobikwik, mRupee, Vodafone M-Pesa, Airtel Money, Jio Money, SBI Buddy, Vodafone M-Pesa, Axis Bank Lime, ICICI Pockets, etc.

Bank Prepaid Cards

A bank prepaid card is a pre-loaded debit card issued by a bank, usually single-use or reloadable for multiple uses. It is different from a standard debit card because the latter is always linked with your bank account and can be used numerous times. This may or may not apply to a prepaid bank card.

A prepaid card can be created by any customer who has a KYC-complied account by merely visiting the bank's website. Corporate gifts, reward cards, or single-use cards for gifting purposes are the most common uses of these cards.

PoS Terminals

PoS(Point of Sale) is known as the location or segment where a sale happens. For a long time, PoS terminals were considered to be the checkout counters in malls and stores

where the payment was made. The most common type of PoS machine is for Debit and Credit cards, where customers can make payment by simply swiping the card and entering the PIN.

With digitization and the increasing popularity of other online payment methods, new PoS methods have come into the picture. First is the contactless reader of a PoS machine, which can debit any amount up to Rs. 2000 by auto-authenticating it, without the need of a Card PIN.

Internet Banking

Internet Banking, also known as e-banking or online banking, allows the customers of a particular bank to make transactions and conduct other financial activities via the bank's website. E-banking requires a steady internet connection to make or receive payments and access a bank's website, which is called Internet Banking. Today, most Indian banks have launched their internet banking services. It has become one of the most popular means of online transactions. Every payment gateway in India has a virtual banking option available. NEFT, RTGS, or IMPS are some of the top ways to make transactions via internet banking.

Mobile Banking

Mobile banking refers to the act of conducting transactions and other banking activities via mobile devices, typically through the bank's mobile app. Today, most banks have their mobile banking apps that can be used on handheld devices like mobile phones and tablets and sometimes on computers. Mobile banking is known as the future of banking, thanks to its ease, convenience, and speed. Digital payment methods, such as IMPS, NEFT, RTGS, IMPS, investments, bank statements, bill payments, etc., are available on a single platform in mobile banking apps. Banks themselves encourage customers to go digital as it makes processes easier for them too.

Micro ATMs

Micro ATM is a device for Business Correspondents (BC) to deliver essential banking services to customers. These Correspondents, who could even be a local store owner, will serve as a 'micro ATM' to conduct instant transactions. They will use a device that will let you transfer money via your Aadhaar linked bank account by merely authenticating your fingerprint.

Essentially, Business Correspondents will serve as banks for the customers. Customers need to verify their authenticity using UID(Aadhaar). The essential services that will be supported by micro ATMs are withdrawal, deposit, money transfer, and balance inquiry. The only requirement for Micro ATMs is that you should link your bank account to Aadhaar.

Digital payments driving India towards cashless economy

In the last few years India has taken some eventful steps for the whole nation aimed at the greater good of the economy, such as demonetisation and Aadhaar registration. The basis for this was always working towards a 'cashless society' and we zoomed ahead towards that goal during a global health catastrophe – Covid-19. The pandemic which brought about social distancing, lockdowns and a hyper-dependency on digital media and digital payments. Since the

late 20th century, India has been slowly but steadily moving towards cashless economy with ATMS, MICR, debit cards, credit cards. Today, you have mobile wallets, recharge vouchers, UPI, NFC payments, QR codes etc. Come to think of it, India has performed really well on the digital adoption front.

In the past two years, forced by the pandemic, the country has seen a superfast adoption of digital technologies. With the rise of the fintech sector, the acceptance and normalisation of digital payment methods have become secure, precise, with stronger government guidelines and seamless for the common man.

Digital awareness is increasing and with a financial boost to the sector and digitisation, financial inclusion is one of the highest priorities for the government. Financial inclusion is giving hopes to millions of under-banked and unbanked people all over the country and showing them the path towards an aspirational life, of a better life.

According to a PwC report, India has witnessed a steep growth in digital transactions, almost to the tune of 48 billion transactions only in year 2020, despite the pandemic (or should we say, because of the pandemic)! You can do everything today from the precincts of your mobile phone. Be it wealth management, bill payment, loan management, netbanking, insurance, shopping or entertainment – the opportunities are endless. The ease and acceptance of the digital payment methods has fanned an entire generation of fintech start-ups in the country, which is great news for the economy. Government schemes such as Jan-Dhan, Aadhaar schemes, combine with better digital infrastructure, has strengthened the resolve of the common man to move towards a cashless economy.

India's future looks really optimistic and setting examples for the world. First major breakthrough was Aadhaar followed by UPI. Then there was FASTag for cash-free toll payments. There are many such steps that the government has taken for better interoperability with the help of innovative digital solutions. In 2019, the government of India launched e-RUPI, which is a new digital payment system that is like an e-voucher and is not a cryptocurrency. It is not even a central bank digital currency. The e-voucher kind of method called e-RUPI can be redeemed without a card or internet, which is one of the crucial steps taken towards financial inclusion.

With newer technologies like blockchain, some fintech companies are able to create a framework that fosters financial empowerment by orientating the underserved population about managing their finances and giving them full control of their life. With strategic partnerships with the government and rural banks, the fintech sector can help achieve the national goal of increased financial inclusion for most parts of the country.

The government is prioritising security, regulations and restrictions to make digital payments seamless, safe, and user-friendly. The country is doing well and we as a nation are well ahead of the curve compared to many nations in the world. The future of digital payments is not just bright, but one of the reasons why the world's eyes are upon us.

Payment Systems

The payment systems recorded a robust growth of 63.6 per cent in terms of volume during 2021-22 on top of the expansion of 26.7 per cent in the previous year. In value terms, the

growth was 23.1 per cent as against a decline of 13.4 per cent in the previous year, mainly due to robust growth observed in the large value payment system, viz., RTGS. The share of digital transactions in the total volume of non-cash retail payments increased to 99.3 per cent during 2021-22, up from 98.8 per cent in the previous year.

Digital Payments

Among the digital modes of payments, the number of transactions using RTGS increased by 30.5 per cent during 2021-22 (Table .1). In terms of value, RTGS transactions registered an increase of 21.8 per cent; transactions through the National Electronic Funds Transfer (NEFT) system also witnessed an increase of 30.6 per cent and 14.3 per cent in volume and value, respectively, reflective of the increase in large value corporate transactions, in line with rising economic activity. As at end March 2022, RTGS services were available through 1,56,740 IFSCs³ of 239 members, while NEFT services were available through 1,60,428 IFSCs of 227 member banks.

During 2021-22, payment transactions carried out through credit cards increased by 27.0 per cent and 54.3 per cent in terms of volume and value, respectively (Table .1). Transactions through debit cards decreased by 1.9 per cent in terms of volume, though in terms of value, it increased by 10.4 per cent. Prepaid Payment Instruments (PPIs) recorded an increase in volume and value terms by 32.3 per cent and 48.5 per cent, respectively. The growth in digital payments can be attributed to increased availability of acceptance infrastructure, which witnessed substantial growth during the year benefitting from the operationalisation of the Payments Infrastructure Development Fund (PIDF). The number of Points of Sale (PoS) terminals increased by 28.6 per cent to 60.7 lakh during the year, while the number of Bharat Quick Response (BQR) codes deployed increased by 39.3 per cent to 49.7 lakh during the same period. Further, the number of Automated Teller Machines (ATMs) also increased to 2.48 lakh in 2021-22 from 2.39 lakh in the previous year.

Table .1: Payment System Indicators - Annual Turnover (April-March)

Item		Volume (lakh)			Volume (₹ lakh crore)		
		2019-20	2020-21	2021-22	2019-20	2020-21	2021-22
1		2	3	4	5	6	7
A.	Settlement Systems						
	CCIL Operated Systems	36	28	33	1341.50	1619.43	2068.73
B.	Payment Systems						
1.	Large Value Credit Transfers -RTGS	1507	1592	2078	1311.56	1056.00	1286.58
Retail Segment							
2.	Credit Transfers	206297	317868	577632	285.57	335.04	427.23
2.1	AePS (Fund Transfers)	10	11	10	0.005	0.01	0.01
2.2	APBS	16747	14373	12298	0.99	1.11	1.33
2.3	ECS Cr	18	0	0	0.05	0	0

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2.4	IMPS	25792	32783	46625	23.38	29.41	41.71
2.5	NACH Cr	11100	16465	18730	10.37	12.17	12.77
2.6	NEFT	27445	30928	40407	229.46	251.31	287.25
2.7	UPI	125186	223307	459561	21.32	41.04	84.16
3.	Debit Transfers and Direct Debits	6027	10457	12222	6.06	8.66	10.38
3.1	BHIM Aadhaar Pay	91	161	228	0.01	0.03	0.06
3.2	ECS Dr	1	0	0	0	0	0
3.3	NACH Dr	5842	9646	10788	6.04	8.62	10.31
3.4	NETC (Linked to Bank Account)	93	650	1207	0.002	0.01	0.02
4	Card Payments	72384	57787	61786	14.35	12.92	17.02
4.1	Credit Cards	21773	17641	22399	7.31	6.30	9.72
4.2	Debit Cards	50611	40146	39387	7.04	6.61	7.30
5.	Prepaid payment instruments	53811	49743	65812	2.16	1.98	2.94
6.	Paper-based Instruments	10414	6704	6999	78.25	56.27	66.60
Total Retail payments (2+3+4+5+6)		348933	442557	724451	366.38	414.86	524.07
Total Payments (1+2+3+4+5+6)		350440	444149	726530	1697.94	1470.86	1810.65
Total Digital Payments ((1+2+3+4+5)		340026	437445	719531	1619.69	1414.59	1744.14

APBS: Aadhaar Payment Bridge System. ECS: Electronic Clearing Service.

Note: 1. RTGS system includes customer and inter-bank transactions only.

2. Settlements of government securities and forex transactions are through the Clearing Corporation of India Ltd. (CCIL). Government Securities include outright trades and both legs of repo transactions and triparty repo transactions.

3. The figures for cards are for payment transactions at point of sale (POS) terminals and online.

4. Figures in the columns might not add up to the total due to rounding off of numbers

Source: RBI.

Benefits of an Electronic Payment System

EPayment systems introduce a host of new benefits and advantages for businesses, giving them the competitive advantage they need to stand out. Here are some of the benefits your business will see from switching to an e-Payment system.

Reduced Transaction Costs

Paper checks dominate business practices. Large businesses make half their payments via paper checks, while small businesses make 80 to 90% of their payments via paper checks! Paper-based payments are a hassle for both businesses and suppliers. Though there are many disadvantages to using checks for B2B payments, collecting and processing paper checks is an extremely costly activity for most businesses and their suppliers, costing about \$13 just to send an invoice and \$5 to process a single check. Not only are paper-based

payment methods expensive, but they are also slow. It can take upwards of two weeks for a check to clear.

By contrast, accepting a paperless process with electronic payments is relatively simple. Digital payment methods have the advantage of being faster, safer, easier to collect, and less expensive to the business. By incorporating electronic payment methods into your business's account payable process, your AP department can realize saving on every invoice.

Secure ePayment Transactions

Electronic payments are much more efficient and safe than their traditional, paper-based counterparts. ePayment methods and systems offer multiple ways of securing your payments, such as payment tokenization, encryption, SSL, and more.

Although digital solutions are not immune to hackers and security breaches, most electronic payment providers also have a host of data experts and engineers working to keep your payment information safe.

Saved Time and Resources

By adopting electronic payment methods, your business saves time for its teams, its customers, and its leadership. Processing supplier payments the traditional way takes a lot of time. And we found that was just the case with one of our Mineral Tree clients. The House of Cheatham processes more than 750 invoices a month, averaging about 6 hours a week just to prepare payment runs. By switching to an electronic payment solution, they're able to prepare their weekly payment run in just 5 minutes. With a modern ePayment solution, much of the repetitive and manual tasks that plague accounts payable departments are automated, giving you and your accounts payable department more time to focus on important value-add areas of operations.

Speed of ePayments

Since electronic payments are made digitally, funds are transferred much faster relative to traditional payment methods like checks. ePayments allow users to make payments online at any time, from anywhere in the world, and also remove the need to go to banks. Faster electronic payments, like virtual cards, empower businesses to improve security, visibility, and efficiency all while lowering costs and saving time on manual processes.

Complete Visibility into Electronic Payment Process

Electronic payments provide complete visibility and transparency throughout the entire payment process for both your business and your suppliers, thus improving the supplier relationship.

Transparency is an essential factor when it comes to supplier payments, electronic or otherwise. When you automate electronic payment processing, you gain greater insight into each step of the invoicing process. Automated processes provide greater control over outgoing cash flow compared to tedious, error-prone manual processes. This combination of process transparency, greater control over payments, and reduction of manual tasks means that it will be easier for your AP department to identify suspicious or fraudulent activity.

Improved Supplier Relationships with ePayments

Unlike paper checks that take time to write, process, and eventually post to your supplier's bank account, electronic payments are fast, transparent, and secure. Paying suppliers on time and offering them complete visibility into the payment process, will naturally improve your relationships with suppliers. Beyond that, streamlining the payment process with electronic payments will reduce the number of late payments and therefore lower the number of supplier inquiries to your AP team. That's a big time save considering 43% of AP teams spend over 6 hours a week answering vendor questions regarding payments. Improving and maintaining a strong supplier relationship is crucial, especially in the midst of an industry-wide supply chain disruption.

Electronic Payments Support Remote and Hybrid Work Environments

It has become evident that remote and hybrid work environments are here to stay for businesses around the world. And with remote invoice approvers and payment authorizers, traditional manual processes are no longer feasible, causing invoice and payment processing delays. This slows down the entire payment processing workflow and creates a disorganized structure for approving payments. Meanwhile, an electronic payment platform is entirely digital, allowing approvers to authorize payments from anywhere in the world, at any time. And not only that, invoices are coded and captured in a central system, organizing invoice processing and making it easy for authorizers to approve, pay, and execute payments to suppliers.

Challenges of Digital Payments in India

Some of the major challenges that hinder the digital payment systems in India are as follows:

- **Cash Dependent Economy:** Majority of the Indians are dependent on cash based transactions. They feel more convenience and safety in handling cash dealing. Because more than half of the population are below poverty line, unbanked, unorganized economy. The people in village or deep interior parts of India are familiar & used to cash dealings. They are not aware of digital mode and lack the modern infrastructure. Some of the patrons are afraid of security and privacy issues to proceed with digital transactions.
- **Lack of Digital Literacy:** In India basically the literate population is only moderate, and in that only a meager population possesses digital literacy. Without digital knowledge there cannot be a transformation from cash to cashless economy.
- **Limited Access to Banks and Cards:** In most of the interior parts of India they do not have access to banks and cards as the bank branch are not available in certain parts of the country, because of which people in those area use only cash dealings.
- **Risk of Cyber Fraud and Privacy:** The cyber security is the major obstacle that affects the digital transactions. Cyber security issue is challenging the adoption of digital payments systems. The foremost concern in digital Types, Opportunities and Challenges of Digital Payment Systems in India 385 transaction is the outflow of

confidential information such as personal and financial data. Privacy of the users are being hacked due to the fragile regulations of Internet Protocol.

- Slow Internet Speed: The international networking connectivity and speed is very important for digital fund transfer. The major reason that hinders or interrupts the transaction is the lack of quality and authentic internet connectivity.

Suggestions to Improve Digital Payments System

Some of the suggestions to improve the services and enhance the usage and adoption of digital payment systems are listed below:

- The connectivity of internet should be accessible everywhere with adequate bandwidth and should be available at low cost.
- Government should strengthen the cyber security regulations and enhance the Information and Communication Technology to avoid fraudulent activities and to improve security. Immediate actions should be taken on the hackers and cyber frauds.
- Even in villages and remote areas, the mobile network should be made available.
- Awareness programme related to digital modes and usage of apps should be provided and Government must create trust and build confidence in the minds of people.
- Literacy with regard the digital transactions should be provided. People should be educated about the modern technology and innovations to access their bank accounts using digital modes.

Conclusion

The e-transfer of money has been around us for a few years now and the country has greatly benefited from this technological advancement. The online payment systems have now largely facilitated not only the payments but also provide a way to finance everyday purchases through credit. “Digital payments in India to reach \$1 trillion by 2023”, the Credit Suisse report stated, but recently as per the RBI Report, digital transactions in India reached \$2 Trillion as of January 2018. . There is an increasing trend and positive growth in the Digital payment systems due to its influencing factors such as flexibility, convenience, efficiency, effectiveness, user-friendly, transparency, and leads to overall customer satisfaction. During 2021-22, payment transactions carried out through credit cards increased by 27.0 per cent and 54.3 per cent in terms of volume and value, respectively.

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Impact of Digitalization on Agricultural Workers

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Introduction

Software that enables users to make purchases using digital wallets creates digital payments. In India, there are a number of methods to make digital payments, including e-wallets, prepaid cards, credit and debit cards, and net banking. It has made transactions easier in rural areas, which were previously unaffected by any kind of digital payment, and it has drawn both domestic and international investment.

Problem of the study

The development of technology has led to the creation of a variety of digital payment methods that enable agricultural workers to conduct transactions in a way that is more secure, convenient, and private. This has led to a rise in the popularity of mobile payment methods. The studies by Chakiso (2019), Deepak Gupta (2019), Gokilavani, R, Kumar Venkatesh. D, Durgarani. M, Mahalakshmi R, (2018), Priyanka Philip (2020) observed that demographic factors have not impacted on mode of digital payment systems. On the other hand, studies by Ardiansah, M. N., Chariri, A., and Januarti. I (2019), Babu Sudhir, D and Narayanamma Lakshmi (2018), Chakraborty, S. and Mitra, D (2021), Kamatchi Eswaran, J (2019) measured that there was a significant difference between socio economic variables with awareness of digital payment systems.

The findings of the most recent studies on India's understanding of the digital payment system have been inconsistent, and they should be reexamined. The goal of the current investigation is to determine how digital payment systems, especially those used in the agricultural sector in Thoothukudi District, have an impact there.

Hypothesis of the study

- H₀₁: There is no significant difference between genders with factors of financial indicator.
- H₀₂: There is no significant difference between monthly incomes with factors of financial indicator.
- H₀₃: There is no significant difference Mode of payments with factors of financial indicator.

Sample selection of the study

From the Thoothukudi District in Tamil Nadu, 250 agricultural workers were chosen for the purpose of this paper. In order to do this, a convenient sampling technique was used, and research through an interview schedule approach was undertaken. Thus the present study attempts to conduct the impact of mode of digital payment system in Thoothukudi District.

Table 1 Reliability Statistics

Sl.No.	Statements	Cronbach's Alpha
Agricultural Workers Financial Indicator		
AF1	It minimizes the financial risk	0.812
AF2	It is better than the traditional method	0.805
AF3	It is simple to do financial transactions	0.818
AF4	It is more practical	0.810
AF5	It protects the cost of financial transactions	0.809
OAF	Overall Financial Indicator	0.815

Table 1 shows the reliability statistics on financial indicator. Financial indicator starts with 'It minimizes the financial risk' was observed to be 0.812; 'It is better than the traditional method' was indicated 0.805; 'It is simple to do financial transactions' was revealed 0.818; 'It is more practical' was recorded 0.810; 'It protects the cost of financial transactions' was recorded 0.810 and 'overall agricultural workers financial indicator' was measured 0.815 which was greater than 0.7 as mentioned as 'Cronbach, L.J'. (1951).

Results

Table 2 Socio-Economic Status of Agricultural Workers

Variable	N	Percentage
Age		
Up to 20	56	22.40
21 to 40	81	32.40
41 to 60	73	29.20
Above 60	40	16.00
Gender		
Female	149	59.6
Male	101	40.4
Monthly Income		
Up to 3,000	25	10.00
3,001 to 6,000	86	34.40
6,001 to 9,000	56	22.40
9,001 to 12,000	41	16.40
Above 12,000	42	16.80
Mode of Payment		
Net banking	48	19.2
E-wallet	42	16.8
Credit/Debit Card	47	18.8
POS	51	20.4
Prepaid card	62	24.8

The selected socioeconomic level of agricultural labourers in the district of Thoothukudi is shown in Table 2. In terms of gender, 59.5 percent came from women and 40.4 percent came from men. Among the cent percent, 10 percent and 34.4 percent fell within the up to 3,000 and 3,001–6,000 income brackets respectively. Additionally, 16.80 percent of respondents were chosen from the income bracket of 6,001 to 9,000, while 22.40 percent were chosen from the income bracket of Rs.12, 000 or above. On the other side, there were five different payment methods. Prepaid cards were picked as the preferable payment method by the majority of respondents (24. 8 percent), followed by point of sale (20.4 percent), net banking (19.2 percent), and e-wallets (16.8 percent) at the very least.

Table 3 Age and Factors of Financial Indicator

Age	Up to 20	21 to 40	41 to 60	Above 60	F	Sig.
AF1	3.55	3.68	3.53	3.78	0.695	0.556
AF2	3.57	3.73	3.56	3.60	0.485	0.693
AF3	3.70	3.84	3.63	3.45	1.560	0.200
AF4	3.71	3.80	3.60	3.83	0.702	0.552
AF5	3.64	3.67	3.64	3.73	0.078	0.972
OAF	18.18	18.72	17.97	18.38	0.595	0.619

The association between age and the financial indicator component is seen in Table 3. The significant values of AF1 were 0.556, AF2 were 0.693, AF3 were 0.200, AF4 were 0.552, AF5 were 0.972, and the overall financial indicator was 0.619. Since these values are greater than the significant value. Hence, we accepted that there was no relationship between the previously mentioned selected variables.

Table 4 Gender and Factors of Financial Indicator

Gender	Female	Male	t	sig.
AF1	3.65	3.58	0.520	0.603
AF2	3.64	3.60	0.271	0.787
AF3	3.68	3.69	0.125	0.901
AF4	3.72	3.73	0.063	0.950
AF5	3.69	3.62	0.557	0.578
OAF	18.38	18.24	0.316	0.752

The correlation between gender and the financial indicator's contributing elements is shown in Table 4. There was no correlation between gender and financial factors, as indicated by the t-value and p-value of AF1 being 0.520 and 0.603, AF2 being 0.271 and 0.787, AF3 being 0.125 and 0.901, AF4 being 0.063 and 0.950, AF5, being 0.557 and 0.578, and AFI being 0.316 and 0.752, all of which are larger than the significant value of 0.05 percent.

Table 5 Monthly Income and Factors of Financial Indicator

Monthly Income	Up to 3,000	3,001 to 6,000	6,001 to 9,000	9,001 to 12,000	Above 12,000	F	Sig.
AF1	3.84	3.50	3.52	3.61	3.90	1.684	0.154
AF2	3.52	3.51	3.75	3.54	3.83	1.202	0.311

AF3	3.68	3.65	3.77	3.66	3.67	0.138	0.968
AF4	3.68	3.59	3.80	3.66	4.00	1.409	0.232
AF5	3.72	3.67	3.52	3.71	3.76	0.509	0.729
OAF	18.44	17.93	18.36	18.17	19.17	0.876	0.479

The link between monthly income and the financial indicator's contributing elements is shown in Table 5. The f-value and p-value of AF1 were found to be 1.684 and 0.154; those of AF2 were observed 1.202 and 0.311; those of AF3 were identified 0.138 and 0.968; those of AF4 were showed 1.409 and 0.232; those of AF5 were found 0.509 and 0.729; and those of AFI were indicated 0.876 and 0.479, which are greater than the significant value. Therefore, we draw the conclusion that no correlation between financial indicators and factors relating to monthly income was identified.

Table 6 Mode of Payments and Factors of Financial Indicator

Mode of Payments	Net banking	E-wallet	Credit/Debit Card	POS	Prepaid card	F	Sig.
AF1	3.79 ^b	3.83 ^b	3.79 ^b	3.49 ^{ab}	3.34 ^a	2.767	0.028*
AF2	3.77 ^{ab}	3.74 ^{ab}	3.91 ^b	3.41 ^a	3.39 ^a	3.195	0.014*
AF3	3.94 ^b	3.88 ^b	3.79 ^b	3.57 ^{ab}	3.37 ^a	3.301	0.012*
AF4	4.00 ^b	3.81 ^{ab}	3.91 ^b	3.61 ^{ab}	3.42 ^a	3.352	0.011*
AF5	3.90 ^a	4.00 ^b	3.60 ^{ab}	3.67 ^{ab}	3.31 ^a	4.777	0.001**
OAF	19.40 ^b	19.26 ^b	19.00 ^{ab}	17.75 ^{ab}	16.82 ^a	5.739	<0.001**

The link between the monthly income and the financial indicator variables is implied by Table 6. The significant value of the OAF and AF5 tests were found to be less than 1 percent, which is below the 1percentlevel. Additionally, the p-value for AF1 was 0.028; for AF2 and AF3, it was 0.014; for AF3, it was 0.012; and for AF4, it was 0.011, all of which are below the 5 percent level. As a result, we came to the conclusion that there was a substantial correlation between the chosen factors.

Conclusion

Prepaid card holders were the only ones related with net banking basket in the overall financial indicator findings. According to the research's findings, the majority of consumers are switching from traditional to digital transactions, and usage has been rising along both the vertical and horizontal axis. Because they take less time, are more convenient than other payment methods, are easier to use, are safe, and are secure, it is clear that majority of the sample respondents' favored digital payments.

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**Analysing Central Fiscal Transfers to Tamil Nadu: The Impact of the
15th Finance Commission**

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Introduction

Fiscal imbalance at different level of government is a common feature in many federal countries, the lower level of governments are generally confronted with inadequate resources for meeting their expenditure needs. In the Indian case, the Centre has the authority to decide on broad based and buoyant taxes such as income tax, corporation tax and excise duties while the states have the authority on items like sales tax, stamp duties, entertainment tax, and land revenue most of which are not as buoyant. Government of India adopts Goods and Service Tax System at present in our economy. In terms of expenditure decentralization, the central government is entrusted with the responsibilities of provision of nationally important areas like defence, foreign affairs, foreign trade and exchange management, money and banking, cross- state transport and communication.

The state governments are given the responsibility of facilitating agriculture and industry, providing social sector services such as health and education, police protection, state roads and infrastructure. The third level local self-governments municipalities and panchayats -provide public utility services such as water supply and sanitation, local roads, electricity etc. In addition, both central and state governments are responsible for provisioning services in the concurrent list. The resultant vertical fiscal gap, which also occurs in India, necessitates intergovernmental revenue transfer. The observed imbalance is not entirely due to revenue instruments and functions assigned in the constitution, but it is partly an outcome of fiscal choices exercised by different levels of government in practice.

Revenue decentralization results in the sharing of revenue raising powers and the use of instruments, especially various types of taxes, by different levels of government. The Indian government has been undertaking tax reforms on continuous basis aimed at increasing the tax base of both direct and indirect taxes, reduction in tax evasion and a resultant increase in the revenues of both state and central governments. The Central government has greater revenue raising powers in India, keeping in view considerations such as administrative efficiency in collecting taxes with a nationwide base. However, expenditure decentralization gives freedom to states to spend according to state specific needs given the huge diversity in preferences of citizens in different states and in levels of their economic and social development.

Statement of the problem

A number of reports related finance commission in India deals about the resource sharing between centre and states and allocation across states of our country for which a deliberate to the clear picture about the success of finance commission. Such has been the

case taken in this research work slightly differ from all other studies. For the purpose of this study, the research will focus on recommendations of 15th FC and allocation southern states in India. The reasons for the selection are recently Finance Commission introduced demographic performance in the 2011 census and giving it 10 per cent weightage earlier it was taken 1971 census and weightage given in 17.5 per cent. This study taken parameters of southern parts of India resource allocation from Finance Commission the reason which found that majority of the southern states new allocation will significantly reduced share of tax revenue compared to the previous finance commission. This research work focus to the above challenges are hypothetical questions are answered from the empirical analysis of this study.

The scenario of challenges that confront of the researcher from the orientation and problem statement are the helps to formulate to the following research questions.

- ☐ What are the new recommendations of 15th FC extend and implemented in the state?
- ☐ What is new criteria for devolution (2020-21)?
- ☐ What are the new methods are adopt in control in non-plan expenditure of the state?

Objectives of the study

Flowing from the research question are the following aligned objectives:

1. To know the historical background and function of the finance commission in India.
2. To review of the approach and recommendations of the 1st Finance Commission to 14th Finance Commission with respect to plan and non-plan expenditure.
3. To analyze the major recommendations of 15th Finance Commission in India.
4. To critical evaluation of 15th Finance Commission reports in southern states in India.
5. To offer recommendations that to help improve the financial management challenges of the Finance Commission in the southern states of India.

Research methods

Realizing answers to research questions and objectives will require conduct of research through methodology. These will be literature review and empirical analysis of the documents. The secondary data used in this study. The data taken from Finance Commission reports, Handbook of Statistics on Indian Economy, Budgetary Documents, report of the National Institute of Public Finance and Policy and Indian Public Finance Statistics. The empirical analysis used in the research work. This study based on the theoretical work and major data taken from various reports and observed by the researcher and empirically analysis of the data.

Historical background of finance commission in India

The historical perspective of Finance Commission India indicates that numerous factors coincidentally necessitated for the formation of the finance commission India. The

historical perspective of Finance Commission India also indicates that the need for such financial commission of India was felt by the British rulers during the late 1660 to protect its trade and commerce business from the growing threats from the other European business rivals like the Dutch, Portuguese and the French. Further, the basic draft of the provisions of finance commission of India was made in the early 1920s, to consolidate the business dominance of the British Rule in India. The first structured draft of the finance commission was a hollow structure and it drew intense adverse criticisms from different Indian leaders of India. A commission was formed to look into the loopholes of the drafted provision of the Finance commission and make necessary changes to it.

The historical perspective of finance commission India after independence

The Finance Commission of India was established as per the drafted Acts and Rules in the year 1951 under Article 280 of the Indian Constitution. The President of India is empowered with the selection and responsibilities of the finance commission of India. Further, the President of India assigns the term of their office of the Finance commissioner and the four other member of the commission. The commissioner and the four members of the Finance Commission of India are answerable, directly to the President of India. The President of India constitutes a Finance Commission within maximum of two years from the commencement of the draft and thereafter completion of every fifth year or at earlier time (as he deems necessary). The Finance Commission consists of a chairman and four other members, appointed by the President himself. The qualification of the commissioner and the four members are determined by the elected parliament and by formulating appropriate law.

Functions of the finance commission

The following are the main functions of the Finance Commission of India:

- ❖ The finance commission is responsible for the distribution of net proceeds of taxes between Center and the States. This distribution is made on the basis of the respective contributions of the States to the taxes. The greater the tax paid by a State, the greater is the share from the net proceeds of taxes.
- ❖ It determines the factors governing grants that are made to the states in the form of aids to the states and it also fixes the amount that is given in the form of aid by the center to the state governments.
- ❖ The Commission is responsible to make recommendations to the president as to the measures that are needed to augment the Fund of a State to supplement the resources of the Panchayats and Municipalities.

Plan and non-plan expenditure

There was also a debate on the authority to decide the quantum of plan expenditure. The 3rd FC made recommendation by majority opinion on part the plan expenditure of states leaving the balance to Planning Commission. The Government of India rejected the majority view and accepted the minority view of the Member-Secretary that entire plan expenditure should be assessed by the Planning Commission. Thereafter, the ToR of 4th to 13th (except the 11th) FCs was restricted to non-plan expenditure requirement only. The 14th FC assessed

the total revenue expenditure need due to abolition of plan and non-plan expenditure categorization.

Kelkar (2019) states that Finance Commission was given the task of allocating resources for dealing with provision of different levels per capita consumption of basic public goods and services across states, while the erstwhile Planning Commission was supposed to allocate resources for meeting physical and social infrastructure crucial for growth. It was recognized at times that resource availability for basic public goods and economic growth was interlinked.

Expenditure share and implications for vertical fiscal gap

The reversal of the dominant position of the centre in tax revenue in favour the states post- devolution noted above gets reflected in the revenue expenditure of the centre and the states. Revenue expenditure of the states have been higher than that of centre, on an average basis, for the award periods of fourteen finance commissions. The Centre's share in combined revenue expenditure varied between 40 to 44 percent while that of states between 56 to 60 percent during the award periods of 1st to 11th FCs (Table -1). The share of the Centre rose by 2-3 percentage points to reach 47.1 and 45.9 per cent during 12th and 13th FC respectively with a corresponding reduction in share of the states

Table - 1

Share of union and the States in the Combined Revenue Expenditure (per cent)

Finance Commission / Year	State	Center
FC-1 (1952-57)	59.2	40.8
FC-2(1957-62)	58.2	41.8
FC-3(1962-66)	53.9	46.1
FC-4(1966-69)	58.2	41.8
FC-5(1969-74)	60.0	40.0
FC-6(1974-79)	55.8	44.2
FC-7(1979-84)	58.0	42.0
FC-8(1984-89)	55.8	44.2
FC-9 (1989-95)	56.5	43.5
FC-10 (1995-00)	56.8	43.2
FC-11 (2000-05)	56.0	44.0
FC-12 (2005-10)	52.9	47.1
FC-13 (2010-15)	54.1	45.9
FC-14 2015-20)	61.8	38.2

Source: Handbook of Statistics on Indian Economy, RBI.

During the last decade, the share of Centre in combined revenue expenditure has fallen from 47.1 per cent during 2005-10 to 38.2 per cent during 2015-18 with a corresponding rise in expenditure of the states. These figures represent a change of about 9 percentage points as compared to the 12th Finance Commission award period. Looked at another way, the ratio of Centre's current expenditure to that of the states was close to one in

late-1990s and has been declining steadily since 2010-11. It dropped down to 0.70 in 2014-15 and further to around 0.60 during last two years. This has considerably changed the balance in revenue expenditure in favour of the states in recent years.

Next, this study consider revenue gap of the states defined in this context as revenue expenditure of states less states' own tax revenue. For example, expressed as a percentage of GDP, a revenue expenditure of 11 per cent and own tax revenue of 5 per cent would imply a revenue gap 6 per cent. Figure 2.7 indicates the revenue gap and states' share in central taxes for the last three decades. The revenue gap was in between 6 and 7.5 per cent of GDP during 1987-88 to 2004-05, dropped down to below 6 per cent during 2005-06 and 2013-14 and jumped up to reach 8 per cent during 2017-18 (RE) and 2018-19 (BE). The more recent numbers are due to the fact that revenue expenditure of the states increased to 14 per cent of GDP while own taxes remained at 6 per cent.

Table -2
Revenue Gap and Tax Devolution as per cent of GDP

Finance Commission/Year	Revenue Expenditure of the States	States own Tax Revenue	Revenue Gap for states (per cent)	Devolution as a percentage of GDP	Devolution as a per cent of Revenue Gap of the states
FC-9 (1989-95)	11.81	5.21	6.60	2.53	38.34
FC-10 (1995-00)	11.81	5.09	6.72	2.39	35.58
FC-11 (2000-05)	12.62	5.55	7.06	2.34	33.15
FC-12 (2005-10)	11.60	5.80	5.80	2.80	48.30
FC-13 (2010-15)	12.22	6.63	5.82	2.93	50.36
FC-14 (2015-20)	13.68	6.26	7.42	3.89	52.51

Source: Indian Public Finance Statistics (Various Issues) and Economic Survey 2018-19.

The study found that tax devolution of as a percentage of GDP. It has increased from 2.8 per cent in late 1980s to 4 per cent of GDP. As Table - 2 indicates tax devolution helped to fill up states' revenue gap by 33 per cent to 38 per cent during the award periods of 9th to 11th FCs. The extent of help due to tax devolution increased sharply to 48 per cent during 12th and further rose to 48 per cent, 50 per cent during 13th FC and 52 per cent of 14th FC. Thus, tax devolution recommended by FCs has substantially helped the states to bridge their revenue gap. The balance of the gap, of course, is met by non-tax revenue, specific purpose FC grants, other Central transfers, and borrowings.

Major re-coomendations of 15th finance commission in India

The Finance Commission is a constitutional body formed by the President of India to give suggestions on centre-state financial relations. The 15th Finance Commission (Chair: Mr N. K. Singh) was required to submit two reports.

The first report, consisting of recommendations for the financial year 2020-21, was tabled in Parliament on February 1, 2020. The final report with recommendations for the 2021-26 periods will be submitted by October 30, 2020.

Devolution of taxes to states

The share of states in the centre's taxes is recommended to be decreased from 42 per cent during the 2015-20 period to 41 per cent for 2020-21. The 1 per cent decrease is to provide for the newly formed union territories of Jammu and Kashmir, and Ladakh from the resources of the central government.

Criteria for devolution

Table 1 below shows the criteria used by the Commission to determine each state's share in central taxes, and the weight assigned to each criterion. We explain some of the indicators below.

Table 3: Criteria for devolution (2020-21)

Criteria	14th FC 2015-20	15th FC 2020-21
Income Distance	50.0	45.0
Population (1971)	17.5	-
Population (2011)	10.0	15.0
Area	15.0	15.0
Forest Cover	7.5	-
Forest and Ecology	-	10.0
Demographic Performance	-	12.5
Tax Effort	-	2.5
Total	100	100

Sources: Report for the year 2020-21, 15th Finance Commission; PRS.

Income Distance

Income distance is the distance of the state's income from the state with the highest income. The income of a state has been computed as average per capita GSDP during the three-year period between 2015-16 and 2017-18. States with lower per capita income would be given a higher share to maintain equity among states.

Demographic Performance

As far as how this pool of money is then divided among the states, the 15th FC has made some significant changes to its formulations. In its report, the Commission says that it has taken into account "fiscal needs, equity and performance principles" for determining the criteria and has assigned appropriate weightages.

Population is one of the key criteria that have been used to determine how the funds are distributed. However, unlike the previous Commissions, the 15th FC has decided to use the 2011 Census as against the 1971 Census that has been used by the previous nine Commissions for their calculations. This comes despite opposition from several states, especially from the south, that had demanded that the 1971 population data be used. They argued that using the latest Census would penalise them for effective population control measures.

While the 14th Finance Commission had continued to use the 1971 Census, assigning it 17.5 per cent weightage, it also introduced the 2011 Census, giving it 10 per cent weightage. However, unlike its predecessor, the 15th FC has chosen to completely scrap the 1971 Census. It has assigned 15 per cent weightage to the population criterion that is now entirely dependent on the 2011 Census. The Commission has further justified doing so, stating that it had “no further choice” given that the ToR had specifically stated to use the 2011 population data.

Forest and Ecology

This criterion has been arrived at by calculating the share of dense forest of each state in the aggregate dense forest of all the states.

Tax Effort

This criterion has been used to reward states with higher tax collection efficiency. It has been computed as the ratio of the average per capita own tax revenue and the average per capita state GDP during the three-year period between 2014-15 and 2016-17.

GRANTS-in-AID

In 2020-21, the following grants will be provided to states:

- ❖ revenue deficit grants,
- ❖ grants to local bodies, and
- ❖ disaster management grants.

The Commission has also proposed a framework for sector-specific and performance-based grants. State-specific grants will be provided in the final report.

Revenue deficit grants

In 2020-21, 14 major states are estimated to have an aggregate revenue deficit of Rs. 74,340 crore post-devolution.

Special grants

In case of three states, the sum of devolution and revenue deficit grants is estimated to decline in 2020-21 as compared to 2019-20. These states are Karnataka, Mizoram, and Telangana. The Commission has recommended special grants to these states aggregating to Rs. 6,764 crore.

Sector-specific grants

The Commission has recommended a grant of Rs 7,375 crore for nutrition in 2020-21. Sector-specific grants for the following sectors will be provided in the final report:

- ☐ nutrition,
- ☐ health,
- ☐ pre-primary education,
- ☐ judiciary,
- ☐ rural connectivity,
- ☐ railways,
- ☐ police training, and
- ☐ housing.

Performance-based grants

The major components are comes under the performance-based grants include:

- ❖ implementation of agricultural reforms,
- ❖ development of aspirational districts and blocks,
- ❖ power sector reforms,
- ❖ enhancing trade including exports,
- ❖ incentives for education, and
- ❖ promotion of domestic and international tourism.

Grants to local bodies

The total grants to local bodies for 2020-21 has been fixed at Rs 90,000 crore, of which Rs 60,750 crore is recommended for rural local bodies (67.5 per cent) and Rs 29,250 crore for urban local bodies (32.5 per cent). This allocation is 4.31 per cent of the divisible pool. This is an increase over the grants for local bodies in 2019-20, which amounted to 3.54 per cent of the divisible pool (Rs 87,352 crore). The grants will be divided between states based on population and area in the ratio 90:10. The grants will be made available to all three tiers of Panchayat- village, block, and district.

Disaster risk management

The Commission recommended setting up National and State Disaster Management Funds (NDMF and SD MF) for the promotion of local-level mitigation activities. The Commission has recommended retaining the existing cost-sharing patterns between the centre and states to fund the SD MF (new) and the SDRF (existing). The cost-sharing pattern between centre and states is

- 75:25 for all states, and
- 90:10 for north-eastern and Himalayan states.

Recommendations on fiscal roadmap

Fiscal deficit and debt levels: The Commission noted that recommending a credible fiscal and debt trajectory roadmap remains problematic due to uncertainty around the economy. It recommended that both central and state governments should focus on debt consolidation and comply with the fiscal deficit and debt levels as per their respective Fiscal Responsibility and Budget Management (FRBM) Acts.

Off-budget borrowings: The Commission observed that financing capital expenditure through off-budget borrowings detracts from compliance with the FRBM Act. It recommended that both the central and state governments should make full disclosure of extra-budgetary borrowings. The outstanding extra-budgetary liabilities should be clearly identified and eliminated in a time-bound manner.

Statutory framework for public financial management: The Commission recommended forming an expert group to draft legislation to provide for a statutory framework for sound public financial management system. It observed that an overarching legal fiscal framework is required which will provide for budgeting, accounting, and audit standards to be followed at all levels of government.

Tax capacity: In 2018-19, the tax revenue of state governments and central government together stood at around 17.5 per cent of GDP. The Commission noted that tax revenue is far below the estimated tax capacity of the country. Further, India's tax capacity has largely remained unchanged since the early 1990s. In contrast, tax revenue has been rising in other emerging markets. The Commission recommended:

- ☐ broadening the tax base,
- ☐ streamlining tax rates,
- ☐ increasing capacity and expertise of tax administration in all tiers of the government.

GST implementation: The Commission highlighted some challenges with the implementation of the Goods and Services Tax (GST). These include:

- ✓ large shortfall in collections as compared to original forecast,
- ✓ high volatility in collections,
- ✓ accumulation of large integrated GST credit,
- ✓ glitches in invoice and input tax matching, and delay in refunds.

The Commission observed that the continuing dependence of states on compensation from the central government (21 states out of 29 states in 2018-19) for making up for the shortfall in revenue is a concern.

An critical evaluation of 15th finance commission reports in southern states in India

Less than two years after the south first raised their voice against the “unjust” Terms of Reference (ToR) of the 15th Finance Commission, it appears that all southern states barring Tamil Nadu have emerged the biggest losers in the distribution of tax revenue. Bihar, Madhya Pradesh, Maharashtra, Rajasthan and West Bengal are among the biggest gainers from the new tax-sharing formula.

The Finance Commission is a body that determines how the tax revenues collected by the Union government are distributed among the states. The 15th Finance Commission has been constituted to formulate the distribution of funds among all states for a period of six years.

However, to offset the concerns of some of the south states, the FC has added a new determinant – demographic performance, assigning it a weight of 12.5 per cent. This uses total fertility rate (TFR) as a measure, rewarding states with lower TFR. Fertility rate is the average number of children a woman has. Arguing that TFR also is an indirect indicator of outcomes like health and education, the Commission hopes to allay some of the fears of states like Kerala that have controlled their population and have achieved better human capital over the years.

Another performance-based criterion is tax effort, which has been re-introduced after ten years. States that collect higher taxes will be rewarded by this parameter. A weight of 2.5 per cent has been assigned to tax effort.

Based on these parameters the 15th FC has redistributed the tax share among the 28 states. The new allocations will significantly affect Karnataka, Kerala, Andhra, and

Telangana, which will see a reduced share of tax revenue compared to the previous Finance Commission.

Table -2
Share of Tax Revenue: Major States in India

State	13 th FC	14 th FC	15 th FC
Andhra Pradesh	6.937	4.305	4.111
Bihar	10.917	9.665	10.061
Karnataka	4.328	4.713	3.647
Kerala	2.341	2.5	1.943
Madhya Pradesh	7.12	7.548	7.886
Maharashtra	5.199	5.521	6.135
Rajasthan	5.853	5.495	5.979
Tamil Nadu	4.969	4.023	4.189
Telangana	-	2.437	2.133
Uttar Pradesh	19.677	17.959	17.931
West Bengal	7.264	7.324	7.519

Source: Sources: Report for the year 2020-21,
15th Finance Commission; PRS.

Karnataka has seen the biggest cut, with its tax share slashed by 1.066 percentage points. The state will be given only 3.647 per cent from the divisible pool as against 4.713 per cent in the 14th Finance Commission. Officials estimate that this significant drop means Karnataka stand to lose between Rs. 9,000 and 11,000 crore from the Centre.

Kerala, which was one of the first states to register its protests against the “unfair” Terms of Reference in the 15th FC, will see its share of allocations reduced by 0.557 percentage points. From 2.5 per cent in the previous Commission, Kerala’s share in the divisible pool has dipped to 1.943 per cent. This is expected to cost the state a loss of Rs 4,300 crore.

Andhra Pradesh share has now reduced to 4.111 per cent from 4.305 per cent in the 14th Finance Commission. Andhra Pradesh share decreased in the 15th FC it will be loss of Rs. 1,521 crore owing to the new tax formula.

Telangana will also stand to lose out. As per the 15th FC’s calculations, Telangana’s share has decreased to 2.133 per cent from 2.437 per cent previously, which means the state will lose Rs 3,731 crore from the Centre.

Tamil Nadu among the biggest gainers

Among the southern states, only Tamil Nadu stands to gain from the 15th Finance Commission’s recommendations. The state’s share in the divisible pool has increased from 4.023 per cent to 4.189 per cent. Government of Tamil Nadu gain of Rs. 1,600 crore of revenue will be shifted in the developmental plans in the state.

Uttar Pradesh continues to get the biggest chunk from the states’ share, taking home 17.931 per cent, a marginal dip compared to the 14th FC. While Bihar’s share increases to 10.061 per cent from 9.665 per cent earlier, Madhya Pradesh and Maharashtra have steadily

gained over the last decade. From 7.120 per cent recommended by the 13th FC, Madhya Pradesh's share has now risen to 7.886 per cent, while Maharashtra has risen from 5.199 per cent between 2010-2015 to 6.135 per cent now. Rajasthan and West Bengal are some of the other states to have gained, with their share in the divisible pool standing at 5.979 per cent and 7.519 per cent respectively.

Summary of findings from the study

This study has looked into various aspects of the plan and non-plan expenditure, expenditure share and implications for vertical fiscal gap, combined revenue expenditure, revenue gap and tax devolution. The researcher present below a summary of the findings presented in the study.

The research work provides a review of the recommendations by various FCs, especially the last four with respect to vertical and horizontal devolution in India. It points out that FCs have been guided by the constitutional provisions and additional terms of reference provided by the President. It discusses the various criteria used by the FCs such as assessment of needs of the states, accommodative capacity of the centre, trends in revenue and expenditure of states and centre, tax efforts and tax buoyancy.

The study examines the trends and pattern in variables related to vertical devolution. It points out that the central government collects about two-thirds of the combined revenue and the states the rest in the form of their own taxes.

The study concludes that while FCs have not substantially deviated from their immediate predecessor in terms of share of states in central divisible pool, yet the cumulative effect of the incremental changes during 1st to 14th finance commissions have been large enough to double the transfers as a percentage of central revenue.

The fiscal balance has shifted in favour of states over the years. An important factor neglected in deciding federal transfer is the efficiency in service delivery. Developing a verifiable objective criterion for judging relative efficiency in delivery of public services will be very useful to future commissions

Some specific recommendations

Centre-States allocation of resources: The balance in Indian fiscal system has steadily but significantly shifted in favour of states over the years. Attempts should be made in future to examine questions regarding relative efficiency in delivery of public services amongst states.

Inter-state inequality: In view of the rising inter-state inequality in per capita income, this study presented a normative welfare approach for resource transfers which take into account the preferences for income redistribution in favour of the poorer states. This involves incorporation of an inequality aversion parameter in the income criteria for horizontal devolution so that relatively poorer states could get a higher share.

Forest Cover: The NDC target is to create an additional carbon sink of 2.5 to 3 billion tons carbon dioxide equivalent through forest and tree cover by 2030. In the context of proposing measurable performance-based incentives for States, at the appropriate level of government, in TOR 4 (iii) sustainable development goals have been mentioned while as in 3(ii), in making its recommendations, the Commission shall consider the demands on the resources of

the Central Government on account of climate change, among other factors.

For both the climate change implications and SDGs the forestry sector has an important role to play. In particular, it deserves special mention in the context of allocations made by previous FCs for forests, in particular the 14 FC incorporated dense forest cover as a criteria for horizontal devolution.

In this context the study presents a data based analysis for comparing transfers based on horizontal devolution with those through a grant. Also, scenarios incentivizing states for maintaining forests and other valuable ecological resources (for instance, preservation of species outside dense forests as in grasslands for Asiatic lions in Gir, enriching soil carbon and enhancing tree cover outside dense forests) are compared with those based on accommodating the concern for fiscal disability.

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Role of Beti Bachao Beti Padhao Scheme in Sustainable Women Empowerment

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Introduction

Women are a country's asset. Women Account half of the country's population creates they are half the power of the country. Consequently, they require equal rights, facilities and opportunities to contribute to progress and development of the nation. Education allows women to better understand the world around them. Women can uplift society through many contributions constructive roles in family and society. Indian history portrays some powerful and some feminine Indian symbols like Durga and Kali, Jhansi Ki Rani, Savitribai Phule, and more Indian Attitudes, Attitudes and Responses to Women Both bisexual and female are categorized As the lower sex, a domestic chat, inferior knowledge and property of owner. Discrimination and neglect lead to inferiority complex, lack of Respect, lifelong loss and community marginalization. Gender equality, women Empowerment and elimination of counter-violence Women are all integral parts of unity. But every day in the newspaper There are reports of crimes against women like rape, kidnapping, teasing, family violence and indecent exposure in social media. Orthodox mentality and gender stereotypes create gender inequalities in society and blocking the path to empowerment. In turn, women are national and constraining sustainable development. There some notable crimes against women listed below:

Sexual harassment- Sexual exploitation of a girl child at home, streets, public places, transports, offices etc., by the members of the family, friends or relatives.

Dowry and Bride burning – another form of domestic violence .When the bride's family fails to offer appropriate dowry demanded by the groom and his family or when they are displeased with the dowry provided to them. The bride is ill-treated and, tragically, burned alive.

Female foeticide and female infanticide – Female foeticide is caused by a son's preference. It is the process of determining the gender of a fetus and having a girl child aborted. Female infanticide is the practice of killing a girl child after a she is born.

Domestic violence – Any act of physical, sexual, psychological or economic violence perpetrated by a family member or intimate partner is considered domestic violence. Women are the ones who are abused the most all throughout the world.

Early Child Marriage- Another issue that has deprived girls of education and empowerment is the early marriage of girls by their parents in order to avoid dowry.

Inadequate Nutrition- Inadequate nutrition in the childhood has a long-term impact on women, particularly those from middle-class and poor families.

Gender discrimination – Male dominance that forces women to be treated as objects and treated as a second-class citizens to men. Discrimination against girls is becoming increasingly common. There is also power and work inequality between men and women.

Disparity in Education –In the current day, women’s education levels are still lower than men’s. According to a Report published by National Survey of India, the Literacy rate of India in 2020 is 77.7 percent. The male literacy rate is 84.7% whereas female literacy rate is 70.3% indicating a significant disparity.

Poverty- Poverty is another obstruct in the way of women’s empowerment. As a result of this,

Women are exploited as domestic helpers.

According to International Encyclopaedia of women (1999) Empowerment enables women to gain relative strength as a result of having choices and bargaining power. It enables an access to and control over means and resources. Women’s empowerment refers to the development of women as more enlightened persons who are politically active, economically productive, and self-sufficient, and who are capable of making informed decisions about issues that impact them. Women are still continue to be exposed to inequalities at various levels. So the concept of women empowerment has become a burning question of the day and is being seen as useful weapon by the government, newspaper and electronic media and even by the court of the law. Women feels empowered only when there is gender justice and equality and when women rights are not violated.

Review of Literature

Verma (2009) attempted to conceptualize the concepts, needs and context of the entire empowerment issue, as well as review the many approaches to women’s empowerment. In her paper, she states that in order to empower women, complete participation of those who are already empowered in the formulation, implementation, and assessment of action strategies is required. Her research provided a critical examination of alternative ideas and techniques for women’s development, liberation and empowerment.

Dutta P. (2014) have conducted a study in, “Bankura district of West Bengal on Women Empowerment”. According to her, “Women are facing violence not only outside home but within home. Only in West Bengal cases of domestic violence has been reported to increase by 18% in 2011-2012. She concluded that age, education of woman, access to formal credit, highest female education, household landholding, participation in SHG and caste as crucial in the determination of women’s empowerment at the community level.”

Tewari Shweta , (2017), conducted a study on “Beti Bachao Beti Padhao (save the Girl child and Educate her) , A geographical analysis of Child Sex Ratio of Mumbai”. The findings of the study revealed that the child sex ratio in Maharashtra has shown a declining trend since Census 1981 and loss of female child is higher in rural areas as compared to the urban. The study found that approximately 4.69 lakh girls are ‘missing’ in Maharashtra, indicating that the practice of combating sex determination is not taken seriously in the state. Further the study revealed that the medical services, Ultrasonography centers, son preference, male oriented society, gender bias are factors responsible for decline rate of female child.

Prathiba (2017) have suggested in her study that, “Women empowerment can be achieved through education, awareness of women’s rights , physical safety, and strict implementation of policies and laws, whereas crimes against women, such as domestic

violence, acid attacks, child marriages, dowry, rapes, sexual harassment, and honour killings, obstruct it further disrupting a country's economic, social and cultural development."

National Education Policy (NEP) 2020 lays emphasis on gender sensitization, which also envisages equitable and inclusive education for all, with a special focus on children and youth,

especially girls from socially and economically disadvantaged groups. Further, NEP 2020 proposes addressing the issue of gender disparity, with a particular focus on specific social reasons such as gender stereotyping as well as customs and beliefs that have perpetuated the unequal distribution of resources.

Objectives of the study

1. To explore various laws and acts related to women empowerment.
2. To highlight some initiatives taken under Beti Bachao Beti Padhao Scheme.
3. To suggest some recommendations for proper implementation of Beti Bachao Beti Padhao Scheme.

Rationale of the study

The Indian women still lag behind in the development process and still they are as a sort of thing. The Indian women are bound by traditional gender role. Manu's laws define her position and role as – "As daughters, woman should be under the protection of her father; as wife under the protection of her husband and as widow under the protection of her son."

Crimes against women have increased 7.3 percent from 2018-2019 as per National Crime Record Bureau's Report 2019. The majority of incidents were classified as "cruelty by husband or his relatives" (30.9%), followed by "assault on women with intent to outrage her modesty" (21.8%), "kidnapping and abduction of women" (17.9%) and "rape" (7.9%). According to the NC-RB study, the crime rate per lakh women population in 2019 is 62.4, more high than 58.8 in 2018.

There has been a considerable increase in reported cases of violence against women, even during the Covid-19 period of lockdown. Inside their homes, women were combating a shadow pandemic (UN Women 2020). Domestic violence complaints doubled during India's statewide lockdown, according to the data from National Commission for Women (Vora et al. 2020).

Table 1: Depicts the Nature-Wise Report of the Complaints Received by National Commission for Women (Ncw) in the Year 2019, 2020 And 2021.

Nature of crime	No. of Cases in the year 2019	No. of Cases in the year 2020	No. of Cases in the year 2021
Cyber Crime against women	459	704	863
Dowry Death	373	330	341
Harassment of married women	3883	3788	4613
Outraging modesty/ Molestation	1320	1679	1839

Protection of women against domestic violence	2960	5297	6684
Rape/Attempt to rape	1339	1236	1681
Right to live with dignity	4694	7715	11088
Sex selective abortions/Female foeticide	25	8	23
Sexual Harassment	369	376	624

Source: <http://ncwapps.nic.in>

Laws and Acts in India to Safeguard Girl Child and to Empower Women

The Indian constitution guarantees women's equality and permits states to implement measures of positive discrimination in their favour. India has developed policies, strategies and programmes aimed towards women's empowerment within a democratic framework.

There are some special laws for women:-

- The Immoral Traffic (Prevention) Act, 1956
- The Dowry Prohibition Act, 1961
- The Maternity termination of pregnancy Act, 1971
- The Equal Remuneration Act, 1976
- The commission of Sati (Prevention), Act, 1987
- The National Commission for Women was set up in 1990
- The Pre-Conception & Pre-natal Diagnostic
- Techniques (Regulation and Prevention of Misuse), Act, 1994
- The National commission for Empowerment of Women, 2001
- The National Youth policy, 2003.
- The Prohibition of Child Marriage Act, 2006
- The Right to Children to Free and Compulsory Education, Act, 2009.
- The Sexual harassment of women at work place (Prevention and protection) Act, 2013
- The National Youth Policy 2014
- The National Policy for Women Empowerment, 2016

Despite of all above laws and acts, women's status is decreasing day by day. According to Statistics, three female children are killed in every minute. Discrimination against girl child begins when she is still in her mother's womb. India is placed 140th out of 156 nations in the World Economic Forum's Global Gender Gap report for 2021. Despite maintaining a constant record on gender equality, India's legal ranking in this area has dropped to 124th out of 190 nations in 2022, down from 123rd a year earlier and 117th in 2020. In the past few years, many measures and initiatives have been taken by the government and some other organizations to improve the situation of girl child. The Indian Government has made it top priority to reduce the gender gap in the country, lowering the discrepancy

between men and women. One such initiative was taken by the Govt. of India seven years ago with the launching of BETI BACHAO

Beti padhao (save the girl child and educate the girl child).

To address the declining Child Sex Ratio (CSR) and other issues related to women's empowerment Beti Bachao Beti Padhao programme was launched by honourable Prime Minister on 22nd January 2015 at Panipat, Haryana. According to the data (CSR) in 2001, there were 933 girls for every 1000 boys for 0-6 years. In the year 2011, this number dropped to approximately 918 girls per 1000 boys. Moreover, the rising crimes against women is still another reason for launching of BBBP Scheme. It is a collaborative initiative by the Ministries of women and child Development, Ministry of Health and Family Welfare, Ministry of Human Resource and Development.

Objectives of Beti Bachao Beti Padhao (BBBP) Scheme:

The objectives of Beti Bachao Beti Padhao (BBBP) scheme are as follows:

- To celebrate the Girl child.
- To prevent Gender biased sex selective discrimination.
- To ensure survival and protection of the girl child.
- To ensure education and Participation of the girl child.

Achievements of beti bachao beti padhao scheme so far

- The National SRB Index has exhibited a strong increasing trend and significant progress from 918 in year 2014-15 to 934 in the year 2019-20.
- 422 districts Out of 640 districts covered under BBBP have shown improvement in SRB from 2014-15 to 2018-19.
- The National Gross Enrolment Ratio (GER) of girls in secondary schools improved from 77.45 to 81.32 in 2018-19.
- Proportion of schools with separate, functional toilets for girls rose from 92.1% in 2014-15 to 95.1% in 2018-19
- First trimester ANC registration has shown an improving trend from 61% in 2014-15 to 71% in 2019-20.(As per HMIS, MoH&FW)
- There is an improvement in institutional deliveries from 87% in 2014-15 to 94% in 2019- 20.(As per HMIS, MoH&FW)

The scheme has successfully engaged the community in defying long-held prejudices against girls and introducing unique activities to honor them. The BBBP logo has received a lot of positive feedback. People utilize logos on their school buses, buildings, stationary and transportation vehicles, among other things, to demonstrate their support to their cause. Difficulties in Achieving the Targets of Beti Bachao Beti Padhao Scheme Undoubtedly one can see a lot of improvements and key development after the implementation of Beti Bachao Beti Padhao Scheme. Still the Scheme is facing difficulty to gain momentum due to certain reasons. Such as:

- The Government machinery and the police are yet to get the magnitude of women atrocities seriously. They need to take strict action against atrocities faced by women.

- The successful implementation of scheme demands a full civic body support to achieve the targets of scheme. There is a less involvement of community members which also weakens the targets of scheme.
- There is an urgent need to change the mindset of people as besides various campaigns, awareness campaigns and orientation programmes, still people are showing a conservative and orthodox behaviour towards the birth of girl child.
- Dowry system and female foeticide practices are still prevails even in modern and educated societies. This weakens the implementation of Beti Bachao Beti Padhao scheme. Strict action needs to be taken against this.
- Low reluctancy of parents for sending their daughters to school by keeping in mind the rising crimes, safety and security issues.
- Lack of awareness among health workers in some rural areas including ASHA workers, Aganwadi, ANM workers.

Conclusion

Women plays an integral role not only in family but also in the society. Still she lags behind in literacy, health facilities, economic and social freedom. Women empowerment is very important and crucial for the development of the country. It is a major concern for the society and the goal is to develop a culture of raising empowered women in the country. Women feels empowered only when there is gender justice and equality and when women rights are not violated. The ministry of India is also focusing for the development of women empowerment. Women empowerment has been declared as an important goal of Sustainable development by UNDP and there is an urgent need to work collaboratively towards achievement of this goal. In this regard, Beti Bachao Beti Padhao has yielded many positive results and promotes the importance of girl education to carve a bright future for the country. There has been an encouraging improvement in the number of girls enrolled in schools and efforts are still in making for ensuring survival, protection and empowerment of the girl child. Various initiatives has been taken and in the process of taking for the successful achievement of targets of BBBP scheme so that violence and crimes against girl and women can be controlled and girls are born, nurtured and educated without discrimination.

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Demographic Transition of Kerala and Tamil Nadu: A Comparative Perspective

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1.1 Introduction

India is the fastest growing economy of the world. Its GDP has touched \$ 3.75 trillion in 2023. It is also ranked the 6th largest economy of the world. As per the RBI's Handbook of Statistics on Indian Economy 2022-23, the economic momentum has gained strong. In its report, the RBI has stated that the Indian economy, despite facing a series of successive shocks since early 2020, has demonstrated impressive resilience. This resilience has been instrumental in maintaining macroeconomic stability while simultaneously propelling the recovery of economic growth.

A major contribution to the GDP of India comes from the Southern states. Five southern Indian states collectively account for more than 30 percent of India's GDP. Karnataka, Tamil Nadu, Andhra Pradesh, Kerala, and Telangana have emerged as the leading states in terms of their contributions to the nation's economic growth. The details reveal that Tamil Nadu boasts the largest economy in South India, with a Gross State Domestic Product (GSDP) of ₹24.8 lakh crore at current prices. Following closely behind is Karnataka with ₹22.4 lakh crore, Telangana with ₹13.3 lakh crore, Andhra Pradesh with ₹13.2 lakh crore, and Kerala with a GSDP of ₹10 lakh crore. (Mint, Sep 2023)

The Southern States of India also account for 20 percent of the population of the country. Since 1951, the proportion of the population originating from southern states has consistently decreased, reaching a low of 26.2 percent in 2022, according to census estimates. The primary factor contributing to the population decline in southern states is the higher literacy rate and other socio-economic standards. This has resulted in the lower fertility rate limiting the number of children to one or two. (The Federal, 2023).

SRS data show, Tamil Nadu had the lowest total fertility rate (TFR) among India's major states, standing at 1.4, while other southern states such as Andhra Pradesh, Kerala and Telangana had rates of 1.5, and Karnataka recorded fertility rate of 1.6. These figures were below the replacement level of fertility, as per the most recent data from the Sample Registration System, administered by the Office of the Registrar General & Census Commissioner, India. (India spend .com).

1.2 Review of Literature

For the fiscal year 2023, Telangana achieved the highest per capita income among the five major South Indian states, with a figure of ₹2,75,443. Following closely behind were Karnataka at ₹2,65,623, Tamil Nadu at ₹2,41,131, Kerala at ₹2,30,601, and finally, Andhra Pradesh at ₹2,07,771. When these five states are combined, their collective per capita income surpasses the national average, which stands at ₹1,50,007. (Mint, Sep 2023)

States that allocated resources to the development of human capital, particularly in the case of girls and women, witnessed a rapid decline in fertility rates. Kerala and Tamil Nadu, where

state governments prioritized socio-economic development and the empowerment of women, witnessed a more rapid decline in fertility. It reached levels below replacement rates two decades ahead of the national average. (Business Insider, 2023)

1.3 Statement of the Problem

Southern states have seen a substantial decline in birth rates since independence, and they have already reached replacement-level fertility in the country. The studies suggest that most of Kerala and Tamil Nadu, have experienced lower population growth rates compared to the national average. Particularly noteworthy is the considerably reduced annual growth rate observed indicating that they have entered an advanced stage of demographic transition. A comparative study is made between the states of Kerala and Tamil Nadu which have recorded commendable performance in the improvement of demographic profile.

In this backdrop certain research questions emerge. Has the demographic profile of Kerala and Tamil Nadu changed favourably? To what extent have the demographic profile of these states matching the demographic transition experienced for the nation as a whole? it is necessary to analyse, compare and contrast the demographic profile of these states. With these research questions in mind the following objectives have been set.

1.4 Objectives of the Study

- To analyse demographic profile of Kerala and Tamil Nadu
- To compare demographic profile between Kerala and Tamil Nadu

1.5 Methodology

The entire study has been carried on by using secondary data. Data published by Census India in the years 2001 and 2011 has been relied upon. Population Projections for India and States 2011- 2036, published in the year 2020, a report published by the National Commission on Population under the Ministry of Health and Family Welfare have also been relied up on for the analysis.

The study has been conducted by relating the demographic profile of Kerala and Tamil Nadu to the theory of demographic transition. The analysis has been done with respect to indicators like share of population of Kerala and Tamil Nadu to the rest of India, growth rate of population, birth rate, death rate, age composition and sex composition. Demographic profile of both states have been compared in the present study.

1.6 Theoretical background

The present paper can be related to the theory of demographic transition. The theory is based on the idea that as the country progresses from primitive to a modern economy it passes through various stages of population growth. In the pre industrial stage the country experiences high birth and death rates. During this stage the population growth is very slow. As the country develops there is improvements in medical facilities and health care that death rates begin to decline. This is the stage of rapid population explosion. In the third stage the country attains development and the birth rates too begin to decline and the population growth becomes stable. India has already reached the third stage of demographic transition. Southern states have already reached very advanced stage of demographic transition, Kerala and Tamil Nadu leading ahead.

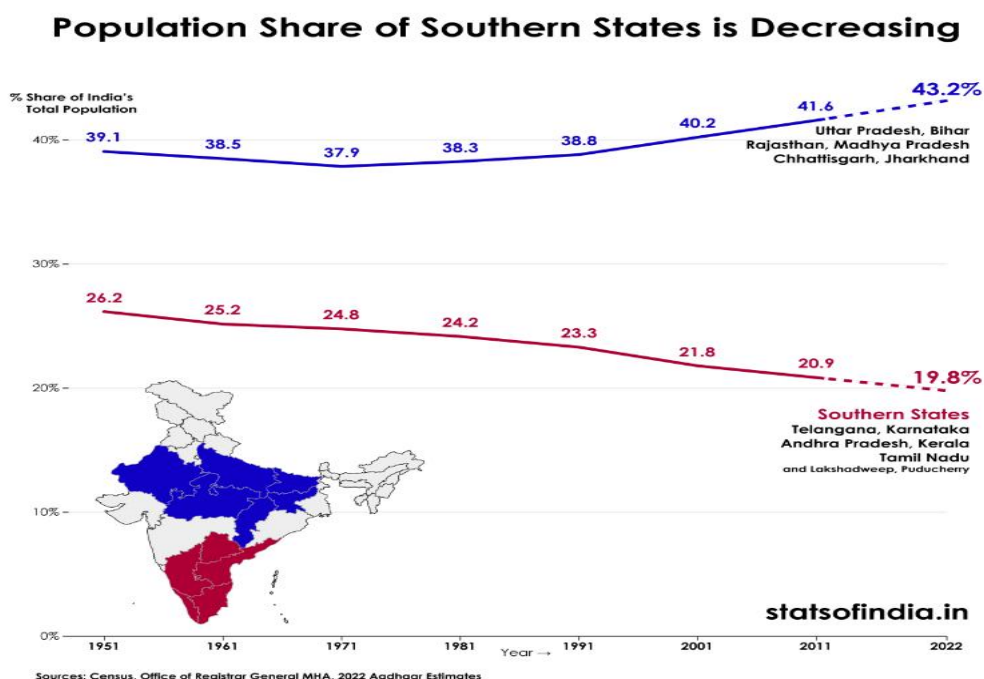
1.7 Results and Discussion

Analysis of population characteristics of Kerala and Tamil Nadu has been done with respect to the following indicators.

1.7.1 Share of population of Southern States

It is evident from the chart1 that the share of India's population to the total population of the country is decreasing. It can be concluded that the South Indian States outpace the rest of the country not just in education, health and other social indicators. South Indian states have been very successful in reducing the population growth also.

Chart 1



1.7.2 Decadal Growth of population

Evidence of demographic transition in India is seen in the table 1. Decadal growth rate has declined over the ten year period between 2001 and 2011. The study conducted by the National Commission on Population under the Ministry of Health and Family Welfare has provided population projection for the period 2011 to 2036. As per their report the decadal growth rate till 2021 was 12.5 per cent (GoI, 2020). The same is true for Kerala also showing a decline in the growth rate. Kerala registered the lowest growth rate. The population of Kerala has stabilised. It has reached the final stage of demographic transition, which is very close to developed country standards. Its socio economic development, emigration have all contributed for this achievement.

Table 1
Decadal Growth of population (in percentage)

Region	2001	2011	2016- 2020 (estimated)
India	21.5	17.7	10.8
Tamil Nadu	11.96	15.61	4.7
Kerala	9.43	4.9	5.2

Source: Census 2011, NCP

As per 2011 census the only state in India that experienced a growth in the decadal population is Tamil Nadu. This is in contrast to the declining growth for the rest of the country. Some of the reasons attributed to this growth rate is increase in life-expectancy and increase in the in migration of labour to Tamil Nadu in search of employment. As it's a state with very high industrial activity, the state experiences growth of labourers migrating from other states. (Singh, Pratima, 2011).

1.7.3 Sex ratio

Sex ratio is defined as number of females per thousand males. The skewed sex ratio is indicative of the socio-economic biases that exists in the country. It throws light on the gender inequality that exists in the country in the form selective foetal abortions, less access to health care facilities for females etc. The only state in India that has a favourable sex ratio is Kerala as per the census reports. This substantiates that there are a number of females 'missing' in the country.

Table 2
Sex Ratio (females/1000 population)

Region	2001	2011	2016- 2020 (estimated)
India	933	940	945
Tamil Nadu	986	996	1002
Kerala	1058	1084	1082

Source: Census 2011, NCP

Southern states are comparatively progressive in closing the gender gap. Over the years an improvement in sex ratio has been observed for the country, the rates are getting normalised. The population projection suggest that the by 2021 Tamil Nadu also will have a favourable sex ratio. With improvement in status of women and state policies to support mitigation of gender discrimination Tamil Nadu is bound to catch up with Kerala in having a favourable sex ratio.

1.7.4 Total Fertility Rate (TFR)

Total Fertility Rate measures the average number of children born to a woman during her reproductive age. UN has fixed replacement fertility rate at 2.1 births per woman. In this indicator both Kerala and Tamil Nadu have attained the same level TFRas that of most advanced countries. Both states are considered to be investing a good share of their income on human development and this has made a favourable impact in reducing TFR.

Table 3
Total Fertility Rate

Region	2001	2011	2016- 2020 (estimated)
India	3.3	2.54	2.13
Tamil Nadu	2.0	1.8	1.6
Kerala	1.8	1.7	1.7

Source: Census 2011, NCP

Going by the theory of demographic transition, when the country develops the birth rates and death rates will be at a low level and this enables the county to reach the third stage of demographic transition. This will stabilise the population growth. As per National Family Health Survey (NFHS)-5, India has already attained replacement level of fertility (2.0). This is lesser than the replacement level of fertility of 2.1 children per woman.

1.7.5 Birth Rate and Death Rate

The two factors that determine the natural growth rate of population are the crude birth rate and crude death rate. The decline in these rates emphasises the economic growth taking place in the country and the transition to the third stage of demographic transition of a stable growth.

Table 4
Crude Birth Rate (per 1000 population)

Region	2001	2011	2016- 2020 (estimated)
India	26.17	21.8	17.9
Tamil Nadu	19	15.9	12.8
Kerala	18.1	16.7	13.4

Source: Census 2011, NCP

Table 5
Crude Death Rate (per 1000 population)

Region	2001	2011	2016- 2020 (estimated)
India	8.7	7.1	7.1
Tamil Nadu	7.6	7.4	8
Kerala	5.7	7.3	7.7

Source: Census 2011, NCP

Birth and death rates in Kerala are gradually falling. Population projections for 2020 also suggest the same. Fall in the mortality rate definitely influences the birth rate. Children are often considered to be a security for parents during their old age. So when the death rates decline, parents will choose to give birth to fewer number of children.

1.7. 6 Age structure of Kerala

Demographic transition of India is very much evident in the tables 6 and 7. Proportion of people in the age group 0- 14 years has declined. Due to increasing life

expectancy, improvement in the standard of living, advancements of medical facilities, number of people belonging to the age group above 65 years has increased.

Table 6
Age Structure (in percentage)

Region	0-14	15- 64	65 and above
India	29	63	8
Tamil Nadu	37	54	9
Kerala	19	70	12

Source: Census 2011, NCP

Table 7
Projected Age Structure for 2021

Region	0-14	15- 59	60 and above
India	25.7	64.2	10.1
Tamil Nadu	19.9	66.5	13.6
Kerala	20.4	63.1	16.5

Source: Census 2011, NCP

1.7. 6.1 Dependency Ratio

“The dependency ratio is the number of children (age 0-14 years) and older persons (age 60 years and above) per 100 working age population (15-59 years)”. It indicates the dependency burden of children and older people on the working population. Dependency burden will usually fall up on women as it increases the burden of unpaid care work due to the gender role ascribed by the society on women (Mospi.). Increase in the dependency burden also indicates the demographic transition that India is going through 2021 dependency burden of both Kerala and Tamil Nadu is bound to increase like the rest of India.

1.8 Conclusion

In summary, your analysis highlights that Tamil Nadu and Kerala have reached the third stage of demographic transition, characterised by stable population growth, and attributes this achievement to family planning measures and improvements in socio-economic indicators. This is a positive sign of development and can have various social and economic implications for these states.

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**A Study on Empowerment of MGNREGP Women Workers
in Palayamkottai Block of Tirunelveli District**

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Introduction

This research study examines the status of women empowerment through MGNREGP women workers in Palayamkottai block, Tirunelveli district, specifically, it gives importance to the development of social and human capital through micro enterprise development to work towards poverty alleviation. The major objective of MGNREGS is to enhance employment opportunities and increase wage rates to provide livelihood security for the poor, vulnerable and marginalized leading to reduction of poverty in rural areas. The scheme allows the poor population of India to earn a minimum income by providing their services. The scheme aims to alleviate the problem of unemployment, especially in the rural sector, by providing people with a minimum guarantee of 100 days of work in a year. The economic analysis of empowerment of women through MGNREGP women workers are analysed in this study.

Objectives of the Study

1. To analyse the attitude of the members of the MGNREGP women workers towards economic, social, psychological and political empowerment.
2. To give useful suggestion to improve the social and economic status of MGNREGP women workers in Palayamkottai block, Tirunelveli district in future.

Methodology

Palayamkottai block, Tirunelveli district of Tamil Nadu has been chosen as the area of study. The study is a cross-sectional one and the field investigation has been done during the period from April 2022 to March 2023, There are 570 MGNREGP women workers have been selected from this block.

The opinion of the sample respondents regarding the economic empowerment, social empowerment, psychological empowerment and political empowerment shaped by the MGNREGP women workers has been analysed with the help of a scaling technique. For analysing each category of empowerment, the opinion of the MGNREGP women workers on five given statements has been extracted on a five-point scale. By consolidating the scores obtained by every sample member for each statement with the help of the five-point scale viz SA – Strongly Agree (5), A – Agree (4), NO- No opinion (3), D.A., Disagree (2) and S.D.A. – Strongly Disagree (1), the total scores have been computed. The total scores secured by the

sample of 570 members shows the significance of each statement used to measure the economic empowerment, social empowerment, psychological empowerment and political empowerment. The total scores for the four categories of empowerment show the level of the significance of each category of empowerment from the viewpoint of the sample members of the study. Besides the total scores, the mean, median, quartiles and standard deviation also show the level of opinion of the respondents on various categories of the empowerment of the MGNREGP women workers.

The opinion of sample members on the four categories of empowerment such as economic empowerment, social empowerment, psychological empowerment and political empowerment has been measured with the help of scores allotted to five statements related to four categories of empowerment on a five-point scale. The detailed analyses of the statements, individual scores and total scores have been elucidated below.

Result and Discussion

Opinion of Economic Empowerment

The opinion of the sample members of the economic empowerment has been ascertained by taking into account the opinions of members on the economic variables like the capacity to spend more, increase in value of assets, rise in income, improvement in the savings habit and provision of employment opportunities. Table 1 shows the opinions of 570 sample members on economic empowerment.

Table: 1 - Opinion of Members about Economic Empowerment

Statement	SDA	DA	NO	A	SA	Total Score
Increases the capacity to spend more	83	316	828	432	370	2,029
Increases the Value of Asset	83	680	132	636	365	1,896
Increases the Income	81	770	288	264	355	1,758
Increases the Savings	81	248	1140	220	295	1,984
Provides Employment Opportunities	54	522	843	0	515	1,934
Total						9,601

Source: Calculated from Field Survey.

It is observed from Table 1 that the opinion of members on the statement that the MGNREGP women workers to increase the capacity to spend more gets the maximum scores 2,029 followed by the statement that the MGNREGP women workers to increase the savings (1,984 scores). The statements that the MGNREGP women workers to provide employment opportunities ((1,934 scores), increase in the value of asset (1,896 scores) and increase the income (1,758 scores) occupy the third, fourth and fifth place respectively.

Opinion on Social Empowerment

The MGNREGP women workers create social awareness among their members. The opinion on the social empowerment is measured with the help of statements like social responsibility, capacity to protest against social evils, authority of decision-making on important matters, awareness about health and knowledge of banking operations. Table 2 shows the opinion of members on the social empowerment of MGNREGP women workers.

Table: 2 - Opinion of Members on Social Empowerment

Statement	SDA	DA	NO	A	SA	Total Score
Induce social Responsibility	99	302	784	446	380	2,011
Provide Strength to Protest Against Social Evil	83	287	986	319	319	1,994
Increases Power of Decision Making	66	493	787	0	619	1,966
Better awareness About Health	87	601	206	623	435	1,952
Knowledge about Banking Operation	107	623	298	329	497	1,853
Total						9,776

Source: Calculated from Field Survey.

It is clear from table 2 that the opinion of the statement “induce social responsibility” occupies the first place scoring the intensity value of 2,011. The statement, “provide strength to protest against social evils”, “increase the power of decision making”, “create better awareness about health” and “impart knowledge about banking operations” occupy the second, third, fourth and fifth places respectively.

Opinion on Psychological Empowerment

The psychological empowerment constitutes improving confidence, awareness on self-reliance, societal status, awareness of cleanliness and improving literacy and communication skills. The opinion of MGNREGP women workers on the psychological empowerment has been studied with the help of five statements. Table 3 shows the opinion of MGNREGP women workers on the psychological empowerment of members.

Table: 3 - Opinion of Members on Psychological Empowerment

Statement	SDA	DA	NO	A	SA	Total Score
Creating Confidence to Face Problem	108	429	567	108	803	2,015
Creating Awareness about Self Reliance	55	827	294	0	662	1,838
Giving Societal Status	162	525	342	172	589	1,789
Creating Awareness about Cleanliness of surrounding Environment	131	471	346	221	809	1,978
Improving Literacy and communication Skill	55	567	272	373	883	2,150
Total						9,770

Source: Calculated from Field Survey.

It could be observed from Table 3 that the opinion of sample members of the statement “improves literacy level and communication skills” occupies the first place with

scores of intensity value of 2,150 followed by the statement “that the MGNREGP women workers creates confidence to face problems” (2,015). The statements, “creating awareness about cleanliness of surrounding of environment” (1,978), “creating awareness about self reliance” (1,838) and “giving societal status” (1,789) occupy the third, fourth and fifth place respectively.

Opinion on Political Empowerment

The opinion of members of political empowerment was measured with the help of the opinions given by the sample MGNREGP women workers on statements such as “MGNREGP induces participation in politics”, “induces to contest elections”, “creates awareness of the necessity of voting”, “helps to assume leadership to handle issues” and “improves leadership skill”. The opinions given by the members on the political empowerment of the MGNREGP women workers are shown in Table 4.

It is evident from Table 4 that the opinion of the sample members on the statement that “inducing to participate in politics” occupies the first place with scores of 2,030 followed by the statement “creates awareness about necessity of voting” (1,911). The statements, “inducing to assume leadership” (1,837), “MGNREGP work improves leadership skills” (1,651), and “induces to contest in election” (1,524) occupy the third, fourth and fifth place respectively.

Table: 4 - Opinion of Members on the Political Empowerment

Statement	SDA	DA	NO	A	SA	Total Score
Inducing participation in Politics	125	385	552	78	889	2,030
Induce to Contest Election	69	925	423	108	0	1,524
Creating awareness about Voting	135	640	44	221	871	1,911
Inducing to Assume Leadership on Issues	261	265	261	167	883	1,837
Improving Leadership Skills	292	331	173	260	595	1,651
Total						8,952

Source: Calculated from Field Survey.

Overall View of the Opinion Scores

In order to ascertain the significance of the four categories of empowerment the average, Standard Deviation and Co – efficient of variation have been calculated. Table 5 shows the details of the various kinds of empowerment and the opinions of the respondents.

Table: 5 - Details of Opinion Scores of Respondents for Various Empowerments

Various Empowerment	Mean	SD	Co-efficient of Variation
Economic	13.87	4.12	29.70
Social	15.32	3.24	21.15
Psychological	13.88	5.38	38.76
Political	12.84	4.48	34.89

Overall	55.97	16.68	29.80
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Source: Calculated from Field Survey.

It is seen from Table 5, that the opinion of the sample members of the social empowerment occupies the first place and the mean is 15.32; Standard Deviation is 3.24 and co-efficient of variation is 21.15 followed by opinion of psychological empowerment and the mean is 13.88, Standard Deviation is 5.38 and co-efficient of variation is 38.76. The opinion of economic empowerment and political empowerment of the respondents occupies the third and fourth place respectively. This indicates the positive motivation required for political participation of the MGNREGP women workers in Palayamkottai block.

Extent of Opinion towards Various kinds of Empowerment

With a view to find out the extent of opinion of the sample members economic empowerment, social empowerment, psychological empowerment and political empowerment and overall empowerment, the average scores and standard deviation have been computed. The extent of opinion falls under three categories low, medium and high.

Low = Below (Arithmetic Mean - Standard Deviation)

High = Above (Arithmetic Mean + Standard Deviation)

Medium = From (Arithmetic Mean – Standard Deviation) To (Arithmetic Mean + Standard Deviation)

The overview of the respondents' opinion scores of empowerment is depicted in Table **Table: 6 - Overview of Respondents Opinion Scores for Different Empowerment**

Various Empowerment	Low	Medium	High	Total No. of Respondents
Economic Empowerment	135	492	72	699
Social Empowerment	94	475	130	699
Psychological Empowerment	121	446	132	699
Political Empowerment	84	484	131	699
Overall Empowerment	84 (12.02)	483 (69.10)	132 (18.88)	699

Source: Calculated from Field Survey.

It is clear from Table 6 that the opinion of a majority of sample members of economic empowerment, social empowerment, psychological empowerment and political empowerment falls under the medium category. With regard to the overall empowerment 483 (69.10%) members fall in the medium opinion category, 132 (18.88%) members fall in the high opinion category and 84 (12.02%) fall in the low opinion category.

Ranking of Various Kinds of Empowerment

The sample respondents were categorized into four ranks that is to say 1, 2, 3 and 4. The ranking was done on the basis of the scores of each respondent for each empowerment. Altogether there are four categories of empowerment and hence there are four ranks. The

number of respondents for each empowerment with ranks 1, 2, 3 and 4 is arranged in rows and the D value is applied by using the Kolmogorov-Smirnov Test. The distribution of sample members based on the ranks of each category of empowerment is shown in Table 7.

Table: 7 - Distribution of Members based on Ranks of Various Categories of Empowerment

Category of Empowerment	Ranks				D Value	Results
	1	2	3	4		
Economic Empowerment	139 (19.82)	275 (39.47)	88 (12.63)	196 (28.07)	4.621	Significant
Social Empowerment	299 (42.81)	283 (40.53)	74 (10.53)	43 (6.14)	2.871	Significant
Psychological Empowerment	205 (29.30)	86 (12.28)	298 (42.63)	110 (15.79)	4.048	Significant
Political Empowerment	114 (16.31)	154 (22.03)	164 (23.46)	267 (38.20)	3.178	Significant

1. Source: Calculated from Field Survey.
2. Note: Significant at % % level

From Table 7 it is observed that most of the members gave first rank for social empowerment, second rank for psychological empowerment, third rank for economic empowerment and fourth rank for political empowerment. The results of the Kolmogorov – Smirnov Test also shows that there is a significant difference in ranking of all the categories of empowerment among the members. Hence it is concluded that the four categories of empowerment are equally important.

Conclusion

The empowerment of the MGNREGP women workers is classified into economic impact, social impact, psychological impact and political impact. To find the opinion of each category of impact, five statements were created for each category and the opinion of the sample members on these statements was elicited. In general, most of the members believe that the MGNREGP women workers satisfactorily contribute to women's development. Moreover, the opinion of a majority of the members of all the categories falls under the medium category. Among the four categories of impact, the opinion of the psychological empowerment occupies the first place followed by the opinion of the social empowerment. The opinion of the economic and political empowerment occupies the third and fourth places respectively.

When the respondents' scores were converted into ranks, it was found that the social empowerment factor gets the first place and the political empowerment factor gets the last place. The result of the Kolmogorov–Smirnov one sample test also shows that all the categories are relevant to the overall impact.

Suggestions

The development of a nation is vested on the shoulders of both men and women. Now-a-days the MGNREGP women workers are playing a predominant role in the eradication of poverty among the rural poor. If this has been implemented, the youth especially unemployed can be benefitted and they can also involve themselves in the process of poverty eradication.

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Health Problems of Women in Unorganized Workers in Nagercoil

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Introduction

Unorganised or informal sector constitutes a pivotal part of the Indian economy. More than 90 per cent of workforce and about 50 per cent of the national product are accounted for by the informal economy. A high proportion of socially and economically underprivileged sections of society are concentrated in the informal economic activities. The high levels of growth of the Indian economy during the past two decades are accompanied by increasing informalisation. There are indications of growing interlinages between informal and formal economic activities. There has been new dynamism of the informal economy in terms of output, employment and earnings. Faster and inclusive growth needs special attention to informal economy.

Home Based Workers are those who are engaged in the production of goods or services for an employer or contractor in an arrangement whereby the work is carried out at the place of the worker's own choice, often the worker's own home. In India, there is no authentic data on home based workers. Official data sources such as Census of India do not recognize these workers as an independent category but have included them in the broad category of those working in house-hold industries. Home based workers are mainly engaged in beedi rolling, garment making, agarbati making, gem cutting, preparation of food items like papad, pickle, etc.,

Characteristics of unorganized workers

- The unorganized labour is overwhelming in terms of its number range and therefore, they are omnipresent throughout India.
- As the unorganised sector suffers from cycles of excessive seasonality of employment, majority of the unorganised workers does not have stable and durable avenues of employment. Even those who appear to be visibly employed are not gainfully and substantially employed, indicating the existence of disguised unemployment.
- The workplace is scattered and fragmented. The workers do the same kind of job(s) in different habitations and may not work and live together in compact geographical areas.
- There is no formal employer-employee relationship between small and marginal farmers, share croppers and agricultural labourers as they work together in situations which may be marginally favourable to one category but may be broadly described as identical.
- Workers in the unorganised sector are usually subject to a lot of fads, taboos, and outmoded social customs like child marriage, excessive spending on ceremonial festivities etc. which lead to indebtedness and bondage.

Problems of unorganized women workers

A large number of women from rural areas migrate to cities and towns all over India. Most of these women and girls are illiterate and unskilled. They work in inhuman conditions in cities as their living standard is extremely poor. It is a recognized fact that there is still no society in the world in which women workers enjoy the same opportunities as men. re in unorganized sector. The women unorganized sector is facing so many problems

Lack of education

Illiteracy is the biggest problem because they do not get time to educate themselves. In childhood, they have to start working early which do not allow them to go school.

Insufficient skill & knowledge

Majority of female do not have proper training and skills aligned to their task. This result is excessive stress and inefficient working.

Exploitation of the female labour

Female worker is more vulnerable to exploitation by employer. They can be easily threatened of their job for indecent favors.

Insecure job

Absence of strong legislation controlling the unorganized sector makes the job highly insecure in this sector.

Objectives

- To examine socio – economic conditions of the sample respondents.
- To find out the health problems of the sample respondents.

Statement of the problems

In India many efforts have been made from time to time to study the Socio-Economic conditions of women workers in organized and unorganized industries. Women occupy an extremely disadvantaged position in the society. They are the victims of multiple forms of operation. This is because they are women and they are occupied in mostly exploited areas in the society. Despite the existence of various constitutional and legal provisions warding women's employment a large number of women workers particularly in the unorganized sector, suffer from various disadvantage relation to their working lives as well as in their home. The aim of the study had been to improve the economic condition and protect them from exploitations. This study of unorganized women workers confirms in principles to basic and exploration studies in labour economics.

Sources of Data

For this study primary data and secondary were collected. A suitable questionnaire was nonstructured to collect the primary data. The secondary data was obtained from the materials published in journals, magazines, books, reports and websites.

Results

Age composition

The age wise distribution of the sample respondents is given in table 1

Table 1 Age Composition of the Sample Respondents

Age (in years)	Number of Respondents	Percentage
20-30	24	48
30-40	10	20
40-50	14	28
50-60	2	4
Total	50	100

Source: Primary Data

Table 1 reveals that 48 percent of the sample respondents belong to the age group of 20-30 and 4 percent of sample respondents belong to age group of 50-60. All the age groups of women are interested in the job.

Educational Qualification

Education is the basic necessity for human development. The educational level of the sample respondents is given in table 2.

Table 2 Educational Qualification of the Sample Respondents

Education qualification	Number of respondents	Percentage
Primary	22	44
Secondary	15	30
Higher secondary	7	14
Graduate	6	12
Total	50	100

Source : Primary Data

Table 2 shows that 44 percent of the sample respondents have completed the primary education and 12 percent of the sample respondents have completed the graduate.

Monthly Income

The monthly income of the sample respondents is giving in table 3

Table 3 Monthly Income of the Sample Respondents

Monthly income (in Rs.)	Number of Respondents	Percentage
below 10000	8	16
10000 - 20000	26	52
Above 20000	16	32
Total	50	100

Source : Primary data

Table 3 shows that 52 Percent of the sample respondents have the Income ranging between Rs. 10000- Rs. 20000 and 32 Percent of the sample respondents have monthly income above Rs. 20000. Every people wish to get high income.

Medical Expenditure

Hence expenditure is based upon the earning capacity of people. The following table 4.6 shows that medical expenditure of respondents.

Table 4 Medical Expenditure of the Sample Respondents

Monthly Expenditure (in Rs.)	Number of Respondents	Percentage
Below 1000	22	44
1000-2000	19	38
3000 above	9	18
Total	50	100

Source : Primary data

Table 4 shows that 44 Percent of the sample respondents have incurred monthly medical expenditure below Rs. 1000 and 9 Percent have spent Rs. 3000 above.

Type of work

Unorganized women workers are mostly related sales, tailoring, account keeping and others. Following table 5 shows the type unorganized women workers of the sample respondents.

Table 5 Type of work of the sample respondent

Type of work	Number of respondents	Percentage
Sales	16	32
Tailoring	4	8
Accountant	11	22
Aari Work	8	16
Others	11	22
Total	50	100

Source: Primary data

Table 5 shows that 32 percent of the sample respondents sales work and 8 Percent of the sample respondents Aari workers It clearly shows that the most of the sample respondents' are working as sales girls.

6 Years of Experience

The following table 6 shows the years of experience of the sample respondents.

Table 6 Years of experience of the sample respondents

Years of experience	Number of respondents	Percentage
Below 2-3	8	16
3-4	13	26
4-5	13	26
Above 5	16	32
Total	50	100

Source : Primary data

The table 6 shows 32 percent of the sample respondents of above 5 years. Then 16 percent of the sample respondents have below 2-3 years.

Health problem

The term health problem means a disease are medical ailment or an environmental condition that poses the risk of disease or medical ailment. The table 7 shows the health problem of the sample respondents.

Table 7 Health problem of the sample respondents

Any health problem	Number of respondents	Percentage
Yes	43	86
No	7	14
Total	50	100

Source : primary data

Table 7 shows that 14 percent of the sample respondents have no health problems and 86 percent of the sample respondents have health problems. It clearly shows that the most of the sample respondents is yes.

Type of Health Problem

Now-a-days women in unorganized sector face many problems. The table 8 shows the type of health problem of the sample respondents.

Table 8 Type of health problem of the sample respondents

Type of health problem	Number of respondents	Percentage
Nil	8	16
Headache	11	22
Tension	4	8
Depression	5	10
Body pain	16	32
Diabetics	6	12
Total	50	100

Source : primary data

Table 8 shows 32 percent of the sample respondents have body pain and 10 percent of the sample respondents have Depression. So it clearly shows that most of the sample respondents have body pain.

Findings

- Forty eight percent of the sample respondents belong to the age group of 20-30.
- Forty four percent of the sample respondents have completed the primary education.
- Fifty two percent of the sample respondents have the Income ranging between Rs. 10000- Rs. 20000.
- Forty four percent of the sample respondents have incurred monthly medical expenditure below Rs.1000.

- Thirty two percent of the sample respondents sales work.
- Thirty two percent of the sample respondents of above 5 years.
- Eighty six percent of the sample respondents have health problems. It clearly shows that the most of the sample respondents in yes.
- Thirty two percent of the sample respondents have body pain.

Conclusion

This study mainly focuses on welfare of casual women workers in unorganized sector. They face many problems at workplace like low paid, sometimes no payment for extra work, untimely work and also face health issues and have a very low level of awareness regarding government schemes related to their rights. Thus, government should be implementing the laws and act to these women workers to ensure their welfare and away from any kind of harassment. In order to make empowered of these women workers, problems and issues should be give top priority so that they can make self reliant themselves.

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Pradhanmantri Jan-Dhan Yojana – A Tamilnadu Perspective

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Introduction

A World Bank report coined, “Financial Inclusion is defined as the lack of value or non-value obstacle in the use of financial services.” It distinguishes the fact that the financial inclusion does not indicate that all households and organizations should be able to borrow limitless amounts or transfer funds through the world for some fee (Shettar RM., 2016 & Satpathy P.I, Supkar A.C., 2015). It makes the point that soundness of the customer is critical in giving that financial service (Kaur, P., & Abrol 2016). It also stresses the difference between “access to” and “use of” financial services as it has inference for policymakers. “Access” essentially refers to the supply of services, whereas use is determined by demand as well as supply (Gupta, A., 2014 & Singh, S., & Sarkar, A. K., 2020).

Statement of the problem

In India, Pradhan Mantri Jan-Dhan Yojana (PMJDY) has been launched by the Prime Minister of India on 15th August, 2014 and it is a national mission for financial inclusion to make sure access to banking services. It is a crucial scheme of Government to achieve financial inclusion of the mass and making a progress towards economic growth (Bagli, S., & Papita, D., 2012). In this connection, new accounts have been opened by informal sector with no formal education (Hussain A., 2015).

This strength not only provides attractive amount of money flow to boost Indian economy but it could also help the government to facilitate rural development through offering various services like gas subsidies etc. (Datta, S. K., & Singh, K., 2019). Nevertheless it has been observed that still the largest portion of the rural market is untouched and not explored completely (Poorna K, Saravanan, 2015 & Yadav Rajesh K. and Mohania Sarvesh, 2016).

Objectives

1. To assess the banking habits among the people
2. To examine the opinions on the financial services among the households that belong to Thoothukudi District in Tamilnadu.

Hypothesis Related to PMJDY

H₀₁: There is no significant difference between male and female with respect to customer's opinion.

H₀₂: There is no significant difference between rural and urban with respect to customer's opinion.

H₀₃: There is no significant difference among educational level with respect to customer's opinion.

H₀₄: There is no significant difference among occupational status with respect to customer's opinion.

H₀₅: There is no significant difference among monthly income with respect to customer's opinion.

H₀₆: There is no significant difference among age category with respect to customer's opinion.

Sample selection

The study is based on descriptive statistics and applied convenient sampling technique for sample design and for the collection of data interview schedule has been employed. For this purpose 200 sample respondents are selected from Tiruchendur block in Thoothukudi District at Tamilnadu.

Data and Methodology

Table 1. Socio-economic Variables

Categories	Groups	n	%
Age	Up to 20	10	5
	20 to 30	25	12.5
	30 to 40	45	22.5
	40 to 50	72	36
	50 above	48	24
	Total	200	100
Gender	Male	90	45
	Female	110	55
	Total	200	100
Area	Rural	115	57.5
	Urban	85	42.5
	Total	200	100
Education	Up to School Level	103	51.5
	Diploma	27	13.5
	U.G	53	26.5
	P.G	11	5.5
	Others	6	3
	Total	200	100
Occupation	Primary Sector Daily Wager	39	19.5
	Industrial Sector Daily Wager	36	18
	Tertiary Sector Daily Wager	72	36
	Tiny Vendor	26	13
	Others	27	13.5
	Total	200	100
Monthly Income	Up to 5000	25	12.5
	5000 to 10,000	67	33.5
	10,001 to 15,000	42	21
	15,000 to 20,000	32	16

Categories	Groups	n	%
	Above 20,000	34	17
	Total	200	100

Table 1 indicates the socio-economic variables of 200 customer's opinion for PMJDY. Among the age category 5 percent of the respondents were chosen from under and up to 20 years group, 12.5 percent included in 20 to 30 years group, 22.5 percent involved in 30 to 40 years group, 36 percent came under 40 to 50 years age group, 24 percent counted in 50 and above age group. In gender category, 45 percent were male and therest of 55 percent was female. 57.5 percent were registered in rural and 42.5 percent were collected from urban population. In case of occupation, 19.5 percent were primary sector workers, 18 percent were secondary workers, 36 percent were tertiary sector workers, 13 percent were tiny vendors and the rest of 13.5 percent were other category. 12.5 percent respondents came under up to 5000 rupees monthly income bracket, 33.5 percent belonged from 5000 to 10,000 category, 21 percent ranged from 10,001 to 15,000, 16 percent vary between 15,001 and 20,000 and 17 percent belonged to above 20,000 monthly income category.

Table 2.Scores of Customers opinion on PMJDY

Statements	SD	DA	N	A	SA	Total
Opening the account is easy	24 (12.00)	10 (5.00)	20 (10.00)	91 (45.50)	55 (27.50)	200 (100.00)
Overdraft Facility is available	61 (30.50)	58 (29.00)	32 (16.00)	24 (12.00)	25 (12.50)	200 (100.00)
Rupay Debit card is provided	42 (21.00)	56 (28.00)	44 (22.00)	37 (18.50)	21 (10.50)	200 (100.00)
Access of mobile banking facility	64 (32.00)	57 (28.50)	28 (14.00)	29 (14.50)	22 (11.00)	200 (100.00)
Availing subsidies from government is convenient	56 (28.00)	54 (27.00)	29 (14.50)	39 (19.50)	22 (11.00)	200 (100.00)

Table 2 reveals the percentage of customer's opinion on PratanMantri Jan DhanYojana. 45.50 percent agreed the statement of opening the account is easy, 12 and 5 percent strongly dis agreed and disagreed respectively. Regarding the customer's opinion on OD facility, 30.5 percent strongly disagreed and 12.5 percent strongly agreed. In the case of provision of debit card28 percent disagreed and 10.5 percent strongly agreed. On the opinion about access of mobile banking facility, 32 percent strongly disagreed and 11 percent strongly agreed. The scores assigned for availing benefits from government, 28 percent strongly disagreed and 11 percent strongly agreed, 33.50 percent disagreed and 10.00 percent strongly agreed with the statement of insurance schemes whereas, 31.5 percent strongly disagreed and 8 percent strongly agreed that processing schemes are easy.

Table 3

Monthly Income	SD	DA	N	A	SA	Total	Chi Square value	p value
Up to 5000	5 (20.00)	1 (4.00)	4 (16.00)	9 (36.00)	6 (24.00)	25 (100.00)	16.895	0.392
5000 to 10,000	6 (9.00)	3 (4.50)	6 (9.00)	31 (46.30)	21 (31.30)	67 (100.00)		
10,000 to 15,000	7 (16.70)	3 (7.10)	7 (16.70)	16 (38.10)	9 (21.40)	42 (100.00)		
15,000 to 20,000	4 (12.50)	2 (6.30)	2 (6.30)	19 (59.40)	5 (15.60)	32 (100.00)		
Above 20,000	2 (5.90)	1 (2.90)	1 (2.90)	16 (47.10)	14 (41.20)	34 (100.00)		
Total	24 (12.00)	10 (5.00)	20 (10.00)	91 (45.50)	55 (27.50)	200 (100.00)		

Table 3 evinces the opinion on statement that opening the account is easy with monthly income. In up to 5000 income basket, 36 percentages agreed and 20 percent strongly disagreed whereas, in 5000 to 10,000 income brackets, only 9 percent strongly disagreed and 31.30 percent strongly agreed. 38 percent of the respondents from 10.000 to 15,000 category agreed the above statement and only 7.10 percent disagreed. On the other hand, 59.40 percent between 15,000 to 20,000 income basket agreed and 6.30 percent disagreed. In the case of above 20,000 income group 47.10 percent agreed and 2.90 was the percentage people for the categories disagreed and neutral. As the results indicated in chi-square value and the p-value of 16.895 and 0.392, the calculated value is greater than the significance value 0.05. Hence we reject null hypothesis and accept the alternative hypothesis that there is a relationship between monthly income and the ‘opening the account is easy’ statement.

Table 4

Monthly Income	SD	DA	N	A	SA	Total	Chi Square value	p value
Up to 5000	13 (52.00)	2 (8.00)	2 (8.00)	2 (8.00)	6 (24.00)	25 (100.00)	30.351	0.016*
5000 to 10,000	16 (23.90)	20 (29.90)	11 (16.40)	8 (11.90)	12 (17.90)	67 (100.00)		
10,001 to 15,000	10 (23.80)	17 (40.50)	7 (16.70)	5 (11.90)	3 (7.10)	42 (100.00)		
15,000 to 20,000	9 (28.10)	9 (28.10)	10 (31.30)	2 (6.30)	2 (6.30)	32 (100.00)		
Above 20,000	13 (38.20)	10 (29.40)	2 (5.90)	7 (20.60)	2 (5.90)	34 (100.00)		

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Monthly Income	SD	DA	N	A	SA	Total	Chi Square value	P value
Total	61 (30.50)	58 (29.00)	32 (16.00)	24 (12.00)	25 (12.50)	200 (100.00)		

This table 4 indicates the comparison between opinions on PMJDY customers with OD facility is available statement. Out of 200 sample respondents 61 have strongly disagreed, 58 have disagreed, 32 have neutrally agreed, 25 have strongly agreed and 24 have agreed. This is reflected in chi-square value 30.351 with the p-value of 0.016. These results showed that calculated value is lesser than the significance value of 0.05. Therefore it is to be accepted the null hypothesis that there is no association between monthly income of PMJDY customers and overdraft facility is available statement.

Table 5

Monthly Income	SD	DA	N	A	SA	Total	Chi Square value	P value
Up to 5000	8 (32.00)	6 (24.00)	5 (20.00)	2 (8.00)	4 (16.00)	25 (100.00)	10.856	0.818
5000 to 10,000	12 (17.90)	16 (23.90)	19 (28.40)	13 (19.40)	7 (10.40)	67 (100.00)		
10,001 to 15,000	8 (19.00)	13 (31.00)	6 (14.30)	9 (21.40)	6 (14.3)	42 (100.00)		
15,000 to 20,000	8 (25.00)	11 (34.40)	6 (18.80)	6 (18.80)	1 (3.10)	32 (100.00)		
Above 20,000	6 (17.60)	10 (29.40)	8 (23.50)	7 (20.60)	3 (8.80)	34 (100.00)		
Total	42 (21.00)	56 (28.00)	44 (22.00)	37 (18.50)	21 (10.50)	200 (100.00)		

Table 5 observes that customer's opinion on debit card is provided and the monthly income. Out of cent percent the majority of 28 percent are disagreed, 22 percent are neutrally agreed, 21 percent strongly disagreed, 18.5 percent agreed and 10.50 percent strongly agreed. From the above results on chi-square value (10.856) and the p- value (0.818) what is reflected that the calculated value is exceeding than the significance level (0.05). Hence we rejected the null hypothesis and accepted the alternative hypothesis that there is a relationship between debit card holders of PMJDY customers and their monthly income.

Table 6

Monthly Income	SD	DA	N	A	SA	Total	Chi Square value	P value
Up to 5000	11 (44.00)	6 (24.00)	3 (12.00)	5 (20.00)	0 (0.00)	25 (100.00)	20.852	0.184

5000 to 10,000	23 (34.30)	16 (23.90)	13 (19.40)	7 (10.40)	8 (11.90)	67 (100.00)		
10,001 to 15,000	17 (40.50)	11 (26.20)	6 (14.30)	5 (11.90)	3 (7.10)	42 (100.00)		
15,000 to 20,000	4 (12.50)	12 (37.50)	4 (12.5)	5 (15.60)	7 (21.90)	32 (100.00)		
Above 20,000	9 (26.50)	12 (35.30)	2 (5.90)	7 (20.60)	4 (11.80)	34 (100.00)		
Total	64 (32.00)	57 (28.50)	28 (14.00)	29 (14.50)	22 (11.00)	200 (100.00)		

The table 6 reveals facts regarding monthly income category of selected respondents with the statement of access of mobile banking facility. Among the cent percent respondents only 11 percent strongly agreed, 14.5 percent agreed, 28 percent neutrally agreed, 28.5 percent disagreed and the most of 32 percent strongly disagreed with the above statement. These results have indicated 20.852 of chi-squared value and $0.184 > 0.05$ of P-value; hence the calculated value is larger than the table value. So we rejected the null hypothesis and accepted the alternative hypothesis that there is an association between the accesses of mobile banking facility with monthly income basket.

Table 7

Statements	Gender				t-value	p-value
	Male		Female			
	Mean	SD	Mean	SD		
Q1	3.73	1.27	3.7	1.253	0.186	0.853
Q2	2.38	1.346	2.55	1.379	0.867	0.387
Q3	2.68	1.279	2.71	1.288	0.172	0.864
Q4	2.62	1.32	2.29	1.377	1.732	0.085
Q5	2.46	1.334	2.69	1.386	1.22	0.224
Overall Opinion	24.59	4.479	24.85	4.892	0.387	0.699

Table 7 indicates the association between PMJDY respondents and their opinion. The t-value and p-value is greater than the level of significance at five percent level with all the statement. Thus we accepted the null hypothesis and rejected the alternative hypothesis that there is no significant relationship between female and male with regard to customer's perceptive on the features of PMJDY.

Table 8

Statements	Area				t-value	p-value
	Rural		Urban			
	Mean	SD	Mean	SD		
Q1	3.73	1.259	3.69	1.263	0.201	0.841
Q2	2.58	1.426	2.32	1.265	1.362	0.175
Q3	2.82	1.281	2.53	1.269	1.58	0.116
Q4	2.27	1.353	2.67	1.34	2.084	0.039*
Q5	2.62	1.412	2.54	1.305	0.394	0.694
Overall Opinion	24.76	5.031	24.69	4.243	0.095	0.924

Table 8 observes the association between rural and urban areas with regard to respondent's satisfaction. Access of mobile banking facility statement t-value (2.084) and p-value (0.039) is smaller than the level of significance at 5 percent level. Hence we rejected the null and accepted the alternative hypothesis that there is a relationship between the two variables whereas rest of the other statements is greater than the significant level. Thus we accepted the null hypothesis that there is an association between the urban and rural customers and their opinions.

Table 9

Statements	Education Level					t-value	p-value
	Up to School Level	Diploma	U.G	P.G	Others		
Q1	2.5 ^a (1.203)	3.36 ^{ab} (0.94)	3.55 ^b (1.395)	3.84 ^b (1.362)	3.96 ^b (1.378)	2.457	0.047*
Q2	2.49 (1.406)	2.63 (1.391)	2.47 (1.422)	1.91 (0.831)	2.5 (0.548)	0.557	0.694
Q3	1.33 ^a (1.234)	2.51 ^b (1.305)	2.63 ^b (1.234)	2.82 ^b (1.662)	2.87 ^b (0.816)	2.6	0.037*
Q4	2.57 ^a (1.376)	2.81 ^a (1.388)	1.98 ^a (1.278)	2.55 ^{ab} (1.293)	2.55 ^{ab} (1.293)	2.36	0.055*
Q5	2.09 (1.32)	2.44 (1.423)	2.49 (1.392)	2.85 (1.375)	3.5 (1.225)	1.767	0.137

Statements	Education Level					t-value	p-value
	Up to School Level	Diploma	U.G	P.G	Others		
Overall Opinion	24.96 (4.252)	26.33 (6.651)	23.7 (4.326)	23.73 (4.921)	24.5 (3.017)	1.635	0.167

Note: The value within bracket refers to SD

Different alphabet among education level denotes significant at 5% level using Duncan Multiple Range Test (DMRT).

Table 9 shows the affiliation between PMJDY customers with education level. ‘Opening the account is easy’ p-value is lesser than the table value 0.05. Thus there is no significant difference among U.G, P.G and other baskets and there is a variation up to school level group. ‘Rupay card is provided’ p-value indicated that there is no deviation between all the four groups and there is a deviation with ‘up to school level’. The statement about ‘mobile banking facility’ is no significantly different among all the five categories but P.G and Others group differ with other groups. ‘

Table 10

Statements	Occupational Status					t-value	p-value
	Primary	Secondary	Tertiary	Tiny vendor	Others		
Q1	3.69 (1.321)	3.58 (1.317)	3.67 (1.322)	4.08 (1.017)	3.7 (1.137)	0.663	0.619
Q2	1.85 ^a (1.521)	2.39 ^{ab} (1.554)	2.56 ^b (1.197)	2.57 ^b (1.19)	2.72 ^b (1.34)	1.87	0.117
Q3	2.04 ^a (1.156)	2.58 ^{ab} (1.5)	2.81 ^b (1.218)	2.88 ^b (1.366)	2.92 ^b (1.055)	2.51	0.043*
Q4	2.26 (1.251)	2.06 (1.308)	2.56 (1.362)	2.62 (1.499)	2.74 (1.375)	1.482	0.209
Q5	2.29 ^a (1.328)	2.35 ^{ab} (1.44)	2.61 ^{ab} (1.347)	2.97 ^{ab} (1.384)	3 ^b (1.177)	2.528	0.042*
Overall Opinion	24.95 (3.486)	23.78 (5.457)	25.4 (5.199)	23.85 (4.713)	24.74 (3.569)	0.989	0.415

Note: The value within bracket refers to SD

Different alphabet among occupational status denotes significant at 5% level using Duncan Multiple Range Test (DMRT).

Table 10 observes the relationship between respondent’s opinion and their occupational status. Only 3 out of 10 statements p-values are below the level of significance at 5 percent. So we rejected null hypothesis for the above Q3 and Q5 statements and rest of them are accepted. ‘Debit card is provided’ statement bears no major difference among

Tertiary, Tiny Vendor & Others category and there is a deviation with primary daily workers group but Secondary daily workers group is not deviate to rest of the other groups. 'Availing subsidies' statement is differing between Primary group with others group and rest of the categories are not differing with the remaining two. The opinion about 'Disposal of claim' is significantly differing among the four categories but not with Primary basket.

Conclusion

Financial inclusion is a great weapon to overcome the constraints, financial backwardness and tries to establish good governance. Keeping in view the theme of financial inclusion, the study undertook the area which was more rationale for the study purpose. The study was undertaken to know the reach of financial inclusion, their banking habits and attachments with banks. It is concluded from the results attained from the study that mainstream of the households have bank account because of MGNREGA Programme and subsidies received from the government plans are paid through the individual bank account of the beneficiaries. The relationship of households with the banking services and bank branches reproduces an increasing trend. However, overall financial responsiveness and access in the area are found to be very less as the households are using only basic deposits account and loan facility whereas the other services like mobile banking, net banking, micro finance, mutual funds etc. did not arouse much awareness among the population.

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**An Economic Transformation of Agricultural Workers in Alankulam Block,
Tenkasi District**

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Introduction

Labour is a primary factor of production. It is considered important not only because it is productive but also it activates other factors and makes them useful for production purposes. Therefore, the size of labour force in a country is of crucial importance for the level of economic activity. But how do we measure labour force of a country? Obviously labour force depends to a great extent on the population. Yet the size of population by no means provides its accurate measure. In any modern society certain sections of the population particularly children below the age of 15 and old people above 60 are not normally expected to participate in productive activity. In inegalitarian societies, economic compulsions often force the poor people in these age-groups to perform some work or the other to eke out their subsistence. Accordingly, in any civilized society, only the people in the age group of 15 -17 to 60 - 62 constitute the labour force.

Objectives of the Study

1. To highlight the distribution of income in the study area.
2. To trace the employment structure with reference to variables like farm size, education and gender.
3. To ascertain the occupation structure and income levels.

Methodology

The value of any research closely related to the methods used in a study. It is a descriptive study that depends heavily on the data collected from the field. Survey method is used in this study. Primary data and secondary data were collected from different sources. The study area is Alankulam block which comes under Tenkasi District. Various statistical tools have been used to find out the structure of employment in the study area. Random sampling method is used to select the sample the study are consists of 354 agricultural worker households of which 35 are selected for the study. In the absence of data about compositions of employment from the secondary sources, we have selected 35 samples household at random to make the samples more representatives of the study area, appropriate numbers of samples were selected from all communities. The data collected were analysed and interpreted. The survey was conducted between February and March\ 2023.

Occupational Structure

The structure of occupation reflects the status of any area. The structure of occupation is given in Table 1. From the table 1 it is obvious that agriculture and agricultural labours

constant on important segment in occupation. The next important source of employment is business. All other constitute only a small portion.

Table: 1 – Occupations of the Households

Occupations	Number of Households	Status
Agriculture	172	Normal
Agriculture labour	153	Seasonal
Small business	53	-
Service providers	12	-
Village handicraft	27	-
Private workers	32	-
Government workers	27	-
Emigrants	23	-

Results and Discussion

Occupational Patterns

Occupational structure reflects the status of the economics. The occupational pattern of work force in primary, secondary and tertiary sector will reflect the status of development of an area. An analysis on this aspect is important to take measures regarding the direction of development required in the study area. The occupational pattern of work force is given in Table 2.

Table: 2 - Occupational Patterns

Occupations	No. of Sample	Percentage
Farming	3	8
Agricultural labour	21	57
Industrial labour	2	5
Business	3	8
Driver	4	17
Government service	2	5
Total	35	100

The occupational pattern of the work force is depicted in Table 3.3. It reflects that there is no clear shift in the work force from the primary to the secondary and tertiary sector in the area. In the area occupations patterns is clearly infavour of primary sector. It continues to provide employment to the mass.

Level of income

Level of income determines development. A meaningful relationship is expected between level of income and occupation. Since the level of productivity and profitability is low in agriculture, in an economy predominated by agriculture the level of income is expected to be low. This will be pronounced in the area. The level of income and sample distribution is given in Table 3.

Table: 3 - Level of income

Level of Income (in Rs.)	No. of Sample	Average Income per annum (in Rs.)
15,000 – 25,000	14	19,120
25,000 – 35,000	8	27,413
35,000 – 45,000	4	39,888
above 45,000	9	1,08,163

The distribution of income stated in table 3.4 reveals an unequal trend. It also signified that the resource base of 26 percent sample is very high in comparison to the low income group who constitute a major percentage of 40. This indicates high degree of concentration of income in few hands. This highlights the distribution of wealth and concentration of economic power in few families.

Analysing of Occupational Diversification

Since the relative employment and income shares of occupational vary across groups over time, groups specific variations in employment and income structure could reflects the deferential impact of rural transformation across groups. A careful analysis of employment and income structure could provide valuable insight into the nature and extent by which rural transformation across different rural groups have taken place. For the purpose of designing rural groups, important variables used are farm size, level of education and gender composition.

Although rural occupations are many and varied, for analytical convenience, they are grouped into farming, agricultural labour, Industrial labour, and other non farm activities. To analyse the relative importance of employment and income the occupational structure will be considered both in the employment and income domains. The detail survey conducted in the study area during March 2023 provides the empirical basis for this study.

Employment Pattern and Farm Size Groups

Farm size is an important determinant of level of rural income, employment and also the ability to have access to institutional credit. It also indicates social status. Access to land determines the extent by which different rural groups could actually benefit from economic transformation. Thus, the samples were grouped into six farm size groups including the landless group. The relationship between farm size groups and employment pattern is explained in Table 4.

Table: 4 - Employment Pattern and Farm Size Groups

Farm Size	Employment Structure				Total
	Farming	Agriculture Labour	Industrial Worker	Others	
0	-	2	4	4	10
0 – 1	4	1	-	2	7
1 – 2	11	-	-	-	11
2 – 3	2	-	-	1	3

3 – 4	2	-	-	-	2
4 -5	1	-	-	-	1
above 5	1	-	-	-	1
Total	21	3	4	7	35

Table 4 gives the farm size – wise distribution of sample and employment structure. Of the total sample 23 per cent are landless and are mostly employed in industries and others including service sector. Agricultural labour constitutes around 23 per cent. Others constitute less.

Level of Education and Employment Structure

A glaring feature of an undeveloped economy is the poor quality of human capital. Most of the underdeveloped countries suffer from mass illiteracy. Illiteracy retards growth a minimum level of education is necessary to acquire skill and also to overcome social problems. The relationship between level of education and employment structure is given in Table 5.

Table: 5 - Level of Education and Employment

Education	Employment Structure				Total
	Farming	Agriculture Labour	Industrial Worker	Others	
Primary	3	1	-	-	4
High School	18	2	2	5	27
Higher Secondary and Others	-	-	2	2	4
Total	21	3	4	7	35

One of the basic characteristics of a rural economy is that of primary producing. From the Table 5 it is obvious that a very high proportion of (57 percent) working population is engaged in agriculture. This is in spite of the level of education which is considerably better among through who have taken up farming. The tertiary sector provides more employment next to farming. The contribution of industrial sector is very low. Thus, it can be inferred that there is no correlation between level of education and employment in sectors other than agriculture. Normally agricultural employment is correlated to illiteracy which is absent in the study area.

Occupation and Gender Composition

A study on gender composition may reveal the importance of women in a rural economy predominated by agriculture. The role of women in an agrarian economy is growing since some particular works pertaining to agriculture are performance by women workers. The composition of occupation with respect to its gender composition is explained in Table 6.

The gender composition is explained in Table 6. The trend is in favour of male workers. The women labour constitutes a nominal 17 per cent. Thus the rate of women labourer in the study area is limited.

Table: 6 - Occupation and Gender Composition

Gender	Employment Structure				Total
	Farming	Agriculture Labour	Industrial Worker	Others	
Male	17	3	4	7	31
Female	4	-	-	-	4
Total	21	3	4	7	35

Occupation and Structure of Income

A rural economy is characteristics by existence of low level of income. It may be noted that the major cause of this phenomena is low productivity in agriculture. In industries the production levels are relatively higher in India and hence it can be expected that the level of income is better in industrial and other sections. Thus, an attempt is made to present the relationship between occupation and level of income in Table 7.

Table: 7 - Occupation and Income Structure

Occupation	No. of Sample	Average Income per Day (in Rs.)
Farming	21	75
Agriculture Labour	3	67
Industrial Labour	4	120
Others	7	115

The Table 7 reveals the expected trend that the level of wage is low in agriculture in comparison to industrial and other workers. This trend reminds the policy makers to take measure to relocate the low productive agricultural labour to other sectors. The average income per day is very high in industrial sector which is around Rs.120/- per day followed by other sector that remain at Rs.115/-.

Findings

In the back drop the important conclusions are summeriased below.

1. The social composition of rural work force is an important factor of rural transformation. The social composition of the rural area under study show a distinct features in favour of backward caste and most backward communities. Hence, it is possible to link the predominance of farming and farm related employment to the social group.
2. The age composition of rural population determines human factors available for work and production. The age composition of work force constitutes a mixed trend. One of the most welcome trend is absence of child labour in the area under our investigation.

3. The occupational pattern of a rural economy reflects the level of development. In the study area the occupational pattern does not show a shift towards secondary and tertiary sector. In spite of the developments that have taken place, there is no shift in employment pattern. The pattern of employment is still in favour of farming and farm related operations. This trend is in view of the opportunities available in agriculture and the traditional attachment of rural labour to the land.
4. Income is an important determinant of level of development. In the area under consideration the level of income is very low which can be attributed to the dependence of agriculture as a way of life.
5. Farm size is an important determinant of level of employment and rural income. Obviously those who own and cultivate land depend on farming as the main source of income. Those who are landless depend upon other occupation.
6. Education is an important determinant of occupational structure. However, in the study area no significant relationship exists between level of education and occupation.
7. Gender composition of work force reveals the importance of women in economic development. The composition of women labour in the study area is negligible. Thus, in the study area the labour force is predominated by male work force.
8. It is a well known that occupation determine income level. The level of income in low productive agriculture is expected to be low. On the other the level of income in industrial and other sectors to be higher in view of more productivity. The relationship between occupation and level of income is on expected lines. The level of income is low in agriculture. It is higher in industrial and other sectors.

Conclusion

Based on the analysis, let us conclude by noting certain important policy implications. Although, development have taken place all over the country it is not transmitted to the rural area which is evident through the occupational structure. The governments have to take measures to provide employment in non-farm sector which provide more income than agriculture. Also government must take certain policy measures to take agriculture more profitable by increasing productivity.

While transformation process, if successful, change the rural composition the government must device policies aiming at the empowerment of rural poor and human resources by extending credit, education, useful technical training for non-farm employment and removal of tenancy restrictions.

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**The Economic Analysis of Rural Development with Special Reference to
Agasteeswaram Taluk of Kanyakumari District**

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Introduction

The Indian economy has grappled with persistent issues such as poverty and unemployment for many years. These challenges have led to economic hardship for a significant portion of the population. In response, both the Central and State Governments have introduced various welfare schemes aimed at alleviating poverty and enhancing the livelihood security of the people. One such notable scheme is the Mahatma Gandhi National Rural Employment Act (MGNREGA), which was enacted by the Indian government in September 2005. MGNREGA legally guarantees rural adult households a minimum of 100 days of wage-based employment in a financial year. This initiative aims to provide employment opportunities and improve economic well-being among the rural population.

Review of related studies

SharvariPatwardhan and Luca Tasciotti (2022) in their research article “The effect of the Mahatma Gandhi National Rural Employment Guarantee Act on the Size of Outstanding Debts in Rural India” express that MGNREGA is very helpful to eradicate the poverty of rural households. The government's intervention is working very well to provide employment to all even they obtain low income. So it is not only the rehabilitation of the life of the rural people but also it is a social protection of the rural people.

Tripurari Kumar make a study on “ A Study of Correlation between MGNREGA and Women Empowerment "highlights that the introduction of MGNREGA creates the positive impact on the empowerment of women, which leads to obtain the sense of independence and social security. This scheme reduces discrimination between men and women. Therefore this study explores that the rural women empowered not only socially but also economically obtain the empowerment. Moreover economic empowerment of women at household level has been pointed out as a tool for the economic development at the national level.

Statement of the Problem

Statement of the problem is an essential tool of every research because it aims to identify the research problems as well as to find out the suitable solution for the study. Thus the statement of the problem is the pillar of the study. In this research, the researcher expresses that generally every one knows about MGNREGA schemes, which is very helpful for financially backward people in the society but they don't have awareness about the Pros and Cons of the scheme. Thus the researcher tries to focus on the impact of the scheme with some queries. The researcher is very eager to analyse that whether the living condition of the people has improved or not after the introduction of the MGNREGA. It also needs to be known whether employment opportunities are being provided for the old age people. Moreover this study attempts that whether the rural women has empowered. These kinds of queries motivate the researcher to pick out this study to bridge the gap of the past study.

Objectives of the Study

Objectives of the study help the researcher to lead the research work in the proper direction. The following objectives are framed on the basis of the statement of the problem and the outcome can be pointed out in the conclusion. This analysis is built on the basis of the following objectives

1. To find out the problems faced by the respondents of MGNREGA.
2. To explore the economic status of the sample respondents by the introduction of MGNREGA.

Significance of the study

MGNREGA enacted by the Government for the purpose of providing livelihood security to the rural households through 100 days of employment in a financial year. In short the main objectives of this scheme is to eradicate the Poverty. This study clearly states that, by the implementation of this Act there is mass empowerment in the life of the rural women. Moreover this study clearly highlights with factual evidence whether the quality of life of those especially old age people involved in the 100 days employment program has really improved or not.

Methodology

Methodology is a procedure to analyse the study in a proper direction. So it is a powerful equipment to the future readers to evaluate the reliability of the study. Moreover it provides the instruction to pursue the research in an effective and smooth manner. This study is based on the primary data, which was collected individually by employing well structured interview schedule. Then it was arranged and tabulated in a sequential and systematic manner. 50 sample respondents are selected from Agasteeswaram Taluk of Kanyakumari district by using simple random sampling techniques. Statistical tools such as Correlation, Garrett ranking techniques and Regression are used in this study.

Materials and Methods

The following tables depicts the status rural people by the introduction of the MGNREGA

Impact of MGNREGA on the Annual Income of therepresents

Income represents the revenue which is earned by the individual through their occupation. Moreover it provides the opportunity for the savings and consumption. The standard of living of the people can be determined on the basis of their income.

The following table represents the impact of MGNREGA on the Income of the respondents. This can be explained through the regression equation.

Table-1
Impact of MGNREGA on the Annual Income of the Respondents

Model Summary				
Model	R	R Square	Adjusted R square	Stand Error of the Estimate
1	.667	.447	.442	1.547

Source: Primary Data

In the above Table 1, the R value represents the correlation between the observed and predicted value of annual income of the respondents. Moreover 66.7 per cent relationship between the two variables. R square value expresses that 44.7 per cent variance MGNREGA (expresses in wage). Moreover adjusted R square value is 4.42 which is very important to express the R square value. Here the standard error of estimation is 1.547.

Problems faced by the respondents

Most of the rural people in India who live in outside of the cities. Their main occupation is agriculture, So their standard of living is very low. Because of the monsoon failure, low cultivation and so on which leads to poverty. Therefore they seek alternative occupation. Eventhough the government has introduced MGNREGA the participation faced so many challenges in this scheme. This can be explained through the Garrett ranking technique.

Table-2
Problem faced by the respondents

SL.No	Problem	Mean Score	Garrett Rank
1	Delay payment	54.92	I
2	Curruption	51.17	II
3	Excessive working hours at low wage rate	50.28	III
4	Inadequate Safety at work	46.7	IV
5	Lack of infrastructure facilities	45.96	V

Source: Primary data

The above table 2 illustrates the problems faced by the sample respondents. Here delay in payment attains the first rank and the mean score is 54.92. Corruption his second position and obtains the mean score of 51.17. The third position belongs to excessive working hours at low wage rate and the mean score is 50.28. Inadequate security at work has the fourth rank, which mean score is 46.71. The last rank is given to lack of infrastructure facilities and its mean score is 45.96. This table states that delay payment is the highest problems of the respondents.

Expected support from the government

The following table expressed the support expected by the beneficiaries from the government. The below table explained by using 5 Point Likert Scale.

Table-3
Expected Support from the Government

Sl.No	Expected Support from the Government	Mean Score	Description
1	Adequate Safety at Work	3.39	Agree
2	On time Payment	3.58	Agree
3	Transparency in accountability	3.27	Neutral
4	Increment in wage	3.59	Agree

Source: Primary data

The table 3 highlights the expected support from the government by using 5 Point Likert Scale. Here the mean score 3.39 represents that the respondents agree for adequate safety at work. Moreover 3.58 mean score also represents the agree for on time payment. In addition 3.27 explore the neutral for transparency in accountability. In this table the highest score (3.59) is obtained by increment in wage.

Findings of the study

In this analyse all the sample respondents (100%) reveal that after the introduction of MGNREGA their post economic status is better than pre economic status. Therefore their living condition has improved. Moreover the study implies that old age citizen has the employment opportunity as same as younger people especially women has empowered not only socially but also economically. Therefore all the women sample respondents denote that they have the decision making power in the family.

Suggestions

- Lack of awareness about this scheme among the rural people has reduced its success rate. In order to create awareness among all the needy people the government must arrange proper campaigning through television, loudspeaker, writing on the wall.
- The government should encourage the Gram Sabha to show the transparency and accountability to ensure efficient utilization of local resources.
- The government must give importance to productive works rather than unproductive work to improve the livelihood of the rural people.
- The government must take necessary steps to make arrangement for receiving wages without any delay.

Conclusion

The government implemented the scheme MGNREGA for the purpose of strengthening the rural area people. Because there is inequality between urban people and rural people. The analysis of the study shows that the scheme has the positive impact on the livelihoods of Agasteeswaram Taluk of Kanyakumari District. It has given more emphasis on

women. The program has provided employment opportunity and reduced poverty to certain extent. However the introduction of the programme faced hurdles such as delay in payment of wages, corruption and lack of awareness among the rural people. In spite of these challenges MGNREGA plays crucial social welfare scheme for rural population and also it creates employment in times of need and jobless rural people. This study concludes that there is an improvement in the livelihood of the rural people in comparison of pre and post introduction of the Scheme. Moreover this study implies that there is a meagre empowerment among the rural women. The scheme has given importance not only to the rural women but also to the old age people.

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Saltpan Labour: A Transformative Economic Analysis in Thoothukudi District

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Introduction

Salt is an essential component of human physiology, and with a rapidly increasing population, its demand is of utmost importance. During the Second World War, certain parts of India experienced a salt famine, highlighting the crucial role that salt plays in our lives. Salt is used for various purposes, including as a cooking ingredient, preservative, and even as an insecticide, wood killer, and stock feed in agriculture. It also finds application in several industries such as glass, leather, soap, oil purification, dyestuffs, textiles, ceramics, and refrigeration, with its largest use being in the manufacture of sodium components like soda ash, caustic soda, and sodium sulfate. Today, the heart of salt-making in Tamil Nadu employs an estimated 65,000 men and women who toil under inhumane conditions to produce this ingredient that transforms a tasteless lump of calories into consumable, tasty food.

Living and Working Conditions of Saltpan Workers

The Salt Cess Act does not provide for the terms, protection, or service conditions of salt workers. As a result, saltpan workers in the Tuticorin District suffer tremendously from the harsh saline environment in which they live and work. Many villages lack fresh water due to salt contamination of the local water table. Workers are at risk of occupational illnesses and disabilities, such as sight impairment and blindness caused by the reflected glare of the sun off the salt crystals. They also develop painful skin ulcers that heal slowly and suffer from stomach problems. Saltpans are only open for about eight months of the year, so seasonal workers often turn to local money lenders who charge exorbitant interest rates of 10 percent per month to make ends meet. Aghariya workers who depend solely on salt processing live in deplorable conditions, lacking basic amenities such as drinking water, shelter, education, and facilities like gumboots, sunglasses, tools, and healthcare. Each worker must pay for the water they use at the end of the year. Children grow up on salty land with no opportunity for growth. Seasonal workers live on the pan itself and often construct huts. They face health hazards such as blisters, burns, cuts, eye irritation, hair loss, headaches, and other ailments. Lesions like ulcers and warts develop on their lower legs and feet. Skin problems such as scaling, atrophic scars, keratoderma, callosities, and fissures are common, allowing for enhanced absorption of salt into the body, which may be one of the causes of high blood pressure. Saline water is the primary source of drinking water for workers. Vitamin A deficiency, night blindness, tuberculosis, infant mortality, and gynecological problems are frequent occurrences in this population.

Objectives of the Study

The main aim of the research is to examine the socioeconomic status of saltpan laborers in the Tuticorin District of Tamil Nadu. The specific objectives of the study are:

1. To explore the type and scope of employment opportunities available in the salt industry in the Tuticorin District.
2. To establish the correlation between the income earned and the expenses incurred by workers in the salt industry.

Sources of Data

The study collected data and information from primary and secondary sources, utilizing the cluster sampling method to select the sample respondents. Structural questionnaires were administered to obtain primary data from 116 saltpan workers, including 58 male and 58 female workers from the Tuticorin District. Additionally, secondary data was collected from government records and reports.

Statistical tools used

Frequency tables were employed to assess the socio-economic status of salt workers based on three parameters: occupational category, educational attainment, and community reliance in the Tuticorin district of Tamil Nadu. A regression model was utilized to estimate the correlation between the monthly income and expenditure of respondents working in the salt industry in Tuticorin district.

Social Characteristics of Salt Industry Workers

Table – 1: Occupational, Educational & Community Distribution of Salt Workers

Sl. No.	Types of Work	Gender		Total
		Male	Female	
1	Loading only	08	08	16
2	Field worker only	06	12	18
3	Packing only	06	26	32
4	Both Loading and Field worker	14	08	22
5	Both Loading, Field worker and Crushing	24	04	28
	Total	58	58	116
Educational Status				
1	Illiterate	16	28	44
2	Primary	30	22	52
3	Secondary	12	08	20
	Total	58	58	116
Community Status				
1	General	00	00	00
2	Backward Community	32	36	68
3	Most Backward Community	08	06	14
4	Schedule Caste	18	16	34
	Total	58	58	116

Source: Primary Data, 2023.

Table -1, provides insights into the occupational distribution and educational attainment of saltpan workers in the Tuticorin district. The results indicate that around 19 per

cent of the workers are engaged in both loading and field work in the salt industry, while the majority of female workers are involved in loading salt in the working field. Educational levels of the workers show that a small proportion (45 per cent) have completed primary education, while 38 per cent are illiterate, and 17 per cent have completed secondary education. Notably, none of the workers in the study had passed higher secondary or higher education, highlighting the lack of educational opportunities available to these workers. Caste has historically been a significant determinant of social stratification in India, with caste and class intertwined with people's occupations. The study found that all the salt workers in the sample were from castes other than higher castes. Backward castes represented the majority of the workforce, accounting for 59 per cent, while the most backward castes represented 12 per cent, and scheduled castes represented 29 per cent. Therefore, workers from scheduled castes and backward castes constitute the majority of the labor force in the Tamil Nadu salt industry.

The saltpan workers in the Tuticorin district face significant challenges related to education and social mobility due to their low levels of educational attainment and social stratification. Policies aimed at enhancing the educational opportunities of these workers could help to alleviate some of these challenges and enhance their prospects for upward mobility. Additionally, initiatives to promote the social and economic empowerment of the lower castes, who constitute the majority of the workforce in the salt industry, could help to create a more inclusive and equitable society.

Income and Expenditure Pattern of Salt Industry Workers

Table - 2 : Monthly Households Income and Expenditure Pattern of Salt Workers

Level (in Rupees)	Income	Expenditure
Below 8000	28	46
8001 – 10000	41	57
10001 – 12000	31	11
Above 12000	16	02
Total	116	116

Source : Primary Data, 2023.

The table-2, provides information on the income and expenditure levels of saltpan workers in the Tuticorin district, categorized by income levels in rupees. The data reveals that the majority of workers (41 out of 116) fall into the income bracket of 8001-10000 rupees, followed by 31 workers in the 10001-12000 bracket, 28 workers in the below 8000 bracket, and only 16 workers in the above 12000 bracket. The expenditure data shows that the majority of workers (57 out of 116) in the 8001-10000 income bracket also spend the most money, followed by 46 workers in the below 8000 bracket, 11 workers in the 10001-12000 bracket, and only two workers in the above 12000 bracket.

Overall, the data suggests that the majority of saltpan workers in the Tuticorin district earn relatively low wages, with only a small proportion earning above 12000 rupees per month. Additionally, the data highlights the significant expenditure burdens placed on these workers, particularly those in the 8001-10000 income brackets, who also have the highest

expenditure levels. This information can help inform policies aimed at improving the financial well-being of these workers, such as wage increases or targeted support programs for those with higher expenditure needs.

Table - 3 : Income and Expenditure Pattern of Salt Workers – Linear Regression Results

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig	R ²	F
	B	Std. Error	Beta				
(constant)	5420.34	426.77	-	3.328	0.001	0.968	128.82
Inc.	.939	.856	.754	11.350	0.001		

Dependent Variable : Monthly Family Expenditure of the Salt Workers (in Rs.)

Inc. : Monthly Family Income of the Salt Workers (in Rs.)

$$Y_i = \beta_1 + \beta_2 X_i + U_i$$

$$\widehat{Exp}_i = \beta_1 + \beta_2 (Inc.) + e_i$$

$$\widehat{Exp}_i = 5420.34 + 0.939(Inc.) + e_i$$

$$t = 11.35$$

$$sig = 0.001$$

$$r^2 = 0.968$$

$$F = 128.82$$

The linear regression results for the income and expenditure pattern of salt workers in the Tuticorin district. The dependent variable is the monthly family expenditure of the salt workers in rupees, and the independent variable is the monthly family income of the salt workers in rupees. The unstandardized coefficients column shows the values of the intercept (constant) and the slope (beta) of the regression line. The constant is 5420.34, which represents the expected value of monthly family expenditure when the monthly family income is zero.

The beta value of 0.939 indicates that for every one rupee increase in monthly family income, the monthly family expenditure increases by 0.939 paisa.

The standardized coefficients column shows the beta values standardized by the standard deviation of both the dependent and independent variables.

In this case, the standardized beta value for income is 0.856, indicating a strong positive correlation between income and expenditure.

The t-value column shows the calculated t-statistic for each coefficient. The t-value for the income variable is 11.35, indicating that the relationship between income and expenditure is statistically significant. The significance column shows the p-value for each coefficient. The p-value for income is 0.001, which is less than the standard significance level of 0.05, indicating that the relationship between income and expenditure is statistically significant.

The R² value of 0.968 indicates that 96.8 per cent of the variation in monthly family expenditure can be explained by the variation in monthly family income. Finally, the F-statistic of 128.82 is significant, indicating that the regression model as a whole is a good fit for the data. Overall, the table shows that there is a significant positive relationship between income and expenditure among salt workers in the Tuticorin district.

Major Findings

The present study conducted a detailed investigation into saltpan workers in the Tuticorin district of Tamil Nadu, revealing that all respondents received their wages on a weekly basis. 40% of families were found to owe more than Rs. 70,000, while 22% of workers in the salt industry had debts of less than Rs. 30,000. Transportation to and from the villages of salt workers was available to 79% of respondents via bus service in urban areas, while the rest had to use modes of transportation such as cycles and bullock carts due to living in isolated areas. The study also found that 62% of respondents were not members of Self Help Groups, while 39% received loans from SHGs. Additionally, 33% of respondents were members of the Tamil Nadu Manual Workers Social Security and Welfare Scheme, of which only 6% had received education and marriage assistance for their children. The residential facilities for salt workers in their living villages were found to be extremely poor in terms of quality and quantity. The houses provided for their living lacked adequate space and were used for multiple purposes, including storage, sleeping, and sometimes even cooking. During the rainy season, workers were exposed to health hazards such as dampness, mosquitoes, and even snakes, and their quarters often became submerged in water due to being built in low-lying areas.

Recommendations of this Study

1. Despite the numerous labour legislations enacted in independent India to regulate employment procedures, wage rates, payment of wages, and provide facilities like accommodation, drinking water, medical assistance, canteen, leaves, holidays, and compensation for workers in both organized and unorganized sectors, these acts have unfortunately not benefitted the unorganized sector, resulting in sub-human conditions for its workers.
2. The daily wages of salt workers must be increased to Rs. 750.
3. The state government should establish provisions to compensate salt workers for natural disasters like heavy rains, floods, cyclones, fires, etc.
4. To ensure efficient working, job security must be provided to the workers of the salt industry as currently, there is no job security for the workers in the Tuticorin district.
5. Workers must be granted holidays without any loss of pay in cases of sickness and important personal work.
6. Since most of the workers reside far away from the salt industry, the saltpan owner must provide transport fare.
7. NGOs and trade unions can work towards improving the health status, educational attainments, and general welfare of workers. These groups can intervene in the following areas: The government should establish a committee at the state level every year to decide on the rate of wages, bonus, and incentives for these workers. Additionally, the enforcement machinery should effectively implement the recommendations of this committee.

Conclusions and Policy Implications

In conclusion, the study conducted on saltpan workers in the Tuticorin district of Tamil Nadu highlights the poor working and living conditions of these workers. The workers face several challenges, including low wages, high levels of debt, poor residential facilities, lack of job security, and inadequate access to transportation. The study suggests that improving the living and working conditions of salt industry workers could potentially reduce the prevalence of diseases associated with environmental and living factors. The implementation of measures such as increasing daily wages, providing job security, compensating workers for natural disasters, granting holidays without loss of pay, and improving transportation facilities, as well as involving NGOs and trade unions in the welfare of workers, could improve the overall health, educational attainment, and general welfare of saltpan workers. Additionally, the government's intervention in the form of a yearly committee to decide on wages, bonuses, and incentives for these workers, coupled with effective implementation of the committee's recommendations, could help to address the challenges faced by salt industry workers in the Tuticorin district.

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Customers' Perception of E-Banking with Special Reference to Tiruchendur Area

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1. Introduction

With the expansion of internet usage, e-banking has become one of the most revolutionized components of today's economic growth. E-banking is a powerful value added tool to attract new customers and retain the existing ones. With the proliferation of internet and computer usage, the electronic delivery of e-banking service has become ideal for banks to meet customer's expectations. Besides, it helps in eliminating costly paper handling and teller interactions in the increasingly competitive banking environment. The development of e-banking has become a priority for core advantage. The potential competitive advantage of e-banking lies in the areas of cost reduction and satisfaction of consumer needs. There is an increasing number of the various type of new financial distribution channels due to the innovation of extensive technology and advancement in the telecommunications sector. Banks attempt to gain competitive advantage in today's dynamic environment, which must therefore meld technology into building relationship and marketing activities.

The concept of banking has drastically changed where technology is the most dominating factor which helped banks to have a mixed knowledge with innovative products/services to win the competitive market. Before the electronic era, the entire business was done manually and a little through computers, but now-a-days , every transaction is done electronically through various e-channels like ATMs, credit/debit cards, internet banking, mobile banking, telebanking , EFTs , etc. This is also known as e-banking. E-banking has facilitated customers by providing anytime and anywhere banking services. But customers are unable to take full advantage of these services due to many reasons. The present paper studies the 'Customer Perception of E-banking with special reference to Tiruchendur area.'

2. Statement of the problem

E-banking has become ideal for banks to meet customer's expectations. But banks themselves are not highlighting the crucial nature of the electronic forces that are affecting banks more than any other financial service provider group. Now-a-days banks are working hard to attract customers and retain their market share by providing them with various innovative services through e-banking. In the world – banking map, e-banking is gaining prominence globally day by day due to its apparent advantage to customers, business entities as well as the banking industry as a whole.

3. Objectives of the study

The main objectives of the study are.

- To analyse the personal profile of the respondents.
- To analyse the usage of e-banking services.

- To find out the factors which encourage the customers in the usage of e-banking services.
- To know the relationship between socio-economic variables and level of perception towards e-banking.
- To offer suitable suggestions.

4. Analysis of data

The data collected through interview schedule were analysed in this section.

4.1 Profile of the respondents

The profile of the respondents shows that,

- The gender-wise classification of the respondents showed that 66 percentage are male.
- The age-wise classification of the respondents showed that 48 percentage are in the age group of 20-30 Years.
- The marital status of the respondents showed that 68 percentage were unmarried.
- The educational qualification of the respondents showed that, 52 percentage were graduates.
- The status of the respondents showed that 30 percentage are businessmen.
- Majority of the respondents were in the income group of above Rs.30000-Rs.40000.

4.2 Usage of e-banking services

The usage of various services of E-banking by the respondents is described in the following table.

Table 1
Usage of E-banking services

S. No.	E-banking services	No. of Respondents	Percentage
1.	ATM cum debit card	36	41
2.	Mobile banking	17	19
3.	Internet banking	15	17
4.	Core banking	08	09
5.	Credit card	07	08
6.	Anywhere banking	05	06

Table 1 shows that, 41% of respondents have used “ATM cum debit card” and 19% of respondents have used “Mobile banking” services.

4.3 Factors influencing the customers towards e-banking

The factors influence the respondents to avail the E-banking services are ranked and presented in Table 2.

Table 2
Factors Influencing The Customers Towards E-banking

No .	Factors	Ranks given by the respondents									MS	Garret Rank
		1	2	3	4	5	6	7	8	9		
1.	Variety of services	10 (90)	12 (96)	11 (77)	4 (24)	5 (25)	2 (8)	2 (6)	1 (2)	3 (3)	60.88	I
2.	Convenient accessibility	12 (108)	8 (64)	7 (49)	5 (30)	4 (20)	3 (12)	4 (12)	2 (4)	5 (5)	57.54	III
3.	Effective methods of delivery	2 (18)	6 (48)	3 (21)	4 (24)	9 (45)	6 (24)	5 (15)	8 (16)	7 (7)	45.46	VI
4.	Saves time	3 (27)	1 (8)	0 (0)	9 (54)	4 (20)	6 (24)	7 (21)	11 (22)	9 (9)	41.11	IX
5.	Self-Service	4 (36)	5 (40)	10 (70)	5 (30)	6 (30)	7 (28)	3 (9)	5 (10)	5 (5)	50.86	IV
6.	Low hidden cost for services	9 (81)	11 (88)	9 (63)	8 (48)	4 (20)	3 (12)	4 (12)	0 (0)	2 (2)	59.62	II
7.	Connectivity to other banks' ATMs	4 (36)	4 (32)	3 (21)	7 (42)	5 (25)	8 (32)	10 (30)	5 (10)	4 (4)	47.84	V
8.	User friendly ATMs	1 (9)	2 (16)	4 (28)	5 (30)	7 (35)	10 (40)	9 (27)	7 (14)	5 (5)	43.92	VII
9.	Error free Internet Banking	5 (45)	1 (8)	3 (21)	3 (18)	6 (30)	5 (20)	6 (18)	11 (22)	10 (10)	42.18	VIII

Table 2 shows the, factors influencing the customers towards E-banking services. The factor of variety of services got the first rank which is followed by 'Low hidden cost for services', 'Convenient Accessibility', 'Self service', 'Connectivity to other bank ATMs', 'Effective methods of delivery', 'User friendly ATMs', 'Error free internet banking' and 'Saves time'.

4.4 Relationship between socio - economic variables and level of perception

The hypothesis framed is "There is no significant relationship between level of perception and their socio-economic variables of the customers". 'F' Test is used to test the hypothesis. The value on a F test are shown in table. 3

Table 3
Consolidated results of 'f' test

S. No.	Factors	Degree of freedom	Calculated value	Table value	Result
1.	Gender	r1= 2 r2=1	2.87 1.68	199.50 19.00	S S
2.	Age	r1=2	10.05	9.55	NS

		r2=3	1.43	5.14	S
3.	Marital status	r1=2 r2=1	3.9 1.17	199.50 19.00	S S
4.	Educational qualification	r1=2 r2=4	9.05 1.92	6.94 4.45	NS S
5.	Status of respondents	r1=2 r2=5	65 1.5	5.78 4.10	NS S
6.	Monthly income	r1=2 r2=3	16.73 2.3	9.55 5.14	NS S

It was found from Table 3 that

- There is a significant relationship between level of perception and gender and marital status of the respondents.
- There is no significant relationship between level of perception and age, educational qualification, status and monthly income of the respondents.

5. Suggestions

The following are the suggestions made:

- The behaviour of the employees instils confidence in the customers.
- The charge collected for the e-banking services are reasonable.
- TV channels should also start to give some effective programmes to educate the customers.
- Bank should increase the variety of services.
- There should be customer education campaign through communication media such as posters, publications, radio, lectures, seminars, training and so on.
- Banks should organise meeting with their customers to educate them regarding use of each channels.
- Create customer friendly environment.

6. Conclusion

Introduction of e - banking facilitates bank customers by providing 24 hours a day and seven days a week service. Now customers can do their banking not only when they want to do, but also from the convenient, comfort, privacy and security of their homes by using the internet or other networks. Also, on the bank premises customers get information quickly and easily because now employees get extra time to serve customers. The researchers have given sum suggestions. If the suggestions are carried, out the e – banking services in the bank will be improving.

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Impact of Farm Mechanization on Agricultural Growth: A Comprehensive Study

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Introduction

Agriculture has been the backbone of human civilization since time immemorial, providing sustenance and livelihoods to billions of people across the globe. In recent decades, the global population has witnessed unprecedented growth, resulting in increased demands for food, fiber, and other agricultural products. To meet these burgeoning demands, agricultural practices have undergone significant transformations, and one of the most prominent shifts has been the adoption of farm mechanization. Resources represent the extensive class of inputs into procedures of manufacturing, whether or not those are economic, social or political, which meet could want and desires Farm mechanization refers to the integration of modern machinery and technology into traditional farming practices. It encompasses a wide range of equipment, from tractors and combines harvesters to automated irrigation systems and precision farming tools. The adoption of farm mechanization has been driven by several factors, including the need for increased productivity, labor shortages, and the desire for sustainable and efficient farming practices.

Review of literature

Feder, G., Just, R. E., & Zilberman, D. (1985) Farm mechanization has consistently been associated with increased agricultural productivity. Machinery such as tractors, plows, and harvesters can significantly reduce the time and labor required for various farming operations. This leads to higher crop yields and more efficient land use. Studies have shown that mechanized farming can lead to substantial increases in crop production.

Alene, A. D., Manyong, V. M., Omany, G., & Mignouna, D. B. (2008) Mechanization can also have positive economic effects. It can create employment opportunities in manufacturing and maintenance of machinery, contribute to rural development, and enhance income levels of farmers. Research has indicated that the adoption of modern farm equipment can result in higher incomes for farmers.

Pretty, J. N., Noble, A. D., Bossio, D., Dixon, J., Hine, R. E., Penning de Vries, F. W., & Morison, J. I. (2006). Farm mechanization can improve the sustainability of agriculture. Precision farming techniques made possible by mechanization, such as controlled traffic systems and variable-rate technology, can reduce resource wastage and environmental impact. These technologies allow for better management of inputs like water and fertilizers.

Lowenberg-DeBoer, J. (2019). Ongoing technological advancements, such as the development of autonomous tractors and drones for precision agriculture, continue to reshape

the landscape of farm mechanization. Studies exploring the potential of these technologies in improving agricultural growth and sustainability are emerging.

Statement of the problem

Agriculture plays a vital role in the global economy, providing food, raw materials, and employment for a significant portion of the world's population. However, the sector faces numerous challenges, including the need to increase productivity and efficiency to meet the growing demand for food and agricultural products. Farm mechanization has emerged as a potential solution to address these challenges, but its impact on agricultural growth remains a topic of debate and inquiry.

Objectives of the study

1. To assess the historical development and adoption trends of farm mechanization in agriculture.
2. To examine the economic implications of mechanization on individual farmers, including changes in productivity, income, and employment.
3. To analyse the environmental consequences of mechanization, including its effects on land use, water management, and greenhouse gas emissions.

Hypothesis of the study

The following hypotheses are to be tested and verified:

Null Hypothesis (H₀): There is no significant relationship between the level of farm mechanization and agricultural growth.

Alternative Hypothesis (H₁): There is a significant positive relationship between the level of farm mechanization and agricultural growth

Research design & methodology

Area under study

The area of the study is covered by Tamil Nadu

Tools of analysis

The following tools will be used in analysis.

- Scaling Techniques – Farmers Empowerment Scale (FES)
- Regression analysis
- SWOT analysis
- Forecasting analysis

Collection of data

This study based on both Primary and Secondary data.

Research questions

1. How does farm mechanization influence the livelihoods of smallholder farmers, including income generation, employment opportunities, and overall well-being?
2. What are the environmental consequences of farm mechanization, including its impact on soil health, water resources, and greenhouse gas emissions?

Significance of the study

Farm mechanization has the potential to significantly increase agricultural productivity. Understanding how various mechanization techniques and technologies impact

crop yields and overall output is crucial for meeting the growing global food demand. Agriculture is a major contributor to the economy in many countries. A study on farm mechanization's impact helps policymakers and stakeholders make informed decisions to boost the agricultural sector, which can lead to economic growth through increased agricultural output and job creation. Efficient use of resources like land, water, and energy is vital for sustainable agriculture. Investigating how farm mechanization affects resource utilization can lead to more sustainable farming practices. In many rural areas, agriculture is the primary source of income. A study on mechanization can provide insights into its potential to create job opportunities, increase income levels, and improve living conditions in rural communities. As the global population continues to grow, ensuring food security is a top priority. Understanding how farm mechanization impacts food production and distribution can help address food security challenges. Mechanization can have both positive and negative environmental impacts. A study can shed light on the environmental consequences of mechanized farming and guide efforts to minimize negative effects while maximizing sustainability. Understanding the factors that influence the adoption of mechanization technologies by farmers is crucial. This can inform strategies to promote technology transfer and ensure that farmers have access to the latest innovations. Farm mechanization can help farmers mitigate risks associated with climate variability and extreme weather events. Research can provide insights into how mechanization contributes to risk reduction in agriculture. Policymakers rely on research findings to develop effective policies and incentives for promoting mechanization. A comprehensive study can provide the evidence needed to shape policies that support agricultural growth. In a globalized world, countries that embrace farm mechanization can enhance their competitiveness in international agricultural markets. Understanding the impact of mechanization on competitiveness is vital for trade strategies. A study on farm mechanization can highlight the need for education and training programs to equip farmers with the skills to operate and maintain mechanized equipment safely and effectively. Research in this area can stimulate further innovation in agricultural mechanization, leading to the development of more advanced and efficient technologies.

The Tamilnadu agricultural scenario

India has 8 different agro climatic zones, immense biodiversity and natural resources. The highlights of Indian Agriculture are:

1. India is one of the major country in production of oilseed and grain in the world.
2. Small farms produce 41 percent of India's total grain (49% of rice, 40% of wheat, 29% of coarse cereals and 27% of pulses), and over half of total fruits and vegetables.
3. India is in the first position in the production of milk and tea in the world.
4. Second position in the production of Fruits & Vegetables and Sugar in the world
5. It provides employment opportunities to 62.5 percent workforce,
6. Export earnings from the primary sector are 14.7 Percent.

7. Nearly 18 Percent GDP contributes from the agriculture sector.

Table 1
Average size of operational holdings in Tamilnadu

S.No	Category of Holdings	Average Size of Holdings (In hectares)		
		2010-11	2015-16	2021-22
1	Marginal(<0.1ha)	0.40	0.38	0.39
2	Small(0.1 to 0.2 ha)	1.42	1.38	1.42
3	Semi-Medium(2.0-4.0 ha)	2.72	2.68	2.71
4	Medium(4.0 to 10.0ha)	5.81	5.74	5.76
5	Large(> 10.0ha)	17.12	17.08	17.38
6	All Holdings	1.33	1.23	1.15

Source: Pocket Book of Agricultural Statistics 2022.

The above table 1 shows the average size of operational land holdings from 2021 to 2022. The table shows that, over a decade the marginal holdings and semi-medium holdings have reduced to 0.1 ha. And large holdings have increased by 0.26ha. It is interesting to see that, small holdings remain constant at 1.42 ha over a decade and medium holdings have reduced (0.5 h) significantly. The average size of holdings for all groups has decreased in the year 2021-22 it was 1.33, 1.23 was in 2015-16 and in 2021-22 it was 1.15.

TABLE 2 Agriculture and use in India

Land Use Particulars 1950-51	Percentage of Share	Land Use Particulars 2012-13	Percentage of Share
Forest	14%	Forest	21%
Not available for Cultivation	17%	Not available for Cultivation	18%
Net Area Sown Area	42%	Net Area Sown Area	43%
Fallow Lands	10%	Fallow Lands	8%
Other uncultivable land fallow	17%	Other uncultivable land excl fallow	10%
Total	100%	Total	100%

Source: Pocket Book of Agricultural Statistics 2022

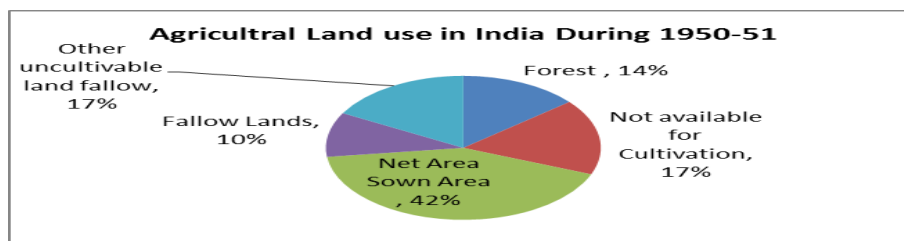


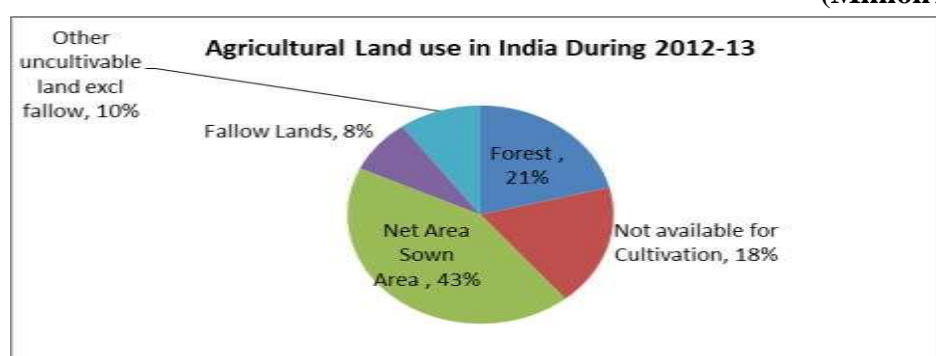
CHART 1 AGRICULTURAL LAND USE IN INDIA DURING 1950-51

CHART2 AGRICULTURAL LAND USE IN INDIA DURING 2012-13

The above table 2 shows the agriculture land use in India for two periods of 1950 – 51 & 2012 -13. The data clearly shows that, forest land has increased from 14% in the year 1950 – 51 to 21% in 2012 -13. Overall, there is a 7% raise in forest area between 1951 to 2013. The land classified as not available for cultivation has also seen a 1% increase during the same period. On the other hand, other uncultivable lands have reduced by 7% in 2013 and fallow lands have reduced by 2% respectively. The table also shows that, the net area sown has risen by a mere 1% during 1950 to 2013.

TABLE 3 AGRICULTURAL FOOD GRAIN PRODUCTIONS

(Million Tones)



S.No	Year	Rice	wheat	Maize	Cereals	Pulses	Oilseeds	Total Production
1	1950-51	20.58	6.46	1.73	15.38	8.41	5.16	50.82
2	1960-61	34.58	11.00	4.08	23.74	12.70	6.98	82.02
3	1970-71	42.22	23.83	7.49	30.55	11.82	9.63	108.42
4	1980-81	53.63	36.31	6.96	29.02	10.63	9.37	129.59
5	1990-91	74.29	55.14	8.96	32.70	14.26	18.61	176.39
6	2000-01	84.98	69.68	12.04	31.08	11.08	18.44	196.81
7	2010-11	95.98	86.87	21.73	43.40	18.24	32.48	244.49
8	2011-12	105.30	94.88	21.76	42.01	17.09	29.80	259.29
9	2012-13	105.24	93.51	22.26	40.04	18.34	30.94	257.13
10	2013-14	106.54	95.85	24.26	43.29	19.25	32.75	265.04
11	2014-15	104.80	88.94	23.67	41.75	17.19	26.67	252.68

Source: Pocket Book of Agricultural Statistics 2022.

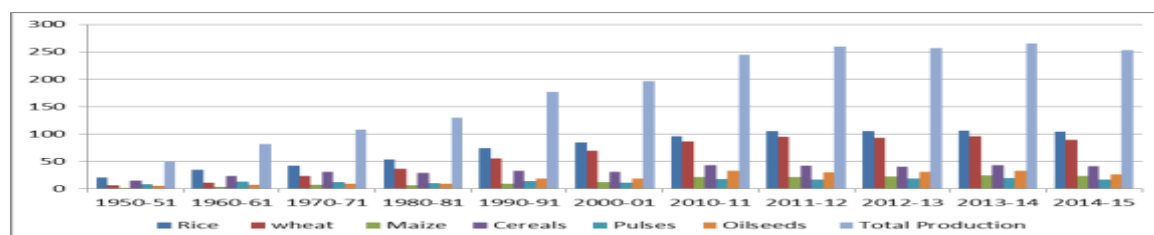


CHART3 AGRICULTURAL FOOD GRAIN PRODUCTIONS

The trends in production of the major commodities of agriculture such as Rice, Wheat, Maize, Cereals, Pulses and Oilseeds in million tonnes are mentioned in the above Table 3 from 1950-51 to 2014-15. Production of Rice shows that in 1950-51 it was only 20.58 million tonnes which increased to 34.58 million tonnes in 1960-61, 53.63 million tonnes in 1980-81, 84.98 million tonnes in 2000-01, 95.98 million tonnes in 2010-11, 105.30 million tonnes in 2011-12, 106.54 million tonnes in 2013-14 and 104.80 million tonnes in the year of 2014-15. Like commodity Rice all agricultural commodity production has been increasing since 1950. In case of Total food grains production data shows that production was 50.83 million tonnes in 1950-51, 82.02 million tonnes in 1960-61 and it increased tremendously in 1970-71 to 108.42 million tonnes, 129.59 million tonnes in 1980-81, 176.39 million tonnes in 1990-91, 244.49 million tonnes in 2010-11, 265.04 million tonnes in 2013-14 and in the year of 2014-15 it decreased to 252.68 million tonnes. It clearly indicates that since 1950 total agricultural production has been increasing tremendously.

Table 4

Distribution of agricultural household so ever social groups

S.No	Agricultural Household so ever social Group	Share of Percentage
1	OBC	45.4%
2	Others	24.9%
3	ST	13.4%
4	SC	16.3%
5	Total	100

Source: Pocket Book of Agricultural Statistics 2022

The above table 4 represents the agricultural Households across different social groups. OBC's form the majority of the agricultural households with 45.40% followed by others with 24 % households. The Scheduled Caste household depending on agriculture is 16% and Scheduled Tribes is 14% respectively.

Table 5

Distribution of agricultural households by principal source of income

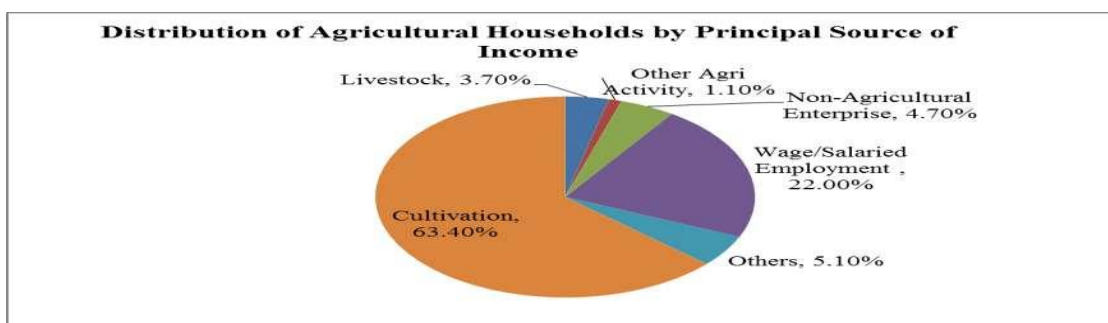
S.NO	Source of Income	Share of Percentage
1	Livestock	3.7%
2	Other Agri Activity	1.1%
3	Non-Agricultural Enterprise	4.7%
4	Wage/Salaried Employment	22.0%

5	Others	5.1%
6	Cultivation	63.4%
7	Total	100

Source: Pocket Book of Agricultural Statistics 2022.

Table 5 reveals the principal source of income distribution of agricultural households. Majority of the agricultural household so obtained their income from cultivation 63.4%, 22% from wage/salaried employment, others 5.1%, nonagricultural enterprise 4.7% and livestock 3.7%, income earned by other agriactivity was 1.1%.

Chart 4 Distributions of agricultural households by principal source of income



Relevance of the present the problem and needs of the society and the country

1. **Food Security:** Agriculture is a fundamental sector for ensuring food security in any country. As the global population continues to grow, the demand for food is increasing. Farm mechanization plays a crucial role in enhancing agricultural productivity and output, which is essential for meeting the nutritional needs of a growing population.
2. **Economic Growth:** Agriculture is a significant contributor to the economy of many countries, especially in developing nations. Mechanization can boost agricultural growth by increasing yields, reducing post-harvest losses, and generating more income for farmers. This, in turn, has a positive ripple effect on the overall economic development of the country.
3. **Employment Opportunities:** The agricultural sector is a major source of employment, particularly in rural areas. While mechanization can reduce the need for manual labour in some aspects of farming, it also creates jobs in manufacturing, equipment maintenance, and other related sectors. Understanding the impact of mechanization on employment dynamics is crucial for addressing the needs of the workforce.
4. **Sustainable Agriculture:** As concerns about environmental sustainability grow, the role of mechanization in promoting sustainable agricultural practices becomes increasingly relevant. Farm mechanization can enable precision agriculture techniques, reducing the use of resources like water and fertilizers while minimizing environmental harm.
5. **Modernization of Agriculture:** Many countries are striving to modernize their agricultural practices to keep pace with changing global markets and consumer

demands. Farm mechanization is a key component of this modernization effort, as it enables farmers to adopt advanced technologies and techniques.

6. **Infrastructure Development:** Mechanization often requires improved infrastructure, such as better roads for transportation of machinery and access to electricity for running equipment. Research in this area can inform infrastructure development policies to support mechanization efforts.
7. **Access to Credit and Resources:** Understanding how mechanization affects the access of farmers to credit and resources is crucial for policymakers. Encouraging responsible mechanization practices can help improve access to financial resources, which is essential for small-scale farmers.
8. **Addressing Rural-Urban Migration:** Mechanization can help make agriculture a more attractive and profitable occupation in rural areas, potentially slowing down the trend of rural-to-urban migration, which can strain urban infrastructure and services.

Conclusion

The impact of farm mechanization on agricultural growth is largely positive, with evidence pointing to increased productivity, efficiency, and income generation. However, the benefits must be balanced with efforts to mitigate potential negative consequences, such as environmental degradation and disparities in access to technology. Farm mechanization has consistently demonstrated its ability to increase agricultural productivity. Mechanized equipment such as tractors, harvesters, and irrigation systems reduce the reliance on manual labor, allowing farmers to cover larger areas of land and achieve higher yields. Mechanization improves the efficiency of farming operations. It enables timely planting, precision farming, and quicker harvesting, and reducing crop losses due to adverse weather conditions or pests. While mechanization reduces the demand for manual labor in agriculture, it can also create opportunities for employment in other sectors, such as manufacturing, maintenance, and equipment servicing. Mechanization can promote sustainable agriculture practices by enabling the adoption of precision agriculture techniques, including precise nutrient application, pest control, and water management. This helps reduce resource wastage and environmental impact. Policymakers and stakeholders should promote sustainable mechanization practices and ensure that the benefits reach all segments of the farming community to achieve inclusive and equitable agricultural growth.

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**Women Entrepreneurs role in Banking Sector—A Study with
Special Reference to Srivaikuntam**

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Introduction

Banking sectors are just one of the key columns of Indian economic climate and it result are a suitable representative to plan an essential function regarding women empowerment is involved. Banks which have their visibility also in the remote edges of the nation have commonly been most importantly assistance framework for women regarding that economic requirements are worried. Be it plans connected to instructional funding at a really very early age or economic support for establishing source of income or steady resource of earnings in young people, banks have constantly played a crucial function in boosting economic incorporation of women in the Indian economic climate. All significant public market and the majority of the exclusive banks have revealed women driven and women just funding and bank plans that provide funding chances at concessional rates of interest and loosened up finance principles. Banks are anticipated to give business owners with economic support in addition to inputs to assistance and advertise their business.

Statement of the problem

The status of women is closely associated with their financial position, which in flip, relies upon their get admission to efficient sources of the possibilities for participation in financial activities. A mother's education has a stronger impact on the health of her children than does the father's. An income controlled by women is more likely to be spent on household needs than income controlled by men. According to a new policy paper, the world banks' lending will aim at strengthening the role of women in the development for achieving social justice and for reducing poverty. The bank claims that the financial institution will pay special attention to women participation in monetary improvement under a new policy enumerated in there portentitled, "Enhancing women's participation in Economic Development" claims that investing proportionately more in women than in men directly reduces poverty through substantial economic and social payoffs.

In the present day, an entrepreneur is considered as a complex system namely, self-sphere, socio-psycho, resource and support system. An entrepreneurial system has four sub-systems which are affected with each other and ultimately they affect the entrepreneurial performance. Based on this approach, an attempt is made to study the entrepreneurial performance, various constraints and problems encountered by women entrepreneurs. Tamilnadu Government in close association with the Central Government policies, applies so many welfare schemes for the economic upliftment of women folk of the state. Women entrepreneurs are facing many problems in the study area such as poor infrastructure, shortage of finance, acute competition, lack of family support, lack of innovation, defective marketing arrangement, high rate of interest etc. The problems encountered by the women entrepreneurs are multidimensional in the study area.

Review of literature

Tandon (1975) in his study titled, 'Environment and Entrepreneurship' argued that the rate of entrepreneurial change is a function of human factor and one can bring about a change in the effectiveness of an enterprise by improving the human factor.

Sharma(1976) in his studytitled, 'Entrepreneurship growth and industrial development programmes in Punjab and U.P - A comparative study of Small Entrepreneurs' studied inter-state patterns of entrepreneurial performance by selecting samples from Punjab and Uttar Pradesh. The take a look at famous that inter- country version inside the industrial weather gives upward thrust to variant in entrepreneurial overall performance and higher the climate higher would be the overall performance.

Mall (1993) in his study titled, 'Impact of financial incentives of Entrepreneurial development in Backward Regions. A case study of Deoria District of **Uttar** Pradesh' found that the financial incentives would perhaps have been of still greater help, had there been complementary facilities to aid entrepreneur. Unfortunately, however, there is a total absence in Deoria of other promotional activities like training in technical and financial aspects budgeting, costing, resource allocation, cost benefit analysis, marketing projections, etc., which are vital for entrepreneurial success.

Krishna and Dinesh Awasthi (1994) in their study titled, 'Responsiveness of small and tiny Enterprises to policy reforms in India' felt that it is established that work experience has been a strong factor influencing the establishment of owner — managed enterprises.

Saint and Bhatia (1996) in their study titled, 'Impact of Entrepreneurship Development Programmes' reveals that there is no significant change in the performance of trained and untrained entrepreneur in terms of the average investment. Trained entrepreneurs exhibit significantly high rates of growth in employment generation and sales turnover.

Objectives of the study

- To trace out the history of the women entrepreneurs.
- To analyse the barriers for women entrepreneurs.
- To study the various bank schemes for women entrepreneurs' development.

Barriers for banks in development of women entrepreneurs

1) Lack of Collaterals

Banks perceive women entrepreneurs as high risk segments as women do not have enough security or collaterals while applying for loans. Women entrepreneurs generally work in informal sector and operate micro level business. Banks hesitate to give loans in informal sector. Infact some banks perceive unmarried women high risk as women got married they change their profession their location and chances of defaults increase.

2) Lack of Awareness in Correct Documentations

Banks needs documentation like personal profiles, track records, Personal Identity before giving loans to women entrepreneurs. In most cases women unable to represent relevant documents or doesn't have proper financial documents that fulfill the requirements of the Banks. So Banks couldn't precede loan applications applied by women entrepreneurs.

3) High Transaction Cost

High transaction cost is one of the main obstacle for finance. Women entrepreneur demands for finance is very small as women entrepreneurs start their business with small capital as they want to take minimum risk. For banks Administration and to provide service for small loan requirements lead to high cost. Banks has to proceed credit assessment, track past records, Backgrounds of the applicants, Income etc., procedure for small and big loan requirements so banks wants to proceed big requirements of loans.

4) Lack of Education/Awareness of women Entrepreneurs

Lack of Education makes a significant barrier before banks to give loans to women entrepreneurs. There is the less efforts made by the banks to give proper information regarding loans to women entrepreneurs as bank does not have designated officer for this purpose. Women Financial knowledge is a lacuna due to which women does not understand policy and procedures implemented by the Banks.

5. Non-performing Assets

Banks have a high level of non-performing assets additionally they have a low capital base, inadequate era infrastructure and constrained department network.

Serious problem in front of banking sector is how to reduce so some banks do not want to give loans to those women entrepreneurs where they think the risk may be high.

6. Inadequacy of Female Staff

Banks performance depends not only on the availability of suitably qualified staff but also upon its attitude and skill in pushing banking business. Banks have less women relationship officer which makes less attractive, less friendly environment for women entrepreneurs.

Bank schemes for women entrepreneurs

A number of banks offer exclusive schemes for female entrepreneurs, with some of the popular ones mentioned below.

1. State Bank of India

State bank of India has two schemes for women entrepreneurs, the Annapurna Scheme and the Stree Shakti package.

➤ Annapurna Scheme

This scheme is designed for women who desire to establish food catering gadgets. The loan may be used to purchase kitchen essentials, fuel connections, uncooked substances, and so forth.

➤ Stree Shakti

Loans beneath this scheme can be availed by means of women entrepreneurs who have passed through EDP education.

2. Oriental Bank of Commerce

Oriental bank of commerce has schemes designed for self-hired women and people who are eager on putting in a beauty parlour/saloon.

➤ **Scheme for Beauty parlour/boutiques**

This scheme objectives to promote entrepreneurial spirit amongst women girls, and gives loans to set up a saloon, boutique, tailoring center or beauty parlour. The mortgage quantity can be used to meet any expenditure related to putting in one of these center and for daily fees.

➤ **Scheme for self-employed women**

This loan may be utilized to purchase fixed belongings to beautify or start an enterprise.

3. Bank of Baroda

Bank of Baroda offers one loan scheme for women entrepreneurs, the AkshayaMahilaAthikSahayYojna (AMASY), designed to help women attain their enterprise goals without having to worry about finances. This loan may be availed via women who're engaged in or want to set up a business in retail change, cottage industries and/or allied agricultural activities.

4. Dena Bank

Dena bank gives a different scheme to useful resource women entrepreneurs, supplying them sufficient economic assist to construct an enterprise. Loans may be availed as per RBI guidelines, with the amount varying in step with the world wherein a women desires to set up a task. This loan may be used for agriculture, MSMEs, schooling, housing and retail trade. Debtors are also eligible for a special hobby price that is 0.25% decrease than prevailing charges.

5. Tamilnad Mercantile Bank Limited

TMB gives a loan designed for women entrepreneurs, the MahalirLoan. This loan can be used to finance any enterprise, with loans uptoRs. 10 lakh available. The loan can be repaid within 7 years, with the hobby charge depending at the quantum of loan.

6. Punjab National Bank

PNB offers five different schemes for women entrepreneurs, each one targeting a specific population.

➤ **PNB MahilaSamridhiYojana**

This scheme was released to offer economic help to women entrepreneurs who want to installation boutiques, beauty parlours, cyber cafes, Xerox shops, mobile shop, etc.

➤ **PNB MahilaUdyamNidhi Scheme**

This scheme aims to reduce the distance in equity, helping women set up new ventures within the small scale sector or decorate their cutting-edge undertakings.

➤ **PNB Scheme for financing creches**

These schemes provide financial help to women who're keen on setting up crèches. The loan may be used to buy the necessary substances and to satisfy any recurring expenditure.

➤ **PNB MahilaSashaktikaranAbhiyan**

This scheme offers credit to women who intend to establish small and micro organisations within the non-farm sector, presenting charge waiver and lower interest rate

➤ **PNB Kalyani Card Scheme**

This scheme presents loans for women engaged in agricultural, farm or non-farm activities.

7. Cent Kalyani from Central Bank of India – MSME

Central of India offers commercial enterprise and startup loans for women entrepreneurs who are seeking to open a brand new enterprise or want every day increase or regulate the modern-day one. Women who are in daily rural and cottage industries, MSMEs, entrepreneurs and women running in farming, retailing, and government-subsidized corporations can avail this loan. The motive of the loan is to satisfy necessities, which include the purchase of plant and equipment/system.

8. MUDRA loan for women entrepreneurs

MUDRA Yojana under PradhanMantri Mudra Yojana (PMMY) is a loan scheme provided via banks for people, startups, commercial enterprise owners, in addition to for women entrepreneurs across India. This scheme loan quantity up to Rs. 10 lakh is obtainable to women who want to start their very own commercial enterprise or to enlarge the existing one. The loan quantity is obtainable below three categories named Shishu, Kishor and Tarun.

9. Shringaar and Annapurna from BhartiyaMahila Bank

BhartiyaMahila bank offers women entrepreneurs a huge range of loans to assist them set up new or make bigger their present enterprise. Two of the greater popular options in this category include Shringaar and Annapurna. The Shringaar loan targets women interested in setting up splendor parlors and the Annapurna loan scheme offers economic guide to women interested in setting up a meals catering enterprise for selling lunch packs.

10. SyndMahila Shakti from Canara Bank

Syndicate bank's SyndMahilaShakthi objectives each new and modern women entrepreneurs. The scheme is available as either a coins credit to fulfill the running capital requirements of latest and present enterprise gadgets or as a term loan scheme of up to 10 years. A commercial enterprise in search of one of these loan needs to have one or greater women owning as a minimum 50% of the financial conserving.

Suggestions

- Women entrepreneurs should be aware of various credit facilities, financial incentives and subsidies available to them. One of the important criteria for giving loans to women entrepreneur is the qualification or education of women entrepreneurs. They should be aware so that they can avail benefit from the scheme.
- The women entrepreneurs may develop self-reliance in making decisions and solving problems.
- The women entrepreneurs should attend the trade associations because women can get the knowledge of potential customer markets etc.,

- Women entrepreneurs have to come forward to utilize the facilities offered by banks government and development programmes.
- The government may take steps to develop markets in rural and semi-urban areas so that women entrepreneurs can sell their products easily in the nearest markets. More fairs and exhibition should be arranged for the products of women entrepreneurs.
- The government has to allocate more funds in the ensuring five year plans to improve the financial performance of women entrepreneurs.
- In order to eliminate the middlemen, the government has to take steps to produce the products directly from the women entrepreneurs.
- The government has to liberalize the licensing procedure for smooth entry of women entrepreneurs in the area of business.

Conclusion

From the above study covers entrepreneurial skills of women entrepreneurs of the firms together with tea stall, candy stall, hotel, food processing, stationery store, fabric keep, rooster, tailoring and wooden work. The prevailing take a look at attempt to throw mild on the numerous problems faced by using women entrepreneurs, this have a look at can also assist numerous schemes in banking sectors to remedy the issues of women entrepreneurs of their business activities. Women entrepreneurs have tasted adequate quantity of achievement in carving a position for themselves. Although, the parable that financing a girl run business is a massive chance still persists. They may be nevertheless under the notion that women entrepreneurs can in no way handle pressure as first-rate as guys and this would eventually suggest handiest failure. It's far simplest whilst humans pop out of this legend will women entrepreneurs thrive and they might be capable of contribute to the financial improvement and include equivalence with that of their male counterparts.

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**Women Empowerment Programmes in Kerala with
Special Reference to Kudumbashree**

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Introduction

Empowerment is the process by which the disempowered or powerless people can change their circumstances and begin to have control over their lives. Empowerment results in a change in the balance of power, in the living conditions and in the relationships. Powerlessness does not exist in one sphere alone. Powerlessness in one sphere leads to powerlessness in other spheres. Powerlessness is also a form of vulnerability. Overcoming powerlessness and building empowerment, also occurs in all spheres. Economic empowerment, where people begin to control their economic process, gain access to resources, to skills, to markets, also leads to social and political empowerment. The political system is creating an empowerment of the most backward social classes and communities, who have entered the mainstream of politics, At the same time a process of decentralization is occurring in the political system as more power is being created at the panchayat level. Women empowerment may mean equal status to woman, opportunity and freedom to develop themselves. It would mean equipping women to be economically independent, self reliant, to have a positive self-esteem, enable them to face any difficult situations and they should be able to participate in the process of decision making. “Women have a History; Women are in History”, the words of Gerda Lerner an American pioneer in the field of Women’s history became a manifesto. What emerged was a new way of thinking about gender, instead of accepting feminine identity as natural and essential, historians and other social scientists treated it as constructed. This liberating hypothesis simulated questions about empowerment of women.

Research Problem

To assess the effectiveness and impact of existing women empowerment programs in Kerala in achieving their objectives, and identify the barriers and challenges faced in the implementation of such programs. This research problem aims to investigate various aspects of women empowerment programs in Kerala, including their design, implementation strategies, and outcomes.

Objectives of the study

1. What are the objectives and goals of women empowerment programs in Kerala?
2. What are the different types of programs available and how are they structured?
- 3 What are some of the success stories and best practices in women empowerment in Kerala?
4. What are the main challenges and barriers faced in the implementation of these programs?

Review of Literature

Joy Reethumol in her work “Women Empowerment and Kudumbashree Programme in Kerala: Women Empowerment and Poverty Eradication” (2002) mainly deals with benefits given to women in Kerala through the Kudumbashree Programme launched by Kerala State Poverty Eradication Mission. Johan Neha in her work ‘Kudumbashree and Women Empowerment in Kerala-An Overview and Theoretical Framework’ (20018) gives a detailed picture of the process of women empowerment in Kerala.

Methodology

This study “Women Empowerment Programmes in Kerala with special reference to Kudumbashree” is a descriptive study. It is based on secondary data. For the study several books, articles and various internet sources are used respectively.

Theoretical Analysis of the study

Sucheta Kripalani, wife of the late Acharya Kripalani states that in the Rig Vedic age, the women of India enjoyed an exceptionally high status. At that time a woman was not only her husband’s life long partner and companion in weal and woe, but the mistress of his household. The Vedic word ‘dampati’ used to denote jointly the husband and wife, etymologically it means the joint owners of the house. The girls like boys, underwent ‘upanayana’ ceremony at an early age and this practice promotes the socio-economic growth and welfare of women in the region.

Kerala, a state in southern India, has implemented various women empowerment programs to promote the socio-economic growth and welfare of women in the region. These programs address a wide range of issues and aim to create an inclusive and equitable society. Here are some notable women empowerment programs in Kerala: Kudumbashree: This is one of the most successful women empowerment initiatives in India. Kudumbashree promotes self-help and entrepreneurial activities among women by forming self-help groups (SHGs). These SHGs engage in various income-generating activities, including micro-enterprises, agriculture, and handicrafts. Kudumbashree provides skill development training, and micro-credit facilities. Gender Park: This initiative in Kozhikode aims to address gender inequalities and empower women through research, policy advocacy, and capacity building. Gender Park hosts various activities and programs to create awareness about gender-related issues, promoting gender mainstreaming in all aspects of society. Gender Help Desk: Kerala police have established gender help desks in police stations across the state. These help desks provide women with a safe and accessible space to report gender-based violence, seek legal advice, and receive support.

STEP (Support to Training and Employment Programme for Women): This program focuses on enhancing employability among women by providing skill development training. STEP offers training in various fields such as information technology, electronics, textile, beauty and wellness, etc. It aims to equip women with skills that improve their chances of securing employment or starting their own ventures. She Taxi: The She Taxi project provides safe and reliable transportation services exclusively for women, driven by women. This initiative not only provides livelihood opportunities for women but also ensures safer travel.

options, particularly during late hours. She Taxi has gained popularity as a significant step towards empowering women in the transportation sector. Priyadarshini: This program focuses on women's empowerment through entrepreneurship. It provides financial assistance, training, and support to women who aspire to start their own businesses. Priyadarshini aims to foster financial independence, leadership, and economic growth among women in Kerala. Snehasparsham: This initiative provides residential care and support services to destitute and marginalized women. Snehasparsham ensures a safe and nurturing environment for women who face challenges such as homelessness, domestic violence, or abandonment. . These are just a few examples of the women empowerment programs in Kerala. The state government, along with various non-governmental organizations, emphasizes the importance of creating opportunities and enabling women to overcome socio-economic barriers. These programs aim to empower women, fostering gender equality and inclusive growth in Kerala. Kudumbashree was the brainchild of the E.K. Nayanar-led Left Democratic Front (LDF) government. Former local self government minister Paloli Mohammed Kutty, former finance minister Dr Thomas Isaac and former local self government secretary S.M. Vijayanand significantly contributed to giving it a strong foundation, starting with pilot missions in the backward districts of Alappuzha and Malappuram. This was done by organising community development societies through thrift and credit facilities with bank linkages. Former district collectors of Malappuram, Rajeev Sadanandan, James Varghese and T.K Jose, took special care to nurture the mist

As years passed, questions were naturally raised about the extent of empowerment that Kudumbashree has been able to create among its women members. The issue of transforming the women NHGs into genuine instruments of women empowerment must be addressed. Neither micro credit nor micro enterprise by themselves will necessarily lead to the empowerment of women. Empowerment requires a conscious intervention for which the economic activities play a facilitating role. The challenge is to design and implement a gender awareness programme for women and men that is linked to their daily life experiences. One of the leading strands of criticism on Kudumbashree had been by placing it against feminist interventionist programmes as well as against civil society initiatives. Kudumbashree had a development agenda of poverty eradication, and building up and strengthening women's community organisations was the strategic direction that it took for implementing the agenda.

However, there had been a growing realisation within and outside Kudumbashree that there was a case for addressing certain larger issues, even while advancing its core agenda of poverty eradication. Kudumbashree plays a vital role in enhancing the financial status of the less privileged women in the State through its thrift and credit societies.

The success of Kudumbashree is the pride of Kerala. The mission has made a significant contribution to the state's development, with microenterprises filling the gaps in manufacturing and services sector," M.V. Govindan Master, Kerala's minister for local self government, said "Through the Covid pandemic, the state government has relied on

Kudumbashree for running community kitchens and other services.” , the minister announced year-long celebrations to mark Kudumbashree’s silver jubilee.

Conclusion

In conclusion, the women empowerment program in Kerala has made significant strides towards creating a more inclusive and empowering society for women. The program has focused on various aspects such as education, economic empowerment, healthcare, and political representation, leading to positive outcomes for women across the state. One of the key achievements of the program is the increased education opportunities for women. Through initiatives like scholarships, vocational training, and awareness campaigns, Kerala has witnessed a rise in female literacy rates, enabling women to pursue higher education and gain financial independence. Additionally, the program has successfully promoted economic empowerment among women through skill development programs, microfinance schemes, and entrepreneurship training. This has resulted in the establishment of numerous successful women-led businesses, generating employment opportunities and contributing to the state's overall economic growth. Overall, the women empowerment program in Kerala has been successful. However, it is important to continue working towards sustaining and furthering these achievements. Continued investment in education, economic opportunities, healthcare, and political empowerment will be vital to ensure a more equitable and empowered future for women in Kerala.

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Demographic Transformations in India: Exploring the Interplay of Population Dynamics, Migration, FDI, and Economic Growth

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Introduction

India, one of the world's largest and most diverse nations, has been experiencing transformative shifts in its demographic and economic landscape in recent decades. As urbanization continues to shape the country's socio-economic fabric, there is a growing need to understand the dynamics of rural and urban population percentages, net migration patterns, foreign direct investment (FDI) inflows, and inflation rates within the Indian context. This research aims to contribute to this understanding and provide valuable insights for policymakers, economists, and researchers.

Review of literature

Acemoglu, D., & Restrepo, P. (2018). Demographics and Automation. Acemoglu and Restrepo examine the interplay between demographic trends and technological advancements, particularly automation. They argue that aging populations could drive greater automation to compensate for labor shortages.

Guzman, J. M., & Rodriguez, C. A. (2016). The Demographic Window of Opportunity. Guzman and Rodriguez explore the concept of the "demographic window of opportunity," suggesting that countries can experience a period of accelerated economic growth if the right policies are implemented during demographic transitions.

Bloom, D. E. (2011). Population Dynamics in India and Implications for Economic Growth. This paper by David E. Bloom, published by the Harvard School of Public Health, explores the impact of demographic change in India on its economic prospects. The study emphasizes the role of age structure and its shift due to demographic transitions, with a particular focus on the potential demographic dividend and the importance of policy choices in realizing economic benefits.

Cuaresma, J. C., Loichinger, E., & Vincelette, G. A. (2011). Modelling human capital formation in an overlapping generations model with heterogeneous agents. This paper delves into the concept of human capital formation within the framework of overlapping generations models. It connects demographic changes to human capital accumulation and economic growth.

Williamson, J. G. (2011). Demographic Dividends Reconsidered. In this paper, Williamson reconsiders the demographic dividend, focusing on its relevance to different stages of development. He examines how countries at various income levels can harness demographic changes for economic growth.

Bloom, D. E., Canning, D., & Sevilla, J. (2003). The Demographic Dividend: A New Perspective on the Economic Consequences of Population Change. This seminal work by Bloom, Canning, and Sevilla introduces the concept of the demographic dividend and

discusses its potential economic implications. The authors emphasize that realizing the dividend requires investments in education, health, and job creation.

Lee, R. (2003). *The Demographic Transition: Three Centuries of Fundamental Change*. This work by Ronald Lee provides a comprehensive overview of the demographic transition theory and its implications for economic growth. Lee discusses the impact of fertility and mortality changes on population age structure and labor supply, highlighting the potential for a demographic dividend.

Objectives

1. **To Analyze Trends in Rural and Urban Population Percentages:** The primary objective of this research is to conduct a comprehensive analysis of the temporal trends in rural and urban population percentages in India, spanning multiple years. This analysis will consider variations across different regions and states within the country.
2. To investigate potential correlations and relationships between rural-urban population shifts, net migration, FDI inflows, and inflation rates in the Indian context, shedding light on the interconnections between these variables within India's unique socioeconomic context.
3. **To Investigate the Impact of Net Migration on Demographic Trends:** This research seeks to explore the relationship between net migration and changes in rural and urban population percentages, with a specific focus on understanding the migration patterns that contribute to urbanization in India.
4. **To Identify Structural Breaks in Demographic Trends:** This research will examine the presence of structural breaks or critical points in the trends of rural and urban population percentages within India. The goal is to understand how these breaks relate to economic growth and FDI within the country.
5. **To Offer Policy Recommendations:** This research project aims to generate evidence-based policy recommendations grounded in the analysis.

Hypotheses for Testing

1. **Hypothesis 1 (Trends in Rural and Urban Population Percentages):**
 - H₀ (Null Hypothesis): There is no significant change in the rural and urban population percentages in India over the study period.
 - H_a (Alternative Hypothesis): There is a significant change in the rural and urban population percentages in India over the study period.
2. **Hypothesis 2 (correlation)**
 - H₀ (Null Hypothesis): There are no significant correlations between rural-urban population shifts, net migration, FDI inflows, and inflation rates in India.
 - H_a (Alternative Hypothesis): There are significant correlations between rural-urban population shifts, net migration, FDI inflows, and inflation rates in India, and they have implications for the country's economic development.

3. Hypothesis 3 (Impact of Net Migration):

- H0 (Null Hypothesis): Net migration does not have a significant impact on changes in rural and urban population percentages in India.
- Ha (Alternative Hypothesis): Net migration significantly influences changes in rural and urban population percentages in India.

4. Hypothesis 4 (Structural Breaks in Demographic Trends):

- H0 (Null Hypothesis): No structural breaks can be identified in the trends of rural-urban population percentages in India.
- Ha (Alternative Hypothesis): Structural breaks can be identified in the trends of rural-urban population percentages in India, and they are associated with changes in economic growth and FDI within the country.

Materials and Methods

Data Source

The data used for this study on the growth performance of India was sourced from two primary data repositories: the World Bank and the Reserve Bank of India (RBI).

Statistical Analysis

Hypothesis 1 :Trends in Rural and Urban Population Percentages

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
percent of Rural population in Total population	23	64.13	72.33	68.5510	2.51112
percent of Urban population in Total population	23	27.67	35.87	31.4490	2.51112
Valid N (listwise)	23				

- The dataset consists of 23 observations for two variables: the percent of rural population in total population and the percent of urban population in total population.
- For the rural population percentage, values range from a minimum of 64.13% to a maximum of 72.33%, with a mean (average) of approximately 68.55% and a standard deviation of approximately 2.51%.
- For the urban population percentage, values range from a minimum of 27.67% to a maximum of 35.87%, with a mean of approximately 31.45% and a standard deviation of approximately 2.51%.

Paired Samples Test for Trends in Rural and Urban Population Percentages

Paired Samples Test				
	Paired Differences			
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference
Paired Differences	37.10	5.02	1.05	(34.93, 39.27)
Test Statistics	t	Df	Sig. (2-tailed)	

	35.43	22	.000	
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- The paired samples test was conducted to compare the means of the rural and urban population percentages over the study period.
- The paired samples test results indicate a highly significant difference between the rural and urban population percentages in India over the study period.
- The mean difference in population percentages is approximately 37.10, with a standard deviation of approximately 5.02.
- The t-value is 35.43, associated with 22 degrees of freedom, and the p-value is extremely low ($p < 0.001$).
- Based on the p-value, we can reject the null hypothesis (H_0) that there is no significant change in the rural and urban population percentages in India over the study period.

In summary The analysis provides strong evidence to support the alternative hypothesis (H_a), which suggests a significant change in the rural and urban population percentages in India during the study period. In practical terms, this indicates that there has been a substantial shift in population distribution from rural to urban areas over the years considered in the dataset.

Hypothesis 2 :Exploring Interconnected Factors

Correlations Between Variables

5% critical value (two-tailed) = 0.4132 for $n = 23$

percentofRural populationin	percentofUrba npopulationin	Netmigration	Foreigndirecti nvestmentnet	Inflationconsu merpricesann	
1.0000	-1.0000	-0.1935	-0.2982	-0.0699	percentofRura lpopulationin
	1.0000	0.1935	0.2982	0.0699	percentofUrba npopulationin
		1.0000	-0.5152	-0.1831	Netmigration
			1.0000	0.4735	Foreigndirecti nvestmentnet
				1.0000	Inflationconsu merpricesann

Correlation between Rural and Urban Population Shifts:

- ❖ The correlation coefficient between rural and urban population shifts is -1.0000, indicating a perfect negative correlation. This means that as the rural population percentage increases, the urban population percentage decreases, and vice versa. In other words, there is a complete inverse relationship between rural and urban population shifts in India.

Correlation between Rural Population and Net Migration:

- ❖ The correlation coefficient between rural population shifts and net migration is -0.1935. This suggests a weak negative correlation. While there is a negative

association, it is not particularly strong. It implies that as the rural population shifts increase, there is a slight tendency for net migration to decrease.

Correlation between Urban Population and Net Migration:

- ❖ The correlation coefficient between urban population shifts and net migration is 0.1935. This correlation is also weak but positive. It implies that as the urban population shifts increase, there is a slight tendency for net migration to increase.

Correlation between Net Migration and FDI Inflows:

- ❖ The correlation coefficient between net migration and FDI inflows is -0.5152, indicating a moderate negative correlation. This suggests that there is a significant negative relationship between net migration and FDI inflows in India. As net migration increases, FDI inflows tend to decrease, and vice versa.

Correlation between Net Migration and Inflation Rates:

- ❖ The correlation coefficient between net migration and inflation rates is -0.1831, indicating a weak negative correlation. While there is a negative association, it is not particularly strong. It suggests that as net migration increases, there is a slight tendency for inflation rates to decrease.

Correlation between FDI Inflows and Inflation Rates:

- ❖ The correlation coefficient between FDI inflows and inflation rates is 0.4735, indicating a moderate positive correlation. This implies a significant positive relationship between FDI inflows and inflation rates in India. As FDI inflows increase, inflation rates tend to increase, and vice versa.

In summary

- ❖ A strong inverse relationship between rural and urban population shifts.
- ❖ Weak associations between rural population shifts and net migration, as well as between urban population shifts and net migration.
- ❖ A significant negative relationship between net migration and FDI inflows.
- ❖ A weaker negative relationship between net migration and inflation rates.
- ❖ A significant positive relationship between FDI inflows and inflation rates.
- ❖ These findings provide insights into the interconnections and potential dependencies among these variables in the Indian context. The results may have implications for policymakers and researchers interested in understanding the dynamics of rural-urban population shifts, migration, FDI, and inflation in India.

Hypothesis 3 (Impact of Net Migration)

The Impact of Net Migration on Demographic Trends:

1. **Percent of Rural Population in Total Population:** This is the percentage of the total population in India residing in rural areas.
2. **Percent of Urban Population in Total Population:** This is the percentage of the total population in India residing in urban areas.
3. **Net Migration:** Represents the net migration rate in India.

4. **Foreign Direct Investment (FDI), Net Inflows (% of GDP):** This variable indicates the percentage of foreign direct investment relative to the Gross Domestic Product (GDP) of India.
5. **Inflation, Consumer Prices (Annual %):** Represents the annual inflation rate based on consumer prices.

Modified Model Specification:

Dependent Variables:

- Rural Population Percentage: This remains the percentage of the total population in India residing in rural areas.
- Urban Population Percentage: This is the percentage of the total population in India residing in urban areas.

Independent Variables:

- Time (or Year): This variable represents the time or year of observation and serves as an independent variable.
- Net Migration: Represents the net migration rate in India.
- Foreign Direct Investment (FDI), Net Inflows (% of GDP): Indicates the percentage of FDI relative to the GDP of India.
- Inflation, Consumer Prices (Annual %): Represents the annual inflation rate based on consumer prices.

Modified Model Equations: Rural Population Percentage:

$$RuralPopulationPercentage = \beta_0 + 1 \cdot NetMigration + \beta_2 \cdot FDI + \beta_3 Inflation + \epsilon_1$$

Urban Population Percentage:

$$UrbanPopulationPercentage = \alpha_0 + \alpha_1 \cdot NetMigration + \alpha_2 \cdot FDI + \alpha_3 \cdot Inflation + \epsilon_2$$

- β represent coefficients associated with each independent variable.
- *Time* represents the time or year variable.
- *NetMigration* is the net migration rate.
- *FDI* is the foreign direct investment as a percentage of GDP.
- *Inflation* is the annual inflation rate.

Results:

Model Summary ^b						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	
1	.516 ^a	.266	.150	2.31504	.641	
ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	36.897	3	12.299	2.295	.111 ^b
	Residual	101.829	19	5.359		
	Total	138.726	22			

Coefficients^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	69.764	1.458		47.840	.000
	Net migration	-4.673E-006	.000	-.483	-2.101	.049
	Foreign direct investment, net inflows (% of GDP)	-2.209	.932	-.609	-2.370	.029
	Inflation, consumer prices (annual %)	.126	.217	.130	.580	.569

- The results suggest that Net Migration and Foreign Direct Investment (FDI) may have a statistically significant impact on changes in rural and urban population percentages in India.
- Specifically, a negative coefficient for Net Migration (-4.673E-006) suggests that an increase in net migration is associated with a decrease in rural population percentages.
- A negative coefficient for FDI (-2.209) suggests that a higher percentage of FDI relative to GDP is associated with a decrease in rural population percentages.
- However, it's important to note that the overall model's statistical significance ($p = 0.111$) suggests that while individual variables like Net Migration and FDI may have significance, the model as a whole may not be a strong predictor of demographic trends.

Urban Population Percentage:

$$\text{UrbanPopulationPercentage} = \alpha_0 + \alpha_1 \cdot \text{NetMigration} + \alpha_2 \cdot \text{FDI} + \alpha_3 \cdot \text{Inflation} + \epsilon$$

- α represent coefficients associated with each independent variable.
- *Time* represents the time or year variable.
- *NetMigration* is the net migration rate.
- *FDI* is the foreign direct investment as a percentage of GDP.
- *Inflation* is the annual inflation rate.

Model Summary^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.516 ^a	.266	.150	2.31504	.641

ANOVA^a						
Model	Sum of Squares	df	Mean Square	F	Sig.	

1	Regression	36.897	3	12.299	2.295	.111 ^b
	Residual	101.829	19	5.359		
	Total	138.726	22			

Coefficients^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	30.236	1.458		20.734	.000
	Foreign direct investment, net inflows (% of GDP)	2.209	.932	.609	2.370	.029
	Inflation, consumer prices (annual %)	-.126	.217	-.130	-.580	.569
	Net migration	4.673E-006	.000	.483	2.101	.049

- The results suggest that Net Migration and Foreign Direct Investment (FDI) may have a statistically significant impact on changes in rural and urban population percentages in India.
- Specifically, a positive coefficient for Net Migration (4.673E-006) suggests that an increase in net migration is associated with an increase in urban population percentages.
- A positive coefficient for FDI (2.209) suggests that a higher percentage of FDI relative to GDP is associated with an increase in urban population percentages.
- The analysis provides evidence to partially support the alternative hypothesis (H_a) that Net Migration and FDI significantly influence changes in rural and urban population percentages in India.
- However, it's important to note that the overall model's statistical significance (p = 0.111) suggests that while individual variables like Net Migration and FDI may have significance, the model as a whole may not be a strong predictor of demographic trends.

Hypothesis 4 (Structural Breaks in Demographic Trends):

Structural Breaks in Demographic Trends – percentofruralpopulation

Augmented regression for Chow test

OLS, using observations 2000-2022 (T = 23)

Dependent variable: percentofRuralpopulationin

HAC standard errors, bandwidth 2, Bartlett kernel

coefficient std. error t-ratio p-value

```

-----
const          72.9851    0.288322   253.1   1.19e-028 ***
Netmigration    2.49896e-06  5.94599e-07  4.203   0.0008   ***
Foreigndirectinv~ 0.388804    0.145972    2.664   0.0177   **
Inflationconsume~ -0.278231    0.0300611   -9.256   1.37e-07   ***
splitdum       -10.8783    2.77430     -3.921   0.0014   ***
sd_Netmigration -4.93069e-06  2.26095e-06  -2.181   0.0455   **
sd_Foreigndirect~ 0.167611    0.930415     0.1801   0.8594
sd_Inflationcons~ 0.737089    0.183798     4.010   0.0011   ***
  
```

Mean dependent var 68.55104 S.D. dependent var 2.511121
 Sum squared resid 15.59148 S.E. of regression 1.019525
 R-squared 0.887610 Adjusted R-squared 0.835161
 F(7, 15) 61.46713 P-value(F) 6.52e-10
 Log-likelihood -28.16473 Akaike criterion 72.32946
 Schwarz criterion 81.41342 Hannan-Quinn 74.61405
 rho 0.758023 Durbin-Watson 0.581345

Chow test for structural break at observation 2011

Chi-square(4) = 354.455 with p-value 0.0000

F-form: F(4, 15) = 88.6138 with p-value 0.0000

Structural Breaks in Demographic Trends – Percent of Rural Population

- The augmented regression results show that there is a significant structural break in the trend of rural population percentages in India.
- The regression includes the following variables: Net Migration, Foreign Direct Investment (FDI), Inflation, and a binary "splitdum" variable indicating the structural break at observation 2011.
- The "splitdum" variable has a negative coefficient (-10.8783) with a highly significant p-value (0.0014), indicating a significant structural break in the trend.
- The Chow test for structural break at observation 2011 also confirms a significant break with a chi-square statistic of 354.455 (p-value < 0.0001).

Structural Breaks in Demographic Trends – percentofUrbanpopulation

Augmented regression for Chow test

OLS, using observations 2000-2022 (T = 23)

Dependent variable: percentofUrbanpopulationin

coefficient std. error t-ratio p-value

```

-----
const          27.0149    0.755328    35.77   6.16e-016 ***
Netmigration    -2.49896e-06  2.34238e-06  -1.067   0.3029
  
```

```

Foreigndirectinv~ -0.388804   0.753811   -0.5158 0.6135
Inflationconsume~  0.278231   0.145556   1.912 0.0752  *
splitdum          10.8783    2.30277    4.724 0.0003  ***
sd_Netmigration    4.93069e-06 2.82774e-06 1.744 0.1017
sd_Foreigndirect~ -0.167611    1.21849   -0.1376 0.8924
sd_Inflationcons~ -0.737089    0.206227   -3.574 0.0028  ***

```

```

Mean dependent var 31.44896 S.D. dependent var 2.511121
Sum squared resid 15.59148 S.E. of regression 1.019525
R-squared          0.887610 Adjusted R-squared 0.835161
F(7, 15)           16.92334 P-value(F)         4.55e-06
Log-likelihood      -28.16473 Akaike criterion 72.32946
Schwarz criterion   81.41342 Hannan-Quinn     74.61405
rho                 0.758023 Durbin-Watson    0.581345

```

Chow test for structural break at observation 2011

F(4, 15) = 20.7423 with p-value 0.0000

Structural Breaks in Demographic Trends – Percent of Urban Population:

- Similarly, the analysis for the urban population percentages also reveals a significant structural break in the trend.
- The regression includes the same variables: Net Migration, FDI, Inflation, and the "splitdum" variable indicating the structural break at observation 2011.
- The "splitdum" variable has a positive coefficient (10.8783) with a highly significant p-value (0.0003), indicating a significant structural break in the trend.
- The Chow test for structural break at observation 2011 confirms a significant break with an F-statistic of 20.7423 (p-value < 0.0001).
- The results suggest that there are significant structural breaks in the trends of both rural and urban population percentages in India around the year 2011.
- These structural breaks are statistically associated with changes in economic factors, as indicated by the "splitdum" variable.
- The presence of structural breaks indicates a shift or discontinuity in the population distribution between rural and urban areas, which may be related to changes in economic growth, FDI, or other unobserved factors.

Discussion

Hypothesis 1:

- ❖ The analysis accepts the alternative hypothesis (Ha) and reject the null hypothesis (H0) because there is strong evidence indicating a significant change in the rural and urban population percentages in India over the study period.

Hypothesis 2:

- ❖ The analysis supports the **alternative hypothesis (Ha) and reject null hypothesis**. It suggests that there are significant correlations between rural-urban population shifts,

net migration, FDI inflows, and inflation rates in India, and these correlations have implications for the country's economic development.

Hypothesis 3:

- ❖ Based on the analysis and findings, the appropriate conclusion would be to **reject the null hypothesis (H₀)** and **accept the alternative hypothesis (H_a)**. This means that net migration does have a significant impact on changes in rural and urban population percentages in India.

Hypothesis 4:

- ❖ Based on the analysis, the null hypothesis (H₀) that there are no structural breaks in the trends of rural-urban population percentages in India is rejected in favor of the alternative hypothesis (H_a). Structural breaks do exist, and they are associated with changes in economic growth and FDI within the country. This suggests that demographic shifts in India are influenced by various economic factors and policies, emphasizing the need for a deeper understanding of these dynamics.

Conclusion

The findings of this research underscore the necessity for policymakers to consider the multifaceted relationships between population dynamics, net migration, FDI, and inflation when formulating policies for India's sustainable economic development. As India continues to evolve, understanding and adapting to these dynamics will be pivotal for fostering inclusive growth and addressing the unique challenges posed by its changing demographic landscape.

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Socio-Economic Status of Women in India- A Study on Transitional aspect

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Introduction

Women play a vital role in the Economic development of the country, as her presence is prominent in various fields such as agriculture, industrial organizations, organized and unorganized sectors. Relating to this, the late Pundit Jawaharlal Nehru a great visionary and an architect of modern India felt that the development of women should be given top priority in the pattern of economic development in the country. In India, the transitional change of women has been subjected to great many changes hence the role of women in socio-economic development has undergone a marked change over the years. The world of women is now no longer confined to periphery of house old activity rather today they contribute in the promotion of economic development in different capacities. This has increased the female work participation rate from 14.22 percent in 1971 to 25.51 percent in 2011. In India 28 million people were employed in organized sector in 2009 compared to 27.7 million people in 2001. Similarly the percentage of women employed in organized sector was increased to 19.9 percent in 2009 compared to 17.8 percent in 2001. As on 31st March, 2009, there were about 55.27 lakhs women workers employed in the organized sector (Public and Private Sector).

This reveals that the attitude of women have changed from house hold activity to economic activity. Thus the status of women in India has undergone a tremendous change over the past few years. Women now in independent India participate in all activities such as education, politics, media, art and culture, service sector, science and technology etc.

Review of Literature

Development of women is a process that signifies a state of evolvment, maturity, completeness, improvement and positive change transiting to a desirable higher level of quality of life, as we know that women have subordinate character towards gender relationship they experience social structural inequalities and injustices in day today life throughout the years. Therefore increase in the economic status of women strengthens their capacities to overcome the barriers they experienced years together. During the last three hundred years ago; it was a general belief that the role of women is to build and maintain the homely affairs like task of fetching water, cooking, rearing children etc. Various social customs in the Indian society influenced her status negatively as she was expected to be a perfect daughter, a devoted wife and a proud Mother. Hence, the identity of women was institutionalized in the traditional society. But, recent years have brought great many changes in the life of women all over the world, influencing their attitudes, values, inspirations, ways of feelings and acting for effective participation in all walks of life. Now, there are no such

social, economic or any other barriers preventing women from entering any field of economic activity. Hence, women make a vital contribution to the industrial output throughout the world. Over two hundred million women are employed across all industrial sectors, in which half of them are in developing countries. Their work in the industrial sectors not only sustains their families but also makes a major contribution to socio- economic progress.

Objectives

1. To identify the changing role and status of women from ancient society to modern society.
2. To analyze the government measures to improve the status of women under plan periods.

Methodology

The methodology of this paper is purely descriptive and required information is collected from secondary sources.

The objectives are analyzed and discussed below.

1. To identify the changing role and status of women from ancient society to modern society. In ancient India, the women enjoyed equal status with men in all fields of life. Works by ancient Indian Grammarians such as Patanjali and Katyayana suggest that women were educated in the early Vedic period.⁴ Similarly, Rig Vedic versus suggests that women were married at a mature age and were probably free to select their husband.

According to these studies, it reveals that women enjoyed equal status and rights during the early Vedic period. However, later (approximately 500BC) the status of women began to decline with the Smritis (especially Manusmriti) and other religious texts curtailing women's freedom and rights. Although, reformatory movements such as Jainism allowed women to admit the religious order by and large, the women in India faced confinement and restrictions.

The Indian women position in the society further deteriorated during medieval period. Sati, child marriages and ban on widow remarriages became part of social life in India. The Muslim conquest in the Indian sub-continent brought the purdah practice in the Indian society. Among the Rajputs of Rajasthan, the jauhar (voluntary death) was practiced. In some part of India the devadasi or the temple women were sexually exploited. Polygamy was widely practiced among the kshatriya rulers⁸. In many Muslim families, women were seduced to zenana [converting them to Christianity].

In spite of these conditions, some women excelled in the field of politics, literature, education and religion. Razia sultana became the only women monarch to have ever ruled Delhi. The Gond queen Durgavati ruled for 15 years before she lost her life in the battle with Mughal emperor Akbar's general Asaf Khan in 1564. Chand Bibi defended Ahmednagar against the mighty Mughal forces of Akbar in 1590's. Jehangir's wife NurJehan effectively wielded imperial power and was recognized as the real force behind the Mughal throne. Shivaji's mother, Jijabai was deputed as queen regent, because of her ability as a warrior and administrator. This reveals that in south India many women administered villages, towns, divisions, and heralded social and religious institutions.

The Bhakti movement tried to restore women's status by questioning some forms of oppression. Mirabai, AkkaMahadevi, Rami Janabai and LalDed were some of the eminent female saint poets during this period. Their main aim was to advocate social justice and equality between men and women. After the Bhakti movement Guru Nanak, the first Guru of Sikhs also preached the message of equality between men and women. He advocated that women were allowed to lead religious assemblies to perform, lead armies on the battle field, and to have equality in marriages etc. Other Sikh Guru's also preached against the discrimination against women.

In the 19th century, European scholars observed that the Hindu women were "naturally chaste" and "more virtuous than any other women." During the British rule, many reformers such as Ram Mohan Roy, Ishwar Chandra Vidyasagar, JyotiraoPhuleetc fought for the upliftment of women. Raj Ram Mohan Roy's efforts led to the abolition of the sati practice in 1829. Iswar Chandra Vidyasagar crusade for the improvement in the condition of widows which led to the widow Re-Marriage Act of 1856. Rani Lakshmi Bai the queen of Jhansi a nationalist hero led the rebellion of 1857 against the British. Begum HazartMahal, the co-ruler of Awadh was another ruler who led the revolt of 1857. In which she refused the deals with the British and later retreated to Nepal. The Begums of Bhopal were also few notable female rulers during this period. They did not observe Purdah and were trained in Martial arts.

In 1917, the first women's delegation met the secretary of state to demand women's political rights which was supported by the National congress. The all Indian's women's educational conference was held in Pune in 1927. In 1929, the Child marriage restraint act was passed, stipulating fourteen as minimum age of marriage for a girl through the effort of Mohamed Ali Jinnah. Though, Mahatma Gandhi married at the age of 13, he later urged people to boycott child marriages and called upon the young man to marry the child widows.

Similarly, women played an important role in the India's independence struggle. Some of the famous freedom fighters noted in this period were, Dr. Annie Besant, PritilataWaddadar, VijayalakshmiPandit, Raj KumariAmritkaur, DurgabaiDeshmukh etc. The Rani of Jhansi Regiment of SubhasChandrs Bose's Indian National Army consisted entirely of women including captain Lakshmi sahal. Sarojini Naidu, a poet and a freedom fighter was the first Indian women to become the president of Indian National congress and also the first to become the governor of a state of India.

In 21st century multi skilled, productive and innovative women entrepreneurs are inextricable for achieving sustained economic growth. The economic status of women is now accepted as an indication of the society state of development. Women to play a vital role in economic development of a nation should have an equal access to productive resource, opportunities and public services. Besides, the spirit of equal rights, opportunities, progress, socialism and tremendous courage of women together make them to take bold steps in their progressive lines. These steps helped them to put in action as "Entrepreneurs" to show their talent through the "Enterprise" these multi-dimensional activities make them to unite and take part in full filling their responsibilities.

The impacts of industrialization, urbanization and globalization have influenced to change the educational pattern of Karnataka which in turn subjected to undergo a gradual change. This has made more number of women to come forward for seeking employment opportunities. Therefore women entrepreneurship is attaining transitional phase and it is generally believed that Entrepreneurs are born but not made. More recently this seems to be not correct because so many organizations under the influence of state and central government are providing enough support and appropriate environment to the women enterprise. As a result of all these organizations it confirms that Entrepreneurs are made but not born.

To uplift the status of women, the Indian constitution contains a number of provisions for the empowerment of women. The Government of India has always attached great importance to the protection and promotion of the human rights of women.

Analyzing the efforts made by government for improving the status of women.

In 1971, Government of India showed a special concern over the rights and status of the women by setting up a Committee on the Status women in India (CSWI). It attempted to bring women into main stream by women empowerment; the main concern of the Government of India was to lay special thrust on women's employment, making women self-reliant and economically independent. To fulfill these purposes, several women related policies incorporated in Government plan documents. The developments of women in India's five year plan are as follows.

First five year plan (1951-56)

The concept of women development in the First five year plan was mainly welfare oriented as far as women's issues are concerned. Women have the same opportunities as men for taking all kinds of work. The central social welfare board (CSWB) set up in 1953 undertook a number of welfare measures and introduced various women and children welfare programs through voluntary organizations.

Second five year plan (1956-61)

In the second five year plan the broad objective was to establish a socialist pattern of society in a welfare state, besides giving priority to women's education and child health services. Women's were organized into Mahila Mandals in rural areas to act as social points at the grass root levels for the development of women by facilitating convergence of health, nutrition and welfare measures.

Third & Fourth five year plan (1961-66 & 1969-74)

The third & fourth five year plan accorded high priority to women's education as a major welfare strategy and concentrated mainly on the provision of services for maternal and child welfare or immunization of preschool children, supplementary diet for children and expectant, nursing mothers, health education, nutrition and family planning. It also provided training facilities for women.

Fifth five year plan (1974-1979)

In the fifth five year plan there was shift in the approach to women issues from "welfare orientation" to "Developmental approach" with an objective of removal of poverty

and attainment of self-reliance. This new approach aimed at an integration of welfare with developmental services. This plan coincided with the international women's decade and the submission of the report of the committee on the status of women in India (CSWI). The overall task of CSWI was to undertake a comprehensive examination relating to the rights and status of women in the context of changing social and economic conditions in the country and also about the problems relating to the advancement of women. **Sixth five year plan (1980-85)**

The sixth five year plan was a land mark in the history of women's development as it received recognition as one of the developmental sectors and was included in the sixth plan document as a separate chapter for the first time in the history of developmental planning. In this plan, varieties of programs were taken up to improve women's working condition and to raise the economic and social status. The generation of both skilled and unskilled employment through proper education and vocational training produced. As a result, Directorate General of Employment and Training (DGE&T) setting up of regional training center in India exclusively for women with the total intake capacity of about 11200 per annum. Similarly, in the rural development sector, the Integrated Rural Development Program (IRDP) accorded priority to women heads of households. On the whole IRDP comprised about 7% of the total women beneficiaries.

Seventh five year plan (1985-1990) In the seventh five year plan (1985-1990), the developmental programs for women's continued with the major objectives of raising economic and social status and to bring them in to the main stream of National Development. A significant step in this direction was to identify /promote the beneficiary oriented programs for women in different developmental sectors which extend direct benefit to women. Special attention was given to agriculture and allied sectors for improving existing skills of women and imparting to them new skills under the programs of farmers training. IRDP, NREP (National Rural Employment Programs), TRYSEM (Training of Rural Youth in Self – Employment) and other such programs were functional component of women beneficiaries. In the field of science and technology, training and retraining was ensured, the beneficiary oriented programs in the various sectors of development were suitably modified or re-oriented, to avail the due share of benefits from such programs.

Eighth Five year plan (1992-97)

The eighth Five year plan (1992-97) recorded thirty percent reservation for women at all levels of Government. It focused on monitoring the flow of benefits to women from other developmental sectors to enable women to function as equal partners in the development process. A shift was made from process of “development” to “empowerment” to make women self-reliant and economically independent.

Ninth five year plan (1997-2002)

The ninth five year plan (1997-2002) gave information about the schemes exclusively meant for women. This commitment was noteworthy because it was the first time the plan devoted a full chapter on women's empowerment. Some of the special features of this commitment were finalization and adoption of national policies for the empowerment of

women. This empowerment of women became one of the main primary objectives of ninth plan. The vocational training was provided in various fields to improve their skills and to enhance their capacity to earn more. Productive opportunities were created for women through Women self-help Groups and associations.

Tenth five year plan (2002-2007)

The tenth five year plan (2002-2007) aims at empowering women through the transfer of control of social infrastructure in the public sphere to women's group as a strategy of plan. The tenth plan called for the three pronged strategy of social empowerment, economic empowerment, and providing gender justice to create an environment of positive economic and social policies for women and eliminating all forms of discriminations against them and advanced gender equality goals. It also recognizes the need for a comprehensive credit policy to increase women's access to credit for the establishment of new micro-credit mechanisms or micro-financial institutions or strengthening existing ones.

Eleventh five year plan (2007-2012)

Eleventh five year plan (2007-2012) has laid great emphasis on removing gender disparity and also seek to reduce disparities across regions and communities by ensuring access to basic physical infrastructure as well as health and education service to all. It also recognize gender as a cross cutting thing across all sectors and commit to respect and promote the rights of the common person. A multi-pronged approach is to be adopted to motivate the women to pursue entrepreneurial activities. Hence, efforts should be made to raise the level of women entrepreneurs in small scale industries, social activists, NGO's Government agencies and corporate sector must play an active role in the transformation of women and to explore entrepreneurial opportunities in small scale industries.

Conclusion

Entrepreneurship seems to be ideal for women seeking participation in the country's economic development because they are closely linked to social, cultural, religious and psychological variables and these changes seem to have become acceptable norms in the context of women at work. Hence more and more women are participating in the economic development to enhance their socio economic status in the society.

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Health and Nutritional Status of Scheduled Tribes in India

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Introduction

Tribal communities in India mainly consist of forest dwellers who have accumulated a rich knowledge on the uses of various forests and forest products over the centuries. According to Article 342 of the Indian Constitution, the Scheduled Tribes are the tribes or tribal communities or part of or groups within these tribes and tribal communities which have been declared as such by the President through a public notification. India possesses a total of 427 tribal communities, of these more than 130 major tribal communities live in North East India, which is comprised of the 8 states Meghalaya, Mizoram, Manipur, Tripura, Sikkim, Assam, Nagaland and Arunachal Pradesh. The major tribal communities of the North East India have been categorized into sub-tribes and if these sub-tribes are taken into account the total number of tribal groups reach up to 300.

Tribal groups constitute about 8.6 % of the total population in India (Indian Government Census, 2011). According to government statistics, tribes can be found in approximately 461 communities with almost 92 % of them residing in rural areas, mostly in remote underserved forest regions with little or no basic civic amenities like transport, roads, markets, health care, safe drinking water or sanitation. Tribal communities therefore lag behind other communities with respect to attainment of income, education, health and other requisites for good community nutrition. Of the 86 million tribals who are 8.2 percent of the population, 80 percent live in the Middle India belt of Andhra Pradesh, Orissa, Jharkhand, Chhattisgarh, Madhya Pradesh, Northern Maharashtra and Southern Gujarat. Around 12 percent or 10.2 million live in the Northeast. The rest are spread over the remaining States. Scheduled tribes are distributed throughout the country except Pondicherry, Haryana, Punjab, Chandigarh, and Delhi.

Definition of Health

The World Health Organization (WHO) defines health as “a state of complete physical, mental and social well-being and not merely the absence of disease and infirmity.” It is well recognized that health is not the exclusive domain of medical science because every culture, irrespective of its simplicity and complexity, has its own beliefs and practices concerning diseases. No culture works with a meaningless approach in its treatment of diseases. Every culture evolves its own system of medicine in order to treat diseases in its own way. Thus, treatment of disease may vary from group to group. To understand health and health related problems in a proper perspective, it is very important to consider the socio-cultural issues, economic dimensions and environmental aspects. This is more relevant in the context of tribal people, particularly living in the rural areas.

Definition of Tribe

The Indian Constitution, and laws made under it, recognize the special status of tribal communities. While sociologists and social anthropologists have debated the defining characteristics of a tribe, the Constitution recognizes that tribal communities need and deserve special protections and that the politico-administrative establishment must act to ensure that such protections are extended to tribal communities. Accordingly, the device of scheduling has been adopted to enable identification of tribal communities and tribal areas that are to come within this dispensation.

In India, the local equivalent of the term 'tribe' is often assumed to be 'jana' or 'communities of people' based on the usage of the term in ancient Buddhist and pyranic texts. In this conception, the term jana was used in opposition to the term jati to indicate that these communities were outside the jati or hierarchical caste system of social organization. This view, however, was not universally accepted, since other scholars point out that the categories of jana and jati do not neatly overlap with that of tribe and caste respectively in the present context.

Objectives of the study

1. To identify the health problems of the scheduled tribes in India.
2. To know the demographic details of the scheduled tribes in India.

Methodology

The study of health status of Tribal women in India is based in secondary method of data collection from various books, newspapers, government publication report etc.

Health problems of the scheduled tribes in India

The National Health Policy, 1983 accords high priority to extending organized services to those residing in the tribal, hilly and backward areas as well as to the detection and treatment of endemic diseases affecting tribals, yet they continue to be one of the fragile population, mainly due to their poor health and disease management. Tribal health is one of the important areas for action in the health sector. The major contributors to the increased disease risk amongst tribal communities include- (i) poverty and consequent under nutrition; (ii) poor environmental sanitation, poor hygiene and lack of safe drinking water leading to increased morbidity from water and vector-borne infections; (iii) lack of access to health care facilities resulting in the increased severity and duration of illnesses; (iv) social barriers and taboos preventing utilization of available health care services; (v) vulnerability to specific diseases like G-6 PD deficiency, yaws and other endemic diseases like malaria etc. Also, the tribal population, being heterogeneous, there are wide variations in their health status, access to and utilization of health services.

Disease burden among the tribals

The health and nutrition problems of the vast tribal population of India are as varied as the tribal groups themselves who present a bewildering diversity and variety in their socioeconomic, socio-cultural and ecological settings. Apart from conventional diseases which occur due to intervention of disease causing agents directly, some other factors also result in ill health among the tribals. The tribal people live in close conjunction to the nature

as compared to the non-tribes, hence the adverse effects of climate change is an active as well as a potential threat to them.

Communicable diseases

The people in their daily life consciously or subconsciously modify the environment and ecological aspects of their habitat, which in turn increase the risk for communicable diseases. The communication of diseases is dependent either on the direct contact or on the indirect agents like breathing, sputum, stool, saliva, urine, etc. There are several communicable diseases prevalent among the tribals of India. These are: Tuberculosis, Hepatitis, Sexually Transmitted Diseases (STDs), Malaria, Filariasis, Diarrhoea and Dysentery, Jaundice, Parasitic infestation, Viral and Fungal infections, Conjunctivitis, Yaws, Scabies, Measles, Leprosy, Cough and Cold, HIV/ AIDS, which is spreading like wild fire, etc. due to lack of sanitation and unhygienic living. They frequently become victims of repeated epidemics of the above mentioned contagious diseases. Poor diet and nutrition enhances susceptibility of communication to infectious diseases. Besides, lack of personal and domestic hygiene, overcrowded living are also the causative factors responsible for this kind of diseases. Malaria is emerging as the major public health problem in almost all tribes of India. Local outbreaks due to malaria are of frequent occurrence, and the morbidity and mortality associated with the disease is alarming.

Non-communicable disease

Lack of proper health education, poverty, faulty feeding habits and irrational beliefs aggravate the health and nutritional status of these underprivileged people in India. It is expected that the increase in literacy rate of a community would reduce morbidity and child mortality or in other words, improve the health status of the community as a whole. Tribal diets are generally grossly deficient in calcium, vitamin A, vitamin C, riboflavin and animal protein. Micronutrient deficiency is closely linked with nutritional disorders and diarrhea. Deficiency of essential dietary components leads to malnutrition, protein calorie deficiency and micronutrient deficiencies (like vit A, iron and iodine deficiency). Vitamin A deficiency in the form of Bitot's spot, conjunctival xerosis and night blindness was observed. Alcoholism is another health mishap in the lives of tribals.

Genetic Disorders

Hereditary hematological and genetically disorders especially sickle cell disease, G6PD deficiency, hemoglobinopathies and allied hemolytic disorders are important public health problems and occur in high frequencies among different tribal groups and scheduled caste population. These result in a high degree of morbidity and mortality due to haemolysis in vulnerable population. About 13 lakh G-6-P D deficient are present in tribal population. Prevalence rate up to 40 per cent of sickle cell trait has been reported in some tribes i.e. Adiyani, Irula, Paniyan, Gonds. Sickle cell gene is widely prevalent among the tribal population in India. These have been investigated in over 100 tribal population spread over different parts of the country. The prevalence rate varies widely (0.5 to 45%) among different tribes. Interestingly this gene is restricted amongst the tribes of central, western, southern and

eastern India and is conspicuously totally absent in north-east India. There are many primitive tribes who have been identified to be in high risk group.

Sexually Transmitted Diseases

Sexually transmitted diseases (STDs) are most prevalent disease in the tribal areas. VDRL was found to be positive in 17.12 per cent cases of polyandrous Jaunsaris of Chakrata, Dehradun. Among the Santals of Mayurbhanj district, Orissa, 8.90 per cent cases of VDRL were observed. Likewise, in many tribal groups various STDs, RTI (Reproductive tract infections) are observed due to unhealthy practices of sex and other beliefs. The practices of polygamy, polyandry and other such practices resulted in STDs. The prevalence HIV/AIDS is also observed among various tribal groups and is more alarming health concern.

Scheduled tribes in India

Scheduled Tribes (STs) are indigenous, have their own distinctive culture, are geographically isolated and are low in socio-economic conditions. For centuries, the tribal groups have remained outside the realm of the general development process due to their habitation in forests and hilly tracts. After independence, Government of India has scheduled the tribal groups in the Constitution and provided special provisions for their welfare and developments in the case of ST communities across the States in India and 75 of the STs are most backward and are termed as Primitive Tribal Groups. Most of the tribal areas are hilly, inaccessible undulating plateau lands in the forest areas of the country resulting in the bypassing of general developmental programmes. Due to this, infrastructure and development facilities in tribal areas for education, roads, healthcare, communication, drinking water, sanitation etc. Lagged behind compared to other area which has India being the second largest tribal dominated area after Africa is one of the most fascinating Nations of world from anthropological point of view. The total tribal populations of India, is 8.6 per cent (census of India, 2011). As many as 550 tribal communities are residing in India, of whom 75 are declared as primitive tribal groups who are spread across the country. The tribal population is identified as the aboriginal inhabitants of our country. They are seen in almost every State of India.

Trends in Growth of Tribal Population in India and Tamilnadu

Sl. No.	Year	Percentage to Total Population		Decadal Growth Rate	
		India	Tamilnadu	India	Tamilnadu
1	1951	5.29	4.89	41.19	36.52
2	1961	6.86	6.52	33.84	33.33
3	1971	6.94	6.63	24.80	22.54
4	1981	7.83	7.46	24.69	23.88
5	1991	8.08	7.84	23.79	22.56
6	2001	8.20	7.93	22.07	22.84
7	2011	8.60	7.12	23.70	22.56

Source: Census of India from 1951 to 2011, Government of India.

Conclusion

It is evident from the above discussions that tribal populations are affected by various social, economic and developmental constraints that potentially expose them to high rates of malnutrition and health problems which is correlated with the lower percentage of higher education of the community. The tribal of India are heterogeneous. Although scheduled tribes are accorded special status under the fifth/sixth schedules of the Indian Constitution, their status on the whole, especially their health still remains unsatisfactory. Hence, the methods to tackle their health problems should not only be multi-fold, but also specific to the individual groups as feasible as possible.

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**Demographic Features with Occupational Status of Non-Agricultural Workers in
Thoothukudi District**

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Introduction

Automation and technology advancements in certain industries can lead to job displacement, especially for low-skilled workers, exacerbating unemployment and income inequality. There is often a mismatch between the skills possessed by workers and the demands of the job market. This can result in underemployment, where workers are overqualified for their positions, or unemployment among those lacking relevant skills. Meanwhile, the role of demographic status and occupational status are the important factors to understand the financial conditions of the non-agricultural workers. Thus the frequency distribution of demographic status was selected some important factors namely gender, age, living area, monthly income, household type. Similarly, the frequency distribution of occupational status has chosen some variables such as nature of occupation, way of acquired skills, nature of employment and job experiences of the workers.

Problem of the study

A significant proportion of non-agricultural workers in India are engaged in the informal sector, which lacks job security, social protections, and formal employment benefits. Informal workers often face low wages, irregular income, and precarious working conditions (Adsul, B. B., Laad P. S. , Howal P. V. & Chaturvedi R. M, 2017; Baruah, B., 2012). Many non-agricultural workers, especially those in low-skilled or unskilled jobs, receive low wages that may not provide a decent standard of living (Bipasha Baruah, 2022; Deepika Chaplot, 2018). Wage disparities exist between different industries and regions. Thus the existing literatures gave different conclusion arrived from different researchers and these would be need to examined.

Hypothesis of the study

H₀₁: There is no significant relationship between socio-economic statuses with occupational status.

Sample selection of the study

The selection of sample non-agricultural workers was based on snow balling technique and was chosen from Thoothukudi District considering different sites from a total of 400 construction workers. The percentage analysis and chi square test has been adopted to test the hypotheses related to socio economic and occupational status of the construction workers.

Table 1 Demographic feature of non-agricultural workers

Variable	Frequency	Percent
Occupation		
Meason	71	17.8
Carpenter	67	16.8

Variable	Frequency	Percent
Helper	153	38.3
Electrician	46	11.5
Painter	55	13.8
Others	8	2.0
Acquired Skills		
Family/Hereditary Occupation	87	21.8
Learnt the job after joining	185	46.3
No previous experience	128	32
Job Nature		
Contractual	146	36.5
Casual	154	38.5
Seasonal	100	25
Job Experience		
Below 2 yrs.	108	27
2-5 yrs.	160	40
5 - 7 yrs.	90	22.5
Above 7 yrs.	42	10.5

Table 1 indicates the demographic features of occupational status of constructional workers in Thoothukudi District. The occupation segment outcomes observed that 38.3 per cent were helpers; 11.5 per cent were electricians; 13.8 per cent were painters; 2 per cent were others classification. Further, 46.3 per cent of the workers acquired skills before joining the job; 32 per cent have not jobbed skills and 21.8 per cent have got skills through family/hereditary occupation. In addition, 46 per cent of the sample respondents have worked between 6 to 7 hours and majority of 40 per cent of the workers got 2 to 5 years of job experience.

Table 2 Gender and occupation

Gender	Meason	Carpenter	Helper	Electrician	Painter	Others	Chi Square Value	Sig.
Male	71 (27.50) [100.00]	67 (26.00) [100.00]	16 (6.20) [10.50]	46 (17.80) [100.00]	55 (21.30) [100.00]	3 (1.20) [37.50]	329.242	<0.001**
Female	0 (0.00) [0.00]	0 (0.00) [0.00]	137 (96.50) [89.50]	0 (0.00) [0.00]	0 (0.00) [0.00]	5 (3.50) [62.50]		

Table 2 indicates the relationship between gender of the respondents and their occupation. The chi square value was found as 329.242 and the p-value was identified less than one per cent which is lesser than the significant level and hence the result showed that there was a significant association between the two indicators. It was evident that 71 male respondents were belonged to meason category; 67 male sample respondents identified as a

carpenter; 46 samples working as an electrician; 55 male samples occupied as a painter. On the other hand, the most of 137 female respondents and only 16 male respondents came under helper classification. Further, 5 females and 3 males have been working under others group.

Table 3 Age and occupation

Age	Meason	Carpenter	Helper	Electrician	Painter	Others	Chi Square Value	Sig.
Up to 20	16 (47.10) [22.50]	0 (0.00) [0.00]	5 (14.70) [3.30]	3 (8.80) [6.50]	3 (8.80) [5.50]	7 (20.60) [87.50]	134.354	<0.001**
21 to 30	23 (20.70) [32.40]	18 (16.20) [26.90]	49 (44.10) [32.00]	0 (0.00) [0.00]	20 (18.00) [36.40]	1 (0.90) [12.50]		
31 to 40	18 (17.10) [25.40]	18 (17.10) [26.90]	36 (34.30) [23.50]	22 (21.00) [47.80]	11 (10.50) [20.00]	0 (0.00) [0.00]		
41 to 50	8 (8.20) [11.30]	21 (21.40) [31.30]	41 (41.80) [26.80]	18 (18.40) [39.10]	10 (10.20) [18.20]	0 (0.00) [0.00]		
Above 50	6 (11.50) [8.50]	10 (19.20) [14.90]	22 (42.30) [14.40]	3 (5.80) [6.50]	11 (21.20) [20.00]	0 (0.00) [0.00]		

Table 3 indicates the relationship between age of the respondents and their occupation. The chi square value was found to be 134.54 and the significant value was measured to be below one per cent. The results displayed on Meason group, the majority of 23 respondents were came under 21 to 30 years age category; 18 respondents selected from 31 to 40 age basket; 16 samples chose under up to 20 years age bracket; 8 and 6 sample respondents belongs to 41 to 50 and above 50 age clusters correspondingly. In the case of carpenter basket, the most of 21 samples were worked between 41 and 50 age category and a least of 10 belongs to above 50 years of age group. And further the outcomes indicated on helper classification, 49 samples were working between 20 to 30 age category while only 5 were working under up to 20 years age basket.

Table 4 Living areas and occupation

Living Area	Meason	Carpenter	Helper	Electrician	Painter	Others	Chi Square Value	Sig.
Rural	36 (19.00) [50.70]	58 (30.70) [86.60]	63 (33.30) [41.20]	19 (10.10) [41.30]	11 (5.80) [20.00]	2 (1.10) [25.00]	12.786	0.074
Urban	35 (16.60) [49.30]	9 (4.30) [13.40]	90 (42.70) [58.80]	27 (12.80) [58.70]	44 (20.90) [80.00]	6 (2.80) [75.00]		

The meason category results implies that out of cent per cent, 50.70 per cent were living under rural area and rests of them were from urban area. The carpenter classification observed that the most of 86.60 per cent were belong under rural area and only 4.30 per cent were from urban area while, helper basket showed that the majority of the respondents (58.80) were preferred urban area and a least of 41.20 per cent were from rural area. On the other hand electrician bracket found that out of cent per cent, 58.70 per cent were selected urban area and rest of them have chosen rural area. In the case of painter categorization, 80 per cent came under urban; only 20 per cent opted rural area however, others segment showed that 6 sample respondents living in urban area and 2 persons were living in rural area.

Table 5 Household types and occupation

Household Type	Meason	Carpenter	Helper	Electrician	Painter	Others	Chi Square Value	Sig.
Migrant Household	47 (19.40) [66.20]	58 (24.00) [86.60]	64 (26.40) [41.80]	30 (12.40) [65.20]	35 (14.50) [63.60]	8 (3.30) [100.00]	48.209	<0.001 **
Native Household	24 (15.20) [33.80]	9 (5.70) [13.40]	89 (56.30) [58.20]	16 (10.10) [34.80]	20 (12.70) [36.40]	0 (0.00) [0.00]		

The results of meason factor indicated that 66.20 per cent of sample respondents belonged to migrant cluster and 33.80 lived under native household domain. In the case of carpenter basket, majority of 86.60 per cent were migrant workers and 13.40 were native workers while 58.20 native workers and 41.80 migrant workers were registered under helper category. The outcomes of electrician classification showed that 65.20 per cent were recorded as migrant workers and rests of them were native workers and also 63.60 per cent and 36.40 per cent of the respondents were observed under migrant and native workers observed by the painter occupation cluster; in addition most of the others occupation segment recorded as a migrant workers.

Table 6 Family types and occupation

Family type	Meason	Carpenter	Helper	Electrician	Painter	Others	Chi Square Value	Sig.
Joint	51 (20.40) [71.80]	42 (16.80) [62.70]	93 (37.20) [60.80]	26 (10.40) [56.50]	32 (12.80) [58.20]	6 (2.40) [75.00]	4.503	0.479
Nuclear	20 (13.30) [28.20]	25 (16.70) [37.30]	60 (40.00) [39.20]	20 (13.30) [43.50]	23 (15.30) [41.80]	2 (1.30) [25.00]		

The meason category results implies that out of cent per cent, 50.70 per cent were living under rural area and rests of them were from urban area. The carpenter classification observed that the most of 86.60 per cent were belong under rural area and only 4.30 per cent were from urban area while, helper basket showed that the majority of the respondents

(58.80) were preferred urban area and a least of 41.20 per cent were from rural area. On the other hand electrician bracket found that out of cent per cent, 58.70 per cent were selected urban area and rest of them have chosen rural area. In the case of painter categorization, 80 per cent came under urban; only 20 per cent opted rural area however, others segment showed that 6 sample respondents living in urban area and 2 persons were living in rural area.

Table 7 Family types and occupation

Family type	Meason	Carpenter	Helper	Electrician	Painter	Others	Chi Square Value	Sig.
Joint	51 (20.40) [71.80]	42 (16.80) [62.70]	93 (37.20) [60.80]	26 (10.40) [56.50]	32 (12.80) [58.20]	6 (2.40) [75.00]	4.503	0.479
Nuclear	20 (13.30) [28.20]	25 (16.70) [37.30]	60 (40.00) [39.20]	20 (13.30) [43.50]	23 (15.30) [41.80]	2 (1.30) [25.00]		

The meason factor results explained that 71.80 per cent were joint family and 28.20 per cent were nuclear family. Further, the carpenter factor outcomes also implied that 62.70 per cent belonged by joint family and 37.30 per cent came under nuclear family. Moreover, the helper factor summarized that 60.80 per cent living under joint family and rests of them identified as nuclear family. In the case of painter factor, more than 58 per cent occupied by joint family and remaining were recorded as nuclear family. In addition, 75 per cent and 25 per cent were observed as a joint family and nuclear families correspondingly by others occupation factor.

Conclusion

This paper examined the percentage of frequency distribution of socio economic status and occupational status of the non-agricultural workers. The outcomes observed that the occupation factor was associated with gender, monthly income, household type and job experiences. The way of acquired skills factor was related with gender, monthly income, and family size while, not related with age, living areas, house hold type and family type categories. Hence the study suggested that addressing these challenges requires a multifaceted approach that involves government interventions, labor market reforms, skill development programs, and social protection measures. The welfare of non-agricultural workers is a critical aspect of India's overall economic development and social progress.

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Modes of Digital Payments in India

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Introduction

Digital payments are transactions that take place via digital or online modes, with no physical exchange of money involved. This means that both parties, the payer and the payee, use electronic mediums to exchange money. The Government of India has been undertaking several measures to promote and encourage digital payments in the country. As part of the 'Digital India' campaign, the government has an aim to create a 'digitally empowered' economy that is 'Faceless, Paperless, Cashless'. There are various types and methods of digital payments. Please note that digital payments can take place on the internet as well as on physical premises. For example, if you buy something from Amazon and pay for it via UPI, it qualifies as a digital payment. Similarly, if you purchase something from your local Kirana store and choose to pay via UPI instead of handing over cash, that also is a digital payment. According to a report in ET, In India, 66.6 billion transactions worth \$270.7 billion are expected to shift from cash to cards and digital payments by 2023.

The main objectives of digital transactions are to reduce the costs and risks of handling cash, increase the ease of conducting online transactions, and increase transparency among monetary transactions among people.

Digital payment modes in India

After the launch of Cashless India, we currently have ten methods of digital payment available in India. Some methods have been in use for more than a decade, some have become popular recently, and others are relatively new.

1. Banking cards

Indians widely use Banking cards, or debit/credit cards, or prepaid cards, as an alternative to cash payments. Andhra Bank launched the first credit card in India in 1981. Cards are preferred because of multiple reasons, including, but not limited to, convenience, portability, safety, and security. This is the only mode of digital payment that is popular in online transactions and physical transactions alike. Nowadays, many apps are being launched with the sole purpose of managing card transactions like Cred, Square, etc.

2. Unstructured supplementary service data (ussd)

USSD was launched for those sections of India's population which don't have access to proper banking and internet facilities. Under USSD, mobile banking transactions are possible without an internet connection by simply dialing *99# on any essential feature phone. This number is operational across all Telecom Service Providers (TSPs) and allows customers to avail of services including interbank account to account fund transfer, balance inquiry, and availing mini statements. Around 51 leading banks offer USSD service in 12 different languages, including Hindi and English.

3. Aadhaar enabled payment system (aeaps)

AEPS is a bank-led model for digital payments that was initiated to leverage the presence and reach of Aadhaar. Under this system, customers can use their Aadhaar-linked accounts to transfer money between two Aadhaar linked Bank Accounts. As of February 2020, AEPS had crossed more than 205 million as per NPCI data. AEPS doesn't require any physical activity like visiting a branch, using debit or credit cards or making a signature on a document. This bank-led model allows digital payments at PoS (Point of Sale / Micro ATM) via a Business Correspondent(also known as Bank Mitra) using Aadhaar authentication. The AePS fees for Cash withdrawal at BC Points are around Rs.15.

4. Unified payments interface (UPI)

UPI is a payment system that culminates numerous bank accounts into a single application, allowing the transfer of money easily between any two parties. As compared to NEFT, RTGS, and IMPS, UPI is far more well-defined and standardized across banks. You can use UPI to initiate a bank transfer from anywhere in just a few clicks. The benefit of using UPI is that it allows you to pay directly from your bank account, without the need to type in the card or bank details. This method has become one of the most popular digital payment modes in 2020, with October witnessing over 2 billion transactions. What took credit cards a decade or so to achieve in India, UPI had accomplished in a matter of just two years.

5. Mobile wallets

Mobile Wallets, as the name suggests, are a type of wallet in which you can carry cash but in a digital format. Often customers link their bank accounts or banking cards to the wallet to facilitate secure digital transactions. Another way to use wallets is to add money to the Mobile Wallet and use the said balance to transfer money. Nowadays, many banks have launched their wallets. Additionally, notable private companies have also established their presence in the Mobile Wallet space. Some popularly used ones include Paytm, Freecharge, Mobikwik, mRuppee, Vodafone M-Pesa, Airtel Money, Jio Money, SBI Buddy, Vodafone M-Pesa, Axis Bank Lime, ICICI Pockets, etc.

6. Bank prepaid cards

A bank prepaid card is a pre-loaded debit card issued by a bank, usually single-use or reloadable for multiple uses. It is different from a standard debit card because the latter is always linked with your bank account and can be used numerous times. This may or may not apply to a prepaid bank card. A prepaid card can be created by any customer who has a KYC-complied account by merely visiting the bank's website. Corporate gifts, reward cards, or single-use cards for gifting purposes are the most common uses of these cards.

7. PoS Terminals

PoS(Point of Sale) is known as the location or segment where a sale happens. For a long time, PoS terminals were considered to be the checkout counters in malls and stores where the payment was made. The most common type of PoS machine is for Debit and Credit cards, where customers can make payment by simply swiping the card and entering the PIN. With digitization and the increasing popularity of other online payment methods,

new PoS methods have come into the picture. First is the contactless reader of a PoS machine, which can debit any amount up to Rs. 2000 by auto-authenticating it, without the need of a Card PIN. Mobile PoS terminals are those which work through a tablet or smartphone and Virtual PoS systems are those that use web-based applications to process payments.

8. Internet banking

Internet Banking, also known as e-banking or online banking, allows the customers of a particular bank to make transactions and conduct other financial activities via the bank's website. E-banking requires a steady internet connection to make or receive payments and access a bank's website, which is called Internet Banking. Today, most Indian banks have launched their internet banking services. It has become one of the most popular means of online transactions. Every payment gateway in India has a virtual banking option available. NEFT, RTGS, or IMPS are some of the top ways to make transactions via internet banking.

9. Mobile banking

Mobile banking refers to the act of conducting transactions and other banking activities via mobile devices, typically through the bank's mobile app. Today, most banks have their mobile banking apps that can be used on handheld devices like mobile phones and tablets and sometimes on computers. Mobile banking is known as the future of banking, thanks to its ease, convenience, and speed. Digital payment methods, such as IMPS, NEFT, RTGS, IMPS, investments, bank statements, bill payments, etc., are available on a single platform in mobile banking apps. Banks themselves encourage customers to go digital as it makes processes easier for them too.

10. Micro ATMs

Micro ATM is a device for Business Correspondents (BC) to deliver essential banking services to customers. These Correspondents, who could even be a local store owner, will serve as a 'micro ATM' to conduct instant transactions. They will use a device that will let you transfer money via your Aadhaar linked bank account by merely authenticating your fingerprint.

Benefits of digital payments

1. Faster, easier, more convenient:

Perhaps, one of the biggest advantages of cashless payments is that it speeds up the payment process and there is no need to fill in lengthy information. There is no need to stand in a line to withdraw money from an ATM or carry cards in the wallet. Also, with the move to digital, banking services will be available to customers on a 24/7 basis and on all days of a year, including bank holidays. Many services like digital wallets, UPI, etc, work on this basis.

2. Economical and less transaction fee:

There are many payment apps and mobile wallets that do not charge any kind of service fee or processing fee for the service provided. The UPI interface is one such example, where services can be utilized by the customer free of cost. Various digital payments systems are bringing down costs.

3. Waivers, discounts and cashbacks:

There are many rewards and discounts offered to customers using digital payment apps and mobile wallets. There are attractive cash back offers given by many digital payment banks. This comes as boon to customers and also acts a motivational factor to go cashless.

4. Digital record of transactions:

One of the other benefits of going digital is that all transaction records can be maintained. Customers can track each and every transaction that is made, no matter how small the transaction amount this.

5. One stop solution for paying bills:

Many digital wallets and payment apps have become a convenient platform for paying utility bills. Be it mobile phone bills, internet or electricity bills, all such utility bills can be paid through a single app without any hassle.

Drawbacks

- 1. Internet Connectivity:** The digital payment system work on internet only & in India internet speed is very low as compare to other countries.
- 2. Service fees:** The payment gateways and third-party payment transactions charge service fees.
- 3. Technology Savvy:** Another drawback of digital payment system is people who aware how to use technology they are only use this method. The people those are not aware about this technology are not used this method.

Conclusion

The digital payment system is rapidly growing in India. The peoples are using digital payment for online shopping, money transfer and other purposes. The reasons behind digital payments are easy to used, economical and most important thing is safe mode of financial transactions. The Government of India also play vital role for improvement in digital transactions. The UPI's success has been driven in part by its convenience and free usage, the largest share of recent growth has come from new entrants like Tez and PhonePay, which uses the UPI payment, offering promotional cash for new customers. The peoples also satisfied from modes of digital payment in India.

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Role of Kudumbasree in Women Empowerment in Trivandrum District

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Introduction

“Every Woman’s Success Should Be An Inspiration To Another. We’re Strongest When We Cheer Each Other On.” — Serena Williams

The status of women in India has been subject to many great changes over the past few millennia.] From equal status with men in ancient times, through the low points of the medieval period, to the promotion of equal rights by many reformers, the history of women in India has been eventful. In modern India, women have held high offices in India including that of the President, Prime Minister, Speaker of Lok Sabha and Leader of opposition. Women’s rights are secured under the Constitution of India — mainly, equality, dignity, and freedom from discrimination; further, India has various statutes governing the rights of women.

Women's empowerment in India has a long history. Great social reformers in the past like Raja Ram Mohan Roy, Swami Vivekananda, Acharya Vinobha Bhave and Ishwar Chandra Vidyasagar etc abolished ghastly practices like sati and child marriage and worked relentlessly in the past for the upliftment of women in India

Women Empowerment

It refers to increasing the spiritual, political, social or economic strength of women. • It often involves the empowered developing confidence in their own capacities. Another word for women empowerment are equal rights, feminism, rights of women, sisterhood, womanism, and women's lib.

Need For Women Empowerment

In this contemporary world, women need to gain same amount of power that men have • Women should forget that men are holders of power • They are backbone of society • Women should be empowered in different sections like education, politics, work force and even more power within their own households • They play the most important role of keeping the family together • If they are empowered, they will do work with more trust and more attention and take others work as their own • If you educate a woman she will educate the whole family

Benefits to Society by Women Empowerment

Personal knowledge • Self-defining • Personal Power • Authenticity • Creativity • Physical strength • Maturity in relationships • Economic independence • Having political power in society

Proportion of Women in Different Sectors

68.5 % Women work in farming • 10.8% in manufacturing tobacco products • 5.1% in construction work • 3.8% in educational work • 2.1 % work in grocery stores • 1.6% in household work • 1.5 % in personal services • 1.1 % in healthcare work • 1% in bureaucracy

However, it is possible to help women defend themselves against these injustices with different kinds of empowerment, such as social, economic, educational, political, and psychological. The Government of India is developing several schemes for supporting women. Some of them are MahilaUdyamNidhi Scheme, Mudra Yojana Scheme, Annapurna Scheme, and Dena Shakti Scheme. As a nation, it is our responsibility to give women the freedom and opportunity to lead dignified and fulfilling life.

How to be empowered women

The guidelines that can carry out to work on your own empowerment and become an empowered woman:

1. Know yourself. ...
2. Set short-term and long-term goals. ...
3. Get out of your comfort zone. ...
4. Build a network of contacts. ...
5. Be yourself. ...
6. Work on your self-confidence. ...
7. Educate yourself.

The economic empowerment of women

We can economically empower women by providing them equal access to work opportunities. We should allow them to participate in all types of markets and give them an equal percentage of women in managerial positions.

The 5 pillars of women empowerment

Education, Health, Security, Finances, Emotion.

Role of women empowerment

Empowering women is essential to the health and social development of families, communities and countries. When women are living safe, fulfilled and productive lives, they can reach their full potential. contributing their skills to the workforce and can raise happier and healthier children.

Slogan for women empowerment

Educate a woman, empower a woman! Empower a woman to empower next generation. Empower women to bring developmental revolution. Women are need of society, never spoil them!

What are the characteristics of women empowerment?

Women empowerment in India

Empowering women is the fundamental right of women. They can have equal rights to participate in education, society, economics, and politics. They are allowed to have higher education and treated in the way like men.

Women empowerment in Kerala

While there is no country in the world where women enjoy exactly the same rights as men, Kerala has made significant progress in this area. Continuing its progressive streak, Kerala launched the Kudumbashree program in 1997 with an aim to empower women and eradicate poverty.

History of Kudumbashree

Kudumbashree means different things to different people. For some, it is the poverty eradication project of the State government of Kerala. Some others view it as an exclusive domain of women engaged in social work. Yet in some others, the term Kudumbashree evokes the image of the women in uniform who come to collect waste from their door steps. For several people, Kudumbashree is like a blessing; a God-send. It appears as food to the hungry, as medicine to the sick, as a helping hand to the ailing. Sections of men also see Kudumbashree as an unwanted platform that made women arrogant. There are politicians who think Kudumbashree as a channel to reach the poor; there are also politicians who see Kudumbashree as a hindrance to decision-making process. Certain others see it as a platform from where women enter politics.

The poverty eradication mission is called Kudumbashree. In a village setting, a NHG is called Kudumbashree. The CDS is called Kudumbashree. CDS chairperson is referred to as Kudumbashree chairperson. Women believe that it is Kudumbashree that supplies nutrimix to Anganawadis.

If all of these is Kudumbashree, then, what is its history? How did it evolve? What we are trying to understand is how Kudumbashree – the community network of women and the Mission that supports it – came into being. Tracing it would amount to placing it in context, and examining the experiments and experiences from which the idea called Kudumbashree evolved.

Kudumbasree in Kerala

Kudumbasree, the State Poverty Eradication Mission, is an organisation established at the State level under the auspices of the Kerala State Local Self Government Department, registered under the 12th Travancore-Kochi Literary and Scientific Charities Act, 1955. Kerala has a three tier PRI system with Gram Panchayats, Block Panchayats, and District Panchayats; urban areas have separate single tier local government institutions. The Kudumbashree community organisation works in a local government through its three tier system – Neighbourhood Groups (NHGs) as primary level organisations, Area Development Societies (ADSs) at the ward level, and Community Development Societies (CDSs) at the local government level.

In the first phase, the goal is to change the three conditions for women's empowerment - economic empowerment, social empowerment and self-empowerment. people's participatory development model launched in Kerala in 1996. Kudumbasree has a three tier governance system to ensure better participation – Neighborhood Groups (NHGs), Area Development Societies (ADS) and Community Development Societies (CDS), and all these are functioning with in the jurisdiction of each local bodies in Kerala. As Kudumbasree enters its silver jubilee, there are currently 302552 NHGs, 19854 ADSs and 1070 CDSs in the state. At present the number of members in Kudumbasree are 45,85,677. Starting as single family membership, Kudumbasree reaches out to multiple family members through "auxiliary" groups. Kudumbasree covers the following enterprises, entrepreneurs, projects, institutions and units during their 25 years of operation and are the assets and strengths of

social and women's empowerment. · Micro enterprises - 47000 · Canteens - 84 · Micro Entrepreneurs - 157848 · Building construction units - 228 · Janakeeya hotels - 1184 · Joint groups in the field of agriculture - 74776 · Palliative units - 425 · JLG members - 343271 · Nutri Mix Units - 241 · Organic Farmers - 73519 · Pravasi Security Scheme - 1872 Units · Organic Farm - 11809 · Haritha Karma Sena - 27536 · Plant Nursery - 545 · Startup Village Entrepreneurship - 25713 · Agri Business Unit - 1190 It is noteworthy that Kudumbasree, which is an excellent model for the economic empowerment of women, has a total savings of ₹5586.68 crore in its core component neighborhoods.

Roles and Functions

The Mission looks after the overall implementation of the poverty eradication and women empowerment programme across the State. It provides guidance and direction to the programmes as per the government policy. The Mission takes the lead in ensuring convergence of the community network with local self-government institutions. It also works as the platform for partnerships with government departments at the district and State levels.

The Mission's functions include the expansion and promotion of the community network. It supports programmes in economic and social empowerment through financial and technical assistance. The mission also works towards enhancing women's citizenship and agency through women empowerment programmes.

Organisational structure- Kudumbasree

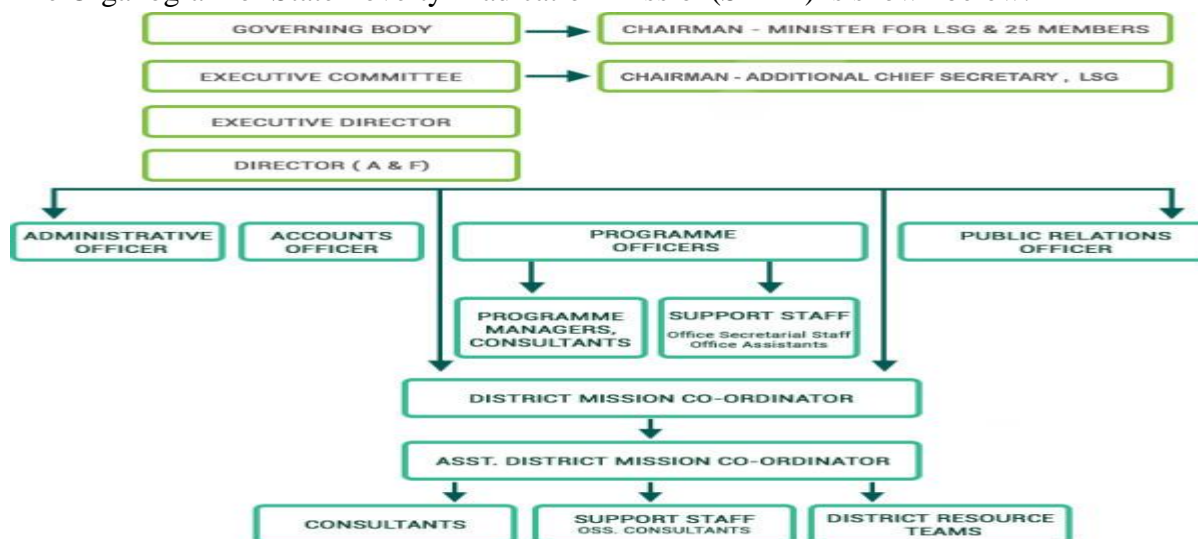
Kudumbashree is essentially a community network that covers the entire State of Kerala. It consists of a three tier structure with Neighbourhood Groups (NHGs) as primary level units, Area Development Societies (ADS) at the ward level, and Community Development Societies (CDS) at the local government level. At the state level, the Kudumbasree Mission is governed by a Governing Body consisting of the Minister of Local Self Government as the Chairman, the Secretary as the Vice Chairman, the Government-appointed IAS Officer as the Mission Director, the Secretaries of the various Departments, the people's representatives and eminent persons.

Kudumbashree was conceived as a joint programme of the Government of Kerala and NABARD implemented through Community Development Societies (CDSs) of Poor Women, serving as the community wing of Local Governments.

Kudumbashree is formally registered as the "State Poverty Eradication Mission" (SPEM), a society registered under the Travancore Kochi Literary, Scientific and Charitable Societies Act 1955. It has a Governing Body chaired by the state minister of LSG and an Executive Committee chaired by Additional Chief Secretary, Department of Local Self Government. Governance of the Mission is done by the Governing Body and Executive Committee. The Governing Body takes policy level decisions and reviews performance of the Mission on a regular basis. While the executive directions for scheme formulation and execution are taken in the Executive Committee.

The Mission has a State Mission Office located at Thiruvananthapuram and 14 District Mission Teams, each located at the district headquarters. This official structure supports and facilitates the activities of the community network across the state.

The Organogram of State Poverty Eradication Mission(SPEM) is shown below:



Thiruvananthapuram also known as Trivandrum, is the capital and the largest city of the Indian state of Kerala. kudumbashree District Mission Thiruvananthapuram is situated in district panchayath building pattom. The mission contains 55 staffs. By this time kudumbashree Mission initiated seven projects.

Programmes

At the time of Kudumbashree's formation, its mandate was eradication of absolute poverty in Kerala. Kudumbashree was expected to achieve this over a period of ten years. The three-member Task Force that had recommended its formation was clear on the organisational form of Kudumbashree and its relationship with local government institutions. The government order setting up the new entity or the subsequent directions from the government did not insist on a programme design for Kudumbashree. Thus, Kudumbashree programmes as we see them today, came out of a system that promoted innovation and encouraged new ideas. Several of the schemes came out of inputs and demands from the field. The current programme domains evolved over the years. As of now Kudumbashree has three major programme domains:

- Economic Empowerment
- Social Empowerment
- Women Empowerment

In addition to these, Kudumbashree also implements the urban poverty alleviation programmes of the Government of India.

Role Played by Kudumbashree in the socio-economic empowerment of women in Trivandrum District

- **Kudumbashree conducts Digital literacy Awareness Campaign among NHG members through Balasabha members**

Kudumbashree conducted Digital literacy Awareness Campaign among NHG members through Balasabha members across the state on 8 October 2023. It is as part of 'Back to School' Campaign, the organizational empowerment programme of Kudumbashree, Balasabha members conducted digital literacy awareness for NHG members who came to school. Balasabha members organized various awareness programmes across the state as part of the DigiKeralam project organized by the Government of Kerala, which aims to make Kerala the first fully digital literacy state in the country.

- **Kudumbashree Thiruvananthapuram District Mission's 'Ithal' Product Fair a hit among techies**

Kudumbashree Thiruvananthapuram District Mission's 'Ithal' Product Fair was a big hit among the techies. The 'Ithal Trade Fair', which provided a marketing opportunity for the products including notebooks, pens and file folders prepared by the beneficiaries and their parents of BUDS Institutions under the Kudumbashree Thiruvananthapuram District Mission, was well received by the techies. A total turnover of Rs. 8100 was generated through the fest organized at Tata Elxsi in Kinfra Park.

- **Kudumbashree makes cricket fans happy with food despite the rain at Greenfield Stadium**

Kudumbashree made the cricket fans happy with the food, despite the rain that became the villain in all the warm-up matches at the Greenfield Stadium, Thiruvananthapuram for the One Day World Cup Cricket Tournament hosted by India. During the cricket warm-up matches organized at the Greenfield Stadium, five Kudumbashree units prepared food for the spectators and earned an income of Rs.1,95,210.

- **Million Women going back to School Days; Kudumbashree creates yet another history**

Thiruvananthapuram: Kudumbashree is creating yet another history by launching 'ThirikeSchoolil' (Back to School) State Level Campaign, the largest training programme. As many as 46 lakh Kudumbashree women came back to school as 'students'. The campaign was started when Shri. M.B. Rajesh, Minister, Local Self Government Department, Government of Kerala performed the State Level Inauguration of the Campaign at K.B. Menon Memorial Higher Secondary School, Thrithala, Palakkad on 1 October 2023. Even the heavy rains could not dampen the enthusiasm of Kudumbashree women. The campaign will bring 46 lakh Kudumbashree NHG members back to classrooms on holidays until 10 December 2023. The campaign is launched with the aim of strengthening the three-tier structure of Kudumbashree and for equipping the NHG women to take up novel ventures in tune with the changing times. On the first day itself, around 4 lakh NHG members took part in the Campaign across the state.

- **'Back to School' - Reception Committee for the State Level Inauguration formed**

A Reception Committee was formed for the State-Level Inauguration of the neighborhood empowerment campaign 'ThirikeSchoolil' (Back to School), which brings 46 lakh Kudumbashree women back to schools for knowledge acquisition. The Reception

Committee Formation Meeting was held at Block Office Hall, Trithala on 19 September 2023. Ms. V. P. Rejeena, President, Thrithala Block Panchayat presided over the function. Shri. Ratheesh Pilikode, Programme Officer, Kudumbashree explained the programme.

- **My Job, My Pride 2.0 to be launched on 29 September 2023**

The State-level inauguration of the 'My Job My Pride 2.0' Project implemented under the leadership of Kerala Knowledge Economy Mission in convergence with the Local Self Government Department will be held on 29 September 2023. Shri. M. B Rajesh, Minister, Local Self Government Department, Government of Kerala will perform the State Level Inauguration of the project during the function proposed to be held at Sangamam Auditorium, Nagalassery, Palakkad. Orientation and Panel Discussion on Knowledge Careers will also be organized in conjunction with the function. The project is implemented at the field level by Kudumbashree.

- **'Namath Theevanaga' Flagged Off at Thiruvananthapuram**

'Namath Theevanaga' Flagged Off at Thiruvananthapuram. Shri. Geromic George IAS, District Collector, Thiruvananthapuram flagged off the 'Millet Sandesha Yatra' organized by Kudumbashree through 14 districts from Thiruvananthapuram to Kasaragod at Ayyankali Hall, Thiruvananthapuram on 18 September 2023. This journey has been arranged in connection with the International Year of Millets as part of the Attappady Tribal Comprehensive Development Project implemented by Kudumbashree.

- **Samagra - Special Employment Scheme for Persons With Disabilities (PWD) launched**

Samagra - Special Employment Scheme organized by Kerala Knowledge Economy Mission for Person With Disabilities was launched. Dr. R. Bindu, Minister of Higher Education and Social Justice, Government of Kerala officially inaugurated the scheme during the function held at Govt. Women's Polytechnic College, Kaimanam, Thiruvananthapuram on 15 September 2023.

New challenges faced by the programme

- After 25 years, Kudumbashree has to address the aspirations of the new generation in a tech-driven world.
- Majority of the micro enterprises facilitated by Kudumbashree stick to the gendered vocations of women.
- Only 0.64% of the population in Trivandrum dist is categorised under extreme poverty, hence it is now focusing on skilling educated members of the auxiliary groups.
- This skilling enables the educated members to take up employment or start enterprises.
- More than 1000 enterprises under the Start-up Village Entrepreneurship Programme have been launched, just few are noteworthy.

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NEW PROJECTS

The following table shows the progress of new projects.

Districts	Total Block	Total ULBs	Total units trained	Total units started functioning	Amount of work contracted to units during the week	Total Revenue received till date	Total Amount of construction work allotted	Total No. of LSGIs	No. of LSGIs Sanctioned Construction Contract to Kudumbashree
Thiruvananthapuram	11	5	6	3	0	63160	63160	83	10
Kollam	11	5	6	1	0	8000	8000	74	0
Pathanamthitta	8	4	6	5	0	0	0	57	0
Alappuzha	12	6	4	4	0	120000	120000	78	1
Kottayam	11	6	2	2	0	85500	85500	77	0
Idukki	8	2	3	3	0	20000	20000	54	0
Ernakulam	14	14	7	7	0	687000	4130000	96	5
Thrissur	16	8	4	1	12343	178432	162889	94	0
Palakkad	13	7	3	5	41500	1958500	1887000	95	0
Malappuram	15	12	13	13	0	809100	809100	94	1
Kozhikode	12	8	2	2	0	12500	400000	82	1
Wayanad	4	3	2	2	0	100000	150000	26	1
Kannur	11	10	2	2	0	0	0	81	2
Kasaragod	6	3	1	0	0	0	0	41	0
Total	152	93	61	50	53,843	40,42,192	78,35,649	1032	19

Plan progress summary

What is the Way forward

- To improve productivity of women, they should have more time for themselves.
- Ward-level day care centres and day homes for the elderly has to be set up to give women adequate productive time.

Conclusion

Women empowerment will be real and effective only when they are endowed income and prosperity so that they may stand on their feet and build up their identity in the society. Kudumbashree is fundamentally a women's organisation. It took birth in the specific developmental and political context of Kerala state ,especially in Trivandrum District.

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Women's Healthcare in India: A Catalyst for Socio-Economic Transformation

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Introduction

The role of women's healthcare in India's socio-economic transformation is an imperative and multifaceted subject that lies at the heart of the nation's progress. India, a land of remarkable diversity, has made substantial economic strides in recent decades. However, these advancements have often coexisted with persisting gender disparities in healthcare access and outcomes, reflecting a crucial nexus between the healthcare of women and the nation's socio-economic development.

In a country where women comprise nearly half the population, their health status is undeniably intertwined with India's overall well-being. The transformative potential of women's healthcare cannot be overstated, as it touches upon various dimensions of social and economic growth. This research delves into the intricate intersections between women's healthcare and India's socio-economic landscape, exploring how healthcare can be both a driving force for positive change and a reflection of broader gender dynamics within society.

Women's healthcare in India encompasses not only the physical and mental well-being of women but also their access to healthcare services, reproductive rights, and socio-economic empowerment. It is a matter of health equity, social justice, and a fundamental human right. A nation that prioritizes and invests in the healthcare of its women is not only fostering a healthier population but also harnessing the potential of half its workforce for socio-economic growth.

This research endeavours to shed light on the multifaceted role of women's healthcare in India's socio-economic transformation. It scrutinizes how healthcare access, quality, and gender-specific health challenges impact women's participation in the workforce, educational attainment, income levels, and overall empowerment. Furthermore, it explores how advancements in women's healthcare can lead to more equitable and sustainable socio-economic development, ultimately benefiting families, communities, and the nation as a whole.

Through a comprehensive analysis of existing literature, empirical data, and policy initiatives, this research seeks to provide valuable insights into the critical role of women's healthcare in India's socio-economic journey. It underscores the urgency of addressing healthcare disparities, advocating for gender-sensitive policies, and investing in the well-being of women as an indispensable driver of a prosperous, equitable, and transformed India.

Review of Literature

Fatima et.al(2020) study examines the impact of telemedicine on patient satisfaction in rural areas of Pakistan. The short-term study assesses the level of satisfaction among patients who have accessed healthcare services through telemedicine. It emphasizes the significance of patient satisfaction as a crucial metric for evaluating the effectiveness of

telemedicine initiatives. The findings suggest that telemedicine positively influences patient satisfaction in rural settings, highlighting its potential to enhance healthcare access and quality of care. This research is pertinent to the discussion on improving healthcare accessibility for women in rural areas, indicating that telemedicine can be a valuable tool in addressing healthcare disparities.

Joshi et.al (2019) study investigates telemedicine usage among rural residents in the United States, drawing insights from the 2018–2019 National Health Interview Survey. The research provides valuable data on the adoption and utilization of telemedicine services in rural areas. It sheds light on the factors influencing telemedicine usage, such as demographic characteristics, health status, and geographic location. This study underscores the growing relevance of telemedicine in addressing healthcare access issues in rural communities. The findings contribute to the understanding of how telemedicine can be a vital tool in improving healthcare accessibility, which has implications for similar initiatives targeting women's healthcare in rural regions.

Scott Kruse et.al (2018) systematic review critically evaluates the barriers to adopting telemedicine on a global scale. The study comprehensively identifies and analyses the obstacles that hinder the widespread adoption of telemedicine across different regions and healthcare settings. It highlights various factors, including technological, regulatory, and cultural challenges, which impede the implementation of telemedicine initiatives. The findings underscore the complexity of telemedicine adoption and emphasize the importance of addressing these barriers to harness its full potential in improving healthcare accessibility, especially in remote and underserved areas. This research is pertinent to understanding the challenges that may affect telemedicine initiatives aimed at enhancing women's healthcare access in rural settings.

Objective

- To increase the accessibility of healthcare services for women in rural areas by established number of new healthcare facilities within years.
- To improve women's access to healthcare through digital health initiatives, including telemedicine of women in remote areas annually.

Methodology

In the course of this research, secondary data sourced from books, scholarly articles, and various other reliable references were harnessed to establish a robust foundation of knowledge. These resources were instrumental in providing comprehensive insights and context relevant to the study's objectives. Additionally, to gain a nuanced understanding of the present scenario, the researcher employed the collective observation approach. This method facilitated the real-time observation and analysis of on-ground phenomena within a specific context, further enriching the study's depth and breadth.

Accessibility of Healthcare Services for Women in Rural Areas by Established Number of New Healthcare Facilities

Enhancing healthcare accessibility for women in rural areas through the establishment of a specific number of new healthcare facilities within a defined timeframe is a pivotal

mission with far-reaching implications. It recognizes the profound healthcare disparities faced by women living in remote rural regions and seeks to address these challenges by bringing healthcare services closer to their communities. This initiative's primary objective is to ensure that women in underserved rural areas have equitable access to quality healthcare.

The rationale for this mission is grounded in the understanding that geography should not be a barrier to healthcare. In many rural parts of the world, including India, women often confront significant hurdles in accessing healthcare services, primarily due to the limited presence of healthcare facilities. The establishment of new healthcare facilities serves as a strategic response to these challenges, aiming to reduce travel distances and ease the burden of seeking medical care.

Key components of this strategy include:

Needs Assessment: A thorough assessment to identify areas with the greatest healthcare needs will be conducted. This assessment considers factors such as population density, existing healthcare infrastructure, and prevalent health issues.

Community Engagement: Engaging with local communities to gain insights and garner support for establishing new healthcare facilities. Community involvement ensures that the facilities meet the specific needs and cultural sensitivities of the population.

Infrastructure Development: Allocating resources for the construction and equipping of healthcare facilities, including clinics, health centres, and hospitals, based on the identified needs.

Healthcare Staffing: Recruitment and training of healthcare professionals and support staff to ensure that the new facilities can provide quality healthcare services.

This initiative is not just about building physical healthcare structures but also about integrating them effectively into the fabric of the communities they serve. It acknowledges that access to healthcare is a fundamental right and that the establishment of new facilities is a critical step in realizing this right for women in rural areas.

Women's Access to Healthcare Through Digital Health Initiatives, Including Telemedicine of Women in Remote Areas Annually

Improving women's access to healthcare through digital health initiatives, specifically telemedicine, is a transformative strategy that holds immense promise for addressing healthcare disparities in remote areas. This initiative aims to annually reach a specified number of women in these underserved regions, ensuring that they have equitable access to quality healthcare services. In remote areas, where geographic isolation and limited healthcare infrastructure often hinder access to medical care, digital health initiatives have emerged as a powerful solution.

Telemedicine, in particular, offers a lifeline to women in remote areas. It leverages technology to connect women with healthcare professionals, enabling them to receive medical consultations, advice, and even diagnostic services without the need for physically traveling long distances to healthcare facilities. This approach is not only convenient but also potentially life-saving.

Key components of this strategy include:

Telemedicine Implementation: Establishing telemedicine networks and platforms that facilitate seamless communication between women in remote areas and healthcare providers. Through teleconsultations, women can seek medical attention for various healthcare needs, ranging from routine check-ups to more specialized care.

Digital Health Platforms: Developing user-friendly digital health platforms, such as mobile applications or web-based portals, that enable women to schedule appointments, access healthcare information, and communicate with healthcare professionals. These platforms empower women to take charge of their health.

Community Health Workers: Training and deploying community health workers, such as Accredited Social Health Activists (ASHAs), as intermediaries between women in remote areas and healthcare professionals. ASHAs play a pivotal role in facilitating teleconsultations and providing essential health education.

Health Information Dissemination: Utilizing digital platforms to disseminate health information and conduct health awareness campaigns. Women in remote areas can access crucial information about preventive healthcare measures, maternal and child health, family planning, nutrition, and more through digital channels.

Monitoring and Evaluation: Implementing a robust monitoring and evaluation system to track the number of women reached annually, assess the quality of telemedicine services, and gather feedback for continuous improvement.

Conclusion

In conclusion, this initiative aligns with the broader goals of achieving universal healthcare access and ensuring that every woman, regardless of her geographic location, can exercise her right to quality healthcare services. By annually reaching the specified number of women in remote areas, they aspire to make significant strides toward healthcare equity and the well-being of women in underserved regions. This initiative is a testament to the commitment to healthcare equity and the well-being of women in rural areas. By establishing new healthcare facilities within the stipulated timeframe, we aim to transform the lives of women in rural areas and contribute to building healthier, more prosperous communities. Digital health initiatives and telemedicine, in particular, hold the potential to surmount the formidable challenges associated with healthcare access in remote areas. They empower women to proactively manage their health by providing convenient access to medical expertise, reducing the burden of travel, and breaking down geographical barriers.

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Socio-Economic Disparities in Education-The Role of National Education Policy 2020

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Introduction

Education contribute to the nation's economy and actively participates in civic life, it stimulates critical thinking, develops skills and knowledge, and increases one's sense of social responsibility. The National Education Policy is a comprehensive set of guidelines and recommendations for the Indian education system. It aims to make education more inclusive, relevant, and engaging for all students, and to foster the development of critical thinking and problem-solving skills. By implementing these recommendations, the NEP aims to ensure that all students have the opportunity to receive a high-quality education and reach their full potential of human. A human right and a force for long-term growth is education. The Sustainable Development Goal 4 (SDG 4) of the 2030 Agenda effectively sums up educational goals when it states that by 2030, "ensure inclusive and equitable quality education and promote lifelong learning opportunities for all." While the 2030 Agenda is a pledge made by all countries, the government is primarily responsible for ensuring that everyone has access to high-quality education. To address educational difficulties and develop inclusive, egalitarian, and relevant systems for all learners, global and regional collaboration as well as the participation of all governments, civil society, the corporate sector, and other international organisations are necessary. India accepted Goal 4 (SDG4) of the 2030 Agenda for Sustainable Development in 2015, which aims to "ensure inclusive and equitable quality education and promote lifelong learning opportunities for all" by the year 2030. In order to accomplish this aim and the Sustainable Development Goals of the 2030 Agenda for Sustainable Development, the whole educational system will need to be redesigned to facilitate learning.

A Historical Review of Indian Educational Policies

The history of National Education Policies (NEPs) in India may be found in the British era, when elites only had access to education, which was viewed as a weapon for colonial control

1 . The first NEP was created in 1968, following India's independence, with the goal of advancing social justice and economic development via education

2 . However, due to a lack of political will and funding, this policy's execution was only partially successful. In 1986, the government created a new NEP with the goals of increasing educational access, enhancing educational quality, and fostering vocational education

3 . Although this programme played a significant role in raising primary enrolment rates, it was unable to solve the problems with access and quality in higher education. The NEP 2020, a thorough reformulation of India's education policy with a goal to restructure the educational system to suit the demands of the 21st century, was announced after a 34-year hiatus.

4 . The goal of the policy is to promote critical thinking and transdisciplinary learning while providing all students, regardless of socioeconomic status, with an equal, accessible, and high-quality education.

India and SDG Goal 4

With improvements in both the enrolment and completion of females in both primary and primary school, India had made considerable success in the field of basic education. The objectives of high-quality education and lifelong learning for all are shared by the new national education policy and Sustainable Development Goal 4. In addition to the government programme, Sarva Shiksha Abhiyan aims to provide all Indians with high-quality education, and it is supplemented in this effort by other programmes including teacher training and higher education

6 . Research Methodology The data has been collected from the secondary sources of the data such as NEP 2020 report by Ministry of Education, Economic Survey Report (2022-23), Journals, Magazines, News papers etc., useful for the analyzing data for this study.

Main Objectives of New Education Policy-2020

The New Education Policy (NEP), which was introduced in 2020, aims to revamp the Indian educational system.

The following are some of the main goals of the NEP

- Ensuring universal access to quality education from early childhood to higher education: The NEP strives to provide universal access to quality education from early childhood to higher education with a focus on growing enrollment, lowering dropout rates, and enhancing the quality of education for all students.
- Supporting interdisciplinary learning: The NEP suggests an interdisciplinary approach to learning that attempts to give students a wide range of skills and competences across disciplines and to foster critical thinking and creativity.
- Fostering research and innovation: The NEP seeks to promote academic, industrial, and governmental cooperation as well as provide financing and incentives for research and development in order to encourage a culture of research and innovation in education.
- Improving educational quality: The NEP makes several recommendations to improve educational quality, including the creation of new curricula, the preparation and professional growth of teachers, the use of technology and online resources, and the establishment of accreditation processes for higher education institutions.
- Fostering equality and inclusion: The NEP intends to foster equity and inclusion in education by addressing inequities based on gender, socioeconomic position, language, and disability as well as by offering assistance and incentives to disadvantaged groups.
- Strengthening vocational education: The NEP suggests incorporating vocational education and training into regular education in order to give students a variety of skills and competences that are applicable to the labour market.

- Ensuring global competitiveness The NEP's overall goal is to change the Indian educational system by supporting a more comprehensive and integrated approach and by coordinating instruction with societal requirements. It aims to promote a culture of lifelong learning and provide students the knowledge and abilities necessary for the twenty-first century

Introduction of A 5+3+3+4 Curricular Structure

The National Education Policy (NEP) 2020 called for a significant overhaul of the educational system's curriculum. The former 10+2 structure has been replaced by a 5+3+3+4 scheme.

An explanation of the new curricular organisation is provided below:

The foundational stage, which lasts for five years, consists of two years of primary education (for students ages 6–8) and three years of pre-primary education (for children ages 3-6). The foundational stage places a high emphasis on the development of fundamental reading and numeracy abilities while focusing on play-based and activity-based learning.

Stage of Preparation (3 years): The preparatory stage, which comprises three years of upper primary school (for children ages 8 to 11), is the second level of the new curriculum system. The preparation stage is meant to build on the foundational stage and further develop fundamental skills including teamwork, critical thinking, and creativity.

Middle Stage (3 Years): The middle stage, which encompasses three years of secondary school (age 11–14), is the third level of the new curricular system. The middle stage is intended to offer a comprehensive and interdisciplinary education with an emphasis on practical and experience learning.

Secondary Stage (4 years): The secondary level of the new curriculum framework comprises four years of high school education (for students aged 14 to 18). With a focus on building specialised knowledge and abilities for postsecondary education or job paths, the secondary stage is intended to offer a flexible and diverse education. The 5+3+3+4 curricular framework places more of a focus on core skills, transdisciplinary learning, and vocational education in order to produce a more comprehensive and adaptable educational system. It also fits in with the worldwide movement towards competency-based education, which emphasises the acquisition of knowledge and skills relevant to the twenty-first century⁸.

Issues with earlier educational policies, including some of those listed below:

- Poor quality of education: • Inadequate investment in education:
- Limited access to higher education:
- Overemphasis on rote learning
- Gender disparity
- Lack of vocational education
- Language barrier
- Lack of innovation and research New Education Policy Steps Taken:
- Emphasis on quality education • Increased investment in education
- Focus on skill development
- Gender equity

- Promotion of research and innovation.
- Flexible curriculum
- Technology integration
- Teacher training
- Decentralization of education
- Integration of culture and values
- Vocational education
- Multilingualism
- Inclusive education
- Assessment and evaluation

These steps aim to address some of the major challenges facing the Indian education system and create a more inclusive and responsive system that meets the needs of all students. The NEP 2020 is a comprehensive policy that aims to transform the education system at all levels and promote lifelong learning and skill development.

The Inclusive Growth in National Educational Policy

The Indian Union Cabinet on July 28th, 2020, adopted the National Education Policy (NEP). This is the third national education policy. In 1968, the first one was announced. The second one was announced in 1986 and changed in 1992. The first education policy of the twenty-first century, the National Education Policy 2020, strives to highlight several expanding developmental trends in our nation. In order to develop a new system that
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b93 is in line with the SDG4, this Policy aims to revise all facets of the educational framework, including its regulation and control.

The National Education Policy places a strong emphasis on helping each person realise their full creative potential.

The major goal of NEPs is to restructure the educational system and close the achievement gap between intended and present learning results. The goal of the education policy is to achieve equality for all. The SEDG (Socially and Economically Disadvantaged) group has received special attention. Children with disabilities will be able to participate completely in the regular educational system from early childhood through higher education.

The NEP's primary objective is to guarantee that all Indians have access to inexpensive, high-quality education. The policy pledges to reach a Gross Enrolment Ratio (GER) of 100 percent at all levels by 2030. Better instructional strategies and teacher preparation are NEP 2020's biggest achievements. The policy encompasses both rural and urban India's primary and secondary education as well as higher education.

The National Educational Policy (NEP), 2020 makes an effort to address the rising inequality and injustice that are now afflicting the nation's educational system. The NEP 2020 acknowledges, among other things, the high dropout rates among socio-economic groups and disadvantaged minorities. The analytical article provides a brief overview of the most

important proposals for inclusive education and lists some of the biggest obstacles that the NEP will have to overcome⁹. Socio-Economically Disadvantaged Groups (SEDGs)

The NEP 2020 acknowledges the glaring underrepresentation of several groups in the current educational institutions. The NEP has combined gender identities, socio-cultural identities, regional identities, impairments, and socioeconomic situations to establish a new social group called SEDGs to specifically meet their educational requirements. The majority of the policy's goals are based on fostering inclusion among these groups. As previously indicated, these groups have higher dropout rates for a variety of reasons, ranging from historical exclusion of communities from educational institutions for the socio-cultural identity classification to lack of accessibility for tribal communities (geographic). The NEP 2020 recommends a number of policies and programmes that have been proven to increase enrolment and increase representation, including targeted scholarships, conditional cash transfers to encourage parents to send their children to school, and providing bicycles for transportation. However, there are several issues with this wide classification. It is problematic since the policy does call for reservations and does acknowledge caste as a historical barrier. Similar to this, the numerous structural barriers that prevent these populations from excelling in educational institutions due to the ongoing prejudice they experience from a variety of sources are not acknowledged. It's significant that the policy recognise the necessity of affirmative action, which is acknowledged as the absolute minimum to ensure equitable representation. Affirmative action and caste inclusion in teacher hiring are acknowledged.

Recognition of Gendered Identities

The NEP 2020 acknowledges that women and transgender persons are the most adversely affected demographic across all racial and socio-economic groups. Plans call for putting into action programmes that distribute bicycles to form cycling clubs and establish walking groups at schools to encourage community involvement and provide safety nets for these vulnerable youngsters. In addition, the new policy suggests setting up a "Gender-Inclusion Fund" to improve educational opportunities for women and transgender people in recognition of the crucial demands of girls' education.

Recognition of Individuals with Special Needs

The policy supports include special needs students in regular educational settings and acknowledges their existence. It substantially complies with The Rights of Persons with Disabilities (RPWD) Act 2016's goals. In order to ensure that instruction is more inclusive and sensitive to children's needs, the strategy also aspires to hire special educators in all school complexes. Children with severe learning problems will be permitted to choose homeschooling and will be given access to qualified homeschooling teachers so they may continue to study and get the greatest educational resources. Also, teachers will receive training on how to spot learning difficulties in young children and how to support such kids in succeeding academically and taking care of their emotional health. To develop fair systems of evaluation for kids with learning difficulties, the National evaluation Centre, PARAKH, will be established. To further this goal, many education approaches are suggested.

Creation of Special Educational Zones (SEZs)

The NEP's advice to establish Special Educational Zones (SEZs) in areas with sizable populations of members of Socio-economically Disadvantaged Groups and in those areas with high aspirations is one of its most notable recommendations. The main goal is to provide education to the most isolated and distant regions of India. To change these underdeveloped regions, additional funding will be pumped in while various plans and initiatives of the federal government and the states would be coordinated. The policy hasn't specified what the criterion for these zones would be and how will they be distinguished in urban and rural landscapes, despite the fact that this novel idea has the potential to transform educational access in inaccessible areas of the country (such as urban ghettos with substantial minority population).

Conclusion

In order to eliminate regional educational inequities and foster economic progress, it is essential to evaluate the effectiveness of the Indian educational system. For all kids to acquire fundamental information, elementary education is crucial. Articles 21-A and 45 of the Indian Constitution include provisions for early childhood care and education for kids less than six years old. Article 21A, which states that all children between the ages of 6 and 14 have the basic right to an education, was also included by the Constitution Act of 2002. It states that all children between the ages of 6 and 14 must get a free, public education.

According to the article, every child, regardless of socio-economic status, will attend the nearby school. Economic growth is said to need a strong component of education. The importance of education for socioeconomic development has been emphasised heavily in both the Indian Constitution and national education policies. Therefore, education is crucial for both the personal and national progress of each individual.

To meet the students' educational demands, the National Institute of Open Schooling (NIOS) and State Open Schools' open and distance learning (ODL) programmes may be reinforced and expanded. The NEP 2020 did well by emphasising the difficulties experienced by minorities, children with special needs, and gendered categories. In terms of suggesting a number of admirable actions, such as education SEZs to solve the structural issues with education in inaccessible regions, it has also done well.

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Economic Growth and Rural Women Entrepreneurship in India

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Introduction

Indian women have freed themselves from the control of a male-dominated society where they do daily household chores like cooking, washing, carrying and raising their children within the four walls of their homes. Women are following in their footsteps in the corporate world, not only as job seekers but also as job providers. Eventually, women turned to agricultural activities and became entrepreneurs. Indian women have taken a step forward in becoming entrepreneurs as only years ago they had a business career that gave them financial empowerment and development to express their abilities. This change allowed her to escape everyday life and enter a world where she could change the corporate world by giving herself a nickname.

Entrepreneurship is not a male privilege. It is proven that women's entrepreneurship has gained momentum in the last three decades with the increase in the number of women-owned businesses and their significant participation in the country's economic growth. Foreign direct investment policies, technological advances and industrial exports in the Asia-Pacific region have opened up a wide range of economic and social opportunities for women entrepreneurs. Women start a business under the influence of economic factors that push them to act alone and help them do something independently. Women prefer to work at their own workplace; the difficulties in finding suitable employment and the desire for social recognition motivate them to become self-employed. Many women studying engineering, medicine, law, etc. Hospitals, training centers, etc. are also being created.

Methodology

The present study is based on exclusively secondary data. The data were collected from various books, journals, government reports, and website, etc.

Objectives of the Study

- ❖ To aware about the schemes for empowering women entrepreneurs in India.
- ❖ To explore the problems of women entrepreneurs in rural India.

Impact of Women in Indian Economy

According to a report by the Indian Brand Equity Foundation (IBEF), in India's small and medium enterprise sector, women-owned businesses account for about 20.37% and employ around 23.3% of the workforce. There are 13.5 to 15 of them 7 million women-owned businesses employing between 22 and 27 million people. They are considered the backbone of the Indian economy. It is estimated that the economy could contribute \$770 billion, or 18% more, to global GDP by 2025 thanks to greater participation of women in the workforce. With the increasing number of startups and the adoption of an inclusive work culture, women-led companies are expected to grow by 90% in the next five years. In a country where women are the benchmark for women limited to managing household tasks,

the situation has changed significantly and there are now 15 women 7 million companies are run by women. This shows that women can grow exponentially and play a crucial role in the small and medium business sector.

Schemes that are Empowering Women Entrepreneurs in India:

To help women enter the world of entrepreneurship to raise capital, there are several loan schemes and schemes in India that are exclusively aimed at women entrepreneurs.

Here is a list of 9 programs for women entrepreneurs in India:

1) Stree Shakti Package:

The Stree Shakti Package is an exclusive program of the State Bank of India (SBI) that aims to fund women's entrepreneurship by providing them with certain benefits such as: E.g., no collateral requirement for loans up to Rs 5 lakh in case of small sector units or reduction in interest rate of 0.5% if the loan exceeds Rs 2 lakh. To benefit from the program, a company must have more than 50% of its share capital in the hands of women.

2) Mahila Udyam Nidhi Scheme:

Punjab National Bank has launched a program to close the gender gap in financing. It really helps women entrepreneurs to start new businesses in small/small units. Under this scheme, the maximum amount sanctioned is Rs 10 lakh and the interest depends on the market interest rates. These easy-to-use loans are repayable over a period of 10 years.

3) Udyogini Scheme:

Approved by the Government of Karnataka in 1997-98, this program helps women become self-employed, particularly in the commercial and service sectors. The program offered by Punjab and Sind Bank empowers women by providing loans. Under this scheme, the maximum unit cost is Rs.1,00,000/-. The age limit of the beneficiary is 18 to 45 years and the family income limit for availing this benefit is Rs.40,000 per annum for all women including those belonging to the SC/ST. The program has really made a difference by preventing women entrepreneurs from taking out personal loans at higher interest rates.

4) Dena Shakti Scheme:

The program offered by Dena Bank provides financing for entrepreneurs working in agriculture, manufacturing, microcredit, retail, or small businesses. The caps that can be considered for funding to women beneficiaries under this scheme are as per the RBI guidelines laid down for various sectors in the priority sector such as 0,50,000 for Microcredit and special schemes of the Bank distributed to the branches/offices from time to time.

5) Mudra Yojana Scheme for Women:

Launched by the Government of India, the program aims to improve the status of women by providing them with loans and encouraging them to start new businesses, thereby empowering them with financial security for their individual income. Under this program, upon approval of the loan, the business owner receives a Mudra card, which works like a credit card but with available funds limited to 10% of the approved loan amount. The loan, which requires no collateral, can be availed under three schemes: a) Shishu - Under this scheme, the amount is capped at Rs 50,000 and can be availed by early-stage businesses. b)

Kishor - The loan amount under this scheme is between Rs . b) Kishor - The loan amount under this scheme is between Rs.50,000 and 5 lakh rupees, which can benefit those who have founded startups. c) Tarun - The loan amount under this scheme is Rs 10 lakh and can be availed by established companies but needs more funds for expansion purposes.

6) Bharatiya Mahila Bank Business Loan:

For the uninitiated, Bharatiya Mahila Bank is the first bank of its kind in the Indian banking sector, founded with the vision of women's economic empowerment. The bank acts as a support system for women entrepreneurs who want to start a new business in the areas of retail, real estate loans, micro-loans, and SME loans. The maximum loan amount provided by the bank is Rs 20 crore for companies engaged in the manufacturing sector. The bank also provides 0 discounts to entrepreneurs. 25% discount on interest rate; Interest rates are typically 10.15% and higher.

7) Orient Mahila Vikas Yojana Scheme:

The program offered by Oriental Bank of Commerce aims to meet the credit needs of women entrepreneurs. To participate in the program, a woman alone or jointly must own 51% of the shares. Share capital of a stock corporation. The scheme, which offers interest relief of up to 2 percent, does not require any collateral for loans between Rs 10 lakh and Rs 25 lakh. The repayment period for loans granted under the program is 7 years.

8) Annapurna Scheme:

Offered by the State Bank of Mysore, the program provides loans to women entrepreneurs who want to start small businesses in the food and catering sector. The maximum amount granted under this scheme is Rs 50,000. The amount granted can be used to meet the company's working capital needs, such as purchasing kitchen utensils and other tools and equipment.

9) Cent Kalyani Scheme:

It is offered by the Central Bank of India and aims to encourage women entrepreneurs to start new projects or expand/modernize an existing entity. The program is aimed at new and existing women entrepreneurs who wish to start a micro/small business (as defined under the MSME Act, 2006) that is, they carry out production and service activities, including G. Handicraft weaving, food processing and clothing manufacturing, and professional and professional activity. Self-employed women - doctors, accountants, and engineers or trained artisans, health/beauty clinics/nutritionists/stylists/beauty salons, small businesses - small corporate luncheonettes/canteens, mobile restaurants, public libraries/sewing/children's parties, kindergartens, kindergartens, sewing, writing, /Regular/Copy Stands, etc., Vans – Tricycles/Four Wheelers, Sectors like Retail, Teacher Training Institute and Mutual Aid Groups are not eligible for the scheme. The maximum amount that can be awarded under the program is PLN 1,500.100 million dollars. The best thing about this program is that it requires no collateral or guarantors and charges no processing fees.

Problems of Rural Women Entrepreneurship in India

Rural women entrepreneurs face many challenges and problems in their business, including family constraints, balancing family and work, education and professional

experience. This is partly about mobilizing start-up capital, suppliers and customers. To highlight some challenges faced by rural entrepreneurs, they are as follows:

a) Lack of education

In India, the female literacy rate is very low. Even in the 21st century, rural Indian women lag behind in terms of education. Most women living in rural areas are uneducated. Educated women in rural areas provided less or inadequate education than their male counterparts, due in part to poverty, early marriage, and low socioeconomic status and in part to the higher level of education their children. Lack of education is one of the biggest problems for rural women who want to start a business with numbers. Due to the lack of quality education, women entrepreneurs do not accept the development of new technologies, new marketing trends, new production methods and other government programs that motivate them.

b) Balance between Family and Career

In India, women are emotionally tied to their families. They are much less practical. They are expected to do all household chores and look after children and other family members. They have more family responsibilities than their husbands, take care of children and other family members, and have rules that take a lot of time and energy. In such situations, it will be very difficult for women to concentrate and run their business successfully. A married women entrepreneur must maintain a balance between family and professional activities.

c) Male Dominated Society

Our constitutional provisions provide for equal rights between men and women, but in reality, there is no equality in rural areas. Women are not treated equally as men. Rural residents generally have a superstition that women are only suitable for housework. A woman's entry into a company requires the consent of the head of the family. Entrepreneurship is generally viewed as a male-dominated field. All of these stages represent an obstacle to the development of female entrepreneurs. In this way, male entrepreneurs create problems for the success of female entrepreneurs.

d) Shortage of finance

Some rural women entrepreneurs face many challenges in raising funds and meeting the financial needs of their businesses. Women and small business owners suffer from such financial problems as they are ignored by financiers, creditors and financial institutions due to their lower creditworthiness and higher risk of business failure. They do not have access to external funds as the market lacks solid collateral and credit. They also face financial problems because they lack assets.

e) Low Ability to Bear Risk

In India, women are naturally delicate and emotional. Women have a lower ability to bear financial and other risks than men because they have led secure lives. To be successful, an entrepreneur must demonstrate the ability to take risks. However, sometimes women do not take the risks required to run a business. The lack of education, training and sufficient

external financial support also reduces their ability to bear the risks associated with entrepreneurial activity.

f) Lack of entrepreneurial Skills

Lack of entrepreneurial skills is a major problem for rural women. They have no entrepreneurial tendencies. Even after participating in various entrepreneurial training programs, women entrepreneurs are sometimes unable to cope with the risks and difficulties that may arise in organizational work.

g) Limited managerial Skills

Management has developed a specific task that only competent managers perform. Due to a lack of sufficient knowledge, women entrepreneurs fail to perform managerial tasks such as planning, management, leadership, recruiting, controlling, coordinating, monitoring, motivating, etc. the company. Therefore, rural women's weak and limited managerial skills have become a problem for them to run a business effectively.

h) Lack of Technological Awareness

Rural entrepreneurs face a serious problem of lack of technology awareness. The lack of training and comprehensive services hinders the development of entrepreneurship among rural women.

i) Shortage of Raw Materials

Women entrepreneurs face greater difficulties in purchasing raw materials and other necessary materials. Women face the problem of obtaining raw materials from many sources. They use limited or cheap sources of raw materials. In 1971, the collapse of many women's cooperatives, such as those dedicated to basket weaving, was largely due to the insufficient availability of forest raw materials. The prices of many raw materials are quite high.

j) Finding of Raw Materials

Procurement of raw materials is a very difficult task for rural entrepreneurs. They may fail due to poor quality of raw materials and also face warehousing and storage problems.

k) Socio Cultural Barriers

The civilizations and customs of Indian cultures towards women sometimes make their development and realization difficult. Caste and religion continue to dominate and also make it difficult for women to become entrepreneurs. Women entrepreneurs face greater social and cultural barriers and constraints as they are systematically viewed with suspicion in rural areas.

l) Social Attitudes

The biggest problem for a woman entrepreneur is social validation and the restrictions in which she has to live and work. Despite legal equality, women are discriminated against compared to men. According to the cultural tradition of society, women suffer from men's reservations about their roles and abilities. In rural areas, women come into conflict not only with men but also with older women who have accepted gender inequality.

m) Absence of Motivation

Motivation plays an important role in company succession. The innate nature of women entrepreneurs sometimes makes them less confident, which is actually a motivating

factor in running a successful business. Rural women struggle to find a balance between family management and business management.

n) Legal Formalities

Due to illiteracy and ignorance, it is extremely difficult for rural entrepreneurs to complete many legal formalities related to obtaining a license.

Women Empowering Entrepreneurs in India's Economic Growth

India continues to be a land of opportunity and offers tremendous opportunities to those who want to become entrepreneurs. However, despite initiatives by the Indian government, new business registration in India has not kept pace with the size of India's economy and population, which exceeds 130 million. We are still far behind some of the most pioneering and successful entrepreneurial companies in the world.

A recent World Bank study shows that India could increase its GDP by double-digit percentages if more women were involved in economic development, especially in rural areas. However, there are thousands of women entrepreneurs in India who have become role models for others and inspired them to develop their own entrepreneurial skills. The country needs women entrepreneurs who can stimulate the economy.

According to NSSO, India has the youngest population in the world, constituting over 50% of the population (the total population is over 130 million) and about 470 million people of working age. Amid many controversial issues, Indian women are not given the space they deserve. They were largely ignored. They make up more than 45% of the country's population. More than two-thirds of them have no direct interest in a productive workforce. So if women's labor is not properly deployed in the service of the nation, we will kill half of the productive workforce, many of whom could become entrepreneurs.

Women don't have the courage to enter the profession. In India, women entrepreneurs face many challenges while starting and growing their businesses. Due to low financial literacy and the financial gap between women entrepreneurs running their businesses at a micro level, women in India are facing difficulties in getting loans to expand their businesses. Even though they are tasked with obtaining loans, many have difficulty dealing with it. In India, the entrepreneurial culture is male-dominated and there is little space for women entrepreneurs to build effective networks that support business advice, mentoring, learning and resource creation.

Women entrepreneurs play a key role in economic development. Energy entrepreneurship will be critical to India's economic growth. Encouraging entrepreneurship is crucial at a time when India is positioning itself as a global leader in trade and commerce. To date, entrepreneurship in India continues to be embraced by small businesses, which account for over 75% of manufacturing jobs and control over 90% of factories across the country.

Future of Indian Women Entrepreneurs

The journey of women entrepreneurs is not easy; there are still many obstacles that encourage women to take the step. It has been found that the growth and development of women entrepreneurs requires their active participation, which accelerates the development of women's entrepreneurship. Therefore, it is necessary to create a comfortable environment

in which women can actively participate in entrepreneurial activities. Many agencies are coming forward and taking the initiative to promote women's entrepreneurship including government agencies, non-government agencies, advertising and regulatory agencies.

The Indian government eventually realized that it could not achieve the desired economic growth by ignoring half of its population, i.e. Women. The government is supporting women entrepreneurs in India by formulating various policies. By offering various incentives and programs and including women's inclusion in development in its five-year plan, the Government of India has demonstrated the encouraging steps it has taken to empower women.

Indian women entrepreneurs provide a platform to help.” Women develop new, creative and innovative production, financial and marketing techniques. There are various organizations such as NGOs, voluntary organizations, self-help groups, institutions and individual businesses from rural and urban areas that come together to support women entrepreneurs in their businesses.

Conclusion

Rural women are unaware and unable to handle all the legal and other formalities required to obtain a loan and set up an industrial unit. They also lack confidence in their ability to run a business. They need capacity building and training in functional areas such as finance, literacy, marketing, production and management. The only urgent need is to create a climate conducive to the development of female self-employment and the overall development of the country. Therefore, there are great opportunities for entrepreneurship for rural women in India.

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An Overview of Government Initiatives on Msme's in India

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Introduction

96% of the industrial units belong to small companies in the Indian economy. The small companies account for 40% of the nation's overall production and 42% of all Indian exports. The Indian economy generally experiences unemployment and small firms have helped increase the employment chances for the people. In India, 7.56 lakh employment was created, home to 75,000 recognized start-ups, 12% cater to Information Technology services, 9% of the healthcare and life sciences, 7% to education, 5% to commercial and professional services and 5% to agriculture. Over the last six years, there has been a 110% yearly increase in the creation of jobs. The most common way to classify enterprises is the number of people employed. In the Indian economy, small businesses are the second largest employment providers. Less than 250 individuals are working in small and medium-sized enterprises. Less than 10 employees work for micro-enterprises, small businesses have a range of 10 to 49 employees and medium-sized businesses with a range of 50 to 249 employees. 250-plus people are employed by large enterprise. As per the official data of IBEF.com as of 25th Nov 2022 as provided by Ministry of Micro, Small and Medium Enterprise (MoMSME), there are **12,201,448 Registered MSMEs in India** at Udyam Registration Portal, wherein Micro-enterprises are 11,735,117 (96.17%), Small enterprises are 426,864 (3.49%) and Midsized enterprises are 39,467 (0.32%). To know more regarding MSMEs in India, let's discuss their basics, such as classifications, loan schemes, role, and importance in the socio-economic development of India.

Objectives of the Study

1. To analyze the overview of MSMEs in India.
2. To discuss the role of MSMEs in Indian economy

Methodology

1. Primary data
2. Secondary data

Review of literature

Sonia Mukhreejee (2018) researched about the challenges faced by MSMEs in India and observed that more efforts on the part of both the government and the entrepreneurs have to be invested into the sector for improvement of the competitiveness of the MSMEs in India. The researcher opined that efforts in the form of investing in advanced technology, and R&D, higher usage of technology and digital enabled platforms, technology transfer, investing in human resource, improving access to finance, closing the infrastructure gap, and reducing the cumbersome and stringent business regulations. The researcher was of the view that if the

above measures are paid attention to, it will improve Indian MSMEs to have access to the global market.

Surendar Gade (2018) attempted to examine the contribution of MSMEs sector towards the growth of India and highlighted the areas, which needs to be strengthened for the sector to continue with its contribution to the development of the nation. The author found out from the study that the MSMEs could be the boon and future hope of the economy. In addition, MSMEs were found to provide equal development opportunities to the society and can also be a strong means of utilizing the available natural resources in India.

MSME

MSMEs in India generate almost 8% of the country's GDP, approximately 45 percent of manufacturing output, and approximately 40% of exports. It would not be incorrect to call them the "backbone of the country". In accordance with the Micro, Small, and Medium Enterprises Development (MSMED) Act of 2006, the Government of India established MSME or Micro, Small, and Medium Enterprises. These businesses are typically involved in the production, manufacture, processing, or storage of goods and commodities. MSMEs are a major segment of the Indian economy and have made significant contributions to the country's socioeconomic growth. It not only creates job possibilities, but it also contributes to the development of the country's backward and rural areas. According to the Government's annual report (2018-19), India has around 6, 08, 41,245 MSMEs.

MSME Schemes

MSME is an acronym that stands for Micro, Small, and Medium Enterprises. These businesses or firms are the backbone of our economy, and they require aid and protection from larger corporations due to a lack of resources and technology. To do this, the government offers subsidies, rebates, or counseling to these businesses.

Highlights of new msme

The Government of India's 'Atma Nirbhar Bharat Abhiyan,' or Self-Reliant India Scheme of 2020, has offered a new definition for MSMEs.

The following are some distinguishing characteristics of new MSMEs:

1. A provision for Collateral-Free Loans to MSMEs A credit arrangement worth Rs. 3 lakh Crores for MSMEs.
2. A 12-month moratorium period is being offered to MSMEs.
3. MSMEs in manufacturing and service are treated as the same entity.
4. MSM has been awarded a payback. 48-month contract.
5. MSMEs are guaranteed a credit guarantee of 100 percent.
6. Approximately 45 Lakhs units will gain from MSMEs reclassification.

Features of MSMEs

The following are some of the most important aspects of MSMEs:

1. MSMEs seek to improve the lives of workers and craftsmen. They assist them by offering employment, loans, and other services.
2. MSMEs provide banks credit limits or finance assistance.

3. They encourage the growth of business as well as skill development by establishing specialized training facilities.
4. They advocate for the advancement of developmental technologies, the development of infrastructure, and the overall modernisation of the industry.
5. MSMEs are well-known for providing fair support to improve access to both local and export markets.
6. They also provide cutting-edge testing facilities and high-quality certification services.

MSMEs now support product development, design innovation, intervention, and packaging, in line with recent developments.

Indian MSMEs comprises three sub-sectors:

1. Predominantly rural based traditional household industries.
2. Small and medium industries, functioning with relatively obsolete technologies.
3. Modern, small and medium enterprises, which are owned and operated by techno entrepreneurs operating in new industries such as software and bio-technology, among others.

Manufacturing sector

Enterprises	Investment in Plant & Machinery
1. Micro Enterprises	Does not exceed Rs. 25 Lakhs.
2. Small Enterprises	More than Rs. 25 Lakhs but does not exceed Rs. 5 crore.
3. Medium Enterprises	More than Rs. 5 crore but does not exceed Rs. 10 crore.
Service Sector	
1. Micro Enterprises	Does not exceed Rs. 10 lakhs
2. Small Enterprises	More than Rs. 10 crore but does not exceed Rs. 2 crore
3. Medium Enterprises	More than Rs. 2 crore but does not exceed Rs. 5 crores

Factsheet of MSME Registration (2022-23)

Total MSME Registration – 1,34,84,325		
Micro	Small	Medium
1,29,33,143	4,38,952	39,992

Source: Udyam Registration's Official website.

Estimated numbers of MSMEs in India – 2021-2022

Activity Category/Sector	Estimated Number of Enterprises (in lakh)	Share
Manufacturing	196.65	31%
Trade	230.35	36%
Services	206.85	33%
All	633.88	100%

Source: <https://msme.gov.in/>

MSME EMPLOYMENT BY STATE

The MSMEs employment by top states during the year 2022

States	No. of individuals employed
Maharashtra	11.23 lakh
Tamil Nadu	8.54 lakh
Uttar Pradesh	8.47 lakh
Telangana	8.29 lakh
Rajasthan	8.20 lakh

MSMES' Importance in the Indian economy

MSMEs are widely recognized around the world as a source of economic growth and a means of fostering equitable development. They are recognized to generate the highest rate of economic growth. MSMEs have propelled India to new heights by requiring cheap investment, flexible operations, and the ability to generate appropriate indigenous technologies.

1. MSMEs employ around 120 million people, making them the second-largest employer after agriculture.
2. It provides around 6.11 percent of GDP from manufacturing and 24.63 percent of GDP from service activities, with approximately 45 lakhs units spread over the country.
3. As India strives to become a \$5 trillion economy, the MSME ministry hopes to raise its contribution to GDP by up to 50% by 2025.
4. Contributing around 45 percent of total Indian exports
5. MSMEs encourage inclusive growth by creating job possibilities, particularly for persons from the poorer parts of society in rural areas.
6. MSMEs in tier 2 and tier 3 cities contribute to the creation of chances for individuals to use banking services and products, which can result in the eventual inclusion of MSMEs' contribution to the economy.
7. MSMEs foster innovation by allowing aspiring entrepreneurs to produce innovative products, hence increasing company rivalry and fueling growth.

The Indian MSME sector contributes invisibly to the national economy and serves as a buffer against global economic shocks and adversities. As a result, we may argue that India is propelling itself toward a strong global economy via a silent revolution fuelled by MSMEs.

MSME schemes launched by the Government

1. Udyog aadhaar memorandum

The Aadhar card is a 12-digit number issued by the government to all persons. The Aadhar card is a mandatory requirement in this case. The advantage of enrolling in this system is the ease with which you can obtain government credit, loans, and subsidies. Registration can be completed in two ways: online or offline.

2. Zero defect zero effect

In this paradigm, commodities created for export must meet a specific standard in order to avoid being rejected or returned to India. The administration has created this

strategy to do this. If the goods are exported, they are entitled for certain rebates and incentives.

3. Quality management standards & quality technology tools

Registering for this initiative will assist micro, small, and medium-sized businesses in understanding and implementing the quality standards that must be maintained in conjunction with new technologies. Various seminars, initiatives, and events are used in this scheme to educate businesses on the new technologies accessible.

4. Grievance monitoring system

Registering under this system is advantageous in terms of getting business owners' issues handled. This allows business owners to check the progress of their complaints and open new ones if they are dissatisfied with the outcome.

5. Incubation

This programme assists innovators in putting their novel designs, ideas, or products into action. The government can finance up to 80% of the project cost under this arrangement. This programme encourages the development of innovative ideas, designs, and products.

Conclusion

MSME are very important Indian economy. This industry has proven vital to the country's economic growth, boosting exports and providing numerous job opportunities for the unskilled, recent graduates, and underemployed. It also increased the chances of banks giving additional loans to MSME businesses. The MSME sector of India is today at the gateway of global growth on the strength of competitive and quality product range.

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Digitalization of Solid Waste Management in India

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Introduction

The need for digitalization in waste collection and disposal operations goes beyond information technology. As India's cities keep expanding, so does the waste they generate. The more than 62 million tonnes of municipal solid waste produced across the country each year could reach 165 million tonnes in 2030, according to government estimates. Urban Indian generates 62 million tonnes of waste (MSW) annually, said a 2014 Planning Commission report. It also predicted that the volume will increase to 165 million tonnes by 2030. Most of the waste collected by municipalities' ends up in landfills, posing environmental and health risks.

Objectives

- Environmentally sound and safe management of waste.
- Promote sustainable technologies through authorized dismantlers and recyclers.
- Implement Extended Producer Responsibility (EPR).
- Control and minimize e-waste handling and recycling by the informal sector.
- Promote the establishment of an efficient e-waste collection mechanism, through buy-back and take-back systems.

Analysis

- Rapid increase in urbanization and per capita income in India has significantly led to an increase in municipal solid waste generation in the country.
- Electronic waste and plastic waste has contributed a large amount to the total waste stream in recent years. The use of domestic hazardous waste and bio-medical waste last year shot up due to the novel coronavirus disease (COVID-19) pandemic.
- Improper and unscientific disposal of these wastes can be hazardous for human life and the environment.
- Urban Indian generates 62 million tonnes of waste (MSW) annually. It also predicted that the volume will increase to 165 million tonnes by 2030.
- India's solid waste collection efficiency, however, is around 70 per cent at present, while it is almost 100 per cent in many developed countries.
- Moreover, 43 million tonnes of municipal solid waste was collected annually, out of which 31 million was dumped at the landfill sites and 11.9 million was treated, the environment ministry said in 2016.
- A huge portion of the untreated waste is dumped irregularly on the outskirts of towns or cities, causing groundwater contamination and air pollution. There is, thus, a

growing need to detect blind spots in the collection and transportation of waste so that the operation can be made more efficient.

- Similar to the central government's 'Digital India' campaign launched in 2015, progressive digitalization needs to be introduced in waste management. India should shift from conventional logistics to digitally automated tracking technologies which are energy-efficient and cost-sensitive.

Need of digitization

- The need for digitalization in waste collection and disposal operations goes beyond information technology.
- Smart waste management will create improved data quality and better insights into waste streams during operations.
- Any disposal which may be necessary at a later stage needs to be considered in the initial design and then carried out accordingly.
- A smart, integrated waste management system ensures real-time monitoring of collection and transportation.
- Technologies like global positioning system, radio frequency identification, global system for mobile communications, machine-to-machine communication and internet of things, along with innovative mobile and web-based applications can be used to improve and smoothen ground-level mechanism for collection and efficient processing and recycling of waste.
- The waste management facilities with Programmable Logic Controller (PLC) and Supervisory Control and Data Acquisition (SCADA) monitoring system can be automatically monitored and operated from a centralized control station to ensure efficiency and minimum manual operation.
- Waste management with proper information and communications technology (ICT) system can ensure efficient monitoring and assessment. Complaints of citizens can be handled with actual details and analytical reports of the operation can be accessed easily.
- Bins and vehicle movement can be tracked live and the route can be optimized for efficient collection and transportation of waste. Also, ICT can help in identifying gaps in the overall system by connecting to the central ERP system for seamless communication between the head office and collection vehicles or bins.
- An automated underground waste collection system aims at minimizing human interventions, space requirement, health hazards and impact on environment.
- The digitalized world enables waste management and public authorities to provide increasingly better services to their customers and society and brings them a step closer to circular economy.

Digital technologies come with the promise of a more effective waste management regime which is safer and more transparent with better sourcing of valuable materials in the waste streams and effective link to other sectors in a future circular economy.

- Furthermore, the digital transformation can further improve waste management sector economically, environmentally and socially.
- Moreover, hardly any sector is as intricately linked to the emergence of circular economy as waste management.
- Rapid increase in urbanisation and per capita income in India has significantly led to an increase in municipal solid waste generation in the country.
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- Furthermore, the digital transformation can further improve waste management sector economically, environmentally and socially. Moreover, hardly any sector is as intricately linked to the emergence of circular economy as waste management.
- Hence, it will not be inaccurate to say that digitalization in the waste management sector is necessary and indeed indispensable to the creation of the circular economy. More study into the level of investment and endowment of digital technologies in waste management is needed.
- This may be currently important as a window of investment opportunity. States and municipalities who are lagging in waste management and circular economy, should especially use digital technologies for transforming into a more sustainable regime.
- The waste management sector is in an early phase of this development. The chances as well as impact of its digital transformation are emerging and can still be structured.

Conclusion

Hence, it will not be inaccurate to say that digitalization in the waste management sector is necessary and indeed indispensable to the creation of the circular economy. More study into the level of investment and endowment of digital technologies in waste management is needed. This may be currently important as a window of investment opportunity. States and municipalities who are lagging in waste management and circular economy, should especially use digital technologies for transforming into a more sustainable regime. The waste management sector is in an early phase of this development. The chances as well as impact of its digital transformation are emerging and can still be structured.

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Socio-Economic Transformation on Education including NEP 2020

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Introduction

Education is a fundamental catalyst for development in all aspects. For sustainable economic progress, countries must invest significantly in human capital. Education enhances individuals' productivity, creativity and fosters entrepreneurship and technological advancements. It also plays a pivotal role in driving economic and social advancements as well as improving income distribution. So the paper highlights the objectives and social transformation in India.

Research Methodology

The data has been collected from the secondary sources of the data such as NEP 2020 report by Ministry of Education, Economic Survey Report (2022-23), Journals, Magazines, News papers etc., useful for the analyzing data for this study.

Main Objectives of New Education Policy-2020

The New Education Policy (NEP), which was introduced in 2020, aims to revamp the Indian educational system. The following are some of the main goals of the NEP:

- 1. Ensuring universal access to quality education from early childhood to higher education:** The NEP strives to provide universal access to quality education from early childhood to higher education with a focus on growing enrollment, lowering dropout rates, and enhancing the quality of education for all students.
- 2. Supporting interdisciplinary learning:** The NEP suggests an interdisciplinary approach to learning that attempts to give students a wide range of skills and competences across disciplines and to foster critical thinking and creativity.
- 3. Fostering research and innovation:** The NEP seeks to promote academic, industrial, and governmental cooperation as well as provide financing and incentives for research and development in order to encourage a culture of research and innovation in education.
- 4. Improving educational quality:** The NEP makes several recommendations to improve educational quality, including the creation of new curricula, the preparation and professional growth of teachers, the use of technology and online resources, and the establishment of accreditation processes for higher education institutions.
- 5. Fostering equality and inclusion:** The NEP intends to foster equity and inclusion in education by addressing inequities based on gender, socioeconomic position, language, and disability as well as by offering assistance and incentives to disadvantaged groups.
- 6. Strengthening vocational education:** The NEP suggests incorporating vocational education and training into regular education in order to give students a variety of skills and competences that are applicable to the labour market.

What Is the Role of Education in a Country's Economic Growth?

There is a growing movement to enhance the basic education of the population, fuelled by the belief that everyone has the right to education. Countries worldwide are

increasingly prioritising the development of education systems that can equip individuals with the skills needed in emerging industries, particularly in science and technology.

The productivity of a country's economy is closely linked to the proportion of educated workers, as they are better equipped to perform tasks requiring literacy and critical thinking. However, pursuing a higher level of education also comes with its costs. A country doesn't have to establish an extensive network of colleges and universities to reap the benefits of education; even basic literacy programmes can contribute to economic improvements.

In the business realm, intellectual ability is considered an asset. This asset can be leveraged to develop and sell products and services. The more skilled and knowledgeable employees a firm employs, the greater its production potential. Economies that recognise education as an asset are often referred to as knowledge-based economies. Countries prioritising widespread access to education and ensuring that their population completes school, tend to experience faster economic growth than countries with a lower-educated workforce. Recognising this correlation, many nations allocate funding to enhance primary and secondary education to boost economic performance. In this context, education is viewed as an investment in human capital, akin to investing in improved equipment or infrastructure.

According to the 2019 Skill India Report, a significant percentage of Indian graduates were employable, however, there existed a wide gap between industry requirements and the education system, due to the previous education policy that focussed primarily on rote learning rather than practical skills.

How Does the National Education Policy (NEP) of 2020 Aim To Contribute To India's Economic Growth?

Given the evolving global work environment, specialising in a single field may no longer suffice, future workers will need diverse knowledge and skill sets. The National Education Policy (NEP) of 2020 has taken a practical and progressive approach to address employability and vocational training across all education disciplines. The policy advocates for internships in both private and public sectors for undergraduate students, providing them with valuable industry experience and aligning education with employment.

This reformist approach is a significant stride towards fostering synergy between education and jobs, making them better suited to each other's requirements. By offering internships, the NEP 2020 aims to equip graduates with the practical skills and experience needed to thrive professionally.

The National Education Policy of 2020 aims to support India in achieving its UN Sustainable Development Goal 4, which focuses on ensuring inclusive and equitable quality education. This policy involves collaboration among various stakeholders, including the central government, state governments, private sector, NGOs, and educational institutions, to realise the vision of universal education. The policy also proposes increasing public expenditure on education to 6% of the GDP.

- 1) While the Right to Education Act has been successful in ensuring almost universal enrollment in primary schools, retaining students throughout their educational journey

remains a challenge. The Gross Enrolment Ratio tends to decline as students progress to higher grades, particularly affecting vulnerable groups such as women, backward classes, low-income households, individuals in remote areas, and people with disabilities. To address this issue, the policy emphasises the establishment of special funds to support these groups.

- 2) It sets a goal of doubling the Gross Enrolment Ratio in higher education institutions from 26.3% (2018) to 50% by 2035. To enhance accessibility, the policy envisions increasing digital platforms that provide open distance learning courses.
- 3) The New Education Policy does indeed acknowledge the fact that India has an enormous working population under 35, and intends to improve the current education system ensuring the intellectual development of the youth.
- 4) Social Transformation on Education through NEP-2020
- 5) The National Education Policy (NEP) 2020 outlines the vision and goals for the country's education system which contains key principles and objectives. The policy aims to reduce dropout rates by ensuring that education is engaging and relevant to students, particularly in the early years of schooling. It promotes flexible and innovative teaching methods to keep students engaged and motivated. NEP 2020 recognizes the importance of multilingualism and encourages the preservation and promotion of diverse languages and cultures. It aims to provide education in the mother tongue or regional language up to at least Grade 5, promoting a sense of identity and belonging. The policy emphasizes gender equality in education and aims to eliminate gender-based discrimination and disparities.
- 6) Moreover, it encourages the active participation of girls and women in all aspects of education and promotes a safe and inclusive learning environment and focuses on the holistic development of students, including their cognitive, social, emotional, and ethical development. It encourages a well-rounded education that goes beyond academic achievement and supports the overall well-being of students. The policy aims to instil ethical and moral values among students, promoting a sense of integrity, responsibility, and citizenship. It emphasizes the importance of values such as empathy, compassion, and respect for others.
- 7) NEP 2020 emphasizes skill development and vocational education, aiming to equip students with practical skills that are relevant to the needs of the job market. It seeks to bridge the gap between education and employment. It also encourages community involvement and participation in the education system. It recognizes the importance of collaboration between schools, parents, local communities, and other stakeholders to enhance the quality of education. NEP 2020 emphasizes the inclusion of children with disabilities in mainstream education. It aims to provide equal educational opportunities, specialized support, and accessible infrastructure for students with diverse needs. The policy recognizes the role of technology in education and aims to

promote digital literacy among students. It emphasizes the integration of technology to enhance teaching, learning, and assessment processes.

- 8) The NEP also aims to improve the quality of education by making it more relevant and engaging for students. To accomplish this, the policy recommends a shift away from rote learning and towards a more holistic, student-centered approach to teaching and learning. This includes the use of experiential and inquiry-based methods, as well as the incorporation of local knowledge and cultural practices into the curriculum.
- 9) The NEP recognizes the role of parents and communities in the education of children. The policy calls for the establishment of parent-teacher associations and community-based education programs, which can help to foster greater involvement and engagement in the education process. It also emphasizes the importance of providing adequate support and resources to ensure that parents and communities can play an active role in their children's education.

Conclusion

In order to eliminate regional educational inequities and foster economic progress, it is essential to evaluate the effectiveness of the Indian educational system. For all kids to acquire fundamental information, elementary education is crucial. Articles 21-A and 45 of the Indian Constitution include provisions for early childhood care and education for kids less than six years old. Article 21A, which states that all children between the ages of 6 and 14 have the basic right to an education, was also included by the Constitution Act of 2002. It states that all children between the ages of 6 and 14 must get a free, public education. According to the article, every child, regardless of socio-economic status, will attend the nearby school.

By providing equal access to high-quality educational opportunities for all, it will help achieve Sustainable Development Goal 4 (SDG4). To end regional inequality and advance economic growth and inclusive growth in India, all students must have access to equal educational opportunities. The scope of school education may be widened to permit numerous routes to learning incorporating both formal and non-formal education forms in order to enhance learning for all students, with specific attention on Socio-Economically Disadvantaged Groups (SEDGs). To meet the students' educational demands, the National Institute of Open Schooling (NIOS) and State Open Schools' open and distance learning (ODL) programmes may be reinforced and expanded.

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Health Care Facilities in India

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Introduction

Healthcare facilities play a crucial role in economic development by contributing to both the direct and indirect growth of a region or country. Such as hospitals, clinics, and nursing homes, require a significant workforce to provide medical services. The presence of these facilities leads to the creation of jobs for healthcare professionals, support staff, administrators, and other related services. This employment generates income and contributes to local economic growth. The availability and quality of healthcare facilities in an area can influence the decision of skilled professionals to live and work there. Communities with well-developed healthcare systems tend to attract and retain a skilled workforce, including doctors, nurses, researchers, and technicians. This, in turn, supports economic development by fostering innovation, entrepreneurship, and productivity. High-quality healthcare facilities can attract patients from other regions or countries, leading to the growth of medical tourism. When individuals travel to access specialized medical treatments, they bring revenue to the local economy by spending on accommodation, transportation, dining, and other services. Medical tourism can create a niche market and boost economic activities in the healthcare sector. The establishment and expansion of healthcare facilities often require significant investments in infrastructure development. This includes constructing hospitals, clinics, laboratories, research centers, and supporting infrastructure like roads, utilities, and telecommunications. Such investments not only provide healthcare services but also stimulate construction activities, creating jobs and contributing to the local economy. This present study aims to accessible and affordable to ensure equitable economic development. Universal access to healthcare services promotes social inclusiveness, reduces healthcare disparities, and enables individuals to lead healthier and more productive lives, ultimately benefiting economic development as a whole.

Review of Literature

Nguyen Thi Minh Thoa (2013) et.al analyzed the impact of economic growth on health care utilization: a longitudinal study in rural Vietnam .they found that Self-treatment was the most common health care option accounting for about 60% of the total number of healthcare utilization, followed go-to-pharmacies (19%), by private (15%), DH (7%), CHC (6%), and P/CH (3%), non-economic growth group depended significantly at the 5% level on age, education and religion of the heads of households, and on the number of restricted days caused by sickness, the number of sick episodes, the distances from households to the DH, and the total expenditures of household. They concluded that households with EG are better off in comparison with households without EG, in terms of both the healthcare expenditure as a percentage of total expenditure and the utilization of higher quality healthcare services.

Efforts for reducing inequalities in health should therefore consider the inequality in income growth over time.

Here are some of the common types of healthcare facilities in India:

- **Hospitals:** India has a multitude of hospitals, both public and private. Major cities often have large, well-equipped hospitals that provide a wide range of medical services, including specialized treatments. Some of the renowned hospitals in India include the All India Institute of Medical Sciences (AIIMS) and Apollo Hospitals.
- **Primary Health Centers (PHCs):** These are government-run healthcare centers that provide basic healthcare services at the grassroots level. They are usually located in rural areas and serve as the first point of contact for many people seeking healthcare.
- **Community Health Centers (CHCs):** CHCs are also government-operated healthcare facilities that offer more comprehensive services compared to PHCs. They often have specialists and facilities for surgeries and deliveries.
- **Specialty Clinics:** In addition to general hospitals, you can find specialty clinics and centers dedicated to specific medical fields such as cardiology, orthopedics, fertility, and more. These clinics are often run by private healthcare providers.
- **Diagnostic Centers:** There are numerous diagnostic centers and laboratories across India that offer a wide range of diagnostic tests and imaging services.
- **Nursing Homes:** Nursing homes are smaller healthcare facilities that provide medical care and rehabilitation services. They are often privately owned and operated.
- **Telemedicine Services:** With the growth of digital technology, telemedicine services have become more prevalent in India. Patients can consult with healthcare providers online or over the phone, making healthcare more accessible, especially in remote areas.
- **Ayurveda, Homeopathy, and Alternative Medicine Centers:** India also has a rich tradition of alternative medicine, including Ayurveda, Homeopathy, and traditional Indian medicine systems. You can find dedicated centers and practitioners for these forms of healthcare.
- **Pharmacies:** Pharmacies, or chemist shops, are widely available in India and provide prescription and over-the-counter medications.
- **Mobile Health Units:** Some organizations and government bodies operate mobile health units that travel to underserved areas to provide medical care and health education.
- **Medical Tourism Facilities:** India has become a popular destination for medical tourism due to its high-quality healthcare services at a fraction of the cost in many Western countries. Many hospitals and clinics cater specifically to international patients.

Health care facilities and its importance:

India is at the point of an stirring and demanding period in its history. India today enjoys as never before, a sophisticated armory of interventions, technologies and knowledge essential for providing health care to people. Yet the gaps in health outcomes persist to

widen. On the face of it, much of the ill health, disease, premature death, and misery we observed on such a large scale are needless, given the availability of effective and affordable interventions for prevention and treatment. Making healthcare affordable and accessible for all its citizens is one of the key focus areas of the country at present. Health infrastructure is an important indicator to understand the health care delivery requirements and signify the investment and precedence accorded to creating the infrastructure in a region.

Objective

1. To study the provincial characteristic of distribution of health care facility in Indian States.
2. To study the difference in health across India in different areas, like
 - a) Institutional capacity building provision
 - b) Service providers.

Methodology

The present study is exclusively based on secondary data. For the analysis of health care facilities distribution twenty-nine major states have been studied for interstate comparisons. Institutions are built up for creation of medical trained personals. The state wise numbers of Medical Colleges and MBBS Seats in India for the year 2021-2022 have been taken from website; Beds are collected from the central Bureau of Health Intelligence and the centre for disease dynamics, economics and policy, National health profile 2020.

**Table No: 1 State wise detail of medical colleges and
MBBS seats in India for the year 2021-22**

S. No	State/Ut	Number of Colleges	Govt. Colleges	Private Colleges	Govt. college seats	Private College Seats	Total No. of seats
1	Andhra Pradesh	31	13	18	2410	2800	5210
2	Assam	8	8	0	1050	0	1050
3	Arunachal Pradesh	1	1	0	50	0	50
4	Chandigarh	1	1	0	150	0	150
5	Chhattisgarh	10	7	3	895	450	1345
6	Delhi	10	8	2	1222	200	1422
7	Goa	1	1	0	180	0	180
8	Gujarat	31	18	13	3700	2000	5700
9	Haryana	12	5	7	710	950	1660
10	Himachal Pradesh	8	7	1	770	150	920
11	Jammu and Kashmir	10	9	1	1035	100	1135
12	Jharkhand	8	7	1	630	150	780
13	Karnataka	60	19	41	2900	6445	9345
14	Kerala	31	10	21	1555	2550	4105

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15	Madhya Pradesh	23	14	9	2135	1450	3585
16	Maharashtra	57	26	31	4430	4570	9000
17	Manipur	2	2	0	225	0	225
18	Mizoram	1	1	0	100	0	100
19	Odisha	12	8	4	1250	700	1950
20	Puducherry	9	2	7	380	1150	1530
21	Punjab	10	4	6	650	775	1425
22	Rajasthan	24	16	8	2900	1300	4200
23	Sikkim	1	0	1	0	50	50
24	Tamil Nadu	52	26	26	3650	4350	8000
25	Telangana	34	11	23	1790	3450	5240
26	Tripura	2	1	1	125	100	225
27	Uttar Pradesh	57	26	31	3178	4250	7428
28	Uttarakhand	6	4	2	525	300	825
29	West Bengal	26	20	6	3150	850	4000
Total		558	289	269	43435	39840	83275

Sources: medical College in India – Wikipedia

The above table shows that the highest medical colleges holding Karnataka, its allotted seats 9345, and followed that Maharashtra, Uttar Pradesh having 57 colleges, on the same time Maharashtra is high seats allotted to Uttar Pradesh. Tamil Nadu having 52 medical colleges and its allotted the seats 8000, which is better than Uttar Pradesh. Telangana have 34 medical colleges and followed that Kerala, Gujarat and Andhra Pradesh having 31 colleges. Seven states have 2 and below 2 medical colleges. Remaining states have below 30 medical colleges.

Table:2 State-wise number of Hospitals and hospital facilities

State / Uts	Number of Hospitals		Number of Hospital Beds		Number of ICU Beds		Number of Ventilators	
	Public Sector	Private Sector	Public Sector	Private Sector	Public Sector	Private Sector	Public Sector	Private Sector
Maharashtra	711	2492	51,446	1,80,293	2572	9015	1286	4507
Andhra Pradesh	258	670	23,138	60,092	1157	3005	578	1502
Tamil Nadu	1217	1222	77,532	77,843	3877	3892	1938	1946
Karnataka	2842	7842	69,721	1,92,388	3486	9619	1743	4810
Uttar Pradesh	4635	12,468	76,260	2,05,142	3813	10,257	1907	5129
Delhi	109	67	24,383	15,072	1219	754	610	377
West Bengal	1566	697	78,566	34,969	3928	1748	1964	874
Bihar	1147	1887	11,664	19,193	583	960	292	480

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Telangana	863	3247	20,983	78,936	1049	3947	525	1973
Assam	1226	503	17,142	7036	857	352	429	176
Odisha	1806	695	18,519	7131	926	357	463	178
Gujarat	438	970	20,172	44,690	1009	2234	504	1117
Rajasthan	2850	2794	47,054	46,122	2353	2306	1176	1153
Kerala	1280	2062	38,004	61,223	1900	2061	950	1531
Haryana	668	1480	11,240	24,901	562	1245	281	623
Madhya Pradesh	465	806	31,106	33,833	1555	1692	778	846
Punjab	682	1638	17,933	43,083	897	2153	418	1007
Jharkhand	355	809	10,784	15,712	539	786	279	393
Chhattisgarh	214	182	9412	1572	471	401	215	200
Jammu & Kashmir	143	14	7291	1603	365	35	182	18
Uttarakhand	460	829	8512	238	426	767	213	383
Goa	43	22	3012	3641	151	79	75	39
Puducherry	14	6	3569	363	178	80	89	40
Tripura	156	8	4429	1875	221	12	111	6
Himachal Pradesh	801	235	12,399	220	620	182	310	91
Manipur	30	8	1427	681	71	18	36	9
Chandigarh	9	4	3756	219	188	94	94	47
Arunachal Pradesh	218	20	2404	3728	120	11	60	6
Nagaland	36	13	1880	673	94	34	47	17
Andaman and Nicobar	30	6	1073	6362	54	11	27	5
Ladakh	Na	Na	Na	Na	Na	Na	Na	Na
Meghalaya	157	28	4457	787	223	39	111	20
Dadra Nagar	17	27	859	1334	43	67	21	33
Sikkim	33	8	1560	392	78	20	39	10
Mizoram	90	23	1997	499	100	25	50	12
Lakshadweep	9	4	300	126	13	6	8	3

Source: The central Bureau of Health Intelligence and the centre for disease dynamics, economics and policy, National health profile 2020.

Above table illustrated majority of hospitals 17,103 having Uttar Pradesh, and followed Karnataka states having 10,684 hospitals, Rajasthan 5644 hospitals, Telengana having 4110 hospitals, Kerala having 3342 hospitals and followed 3034 Bihar, Punjab having 2320 hospitals odisha having 2051 and remains states having below thousand hospitals and

Lakshadweep, Chandigarh, very low number of hospitals having like 13 hospitals. Then number of beds, ventilators, ICU Beds having related hospitals facilities.

Conclusion

India has achieved a substantial progress in providing health infrastructure and its access to health care services to the mass population. In last two decades, in India, the health care facilities has increased and improved in manifolds. Basic Health Care is required for all and India has achieved it too some extend. However, distribution of health facilities is not proper. Especially Lakshadweep and Chandigarh are under developed compared to rest of India and they need more attention to improve health infrastructure and distribution of health facilities. Economic development has strong feedback to improve infrastructure, more specifically health facilities that certainly improves human health, and later it helps to improve overall human capital.

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Tourism in Tamilnadu

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Introduction

Tamil Nadu is home to some of the best tourist destinations in the country. With attractive hill stations like Ooty, wonderful temple towns like Madurai, the state is one of the most culturally rich in the country. There are various tourist places in Tamil Nadu. Tamil Nadu is rich in both the aspects of Cultural and Natural making it a tourist haven. The Chennai-East Coast Corridor has archeological sites, temples, boating and others. Also, there are 34,000 temples in the state. Business tourism is also gaining momentum here. The state is also known for medical tourism as it has a large number of hospitals.

The Chola bronze sculptures alone attract over one lakh visitors to Tamil Nadu every year. Tamil Nadu is a leader in the tourism industry (Express News- 2020). Of the 16 million foreign tourists that visit India, about 80% come to Tamil Nadu first. Stating that the tourism industry provides 4.27 crore jobs, the minister said, India's income from tourism is Rs 16.9 lakh crore, about 9.2 percent of GDP. Tourism is the second largest industry in India.

Tamil Nadu is one among the top three States in attracting domestic and foreign tourists- according to the **Economic Survey 2019-20** (Ramakrishnan T- 2020). Tamilnadu along with Karnataka and Andhra Pradesh accounted for nearly 65 percent of the total domestic tourists. Tamil Nadu is the only State that has a total of seven airports, with four international and three domestic. Tourism (USD1,586 billion) is the world's third largest export category after chemicals (USD1,993 billion) and fuels (USD1,906 billion), states the World Trade Organization(WTO). Tamil Nadu saw the most tourist arrivals despite having one of the lowest expenditures on tourism, according to a study by the World Travel and Tourism Council (WTTC). One in four tourists in India visits Tamil Nadu - **Times of India**

Tamil Nadu is one of the leading states when it comes to tourism industry in India. The state is promoting tourism under the Enchanting Tourism Program. The state accounts for about one-fifth of domestic and foreign tourist arrivals and its tourism industry is a major contributor to GDP. The tourism industry in Tamil Nadu is mainly driven by well-developed infrastructure, connectivity with other cities and strong economic growth. The travel services and hotels segment was experienced maximum growth in 2019. The tourism industry, especially from millennial tourists, is witnessing a shift from destination-based tourism to experience-based tourism. This is expected to result in the development of specific tourism products and services by the Department of Tourism in collaboration with Private Tourism Companies and Tour Operators.

Tamil Nadu is one of the strongest contributors of India which is already in the race for the best international tourist destination in the world. Although Tamil Nadu has recorded the highest footfall of domestic and foreign tourist visits in 2018, with 38.59 crore domestic

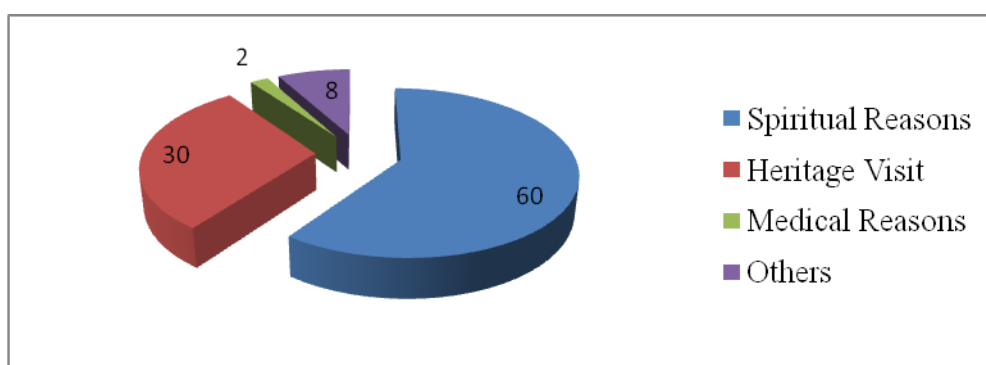
tourists and 60.73 lakh foreign tourist visits, the tourism industry feels that the numbers may be misleading in the absence of real-time accurate measurement of arrivals. The State has retained in the top spot since 2014. Tourism has one of the largest economic multipliers. In India, given its globally unique natural and cultural heritage, each rupee spent on tourism could have an economic multiplier value of tourism in India at approximately Rs 20 lakh crore (Aashish Gupta- 2020).

Chennai is the gateway to the South as far as pilgrimage travel is concerned. Over 60 per cent of all places of worship are in Tamil Nadu. There are places of interest for Muslims, Christians and Hindus. The largest number of people visiting Tamil Nadu is the Tamil immigrants from countries like Singapore, Malaysia, South Africa and so on. People from these countries as well as Bangladesh come to Chennai for medical reasons as well. Tourism in Tamil Nadu is growing gradually year by year, why?

Current status of tourism industry of Tamilnadu

Tamilnadu's ancient temples, beautiful beaches, rich culture, lush greenery and nutritious food have attracted the attention of travellers not only in India but around the world. During 2019, there was 49.5 crore domestic tourists visited which was 21.3 percent of the total arrived in Tamilnadu. The foreign visitors arrived here in that year was 67.70 lakh which was 22 percent of total. The following **Table** and the **Figure** illustrate the above.

SL NO	REASON	TOTAL NO. VISITORS (IN PERCENTAGE)
1	Spiritual Reasons	60
2	Heritage Visit	30
3	Medical Reasons	02
4	Others	08



Tourism is one of the main sources of Tamil Nadu state revenue. Tourism is promoted here by the Tamil Nadu Tourism Development Corporation, Chennai. The state is a year-round tourist destination, and the industry is the largest in the country.

Tourism is one of the fastest growing sectors in India. It is expected that by 2028, tourism will contribute 32.05 lakh crore to our economy. Then this figure would be 9.9 percent of GDP (Danish Parvez- 2021). For five years between 2014 and 2018, Tamil Nadu achieved the number one position in attracting domestic tourists, that dominance is over now.

According to the recent report on tourist inflows released by the Union Ministry of Tourism, the state has slipped to the second position after Uttar Pradesh in terms of the number of domestic tourist arrivals in 2019 (Yogesh Kabirdoss and V.Ayyappan- 2020). While Tamilnadu received 49.5 crore domestic tourists last year, UP received 53.6 crore domestic tourists. An estimated 68.7 lakh foreign tourists visited Tamilnadu in 2019, a majority of them for spiritual purpose and some for leisure - as per the report titled '**India Tourism Statistics**'. In 2018, India had nearly 2 billion tourists, both domestic and foreign, this was an increase of 12 percent over 2017. Of these, 28.9 crore international tourists visits in 2018, up 7 percent from 2017.

About 60 percent of domestic tourists visit the state for religious reasons. The Madurai-Rameswaram-Kanyakumari circuit is gaining the most traction among tourists from North India. Also, the trend of tourist influx from West Bengal to Kanyakumari is also increasing (pre-Covid). The rest of the tourists come for leisure and health. Tourism promotion is also in limbo because of the pandemic even though the state government would take all efforts to start promotion when tourist spots reopen. Tamil Nadu ranked first in terms of foreign tourist arrivals and second in terms of domestic tourist arrival in 2019. In 2019, foreign tourist arrival reached 6.87 million and domestic tourist stood at 494.86 million. In 2020, the state with the highest domestic tourists was Tamil Nadu, with over 140 million tourist visits. Overall, the country accounted for over 610 million.

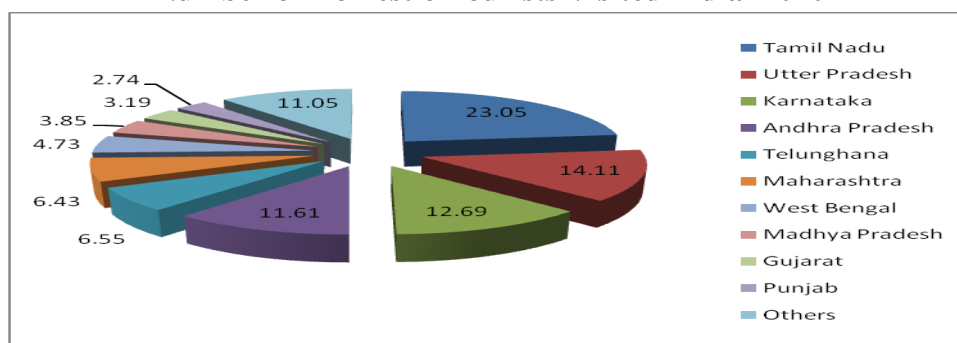
Number of Domestic Tourists in India- 2020

SL NO	STATE	NUMBER OF TOURIS (IN MILLION)	PERCENTAGE
1	Tamil Nadu	140.65	23.05
2	Utter Pradesh	86.12	14.11
3	Karnataka	77.45	12.69
4	Andhra Pradesh	70.82	11.61
5	Telunghana	40.00	06.55
6	Maharashtra	39.23	06.43
7	West Bengal	28.84	04.73
8	Madhya Pradesh	23.52	03.85
9	Gujarat	19.46	03.19
10	Punjab	16.69	02.74
11	Others	67.44	11.05

Total- 610.22 Million

Source: Statista Research Department- 2021

Number of Domestic Tourists Visited India- 2020



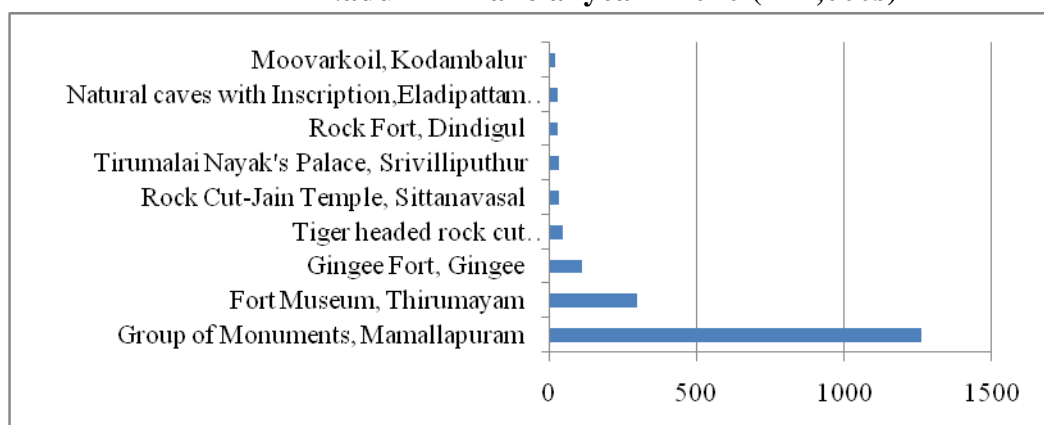
Source: Statista Research Department- 2021

Number of Domestic Visitors to Monuments Across the circle of Chennai in Tamil Nadu in Financial year- 2020 (in 1,000s)

SL NO	CHARECTRISTIC	TOTAL VISITORS (In 1000s)
1	Group of Monuments, Mamallapuram	1260.36
2	Fort Museum, Thirumayam	294.83
3	Gingee Fort, Gingee	107.07
4	Tiger headed rock cut temple, Saluvankuppam	43.73
5	Rock Cut-Jain Temple, Sittanavasal	31.88
6	Tirumalai Nayak's Palace, Srivilliputhur	30.05
7	Rock Fort, Dindigul	24.66
8	Natural caves with Inscription,Eladipattam Sittannavasal	23.93
9	Moovarkoil, Kodambalur	19.11

Source: Tamilnadu Tourism Development Corporation(TTDC)

Number of Domestic Visitors to Monuments Across the circle of Chennai in Tamil Nadu in Financial year- 2020 (in 1,000s)



Source: Tamilnadu Tourism Development Corporation(TTDC)

India Tourism Statistics- 2020, Ministry of Tourism, Government of India. The top 10 Indian states attracted the foreign tourists in 2019 is shown in the above picture.



Source: Tamilnadu Tourism Development Corporation(TTDC)

Tourism in Tamilnadu

Tamil Nadu tourism and hospitality industry has grown as one of the important drivers of growth among the service sectors in India. Tamil Nadu tourism is considerable potential given the rich cultural and historical heritage, diversity in ecology, terrain and natural places. The beauty is spread over the squares of the state. Tourism is also an important source of foreign exchange for the state, in addition to being a potentially great job generator. In 2019, foreign exchange earnings stood at USD 29.96 billion, representing was registering an increase of 4.8 percent year-on-year and reached USD 5.40 billion in January-February 2020. Tamil Nadu has the largest tourism industry in India, with the percentage share of domestic and foreign tourists visiting the country at 21.31 percent and 21.86 percent. According to the 2020 report of the Ministry of Tourism, the highest foreign visitors arrived Tamilnadu in 2019, that making the state rank first in the country.

World heritage sites in Tamilnadu

The state has several heritage sites mainly composed of ancient temples and deities of the Pallava and Chola kingdoms spread over various parts of the northern and middle-eastern parts of Tamil Nadu. From 2014 to 2017, Tamil Nadu had the highest tourist arrivals. In 2019 around 39 crore domestic and 61 lakh foreign tourists visited Tamil Nadu. There has been a significant increase in the number of tourists following the informal summit organized by Prime Minister Narendra Modi and Chinese President Xi Jinping at UNESCO heritage site Mamallapuram. Here is a list of some of the best places to visit in Tamil Nadu that will definitely open eye to a different and classic Tamilnadu.

Culture and Heritage Tourism: The state is home to five UNESCO heritage sites and 48 UNESCO heritage cities due to its rich history and early civilizations. For example,

Mamallapuram monument and Thanjavur temple are known to be very popular destinations among tourists.

UNESCO Cultural and Heritage Sites in Tamilnadu



Popular Water Falls in Tamilnadu

Popular Hill Stations in Tamilnadu



Popular Temples in Tamilnadu

Pilgrimage Tourism: There are about 33,000 ancient temples in the state and it attracts religious tourists.

Kanyakumari, the southernmost tip of mainland India, was earlier known as Cape Comorin. The ancient city of Kanyakumari was an important site during the reign of Chola, Chera and Pandya dynasty. The city is famous for its beautiful beaches, temples, monuments and cultural centers. The city is also famous for its distinctive culture and hospitable people. Due to its unique location, this place is witness to a miracle like few places in the world have seen i.e. sunrise and sunset can be seen on the same beach. The city is located at the confluence of three water bodies the Indian Ocean, the Arabian Sea and the Bay of Bengal and thus is considered an important pilgrimage site in the south of India. The temples here are built in the Dravidian style of architecture. The various South Indian dishes served here are very good and light for the stomach and include some South Indian classics like Sambar, Idli and Dosa etc. A visit to this city will surely blow our mind.

The Important Locations in Kanyakumari

WHY TOURISTS LIKE TAMILNADU



The majestic ancient temples like Meenakshi Amman Temple- Madurai, Shore Temple- Mamallapuram, Brahadeshwara Temple- Thanjavur are intricately built and make for a divine pilgrimage experience. Apart from the temples, Tamil Nadu has vibrant beaches like the Marina Beach- Chennai, the beautiful Government Rose Garden in Ooty, Katherine Waterfalls and what not. It is no surprise that Tamil Nadu has the highest number of tourists.

Tamil Nadu is a notable state with a good number of spiritual places in the state. It is the most preferred state for both Indian and foreign tourists. The land where the stories and influences of the Cholas, Pandyas and Pallavas can still be seen and the beautiful landscapes, sacred temples and gorgeous wildlife make us feel instantly connected to this tourist destination in India. The state also has tourism friendly policies with a focus on high priority tourism infrastructure development. It seeks to promote environmentally and culturally sustainable and socially inclusive tourism. Another reason why the state is famous among tourists is its active and well established hospitality sector. The tourism department is also continuously working towards increasing the arrival of tourists in the state.

Nice and Manageable Weather: From moderate rainfall and rare landslides to manageable summers, and super-cosy winters, attract domestic and international visitors and explorers. Tamil Nadu has a more stable climate than most of the important tourist destinations in the world.

The Best Temples of the World: Tamil Nadu is the land of dreams for travelers who want to see the best and mysterious temples of the world. Sculpting sculptures full of stories, huge pillars with beautiful details, heavenly sculptures, symbols of mythological and mythological creatures, Neolithic paintings on rocks and infinite information about life and death are everywhere in Tamil Nadu temples. Finding the truth requires the right pair. The temples of Tamil Nadu have a global significance for their intricate details and mythological philosophy to live and experience life in the best possible way.

The state of Best Hospitality: It is a beautiful tradition in Tamil Nadu to incorporate aspects of goodness and healing elements when inviting guests. From taking aarti to giving water without asking, making a variety of vegetables and serving with rice and making any guest feel comfortable is the basic hospitality of Tamil Nadu. If one can build friendly relations with the Tamil people, then a traveler will not need to live apart from the house of his newly made friend. 'Vanakkam' is usually a beautiful gesture of welcoming a stranger from elsewhere in the world. The cultural importance of Tamil Nadu is reflected in its dance forms such as Bharatanatyam, and a set of well-defined literature for each event.

No Big Communication Problem: Communication is not a problem for travelers visiting Tamil Nadu. The state has a good literacy rate and hence everyone can connect with an international traveler without any difficulty. There are expert French guides, Italian guides and Spanish guides for caring for those who do not speak English. Most people walking on the roads can understand and reply back in English.

Political stability and a myriad of diets: Foreign travelers are given top priority and are treated with utmost care and respect. Tamil Nadu has countless dishes to explore from spicy dishes, sweet treats and healthy breakfast options. Tamil Nadu is the best place in India to visit for vegetarian travelers. The varieties of vegetarian food available in every nook and corner of Tamil Nadu are endless. Just the right advice and direction is needed to taste the best of food varieties in Tamil Nadu.

Good Connectivity between Popular Places: Tamil Nadu has a well-developed infrastructure with an excellent road and rail network, three major ports, 15 minor ports and eight airports across the state that provide excellent connectivity. There is good connectivity between beautiful cities like Trichy, Chennai, Salem, Erode, Thirunelveli, Kanyakumari, Madurai, Coimbatore and all the coastal districts of Tamil Nadu. It is possible to visit some of the best and beautiful temples in Tamil Nadu in a fortnight. Chennai has an excellent network of suburban trains that connect the city centre to various parts of the city. You can travel 20-30 kms for less than Rs:10. Metro service connects the airport to the city's main bus terminals and major suburbs. An excellent fleet of city buses, autos, self-drive cars, bikes on rent and taxis ensure that you can get around in comfort and on a budget.

The Safest State for Tourists: Compare Tamil Nadu with the rest of the Indian states, it is the safest state to visit. Didn't even hear of tampering or discrimination against tourists. Chennai is one of the safest Indian cities to travel to. Tourists are treated with full respect. People often come to Tamil Nadu not to have fun with hill stations, but to celebrate the culture of the Tamil people.

Future of the industry

Considered one of the most popular tourist destinations in India, Tamil Nadu witnesses one of the highest number of foreign tourists every year. The best way to attract more tourists is to promote our ancient temples. We have the best temple architecture not only in the country but in the world. Many come here, only go to Mamallapuram, and go back. They have to visit Gangaikonda Cholapuram Temple, Thanjavur Temple, Meenakshi Amman Temple etc. Similarly, they can go to Ambasamudram in Tirunelveli to enjoy the greenery.

The waterfalls of the Western Ghats and the Vivekananda Rock Memorial in Kanyakumari are also quite attractive. The latter is an open space, so people can enjoy its beauty without worrying about the current situation.

With the COVID-19 pandemic bringing the tourism sector to a standstill around the world, the industry is looking ahead for good times. Tourism has been one of the worst affected industries during the pandemic and may take the longest time to recover. With job losses, salary cuts and low disposable income, tourism is not at the top of the list of people. But at the same time people are disappointed to be imprisoned in the house for so long. So, we are expecting a change. There will be a big change in the way people travel. They will prefer less crowded places, hence there will be demand for offbeat destinations. People will also opt for more personalized transport and limit their travel time. As far as tourism is concerned, the people, tradition, food everything there has a 'class' and every place in Tamil Nadu has a unique identity (Thinkal Menon and P Sangeetha- 2020).

Sustainable tourism development plan in Tamilnadu

Sustainable development approach implies that natural, cultural and other tourism resources are preserved for continued use the future, while still bringing benefits to the present society. This is the approach really important because most of the tourism development depends on attractions and activities related to the natural environment, historical heritage and cultural patterns of regions. If these resources are degraded or if destroyed, tourist areas will not be able to attract tourists and tourism will be not be successful. More generally, most tourists look for destinations that they have a high level of environmental quality which they like to visit places which are attractive, clean and neither polluted nor over crowded. It is also necessary that the residents of the tourism sector do not have to deal with the deteriorating situation environmental and social problems.

The other important aspects of sustainable development- Community based tourism and quality tourism. This approach to tourism focuses on community involvement in planning and development process, and develop the type of tourism that generates profit local societies, besides providing tourist attractions, facilities and services that provide 'good value for money' to protect tourism resources and attract the type of tourists who will respect the local environment and society.

Government initiatives to develop the industry

Introduce e-Tourist visa

In September 2014, the country introduced e-tourist visas for visitors from 46 countries, a system available to only 12 countries. Two years later, it liberalized the visa regime in 2016 and renamed it as e-Visa scheme with five sub-categories – e-Tourist Visa, e-Business Visa, e-Medical Visa, e-Conference Visa and e-Medical Attendant Visa. The scheme is now available for 169 countries with valid entry through 28 designated airports and five designated seaports. With this, the number of foreign tourists visiting India on e-Visa increased from 4.45 lakh in 2015 to 21.69 lakh in 2018. This number will be at 23.75 lakh in January-October 2019, which was about 21 percent year-on-year growth of the previous year. But due to COVID-19 pandemic, the expected growth did not take place.

- ❖ Tamil Nadu government has announced new measures to promote tourism in the state. There is now a new master plan to improve the infrastructure of 300 tourist sites and develop a tourism policy. For the development of tourist places, a tourist destination development plan is prepared.
- ❖ The government is planning to advertise its hospitality services on various travel platforms to inform travelers.
- ❖ The state government is going to develop helipads to make helicopter services possible in Rameswaram, Madurai and Kodaikanal. Apart from this, the government will also consider running cable-cars at hill stations.
- ❖ The Tamil Nadu Tourism Department is also planning to collaborate with the Tamil Nadu Development Corporation to launch a tourism hospitality skill development and certification programme (Tamilnadu Government- 2021).
- ❖ Also, guidelines will be given to caravan operators and leading trekkers and hikers. Sites like Udhagamandalam, Kodaikanal, Megamalai and Kanyakumari will be developed for rural and plantation tourism.
- ❖ To attract more tourists and to improve the overall ambience, work has started on cleaning Hogenakkal falls. The bathing area under the falls will be improved, the water spread area restored to its natural condition. Steps will be taken to prevent people from dumping plastic.

Employment share in Tamilnadu tourism

India, with 172 jobs available for every 100 tourists. In a country as vast and populous as India, this equates to 26,741,000 tourism jobs or nearly two for every tourist. Interestingly, India is not just burgeoning as a tourism destination but is also one of the fastest growing outbound tourism markets in the world (Duncan Madden- 2020). About 10-12 per cent of the country's employment which is believed to cover 5 crore-plus direct and indirect jobs. These are across an estimated 53,000 travel agents, 1,15,000 tour operators (inbound, domestic, outbound), 15,000 adventure, 2700 MICE (Meetings, Incentives, Conferencing and Exhibitions), 19,11,000 tourist transporters, 53,000 hospitality and more than 5 lakh restaurants.

Tamil Nadu has the largest tourism industry in India with a percentage share of 21.31 percent and 21.86 percent of domestic and foreign tourist visits in the country. The Economic Survey states that the share of tourism employment in the state's overall employment during the year 2015-16 was 6.36 percent for direct employment and 15.97 percent for direct and indirect. The other two toppers had corresponding figures 4.46 percent and 11.39 percent for Uttar Pradesh and 5.46 percent and 17.74 percent for Karnataka.

Impacts of covid-19 in the tourism industry

Tamil Nadu enjoys a high tourist footfall, both domestic and foreign, and has been a preferred destination since 2014. In the 2018 fiscal, the state had received 39 crore domestic and 61 lakh foreign tourists. The coronavirus outbreak has paralyzed the tourism business, leaving travelers scrambling to return home and devastating economies that are largely dependent on tourism. Over the past months the global travel industry has slowed to a stop

due to coronavirus pandemic. With planes grounded, ships docked and trains running stripped back services to promote self-isolation, the countries most dependent on tourism to survive and prosper are among those being hardest hit.

Due to this pandemic, the state tourism travel and hospitality industry is said to impact multiplier of between 2.5 to 3 times. This can also quickly translate into a competitive disadvantage, if not supported immediately, the tourism industry is looking at large-scale bankruptcies and business closures. Sources in the hospitality sector claimed that lakh of persons across all categories have lost their jobs since the lockdown period. The allied services in the tourism industry like temple and tourist guides, taxi and tour operators have also been severely hit. There is no tourist activity since the pandemic. Theme parks, hotels and restaurants have been closed. About 750 registered and 40,000 unregistered tour operators have closed shop unable to pay rent due to lack of business.

The tourism sector is most revenue generating sector but due to pandemic effect it goes in negative figures. As a result of the COVID-19 pandemic, the world is facing an unparalleled global health, social and economic crisis. Travel and tourism are among the worst-affected industries, with worldwide demand dwindling as a result of worldwide travel restrictions, including the closure of many borders to control infections. International tourist arrivals have declined by 72 percent in January-December 2020 as compared to the same period last year. In 2020, the projected decline in international tourism will be equivalent to a loss of approximately one billion visitors and USD 1.1 trillion tourist revenue. This decline in foreign tourism could result in economic losses of more than USD 2 trillion worldwide in 2019, accounting for more than 2 percent of global GDP. In the future, it is believed that the announcement and implementation of vaccinations will gradually boost consumer confidence and help ease travel restrictions. International tourism is expected to return in the second half of 2021, according to **UNWTO's Extended Scenarios For 2021–2024**. In terms of foreign immigration, however, a restoration to 2019 levels might take 2.5 to 4 years.

Fears of spread of coronavirus during the month long peak season starting mid-December 2019 and the subsequent lockdown later in Tamil Nadu have severely crippled the state's tourism sector, leading to job losses and an economic impact. Suspension of surface transport as well a domestic and international air travel, closure of hotels and restaurants, and thousands of places of worship, beaches and tourist spots have dealt a severe blow to the tourism industry. Un-official estimates peg the job loss at a few lakh while the economic impact could take months to recover. Rebooting the sector would be challenging because the lockdown has substantially weakened the financial health of tourism and its allied activities. Sources in the hospitality sector claimed that 'lakh' of persons across all categories have lost their jobs since the lockdown period. The allied services in the tourism industry like temple and tourist guides, taxi and tour operators have also been hit. Nearly five lakh guest workers who constitute 50 percent of the workforce in Chennai and Coimbatore hotels and restaurants have left the state. The state-owned hotels chain run by the Tamil Nadu Tourism Development Corporation (TTDC) has seen a dip in cancellation. It may take several months for the tourism sector to again pulsate with action. To prevent this and to ensure survival, it is

extremely critical that tourism gets a dedicated interest and collateral-free long-term fund for paying salaries and operating costs and for a minimum of 12 months of complete waiver of fixed central and state statutory and banking liabilities without any penal or compounding interest.

Conclusion

As our destinations are underutilised, much more needs to be done. The government is now trying to promote the bed-and-breakfast concept in the State, particularly in small towns and rural areas, where currently there are very few good, hygienic places to stay in. This will also positively impact the economy of the region. But if Tamil Nadu and India have to benefit from the huge global tourism market, there must be a focus on modern tourism. This includes water sports, aerial sports, and some kind of night life. There are a few spots for water sports but most of them are very old. Even if there are private players willing to develop these facilities, there is no ecosystem, no government model that can be followed. And once these facilities come up, they must be easily accessible. Small centres must have good connectivity by road and via airports. But that must be capitalised well. To compete globally, our entry points must be good. Our airports must be equipped with the best. We also need professional tourism courses to create workforce that is well trained. To capture a bigger share of the global market, there must be a greater focus on building infrastructure at the right places and better connectivity. Government to support for immediate standardised response for survival and revival of the industry. If not addressed, these have the potential to set the tourism, travel and hospitality industry back by many years. This is non-negotiable and should not be allowed to happen at any cost.

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The Development of India's Digital Industry

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Introduction

The modern economy is becoming increasingly dependent on digitalization, which has given rise to a brand-new phrase, "Digital Economy," as it promises to rapidly expand. Therefore, very few people are surprised when Prime Minister Narendra Modi claims that India's digital economy will be worth \$1 trillion by 2025 and that the country's digital economy and the infrastructure sector have a combined potential of \$2 trillion. The introduction of information and communication technologies into a sector is essentially what is meant by the term "digitalization" or "the digital transformation of the economy." This process aims to increase a sector's productivity, extent, and competitiveness while also fostering innovation and high-tech development. The adoption of digital technologies across a range of economic sectors, including healthcare, education, housing, community services, manufacturing, and services, is quickly transforming how these businesses look. To ensure that everyone is taken care of and no one is left behind, digital transformation must be intentionally inclusive and strategically developed and implemented.

Objectives of the Study

- To analyse the impact of digitalization on India's economic growth.
- To focus on a synchronized manner related to many digital India schemes.
- To identify the pros and cons of digital economy.

Research Methodology

The study's data came from a number of secondary sources, such as journals, annual reports, the research division, and other official publications. The data, which is displayed as a table, has been interpreted in light of the study's aforementioned objectives.

The Digital Economy is what, Exactly?

Digital technology and electronic communication are used in economic activities known as the "digital economy" to provide products and services. The foundational components of the digital economy consist:

- **The Internet** – Due to this, businesses may sell their products and customers can explore for anything they need.
- **E-mail** – Instantaneous, extremely affordable communication across the globe is made possible through electronic communication. It may be used to communicate requests and information extremely fast.
- **Digital Automation** – Computer processing capacity may be used by firms to decide on output, pricing, and customer outreach strategies.
- **Digital Payments** – Bank transfers, debit cards, Apple Pay, Google Pay, and bitcoin. We are heading toward a cashless world thanks to the internet economy.

- **Automation** – The digital marketplace increasingly depends on AI, widespread usage of electronic data, and automated technologies.
- **Social Media** – Social media is, to a lesser extent, a component of the digital economy. People who use it suggest businesses to one another.

Cash transactions, physical storefronts, and tangible goods make up the conventional economy. Aspects of the digital economy have been progressively absorbed into the conventional economy, such as the practice of traditional firms accepting debit cards prior to making online transactions. As the digital economy grew, several companies lost the chance to sell goods directly from an e-commerce website and ship them to clients. Certain online services no longer provide tangible goods. For instance, because everything is streamed online, Netflix and Spotify don't need any physical components to work.

Governmental program for digital India

As new digital applications infiltrate sector following sector, India is now set for the next stage of growth, which will witness the production of immense economic value and the empowerment of individuals. This has been made possible by the government's Digital India Programme's strong foundation of digital infrastructure and increased digital access.

Economic Value (\$1 Trillion) from the Digital Economy in 2025

India is growing faster than any other major economy and has the second-largest global digital customer base. The digital divide in India is being closed, and all socioeconomic classes are benefiting from technology thanks to the country's inclusive digital approach. New digital ecosystems across a variety of industries, like financial services, farming, medical care, logistics, employment and expertise market, e-governance, and other disciplines, may contribute half of the potential economic value of \$1 trillion in 2025. The Indian government is remaking the nation into a knowledge-based culture and economy into a knowledge-based society and economy through its flagship programme, Digital India, which was unveiled in July 2015. By constructing on this foundation, India now has a fantastic potential to further develop its digital economy.

India's Trillion-Dollar Digital Economy

These are the findings of the new report "India's Trillion-Dollar Digital Economy," which was announced today in Mumbai by Shri Ravi Shankar Prasad, Information Technology, Union Minister for Law & Justice and Electronics. The report outlines a vision and a strategy for the upcoming years while also assessing the enormous amount of digitally enabled transformation currently under progress. A collaborative effort over the course of the past year resulted in the fact-based study, which includes information and contributions from numerous government, corporate, and civil society organisations.

It will be crucial to uphold the "Team India" culture of collaboration and partnership among the federal and state governments, the business sector, trade associations, and the nonprofit sector. In the next years, India can deepen, broaden, and scale up its digital economy, producing immense economic value and benefiting millions of people from all walks of life, the minister said at the event. "Working with all parties involved, India can build on the digital dynamic we have already generated," he added. According to the study,

India can generate up to \$1 trillion in economic value from the digital economy by 2025, with new digital ecosystems that can emerge in a variety of economic sectors accounting for nearly half of the possibility. The worth of India's digital economy is currently over \$200 billion.

India is the Second Fastest Digitizing Economy

The country digital index for 17 developed and developing digital thrifths, including Brazil, Indonesia, China, South Korea, Sweden, Russia and the United States, is based on 30 metrics to measure digital adoption. Even within India, the disparity between the richest and poorest states is rapidly closing according to metrics like the expansion of internet users, the density of internet facilities and the number of Common Service Centers.

Thirty Digital Themes can be Scaled up Nationally to Accelerate Progress

Thirty digital themes can be scaled out nationally to advance nine priority sectors more quickly because to the quick development of internet infrastructure and usage. The paper provides a roadmap for Digital India 2.0 and highlights the enablers required in nine crucial areas, such as developing IT infrastructure and software skills for the twenty-first century and utilizing digital to serve significant national goals including healthcare, education, and access to energy for all, doubling farmers' incomes, Future-ready employment and skills, Make in India, next-generation financial services, and e-governance. These themes have the potential to produce up to \$1 trillion in economic value by 2025, in addition to empowering millions of workers, entrepreneurs, small and big organizations, and consumers in rural and urban parts of the country.

Digital Economy New Types of Skills and Job Opportunities

In 2025, the digital economy of India could provide enough output and productivity to support between 55 and 60 million workers. Digital technologies fundamentally alter the nature of work and generate a need for new kinds of job positions and abilities, which leads to an increase in high-wage, highly skilled employment. Many different sorts of employment will become digitally enabled, necessitating the training of workers as users of digital technologies in addition to digital programmers and solution suppliers. For instance, additional training would be needed for employees in the healthcare field, delivery staff, drivers in the logistics and transportation industries, as well as customer service representatives in areas like banking and agriculture.

Measuring the Impact of the Digital Economy

Estimates of the contribution of the digital economy to the federal economy were made by the U.S. Bureau of Economic Analysis (BEA). The BEA estimates that from 1998 to 2017, the actual value of the digital economy increased at an average annual pace of 9.9%. According to these calculations, the share of the digital economy in the GDP went from 5.9% in 1997 to 6.9% in 2017. These increasing trends show how internet shopping and services are developing and growing. A toolbox was developed by the Organization for Economic Co-operation and Development (OECD) to more accurately gauge development in the context of the digital economy. Thanks to these international standards and methods, nations all over the

world may correctly assess how the digital economy is developing and what unique issues it is facing.

Impact of the Digital Economy on E-Commerce Sites

E-commerce retail and digital services have expanded into numerous industries with the expanding digital economy. Due to its widespread accessibility, businesses now frequently use the internet to sell their brands, disseminate information, and conduct business. One common method used by e-commerce companies to draw customers is through subscription commerce services that offer software or other online services over a digital commerce platform. Businesses wishing to replace outdated systems and take advantage of the efficiency and cost reductions provided by contemporary technology have found great benefit from the software as a service (SaaS) model. Dedicated e-commerce websites need to stand out from the swarm of companies vying for online customers' attention. To draw these customers, digital commerce enterprises have had to embrace cutting-edge practices and goods.

Business Strategies and Processes

Businesses have had to create new strategies and procedures that take into account how customers conduct research, engage with brands, and make purchases as the digital economy continues to grow. E-commerce companies are under pressure to improve their offerings and make sure they're giving customers exactly what they want. Due to the growth of the digital economy, brick and mortar firms who may not have given their online presence much thought are increasingly adopting online digital strategies and procedures. Businesses have had to modify how they connect with customers as a result of changes in how consumers shop and look for information. Businesses may need to concentrate on the following to become more digitally friendly:

- **Payment Systems:** Companies must adopt digital payment methods that prioritise client convenience. Customers are invoiced repeatedly for continuous services via subscription billing. These clients can easily order products, get support, and pay their subscription bills thanks to the digital economy. Online purchases are made simpler and more likely for clients thanks to automatic invoicing and a variety of payment methods.
- **Marketing Campaigns:** In the past, firms may have gotten ample exposure from billboard advertising. To reach clients where they are, these businesses must concentrate on search engines, social media, email marketing, and other online marketing techniques in the digital economy.
- **Big Data:** Businesses have the chance to gather enormous data about their customers, purchasing trends, and engagement as online involvement increases. Businesses can use this information to streamline their operations, gain a deeper understanding of the goods and services that customers need, and enhance the customer experience.
- **Machine Learning:** Machine learning is an excellent way to use big data. Businesses learn how to change their present procedures to draw in more clients and satisfy

existing ones by using algorithms and automated processes to analyse the data gathered.

- **Artificial Intelligence (AI):** In the expanding digital economy, chatbots, interactive online shopping platforms, and other types of AI are also essential. These developments guarantee that even without human connection, website users and online shoppers will find what they're seeking for and receive the service they anticipate.

The existence of a company hinges on its readiness to embrace this online environment as the digital economy continues to expand. Businesses need to reassess their marketing strategies, plans, and procedures if they want to meet customers online and provide them with the knowledge and experiences they've grown to expect.

The Digital Economy – Pros and Cons

Advantages of the Digital Economy

1. Greater Information

Consumers now have access to more information and options because to the internet. For instance, it facilitates price comparisons between businesses. Additionally, it puts knowledge at one's fingertips. This is crucial for travellers who are on vacation. Finding hotel rates and transport schedules may not have been possible before the advent of the internet economy.

2. Saves Time

Before, you had to travel into town to get office materials if you wanted them. Today, you may place an order online, and it will be delivered the next day. This reduces labour costs for businesses.

3. Reduced Costs

By conducting the majority of their business online, businesses can save on the high cost of facility rentals. A digital economy enables businesses to bypass a portion of the retail supply chain and transport customised goods directly from the manufacturer or warehouse to customers' doorsteps. Because of this, prices and costs can be reduced.

4. Personalization

More customization is available in the digital economy than in the traditional economy. In a traditional store, for example, there would only be room for a certain number of colors and sizes, but in the digital economy, a consumer could choose any preference and the item could then be manufactured to their specifications such as a 3D printer. For instance, specially made clothing in specific sizes and colours to outfit individual tastes.

5. Inferior Barriers to Entry

Aspects of the digital economy make it simpler for new businesses to enter some markets. A businessperson can develop a new product that competes with established companies if they have an original idea that is adopted. Numerous previously unthinkable services have been made possible by the digital economy, from dating applications to online grocery deliveries.

6. Creates Significant Data which can Give New Insights

Governments and nonprofit organisations can benefit from the large generation of data by learning more about the state of the economy. For instance, using a smartphone app to track the spread of COVID-19 may show the locations of emerging local hotspots.

7. Benefits for Developing World

Opportunities are becoming available to the developing globe thanks to the internet economy. For instance, Indian computer programmers may easily outbid their colleagues in the West, creating new job possibilities and raising income levels in India.

8. Allows People to Work from Home

The digital economy has been a significant benefit during the COVID closure. Without digital technology, the decline in economic activity would have been far more significant. The possibility of working from home and having more flexible hours is increased by the digital economy (which may suit parents with children). Working from home can lessen viral contact and dissemination. Additionally, it can aid in lowering pollutants and traffic congestion.

Problems of Digital Economy

1. Monopoly Power

Despite the possibility of new start-ups, monopoly-holding companies have come to dominate many facets of the digital economy. For instance, Amazon has a monopoly on online sales, which forces many businesses to use the Amazon market place to connect with customers who regularly shop there. The brand loyalty and market dominance of Google and Facebook are also extremely strong in their respective markets. Due of this, a few tech behemoths are now tremendously profitable. Due to their dominant status, Amazon and Google are able to undercut traditional book dealers while Google is able to charge exorbitant costs for internet advertising.

2. Less Community

A physical bookstore can serve as a hub for the neighbourhood. It might host occasions and book signings, and people might enjoy the experience of looking through actual books. Old-fashioned booksellers are put out of business when the digital alternative undercuts established businesses. Despite the fact that books may be less expensive, we no longer have the physical interaction between vendors and customers, which was a crucial part of the purchasing process.

3. Addictive Nature of Technology

Although finding bus schedules online is considerably easier than on paper, this potential time savings may be overshadowed by the time we squander monitoring Facebook, Twitter, and internet searches. Additionally, the sheer amount of information might make us feel overwhelmed and cause us to lose sight of what we actually need. There is no guarantee that more options will produce better results. We can take our time making decisions and it gets simpler to put things off when we are presented with a dizzying array of possibilities.

4. Privacy Issues

Data collection and use are now very profitable industries. Facebook gathers a wide variety of user data, and political interests have purchased this data so they may target individuals with highly relevant political adverts.

5. Bypassing of Labour Laws

Because they are not covered by the same labour rules, self-employed freelancers are increasingly in demand due to the digital economy. For instance, delivery drivers for companies like Deliver and Uber are frequently hired under zero-hour contracts. This allows businesses to lower labour expenses and be more flexible, but it may also deprive employees of benefits like sick pay and employment rights.

6. Disruption Patterns

New technology has always caused economic disruption, from the Luddite era to the assembly line. However, the speed of change is accelerating due to the digital economy, which is forcing many traditional businesses (high street merchants) out of business.

7. Environmental Costs

The notion that a "green solution" is inherently implied by the digital economy is untrue since data centers require power and emit CO₂. In the US in 2014, data centers used 2% of the country's power. The manner that the digital economy promotes a "throw-away" culture represents a greater potential cost. Consider the planned obsolescence of computers and smartphones, which encourages people to purchase newer devices and increases the consumption of raw materials.

Conclusion

The Government of India (GoI) announced a number of programmes in the technology sector, including Make in India and Skill India as well as the Digital India and Start-up India initiatives, in recognition of the potential of digital technologies for sustainable and equitable growth. These were well-publicized by both consumers and domestic and international digital technology service providers, as seen by the increase in sector investments. The research claims that at the time of its introduction, Digital India garnered over 4 lakh crore in investment, created 18 lakh job possibilities, and promised to improve the nation's infrastructure. This gave India's development a boost as it transitioned into a knowledge economy and society with increased access to technology.

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Sectoral Achievements Made By Niti Aayogs (Think Tank) in the Year 2022–2023

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Introduction

The Planning Commission, a scaled-back replica of the Indian National Advisory Council (NAC), will take its place. The Planning Commission was abolished and the National Institution for Transforming India (NITI Aayog) was established as a result of a Cabinet resolution that was approved on January 1st, 2015. Think tanks or policy institutes are institutions that do study on topics such as social policy, political strategy, economics, the military, technology, and culture. Directional and policy contributions are provided by NITI Aayog, the leading policy "Think Tank" of the Indian government. Along with creating long-term, strategic plans and initiatives for the Government of India, NITI Aayog also provides the Center and States with important technical advice.

Agriculture sector

The Vertical develops cutting-edge programs and strategies for the agricultural industry and adjacent sectors in order to meet new problems and exploit new opportunities. It also provides feedback on key policy papers including Cabinet Notes, CCEA Notes, EFCs, and SFCs, among others. It conducts internal research studies in addition to working with academic institutions and research organizations. These studies look at fresh topics such the challenges farmers face, food security, and the outcomes of different development policies and initiatives.

Circular economy

The Ministry of Environment, Forest, and Climate Change (MoEF&CC) and NITI Aayog identified eleven areas to facilitate the transfer of the Aatmanirbhar Bharat Abhiyaan: municipal solid and liquid wastes, scrap metal (ferrous and non-ferrous), lithium-ion (li-ion) batteries, tyre and rubber recycling, end-of-life vehicles, electronic waste, toxic and hazardous industrial waste, used oil waste, agriculture waste, and The transition to a circular economy was another theme the Honorable PM emphasized in his Independence Day 2021 speech. By March 2022, ten sectors' action plans—which contain both regulatory and developmental initiatives—had been completed. In order to provide targeted advice, the Circular Economy Cell was established at NITI Aayog on September 16, 2022.

The corresponding nodal Ministries have made significant strides toward implementing the circular economy action plans that NITI Aayog created for 10 different sectors. The MoEFCC has announced Extended Producers Responsibility (EPR) regulations for plastics, tires, batteries, and e-waste; other significant industries are working on similar regulations. The following two volumes of the Strategic Action Plan Report for the Circular Economy are currently being prepared for release:

- (i) Consolidated Action Plan and
- (ii) India's Strategy for Circular Economy (Synthesis Report)

In November 2022, the Secretariat of the UNFCCC received a report from NITI Aayog titled "Enhancing Material Efficiency and Recycling: Strengthening the Circular Economy," which was one of the components of "Long-term Low-Emissions Development Strategies" with the goal of reaching net-zero emissions by 2070.

Data management analysis, and frontier technology

The Vertical mainly addresses (a) problems with data management, utilizing technology for better statistical systems, and (b) encouraging the study and application of cutting-edge technologies.

- Formulation of policy papers and strategy documents in partnership with experts from the government, academia, and industry, as well as holding seminars and workshops. These are the main responsibilities.
- Managing pilot projects in cutting-edge technologies to address use-cases in industries including agriculture, health, and others in cooperation with public and commercial research institutions and industry organisations.
- Record project-related lessons learned in policy papers. developing a framework to encourage knowledge and innovation by working with think tanks on a national and international scale, institutes for policy and educational research, civic society, and business.
- Track out problems with data administration and consumption, and use technology to enhance statistical systems and procedures.

Hold seminars, training sessions, etc., on cutting-edge technology to strengthen government capabilities.

Economics and finance cell

The goal of the Economics and Finance Cell is to maintain India's position as the world's fastest-growing big economy. The Cell works toward this goal by promoting policy changes that will boost capital formation, raise productivity, improve access to finance, lower the cost of capital for the Indian economy, raise living standards while broadening opportunities for all citizens, and boost global competitiveness in strategic sectors.

Education

Through policies and programs, the education vertical aims to support an atmosphere that is favorable to learning so that individuals can reach their full potential. The education vertical aims to support children's grade-level competency, socioemotional development, preparedness for school, and critical and higher-order thinking. Through a high-quality, accessible, egalitarian, responsible, and inexpensive educational system, it aims to equip kids with employable skills, a research temperament, and subject-matter competence.

Energy

The Vertical works to make India's energy secure by offering top-notch policy support to all stakeholders. It strives to increase investment in order to create a clean, sustainable, and effective energy system. The Vertical takes concerted measures to lower energy imports, secure a backup energy source, and improve domestic supply. It aims to develop the energy infrastructure and address concerns that span sectors. The goal of the

policy framework is to increase India's competitiveness and promote economic growth by supplying energy through effective markets.

Health and family welfare

The Health and Family Welfare Division offers advice and policy direction to important parties involved in the development and administration of public health. It interacts with the National Health Authority, the Department of Pharmaceuticals, the States and local governments, as well as the Ministries of Health and Family Welfare and AYUSH. The Division also works in partnership with reputable national and international research organizations, academic institutions, development partners, and notable experts to advance the conversation and create lasting effects on public health sector policy approaches.

Industry- I

By creating new policies, the Industry - I Vertical concentrates on the ongoing development of commerce and industry. The Vertical aims to promote optimal mineral extraction, reduce the import of various minerals, and enhance the supply chain via value addition. It also envisions the overall growth of the industrial and mining sectors in India. The Vertical is essential in allowing the States and pertinent stakeholders to actively participate in accomplishing key milestones for India's industrial and economic growth. It seeks to place innovation, technology, and effective management at the center of developing and implementing policy.

Industry-II

Steel, textiles, handicrafts, food processing, marine products, plantation crops, capital goods, and engineering are all covered under the Industry - II vertical. vehicles, the circular economy, and the blue economy.

Micro, Small and Medium Enterprises (MSME)

The policies and programs of the MSME sector in India are the focus of the MSME vertical. One of the key goals of the vertical is to help the Indian government establish and carry out its policies and programs for the growth of the MSME sector. A research study on "MSME clusters to improve productivity and quality, with a focus on the creation of common infrastructure" was commissioned by the Vertical for the years 2022–2023. The complete report has been made public. Additionally, the Vertical also paid for a current research project on the "Impact Assessment of Pradhan Mantri Mudra Yojana (PMMY)".

The creation of a digital infrastructure platform that connects local vendors and buyers with established national markets would enable universal access to online shopping. To make it easier for Indian MSMEs to join various E-commerce marketplaces, the Industry Vertical undertook a research on "Integration of MSMEs on E-Commerce platforms." The research evaluated the whole Indian ecosystem in order to provide a roadmap for the integration of MSMEs on e-commerce platforms throughout the country.

Infrastructure-connectivity

A shared, linked, practical, congested-free, innovative, clean, and sustainable transportation system is what the Infrastructure Connectivity Vertical aspires to build. The Vertical offers the Line Ministries policy recommendations and inputs in the form of

conversations and policy papers. Additionally, it offers vital suggestions for legislative proposals.

Managing Urbanization

The Managing Urbanization (MU) Division offers data-based policy inputs for managing, economically productive, ecologically responsible, and equitable urbanization in India. For important parties involved in urban planning, development, and management, it provides counsel and policy direction. The Division collaborates on developing policies, programs, initiatives, and reforms with the Ministry of Housing and Urban Affairs, State Governments, and municipal governments. As part of its efforts to expand the conversation and have a long-term influence on policy approaches for managing urbanization, it also works with several national and international academic institutions, research organizations, development partners, and notable experts.

Natural resources and environment

The Indian Himalayan area, island development, and biodiversity and wildlife are the three main focuses of the NITI Aayog's Natural Resources and Environment (NRE) Vertical. With the Ministry of Environment, Forest, and Climate Change (MoEF&CC), the vertical coordinates actions.

Project Appraisal and Management Division (PAMD)

The evaluation of public-sector projects, programs, and schemes is one of the main tasks carried out by the Project Appraisal and Management Division (PAMD) of NITI Aayog. Accordingly, this division has been tasked with carrying out the following duties:

- (i) Establishing guidelines and developing formats for the submission of proposals for projects and programs for techno-economic appraisal;
- (ii) Conducting research to enhance the methodology and process for project and program appraisal;
- (iii) Carrying out techno-economic appraisal of significant projects and programs in the public sectors; and
- (iv) Assist central ministries in establishing proper procedures for preparation of reports of projects and programmes.

Public-private partnership

Public-private partnerships are aggressively being expanded as the preferred method for carrying out infrastructure projects, according to The Vertical. It aims to develop world-class infrastructure in a timely manner and draw institutional and private sector funding for infrastructure.

Rural development

The Department of Rural Development, Ministry of Rural Development (MoRD), receives overarching policy direction from the Rural Development Vertical of NITI Aayog. It keeps track of how the many plans and programs the Ministry has put in place are going. The Vertical also evaluates the Department of Rural Development's draft papers and reports and provides NITI Aayog's views for finalization. The Rural Development Vertical took part in different Ministry of Rural Affairs meetings in 2022–2023.

Projects like the MahilaKisanSashaktikaranPariyojana (MKSP), the Start-up Village Entrepreneurship Programme (SVEP), and the Pradhan Mantri Gram SadakYojana (PMGSY) Phase III are all progressing.

Science and technology

The Vertical creates strategies, programs, and policies that are unique to science and technology in order to develop the nation's environment for innovation, collaboration, and central scientific departments and agencies.

Skill development and employment

The Skill Development and Employment Division is essential in (i) accelerating policy initiatives to make Indian youth and the workforce employable and (ii) identifying and resolving pressing problems with regard to employment, job creation, and livelihood. The Division offers recommendations and policy direction to important parties concerned in social welfare, job creation, and skill development. In order to create policy/program initiatives and changes linked to skill development, apprenticeships, and employment challenges, the Division collaborates with the Ministries of Skill Development and Entrepreneurship (MSDE) and Labour and Employment (MoLE). In order to progress research geared at having an influence on policy and program activities, the Division also works with a variety of research organizations, development partners, and specialists.

Social justice and empowerment

The Division's mission is founded on the fundamental principle of giving special consideration to those societal groups who may be at danger of receiving insufficient benefits from economic development. The Division conducts regular evaluations with the many parties involved in the inclusive development of the society's most vulnerable groups, including the Central Ministries/Departments, States/UTs, and foreign organizations. Additionally, it tracks the progression toward reaching the SDGs, tries to solve development shortfalls, and suggests the necessary corrective actions. The Division offers advice on how to develop comprehensive policies and programs for the development of human capital and inclusive empowerment of underprivileged groups in the society, including Scheduled Castes (SCs), SafaiKarmacharis (SKs), Scheduled Tribes (STs), Other Backward Classes (OBCs), Economically Backward Classes (EBCs), Religious Minorities, Nomadic, Semi-Nomadic, and People with disabilities (PwDs), the elderly, transgender people, victims of substance abuse/drug addicts, destitutes and beggars, etc. are social defense organizations.

State finances and coordination

As a single point of contact for all issues relating to the finances of States and multi-State concerns, the State Finances and collaboration Vertical aims to improve collaboration with States.

Sustainable development goals

In addition to promoting competitive and cooperative federalism among States and UTs, NITI Aayog is charged with overseeing the adoption and monitoring of the SDGs throughout the nation. The challenge for NITIAayog is to actively realize the objectives and targets rather than only collecting data on SDGs on a regular basis.

Trade and commerce

Under the direction of the PMO, NITI Aayog conducted a research to emphasize the advantages of indigenous production over imports given the enormous potential of mining for minerals and coal to accelerate economic growth and provide a significant amount of employment possibilities. The impact of both imports and pushing for more indigenous production was examined using GTAP-based CGE modeling. Work is ongoing to examine simulations of the impact of imports and output based on a framework built for the whole economy. Iron ore, limestone, manganese, bauxite, lead, zinc, copper, tungsten, gold, silver, rock phosphate, diamond, and nickel were the thirteen minerals and coal that were chosen for the research.

Tourism and culture

The Union and State Governments get strategic and directed support from the tourist Division for the growth of the tourist industry. Through the development of responsible and sustainable tourism policies, a focus on niche tourism, eco-tourism, and wellness tourism, infrastructure development, capacity development, and increasing tourist footfall, the Division hopes to make India the most popular tourist destination. India's arts, culture, and legacy are developed, protected, and promoted by the Culture Division.

Voluntary action cell

The primary responsibility of the Voluntary Action Cell at NITI Aayog is to encourage collaboration and voluntarism throughout the nation. The NGO Darpan site, which was introduced in 2017, is used by the cell to manage the database of NGOs and Voluntary Organizations (VOs) throughout the nation. A system-generated unique ID is provided through the site and is necessary to apply for grants under various Ministries/Departments' programmes, to receive grants under the Foreign Contribution (Regulation) Act and CSR, and to request an 80G exemption. The Ministries/Departments check the NGO's legitimacy using Darpan's distinctive ID before disbursing funding. On the NGO Darpan website, more than 1.5 lakh NGOs are now registered. 43 Ministries/Departments distributed money to NGOs/VOs for the fiscal year 2021–2022 through a number of Central Sector Schemes and Centrally Sponsored Schemes. The NGO database has demonstrated its value in meeting a wide range of communication and information needs, particularly for disseminating information within India's voluntary sector and disseminating information about various seminars, conferences, and award programs organized by the Ministries/Departments of the Government of India.

Water and land resources

The Vertical focuses on the nation's sustainable development while working to provide fair access to water and land resources. It develops policy guidelines and recommendations to fully utilize the potential of cutting-edge, readily available technology and encourages research and development to achieve excellence in the management of water and land resources. By facilitating easy access to these two vital resources, The Vertical strives to raise the level of life for all residents. It also equips all stakeholder organizations to offer services at better standards without impeding sustainable growth.

Women and child development

The Women and Child Development (WCD) Division offers policy recommendations to advance gender equality and enhance women's and children's nutritional outcomes. The Division develops long-term, strategic frameworks for policies and programs as well as initiatives aimed at enhancing women's and children's nutrition, and it also keeps track of these efforts' development and effectiveness. It offers guidance and promotes collaborations between important parties and foreign and domestic think tanks, academic institutions, and entities engaged in policy research. The Division also runs a cutting-edge nutrition resource center.

Conclusion

Prior to the creation of NITI Aayog, the general people, chief ministers, experts, and economists were all consulted through MyGov. Without regularly reviewing their progress, SDGs cannot properly design their route toward achieving the goals that NITI Aayog is responsible for outlining for India. The NITI Aayog has previously created and made available to the public a Three Year Action Agenda and a Seven Year Strategy. A fifteen-year vision document for the growth of the country is now being created by NitiAayog. The SDGs are being implemented through well-designed government of India programs, including the Aspirational Districts Program, PoshanAbhiyaan (National Nutrition Mission), Aayushman Bharat (National Health Protection Scheme), and BetiBachaoBetiPadhao (Care for the Girl Child). The honorable Prime Minister's programs all include "Development for All" or SabkaSaath, SabkaVikas, SabkaVishwas as their unifying theme, ensuring that India fully embraces Agenda 2030.

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A Qualitative Study on the Impact of Sustainability E-Commerce Exploring Consumer Awareness and Behaviour

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Introduction

This study aims to delve into the influence of sustainability practices in the world of online shopping and how it shapes consumer behavior. By examining consumer awareness and behavior through interviews and surveys, we'll gain valuable insights into how sustainable practices impact purchasing decisions. This research is crucial for both academics and businesses, as it will provide a deeper understanding of the role of sustainability in e-commerce and guide future strategies. In recent years, sustainability has emerged as a critical consideration in various industries, including e-commerce. This qualitative study aims to shed light on the impact of sustainability practices in the e-commerce sector and understand how they shape consumer awareness and behavior. With the increasing importance of sustainable practices and the growing popularity of online shopping, it is crucial to examine how consumers perceive and engage with sustainability initiatives in the digital marketplace. all about exploring the impact of sustainability in e-commerce and understanding how it affects consumer awareness and behavior. We want to know how much consumers like you are aware of sustainability practices in online shopping and how these practices influence your decision-making. To gather all the juicy details, we'll be using interviews and surveys to hear directly from consumers. This study is super important for both academics and businesses to understand the role of sustainability in the e-commerce world. By the end, we'll have some solid insights to help shape the future of sustainable e-commerce.

Sustainability in E-commerce

Conducting online retail in a way that does not exhaust natural resources and aims to satisfy the demands of the current generation without compromising the future ones.

Factors Influencing Behavior

Behavior is affected by factors relating to the person, including: physical factors – age, health, illness, pain, influence of a substance or medication. Personal and emotional factors – personality, beliefs, expectations, emotions, mental health. Life experiences – family, culture, friends, life events.

Research Methods

- Get a deeper understanding of your target audience. ...
- Learn customer behaviors. ...
- Find new business opportunities. ...
- Primary research. ...

- Secondary research. ...
- Conduct keyword research. ...
- Scope out the competition. ...
- Research current trends.

Practical Applications

The business application of e-commerce in the mentioned area allows these sellers to market and cater to a global audience. Global fulfillment: Retailers can sell their products to a customer without considering their location. E-commerce shipping companies can send products anywhere worldwide for a small shipping fee.

- Role of E-Commerce.
- Electronic banking.
- Electronic shopping.
- Conducting Auctions.
- Marketing and Advertising.
- Providing customer services.
- Online travel reservations.
- Online trading.

Policy Implications

- Cyber & Data Security. When it comes to e-commerce, one of the biggest challenges faced is security breaches.
- Online Identity Verification.
- Attracting the Perfect Customer.
- Customer Loyalty.
- Converting Shoppers into Paying Customers.
- Competition & Competitor Analysis.
- Price & Shipping.
- Product Return & Refund Policies.

Building Knowledge

- Customer Support and Self-Service.
- Product Information Management.
- Employee Onboarding and Training.
- Marketing and Personalization.
- Inventory and Supply Chain Management.
- Competitive Intelligence and Market Research.

Engaging Consumers

- Employ digital tools to engage customers in real time.
- Enhance conversational commerce with bots.
- Deliver omnichannel customer experience.
- Minimize hassle check out process.
- Include customer reviews.

- Delight your customers.

Promoting Change

The online retail market in India is estimated to be 25 percent of the total organized retail market and is expected to reach 37 percent by 2030. Moreover, India's social commerce gross merchandise value (GMV) is expected to reach \$20 billion by 2026, with the potential to reach \$70 billion by 2030.

Industry Impact

E-Commerce is great platform not only to develop infrastructure but also increase employment rates in India and thus overall impact in increasing economic and social growth in Indian economy.” One of the most significant benefits of e-commerce for a developing nation like India is its ability to assist rural areas to.

Academic Contribution

The electronic commerce is the key for enterprises' competitiveness in this informational era, insuring the access to new market segments, increasing the speed of developing business, the increased flexibility of commercial policies, decreasing the provisioning, sale and advertising costs, simplifying the procedures etc.

Future Opportunities

E-commerce has a promising future as new technological and commercial breakthroughs open up several growth opportunities. It's an interesting and diversified market to start a business. However, it may also be very competitive, given the growing number of e-commerce websites.

Collaboration

Collaborative commerce involves companies transacting business with other companies through electronic channels. C-commerce is used by companies to team up with suppliers and competitors for efficiency, but it's also used as a sales strategy to capture more of the commerce market share.

Impact of sustainability E-commerce

Sustainability in e-commerce has a huge impact! It's all about being eco-friendly and reducing waste. Many online stores are making changes to be more sustainable. They use eco-friendly packaging, promote renewable energy, and offer products that are better for the environment. This helps protect our planet and make a positive difference. By supporting sustainable e-commerce, we can contribute to a greener future for everyone. It's important to be mindful of our consumption and choose environmentally-friendly options.

- Sustainable packaging: Many e-commerce companies are adopting eco-friendly packaging materials to reduce waste and minimize their carbon footprint.
- Renewable energy: Some online retailers are transitioning to renewable energy sources, such as solar or wind power, to power their operations and reduce reliance on fossil fuels.
- Eco-friendly products: E-commerce platforms are increasingly offering a wide range of sustainable and environmentally-friendly products, encouraging conscious consumer choices.

- Reduced transportation emissions: By shopping online, we can help reduce transportation emissions associated with traditional retail, as delivery vehicles can optimize routes and deliver multiple packages at once.
- Minimized paper waste: E-commerce allows for digital receipts and invoices, reducing the need for paper and promoting a more sustainable approach to record-keeping.
- Consumer awareness: Sustainable e-commerce practices raise awareness among consumers about the environmental impact of their purchasing decisions, encouraging more conscious and responsible shopping habits.
- Global reach: E-commerce provides access to sustainable products and brands from around the world, allowing consumers to support environmentally-friendly initiatives on a global scale.
- Collaboration with environmental organizations: Some e-commerce platforms partner with environmental organizations to support conservation efforts and promote sustainable practices.
- Innovation and technology: E-commerce companies are constantly exploring innovative ways to reduce waste, improve logistics, and enhance the overall sustainability of their operations.
- Positive influence: By supporting sustainable e-commerce, we can collectively drive positive change, encouraging more businesses to adopt environmentally-friendly practices and contribute to a greener future.

Sustainable E-Commerce Gives Businesses a Competitive Edge

Consumers Want Sustainable Products

The biggest reason sustainability and e-commerce should go together is that people want to buy from sustainable companies. Customers today want to lower their carbon footprints, but to do that, they need greener options from businesses. If you offer those options, you could see a nice bump in sales as a result.

More than half of U.S. consumers say they'd shop at a store less if they found out it wasn't sustainable. On top of that, 70% say they're willing to pay at least 5% more for products with a fully sustainable supply chain.

If your e-commerce store can demonstrate its sustainability, eco-conscious buyers could flock to your site, away from less green competitors, even if your prices are higher. As the effects of climate change become harder to ignore, that trend will likely grow, too.

Sustainability Can Save Money

Going green in e-commerce can also help reduce costs. You may find that difficult to believe at first, given the high price of things like electric vehicles and renewable energy. But while these upfront costs are high, they generally save money long-term.

Businesses that use renewables save on their energy bills each month, eventually making up for these technologies' high price tags. That's because running on solar or wind power means you're not buying as much electricity from a utility company. In many areas, you can also get tax breaks and other government incentives to help pay for these upgrades.

Similarly, using electric vehicles to deliver your e-commerce goods can cut fuel and maintenance costs. Electricity is cheaper than gas in many situations, and EVs don't need as much maintenance because they have fewer moving parts.

Many E-Commerce Businesses Are Not Sustainable

Another reason to combine sustainability and e-commerce is that many online sales are far from eco-friendly. As a result, making a greener online shopping experience can help you stand out more from the competition.

E-commerce's reliance on fast delivery times means, in many cases, businesses send half-loaded trucks out on the road. That results in having to send more vehicles and make more trips, contributing to more carbon emissions. Online shopping also typically involves a lot of plastic packaging, which ends up as waste and pollution.

Because these issues are so prevalent in the industry, going green can be a significant differentiator between you and your competitors. With so few sustainable e-commerce stores out there, you have an underserved niche to capitalize on.

E-Commerce Has Big Green Potential

Despite those glaring shortcomings, there's a lot of potential for sustainability in e-commerce. If you buy more from sustainable online stores, you could reduce your carbon footprint by not driving as much. Some e-commerce businesses may also operate in smaller buildings than their brick-and-mortar counterparts, letting them get by with less energy consumption.

There's never been a better time to go green, either. EV maximum ranges have gone up by 100 miles in just a year, and you can choose from an ever-increasing range of models and manufacturers. Similarly, renewable power is getting cheaper by the day. These trends make the industry ripe for the move to sustainability.

Going Green Can Get You Ahead of Future Regulations

As global leaders become more aware of climate-related threats, it may not be long until e-commerce has no choice but to embrace sustainability. The U.S. rejoined the Paris Agreement in 2021, which means environmental regulations will likely rise over the next few years. Going green now can get you ahead of those new rules.

Sustainability can be complex, so if you have to rush to achieve it, it can be hard on your business. Starting early ensures you're already in a good position by the time new regulations come out, helping you avoid any rush and the high expenses that come with it. E-commerce as a whole will move toward sustainability eventually. Starting now will place you ahead of the curve, helping establish your name as a leader in green online sales while that's still a differentiating factor

E-commerce online shopping

E-commerce online shopping is like shopping on the internet. It's super convenient because you can buy stuff without leaving your house. You can find a wide variety of products and compare prices easily. With just a few clicks, you can make purchases and have them delivered right to your doorstep. It's a popular way to shop because you can do it anytime, anywhere.

- Convenience: Online shopping allows consumers to browse and purchase products from the comfort of their own homes.
- Wide Selection: E-commerce platforms offer a vast range of products, giving consumers access to a variety of options.
- Price Comparison: Online shopping enables consumers to easily compare prices across different websites, helping them find the best deals.
- Reviews and Ratings: Consumers can read reviews and ratings from other shoppers, providing valuable insights and helping them make informed decisions.
- Personalization: E-commerce platforms use algorithms to provide personalized recommendations based on consumer preferences and browsing history.
- Accessibility: Online shopping allows consumers to access products from anywhere, at any time, eliminating geographical limitations.
- Easy Payment Options: E-commerce platforms offer various payment methods, including credit cards, digital wallets, and cash on delivery.
- Seamless Returns and Exchanges: Many e-commerce platforms have hassle-free return policies, making it convenient for consumers to return or exchange products.
- Trackable Deliveries: Consumers can track the progress of their orders and receive updates on the estimated delivery time.
- 24/7 Customer Support: E-commerce platforms often provide customer support services, allowing consumers to seek assistance at any time.

E-commerce industry growth

The e-commerce industry growth is expected to accelerate in 2023, driven by the increasing number of online shoppers and the continued rise of digital payments. According to Statista the retail e-commerce revenue in Europe is expected to grow to 939,7 billion dollars and 1,222 billion dollars in 2025.

The fast growth leads to a rise in competition among e-commerce companies, with many investing in technology, logistics, and marketing to differentiate themselves and attract customers.

The availability of higher-quality products and a more user-friendly shopping experience will be essential for all companies to keep up with the competition. Businesses are looking into creating a seamless shopping journey tailored to individual needs and preferences.

- Focus on Value as Global Recession Looms
- Sustainable vs Fast E-commerce
- Rising Importance of Standout Brand Experience
- Focus on Online Marketing Effectiveness
- Say Hello to Live Shopping on Social Media
- More Short-form Video Content
- Increased Adoption of Augmented Reality
- The AI Empowerment Will Continue
- Tech Stack Consolidation

- Fewer Dependencies on Marketplaces

Consumer Awareness

One key aspect of this study is to delve into consumer awareness of sustainability in e-commerce. By exploring consumers' knowledge and understanding of sustainable practices, we can gain insights into the level of awareness and education surrounding sustainability issues in the online shopping realm. Understanding consumer awareness is vital for businesses to develop effective strategies and communication approaches to promote sustainable e-commerce practices.

Firstly, it's important to understand how much consumers know about sustainable practices in online shopping. This includes being aware of eco-friendly packaging, ethical sourcing, and carbon footprint reduction efforts by e-commerce platforms.

Secondly, consumer awareness also involves understanding the impact of their purchasing decisions on the environment and society. This includes knowing the environmental and social implications of different products and brands.

Lastly, consumer awareness extends to being knowledgeable about certifications and labels that indicate sustainable practices, such as Fair Trade or organic certifications. These are just a few points to highlight the significance of consumer awareness in the context of sustainability in e-commerce.

Consumer awareness in sustainability is all about how much shoppers know about eco-friendly practices, ethical sourcing, and the impact of their purchases on the environment and society. It's important for consumers to be aware of certifications and labels that indicate sustainable practices. By being informed, consumers can make more conscious choices and support brands that align with their values.

Benefits of E-commerce for Customers

- Online Shopping Saves Time, Money, Nerves, and Effort. Save time and money with e-commerce.
- There's a Wide Range of Products Available Online.
- Convenience of Online Shopping.
- Price Comparison and Availability of Information.
- Eliminates Shopping Headaches Like Crowds.

Consumer Behavior

Another significant aspect of this study is to examine how sustainability influences consumer behavior in the context of e-commerce. By investigating consumer preferences, motivations, and decision-making processes, we can uncover valuable insights into how sustainability practices impact purchasing choices. This research will help businesses and policymakers understand the factors that drive consumers to engage with sustainable e-commerce and identify opportunities for further improvement.

Firstly, convenience plays a significant role, as consumers enjoy the ease of browsing and purchasing products online from the comfort of their own homes.

Secondly, price and discounts are important factors that influence consumer behavior, as shoppers are often looking for the best deals and savings.

Thirdly, product reviews and ratings are influential in shaping consumer decisions, as they provide social proof and help build trust in the online shopping experience.

Lastly, personalized recommendations and targeted advertisements also impact consumer behavior, as they cater to individual preferences and make the shopping experience more tailored.

Factors That Influence Consumer Behavior

Consumer behavior is affected by multiple factors that each eCommerce brand needs to know and keep into consideration, such as: situation, psychological, environmental, and marketing factors, personal factors, family, and culture.

Situational Factors:

This includes several physical factors such as your store's location, design, colors, window merchandising, lighting, and scent.

Personal Factors:

This is based on the individual's demographic factors such as age, gender, income,

Factors Influencing Consumer Behaviour			
Economic Factors	Personal Factors	Psychological Factors	Cultural and Social Factors
Personal Income- Discretionary Income, Disposable Income	Age	Motivation	Culture
Family Income	Occupation	Involvement	Subculture
Expectations regarding future income	Life Cycle Stage	Perception	Social Class
Liquid assest & consumer credit	Lifestyle	Learning	Social Groups
Level of Standard of Living	Personality & Self Concept	Lifestyle	Opinion Leaders
		Attitude	Role & Status

occupation, etc. It also includes the person's interests and opinions. Hence, you need to understand your audience on a personal level, study their lifestyles, daily routines and understand how they think.

Social Factors:

This includes social class, level of education, religious and ethnic background, family, friends or social network. This might differ depending on the culture as well.

Psychological Factors:

This depends totally on the individual's reaction to the marketing activities, their personal perceptions, mindsets and beliefs.

Methodology

To gather comprehensive data, this study will employ qualitative research methods, including in-depth interviews and surveys. By directly engaging with consumers, we can capture their perspectives, experiences, and opinions regarding sustainability in e-commerce. The qualitative approach allows for a deeper understanding of the underlying motivations and emotions that influence consumer behavior in relation to sustainability.

- Surveys and Interviews: Researchers can gather insights by asking consumers about their online shopping habits and preferences.

- Website Analytics: Analyzing data on website traffic, user behavior, and conversion rates helps understand consumer interactions with e-commerce platforms.
- A/B Testing: Researchers can conduct experiments by testing different variables, such as website design or pricing strategies, to measure their impact on consumer behavior.
- User Experience Testing: Usability testing and user feedback help evaluate the effectiveness and user-friendliness of e-commerce platforms.
- Social Media Analysis: Studying online reviews and discussions on social media platforms provides qualitative insights into consumer perceptions and experiences.
- Purchase Data Analysis: Analyzing transaction data helps identify patterns and trends in consumer behavior, such as popular products or buying patterns.
- Mobile App Usage: Studying mobile app usage data provides insights into consumer preferences for shopping on mobile devices.
- Customer Journey Mapping: Mapping the customer journey helps understand the different touchpoints and interactions consumers have during the online shopping process.
- Competitive Analysis: Studying competitors' e-commerce strategies and offerings helps identify best practices and areas for improvement.
- Longitudinal Studies: Conducting long-term studies allows researchers to track changes in consumer behavior over time and identify emerging trends.

Significance

This study holds significant implications for both academia and industry. By gaining insights into consumer awareness and behavior, we can contribute to the development of effective strategies for promoting sustainable e-commerce practices. Additionally, this research can inform policymakers and stakeholders about the importance of integrating sustainability into e-commerce platforms and policies.

- Environmental impact: Sustainable e-commerce practices help reduce the carbon footprint and minimize waste, contributing to a healthier planet.
- Consumer demand: More and more consumers are becoming conscious of their environmental impact and actively seek out sustainable options when shopping online.
- Brand reputation: E-commerce businesses that prioritize sustainability can build a positive brand image and attract environmentally-conscious customers.
- Cost savings: Implementing sustainable practices, such as energy-efficient operations and packaging, can lead to long-term cost savings for e-commerce companies.
- Regulatory compliance: As governments and regulatory bodies focus on environmental issues, e-commerce businesses that prioritize sustainability are better positioned to comply with future regulations.
- Employee engagement: Embracing sustainability in e-commerce can boost employee morale and engagement, as employees feel proud to work for a company that values environmental responsibility.

- Innovation and differentiation: By embracing sustainable practices, e-commerce businesses can stand out from the competition and attract customers who prioritize eco-friendly options.
- Long-term viability: Sustainable e-commerce practices are essential for the long-term viability of the industry, as they help ensure a more sustainable future for generations to come.
- Partnerships and collaborations: Embracing sustainability in e-commerce can lead to partnerships and collaborations with like-minded organizations and initiatives, further amplifying the positive impact.
- Global impact: The collective adoption of sustainable e-commerce practices can have a significant global impact in reducing environmental degradation and promoting a more sustainable economy.

Conclusion

In conclusion, sustainability in e-commerce is crucial for a greener future. By embracing eco-friendly practices, such as using sustainable packaging and promoting renewable energy, online retailers can minimize their environmental impact. Consumers also play a vital role by choosing to support sustainable e-commerce and making conscious purchasing decisions. Together, we can reduce waste, conserve resources, and protect our planet. So let's shop smart, shop sustainably, and make a positive difference for the environment. By exploring the impact of sustainability in e-commerce and understanding consumer awareness and behavior, this study aims to contribute to the growing body of knowledge surrounding sustainable practices in the digital marketplace. Ultimately, the findings of this study will serve as a foundation for further research and practical applications in fostering a more sustainable e-commerce industry.

Sustainability in e-commerce not only benefits the environment but also contributes to economic development. By adopting sustainable practices, online businesses can attract environmentally-conscious customers and gain a competitive edge in the market. Additionally, the shift towards sustainability can lead to cost savings through reduced waste and energy consumption. This, in turn, can stimulate economic growth and create new job opportunities in industries related to sustainability. So, by embracing sustainable e-commerce, we can protect the planet and foster economic development at the same time.

A Study on Issues and Challenges of Women Empowerment in India

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Introduction

Women empowerment means emancipation of women from the vicious grips of social, economical, political, caste and gender-based discrimination. It means granting women the freedom to make life choices. Women empowerment does not mean 'deifying women' rather it means replacing patriarchy with parity. In this regard, there are various facets of women empowerment, such as given hereunder:

Human rights or individual rights

A woman is a being with senses, imagination and thoughts; she should be able to express them freely. Individual empowerment means to have the self-confidence to articulate and assert the power to negotiate decide.

Social women empowerment

A critical aspect of social empowerment of women is the promotion of gender equality. Gender equality implies a society in which women and men enjoy the same opportunities, outcomes, rights and obligations in all spheres of life.

Educational women empowerment

It means empowering women with the knowledge, skills, and self-confidence necessary to participate fully in the development process. It means making women aware of their rights and developing a confidence to claim them.

Economics and occupational empowerment

It implies a better quality of material life through sustainable livelihoods owned and managed by women. It means reducing their financial dependence on their male counterparts by making them a significant part of the human resource.

Legal women empowerment

It suggests the provision of an effective legal structure which is supportive of women empowerment. It means addressing the gaps between what the law prescribes and what actually occurs

Political women empowerment

It means the existence of a political system favoring the participation in and control by the women of the political decision-making process and in governance

Review of Literature

Malala Yousafzai - there is no denying the fact that women in India have made a considerable progress in almost seven decades of independence, but they still have to struggle against many handicaps and social evils in the male-dominated society. Many evil and masculine forces still prevail in the modern Indian society that resists the forward march of its women folk. It is ironical that a country, which has recently acclaimed the status of the first Asian country to accomplish its mars mission in the maiden attempt, is positioned at the 29th rank among 146 countries across the globe on the basis of gender inequality index.

There has been amelioration in the position of women, but their true empowerment is still awaited.

SWAMIVIVEKANANDA, one of the greatest sons of India, quoted that, “There is no chance for the welfare of the world unless the condition of women is improved, It is not possible for a bird to fly on only one wing.” Therefore, the inclusion of “Women Empowerment’ as one of the prime goals in the eight Millennium Development Goals underscores the relevance of this fact. Thus, in order to achieve the status of a developed country, India needs to transform its colossal women force into an effective human resource and this is possible only through the empowerment of women.

Empowering women

To participate fully in economic life across all sectors is essential to building stronger economies, achieve internationally agreed goals for development and sustainability, and improve the quality of life for women, men, families, and communities.

Objectives of the study

- To know the need of Women Empowerment.
- To assess the Awareness of Women Empowerment in India.
- To analyze the Factors influencing the economic empowerment of women
- To study the Government Schemes For Women Empowerment.
- To identify the Hindrances in the Path of Women Empowerment.
- To offer useful Suggestions in the light of Findings.

Research methodology

This paper is basically descriptive and analytical in nature. In this paper an attempt has been taken to analyze the empowerment of in India. The data used in it is purely from secondary sources according to the need of this study.

Crime against women

The crimes against women fly directly against orchestrating Women Empowerment in India. A report on the crimes against Women by the National Crime Records Bureau comes up with alarming statistics. The Crime Head Wise details of reported crimes during the year 2009 to 2013 along with percentage variation are presented in table1;

DISPOSAL OF CRIMES COMMITTED AGAINST WOMEN IN 2014:

	Cases of total during the year	Total cases for investigation	cases in which chargesheets submitted	Total cases disposal of by police	Disposed cases as percentage of total cases for investigation
Rape	36,735	51,623	30,840	35,590	69
Attempt to commit rape	4,234	4,672	2,781	3,369	72
Kidnapping&	57,311	84,685	26,044	49,150	58

abduction of women					
Dowry deaths	8,455	13,270	7,653	8,597	65
Assault on women with intent outrage her modesty	8,235	10,164	6,462	76,388	76

Source: women and men in India- 2015, 17th issues, Mospl

The rate of incidence of crimes against women was reported at 11 per cent in West Bengal and Uttar Pradesh - among the highest. Among the major states, West Bengal and Assam saw approximately a fifth of f reported crimes against women.

The suicide rate among women was approximately half that of men and there has not been much variation in it over the past decade. The prevalence of suicides was approximately 75 per cent for those below secondary level of education. Family problems were the major cause of suicides among both genders - 23 per cent for women and 21 per cent for men. This was followed by illness, at 18 per cent, for both genders. The study said among women who committed suicide, approximately 47 per cent were housewives, 64 percent were married and 76 per cent were matriculates or below. Among men who ended their lives, 67 per cent were married and 73 per cent were matriculates or below.

Present situation of women

- 2014: A record 7 female ministers are appointed in the e Modi ministry, of whom 6 hold Cabinet rank, the highest number of female Cabinet ministers in any Indian government in history.
- 2017: On 25 March, Tanushree Pareek became the first female combat officer commissioned by the Border Security Force.

The literacy rate is lower for women compared to men: the literacy rate is 60.6% for females, while for males it is 81.3%. The 2011 census, however, indicated a 2001–2011 decadal literacy growth of 9.2%, which is slower than the growth seen during the previous decade. There is a wide gender disparity in the literacy rate in India: effective literacy rates (age 7 and above) in 2011 were 82.14% for men and 65.46% for women. (population aged 15 or older, data from 2015). Official statistics show a dramatic increase in the number of reported crimes against women.

Crimes against women in India

Acid throwing

A Thomas Reuters Foundation survey says that India is the fourth most dangerous place in the world for women to live in. In India, acid attacks on women who dared to refuse a man's proposal of marriage or asked for a divorce are a form of revenge. Acid is cheap, easily available, and the quickest way to destroy a woman's life. The number of acid attacks have been rising .

Child marriage

According to UNICEF's "State of the World's Children-2009" report, 47% of India's women aged 20–24 were married before the legal age of 18, rising to 56% in rural areas. The report also showed that 40% of the world's child marriages occur in India.

Domestic Violence

Many studies have reported about the prevalence of the violence and have taken a criminal-justice approach, but most women refuse to report it. These women are guaranteed constitutional justice, dignity and equality but continue to refuse based on their sociocultural contexts. As the women refuse to speak of the violence and find help, they are also not receiving the proper treatment.

Dowry

In 2011, the National Crime Records Bureau reported 8,618 dowry deaths. Unofficial estimates claim the figures are at least three times as high.

Female infanticide and sex-selective abortion

Female infanticide (killing of girl infants) is still prevalent in some rural areas. Sometimes this is infanticide by neglect, for example families may not spend money on critical medicines or withhold care from a sick girl. Continuing abuse of the dowry tradition has been one of the main reasons for sex-selective abortions and female infanticides in India.

Honor killing

people marrying without their family's acceptance, and sometimes for marrying outside their caste or religion. Haryana is notorious for incidents of honour killings. In 2010, the Supreme Court of India issued notice in regard to honor killings to the states of Punjab, Haryana, Bihar, UttarPradesh, Rajasthan, Jharkhand, Himachal Pradesh and Madhya Pradesh.

Rape

New Delhi has the highest rate of rape-reports among Indian cities. Sources show that rape cases in India have doubled between 1990 and 2008

Sexual harassment

The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act came into force in December 2013, to prevent Harassment of women at workplace.

A study by Action Aid UK found that 80% of women in India had experienced sexual harassment ranging from unwanted comments, being groped or assaulted. Many incidents go unreported as the victims fear being shunned by their families.

Women empowerment schemes

1. Beti Bachao Beti Padhao Scheme
2. One Stop Centre Scheme
3. Women Helpline Scheme
4. UJJAWALA : A Comprehensive Scheme for Prevention of trafficking and Rescue, Rehabilitation and Re-integration of Victims of Trafficking and Commercial Sexual Exploitation

5. Working Women Hostel
6. Rajiv Gandhi National Creche Scheme For the Children of Working Mothers
7. Ministry approves new projects under Ujjawala Scheme and continues existing projects
8. SWADHAR Greh (A Scheme for Women in Difficult Circumstances)
9. Revision under IGMSY in Accordance with National Food Security Act, 2013 in XIIth Plan
10. Support to Training and Employment Programme for Women (STEP)
11. NARI SHAKTI PURASKAR
12. Awardees of Stree Shakti Puruskar, 2014 & Awardees of Nari Shakti Puruskar
13. Awardees of Rajya Mahila Samman & Zila Mahila Samman
14. Archived Maternity Benefit programme
15. Mahil police volunteers
16. Mahil E- haat.

Challenges

There are several challenges that are plaguing the issues of women's right in India. Targeting these issues will directly benefit the empowerment of women in India

Education

While the country has grown from leaps and bounds since independence where education is concerned. The gap between women and men is severe. While 82.14% of adult men are educated, only 65.46% of adult women are known to be literate in India. The gender bias is in higher education, specialized professional trainings which hit women very hard in employment and attaining top leadership in any field.

Poverty

Poverty is considered the greatest threat to peace in the world, and eradication of poverty should be a national goal as important as the eradication of illiteracy. Due to this, women are exploited as domestic helps.

Health and safety

The health and safety concerns of women are paramount for the wellbeing of a country and are an important factor in gauging the empowerment of women in a country. However there are alarming concerns where maternal healthcare is concerned

Professional inequality

This inequality is practiced in employment and promotions. Women face countless handicaps in male customized and dominated environs in Government Offices and Private enterprises.

Morality and inequality

Due to gender bias in health and nutrition there is unusually high mortality rate in women reducing their population further especially in Asia, Africa and china.

Findings of the study

1. There are several Government programmes and NGOs in the Country, there is still a wide gap that exists between those under protection and those not.

2. Poverty and illiteracy add to these complications, The Empowerment of Women begins with a guarantee of their health and safety.
3. Empowerment of Women could only be achieved if their economic and social status is improved. This could be possible only by adopting definite social and economic policies with a view of total development of women and to make them realize that they have the potential to be strong human beings.
4. In order to create a sustainable world, we must begin to Empower Women.

Suggestions

1. The first and foremost priority should be given to the education of women, which is the grassroots problem. Hence, education for women has to be paid special attention.
2. Awareness programmes need to be organized for creating awareness among women especially belonging to weaker sections about their rights.
3. Women should be allowed to work and should be provided enough safety and support to work. They should be provided with proper wages and work at par with men so that their status can be elevated in the society.
4. Strict implementation of Programmes and Acts should be there to curb the malpractices prevalent in the society.

Conclusion

“When women move forward the family moves, the village moves and the nation moves”. It is essential as their thought and their value systems lead the development of a good family, good society and ultimately a good nation. The best way of empowerment is perhaps through inducting women in the mainstream of development. Women empowerment will be real and effective only when they are endowed income and property so that they may stand on their feet and build up their identity in the society. The Empowerment of Women has become one of the most important concerns of 21st century not only at national level but also at the international level. Government initiatives alone would not be sufficient to achieve this goal. Society must take initiative to create a climate in which there is no gender discrimination and women have full opportunities of self decision making and participating in social, political and economics life of the country with a sense of equality.

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A Study on National Institution for Transforming India

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Introduction:

The Government of India's premier policy think tank, NITI Aayog was launched in 2015 to provide directional, policy and relevant technical advice to the Centre, States, and Union Territories. In addition, it was enacted to design strategic and long-term policies and programmes for the Government. It replaced the Planning Commission which was (until 2015) running for 65 years. However, the usefulness and significance of the Commission have been questioned for a long time. NITI Aayog full form stands for the "National Institution for Transforming India." It aims to boost its economic growth and development and build a strong nation. Two hubs fall under NITI Aayog, namely:

Team India: It is in charge of leading Indian states' participation and the central government Knowledge and Innovation Hub: This develops the thinking capabilities for the nation. NITI Aayog is building itself as a state-of-art Resource Centre with all necessary resources to speed up and advance the government's research and innovation powers to help it manage unforeseen problems.

Objectives of NITI Aayog

The objectives of NITI Aayog comprise of the following points:

Help the states actively participate in national objectives and help create a national plan.

- To boost cooperative federalism with the help of state initiatives of support and means from the states.
- To develop methods to create a reliable strategy in villages and accumulate them at a higher level.
- To create an economic policy to incorporate national security goals.
- To especially consider the parts of society that are probably not profiting from economic progress.
- To develop long-term initiatives, strategies and frameworks, and review their effectiveness regularly.
- To give advice and encourage the partnerships of significant stakeholders, national and international think tanks, educational and research institutions.
- To build a community of national and international experts who will generate knowledge, innovation, and entrepreneurial support.
- To create a platform to resolve issues between different sectors and departments, speeding up the achievement of the progressive agenda.
- To build a Resource Centre—a centre of research of good governance, and build the best methods for the sustainable and equitable development of India.
- To efficiently screen and assess the implementation of all initiatives and programs, including identifying all required resources to bolster the chances of success.

- To give attention to technology improvement and build the capacity to discharge all programs and initiatives.
- To take up all necessary activities to implement the national development plan and other objectives.

The 7 Pillars of NITI Aayog:

NITI Aayog has been built upon 7 pillars of effective governance. They are as follows:

- Pro-people: It accomplishes the needs of society and its people
- Pro-activity: It is active in its anticipation and response to the needs of citizens
- Participation: It involves the participation of all citizens
- Empowering: It empowers the citizens, especially women, in all spheres
- Inclusion of all: It includes all citizens, irrespective of their gender, race, or caste



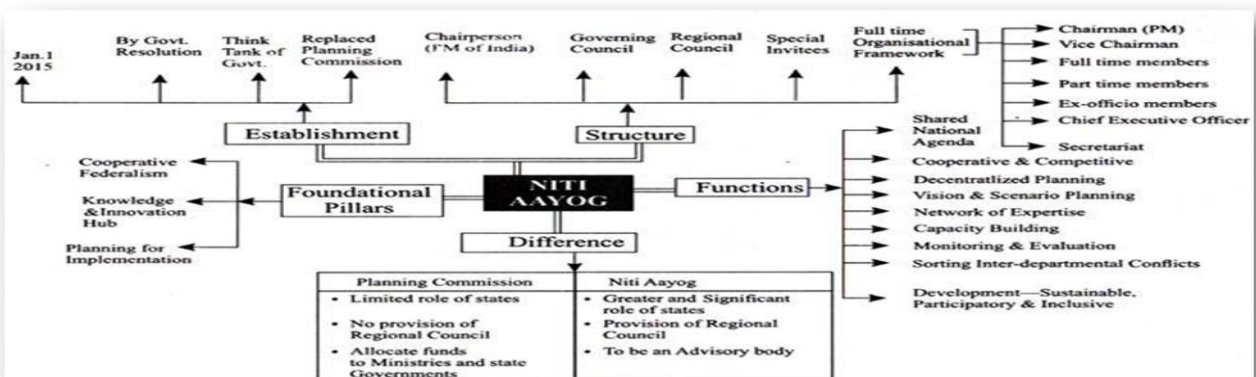
- Equality: It provides equal opportunity to all, especially to the youth of the country
- Transparency: It aims to make the government visible and responsive to all citizens.

Composition of NITI Aayog

NITI Aayog consists of the following members:

The chairperson is India's Prime Minister. The governing council comprises the Chief Ministers of every state in India, and Lt. governors of all union territories. Regional councils are created by the Prime minister for a fixed term to deal with specific issues that may affect the flow of activities in more than one state. It comprises the Chief Ministers from all states and Lt. governors of all the union territories.

Special invitees include eminent experts and specialists with relevant domain knowledge, whom the Prime Minister invites. NITI Aayog also has a vice-chairperson, nominated by



India's present Prime Minister, full-time and part-time members (maximum two members), ex officio members (maximum 2 members elected by the president and his council of ministers), and a Chief Executive Officer who is once again selected by the PM on a fixed term.

Achievements of NITI Aayog

The achievements of NITI Aayog are as follows:

The Government of India set up a collaborative research program between NITI Aayog and the Food and Agriculture Organization (FAO) of the United Nations to monitor India's Food and Agricultural Policies (MAFAP) programme. Running between 23rd September and 31 December 2019, the first phase of MAFAP monitors and reforms food and agricultural policies.

NITI Aayog, in collaboration with the Ministry of Health & Family Welfare (MoHFW) and technical support from the World Bank, has been leading the Health Index initiative since 2017.

It promotes Zero Budget Natural Farming.

It promoted the 'Bhartiya Prakritik Krishi Paddhati' programme that falls under the Paramparagat Krishi Vikas Yojana (PKVY).

It has conceptualized the village storage scheme. It has also proposed the Dhaanya Lakshmi Village Storage Scheme, which is yet to be implemented.

Conclusion

A significant evolutionary change from the 1950's Planning Commission, NITI Aayog serves as the Government of India's central platform for bringing states together to act in the national interest, fostering cooperative federalism.

Health Care System in India

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Health Care System in India : An Overview

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Health care is the prevention, treatment, and management of illness and the preservation of mental and physical well being through the services offered by the medical, nursing, and allied health professions. According to the World Health Organisation, health care embraces all the goods and services designed to promote health, including “preventive, curative and palliative interventions, whether directed to individuals or to populations”. The organised provision of such services may constitute a health care system.

Health Care Sector in India : A Historical Perspective

Before Independence

Conventionally health care in India has been based on voluntary work. Since ancient times traditional practitioners of health care have contributed to the medicinal needs of society. Acute knowledge in the medicinal properties of plants and herbs were passed on from one generation to another to be used for treatment. The colonial rule and the dominance of the British changed the scenario. Hospitals managed by Christian missionaries took centre stage. Even the intellectual elite in India with their pro west bias favored Western practices.

After Independence

Prior to independence the healthcare in India was in shambles with large number of deaths and spread of infectious diseases. After independence the Government of India laid stress on Primary Health Care and India has put in sustained efforts to better the health care system across the country. The government initiative was not enough to meet the demands from a growing population be it in primary, secondary or tertiary health care. Alternate sources of finance were critical for the sustainability of the health sector.

Entry of Private Sector

Till about 20 years back, the private sectors venture in the health care sector consisted of only solo practitioners, small hospitals and nursing homes. The quality of service provided was excellent especially in the hospitals run by charitable trusts and religious foundations. In 1980's realizing that the government on its own would not be able to provide health care, the government allowed the entry of private sector to reduce the gap between supply and demand for healthcare. The private hospitals are managed by corporate, non-profit or charitable organizations. The establishment of private sector has resulted in the emergence of opportunities in terms of medical equipment, information technology in health services, BPO, Telemedicine and medical tourism.

Large companies and affluent individuals have started five star hospitals which dominate the space for high end market. The private sector has made tremendous progress, but on the flip side it is also responsible for increasing inequality in healthcare sector. The private should be more socially relevant and efforts must be made to make private sector accessible to the weaker section of society.

Health care system in India

Traditional Healthcare Systems in India

In India, in addition to existence of modern medicine, indigenous or traditional medical practitioners continue to practice throughout the country. Popular indigenous healthcare traditions include Ayurveda, Siddha, Unani, Homeopathy, Naturopathy, and Yoga. The **Ayurveda** (meaning science of life) system deals with causes, symptoms, diagnoses, and treatment based on all aspects of well-being (mental, physical, and spiritual). These professionals, traditionally, have been inheriting the skills from their ancestors. However, with the advent of education, a variety of institutions offer training in indigenous medical practice.

The **Siddha** system defines disease as the condition in which the normal equilibrium of the five elements in human beings is lost resulting in different forms of discomfort. The diagnostic methods in Siddha medical system are based more on the clinical acumen of the physician after observation of the patient, pulse and diagnosis and clinical history. Yoga is a science as well an art of healthy living physically, mentally, morally and spiritually.

Yoga is believed to be founded by saints and sages of India several thousand years ago. Yoga has its origin in the Vedas, and its philosophy is an art and science of living in tune with the universe. Yogis gave rational interpretation of their experiences about Yoga and brought a practically sound and scientifically prepared method within every one's reach. Naturopathy has several references in the Vedas and other ancient texts, which indicate that these methods were widely practised in ancient India.

Naturopathy believes that all the diseases arise due to accumulation of morbid matter in the body and if scope is given for its removal, it provides cure or relief. It also believes that the human body possesses inherent self-constructing and self-healing powers. Naturopathy differs slightly with other systems of medicine, as it does not believe in the specific cause of disease and its specific treatment but takes into account the totality of factors responsible for diseases such as one's un-natural habits in living, thinking, working, sleeping, or relaxation, and the environmental factors that disturbs the normal functioning of the body.

Unani system of medicine believes that the body is made up of four basic elements viz., earth, air, water and fire, which have different temperaments i.e. cold, hot, wet and dry. After mixing and interaction of four elements a new compound having new temperament comes into existence i.e. hot-wet, hot-dry, cold-wet and cold-dry. The body has simple and compound organs, which got their nourishment through four humours, viz. blood, phlegm, yellow bile, black bile. Unani system of medicine believes in promotion of health, prevention of diseases and cure.

Density of Health Workers in India

Categories	Year	Number	Density per 1000
Physicians	2005	645285	0.60
Nurses	2004	865135	0.80
Midwives	2004	506924	0.47
Dentists	2004	61424	0.06
Pharmacists	2003	592577	0.56
Public and Environmental Health Workers	1991	325263	0.38
Community Health Workers	2004	50393	0.05
Lab Technicians	1991	15886	0.02
Other Health Workers	2005	818301	0.76

Health Insurance

The growing affluence of the Indian middle-class accompanied with lifestyle-related diseases and inflationary healthcare costs are driving the demand for health insurance in India today. Launch of new hospital chains with a stress on holistic well-being is further accentuating this demand, especially in urban areas. Meanwhile the government, in collaboration with non governmental organisations and insurers, is launching various schemes to provide low cost health insurance facility to all citizens. All factors combined contributed to the nearly 40% compound annual growth rate (CAGR) in premiums of health insurance since the sector's liberalisation a decade ago.

Lack of Adequate Health Insurance

Only about 20% of Indians have any form of health insurance, and much of it is inadequate. Nearly all private health service providers require families to spend out-of-pocket at the point of service. This leaves people, especially the poor, highly vulnerable. There is still a long way to go before a sizeable proportion of the Indian population has adequate financial protection against health related events.

Little Emphasis on Communication to Improve Health and Create Demand for Health Services

India's health system is unprepared to deal with non-communicable diseases. To address them, much more effort is required to expand health promotion and prevention. Addressing malnutrition involves refocusing efforts on behavior change around key issues such as feeding practices for infants and young children.

Conclusion

India's health scenario currently presents a contrasting picture. While health tourism and private healthcare are being promoted, a large section of Indian population still reels under the risk of curable diseases that do not receive adequate attention of policymakers.

India's National Rural Health Mission is undeniably an intervention that has put public health care upfront. Although the government has been making efforts to increase healthcare spending via initiatives like the National Rural Health Mission, much still remains to be done. The priority will be to develop effective and sustainable health systems that can meet the dual demands posed by the growth in non communicable diseases and peoples' needs for better quality and higher levels of health care.

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Impact of Cyber Crime in India

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Introduction

The advent of the digital age has ushered in an era of unprecedented connectivity, technological advancement, and economic growth. However, this digital revolution has not been without its drawbacks, chief among them being the escalating menace of cybercrime. In the Indian context, as in many other nations, the proliferation of cybercrime has cast a shadow over the promises of the digital world, exerting a significant impact on both the economy and society. This article seeks to delve into the multifaceted repercussions of cybercrime on the Indian economy and society, shedding light on the financial losses incurred, the erosion of trust in digital systems, the complexities of safeguarding sensitive data, and the pressing need for comprehensive countermeasures. The Indian economy has been undergoing a remarkable transformation, with digital technologies driving innovation, entrepreneurship, and financial inclusion. Trust is the linchpin that fosters the adoption of digital services, underpins e-commerce transactions, and ensures the seamless flow of information. However, as news of data breaches and cyber incidents becomes a distressing norm, users' confidence in digital platforms is shaken. The erosion of digital trust can have cascading effects, reverberating through diverse sectors such as online banking, e-governance, and even foreign investment.

- **Financial Losses and Disruptions:**

One of the most pronounced repercussions of cybercrime on the Indian economy is the substantial financial losses it inflicts. The digital landscape's increasing complexity provides cybercriminals with fertile ground to exploit vulnerabilities in both technological infrastructure and human behaviour. The financial institutions that underpin the nation's economic framework have become prime targets. High-profile attacks on banks, payment gateways, and financial service providers have not only drained funds directly but have also disrupted the financial ecosystem, causing transaction failures, delayed services, and economic instability. Such disruptions ripple through the economy, affecting businesses and consumers alike. The economic toll extends beyond immediate financial losses. Cyber incidents necessitate significant financial investments in incident response, recovery, and legal proceedings. Organizations must allocate resources to conduct forensic investigations, restore compromised systems, and implement enhanced security measures. The mounting costs of these endeavors strain financial resources, potentially diverting funds from growth initiatives and innovation. Moreover, the fallout from cyberattacks often extends to the stock market, leading to declining stock prices for targeted companies.

- **Erosion of Digital Trust:**

One of the most insidious consequences of cybercrime on the Indian economy and society is the erosion of digital trust. Trust is the cornerstone of the digital realm, underpinning online transactions, interactions, and information sharing. However, the relentless onslaught

of cyberattacks has cast a shadow of doubt over the security of digital systems, leading to a decline in individuals' and businesses' confidence in conducting online activities. News of high-profile data breaches and cyber incidents has become alarmingly commonplace, bombarding the public with reports of compromised personal and financial information. This barrage of cyber incidents fosters an environment of uncertainty, where individuals question the safety of their digital interactions. As a result, consumers become apprehensive about sharing sensitive data online, undermining the potential of e-commerce, digital banking, and other online services[5]. The erosion of digital trust extends beyond individual actions to encompass businesses and organizations.. The erosion of trust can lead to decreased consumer engagement, reduced customer acquisition, and, in the long term, diminished revenue streams .. Addressing the erosion of digital trust requires a multifaceted approach. Strengthening cyber security measures and implementing robust data protection regulations are crucial steps to rebuild trust.

- **Challenges in Safeguarding Data:**

Safeguarding data in the face of escalating cybercrime presents a formidable challenge for the Indian economy and society. The evolving threat landscape, coupled with the increasing digitization of services, has created a complex environment where data breaches have far-reaching consequence. Several interrelated challenges contribute to the difficulty of protecting sensitive information. Firstly, the rapid pace of technological advancements provides cybercriminals with a continuously expanding arsenal of tools and techniques. As attackers become more sophisticated, traditional security measures can quickly become obsolete. This necessitates a proactive and adaptive approach to cybersecurity, which is often a struggle for many organizations, particularly smaller ones with limited resources. Secondly, the prevalence of insider threats exacerbates the challenge of data protection. Malicious actors, often with legitimate access to systems, can exploit their privileges to compromise data. Additionally, unintentional actions by employees, such as falling victim to phishing attacks, can inadvertently expose sensitive information. Balancing the need for user convenience with stringent access controls is crucial to mitigate these risks. Thirdly, the sheer volume of data generated and processed in the digital age creates complexities in managing and securing information.

Social and Societal Implications

Beyond the financial and economic dimensions, the surge of cybercrime in India bears significant social and societal implications, profoundly affecting individuals' well-being and the fabric of the community. The evolving nature of cyber threats has led to a range



of negative consequences that stretch from psychological distress to the erosion of public discourse. One of the foremost societal implications of cybercrime is the rise of social engineering attacks, including phishing and online scams. These tactics exploit human psychology and behavior, often deceiving individuals into divulging sensitive information or falling victim to financial fraud. The emotional and financial toll of such incidents can be severe, leaving victims grappling with a sense of violation and distrust. Furthermore, the online landscape has become a breeding ground for cyberbullying, hate speech, and the dissemination of fake news.. The anonymity of the internet also contributes to the phenomenon of online harassment, which extends to various forms of exploitation. Cybercriminals can capitalize on the anonymity to engage in activities such as extortion, blackmail, and human trafficking. Such activities not only exploit individuals but also disrupt the social fabric by fostering an environment of fear and distrust. Moreover, the pervasive use of digital platforms for communication has exacerbated mental health concerns, as individuals are constantly exposed to the potential negative influences of cybercrime.

Mitigation Strategies

Addressing the multifaceted impact of cybercrime on the Indian economy and society necessitates a comprehensive approach that combines technological advancements, regulatory frameworks, public awareness, and collaborative efforts across sectors. Mitigation strategies must be proactive, adaptable, and collaborative to effectively counter the evolving threat landscape.

1. Strengthening Cybersecurity Measures: Organizations across sectors must invest in robust cybersecurity measures to safeguard their digital assets[12]. This includes implementing multi-layered defense mechanisms, regularly updating and patching software, and conducting frequent security audits and penetration testing. Emerging technologies like artificial intelligence and machine learning can enhance threat detection and response capabilities,



identifying anomalies and potential breaches in real-time.

2. Enforcing Data Protection Regulations: The Indian government has taken significant steps in this direction by introducing the Personal Data Protection Bill[13]. Stringent data protection regulations empower individuals to have control over their personal data and hold organizations accountable for data breaches. This encourages organizations to adopt comprehensive data protection strategies that prioritize user privacy and security.

3. **Public-Private Partnerships:** Collaboration between the government, private sector, and academia is crucial to effectively combat cybercrime[14]. Governments can provide regulatory frameworks and resources, while the private sector offers expertise and technological solutions. Public-private partnerships can facilitate the sharing of threat intelligence, best practices, and capacity-building initiatives.

4. **Promoting Digital Literacy and Awareness:** Educating individuals about safe online practices and cyber threats is pivotal to creating a resilient digital ecosystem[15]. Government initiatives, along with campaigns by non-governmental organizations, can raise awareness about phishing, social engineering attacks, and other cyber risks. Teaching digital literacy in schools and universities equips the next generation with the skills to navigate the digital landscape safely.

5. **Building a Culture of Cybersecurity:** Organizations should foster a culture of cybersecurity from the top down.

Conclusion

The ramifications of cybercrime on the Indian economy and society are far-reaching and multifaceted. As India's digital landscape expands, so does its vulnerability to cyber threats. The erosion of digital trust, financial losses, challenges in safeguarding data, and negative social implications collectively underscore the urgency of robust cybersecurity measures. A holistic approach that combines technological innovation, regulatory enforcement, public awareness, and collaboration across sectors is essential to mitigate these impacts. By fostering a culture of cybersecurity awareness, enforcing data protection regulations, and building strong public-private partnerships, India can forge a path towards a safer digital future. It is imperative to recognize that safeguarding the digital ecosystem is not just a matter of economic growth, but a fundamental necessity for the security and well-being of its citizens.

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Challenges and Opportunities of Organic Food Production in India

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Introduction

Although organic farming has been practised for thousands of years in India, it has recently become more well-known. The demand for organic goods has increased as a result of customers' rising awareness of the negative effects of artificial pesticides and fertilisers on the environment and their health. Small and marginal farmers, who make up the bulk of India's agricultural industry, are the main practitioners of organic farming in that nation. This essay will give a general review of organic farming in India, covering its background, present situation, difficulties, and prospects for the future.

Objectives of the study

- To study the need of organic food production in India
- To study the challenges and opportunities of organic farming production in India

Methodology

The study is based on secondary data which collected through Agricultural and Processed Food Products Export Development Authority (APEDA), various journals, publications etc. The secondary data of organic production in India for the periods between 2014-15 and 2021-2022.

Review of Literature

Varkey, (2020) asserts that both developing and developed nations place a strong emphasis on the environmental sustainability of agricultural practices. Due to a variety of reasons, farmers' traditional knowledge of indigenous agrarian practices is being questioned more and more frequently.

Magnaye, (2018) investigates how smallholder organic farming and entrepreneurship are related, taking into account the environmental preservation ethos of organic farming and the aspects of entrepreneurship that boost the economy.

Need for Organic production in India

Health Advantages: Organic food is devoid of dangerous chemicals and pesticides that could impair people's health. Consuming organic food can lower your risk of developing diseases like cancer, allergies, and other chronic health issues.

Environmental Benefits: Using organic farming methods encourages the conservation of natural resources and minimises the use of pesticides and synthetic chemicals, both of which have the potential to harm the environment. Additionally, organic farming supports biodiversity and preserves soil fertility.

Economic Benefits: By encouraging sustainable agricultural methods and expanding market access for organic products, organic farming can give farmers better financial prospects. This can help farmers earn more money and lessen their reliance on chemical inputs.

Food Security: Organic farming methods can contribute to food security by encouraging sustainable agricultural methods, maintaining soil fertility and long-term enhancing crop yields.

Organic Production in India

In India, organic farming has a lengthy tradition that dates back to the Vedic era. Ancient Indian scriptures including the Vedas, Puranas, and Upanishads show that organic agricultural methods like crop rotation, composting, and mixed cropping were used. Ancient India made extensive use of green manure, animal manure, and other natural fertilisers to improve the fertility of the land.

Chemical pesticides and fertilisers were brought to India during the British colonial era, which caused a drop in organic farming methods. However, significant steps were attempted to revitalise organic farming after India attained independence in 1947. The term "green revolution" was first used in the 1970s to describe a movement to use chemical fertilizers, herbicides, and high-yielding seed varieties to boost agricultural productivity. However, this resulted in soil degradation, pollution of the ecosystem, and health issues. As a result, the Indian government began pushing organic farming in the 1980s, and numerous organisations were established to further this cause.

India has the most organic farmers world wide, according to a survey by the International Federation of Organic Agriculture Movements (IFOAM). Through out the country, there were more than 1.5 million organic farmers as of 2020, and more than 2.6 million hectares of land were used for organic farming.

The National Program for Organic Production (NPOP), which is run by the Ministry of Agriculture and Farmers Welfare, controls the production of organic food in India. A recognised certifying body in accordance with the NPOP's guidelines for organic production and certification must certify all organic goods sold in India.

India produces organic food from a variety of sources, including cattle farming as well as crops. In order to avoid using antibiotics and hormones on their livestock, many farmers are transitioning to organic livestock farming, which involves feeding the animals only natural food. India has a developing market for organic food as more consumers choose these goods out of concern for both food safety and environmental sustainability. Via a number of programmes and initiatives, like the Paramparagat Krishi Vikas Yojana (PKVY), which offers financial support to farmers to adopt organic farming practices, the government is also supporting organic farming.

Table:6.1
Area under Organic Food Production India (2014-15 to 2021-22)

Year	Area under Organic Certification (In million Hectares)
2014-15	3.23
2015-16	5.71
2016-17	6.48
2017-18	6.57
2018-19	3.56
2019-20	3.78
2020-21	3.56
2021-22*	4.28

Source: apeda.gov.in

2021-22* refers as of Feb 2022

As we can see, India's area certified as organic has grown greatly over the years, first dramatically from 2014–15 to 2015–16, then steadily until 2017–18. The area covered by organic certification experienced a small decline in 2018–19, although it has now started to rise once more.

Challenges

Limited knowledge

Organic farming is still a new idea in India, and people know little about the advantages of eating organic food.

Expensive

Producing organic food requires more time and labor, which drives up the cost. Because organic food is more expensive than conventional food, low-income consumers may find it difficult to afford it.

Lack of Government Support

The government of India has not done enough to advance organic farming. Organic farmers must pay for certification, which can be expensive. Additionally, the industry lacks infrastructure and logistical support.

Opportunities demand

Organic food is becoming more and more popular in India as people become more aware of its advantages. People are prepared to spend extra for organic food as they grow more health conscious.

Conclusion

The future of organic food production in India looks promising as more farmers adopt organic farming practices, and the demand for organic food continues to increase both domestically and internationally. Organic food production in India can have a positive impact on the health of the population, the environment, and the economy. Organic food production and consumption in India present a significant opportunity for farmers and businesses.

Health Status in Rural India

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Introduction

Health is considered as a fundamental human right. It is defined not only in terms of the well being of mental and physical health but also improving sanitation, drinking water, shelter and assured livelihood condition of the population (according to National Rural Health Mission). Health is the level of functional or metabolic efficiency of a living organism. In human it is a ability of individuals of communities to adapt and self manage when facing physical, mental or social challengers. The World Health Organisation (WTO) defined Health is its boarder sense in its 1948 constitution as “a state of complete physical, mental and social well being and not merely the absence of disease or infirmity. India has traditionally been a rural agrarian economy. Nearly three quarters of the population, currently 1.2 billion, still live in rural areas. How even India’s thriving economy is raising average income levels, driving rapid urbanization, creating an expanding middle class and increasing awareness of health insurance, more women are entering work force that further boost the purchasing power of India live on less than 1.25DD per day and 44% of all children are malnourished and the infant and women mortality rate are still unacceptably high deposit earnest by the government. India’s health conditions are improved over the years, so the total fertility rate is reduce 2.5 in 2012 as compared to 2.6 in 2011.the life expectancy rate is 57 in 2012 as compared to 69 in 2011, and maternal mortality rate is 190 in 2012 as compared to 230 in 2011. Infant mortality rate is very high in India .infant mortality rate is increased 47 in 2011 to 56 in 2012.Health care is one of the India’s service sector. The Indian health sector can be viewed a glass half empty or a glass half full. the challenges the sector faces are substantially from the need to reduce mortality rate, improve health infrastructure, necessity to provide health insurance ,ensuring availability of trained medical personal etc.... there has been a rise in both communicable infection diseases and non communicable diseases including chronic diseases. While ailment such as Polimyclitis, leprosy, and neonatal tetanus will be soon be eliminated, some infection diseases once thought to be under control for example dengue fever, viral hepatitis, tuberculosis, malaria, and pneumonia have returned in force or have developed a stubborn resistance to drugs.

Statement of the problem

The majority of rural deaths, which are preventable, are due to infections and communicable, parasitic and respiratory diseases. Infectious diseases dominate the morbidity pattern in rural areas (40% rural: 23.5 % urban). Waterborne infections, which account for about 80 % of sickness in India, make every fourth person dying of such diseases in the

world, an Indian. Annually, 1.5 million deaths and loss of 73 million workdays are attributed to waterborne diseases.²

Three groups of infections are widespread in rural areas, as follows.

- Diseases that are carried in the gastrointestinal tract, such as diarrhoea, amoebiasis, typhoid fever, infectious hepatitis, worm infestations and poliomyelitis. About 100 million suffer from diarrhoea and cholera every year.³
- Diseases that are carried in the air through coughing, sneezing or even breathing, such as measles, tuberculosis (TB), whooping cough and pneumonia. Today there are 12 million TB cases (an average of 70 %). Over 1.2 million cases are added every year and 37 000 cases of measles are reported every year.³
- Infections, which are more difficult to deal with, include malaria, filariasis and kala-azar. These are often the result of development. Irrigation brings with it malaria and filariasis, pesticide use has produced a resistant strain of malaria, the ditches, gutters and culverts dug during the construction of roads, and expansion of cattle ranches, for example, are breeding places for snails and mosquitoes. About 2.3 million episodes and over 1000 malarial deaths occur every year in India.³ An estimated 45 million are carriers of microfilaria, 19 million of which are active cases and 500 million people are at risk of developing filaria.³

Objectives

- To study the Infant mortality and maternal mortality rate
- To evaluate the communicable and non-communicable diseases.
- Provide access to public health care in rural area

Methodology

The present study is an analytical and empirical study based on the secondary data.

Public Health-care infrastructure in India

India has a mixed health-care system, inclusive of public and private health-care service providers.⁶ However, most of the private healthcare providers are concentrated in urban India, providing secondary and tertiary care health-care services. The public health-care infrastructure in rural areas has been developed as a three-tier system based on the population norms and described below.⁷ The urban health system is discussed in the article on Urban Newborn.

Sub-centers: A sub-center (SC) is established in a plain area with a population of 5000 people and in hilly/difficult to reach/tribal areas with a population of 3000, and it is the most peripheral and first contact point between the primary health-care system and the community. Each SC is required to be staffed by at least one auxiliary nurse midwife (ANM)/female health worker and one male health worker (for details see recommended staffing structure under the Indian Public Health Standards (IPHS)). Under National Rural Health Mission (NRHM), there is a provision for one additional ANM on a contract basis. SCs are assigned tasks relating to interpersonal communication in order to bring about behavioral change and provide services in relation to maternal and child health, family welfare, nutrition, immunization, diarrhea control and control of communicable diseases

programs. The Ministry of Health & Family Welfare is providing 100% central assistance to all the SCs in the country since April 2002 in the form of salaries, rent and contingencies in addition to drugs and equipment.

Primary health centers: A primary health center (PHC) is established in a plain area with a population of 30 000 people and in hilly/difficult to reach/tribal areas with a population of 20 000, and is the first contact point between the village community and the medical officer. PHCs were envisaged to provide integrated curative and preventive health care to the rural population with emphasis on the preventive and promotive aspects of health care. The PHCs are established and maintained by the State Governments under the Minimum Needs Program (MNP)/Basic Minimum Services (BMS) Program. As per minimum requirement, a PHC is to be staffed by a medical officer supported by 14 paramedical and other staff. Under NRHM, there is a provision for two additional staff nurses at PHCs on a contract basis. It acts as a referral unit for 5-6 SCs and has 4-6 beds for inpatients. The activities of PHCs involve health-care promotion and curative services.

Community health centers: Community health centers (CHCs) are established and maintained by the State Government under the MNP/BMS program in an area with a population of 120 000 people and in hilly/difficult to reach/tribal areas with a population of 80 000. As per minimum norms, a CHC is required to be staffed by four medical specialists, that is, surgeon, physician, gynecologist/obstetrician and pediatrician supported by 21 paramedical and other staff. It has 30 beds with an operating theater, X-ray, labor room and laboratory facilities. It serves as a referral center for PHCs within the block and also provides facilities for obstetric care and specialist consultations.

National Rural Health Mission: Strengthening of Rural Public Health System

NRHM, launched in 2005, was a watershed for the health sector in India. With its core focus to reduce maternal and child mortality, it aimed at increased public expenditure on health care, decreased inequity, decentralization and community participation in operationalization of health-care facilities based on IPHS norms. It was also an articulation of the commitment of the government to raise public spending on health from 0.9% to 2-3% of GDP.⁸ Seeking to improve access of rural people, especially poor women and children, to equitable, affordable, accountable and effective primary health care, NRHM (2005-2012) aimed to provide effective health care to the rural population throughout the country with special focus on 18 states having weak public health indicators and/or weak infrastructure. Within the mission there are high-focused and low-focused states and districts based on the status of infant and maternal mortality rates, and these states are provided additional support, both financially and technically. Gradually it has emerged as a major financing and health sector reform strategy to strengthen the state health systems.

Table: 1
Contribution of disease categories to deaths in the state groups, 2016

Disease categories	Percent of deaths to total deaths			India (1316 million)
	EAG states group (599 million)	North-East states group (52 million)	Other states group (665 million)	
Communicable, maternal, neonatal, and nutritional diseases	34.6	32.1	20.2	27.5
HIV/AIDS and tuberculosis	6.4	6.1	4.3	5.4
Diarrhoea, lower respiratory, and other common infectious diseases	19.9	17	11.2	15.5
Neglected tropical diseases and malaria	1.1	1.2	0.6	0.8
Maternal disorders	0.6	0.7	0.3	0.5
Neonatal disorders	4.9	4.6	2.8	3.8
Nutritional deficiencies	0.7	0.5	0.3	0.5
Other communicable, maternal, neonatal, and nutritional diseases	1	2.1	0.8	0.9
Non-communicable diseases	55.1	58.8	68.5	61.8
Cancers	7.8	9.5	8.7	8.3
Cardiovascular diseases	21.9	23	34.5	28.1
Chronic respiratory diseases	12.4	9.6	9.6	10.9
Cirrhosis and other chronic liver diseases	1.7	3.8	2.4	2.1
Digestive diseases	2.6	3.3	1.7	2.2
Neurological disorders	1.8	1.8	2.4	2.1
Mental and substance use disorders	0.4	0.4	0.4	0.4
Diabetes, urogenital, blood, and endocrine diseases	5.2	6.2	7.9	6.5
Musculoskeletal disorders	0.1	0.1	0.1	0.1
Other non-communicable diseases	1.3	1.1	0.9	1.1
Injuries	10.2	9.1	11.3	10.7
Transport injuries	2.9	2.4	3	2.9
Unintentional injuries	5	3.9	4.9	4.9

Suicide and interpersonal violence	2.3	2.8	3.4	2.8
Other	0	0	0	0

(Source: secondary data)

The disease categories among CMNNDs that caused the highest proportion of death were diarrhoea, lower respiratory infections, and other common infectious diseases; HIV/AIDS and tuberculosis; and neonatal disorders. The proportion of deaths due to these categories were relatively higher in the EAG and North-East states group as compared with other states group. Among NCDs, the category of cardiovascular diseases was the leading cause of death, followed by chronic respiratory diseases, cancers, and the category containing diabetes and urogenital disorders. The proportion of deaths due to cardiovascular diseases and the diabetes category were highest in the other states group, whereas the proportion of deaths due to chronic respiratory diseases was highest in the EAG states group.

Table: 2

Distribution of deaths from major disease groups by age in the state groups, 2016

	Age group	Death rate per 100,000 [percent of total deaths in that age group]			Injuries
		Communicable, maternal, neonatal, and nutritional diseases	Non-communicable diseases		
EAG states group	0-14 years	277 [82.4]	37 [10.9]		23 [6.7]
	15-39 years	76 [34.4]	70 [31.6]		75 [34.0]
	40-69 years	278 [21.9]	873 [68.9]		116 [9.2]
	70 plus years	2609 [29.5]	5799 [65.5]		444 [5.0]
	All ages	268 [34.6]	426 [55.1]		79 [10.2]
North-East states group	0-14 years	261 [83.0]	32 [10.3]		21 [6.7]
	15-39 years	77 [33.8]	82 [35.8]		69 [30.3]
	40-69 years	238 [19.7]	881 [73.0]		88 [7.3]
	70 plus years	2466 [27.2]	6260 [69.2]		327 [3.6]
	All ages	236 [32.1]	433 [58.8]		67 [9.1]
Other states group	0-14 years	157.5 [77.2]	30 [14.6]		17 [8.2]
	15-39 years	41.9 [23.1]	68 [37.2]		72 [39.8]
	40-69 years	133.7 [13.1]	785 [77.2]		98 [9.7]
	70 plus years	1304.2 [17.3]	5784 [76.9]		435 [5.8]

	All ages	145.3 [20.2]	493 [68.5]		81 [11.3]
India	0-14 years	225.6 [80.8]	34 [12.0]		20 [7.2]
	15-39 years	58.4 [29.1]	69 [34.4]		73 [36.5]
	40-69 years	195.8 [17.4]	824 [73.2]		105 [9.4]
	70 plus years	1867.0 [23.0]	5805 [71.6]		435 [5.4]
	All ages	204.6 [27.5]	460 [61.8]		80 [10.7]

(Source: Secondary data)

The death rate due to NCDs was over two times that due to CMNNDs in India in 2016. The proportion of deaths and the death rates due to CMNNDs were higher in EAG and North-East states group as compared with the other states group, whereas the proportion of deaths and the death rates due to NCDs were highest in the other states group. CMNNDs caused the predominant proportion of deaths in the age group 0-14 years in all the states groups. Injuries caused 34%–40% of the deaths in the age group 15-39 years across the three states groups. NCDs were the dominant cause of death in those 40 years or older. The proportion of deaths in the different age groups differed widely across the individual states of India: 3%–19% of total deaths in the 0-14 years age group, 7%–16% in the 15-39 years age group, 35%–44% in the 40-69 years age group, and 30%–52% in those 70 or more years old.

Findings

The disease categories among CMNNDs that caused the highest proportion of death were diarrhoea, lower respiratory infections, and other common infectious diseases; HIV/AIDS and tuberculosis; and neonatal disorders. The proportion of deaths due to these categories were relatively higher in the EAG and North-East states group as compared with other states group. Among NCDs, the category of cardiovascular diseases was the leading cause of death, followed by chronic respiratory diseases, cancers, and the category containing diabetes and urogenital disorders. The proportion of deaths due to cardiovascular diseases and the diabetes category were highest in the other states group, whereas the proportion of deaths due to chronic respiratory diseases was highest in the EAG states group.

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Suggestions

- To ensure the functioning of blood bank
- To government have to encourage traditional health practices.
- To take action to dispose or manage liquid waste.
- To district the source of mosquitos breeding.
- To take preventive methods to control life style diseases.
- To conduct medical camps for all village in weekly.
- To conduct awareness class and activities among peoples.
- To ensure proper drinking water accommodation and sanitation facilities to in Migrants.

Conclusion

To improve the prevailing situation, the problem of rural health is to be addressed both at the macro (national and state) and micro level (district and regional), in a holistic way, with genuine efforts to bring the poorest of the population to the center of the fiscal policies. A paradigm shift from the current 'biomedical model' to a 'sociocultural model' is required, to meet the needs of the rural population. A comprehensive revised National Health Policy addressing the existing inequalities, and work towards promoting a long-term perspective plan exclusively for rural health is the current need.

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The Analysis on Consumption Pattern of Water Resources in India

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Introduction

Water is important for human life; safe drinking water influences the quality of health and productivity. India's fortunes in this century will be dictated by how well it can manage its water resources. Water is called as "indrajal" in mythology the nature's gift through rainfall, it not only satisfies the thirst of human beings but also gives food and sustains life of human beings, plants and animals. In fact, great civilizations settled and flourished around water sources and societies evolved their entire cultures and livelihoods based on it.

India as a country with abundance of natural resources is blessed with large resources in terms of water. However, the availability of fresh water varies from place to place based on its geo-physical set-up and natural resources in the country. At present, irrational and unsustainable water withdrawal from ground, tank and reservoirs is on increase.

Water is mainly being used for Agriculture and industrial purposes causing drinking water scarcity to the human being. Moreover, Water use for drinking and domestic purposes is estimated around 7 to 9 per cent of the total fresh water in India. As per the estimates of national water commission, the total water requirement of Water Commission, the total water requirement of India in the year 2050 will be about 973 billion cubic meters depending on its population growth. (Sivaram.P, 2006). The pattern water consumption in respect of different sectors, precipitation, utilization and future drivers of water consumption have been discussed in the paper.

Sector-wise water consumption in India

According to National Water Policy in the planning and operation of systems, water allocation priorities should be broadly as : (i) drinking water (ii) irrigation (iii) hydropower (iv) ecology (v) agro-industries and non-agricultural Industries and (vi) navigation. India receives annual precipitation of about 4000 km³, including snowfall. Out of this, Monsoon rainfall is in the order of 3000 km³.

Population is expected to increase from 1.21 bn in 2011 to 1.66 bn by 2050. Urban population is expected to grow from 29.2 per cent of the total population in 2007 to 55.2 per cent by 2050. Per capita income is expected to increase from \$468 in 2007 to \$17366 by 2050. Industrial contribution to the GDP is expected to increase from 78 per cent 2000 to 92 per cent by 2015. Agricultural production of water-intensive crop is expected to grow by 80 per cent between 2000 and 2050. The sectors are classified into domestic, industrial and agricultural in respect of water analysis. Table 1.1 explains the level of consumption of water by different sectors in India.

TABLE 1.1
Sector-wise Water Consumption in India (in Tr Litres)

Sl.No.	Sectors	Water consumption in year (in per cent)		
		1997	2010	2025*
1.	Domestic	5	8	11
2.	Industrial	6	11	18
3.	Agricultural	89	81	71
	Total	100.0	100.0	100.0

Source: Secondary data. * projected

It is deduced that water consumption pattern in respect of domestic and industrial sector increases progressively whereas the agricultural sector grows degressively. This is due to the less importance of agrarian activities carried out by majority of population. It is evidenced that the water consumption in respect of domestic sector was only 5 per cent where as this will be increased to 8 per cent in 2025 and 11 per cent in 2050 respectively. In the case of industrial activities also, the same tendency is found in respect of 2000, 2025 and 2050. This accounted for 6, 11 and 18 per cent respectively. With regard to agriculture the water consumption in agriculture tend to decline from 89 per cent in 2000 to 81 per cent in 2025 and 71 per cent in 2050. Owing to shift in occupation preferred by Indian population in general and rural population in particular, the agriculture based activities will have less importance in 21st century is inferred from the analysis.

Precipitation level and water utilisation

The level of precipitation water usage among different sectors and treatment of waste water in agriculture is analyzed and presented in Table 1.2.

Table 1.2
Precipitation and Water Utilisation Across Sectors in India

Sl.No.	Particulars	Water reserves in Tr Litres in per cent
I	Annual precipitation	4000
II	Water usage	
	Usable water	1076
	Non-usable water	777
	Total	5853
III	Agricultural waste and treated water	
	a) Waste & Sewage	16.24
	b) Treat water	5.84
	Total	22.08
IV	Water availability	
	Surface	64.0
	Ground	36.0
	Total	100.0

V	Sector-wise Water Use	
	Domestic	5.0
	Agriculture	89.0
	Industry	6.0
	Total	100.0

Source: Secondary Data.

Water utilization mostly rely on the level and volume of precipitation in the country. It is noted that 64 per cent of precipitation is on surface and 36 per cent on ground level. It is to highlight that a total of 1853 Tr.litres of water reserves received every year. The usable water constituted 1076 Tr.litres and 777 Tr.litres of non-usable water. The non-usable water consists of salinity and salt water.

The sector-wise water usage in India evidenced that agriculture accounted for 89 per cent of water consumption to the total, whereas industry and domestic sector's share is only 6 and 5 per cent respectively to the total. The agricultural waste water consists of waste, sewage and treated water. They constituted only 16.24 Tr.litres and 5.84 Tr.litres of water respectively.

Rivers of water utilisation in future

There are many factors which decide the future water usage. Those factors are either different sectors or different individual they resort to perform some economic activity. Table 5.8 highlights the future water utilization pattern and its drivers in India.

TABLE 1.3
Drivers of Future Water Usage in India

Sl.No.	Drivers of water usage	Year		Rate of difference
		2011	2050*	
1.	Population (in crores)	121.2	166.0	+44.8
2.	Urban population	27.82	55.28	+27.46
3.	Per capital income (in \$)	468	17366	+16898
4.	Water usage in agriculture (in %)	89	80	-9
5.	Demand for foodgrains (in million metric tones) (mt)	198	241	+43
6.	Agricultural (in \$)	5.6	18.1	12.5

Source: Secondary data. * Projected

Over population is the both eration to country's prosperity. The triggering factor for the water usage in future will be totally influenced by ever growing population. As per the census 2011, the total population of India is 121.2 crores whereas it is expected that this will grow into 166 crores in 2050. The second driver for the larger demand for water in the years to come will rely on conspicuous expansion of urban agglomeration would result with more number of housing, public drainage and other infrastructural activities. It is noted that the factor of per capita income multiplication is also the dominant factor of growing demand for water in future.

The agricultural sector water usage will also be a factor of influence in future but the volume of water usage will be less comparing to the predecessive years owing to proliferated activities in industry and service sector. With regard to agriculture, the food grain production and export of commodities also play a role in determining water demand in posterity.

Water use in Indian agriculture

The volume of water used for irrigation in India is expected to increase by 68.5 Tr. Litres between 2000 and 2050. The agricultural sector is the core sector focusing on food grains, vegetable and fruits cultivation in India which consumes significant percentage of water compared to other sectors. Table 1.4 shows the water consumption pattern in Indian Agriculture.

TABLE 1.4
Crop-wise Water Consumption in the Agricultural Sector (2012)

Sl.No.	Crop	Water Foot Print ('000 litres/mt)	
		India	Globe
1.	Wheat	1654	1334
2.	Rice	2850	2291
3.	Sugarcane	159	175
	Total	4663	3800

Source: Secondary data.

It is confirmed that paddy growing is the major crop cultivation (2850 mt) carried by Indian farmers. The wheat and sugarcane crop are the other two crops cultivated by farmers which consumer significant volume of water accounted for 1654 mt and 159 mt. At the global level, wheat crop found to be the prominently followed by rice and/ sugar cane cultivation. These are the top three crops which consumers largest volume of water resources in India and the world.

Agricultural activities in general crop cultivation in particular consumes highest volume of water in India. This indicates that food production is the core farming activity conducted by Indian farmers to meet out the ever growing population of India and other parts of the world. One major input used by Indian farmers to grow rice, wheat and sugarcane is water. Therefore, water is an ingredient used to ensure agricultural produce in India.

Conclusion

Water is a unique resource endowed by nature for the survival of all living organism. There has been a steady increase in the demand for water in India over the years. The demand for water resources has been projected to register a much higher level than the availability of water resources. Many parts of our country reels under severe drought while many parts experience floods. Identification and development of water resources help flood control, improve irrigation, ensures adequate drinking water supply, makes possible hydro power generation and helps industrial and domestic uses.

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Economic Empowerment of Women in India

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Introduction

India is going to be number one 2050 by its population. The country's economy and development is purely based on the empowerment of women. The environment which gives independence and freedom the women only can be only one choice for the development. But the empowerment of is still under thread. Economic empowerment is very essential to every women. In the present scenario, most of the women are dependent economically, physically and morally. Though the percentage literacy and knowledge growing among the women, they need economical empowerment. They should take their own independent decisions. The employability of women can only lead to their economic empowerment. The women in India should be permitted use their own money for their interest. In many families in India, the entire money of the earnings of the ladies goes out of their hands. Husband or his family members dominates. Across India there are massive social cleavages and gender inequality is prevalent in sectors including health, education, and literacy. There are several national and international NGOs and civil society actors working towards enhancing women's rights, but the proportion of those specifically targeting women is low. The policy space available to organisations working for women's empowerment is quite restricted, however, research and advocacy on women's rights and work is on the rise, in addition to several government programmes to enhance empowerment of women.

Women economic empowerment

Empowerment refers to the process of change that gives individuals greater freedom of choice and action. The development of economic empowerment for women is contingent upon available resources and whether women have the skills to use them. Moreover, it depends on women's access to economic opportunities and control over their economic benefits. In reality, women face obstacles throughout the process of transforming resources into strategic choices. Paramount among the obstacles to women's economic empowerment is society's dependence on women's unpaid work, either at home or the market (in the agricultural sector, for example). This results in women's increased time poverty, restricting their ability to engage in paid and formal work. Removing and overcoming many of the barriers to women's economic empowerment will require structural change within social institutions to actively promote gender equality and women's rights. In contexts of conflict and post-conflict, the challenges for women's economic empowerment deepen. This is because of the low priority of gender related development objectives in the political agenda of reconstruction and limited implementation capacity of different actors (e.g. government, civil society). However, there is often an increased awareness of the opportunities for women's economic empowerment in times of conflict and post-conflict, which includes a chance to change discriminatory gender norms of the past. Furthermore, there is the potential

contribution of women's economic empowerment to strategic development goals and new economic prospects for women, building on their new economic roles acquired during the conflict. Women's economic empowerment is one of the most important factors contributing to equality between women and men. A specific focus on women is necessary given that women are a majority among economically disadvantaged groups. Gendered power structures and social norms lock both women and men in positions that limit their productivity and ability to make choices to improve their situation.

Women empowerment in India

Despite its growing economy (with a GDP of 7.3 per cent in 2014-15), issues such as persistent poverty, corruption, clientelism and inequality continue to disrupt the social and economic ethos in India. Women continue to be excluded in social, economic and political domains, which show the inadequate attention towards inclusive growth and unequal gender relations. India ranks 127 out of 187 countries in the gender inequality index with a score of 0.536.

Economical status will be improved when the women are getting employed. The statistics shows that India is ranked 120 among 131 countries. Though the graduate level is 42% from the female, due to many reasons like safety, physical environment and undue care about the female from their family, the females are not go into employment. Only the rural women working in unorganized sector is high in percentage. The percentage of women working in service and industry is less than 20%.

Gender biases due to patriarchal culture and tradition continue to exist within the household, impacting women's lives in the public and private sphere. Caste barriers further enunciate discrimination against women, especially those belonging to the lower caste such as Scheduled caste and Dalit women. Recognising the historical disadvantage and vulnerability of Dalit women, the government has adopted various legislations such as the Protection of Civil Rights Act (PCRA) and the Scheduled Castes and Scheduled Tribes (Prevention of Atrocities) Act which paces Dalits to be at par with other caste groups. Recently there has been also been a considerable increase in the budgetary allocation for the Department of Women and Child Development.

Economic empowerment of women is mainly based on their participation in decision making process with regard to raising and distribution of income, investments and expenditure at all levels. The entire efforts of empowering women are to help them to exercise their rights in decision making at all levels both within and outside the households and enable them to be treated as equal partners in the society. Efforts are on to enhance the capacity of women to earn and ensure that they get access to and control the whole family or community assets. The economic empowerment is measured with the help of increase in assets value, income, Savings, loan amount and family income. Women's economic empowerment is a priority in promoting gender equality and women's rights in Swedish development cooperation. A stronger focus on gender equality and women's economic empowerment is essential to reduce poverty. The World Bank argues that addressing gender inequalities with women's economic empowerment is 'smart economics'. They argue that

greater gender equality enhances productivity, improves development outcomes for the next generation, and make institutions more representative. Women represent 40 percent of the global labour force, 43 percent of the world's agricultural labour force and more than half the world's university students. Productivity will thus be raised if their knowledge, skills and talents are used more fully. The World Bank further states that greater control over household resources by women can enhance countries' growth prospects by changing spending patterns in ways that benefit children. In fact, improvements in women's education and health have been linked to better outcomes for their children in countries as varied as Brazil, Nepal, Pakistan, and Senegal. The third message from the World Bank is that empowering women as economic, political and social actors can change policy choices and ensure more representative decision-making. Gendered power structures and social norms lock both women and men in positions that limit both their productivity and their ability to make choices to improve their situation. Gender equality benefits both men and women, but as women are economically marginalised to a greater extent, this paper focuses on women's economic empowerment. This does not mean that we are overlooking the need for empowering certain groups of poor men or the need for addressing men in their relationship to women (i.e. husbands allowing women to earn income, fathers encouraging girls' secondary schooling etc.) which is often a central aspect for successful results.

In the contemporary world of globalization and liberalization, economic empowerment is the foremost pillar to be independent. Financial independence make the people to enjoy their rights properly and to play an important role in the decision making within and outside households which is very important to live with dignity and honour. Financial independence would come through engagement in paid work. Unfortunately, women's workforce participation in India is less even after seven decades of independence. Particularly for urban women the work participation is not satisfactory. It is a concerning issue that the proportion of women are less engaged in the workforce in urban even after the greater job opportunities and availability of higher remuneration compared to rural areas. A similar scenario has also been experienced for literate women. Although literacy enriches the women to be engaged in the workforce, little share of urban literate women has been found in economic activity in most of the states/UTs of the country. On the other side, the participation of rural literate women in different paid work fields is much higher than the urban counterpart. Similar reflection has appeared in the analysis of women's attainment of educational level in work participation. Excluding technical/professional degree holders, for the rest of the educated women with different levels work participation in the urban area is lesser than the rural area in most of the states/UTs of the country. In this regard, states should focus on the workforce of literate women in urban areas, whether they face discrimination to get a job or limited job opportunities in the different sectors because of their gender. If this is the case, the administration should take proper actions because jobs should be given based on education and skills, not gender. In many cases, even after being educated, they become unemployed because of a lack of suitable job opportunities. It is not about their preferences or choices; it's about the discrimination and inequality they usually face in the workplace. From

this point of view, the central government should also introduce national policies and laws to ensure a friendly working environment for women and should widely promote it. Non-government organizations like NGOs can come forward for women's rights in the workplace and drive awareness programmes.

In the patriarchal society, domestic violence against women and suppression of their voice is frequently flashed in the news. It is essential to be independent to raise her voice against the violence that happens to them and can bear her own life even after divorce/separation to get rid of this situation. The study has explored that the participation in the workforce of urban married women is significantly less, though most of the states/UTs married rural women work share is satisfactory. In addition to these, another striking feature found in the study is that the share of rural women workers is associated with high profile and mid-profile jobs compared to the urban working women. Lastly, the overall analysis is reflected in EEI, which proves that rural women are more economically empowered than their urban counterparts. It means rural women are more independent, can make their own decisions, and are more self-confident.

Conclusion

This paper is an attempt to bring the importance of the women economic empowerment. Development of women is the development of a home, society and nation. Women empowerment is depending on their economic empowerment. When they are economically empowered, the women will have the sky as limit. Their lot of potential, knowledge, skill, sincerity and dedication will yield better result everyone. The government should take necessary initiations to protect, support and guide in their part.

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Skill Development Initiatives in India

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Introduction

Skills determine the ability to achieve goals and execute better plans. In order to enhance their skilling, the Government of India introduced the initiative of 'Skill India' in 2015. The main objective was to train over 40 crore Indians in various industry-related jobs. Their vision was clear – to have an empowered workforce by 2023.

Skill Development

Consistent, deliberate work is required to develop the capacity or aptitude to perform challenging tasks or job duties with ease and adaptability. This process is known as skill development. Finding the talents that are lacking and attempting to fill them is the process of skill development.

Although skills development and how to develop your skills is a big topic to cover, it is further divided into three categories; cognitive, technical, and interpersonal skills. Skills development can also be explained as a form of instruction where through repeated and detailed experiences, knowledge is being learned. Meliorating and improving skills becomes easy when we move forward step by step.

Being job-specific, these abilities can help to shape a better future for themselves, their families, and neighbourhoods. In this constantly changing market, lacking the appropriate abilities could also have some detrimental effects. Here are some mind-blowing facts about skills

Initiatives – Skill Development

The task of educating youngsters by equipping them with skills through AICTE-approved colleges or registered facilitators has been given to the Skill Development Cell with the goal of improving their employment or self-employment chances. To achieve its goals, the cell is operating a number of initiatives. Higher education institutions opting for the skill development among students could be thoroughly understood here.

The Ministry of Skill Development & Entrepreneurship (MSDE) has concentrated on initiatives and programs to help Indians acquire these skills so they can increase their contribution to the development of the country. Youth in particular make up the largest stakeholder in both nation- and image-building.

The skilling schemes provided by the Central Government are

1. Pradhan Mantri Kaushal Vikas Yojana 2.0
2. Pradhan Mantri Kaushal Kendra (PMKK)

Skill knowledge providers are industries or specialised training centres. Under this initiative, Memorandum of Understanding is signed by the academic Council with the following organization to use their skill training centre for giving vocational training to students admitted under NSQF Program. IL&FS Skills Development Corporation Ltd.

Advance Technology Development Centre (ATDC)
Footwear Design Development Institute (FDDI)
Indira Gandhi National Centre for Arts (IGNCA)
National Institute of Electronics & Information Technology (NIELIT)

In addition to above 54 SKP, are also approved by the Council to provide hands on training.

Benefits of Skill in India

The Indian youth can access better-paying jobs and get a chance to experience a higher standard of living. Moreover, every sector of the Indian economy will experience economic growth with proper development at the grassroots level. The country's economic prosperity will be aided in the future by a workforce that is better educated.

Various challenges of skill development in India

Skill India faces multiple challenges, keeping in view the current policy framework and infrastructure. The various challenges of skill development in India will be discussed below:

Insufficient capacity

The current infrastructure facilities available in institutes all over the country are not adequate in proportion to the massive demand for skilled labour. Moreover, there is a lack of highly skilled trainers who can train the workforce.

Mobilisation

The perception of skill development programs among Indians is still mostly traditional. One of the most challenging tasks is enrolling students in vocational training and education in institutes.

Scalability

There is a limited buy-in from the private sector for the Skill India model. In short, it does not get much support from any stakeholders in the country.

Mismatch of skills

Sometimes the skill sets offered by the institutions don't match what the companies are looking for. As a result, even though the youth are skill trained, they do not get employed.

The government will need to address these negative aspects of Skill India in the future. The faculty needs to be inspired and trained to take on more responsibility. Additionally, private stakeholders take the initiative to invest in Skill India's programs. Last but not least, it is crucial to include business people in the creation of the skill development curriculum.

Conclusion

One of the most important components of India's overall growth, in the government's eyes, is skill development. Although skill development in India faces several obstacles, the government has sought to restructure the efforts and policies. This will guarantee that the targeted youngsters have all the training they need to find work across a range of industries. Because of India's enormous demographic dividend, there is a significant demand for competent workers in the labor market.

Women Empowerment and Women Achievers in India

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Introduction

In olden days the freedom of women was restricted inside household kitchen, but today they play important roles in all the fields just as equal to men and in some streams they outdate them also. Bharathiyar one of the important Tamil poet wanted the status and life of women to improve in his days. But he could not witness it in his lifetime. But the dream he had in his mind has come to real in the recent developments and advancements made by women in many areas.

The five components of women empowerment are (i) their self-respect, (ii) their right to use their opportunities in a positive manner, (iii) their ability to make their choices based on their own accord, (iv) their power to control their livelihood both in professional and personal life, and (v) their ability to take part in social and economic discussions in the society.

Women empowerment in India was started long ago by great reformers like Raja Ram Mohan Roy, Swami Vivekananda, Acharya Vinobha Bhave and Ishwar Chandra Vidyasagar etc to eradicate sati and child marriage. They wanted the women in our nation to come out of their fears and lead a life with dignity and self-respect.

When we help women to achieve their empowerment, individual growth in each home will contribute to the development of society and thus the entire nation will be flourished. The secret of each nation's success dwells in the hands of women who are the spectators of increasing the economy by their knowledge, leadership quality and patience.

The 5 pillars of women empowerment: Education, Health, Security, Finances and emotions.

Seven principles of women empowerment:

- ❖ To create a high level corporate leadership irrespective of gender equality.
- ❖ Manage all people equally at work, respecting and supporting them regardless of discrimination.
- ❖ Help to promote education, training and development for women in all aspects.
- ❖ Ensure the health and safety of all workers male or female.
- ❖ Implement marketing strategies, entrepreneur skills in women.
- ❖ Provide equality irrespective of community and advocacy.
- ❖ Measure the progress of them continuously and create harmony in their hearts and minds.

Meaning of women empowerment

The term women empowerment is all about authority, or the power embarked on women sharing indistinguishable rights. The term refers to the liberation of women from socio-economic restraints of reliance. Women comprise around 50% of the country's

population, and a bulk of them stays economically dependent on each other without employment.

The age of feminism, a small portion of women in India are freed and can employ their free will and are permitted to carve out their lives the way they want. But there is a considerable division of the women in this nation who require optimistic support. In most Indian villages and semi-urban cities, women are still denied fundamental education and are never authorized to continue higher education despite amassing the understanding required. Women are known for delivering multiple roles effortlessly per day, and thus, they are considered the backbone of every society. Living in male-dominating societies, women play a wide range of roles, such as caring mothers, loving daughters, and capable colleagues. The best part is that they fit the bill perfectly in every role.

Education- a powerful tool

In certain areas women has gained their position as higher authorities who can be taken as a positive approach of women empowerment. In many educational institutions women take a lead and make right decisions and change the atmosphere into a positive driven form. The percentage of women being educated through colleges and universities has considerably raised in the present days. Women is capable to turn their dreams into reality through their education and we find many parents and relatives are helping them to pursue their goals. Many women have taken high positions in research areas, for example in the recent Chandrayan -3 project many women scientists have proved their knowledge and skill. Kalpana, from Bengaluru, is an IIT Kharagpur graduate and she joined in ISRO in 2003. She is a part of Chandrayan -3 team and worked for four years to ensure its success landing. Dr Ritu Karidhal, distinguished as one of the esteemed 'Rocket Women of India,' holds the positions of scientist and aerospace engineer within ISRO. Nandini's initial and sole application led her to ISRO, where she has devoted two decades of her professional life and the list continues for many women who have worked for the mission success. This portrays the women developing day by day into a strong power in the society.

Health and Hygiene

In recent times of corona we saw many women frontline warriors who risked their lives to save people from the severe virus threat. They are real heroes in our lives and during that pandemic period many did not even return to their homes due to the fear of spreading virus to their beloved ones. They sacrificed their motherly attitude and nature and treated other patients by considering public health above all. Their strong mind and willing to help others is really an example for their moral courage and women empowerment.

Social life

Many women leaders are entering politics and it can be seen as a powerful fact of women empowerment. Many organizations like National council of women in India, All India Women's Conference, etc help for the upgradation of women in education, professional and personal life. They also help them to resolve their issues and have a peaceful life. The various organizations in support of women are

- All India Federation of Women Lawyers

- All India Women's Conference
- AppanSamachar
- Association of Theologically Trained Women of India
- BharatiyaGrameenMahilaSangh
- BharatiyaMahila Bank
- Confederation of Women Entrepreneurs
- DurgaVahini
- Friends of Women's World Banking
- KrantikariAdivasiMahilaSangathan

Many women are benefitted financially from self help groups and their standard of living has been increased considerably. Through the loans obtained from these organizations they are able to do short scale business and help themselves and their family to grow. They are able to think something apart from their daily routine work and as a group they help each other in terms of sharing and caring and achieve their dream as business women.

Achievers of India

Many women have made achievements in the field of sports. Mary Kom is one of them who inspired women all over the world by creating a high place in boxing. SaniaMirza (tennis), SainaNehwal (badminton), Hima Das (track and field) Manu Bhaker (shooting) , PT Usha (track and field)etc are well known for their achievement and they made our country to be proud of them.

DroupadiMurmu is an Indian politician and former teacher who is serving as the 15th and current President of India since 2022. She is the first person belonging to the tribal community and also the second woman after PratibhaPatil to hold the office. This list can be extended to many women in different fields and all these are embarked as empowerment of women.

Conclusion

Women have the power not only to change their surroundings but the entire world. Every women has an inner voice within her and the world has to listen to it so that the success story of new era which had already begun will grow into an enormous universe with the power of women empowerment.

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Pros and Cons of Women Empowerment

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Introduction

Women establish approximately half of the total population of the USA. But they be afflicted by many dangers as associated with guys in phrases of literacy charges, labour participation costs profits. Social, monetary and political empowerment is the need of the day, as it is one only most suitable way of creating women empowerment it is conceptualised in terms of personal assertions, shallowness and self-belief, capacity to guard themselves as ladies reap socio-political participation and economic independence, ownership of efficient property and offer management in women.

Government of India prepared a National report which lays down various techniques for women's improvement and declared the yr. 2001 as "12 months of girl's empowerment" 1993 became an attempt to supply some special powers to women in all the three levels of Panchayat Raj System. 1/3 of seats are quiet for girls similarly to SCs and STs. This has created recognition most of the women however failed to deliver drastic trade as consistent with expectancies. It suffers from a few serious drawbacks together with illiteracy, lack of information, non-availability of in a position girls, corrupt leadership and Bias toward Elites and centre elegance. Even although the political parties communicate now and then in elections 33% of reservations for ladies applicants in Legislative and parliament elections.

Some of the empowerment mechanisms in India could be described as follows:

- Literacy and higher education;
- Better health care for herself and her children;
- More upper age at marriage; Greater work participation in the modernized sector;
- Necessary financial and service support for self-employment;
- Achieve knowledge for her rights;
- Self-reliance, self-respect and dignity of being a woman.

The Constitution of India made a recollect an intensive departure from the inherited social machine. By granting girls same social and political status. Constitutional equal popularity supposed that every adult woman, whatever her social role or accomplishments, had the opportunity to characteristic as a citizen and specific associate in the mission of nation-constructing.

With the exception of cultural empowerment of women, the subsequent elements of girls empowerment are given significance including complete participation of women in democracy (political empowerment); the schooling of women (social empowerment) the eradication of gender boundaries in employment (monetary empowerment); and land rights and prison machinery (felony empowerment).

Besides the 33 in step with cent reservation of seats for girls inside the Panchayat Raja institutions is certainly a progressive step towards the empowerment of rural girls. The Seventy-1/3 and Seventy-fourth Constitutional provisions paved the way for the emergence of approximately one million girls as leaders and choice-makers in the United States and urban elected our bodies. This will empower women politically at the grass-roots degree in an innovative fashion, and it'll allow them to take an interest on the local level to energize and enhance the scenario of ladies in areas like health, schooling and employment, which essential to their vital lifestyles.

Against their vast numerical strength, women occupy a marginalized function in society because of numerous socio-economic constraints, This has inhibited the energetic participation of women in political equality, statistics have over the years revealed that whilst there may be a decent visible demonstration of gender high-quality at the voter level, gender readability in the power structures show reason for women challenge. According to the evidence on Women's Development (1985), girls' position inside the political formation had remained steady, in spite of the rapid growth of casual political interest via them.

Constitutional Provisions towards Empowerment of Women

Article 15(3) of the Indian structure empowers the kingdom from making any special provisions for women and children. Art 31 (d) directs that rule shall in realistic directs its policy in the direction of securing same pay for identical work for both males and females. Art forty two makes provision for securing just and human conditions of labour and for maternity relief. Child Marriage Restraint Act 1929 to become surpassed to prevent toddler marriage. In 1856 the Hindu Widow's Marriage Act was given a few other regulation concerning ladies in topics of marriage, adoption and inheritance are:

- In December 1829 Sati was declared illegal and abolished.
- Hindu law of legacy amendment Act 1929.
- The Hindu women Right to Property Act 1937.
- The unique marriage act 1954, which provides rights to women on par With men for intercaste marriage, love marriage and registered a marriage with a minimum age of marriage at 18 for females and 21 for males.
- Hindu marriage Act 1955, which ban polygamy, polyandry, and child marriage and allow equal rights to women to divorce and remarry.
- Hindu Succession Act 1956 which provides for women the right to parental property.
- Hindu Adoption and Maintenance Act 1956, which gives childless women the right to adopt a child and to believe maintenance from the husband if he divorces her.
- Hindu Dowry Prohibition Act 1961, declares the practice of illegal dowry Activity and thereby prevents the exploitation of women.
- The suppression of corrupt Traffic of Women and Girls Act 1956 provides Protection to women from being kidnapped and being compelled to become prostitutes.
- The Medical Termination of Pregnancy Act 1971, which legalise the abortion accept the right of a woman to go for abortion on the ground of physical and mental health.

- The criminal law amendment act 1983 aims to stop various types of crimes against women.
- The Family Court Act of 1984 provides justice to women who get involved in family disputes.
- The Indecent depiction of Women (Prohibition) Act 1986 prohibits the vulgar presentation of women in the media such as newspapers, cinema, TV, etc.

Women and the Work Place

Educated girls are one of the predominant engines of the dynamic financial system of India due to the fact they are pouring into the expert staff with a profound implication of country wide and multinational businesses.

- ❖ Harassment of women at the administrative centre is the most unwanted development. Woman are economically exploited danger of removal is continually there a girl personnel. Women are given more work and less pay. Discrimination is also made in presenting opportunities of a brand new appointment, promotion, increment, training, allowance, etc., sexual harassment of ladies at place of job is usually on increasing fashion without any unique control over it Amnesty International has observed that Indian ladies are frequently raped in prison cells. Even, the United Nations has talked about that India has the very best quantity of custodial rapes by guys is a role of strength.
- ❖ As especially qualified ladies in rising markets battle to stability the relies upon of career, kids and tradition employers have an exceptional possibility to help them completely recognise their potential, to accomplish that the competencies or the employers will ought to benefit a deeper know-how of pursuits and desires in their top woman competencies and alter their rules for that reason. But the instructions discovered in attracting, help and retaining the great and brightest ladies can only beautify and strengthen an employer's operations global. Helping these gifted ladies grow is the top-quality direction to endured growth now and in destiny.
- ❖ In India role of Hindu girls is better that of Muslims wherein (Talak) Divorce, Mohar, Remarriage is authorized on the other hand women of Christians and Parsees enjoy higher function than that of Hindu because of Higher Education and Employment.
- ❖ At gift, we see the status quo of separate faculties and colleges for ladies. In 1958-59 there have been 146 colleges for ladies, it turned into multiplied to 824 faculties in 1992, and now it has crossed a thousand mark.

Establishment of Separate Women Universities

Article 29(2) permits the country and personal citizens to set up academic institutions handiest for ladies schools and universities. Examples are:

- Smt. Nathibai Damodar Thackersey University for Women, Poona
- Padmavati University for Women, Tirupathi, Andhra Pradesh
- Mother Teresa University for Women, Kodaikanal, Tamilnadu
- Women's University, Bijapur, Karnataka, and etc.

Girl college students are becoming admissions on merit basis to numerous guides of prestigious engineering, clinical, management regulation and different faculties in exceptionally greater huge variety all through the current years. Women have now realised the importance of higher schooling. Even the parents are encouraging their daughters to get higher education. Still, 60% of our rural girls are illiterate, and only some of them increase their academic profession via their intelligence and affordable efforts.

Conclusion

Thus road map for girls empowerment is there, however still, we've got miles to head on this course of empowerment. It has been rightly said by Swami Vivekananda. "The Best thermometer to the continue of a country is its remedy of women". Therefore, due popularity to them in society and their greater involvement in socio-economic and political opinions will become all the greater critical. Every character need to come ahead to make sure equal popularity for ladies in all spheres of existence. The Empowerment of ladies has end up considered one of the critical issues of the 21st century, no longer only at a country wide degree but also on the international level. Efforts by the Government are directly to make certain Gender equality, but Government tasks by myself could not be sufficient to obtain this goal. Society must take movement to create a weather in which there is no gender discrimination and Women have full possibilities of self-decision making and participating inside the Social, Political and Economic life of the Country with a sense of equality. While the welfare method laid pressure on the significance of women as better halves, moms and careers of circle of relative's welfare, the anti-poverty method became constructed on two techniques-want for recognising women's participation to family profits paid and unpaid works. There become full effort to mobilise the strength of girls and provide them monetary assist via profits-generating tasks and cooperative functioning. This technique objectives to make certain women's rightful and identical position in society through direct programmes that would enhance ladies' activities in each the family in addition to marketplace spheres. Thus began the strategy for the empowerment of women in India.

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An Overview of Women's Empowerment Initiatives around the World

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Introduction

Women's empowerment is the advancement of women, as well as their acceptance and inclusion in the process of making choices. It also entails granting them equal opportunities for social advancement and disliking gender bias. "Women's empowerment" refers to the process of enhancing women's access to control over the strategic life decisions which impact them and access to the opportunities that allow them to fully realize their potential. It is based on the assumptions that women and men differ from each other in their position in society and that these variations consist of asymmetric, unequal power relations between the sexes. If more women were able to serve as change agents, equal access to and completion of educational requirements is required. Women's literacy is crucial for enhancing family health, nutrition, and education as well as for enabling women to take part in societal decision-making.

Types of women's emancipation

The development of society as a whole depends on the empowerment of women. These empowerment strategies concentrate on various problems that women confront.

Social Empowerment

This kind of empowerment discusses the social injustices that women have faced. India has advanced significantly since gaining its independence. Still, there are still countries where women are treated unfairly in relation to matters such as health, family, marriage, childbirth, etc. Having an equal voice in all of these decisions can help women feel more empowered socially and not be constrained to one particular setting.

Educational Empowerment

Since ancient times, one of those most crucial paths for women to achieve socioeconomic parity has been through education. In the past, women's access to education was restricted. The literacy rates for women in India are still generally lower than those in other countries. Giving women access to school is therefore crucial in order for them to further their education and support their families as wage earners.

Economic Empowerment

Women who are self-sufficient financially are viewed as powerful. Women can overcome barriers of inequality and defy conventional gender stereotypes by participating in all sorts of marketplaces and having equal access to employment possibilities. Giving women the financial freedom to operate their households on their own terms is another crucial step towards empowering women. Numerous organisations are currently working to empower women economically by creating microfinance institutions and creating female entrepreneurs. Increasing the number of jobs available to women can also lessen poverty in the nation.

Political Empowerment

One of the most effective and persuasive methods to change society is through politics. It equips women with the self-assurance and knowledge needed to be on par with males in society. In addition, women's involvement in politics is essential for building a long-lasting administration.

Psychological Empowerment

Despite the fact that many women are strong and independent, they nonetheless feel uneasy leaving their houses alone at night. Women are particularly exposed to crimes including rape, honour killings, exploitation, and harassment. These not only pose a threat to their existence but also have long-lasting psychological repercussions that may lower a woman's self-esteem.

Women who are psychologically empowered can live free from the grip of fear. It involves making an environment where women can be themselves without worrying about their safety or well-being.

Top nations for women's emancipation

According to a World Economic Forum index, Iceland is the best country in the world for gender equality. Following in the top 10 are Finland, Norway, New Zealand, Sweden, Namibia, Rwanda, Lithuania, Ireland, and Switzerland. For the 12th year running, Iceland has been ranked as the finest nation in the world for gender equality by the World Economic Forum. The island nation has improved from last year and now ranks higher overall on the index, which measures political leadership, economic prospects, education, and health. This comes at a time when worldwide progress has stalled. According to the Forum's Global Gender Gap Report 2021, Namibia, Rwanda, Lithuania, Ireland, and Switzerland round up the top five countries for gender parity, followed by Finland, Norway, New Zealand, and Sweden.

Women empowerment in India

The phrase "women empowerment" refers to legitimacy, or the influence invested in women who share equivalent rights. The phrase describes the release of women from socioeconomic dependence. Most of the women in the nation—roughly 50% of the total population—remain economically reliant on one another even in the absence of employment. In the era of feminism, certain women throughout India are liberated, can exercise their free will, and are allowed to live the lives they choose. But here is a sizable segment of women in this country who need upbeat encouragement. Women are still not allowed to receive a basic education in the majority of Indian villages and semi-urban regions, despite having acquired the necessary knowledge. In India, gender equality and women's empowerment are significant issues. India is one of the nations with the lowest gender equality scores, per a Statistical report. Despite the constitutional guarantees of gender equality, gender discrimination has persisted in Indian society for centuries. To promote gender equality and women's empowerment, the government has still taken a number of actions. For instance, the National Policy for Women Empowerment adopts positive discrimination measures to advance gender equality and empower women³. Reduced inequities between men and

women in health, education, social protection, and labour are another goal of NGOs like Hindrise Foundation. A variety of programmes have been put into place in India to support women in leadership, entrepreneurship, education, and skill development. Even if there is still more work to be done, these initiatives represent a positive step.

Women Empowerment in US

A vital component of establishing a thriving society is empowering women. The US has taken a number of actions to support women both at home and abroad. Women are allowed the freedom to exercise their rights and access to health care, schooling, and technology. The daily lives of women throughout the world are improved by expanding possibilities like these, which also benefit homes and communities. Economic growth and the expansion of export markets for American products and services occur when more women work. The promotion of initiatives like advancing the education of women and girls, employment and small business training and mentoring, agricultural exchanges, and maternity and child health depends heavily on the U.S. international affairs budget.

Empowering women is a crucial aspect of fostering a thriving society. The United States has taken several measures to empower women both domestically and globally. By providing access to education, healthcare, and technology, women are given the power to act freely and exercise their rights. Expanding opportunities like these not only improves the lives of women around the world but also benefits households and communities. When more women work, economies grow, and developing markets for U.S. goods and services are expanded¹.

The U.S. International Affairs Budget plays a critical role in promoting efforts such as furthering women and girls' education, job and small business training and mentoring, agricultural exchanges, and maternal and child health. Public-private collaborations with organisations like FHI 360, which aims to empower women and improve lives all around the world, are frequently used to accomplish these initiatives.

Women empowerment in Germany

Germany is firmly committed to empowering women. The nation has made great efforts towards advancing women's rights and gender equality. To advance equal opportunity and strengthen women's rights, the German government has put in place a number of initiatives. "Equal rights, equal obligations, equal opportunities, and equal power for women and men" is the foundation of German development policy. The government works to close the gender pay gap and supports women's economic status. Germany also endorses the UN Global Compact and the Women's Empowerment Principles developed by UN Women. Germany is dedicated to increasing assistance for women's professional development in underdeveloped nations and fostering women's entrepreneurship. The nation is aware of the essential role that women play in society, the economy, and politics. In addition to its broader initiatives to achieve gender parity and build a more inclusive society, Germany is committed to the empowerment of women.

Women empower in Russia

The World Economic Forum's Global Gender Gap Report 2023 offers information on gender equality worldwide. The paper compares gender disparities in four areas: political leadership, health, educational possibilities, and economic prospects. The report's 146 countries collectively have a global gender disparity score of 68.4% closed.

Out of the four categories, political emancipation of women in Russia has the lowest rating. Female MPs and ministers make up a relatively small minority in the Russian government. The report makes no mention of how women would be empowered in Russia in 2023, which is an important point to note. See the Conference Report by the Wilson Centre for further details on the situation of women in Russian society. The study focuses on contemporary feminism, human rights and activism, women in politics and public administration, women in the workforce and labour market, family and motherhood, and gender-based violence.

"Of the four classifications, Russia's political representation of women is the weakest. In Russia, as well as 84 other nations, such as the United States, Italy, and the Netherlands, a woman has never held the position of head of state. The percentage of female lawmakers (15.8%) and ministers (12.9%) in Russia's government is also quite low.

The discussions centred on the contemporary dynamics, opportunities, and challenges connected to six core themes such as feminist movements, human rights, and activism, women in politics and government, women in the workforce and labour market, family and motherhood, and the issue of violence against women and measures to combat it.

Women Empowerment in Japan

The Japanese government has been hosting WAW! (World Assembly for Women) every year since 2014 as part of its efforts to build a "society where all women shine," which is one of the government's top priorities. The governmental and business sectors in Japan are working to increase women's participation in society. The potential for the "Power of Women Empowerment in US"

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Women" in the underdeveloped Japanese culture is greatest. A dynamic and expanding society must foster conditions that allow women to exercise their power to the fullest. Japan

still has work to do to achieve gender equality, though. Only 15% of senior and leadership positions and 14% of seats in the Japanese parliament were held by women as of the year 2020. In the Global Gender Gap Report 2021, Japan came in at 120th place out of 156 nations, and at 147th place for women's political empowerment. Despite these obstacles, creative women are figuring out methods to change education, make a global impact, and influence Japan's entrepreneurial future. Japan's boardrooms exhibit a similarly obscene discrepancy, with women making up only 11.4% of CEOs in publicly traded corporations. In April, Prime Minister Fumio Kishida declared that by 2030, that would increase to 30%.

Women Empowerment in china

China, like many other nations, has struggled to advance gender equality and safeguard women's rights. Despite recent improvements, women in China still face challenges such domestic violence, job discrimination, and limited access to chances for education and employment. The government has also committed to advancing gender equity in the still heavily male-dominated field of science, technology, engineering, and mathematics (STEM) research. The tiny 6 percent female membership in the Chinese Academy of Sciences serves as evidence of this underrepresentation. Given that women make up 46% of the nation's science and technology workforce, this statistic is very telling.

Over the years, China has made considerable strides towards gender equality and women's empowerment (GEWE). China is one of the five nations to change from a "low" to a "high" ranking on the Human Development Index (HDI) between 1990 and 2019. This is due to a 52.5% improvement in its HDI rating over that time period. Between 1995 and 2020, Chinese women's HDI scores increased from 0.522 to 0.744. China's Gender Development Index (GDI) value increased to 0.957 in 2020, showing that disparities between men and women in terms of health, education, and control of economic resources are closing. To elevate women's social position and advance their equal opportunities and rights, the Chinese government has put in place policies, regulations, and programmed. However, there remain areas where GEWE needs to be promoted in China, including equal pay and employment, women's representation in the green economy as well as tech sectors, addressing the economic effects of COVID-19 on women, equal utilisation of productive resources and services, women's involvement in climate change mitigation and governance at the local level, equal allocation of caring responsibilities, and cultural expectations on gender roles.

Conclusion

I have discussed many national perspectives on women's empowerment in this paper. There have been numerous programmes and initiatives to support the advancement of women in society. Women's empowerment plays a significant part in achieving gender equality, and most nations have given women more room to grow in social, educational, and economic spheres. Some nations are still struggling to establish women's empowerment, which prevents them from developing their country. They ought to believe that women have contributed significantly to the growth and transformation of our country into one that is advanced and distinctive.

Make in India: An Initiative to Transform Economic Growth

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Introduction

"Make in India," launched in September 2014 by the Government of India, is a groundbreaking initiative designed to revolutionize the nation's economic landscape. This visionary program seeks to propel India into the forefront of global manufacturing and investment by fostering a conducive business environment, streamlining regulatory processes, and providing incentives to promote domestic production and attract foreign investments. As a catalyst for economic growth, job creation, and technological advancement, "Make in India" represents a pivotal strategy aimed at unleashing India's potential as a competitive player on the international stage. It aspires to not only bolster India's industrial capabilities but also position the country as a preferred destination for entrepreneurs, innovators, and investors, thus shaping a dynamic and prosperous future for the nation.

Objectives of make in India

"Make in India" initiative, launched by the Indian government, has several objectives aimed at fostering economic growth and development in the country. Some of the key objectives include:

- 1) **Promoting Manufacturing:** Encouraging the growth of the manufacturing sector in India to increase its share in the country's GDP.
- 2) **Creating Jobs:** Generating employment opportunities, particularly in the manufacturing sector, to address the issue of unemployment.
- 3) **Enhancing Innovation:** Attracting foreign investment and technology to boost innovation and increase the competitiveness of Indian products on a global scale.
- 4) **Reducing Imports:** Reducing dependence on imports by promoting domestic manufacturing, thereby improving India's trade balance.
- 5) **Improving Infrastructure:** Developing world-class infrastructure, such as industrial corridors and logistics networks, to support manufacturing activities.
- 6) **Simplifying Business Regulations:** Streamlining business regulations and processes to make it easier for both domestic and foreign companies to do business in India.
- 7) **Fostering Entrepreneurship:** Encouraging entrepreneurship and small and medium-sized enterprises (SMEs) to participate in manufacturing activities.
- 8) **Ensuring Sustainability:** Promoting sustainable manufacturing practices and environmental responsibility.
- 9) **Increasing Export Potential:** Enhancing the export potential of Indian goods by import.
- 10) **Strengthening India's Global Position:** Elevating India's standing as a global manufacturing and investment destination.

These objectives collectively aim to transform India into a manufacturing powerhouse, boost economic growth, and create a conducive environment for businesses to thrive within the country.

Focus on make in India

In manufacturing, "Make in India" has led to significant growth, with the sector's contribution to India's GDP increasing from 15.1% in 2014 to 17.4% in 2021. This growth is attributed to policies and incentives that encourage investment and innovation within the manufacturing sector.

The electronics sector has also seen substantial progress, with the production of electronics and mobile devices increasing significantly. India's electronics manufacturing industry has grown at a CAGR of around 23% from 2014 to 2021, making it one of the fastest-growing segments.

In defense manufacturing, the initiative has led to increased indigenization and self-reliance, reducing India's dependency on foreign defense equipment. This has not only boosted national security but also contributed to the growth of the defense industry.

Furthermore, the renewable energy sector has witnessed remarkable expansion, with a focus on sustainable and clean energy sources. Solar power, in particular, has seen significant growth, with India becoming one of the world's largest solar power producers. In manufacturing, "Make in India" has led to significant growth, with the sector's contribution to India's GDP increasing from 15.1% in 2014 to 17.4% in 2021. This growth is attributed to policies and incentives that encourage investment and innovation within the manufacturing sector.

Future aspects of make in India

Solar Power: India's solar energy capacity has witnessed remarkable growth under "Make in India." The government has promoted domestic manufacturing of solar panels, solar cells, and solar equipment. This has reduced reliance on imports and created a thriving solar industry in the country.

Wind Energy: Wind power has been another critical component of India's renewable energy strategy. The manufacturing of wind turbines, rotor blades, and other wind energy components has received a boost, with several domestic companies emerging as major players in this sector.

Hydropower: While not as widely discussed as solar and wind, hydropower has also seen advancements. Domestic manufacturing of hydropower equipment, such as turbines and generators, has been promoted, contributing to the growth of this renewable energy source.

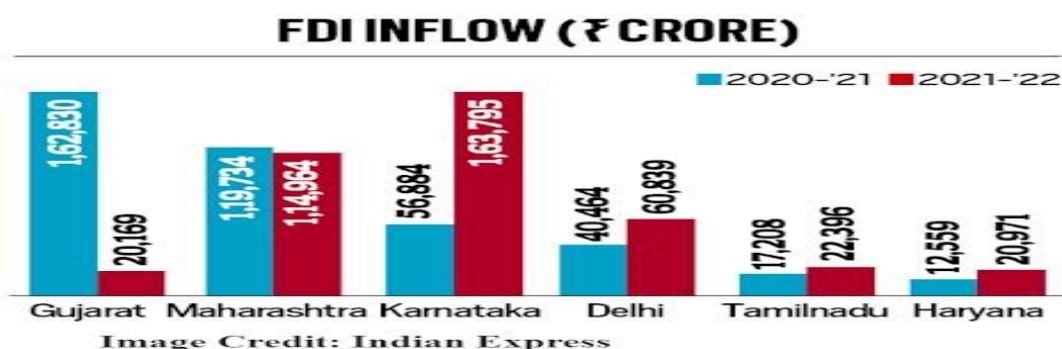
Bioenergy: Initiatives under "Make in India" have encouraged the production of biofuels and biogas. The manufacturing of equipment for biomass and biogas plants has created employment opportunities and supported rural development.

Investment and Incentives: "Make in India" has provided investment opportunities and incentives to companies engaged in renewable energy manufacturing. This has attracted both domestic and foreign investments into the sector.

Research and Development: The initiative has also emphasized research and development (R&D) in renewable energy technologies. This focus on innovation has led to the development of more efficient and cost-effective renewable energy solutions.

Export Opportunities: As the manufacturing of renewable energy equipment and components has grown, India has become a potential exporter of such technologies to other countries, contributing to economic growth and global sustainability efforts.

The role of foreign direct investment (FDI) in driving economic growth.



Foreign Direct Investment (FDI) plays a pivotal role in driving economic growth through the "Make in India" initiative. As one of its core pillars, "Make in India" actively seeks to attract foreign capital and expertise, and FDI serves as a primary vehicle for achieving this goal. FDI inflows bring much-needed investments into various sectors, fueling the expansion of manufacturing facilities, infrastructure development, and technological advancements. This, in turn, leads to increased production capacity, job creation, and improved competitiveness. Moreover, FDI contributes to knowledge transfer and skills development, enhancing the overall capabilities of the Indian workforce. By facilitating FDI, "Make in India" not only accelerates economic growth but also positions India as an attractive destination for global investors, reinforcing the nation's status as a burgeoning manufacturing and economic powerhouse on the world stage.

The main pillars of make in India

The "Make in India" initiative is based on four pillars, which have been identified to give boost to entrepreneurship in India, not only in manufacturing but also other sectors. The four pillars are:

1. **New Processes:** 'Make in India' recognizes 'ease of doing business' as the single most important factor to promote entrepreneurship. Several initiatives have already been undertaken to ease the business environment
2. **New Infrastructure:** Government intends to develop industrial corridors and smart cities, create world class infrastructure with state-of-the-art technology and high-speed communication. Innovation and research activities are supported through a fast-paced registration system and improved infrastructure for IPR registration. The

requirements of skills for industry are to be identified and accordingly development of the workforce has to be taken up.

3. **New Sectors:** FDI has been opened up in Defense Production, Insurance, Medical Devices, Construction and Railway infrastructure in a big way. Similarly FDI has been allowed in Insurance and Medical Devices.
4. **New Mindset:** In order to partner with industry in economic development of the country Government shall act as a facilitator and not a regulator.

Some major initiatives taken to enable make in India

Production linked Incentive (PLI) Schemes: Keeping in view India's vision of becoming Atmanirbhar and enhancing India's manufacturing capabilities and exports, an outlay of INR 1.97 lakh crore (over US\$ 26 billion) has been announced in the Union Budget 2021-22 for PLI schemes for 14 key sectors of manufacturing, starting from fiscal year (FY) 2021-22.

PM GatiShakti & National Logistics Policy: The PM GatiShakti is the first of its kind initiative by the government to develop a multimodal logistics infrastructure for national transformation. Along with that, the recently launched National Logistics Policy aims to reduce logistics costs by almost 10% over the next few years.

Industrialization and Urbanization: Government of India is developing various Industrial Corridor Projects as part of National Industrial Corridor Programme which is aimed at development of greenfield industrial regions/nodes which can compete with the best manufacturing and investment destinations in the world. GoI has accorded approval for development of 11 Industrial corridors (32 projects) in four Phases.

New Design, Innovation and R&D: India is the third largest tech-driven Start-up ecosystem globally with over 79,100 Startups. "Start-up India" initiative was launched aiming at fostering entrepreneurship and promoting innovation by creating an ecosystem that is conducive to the growth of Startups. 5. **Discount on Tax:** Tax rates were rationalised to boost the Make in India initiative. India now has one of the Lowest Tax Rates in Asia, making it.

Conclusion

The make in India initiative was launched to encourage manufacturing in India and ultimately transform India into a global hub for the same. This would result in increased economic growth as well as employment generation, and also increase the FDI in India. one of the most competitive Global Economies.

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Right To Information Act; How a Legal Weapon For the Common Indian Citizen

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Introduction

Right to Information (RTI) is an index to measure the growth and development of a country. In India, till 2005, the citizens had no access to any information which was dealt by a Public Authority. Matters effecting public interest was not easy for a common man to get accessibility. Thus, without getting relevant information it was difficult for a citizen to participate in any social, political or economical debate concerning the issues or interest of the country. There were many more such decisions that reiterated the fundamental right to know and access information.

The objectives of Right To Information Act, 2005:

- Ensure greater and more effective access to Information
- To make the Freedom of Information Act, 2002 more progressive
- To carry out important changes recommended by National Advisory Council.
- To Repeal the Freedom of Information Act, 2002.
- To recognize Right to Information ensured under Art. 19 of Constitution.

Salient Features of RTI Act, 2005:

- Maximum time gap for 1st Appeal: 30 days since limit of supply of Information is expired.
- Time period for Appellate Authority: within 30 days or in exceptional cases 45 days from the date of receipt by the public authority.
- Maximum time gap for 2nd Appeal: 90 days since limit of supply of information is expired.
- RTI act also asks for computerization and proactively publish Information.

Right To Information and Obligations of Public Authorities;

Every information shall be disseminated widely and in such form and manner which is easily accessible to the public. All materials shall be disseminated taking into consideration the cost effectiveness, local language and the most effective method of communication in that local area, etc. CPIO or SPIO shall within 30 days of receipts of requests either provide the information on payment of such fees as may be prescribed or reject it for any of the reasons specified in Sec. 8 and 9.

Third party Information:

Where the PIO intends to disclose any information, which relates to or has been supplied by a third party and has been treated as confidential by that third party. The PIO on receipt of a request shall, as expeditiously as possible, and in any case within 30 days of the receipt of the request, either provide the information or reject the request for any of the reasons specified in sections 8 and 9.

Within five days from the receipt of the request,

- Give a written notice to such third party and

- Invite the third party to make a submission in writing or orally, and
- Such submission shall be kept in view while taking a decision.

Accepting requests for Information:

PIOs/APIOs shall accept request in writing/electronic means:

- In English, Hindi or official language of the area.
- Accompanied by prescribed fees.
- With contact details (Name/Address).
- With particulars of information specified.
- No Fees for persons Below Poverty Line.
- Reasons for seeking information not required.

Time Limits:

- Within 30 days from the date of receipt of request in general cases.
- Within 48 hours of receipt of request in cases where the information sought for concerns the life or liberty of a person.
- Add five days, where an application is given to the APIO.

Penalties:

- The PIO shall be given a reasonable opportunity of being heard before any penalty is imposed on him.
- The burden is on the PIO to prove before the Information Commission in appeal that he acted reasonably and diligently.
- The PIO is personally liable to pay penalty if the same is imposed by the Information Commission while deciding on complaints and appeals.
- The IC shall recommend for disciplinary action against the PIO if she persistently violates the provisions of the Act.

Merits and Demerits of RTI Act, 2005

Merits or Advantages:

- ✓ Empowers Public.
- ✓ Reduces corruption.
- ✓ Transparency in Government Administration
- ✓ Easy to file a complaint
- ✓ No Reason required for any enquiry and deadline for every information ensures delivery.
- ✓ Makes the bureaucracy smoother and responsible as all administrative offices of public authorities have to appoint Public Information Officers (PIO).

Demerits or Disadvantages:

- ✓ Less awareness.
- ✓ Used Mostly in Urban Areas
- ✓ Corruption might reduce but most of the corruption goes behind the scene not visible to public. So for RTI to implement one must know where and how to use it.
- ✓ Technology benefits only for the educated class, poor uneducated still remain a host to such problems

Conclusion

The RTI Act is a sunshine legislation aimed at eradicating corruption and promoting transparency. The Indian information law, rated as one of the strongest in the world, needs to be bolstered by raising awareness amongst the people and organising rigorous training of government officials. A strong political system is a must for the RTI regime to flourish. It is imperative to ensure freedom of the press and democratic institutions, punish errant officials and maintain complete autonomy of the information commissions, in the interest of the people and the nation at large. As India emerges as a global power, the implementation of legislation like the RTI Act will be under the constant scrutiny of the comity of nations.

Women Empowerment in India

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Introduction

The Indian Congress, one of the first political parties of India, raised its voice to demand political rights for women in the year 1917. Women empowerment can be defined to promoting women's sense of self-worth, their ability to determine their own choice, and their right to influence social change for themselves and others. Women empowerment refers to providing the women economical, social and educational rights, without any kind of discrimination based on gender, class, religion or social status. It is an essential prerequisite for the development and process of nation. Women empowerment also refers to empowering the women by promoting their participation in all areas and sectors including economic, political, social and cultural of the society. Women empowerment is the empowering of women, which helps them to make their own decision by breaking all the personal limitations of the society and family.

Aim of women empowerment

Women's empowerment can take many forms, including education, economics, political, and social. Ultimately, women's empowerment aims to create a world where women have the power and freedom to live their lives, without discrimination or limitations based on gender. Women empowerment refers to enabling women to have control over their lives, make choices and decisions and have equal access to resources and opportunities. It involves creating an environment where women can participate in society and the economy on an equal footing with men and where their voices are heard and their rights are protected.

Empowerment of women in society

i. Economic Empowerment:

Economic Empowerment refers to women's ability to participate in economic activities on an equal basis with men. It includes access to education, training, employment and entrepreneurship opportunities as well as fair wages, equal pay and financial services.

ii. Educational Empowerment:

Educational Empowerment refers to the ability of women to access education and development of skills and knowledge that enable them to make informed decisions, pursue their goals, and contribute to society. It includes access quality education at all levels and opportunities for lifelong learning.

iii. Social Empowerment:

Social Empowerment refers to women's ability to participate in social and cultural life, free from discrimination and violence. It includes access to education, healthcare, and legal services as well as the ability to exercise their rights and freedom.

iv. Political Empowerment:

Political Empowerment refers to women's ability to participate in political life and decision-making on an equal basis with men. It includes the ability to vote and run for office as well as access to leadership position and participate in policy-making processes.

v. Health Empowerment:

Health Empowerment refers to the ability of women to access health care and make decisions about their health and well-being. It includes access to information, services and resources that promotes reproductive health and overall well-being.

Issues of women empowerment in India

1. Gender Inequality:

Gender inequality is one of the major issues that affect women's empowerment in India. The inequality among women to have equal rights, opportunities and equal participation in all aspects leads to obstacles to women empowerment.

2. Violence and Discrimination:

Violence and Discrimination against women, includes domestic violence, harassment and gender-based discrimination which is the major obstacles to women empowerment in India.

3. Sustainable Development:

Women empowerment is critical for achieving sustainable development. When the women are empowered, they are better able to contribute to effort to address environment challenges reduce poverty and promote social justice.

4. Economic Growth:

Women empowerment is also important for economic growth and development. When women do not have equal access to education, empowerment and other opportunities, they cannot able to contribute to the economy and society as a whole.

Schemes for women empowerment in India:

One Stop Centre and Universalization of Women Helplines:

Ministry of WCD is administering two schemes from Nirbhaya Fund namely One Stop Centre and Universalization of Women Helplines. The One Stop Centres (OSCs), popularly known as Sakhi Centres, aim to facilitate women affected by violence (including domestic violence) with a range of integrated services under one roof such as Police facilitation, medical aid, providing legal aid and legal counselling, psycho-social counselling, temporary shelter etc. The Women Helpline (WHL) Scheme provides 24 hours emergency and non-emergency response to women affected by violence, both in public and private spaces by linking them with appropriate authority such as Police,

Swadhar Greh Scheme:

The Swadhar Greh Scheme is being implemented as a Centrally Sponsored Scheme for women who are victims of difficult circumstances in need of institutional support for rehabilitation so that they could lead their life with dignity.

Ujjawala Scheme:

The Ujjawala Scheme is being implemented as a Centrally Sponsored Scheme for Prevention of trafficking and for Rescue, Rehabilitation, Reintegration and Repatriation of victims of trafficking for commercial sexual exploitation.

Working Women Hostel:

Working Women Hostel Scheme is implemented by the Government with the objective to provide safe and conveniently located accommodation for working women, with day care facility for their children, wherever possible, in urban, semi urban, or even rural areas where employment opportunity for women exist.

Beti Bachao Beti Padhao(BBBP) :

Beti Bachao Beti Padhao(BBBP) Scheme was launched on 22nd January 2015 with an aim to address declining Child Sex Ratio (CSR) and related issues of empowerment of girls and women over a life cycle continuum. The objectives of the scheme are, to prevent gender biased sex selective elimination, to ensure survival and protection of the girl child and to ensure education and participation of the girl child.

Mahila Shakti Kendra (MSK):

The Mahila Shakti Kendra (MSK) Scheme was approved in November, 2017 as a centrally sponsored scheme to empower rural women through community participation. The aims to facilitate inter-sectoral convergence of schemes and programs meant for women. The scheme is implemented through State Governments and UT Administrations with a cost sharing ratio of 60:40 between Centre and States except for North East & Special Category States where the funding ratio is 90:10. For Union Territories 100% central funding is provided.

Pradhan Mantri Matru Vandana Yojana (PMMVY):

Pradhan Mantri Matru Vandana Yojana (PMMVY) is a Centrally Sponsored Conditional Cash Transfer Scheme, for implementation across the country with effect from 01.01.2017. The maternity benefit under PMMVY is available to all Pregnant Women & Lactating Mothers (PW&LM), excluding PW&LM who are in regular employment with the Central Government or the State Governments or Public Sector Undertakings (PSUs) or those who are in receipt of similar benefits under any law for the time being in force, for first living child of family. Under the scheme Rs.5,000/- are provided to the eligible beneficiary in three installments during pregnancy and lactation in response to individual fulfilling certain nutrition and health seeking conditions. The eligible beneficiary also receives the remaining cash incentive as per approved norms towards maternity benefit under Janani Suraksha Yojana (JSY) after institutional delivery so that on an average, a woman gets Rs.6,000/-.

Conclusion

Women empowerment helps to make the society and world a better place to live in and March forward on way to inclusive participation. It means, it increases happiness for the family and organization where women make a difference.

Challenges of Food Security and Agriculture

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India is an agricultural country with 60 percent of its population engaged in agriculture. It is also the basis of important Industries. Agriculture in India accounts for 25 percent of cumulative exports and contributes 17 percent to GDP. India is the world's largest producer of coconuts, bananas, milk and dairy products, pulses, ginger, turmeric, black pepper, cashew nuts and mangoes. It is the second largest producer of rice, wheat, sugar, fruits and vegetable and cotton. Dry land farming accounts for 450 million farmers, contributing 42 percent of the food grains. The food grains production is reported to be 220 million tonnes.

Food security means availability of sufficient, nutritious and sate food to every person for a healthy life. However there are several challenges faced by the food security. Agriculture is mostly dependent on the monsoon. Monsoon rains is crucial, as only 40 percent cultivable area in under irrigation. Post independence India, turned corner in food production with adequate buffer stocks of grains to meet shortage in production. The abundance once of wheat and rice in the government godown is a pointer to self sufficiency in food grains, at least for the present.

The governments' godown's are over flowing with 82 million tonnes of rice and wheat against a storage capacity of only 64 million tonnes, apart from an estimated 6.6 million tonnes of wheat which are lying in the open at the mercy of nature's fury and rodents. The increase in production of rice and wheat is consequent to normal rain fall and improved agricultural strategy which brought about improvement in the economic condition of the farmers, by and large. Despite the high production of grains, there are several challenges to food security and Agriculture. High Inflation has resulted in the woes of common man and the poor increasing manifold. The below poverty line population is virtually deprived of subsidised grains from the public distribution system due to corruption. This apart malnutrition is rampant. If statistics is to be believed it is estimated that more than 60 million children are being malnourished. This is compounded by a large number of anemic mother in rural areas who are deprived of two square meals a day or go hungry through out the day. India is ranked in the sixty sixth position of global hunger Index.

More than 40 percent farmers wish to give up farming due to low yields, financial burdens like repayment of bank debts, and their kith and kins migrating to urban areas in search of greener pastures. Per capita availability of land is another major challenge in as much as 60 percent farmers own only 0.4 hectors of land. Small and marginal farmers account for 80 percent of the total holdings with rest 20 percent holding 1.4 hectors of land. Climate change due to global warming has its say in tilling of wheat plants. Further 53 percent of total land in India is susceptible to serious environmental degradation. Sixty percent of cultivated land mass requires immediate soil conservation measures,

The need of the hour is to bring about an all round improvement in agricultural and food security system.

Public Distribution system needs to be reformed. It should be ensured by the implementing authority that there is fair distribution of grains to all sectors of the population at subsidized rates. Food security and agriculture development in the coming years would depend upon scientific and technological break through to raise production. More thrust on increasing the flow of agricultural credit at a lower rate of interest is crucial for the resourcestarved farmers. Storage and wastage of grains in the open, should be totally eliminated by improving the infrastructure. Storage Banks may be established in rural areas to supply food grains at subsidised rates against proper identity or food coupons. The farmers should be supplied with inputs for dry land by way of quality seeds. Seed production should be encouraged. Timely supply of fertilizers should be insured. Issues of fertilizers sector reforms like deregulation of urea and bringing the fertilizer under the nutrient based subsidy scheme (NBS) should be implemented. Small farmers need to be educated on timely sowing, weed control, and post management.

Consolidation of available land holdings should be encouraged to avoid fragmentation of holding. Co-operative farming can go a long way for small and marginal farmers. Missions on oil seeds and oil palm should be expedited to broaden the domestic supply and demand of oil seeds which hitherto is made up by way of imports. Tax incentives should be provided to corporate sector for investments in Agricultural research and development.

As agriculture is predominately dependent on monsoon rains, deficiency of rain, on failure of monsoon results in famine. The dry spell brings untold miseries to the farmers by way of shortage in drinking water and irrigation facilities. In 2021 draught was declared in 70 percent of Karnataka. Both Kharif and Rabi crops failed and the loss was estimated at Rs.4245 crore. The state government declared 123 of 176 Taluks as draught affected. (Source revenue secretary Disaster Management). The condition is none the better in the whole country for the year 2022 due to delay and deficient rains upto June 2022.

To counter draught, and management of the crisis, emphasis need to be given for development of water sheds. Minor irrigation and rain harvesting programmes should be implemented on a war footing. The government should make rain water harvesting mandatory.

In Gujarat the Gujarat Green Revolution company was instrumental in making farmers adopt drip and sprinkler irrigation methods by offering subsidies on capital cost. All state government should take immediate steps to popularise this schemes which will benefit the farmers immediately. With the bore wells drying up, it is incumbent on the part of the government to popularise this scheme.

The belated and deficient rain this kharif season as on 14.07.2022 has resulted in paddy being sown on 9.67 million hectare only as against 12 million hectare last year, a drop of 19.33 percent. Pulse is cultivated in only 2.05 million hectare as against 3.28 million hectare in the corresponding period last year. Sustainable agriculture should be the aim, and this requires focusing on availability, utilization, and stabilisation.

MGNREGP and Removal of Poverty

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Introduction

In developing countries like India, children and adults are vulnerable to malnutrition because of low dietary intakes, infectious diseases, lack of appropriate care and inequitable distribution of food within the household. Three standard indices of physical growth that describe the nutritional status of children are Height-for-age (stunting), Weight-for-height (wasting), Weight-for-age (underweight). As per the Third National Family Health Survey (NFHS-3, 2005-06), almost half of children under five years of age (48 percent) are stunted and 43% are underweight. The proportion of children who are severely undernourished is also notable - 24% according to height-for-age and 16% according to weight-for-age. Wasting is also quite a serious problem in India, affecting 20% of children under five years of age. In NFHS-2 (1998- 99), the nutritional status of children was measured only for the children less than three years of age. The proportion of children under three years of age who are underweight decreased from 43% in NFHS- 2 to 40% in NFHS-3, and the proportion severely underweight decreased from 18% to 16 percent. Stunting decreased by a larger margin, from 51% to 45 percent. Severe stunting also decreased, from 28% to 22 percent. However, the improvement in height-for-age combined with a somewhat slower improvement in weight-for-age actually produced an increase in wasting and severe wasting over time. The decrease in stunting over time was greater in rural areas than urban areas. The prevalence of underweight in there was very little improvement in the percentage of children who were severely underweight in urban areas.

Poverty Estimates

According to the National Sample Survey data of the 66th round (2009-10), Average dietary energy intake per person per day was 2147 Kcal for rural India and 2123 Kcal for urban India. The proportion of households with calorie intake below 2160 Kcal per consumer unit per day (80% of 2700 Kcal, a level used in NSS tabulation for comparisons) was 62% for rural and 63% for urban households in the bottom decile class. The proportion declined progressively with MPCE level. In the next decile class, it was about 42.5% in the rural sector and 45% in the urban sector. The proportion was only about 2.5% for the top 10% of population ranked by MPCE.

Estimates of average calorie intake for India from six quinquennial surveys of consumer expenditure including the 66th round show a decline in average calorie intake between 1972-73 and 2009-10. The overall decline is substantially greater for rural than for urban India, and appears to have been sharper in the period since 1993-94 (50th round), especially in the urban sector. The proportion of households with calorie intake below the level of 2700 Kcal per consumer unit per day has grown more or less steadily since 1993-94: from under 52% in rural India to nearly 62%, and from 57% in urban India to about 63%.

The Poverty Headcount Ratio (PHR) is the proportion of population whose per capita income/ consumption expenditure is below an official threshold(s) set by the National Government. The Planning Commission in the Government of India estimates poverty at National and State levels using the poverty lines as defined and applying it to the distribution of persons by household per capita monthly consumption expenditure. The poverty ratio according to the Government of India definition is at variance with that according to international definition. India unlike most countries has different poverty lines at sub-national level in the sense that the poverty ratios are estimated for different States of the country separately for rural and urban areas. The all India poverty ratio is obtained as state-population weighted average poverty ratio, and the all India poverty line is the per capita per month expenditure that corresponds to the all India poverty ratio.

The methodology for estimation of poverty followed by the Planning Commission has been based on the recommendations made by experts in the field from time to time. In December 2005, Planning Commission constituted an Expert Group under the Chairmanship of Prof. Suresh D. Tendulkar to review the methodology for estimation of poverty. The Tendulkar Committee submitted its report in December 2009 and computed poverty lines and poverty ratios for 2004-05. For comparison they also computed poverty lines and poverty ratios for 1993-94 with identical methodology. The Planning Commission periodically estimates poverty lines and poverty ratios for each of the years for which Large Sample Surveys on Household Consumer Expenditure have been conducted by the National Sample Survey Office (NSSO) of the Ministry of Statistics and Programme Implementation. These surveys are normally conducted on quinquennial basis.

The NSSO tabulates expenditure of about 1.20 lakh households. Since these households have different number of members, the NSSO for purpose of comparison divides the household expenditure by the number of members to arrive at per capita consumption expenditure per month. This is called Monthly Per Capita Consumption Expenditure (MPCE) and is computed on the basis of three different concepts: Uniform Reference Period (URP), Mixed Reference Period (MRP), and Modified Mixed Reference Period (MMRP). As per Tendulkar Methodology, the poverty line has been expressed in terms of MPCE based on Mixed Reference Period.

Table 1. Incidence of Poverty

	Poverty Ratio (%)			Number of Poor (Million)		
	Rural	Urban	Total	Rural	Urban	Total
1993-94	50.1	31.8	45.3	328.6	74.5	403.7
2008-09	41.8	25.7	37.2	326.3	80.8	407.1
2013-14	25.7	13.7	21.9	216.5	52.8	269.3
Annual average decline (%), 1993-94:2004-05	0.75	0.55	0.74			
Annual average decline (%), 2004-05 : 2011-12	2.32	1.69	2.18			

Source : www.indianpoverty.com

The incidence of poverty declined from 45.3% in 1993-94 to 37.2% in 2004-05 and further to 21.9% in 2011-12. The percentage of persons below the Poverty Line in 2011-12 has been estimated as 25.7% in rural areas, 13.7% in urban areas and 21.9% for the country as a whole. The respective ratios for the rural and urban areas were 41.8% and 25.7% and 37.2% for the country as a whole in 2004-05. It was 50.1% in rural areas, 31.8% in urban areas and 45.3% for the country as a whole in 1993-94. In 2011-12, India had 270 million persons below the Tendulkar Poverty Line as compared to 407 million in 2004-05, that is a reduction of 137 million persons over the seven year period.

The percentage of the population living below the poverty line in India decreased to 22% in 2011-12 from 37% in 2004-05, according to [data released](#) by the Planning Commission in July 2013. This blog presents data on recent poverty estimates and goes on to provide a brief history of poverty estimation in the country.

National and state-wise poverty estimates

The Planning Commission estimates levels of poverty in the country on the basis of consumer expenditure surveys conducted by the National Sample Survey Office (NSSO) of the Ministry of Statistics and Programme Implementation.

The current methodology for poverty estimation is based on the recommendations of an Expert Group to Review the Methodology for Estimation of Poverty (Tendulkar Committee) established in 2005. The Committee calculated poverty levels for the year 2004-05. Poverty levels for subsequent years were calculated on the basis of the same methodology, after adjusting for the difference in prices due to inflation.

Lakdawala Committee (1993): In 1993, an [expert group](#) constituted to review methodology for poverty estimation, chaired by DT Lakdawala, made the following suggestions: (i) consumption expenditure should be calculated based on calorie consumption as earlier; (ii) state specific poverty lines should be constructed and these should be updated using the Consumer Price Index of Industrial Workers (CPI-IW) in urban areas and Consumer Price Index of Agricultural Labour (CPI-AL) in rural areas; and (iii) discontinuation of ‘scaling’ of poverty estimates based on National Accounts Statistics. This assumes that the basket of goods and services used to calculate CPI-IW and CPI-AL reflect the consumption patterns of the poor.

Tendulkar Committee (2009): In 2005, another [expert group](#) to review methodology for poverty estimation, chaired by Suresh Tendulkar, was constituted by the Planning Commission to address the following three shortcomings of the previous methods: (i) consumption patterns were linked to the 1973-74 poverty line baskets (PLBs) of goods and services, whereas there were significant changes in the consumption patterns of the poor since that time, which were not reflected in the poverty estimates; (ii) there were issues with the adjustment of prices for inflation, both spatially (across regions) and temporally (across time); and (iii) earlier poverty lines assumed that health and education would be provided by the State and formulated poverty lines accordingly.

It recommended four major changes: (i) a shift away from calorie consumption based poverty estimation; (ii) a uniform poverty line basket (PLB) across rural and urban India; (iii) a change in the price adjustment procedure to correct spatial and temporal issues with price adjustment; and (iv) incorporation of private expenditure on health and education while estimating poverty. The Committee recommended using Mixed Reference Period (MRP) based estimates, as opposed to Uniform Reference Period (URP) based estimates that were used in earlier methods for estimating poverty.

It based its calculations on the consumption of the following items: cereal, pulses, milk, edible oil, non-vegetarian items, vegetables, fresh fruits, dry fruits, sugar, salt & spices, other food, intoxicants, fuel, clothing, footwear, education, medical (non-institutional and institutional), entertainment, personal & toilet goods, other goods, other services and durables.

The Committee computed new poverty lines for rural and urban areas of each state. To do this, it used data on value and quantity consumed of the items mentioned above by the population that was classified as poor by the previous urban poverty line. It concluded that the all India poverty line was Rs 446.68 per capita per month in rural areas and Rs 578.80 per capita per month in urban areas in 2004-05.

Poverty Ratio for Eligibility and Entitlements under poverty alleviation programmes

At present, substantial amount of investment of the department of rural development, which are meant for income generation of the door do not go through the BPL regimentation. In act, as much as ninety two per cent of the funds following to the rural areas through the of Department of Rural Development do not require the BPL list since these programmes are no longer exclusively for the poor, and are universalized. For example, the wage employment programme Mahatma Gandhi National Rural Development Employment Guarantee Act (MGNREGA), by far the single most important programme for the poor is not exclusively for the poor; it is universalized. The MGNREGA do not need a BPL list since both the poor and the non-poor access the employment equally.

India has three decades of experience in implementing employment generation programmes. The concept of creating employment in public works is not new: the Maharashtra model of rural employment has existed since the 1970s. The most critical difference now is that people's entitlement, by law, to employment, is mandated through MNREGA for the entire country. Not much has changed in the form and substance of the public work programmes in the past 30-odd years, however. In many ways the MNREGA is a replication of earlier schemes in letter and spirit, of course, with a legal guarantee. So past failures do haunt the MNREGA.

The first set of programmes, the National Rural Employment Programme and the Rural Landless Employment Programme, began in the 1970s as clones of the Maharashtra EGS. In 1989, the Rajiv Gandhi government integrated the two schemes into one, revamped the schemes and decided delivery would occur through the panchayati raj institutions (village-level elected institutions). Thus born the Jawahar Rozgar Yojana (JRY); but it was radically different. The bureaucratic machinery was bypassed; funds would be deposited in

the accounts of each village institution responsible for planning development activities used to create employment creation, and overseeing implementation. The scheme began but it was never given a chance to succeed. In retrospect, JRY was perhaps an idea before its time.

In 1990, when prime minister V.P.Singh ambushed the Rajiv Gandhi government over the Bofors gun scandal, the election call was a promise to 'guarantee' Maharashtra-type employment for all. Instead the subsequent, Narasimha Rao-led, government diluted what existed. By 1993, JRY received little political leadership or attention. It was agreed (from largely anecdotal and some official reports) that the scheme, controlled by people's representatives, was leading to increased corruption and even greater inefficiency in delivery. Therefore, it needed to be re-vamped.

In 1993, the Employment Assurance Scheme (EAS) was launched. Now, half the allocated funds for rural employment would be channelised through the bureaucracy, not the panchayati raj institutions. The big brother was back in business, to the tune of roughly Rs 2,000 crore each year.

Objectives and Benefits of MGNREGA

The Mahatma Gandhi National Rural Employment Guarantee Act abbreviated as MGNREGA is an act of law and was formulated on 25th August 2005. The Leaders of the country and the Protectors of law realized that without complete growth of the rural areas in the country, India cannot achieve its dreams. To expand the success and growth story, one needs to focus on the rural areas and poor villagers. For any city, the major provider of ultimate source of wealth is village. It is an irony that the people who take care of the natural resources with complete dedication and help the nation grow each day and night are the ones who do not have access to basic requirements like food, shelter and clothing. With such a heart breaking study and analysis, MGNREGA was introduced. Its main agenda is to provide a decent lifestyle to the people of rural India by ensuring at least 100 days of work on wage system in every 365 days. MGNREGA also focuses to improve and develop the most basic natural resources of land and water. Benefits of MGNREGA are to create assets for the poor villagers by better connectivity and developing the basic livelihood resource base of the rural poor.

MGNREGA aims to provide schemes which in turn provide opportunity to work for the adults of a family to do unskilled work at a minimum payout of INR 120.00 per day. This will help in creating substantial infrastructure in rural areas and also increases the purchasing power of the rural. MGNREGA is considered and analyzed as the world's largest public sector scheme to improve Human Development Index (HDI).

The Objectives and Benefits of MGNREGA are outlined in a nutshell below:

- Providing unskilled work for rural India in the rural areas.
- Ensuring complete openness and ownership in the governance.
- Improvising the entire system of democracy.
- Ensuring sustainable development by developing the natural resources of land and water.
- Providing an important role to the Panchayati raj.

MGNREGA contributes to benefit the poor with a special inclination to develop land and water. This has made life easy for the families of poor farmers and villagers as they are able to earn better and do not have to move to metros to earn their bread and butter. Moreover, these schemes focus on making the environment cleaner and greener, hence reduces any risk that is directly proportional to climate.

Key facts about MNREGA

- The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), also known as Mahatma Gandhi National Rural Employment Guarantee Scheme (MNREGS) is Indian legislation enacted on August 25, 2005.
- MGNREGA guarantees hundred days of wage employment in a financial year, to a rural household whose adult members volunteer to do unskilled manual work.
- Individual beneficiary oriented works can be taken up on the cards of Scheduled Castes and Scheduled Tribes, small or marginal farmers or beneficiaries of land reforms or beneficiaries under the Indira Awaas Yojana of the Government of India.
- Within 15 days of submitting the application or from the day work is demanded, wage employment will be provided to the applicant.
- Right to get unemployment allowance in case employment is not provided within fifteen days of submitting the application or from the date when work is sought.
- Receipt of wages within fifteen days of work done.
- Variety of permissible works which can be taken up by the Gram Panchayaths.
- MGNREGA focuses on the economic and social empowerment of women.
- MGNREGA provides “Green” and “Decent” work.
- Social Audit of MGNREGA works is mandatory, which lends to accountability and transparency.
- MGNREGA works address the climate change vulnerability and protect the farmers from such risks and conserve natural resources.
- The Gram Sabha is the principal forum for wage seekers to raise their voices and make demands. It is the Gram Sabha and the Gram Panchayat which approves the shelf of works under MGNREGA and fix their priority.

Performance of the Mahatma Gandhi NREGA (National Overview)

	(FY 06-07)	(FY 07-08)	(FY 08-09)	(FY 09-10)	(FY 10-11)	(FY 11-12)	(FY 12-13) Provisional)	(FY 13-14) (till Dec., 13)
Total Job Card issued [in Crore]	3.78	6.48	10.01	11.25	11.98	12.50	12.79	12.72
Employment provided	2.10	3.39	4.51	5.26	5.49	5.06	4.98	3.81

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to households [in Crore]								
Persondays [in Crore]								
Total:	90.51	43.59	216.32	283.59	257.15	218.76	229.86	134.80
SCs	22.95 [25%]	39.36 [27%]	63.36 [29%]	86.45 [30%]	78.76 [31%]	48.47 [22%]	50.96 [22%]	31.53 [23%]
STs	32.98 [36%]	42.07 [29%]	55.02 [25%]	58.74 [21%]	53.62 [21%]	40.92 [19%]	40.75 [18%]	21.09 [16%]
Women	36.40 [40%]	61.15 [43%]	103.57 [48%]	136.40 [48%]	122.74 [48%]	105.27 [48%]	117.93 [51%]	73.33 [54%]
Others	34.56 [38%]	62.16 [43%]	97.95 [45%]	138.40 [49%]	124.78 [48%]	129.38 [59%]	138.14 [60%]	82.18 [61%]
Persondays per HH [Days]	43	42	48	54	47	43	46	35
Budget Outlay (In Rs Crore)	11300	12000	30000	39100	40100	40000	33000	33000
Central Release (In Rs Crore)	8640.85	12610.3 9	29939.6 0	33506.6 1	35768.9 5	29189.7 7	30009.96	29885.92
Total available fund [including OB] In Rs. Crore.	12073.5 5	19305.8 1	37397.0 6	49579.1 9	54172.1 4	48805.6 8	45051.43	37084.76
	(FY 06-07)	(FY 07-08)	(FY 08-09)	(FY 09-10)	(FY 10-11)	(FY 11-12)	(FY 12-13) Provisional)	(FY 13-14) (till Dec., 13)
Expenditure (In Rs. Crore.) [percentage against available funds]	8823.35 [73%]	15856.8 9 [82%]	27250.1 0 [73%]	37905.2 3 [76%]	39377.2 7 [73%]	37072.8 2 [76%]	39657.04 [88%]	24848.75 [67%]
Expenditure on Wages (In Rs. Crore.)	5842.37 [66%]	10738.4 7 [68%]	18200.0 3 [67%]	25579.3 2 [70%]	25686.5 3 [68%]	24306.2 2 [70%]	27128.36 [72%]	17832.19 [76%]
Total works taken up (In Lakhs)	8.35	17.88	27.75	46.17	50.99	80.77	106.51	111.64
Works completed (In Lakhs)	3.87	8.22	12.14	22.59	25.90	27.56	25.60	11.17

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Works break up (in Lakh) Water conservation	4.51 [54%]	8.73 [49%]	12.79 [46%]	23.43 [51%]	24.26 [48%]	48.81 [60%]	49.26 [46%]	45.41 [41%]
Works on individuals land	0.81 [10%]	2.63 [15%]	5.67 [20%]	7.73 [17%]	9.15 [18%]	9.16 [11%]	11.81 [11%]	12.62 [11%]
Rural Connectivity 1.80	[21%]	3.08 [17%]	5.03 [18%]	7.64 [17%]	9.31 [18%]	13.86 [17%]	13.04 [12%]	12.62 [11%]
Land Development	0.89 [11%]	2.88 [16%]	3.98 [15%]	6.38 [14%]	7.04 [14%]	6.32 [8%]	6.58 [6%]	5.78 [5%]
Any other activity	0.34 [4%]	0.56 [3%]	0.28 [1%]	0.98 [2%]	1.06 [2%]	2.31 [3%]	9.87 [9%]	9.65 [9%]
Rajiv Gandhi Seva Kendra	-	-	-	-	0.17 [0.33%]	0.29 [0.36%]	0.30 [0.28%]	0.29 [0.26%]
Coastal Areas	-	-	-	-	-	-	0.00061 [0.001%]	0.00407 [0.004%]
Rural Drinking Water	-	-	-	-	-	-	0.03062 [0.03%]	0.08757 [0.08%]
Fisheries	-	-	-	-	-	-	0.02791 [0.03%]	0.03508 [0.03%]
Rural Sanitation	-	-	-	-	-	-	15.59 [15%]	25.12 [23%]
Aanganwadi								0.00664 [0.01%]
Play Ground								0.00876 [0.01%]

Source: www.mgnrega.com

Activities covered under MGNREGA

Permissible activities as stipulated in Para 1 of Schedule-I of Mahatma Gandhi NREGA are as under:

- Union Rural Development Ministry has notified works under MGNREGA, majority of which are related to agricultural and allied activities, besides the works that will facilitate rural sanitation projects in a major way.
- The works have been divided into 10 broad categories like Watershed, Irrigation and Flood management works, Agricultural and Livestock related works, Fisheries and works in coastal areas and the Rural Drinking water and Sanitation related works.
- Briefing the MGNREGA 2.0 (the second generation reforms for the rural job scheme) the priority of the works will be decided by the Gram Panchayats in meetings of the Gram Sabhas and the Ward Sabhas.

- The Rural development also informed that the 30 new works being added in the Schedule 1 will also help the
- Rural sanitation projects, as for the first time toilet building, soak pits and solid and liquid waste management have been included under MGNREGA. Though the overall 60:40 ratio of labour and material component will be maintained at the Gram Panchayat level but there will be some flexibility in the ratio for certain works based on the practical requirements.

Conclusion

According to the CAG report, although Bihar, Maharashtra and UP account for 46% of India's rural poor these states used only 20% of the funds spent nationally. A CAG report tabled in Parliament on Tuesday blames poor implementation for the underperformance of the country's flagship anti-poverty scheme, the Mahatma Gandhi National Rural Employment Guarantee Act or simply NREGA. According to the report, NREGA's woeful tale of missed targets revolves largely around the fact that it remains disconnected from the "poverty regions" of the country. In other words, the report implies that with better execution, the programme could have made a difference to the lives of the country's poorest people for whom it was designed. The CAG report, covering the period April 2007 to March 2012, says that although Bihar, Maharashtra and Uttar Pradesh account for 46% of India's rural poor these states used only 20% of the funds spent nationally. "This indicates that the correlation between poverty levels and implementation of NREGA was not very high," the CAG said.

The report identifies poor monitoring as another problem. It adds that six years after its launch, the programme still awaits an evaluation and monitoring system that was to have been set up by the central employment guarantee council – a statutory body headed by the rural development minister. "Despite the passage of seven years, Haryana, Maharashtra, Punjab, Rajasthan and UP are yet to formulate rules," the CAG said, adding that the low awareness levels in several states prevented the beneficiaries from fully claiming their rights under the demand-driven programme.

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Unlocking Digital Potential
– A Comprehensive Analysis of Digitalisation in G 20 Countries

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Introduction

Digitalization stands as the linchpin of today's global economy, exerting an unparalleled influence on virtually every aspect of business, governance, and society at large. In an era characterized by rapid technological advancements, digital transformation is not merely a choice but an imperative for nations seeking to remain competitive and resilient. It catalyzes economic growth by enhancing productivity, facilitating innovation, and enabling access to global markets. Thus, in the modern world, digitalization serves as a cornerstone for addressing global challenges from every aspect.

G20 countries assume a pivotal role in the context of digital transformation due to their collective economic significance. These nations like China, Germany, France India, etc. representing a majority of the world's GDP, are at the forefront of driving innovation shaping international digital standards, and facilitating cross-border data floccus. Furthermore, G20 countries possess the resources and collaborative capacity to address critical global challenges associated with digitalization such as cyber security threats, data governance, and digital inclusion, thus making them central actors in shaping the future of the global digital landscape.

Objectives

Thus, this paper attempts to study about

- To understand Unlocking the digital potential in G20 countries and
- To Analyze the challenges of digitalization in G20 countries.

Review of literature

Numerous studies have emphasized the role of digitalization as a catalyst for economic growth in G20 countries. For instance, the World Bank's "Digital Dividends" report (2016) emphasized how digital technologies can enhance productivity and promote inclusive economic growth. Research by McKinsey & Company (2019) further underscored the potential of digitalization to contribute to GDP growth across G20 nations through increased digitization of sectors such as manufacturing and agriculture.

Governments in G20 countries have played a pivotal role in shaping the digital landscapethrough policy initiatives. The "DigitalIndia" campaign in India (Government of India, 2015) and Germany's "Industry 4.0" strategy (BMW, 2020) are examples of comprehensive national strategies aimed at leveraging digitalization for economic and societal development. These initiatives reflect a broader trend of governments recognizing the importance of fostering digital ecosystems.

Looking ahead, research by the World Economic Forum (2020) has outlined several emerging trends, including the impact of artificial intelligence, blockchain, and the Internet of Things (IoT) on G20 economies. These technologies are expected to shape the future digital landscape and require proactive policy responses.

Digitalization in G20 countries

Digitalization in G20 countries was in various stages of advancement, several G20 nations such as the US, China, and South Korea, were leading in terms of technological innovation and digital infrastructure. However, disparities existed among member countries with the same still working to bridge the digital divide and enhance digital literacy. The covid 19 pandemic accelerated digital transformation efforts in areas like remote work, e-commerce and digital health care, highlighting the critical role of digitalization in ensuring economic resilience. International collaboration and policy development remained crucial for addressing common challenges like cyber security and data governance.

Unlocking the digital potential in G 20 countries

Unlocking that digital potential in G 20 countries represent a transformative journey marked by both promise and complicity as the world becomes increasingly interconnected. G20 nations that connect live represent a significant portion of the global economy and find themselves at the forefront of the digital age. Yet this journey is not without its challenges including the need to bridge the digital divide safeguard data privacy and cyber security and may get ethical implications of emerging Technology like Artificial intelligence.

To fully realize their digital potential G20 countries must prioritize several critical areas these include investing in robust digital infrastructure fostering an innovation ecosystem and promoting digital inclusion to ensure equitable access to the benefits of the digital age more international collaboration is essential in addressing cross-border challenges and harmonizing policies as the impact of digitalization knows no borders.

Unlocking the digital potential in G20 countries has been a priority, leading to various initiatives and policies. Here are some notable examples:

- **Digital Infrastructure Investment:** G20 countries have committed to investing in digital infrastructure, including high-speed broadband and 5G networks, to ensure comprehensive connectivity and support emerging technologies.
- **Innovation Hubs and Incubators:** Initiatives to foster innovation and entrepreneurship, such as the creation of innovation hubs, tech incubators, and research clusters, have been established to drive technological advancements.
- **Digital Inclusion Programs:** Policies have been implemented to bridge the digital divide, including initiatives to provide affordable internet access in underserved areas and digital literacy programs for citizens of all ages.
- **Data Protection Regulations:** G20 nations have been enacting or enhancing data protection regulations, such as the European Union's GDPR, to safeguard individual privacy and build trust in digital services.
- **Cybersecurity Strategies:** Strategies and policies aimed at bolstering cybersecurity and protecting critical infrastructure from cyber threats have been developed and

strengthened.

- **Digital Education and Reskilling:** Initiatives to promote digital education in schools and universities, along with reskilling programs for the existing workforce, help ensure that citizens are prepared for digital jobs.
- **Digital Health:** G20 nations have been working on digital health initiatives, including telemedicine and health data sharing, particularly relevant in light of the COVID-19 pandemic.
- **Digital Trade Agreements:** Bilateral and multilateral digital trade agreements are being explored to facilitate cross-border data flows and e-commerce, reducing trade barriers.
- **AI and Emerging Technologies:** Policies are being formulated to guide the responsible development and deployment of emerging technologies like artificial intelligence, blockchain, and quantum computing.
- **E-Government Transformation:** Governments are digitally transforming their services and operations, improving efficiency and transparency through e-governance initiatives.

These initiatives reflect the diverse strategies adopted by G20 nations to unlock their digital potential, fostering economic growth, innovation, and equitable access to digital benefits.

Challenges of digitalization in G20 countries

The digitalization journey G20 countries faces a spectrum of challenges and barriers. While some countries are gorging ahead, other grapple with issue like inadequate digital infrastructure, particularly in rural areas, resulting in a digital divided that humpers equal access to opportunities. Concerns over data privacy cybersecurity remain paramount promoting the need for robust regulation and safeguard. Regulatory complexity, often arising from differing international standards, can stifle innovation and cross border digital trade. Additionally, the displacement of jobs due to automation and digitalization poses social and economic challenges that necessitate workforce reskilling and transition polices. Overcoming these hurdles requires concentrated efforts in infrastructure development, international collaboration on standards and data governance, and inclusive policies that ensure the benefits of digitalization are accessible to all, addressing disparities within and among G20 nations.

- **Digital Divide:** Disparities in internet access and digital literacy persist, leaving marginalized communities with limited connectivity and access to digital tools, hindering their participation in the digital economy.
- **Cybersecurity Threats:**
The increasing frequency and sophistication of cyberattacks pose a significant challenge, requiring substantial investments in cybersecurity infrastructure and measures to protect digital assets.
- **Data Privacy Concerns:** Heightened awareness of data privacy issues has led to more stringent regulations, complicating data-sharing practices and creating compliance challenges for businesses and governments.

- **Regulatory Complexity:** Diverse regulatory frameworks across G20 nations can hinder cross-border data flows and digital trade, creating barriers for businesses operating globally.
- **Skills Gap:** A shortage of individuals with digital skills, particularly in emerging technologies like AI and blockchain, impedes the adoption of advanced digital tools and practices.
- **Infrastructure Gaps:** Inadequate digital infrastructure, especially in rural or less developed areas, limits the expansion of high-speed internet and digital services.
- **Economic and Social Disruption:** Rapid digital transformation can lead to job displacement and social disruption, necessitating policies to address these challenges, such as reskilling and support for affected workers.
- **Lack of Digital Governance:** Developing effective governance frameworks for emerging technologies like AI and autonomous systems is a complex task, often requiring international collaboration.

Overcoming these challenges is crucial for realizing the full potential of digitalization in G20 countries and ensuring that the benefits are equitably distributed across society.

Government initiatives and policies

G20 nations have demonstrated a commitment to digitalization through a range of strategies and policies tailored to their specific economics and societal contexts. Countries like Germany have embraced industry focusing on smart manufacturing and 4.0, digital integration across industries. India's "Digital India" initiative aims to digitally empower its citizens and enhance e-governance services. China's and "Made in China 2025" plan emphasized digital manufacturing and innovation. Meanwhile, the US has prioritized investment in research and development supporting cutting-edge technologies. These countries have succeeded in creating favorable environments for digital startups and attracting foreign tech investments. The effectiveness ultimately hinges on the government commitments to fostering a conducive ecosystem for digitalization, navigating regulatory challenges and addressing societal divides to harness the full potential of the digital age. By embracing these priorities and working together, G20 nations can pave the way for a future where digitalization drives not only economic prosperity but also societal progress and global cooperation in an increasingly interconnected world. Unlocking the digital potential in G20 countries requires a concerted effort. They include:

1. Invest in digital infrastructure
2. Foster innovation ecosystem
3. Promote digital literacy
4. Digital inclusion
5. Data Governance
6. Cybersecurity
7. International collaboration
8. Re-skilling and workforce development

9. Digital governments services

10. Ethical frameworks

Future outlook and recommendation

The future outlook for digitalization in G20 countries is undeniably dynamic, promising both opportunities and challenges as technology.

Countries to advancement at an unprotonated pace, G20 nations must prorating digitalization to remain globally competitive, key areas of focus should include investing in advanced digital infrastructure, fostering innovation eco system and promoting research and development in emerging technologies like AI, quantum computing go technology and so on.

Moreover, international collaboration is crucial in addressing cross-border challenges such as cyber security, data governance, and there gulation of emerging technologies. G20 nations should work together to establish common policies to facilitate the free flow of data while safeguarding privacy and security. In this rapidly evolving landscape G20 nations have the opportunity to lead by example fostering an environment where digitalization serves as a catalyst for economic growth, societal progress, and global cooperation in a digitally connected world.

Conclusion

In conclusion, the comprehensive analysis of digitalization in G20 countries reveals a landscape rich with opportunity. The digitalization journey in G20 countries faces a spectrum of challenges and barriers. While some countries are forging ahead, others grapple with issues like in adequate digital infrastructure, particularly in rural areas, resulting in a digital divide the thampers equal access to opportunities. Concerns over data privacy and cyber security remain paramount, prompting the need for robust regulations and safeguards. Regulatory complexity, often arising from differing international standards, can stifle innovation and cross-border digital trade. Additionally, the displacement of jobs due to automation and digitalization poses social and economic challenges that necessitate workforce reskilling and transition policies. Overcoming these hurdles requires concerted efforts in infrastructure development, international collaboration on standards and data governance, and inclusive policies that ensure the benefits of digitalization are accessible to all, addressing disparities within and among G20 nations.

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**Empowering Women Through Economic Inclusion: A Comparative Analysis of
Microfinance Programs In Developing Nations"- A Case Study of Kudumbasree
Units of Kerala**

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Introduction

Women's empowerment through economic inclusion has been recognized as a critical contributor to socio-economic development, with microfinance programs playing a significant role in promoting financial inclusion. The Kudumbasree microfinance units in Kerala, initiated by the government, have become a symbol of women's self-help groups aiming to uplift their financial and social status. This research paper aims to perform a comprehensive comparative analysis of the Kudumbasree microfinance model in Kerala, examining its effectiveness in enhancing women's economic inclusion and empowerment vis-a-vis other microfinance programs in developing nations.

Methodology

The study employs a mixed-method approach, combining both quantitative and qualitative techniques. A series of surveys, interviews, and focus group discussions were conducted to gather primary data from Kudumbasree members and key stakeholders. Additionally, secondary data was collected from various reports, research papers, and government documents to offer a holistic perspective on the program's history, policies, and impact.

Objectives

1. To evaluate the effectiveness of the Kudumbasree microfinance model in enhancing women's economic inclusion and empowerment.
2. To compare the Kudumbasree model with other microfinance programs in developing nations.
3. To identify challenges faced by Kudumbasree and other microfinance programs in promoting sustainable and equitable economic inclusion for women.
4. To offer recommendations for enhancing the impact and sustainability of microfinance programs for women's economic empowerment.

Statement of the Problem

Despite the recognition of the importance of women's economic empowerment for socio-economic development, challenges still persist in promoting sustainable and equitable economic inclusion for women, including issues related to scalability and equitable access. This study aims to evaluate the effectiveness of the Kudumbasree microfinance model in enhancing women's economic inclusion and empowerment, and to offer recommendations for enhancing the impact and sustainability of microfinance programs for women's economic empowerment.

Literature Review

This section critically examines previous research on women's economic empowerment and microfinance programs, focusing on the Kudumbasree model and other microfinance programs in developing nations. The findings highlight the positive impact of microfinance programs in improving women's economic and social status and the importance of localized and context-specific approaches to women's empowerment.

1. **Fernando, N. (1997)** - "Empowering Women Through Microfinance: Evidence from Sri Lanka" - This study examines the impact of microfinance on women's economic empowerment in Sri Lanka, providing insights relevant to Kerala.
2. **Duflo, E. et al. (2013)** - "Long-Term Impacts of Microcredit: Evidence from Follow-up Surveys in India" - This research explores the long-term effects of microcredit on women's economic inclusion, with relevance to microfinance programs in Kerala.
3. **Safavian, M., & Raju, D. (2000)** - "The Design of Lending Contracts: A Case Study from Rural India" - This case study from rural India provides insights into the design of microfinance contracts and their impact on economic inclusion.
4. **Saravan, T., & Ravindran, G. (2015)** - "Women Empowerment and Microfinance: A Case Study of Kudumbashree in Kerala" - This study specifically examines the impact of Kudumbashree microfinance programs on women's empowerment in Kerala.
5. **Girija, K. (2009)** - "Self-help Groups and Microfinance in Kerala: A Gender Perspective" - This work focuses on the gender-specific aspects of microfinance programs in Kerala, shedding light on women's economic inclusion.
6. **Rahman, A. (1999)** - "Micro-credit Initiatives for Equitable and Sustainable Development: Who Pays?" - This study assesses the social and economic costs and benefits of microfinance programs, relevant to the discussion on women's empowerment.
7. **Nair, S. K., & Geetha, S. (2017)** - "Kudumbashree: Empowering Women in Kerala" - This research explores the role of Kudumbashree in empowering women through microfinance and related initiatives in Kerala.
8. **Mayoux, L. (2001)** - "Tackling the Down Side: Social Capital, Women's Empowerment and Micro-finance in Cameroon" - This work examines the impact of microfinance on women's empowerment, with potential insights for Kerala-based studies.
9. **Saritha, S. S. (2010)** - "Gender Disparities in Kerala: A Developmental Challenge" - This research provides an overview of gender disparities in Kerala, setting the context for women's economic inclusion through microfinance.
10. **Kuruvilla, A., & Oommen, M. (2009)** - "Microfinance and Gender: Issues, Challenges, and the Kerala Experience" - This study delves into the gender-specific challenges and experiences of microfinance programs in Kerala.
11. **Goetz, A. M., & Sen Gupta, R. (1996)** - "Who Takes the Credit? Gender, Power, and Control over Loan Use in Rural Credit Programs in Bangladesh" - This research

analyzes the role of gender and power dynamics in microfinance utilization, offering valuable insights for Kerala-based studies.

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Origin and Concept of Self-Help Groups (SHGs):

Origin: The concept of Self-Help Groups (SHGs) has its origins in the efforts to alleviate poverty and empower marginalized communities, particularly in developing countries. SHGs can be traced back to the 19th and early 20th centuries, with examples of community-based mutual aid societies in various regions. However, the modern concept of SHGs, as we understand them today, gained momentum in the latter half of the 20th century. The earliest known SHGs were formed in rural India in the 1970s, and their success became a model for similar initiatives worldwide.

Concept: The concept of SHGs is rooted in the idea that individuals, especially those from economically disadvantaged backgrounds, can collectively work towards improving their socio-economic conditions. SHGs are typically small, informal, and homogeneous groups consisting of 10 to 20 members who come together voluntarily. They pool their resources, primarily in the form of savings, and collectively decide on financial activities. The core concepts of SHGs include:

1. **Mutual Support:** Members provide emotional and financial support to one another, fostering a sense of community and solidarity.
2. **Savings and Credit:** SHGs encourage regular savings by members, which are used to create a fund. Members can borrow from this fund to meet their financial needs, often at lower interest rates than those offered by traditional lenders.
3. **Financial Inclusion:** SHGs aim to provide financial services and opportunities to people who may not have access to mainstream financial institutions.
4. **Microenterprise Development:** Members often use loans from the SHG to start or expand small businesses, improving their income and livelihoods.
5. **Decision-Making:** SHGs are usually democratically governed, with members making collective decisions, electing leaders, and determining the rules of the group.

6. **Skill Development:** SHGs often focus on building the financial literacy and skills of their members, empowering them to manage their finances more effectively.

Growth Worldwide: SHGs have experienced substantial growth across the globe for several reasons:

1. **Poverty Alleviation:** SHGs are viewed as effective instruments for poverty reduction and financial inclusion. They empower people to generate income, improve their living standards, and become self-reliant.
2. **Women's Empowerment:** Many SHGs target women, particularly in patriarchal societies. By participating in SHGs, women gain financial independence, enhance their decision-making roles, and improve their social status.
3. **Government Support:** Governments in various countries have recognized the potential of SHGs as poverty alleviation tools and have provided financial and policy support for their growth.
4. **Microfinance Revolution:** The microfinance movement, which includes SHGs, has gained worldwide attention and investment. Institutions and organizations, including microfinance institutions (MFIs) and non-governmental organizations (NGOs), support the formation and growth of SHGs.
5. **Local Adaptation:** The SHG model is flexible and adaptable to local contexts. It can be implemented in diverse settings, including rural and urban areas.
6. **Social Capital:** SHGs promote social capital, which is critical for community development and building networks.
7. **Sustainability:** Many SHGs are self-sustaining and continue to grow even after external support ends.

Today, SHGs are not limited to India but are found in various countries, each with its unique variations and adaptations. Their success in improving the economic and social well-being of marginalized communities has made them a valuable tool in the fight against poverty and inequality worldwide.

The emergence of Self Help Groups – Origin and Development in India

- The origin of SHGs in India can be traced back to the establishment of the Self-Employed Women's Association (SEWA) in 1972.
- Even before, there were small efforts at self-organising. For example, in 1954, the Textile Labour Association (TLA) of Ahmedabad formed its women's wing in order to train the women belonging to families of mill workers in skills such as sewing, knitting, etc.
- Ela Bhatt, who formed SEWA, organised poor and self-employed women workers such as weavers, potters, hawkers, and others in the unorganised sector, with the objective of enhancing their incomes.
- [NABARD](#), in 1992, formed the SHG Bank Linkage Project, which is today the world's largest microfinance project.
- From 1993 onwards, NABARD, along with the Reserve Bank of India, allowed SHGs to open savings bank accounts in banks.

- The Swarn Jayanti Gram Swarozgar Yojana was introduced in 1999 by GOI with the intention of promoting self-employment in rural areas through formation and skilling of such groups. This evolved into the [National Rural Livelihoods Mission \(NRLM\)](#) in 2011.

Evolution Stages of Self Help Groups in India

Every Self-help group usually goes through 3 stages of evolution stated below:

1. Formation of group
2. Funding or Formation of Capital
3. Development of required skills to boost income generation for the group

Many self-help groups are formed with the assistance of Self- help to promote agencies.

The various types of Self-help promoting agencies are stated below:

1. Non-governmental agencies
2. Government
3. Poverty management programmes
4. State & commercial banks
5. Microfinance institutions
6. SHG Federations
7. SHG leaders/Entrepreneurs

Functions of Self Help Groups

- They try to build the functional capacity of poor and marginalised sections of society in the domain of employment and income-generating activities.
- They offer collateral-free loans to sections of people that generally find it hard to get loans from banks.
- They also resolve conflicts via mutual discussions and collective leadership.
- They are an important source of microfinance services to the poor.
- They act as a go-through for formal banking services to reach the poor, especially in rural areas.
- They also encourage the habit of saving among the poor.

Need for Self Help Groups

- One of the chief reasons for rural poverty is the lack of access or limited access to credit and financial services.
- The Rangarajan Committee Report highlighted four major reasons for lack of financial inclusion in India. They are:
 - Inability to give collateral security
 - Weak credit absorption capacity
 - The insufficient reach of institutions
 - Weak community network
- It is being recognised that one of the most important elements of credit linkage in rural areas is the prevalence of sound community networks in Indian villages.
- SHGs play a vital role in giving credit access to the poor and this is extremely crucial in poverty alleviation.

- They also play a great role in empowering women because SHGs help women from economically weaker sections build social capital.
- Financial independence through self-employment opportunities also helps improve other development factors such as literacy levels, improved healthcare and better family planning.

Table 1: Demographic Profile of Kudumbasree Beneficiaries

	Kerala
Age (years)	18-70 plus
Education Level	Below 10 and above
Household Income in rupees	15000
Family Size	4 or above
Urban/Rural Residence	Rural

Table 2: Economic Impact of Kudumbasree Microfinance Program

Indicator	Kerala (Kudumbasree Units)
Change in Income (USD)	yes
Employment Generation	Yes
Business Expansion	Yes
Savings and Investment	Yes
Poverty Reduction	Yes

Table 3: Social Empowerment and Women's Well-being

Indicator	Kerala (Kudumbasree Units)
Women's Decision-Making	Yes
Education and Health	Yes
Gender Equality	Unanswered
Quality of Life	Yes

Table 4: Challenges and Barriers in Microfinance Programs

Indicator	Kerala (Kudumbasree Units)
Access to Financial Services	Yes
Cultural Barriers	Yes
Policy and Regulation	Not much
Program Sustainability	Yes

Table 5: Recommendations for Enhancing Microfinance Programs	
Recommendations(Requirements)	Implications for Kerala
Tailored Microfinance Models	Yes
Gender-Sensitive Policies	Yes
Capacity Building	Yes
Integration with Other Programs	Yes

Summary: The study assesses the impact of the Kudumbasree microfinance program on the economic inclusion and social empowerment of beneficiaries in Kerala. The program primarily targets women with specific demographic characteristics, including age, education, household income, family size, and rural residence. Through a detailed examination, the study evaluates the economic and social changes brought about by the program, identifies challenges and barriers, and offers recommendations for enhancing microfinance initiatives.

Findings

Demographic Profile of Kudumbasree Beneficiaries (Table 1):

1. **Age (years):** The study's focus on beneficiaries aged 18-70 plus indicates a broad age range, reflecting the diverse age distribution among Kudumbasree participants in Kerala.
2. **Education Level:** Beneficiaries with education below 10 and above are a significant target group. This highlights the program's accessibility to women with at least some primary education.
3. **Household Income** The requirement of a household income of 15,000 suggests that the program caters to individuals with relatively higher income levels, indicating economic well-being among participants.
4. **Family Size:** Kudumbasree beneficiaries generally belong to families with four or more members, representing larger households common in many rural areas.
5. **Urban/Rural Residence:** The study emphasizes rural residence, aligning with the fact that the program primarily operates in rural areas.

Economic Impact of Kudumbasree Microfinance Program (Table 2):

1. The Kudumbasree microfinance program has led to a positive change in income for beneficiaries in Kerala.
2. Employment generation and business expansion have been facilitated through the program, contributing to the economic empowerment of women.
3. Beneficiaries have been able to save and invest, indicating improved financial management and long-term planning.
4. The program has effectively contributed to poverty reduction among participants.

Social Empowerment and Women's Well-being (Table 3):

1. Women participating in Kudumbasree have experienced increased decision-making power in various aspects of their lives.
2. The program has positively influenced women's access to education and healthcare, improving their overall well-being.

3. While the study indicates gender equality in various program aspects, this aspect may need further investigation for a more comprehensive understanding of gender dynamics.
4. Participants report an enhanced quality of life, highlighting the broader societal impact of women's economic inclusion.

Challenges and Barriers in Microfinance Programs (Table 4):

1. Participants have faced challenges related to accessing financial services, which can impact their ability to fully benefit from the program.
2. Cultural barriers have been identified, indicating the need for culturally sensitive program design and implementation.
3. While the policy and regulation aspects have not been discussed in detail, it's essential to consider the regulatory environment's influence on microfinance programs.
4. Program sustainability has been a concern, suggesting the need for measures to ensure the long-term effectiveness of microfinance initiatives.

Recommendations for Enhancing Microfinance Programs (Table 5):

1. Tailored microfinance models can be beneficial for addressing the diverse needs of beneficiaries in Kerala.
2. The implementation of gender-sensitive policies is essential to overcome barriers and promote women's empowerment.
3. Capacity building among program participants and administrators can enhance the impact of microfinance initiatives.
4. Integration with other development programs can create synergies, leading to more comprehensive outcomes.

These findings indicate that the Kudumbasree microfinance program in Kerala has made positive strides in promoting economic inclusion and social empowerment among its beneficiaries, with room for further improvements and a focus on sustainability and tailored approaches.

The findings of the study suggest that the Kudumbasree model has been effective in enhancing women's economic inclusion and empowerment, particularly in terms of improving their financial and social status. However, challenges related to scalability, sustainability, and equitable access still persist. The study also finds that microfinance programs, in general, have been instrumental in promoting women's economic empowerment and gender equality, but there is a need for continuous assessment and adaptation to ensure sustained success.

Suggestions: Based on the findings, the study recommends the following:

1. Enhancing the sustainability of microfinance programs by promoting entrepreneurship and income-generating activities.
2. Ensuring equitable access to microfinance programs by targeting marginalized communities and addressing gender-based barriers.
3. Strengthening the institutional capacity of microfinance programs to ensure effective implementation and monitoring.

4. Promoting collaboration and partnerships among microfinance programs, government agencies, and other stakeholders to leverage resources and expertise.

Conclusion: The study concludes that microfinance programs, particularly the Kudumbasree model, have been effective in promoting women's economic empowerment and gender equality. However, challenges related to sustainability, scalability, and equitable access still persist. The study underscores the importance of localized and context-specific approaches to women's empowerment and recommends strategies for enhancing the impact and sustainability of microfinance programs. Continuous assessment and adaptation are crucial to ensure sustained success, not only in Kerala but also in other regions with similar socio-economic contexts.

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Foreign Policy of India

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Introduction

A state's foreign policy or external policy is its objectives and activities in relation to its interactions with other states, unions, and other political entities, whether bilaterally or through multilateral platforms. The Encyclopedia Britannica notes that a government's foreign policy may be influenced by "domestic considerations, the policies or behaviour of other states, or plans to advance specific geopolitical designs." The Ministry of External Affairs, headed by External Affairs Minister **Subrahmanyam Jaishankar**, is responsible for executing the foreign policy of India.

Foreign Trade Policy 2023 Objectives:

The objectives of the 2023 Foreign Trade Policy (FTP) are as under.

- To integrate India with the global markets:

As India is on the path to becoming a developed nation by 2047.

- To build a future-ready India:

India one of the top exporting nations in the 'Amrit Kaal'.

- To create an enabling ecosystem:

To support the philosophy of 'Atma Nirbhar Bharat' and 'Local goes Global'.

- To collaborate with state governments:

To build and encourage export promotion at the district level.

- To triple India's goods and services exports:

The new policy aims to almost triple India's goods and services exports to \$2 trillion by 2030, from an estimated \$760 billion in 2022-23.

Impact of New Foreign Trade Policy 2023 on Export

- FTP 2023 has some provisions that will specifically help MSMEs.
- It has reduced the threshold of minimum exports required for the recognition of exporters as status holders.
- Initiatives such as districts as export hubs and the promotion of **e-commerce** exports have the potential of translating into more exports.
- To improve the ease of doing business through a reduction in transaction costs and e-initiatives.
- That the FTP does not come with an end date is of great comfort to the industry.
- No uncertainty regarding the continuation of input duty remissions schemes.
- Amnesty Scheme under the FTP 2023 will address default on Export Obligations and boost exports.

Types of foreign policy

Some common types of the foreign policy include:

1. Offensive foreign policy:

It may involve the use of military force or other forms of coercion.

2. Defensive foreign policy:
It may involve building up military capabilities or forming alliances with other countries.
3. Cooperative foreign policy:
It may involve negotiations and compromise in order to achieve mutually beneficial outcomes.
4. Isolationist foreign policy:
This type of foreign policy involves limiting a country's involvement in international affairs and avoiding entanglements with other countries.
5. Foreign policy:
This type of foreign policy involves actively intervening in other countries' affairs, often promoting democracy or human rights.
6. Multilateral foreign policy:
This type of foreign policy involves working through international organizations or coalitions in order to achieve foreign policy goals.

Advantages of foreign policy:

- Helps a country to articulate its foreign priorities.
- It leads to economic advancement.
- It promotes national interest.
- Makes a country prudent in the conduct of her affairs.
- It helps to consolidate countries leadership status.
- It facilitates greater trade links with other nations.
- It leads to technical assistance and financial aid.
- It enhances mutual cooperation and friendly relations among nations.

Table :

	Imports / Exports	May 2023 (USD Billion)
Services	Imports	13.53
Overall trade (Merchandise + Services)	Exports	60.29
	Imports	70.64
	Trade balance	-10.35

Conclusion

The Foreign Trade Policy 2023 represents an initiative-taking and forward-looking approach to foreign trade, marking a significant step in India's journey towards becoming a global economic force.

National Institution for Transforming India

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Introduction

NITI Aayog (National Institution for Transforming India) was formed on January 1, 2015 through a Union Cabinet resolution. NITI Aayog is a policy think- tank of the Government of India. It replaced the Planning Commission from 13th August, 2014. The Prime Minister is the chairperson of NITI Aayog and Union Minister will be Ex-officio members. The Vice- chairman of the NITI Aayog is the function head and the first vice chairman was Arvind Panangariya.

Objective

- To provide strategic and technical advice to the central and state governments in the formulation of a wide range of policies
- To foster centre- state coordination at the union level
- To strengthen cooperative federalism
- Focus on TECHNOLOGY upgradation and CAPACITY BUILDING

❖ **FORMULATING WIDE RANGE OF NITI AAYOG:**

It plays a vital role in the development process of the country. After the formulation of NITI Aayog, the Planning Commission of India was immediately replaced from its position the Commission designs strategic policies and give technical suggestions to statutes, centre, and Union territories.

❖ **GOVERNING COUNCIL SECRETARIAT AND COORDINATION:**

The governing council of NITI Aayog comprises the hon'ble prime Minister of India; chief minister of all the state and union territories with legislature; Ltd governors of other UTs; Ex- officio members; vice chairman, NITI Aayog; full- Time members, NITI AAYOG and special Invitees.

❖ **COOPERATIVE FEDERALISM:**

In view of this, a number of steps have been taken by NITI Aayog to foster cooperative federalism through structured support initiatives and engagement with the States/ UTs on a continuous basis.

❖ **7 PILARS OF NITI AAYOG:**

(1) Pro-People (2) Pro-Activity (3) Participation (4) Empowering (5) Inclusion of all (6) Equality (7) Transparency.

Conclusion

Aayog contributes to India's economic growth and welfare by formulating strategic policies, initiating reforms, and providing a platform for effective collaboration between the central and state governments. NITI Aayog will seek to and empower this critical requirement of good government, which is people- centric, participative, collaborative, transparent and policy-driven.

Empowering The Poor and Poverty in India

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Introduction

The term “empowerment” refers to any expansion of assets and capabilities of poor and vulnerable people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives. A self-help group (SHG), also known as “people’s institution”, is a rights-based approach, which views poverty as a denial of rights and poverty alleviation programs as a process of reclaiming one’s rights . This model places equal emphasis on the areas of economic, social, and political empowerment by establishing a people’s institution that provides an environment of trust and cooperation, in which people come to realize that they can help themselves achieve their goal. This model has two foundational beliefs

- 1) Every human being has tremendous potential, which can be unleashed if the right environment is provided;
- 2) The poor are voiceless, powerless, and vulnerable, but they can gain incredible strength if they are brought together as a homogenous collective.

The concept of SHG first emerged in India in 1985 as a microcredit system, encompassing around 15 - 20 homogenous members and affinity relationships, showing strong relationships between them and several other groups. The Government of India recognized the SHG approach as an essential component to mitigate poverty and, thus, it was included in every annual plan of the government. In 2000/01, several vital steps were taken by the National Bank for Agriculture and Rural Development of India, the Reserve Bank of India, and charity organizations

The Concept of Self-Help Group

The SHG is a method of organizing the poor and the marginalized people to come together to solve their problems. The concept of SHG that emerged in India in 1985 with the principles of accompanied mutual help can be a powerful vehicle for the poor in terms of socio-economic development. The poor people need not only credit support but also savings and other services. The poor are capable of saving and being banked on, and SHGs, as clients, result in more extensive outreach to lower transaction costs and much lower risk costs for banks. A collective fund can be created by regularly contributing small savings. A flexible democratic system of working needs to put in place. Loans are mainly provided on trust with bare documentation and without any security. Small, frequent loans are provided for a short duration. Defaults are rare, mainly due to group pressure. There should be periodic meetings with non-traditional savings

Levels of SHGA

According to Kindernothilfe documents, SHG is a holistic approach, which, when implemented, according to the principles, leads to the social, economic, and political

empowerment of an individual, a community, and beyond. The approach has three levels; each level involves a specific level of tasks that complement one another

Cluster-Level Association (CLA)

The CLA is the second level of the approach structure; it consists of 20 members selected by 10 SHGs, meaning each CLA represents 200 families. They work on community interest with the slogan of “we can do it”. They have structure and sub-committees with rotational leadership, which depends on the group terms. Their main function is to mobilize resources to meet the needs of the community from the private sector, government, and non-government sources. Each CLA receives subscription fees from its SHG groups⁷ for the basic running costs. Furthermore, they work to support their groups to voice the community challenges such as education and schooling, health and sanitation, food, and other needs of the respective community.

Federation

The third level of the approach is expected to form a visible and sustainable people’s institution. The CLAs in each region form this body by electing an executive committee of about 15 - 20 members. In the long term, this institution should be able to stand independently. A federation advocates for the rights of women, and it jointly claims their entitlements by utilizing the strength of numbers that it represents by playing the role of an effective bridge between the poor people and the State. A federation can contribute to peace, inclusivity, security, and justice by raising its voice against injustices and seeking good governance and accountability from the responsible authorities and decision-makers. A Federation obtains a subscription from the CLAs, and it raises resources from external donors to execute the advocacy work for the poor people.

Savings and Financial Decision-Making

Documents reviewed revealed that Members of SHGs were empowered and provided knowledge in terms of savings and financial decision-making by the community facilitators hired by the promoting organizations. No external seed money given to the group, they make weekly savings. After the first two to three months, saving becomes a pool of funds to be borrowed by the members. The approach developed their attitude of saving, which was not part of their financial behavior before the implementation of the SHG approach. From the time this approach introduced, an ever-increasing number of women have been taking charge of financial planning for their families. Women also continue to heavily contribute to household income, with most of them being the primary breadwinners of their families.

During the fieldwork, when respondents were asked whether they record their savings for their businesses, 92.3% of them answered positively while the remaining 7.7% said they do not. Through the training organized for these women, especially in terms of business skills development, most of them have learned the art of bookkeeping. Bookkeeping is essential to these women, as it enables them to understand expenses vis-à-vis income, which, in turn, aids them to separate capital from profit.

Employment

SHGs have allowed women to save and borrow funds to start small-scale businesses, so far more than 18560 (eighteen thousand five hundred sixty) businesses were created; although there is no well-documented statistics it is estimated about 20,000 people employed; mostly are women since women set idle, as they were unemployed. However, the increase of self-employment in comparison to formal employment among women members of SHGs is visible since women are now owing to the number of businesses they are involved in.

Family/Household Income

With respect to why women have joined SHGs, 76.9% of the respondents indicated that they joined to get loans to invest in various business opportunities available in their respective areas, 7.7% joined to develop their business investment skills, and the remaining 15.4% joined an SHG to get empowered, as when women work together and operate businesses, what used to be a burden at individual level ceases to be one at the group level.

The daily involvement of women in small-scale businesses due to loans from SHGs has boosted household income, which, in turn, has raised the standards of living of these women and their families. Furthermore, some women have ended up becoming the sole breadwinners of their households, especially in women-led families. According to NAFIS 2018 report; approximately 80,000 children now have access to education because their mothers have an income, and good health has significantly increased.

Participation in Community Committees and Municipalities

Women are under-representation at any level of governance and decision-making tables, which results in a democratic deficit. Through the SHG approach, women have become aware of the governance structures within their localities. They now discern where to go to seek assistance or report social challenges. As documents reviewed revealed, the women belonging to an SHG are important actors in district and city council movements, as the only organized and share a common agenda group. In two districts of Burao city (October and M.Ali), SHG members become governors.

Self-Confidence and Gender-Based Violence

Before joining SHGs, women did not understand what it takes to be a part of a group. The formation of SHGs has created a platform where women can test their leadership skills, through their meetings and discussions on issues relating to welfare, they have developed. It is during these discussions that women realize their leadership skills, giving them the confidence to take part in local authority elections, as they can now better express themselves. Concerning family acceptance of respondents being a member of an SHG, all respondents reported that their families endorse their participation. This acceptance can be attributed to the benefits that these groups entail for their members' households.

Most family conflicts, especially those involving spouses, arise due to limited financial resources. In the poor areas, many husbands see their wives as a burden, but with economically empowered women, they feel less burdened. The SHG approach has reported that many family conflicts have now been sorted, as the neighborhood is now connected and aware of their challenges.

Conclusions

The SHG approach is used by various actors to address unemployment reduction, economic development, and the social well-being of communities to strengthen low-income and vulnerable people. The primary concept of the SHG is relatively straightforward: establishing a voluntary (financial) saving association comprising a small homogenous group of people in a local community. However, the reality of how the SHG approach works and what this implementation entails varies significantly among organizations.

Concerning social development, the findings of this study indicated that the SHG approach empowers its members socially, through building communities of interdependence and mutual trust. It has created a social safety net that supports the economic ventures of its members. As the members do not know each other before joining the group, the development of trust is seen as a significant asset in the first place.

For the safety net development, the approach has two different levels,

- 1) Members get to know each other, and then
- 2) acquire knowledge about each other's social and economic situation, as well as each other's behavior.

Furthermore, SHGs have a gendered impact. First, SHG meetings extend the movement radius of many women. Most women who reached out to the SHGs have left their homes due to unemployment, and those belonging to poor recourse communities, mainly stay at home to look after their children and the households. The group has become a knowledge hub for many members where they can bring their questions and receive support from others who might have the necessary expertise that they still lack. This level of groups further extends to the perception of the members of SHGs as a place to gain the courage to make changes in their surroundings.

For women's economic development, the SHG approach can lead to mid or long-term economic empowerment of its members. The economic processes of loans, savings, and possible investments decided within the groups during their regular meetings, and members find this to be a fair and transparent process.

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Issues and Challenges of Health Care Services in India

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Introduction

The Indian healthcare scheme is faced with a number of challenges, including enlarged healthcare expenditure, must for treatment and continuing trouble for older people due to the increase of the nuclear family structure, high economic burden on the unfortunate, escalating trouble of new diseases, and carelessness of community health functions due to insufficient support for healthcare segment. Given the challenges of the twenty first century, India wants to support for the challenges and short comings. On the other hand, the areas where the geography has progressed involve to be permanent and parallel the areas of good apprehension where the nation has lagged following have to be enclosed and this can be achieved by appropriate purpose and distribution of wealth. The nation desires to tackle the health care issues which continue to plague the health care sector. Out-of-pocket troubles, health insurance has emerged as a financing alternative in India, which is not fixed – unlike in developed nations . However, only 37% of the total Indian population is covered by health insurance. Increasing countries such as India undergo suspiciously beginning the trouble of catching diseases. India the next mainly heavily populated nation in the globe is in the midst of a triple burden of diseases; the incomplete program of infectious diseases, non-communicable diseases related with standard of living changes and appearance of new pathogens and overstretched health infrastructure. Communicable diseases account for nearly half of India's disease burden.

The Health Challenges

In physical condition segment, India has made vast strides over the past decades. The life expectancy has crossed 67 years, infant and under-five mortality rates are declining as is the rate of disease incidence. Many diseases, such as polio, guinea worm ailment, yaws, and tetanus, have been eradicated. The infectious diseases are predictable to continue to stay a major public health problem in the imminent decades posing a threat to both national and international health protection. Besides endemic diseases such as human immunodeficiency virus illness and acquired immune deficiency syndrome (HIV/AIDS), tuberculosis (TB), malaria, and neglected tropical diseases, the communicable disease outbreaks will continue to challenge public health, requiring high level of readiness in terms of early detection and rapid response. In this regard, vector-borne diseases, such as dengue and keen encephalitis disorder, are of meticulous anxiety. Antimicrobial resistance is one of the biggest health challenges facing humanity that must be tackled with all seriousness.

Role of Public Sector in Health Care

The public healthcare structure consists of services scamper by the middle and state government. These communal services offer complimentary or subsidized charge to lower earnings families in rural and urban areas. The structure of India divides health-associated

household tasks connecting the central and the state governments. While the nationalized administration maintains duty for medicinal investigate and methodological instruction, state governments carry the accountability for transportation, service, and examine rescue. The simultaneous list includes issues that distress more than one state, e.g., preventing conservatory of transferable or infectious diseases surrounded by states. At the same time as the states have important sovereignty in administration their physical condition systems, the public administration movements major financial direct greater than the states' health systems.

The bureau of Health and Family Welfare comprises the subsequent departments, all of which is headed by a Secretary to the Government of India:-

- ❖ Department of Health & Family Welfare
- ❖ Department of AYUSH
- ❖ Department of Health Research
- ❖ Department of AIDS Control

The health care infrastructure in rural areas has been urbanized as a three layers:

Sub centers

In rural areas, sub-centers form the institutional stand of primary health care. It characteristically performs essential medical services, immunizations, and referrals. They are generally passing structures that occupy 1–2 concern employees in the majority areas. These society people offer necessary health care on a part-time basis.

Primary health centers (PHCs)

It is classically achieve protective and remedial therapeutic services. PHCs are usually small with 1–2 experienced doctors, and 14 paramedics and hold employees. Every PHC is normally a medical appointment division for a sub center .

Community health centers

The minor segment of the Indian health care system consists of rural hospitals and the community health centres (CHC). Serving four PHCs, the CHC's dedicated medical services are planned for 120,000 people. Community health centers are believed to have at least 30 beds, an operating theatre, a laboratory, xray facilities, as well as a team of four medical specialists and a maintain workers.

Role of Private Sector in Healthcare

India is encourage savings in healthcare segment; more than the years, the private sector in India has gained a important occurrence in all the sub-segments of medical learning and guidance, medical knowledge and diagnostics, pharmaceutical make and transaction, hospital building and supplementary services, as also the provisioning of medical care. Above 75% of the human being capital and superior medical equipment, 68% of hospitals and 37% of total beds in the country are in the private sector. The private division is not only India's the majority loose part but also it's nearly everyone strong available sector.

Health Infrastructure

Health Infrastructure is an significant pointer to appreciate the healthcare rescue necessities and mechanisms in a country. It also signifies the funds and main concern

accorded to creating the communications in community and personal sectors. The health infrastructure in India is increase more the dissimilar systems of medicine such as allopathic, ayurveda, siddha, Tibetan medicine, unani and homoeopathy, and can be categorized as follows:

Health Insurance

The increasing prosperity of the Indian middle-class accompanied with way of life-connected diseases and inflationary healthcare expenses are pouring the claim for health cover in India today. The Indian health insurance promote has emerged as a new and beneficial expansion opportunity for both the accessible group of actors as well as the new entrants. The health insurance bazaar represents one the best rising and second major non-life insurance sector in the country.

Conclusion

India's health development now presents a different representation. While health tourism and private healthcare are individual promoted, a huge fragment of Indian residents at rest reels below the hazard of curable diseases that do not be given sufficient concentration of policymakers. India's National Rural Health Mission is definitely an interference that has place public heath concern sincere. Although the government has been make labors to boost healthcare expenditure via initiatives similar to the National Rural Health Mission, a great deal at rest remains to be complete. The right of way will be to expand successful and sustainable health systems that can gather the double burden posed by the growth in non communicable diseases and peoples' wants for improved excellence and upper levels of health care.

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Community Development for Socio-Economic Development in India

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Introduction

Community development may be defined as a process by which the efforts of the people themselves are combined with those of governmental authorities, to improve the economic, social and cultural conditions of communities to integrate these communities into the life of the nation and to enable them to contribute fully to national progress. Community development is a collaborative, facilitative process undertaken by people (community, institutions, or academic stakeholders) who share a common purpose of building capacity to have a positive impact on quality of life.

Components or features of Community Development

1. **Participation:** Active involvement and participation of community members in all stages of the development process, from needs assessment to project implementation and evaluation.
2. **Inclusivity:** Including all community members, regardless of background, in decision-making and development processes. Ensuring that all members of the community, including marginalized and vulnerable groups, have a voice and are included in decision-making processes.
3. **Collaboration:** Building partnerships and collaborations among various stakeholders, such as local government, NGOs, businesses, and community-based organizations, to leverage resources and expertise.
4. **Asset-based approach:** Identifying and leveraging the existing strengths, skills, and resources within the community to address challenges and achieve positive outcomes.
5. **Empowerment:** Building the capacity of individuals and communities to make informed decisions and take action to improve their lives.
6. **Sustainable Solutions:** Promoting long-term solutions that are environmentally, socially, and economically sustainable, ensuring that positive changes continue beyond the immediate project period.
7. **Social Capital:** Building strong relationships and networks within the community.
8. **Local Resources:** Leveraging existing strengths and assets within the community.
9. **Improved Quality of Life:** Enhancing living conditions and well-being for all community members.

Community development process



Economic Benefits of Community Development

- Expanded awareness of existing resources and economic opportunities (education, financial literacy, housing, childcare, etc.)
- Increased interest from investors
- Job growth and increased entrepreneurship

Community Development Program (1952): In 1952, the Indian government launched the Community Development Program (CDP) as a major initiative to address rural development. The program aimed to build rural infrastructure, promote agriculture, improve health and education facilities, and create employment opportunities.



Impact of community development programme in rural India

The impact of community development programs on rural India has been significant, bringing about positive changes and improvements in various aspects of rural life. Here are 15 key points highlighting the impact of community development programs in rural India:

1. Improved access to basic infrastructure such as roads, electricity, and sanitation.
2. Increased agricultural productivity and adoption of modern farming practices.
3. Enhanced livelihood opportunities through skill development and income-generating activities.
4. Reduction in poverty and improvement in the economic well-being of rural households.
5. Empowerment of women through economic activities and increased decision-making roles.
6. Promotion of education and increased enrolment of children in schools.
7. Improved healthcare services and awareness of health-related issues.
8. Strengthening of community-based organizations and self-help groups.
9. Promotion of social cohesion and community bonding.

Objectives of the Community Development

Main objectives of the community development include:

- 1) To gather up to date information about needs, problems, sources and resources of the community.
- 2) To mobilize community resources in the best possible way for better handling of community needs and problems.
- 3) To chalk out and implement programmes required for effectively tackling the felt needs and problems of people in the community.
- 4) To arouse interest among people in the welfare of community as a whole.
- 5) To motivate people to participate in the planning as well as implementation of programmes meant for general uplift of the community.
- 6) To provide training facilities for all types of workers (voluntary and paid) by establishing professional training institutions
- 7) To create an organization consisting of representatives of different socio-cultural groups in the community, to develop democratic leadership among people through their participation in community programmes, and assign and delegate responsibilities
- 8) To bring about coordination between various individuals, groups and organizations associated with programmes for the benefit of the community.
- 9) To create awareness among people on various issues and problems confronting their community.
- 10) To introduce necessary reforms eradicating various kinds of widely prevalent social evils deeply rooted in the social fabric of the community.

**A Study on Socio-Economic Conditions of Street Vendors in Tiruchendur Taluk -
Thoothukudi District**

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Introduction

Street vendors are an important part of the urban socio-cultural infrastructure. It not only provides cheap and inexpensive goods to people from different class, it also represents cultural assimilation and larger social acceptance of different kinds of goods. The majority of the people are migrated to take care of their livelihood from rural to urban areas in search of employment. The street vendors make employment for them and also provide lot of employment opportunities to many. The literate and illiterate people have to make self-employment through various streams including informal sectors.

Street vending in India falls in unorganized sector category. Street vending has been a profession since time immemorial, with street vendors an integral part of our urban history and culture. Street vendors are identified as self-employed workers in the informal sector who offer their labour to sell goods and services on the street without having any permanent built-up structure.

In most urban areas poor surviving by entering into the informal sector. Poverty and lack of employment in the rural areas and in the smaller towns drive large numbers of people to the cities for work and livelihood.

Objectives

- To Study the socio- economic conditions of the street vendors.
- To analyse their nature of business, income, expenditure and savings.
- To identify the causes behind street vending.

Methodology

This study is based on primary data and a simple questionnaires were used through personal interview. For the present study a sample of 68 street vendors were selected from Tiruchendur taluk Thoothukudi district in Tamilnadu.

street vendors have been divided in to four stratum such as fruit vendors, vegetable vendors, Flower vendors, plastic Goods seller. Random Sampling Method followed.

Total Sample Size

This study covers 68 samples from Tiruchendur taluk in Thoothukudi District. The samples selected from each study area have been shown in the Table: 1

Table 1-Selection of Sample

No.	Sample Chosen areas	No. of Samples
1.	Kandasampuram	6
2.	Nathakulam	8
3.	Moolakarai	7

4.	Nallur	3
5.	Veeramanikam	6
6.	Ammanpuram	5
7.	Kanam	6
8.	Alwarthirunagari	5
9.	Thenthiruperai	8
10.	Kurungattur	3
11.	Puraiyur	7
12.	Rajapathi	4
		68

Source : Primary Data

Limitations of the Study

The primary data is purely relied upon the respondent's attitude to such study. Since there is no availability of proper official records. Sampling is done physically verified by the researcher. The street vendors lack permanent place or shop to sell their products.

Socio-Demographic and Economic Profile of the Street Vendors

The following all sections show the possible outcomes of the present study and corresponding percentages of the outcomes which are represented by values within the paper. In this section, socio-demographic and economic profiles of the vendors based on primary data have been explained.

Table:2 Occupational Distribution of study Area

S.No	Occupational Distribution	No of respondents
1	Fruit Sellers	10
2	Vegetable Sellers	30
3	Flower Sellers	15
4	Plastic good Sellers	13
	Total	68

The Table: 2 shows that Occupational Distribution of study Area is heterogeneity in Nature.. Out of 68 samples 10 respondents were Fruit Sellers. 30 were vegetable sellers , 15 were flower Sellers and 13 were plastic goods seller . The above four street trading are sections of towns.

Table:3 Gender wise Distribution

S.No	Gender	No of respondents
1	Male	43
2	Female	25
	Total	68

Source : Primary Data

The Table: 3 reveals gender distribution in the present study among the total samples. Most of the research studies reveals street vending are male dominated profession. Out of 68 respondents 43 were male vendors and 25 were female vendors.

Table :4 Age Wise Distribution

S.No	Age	No of respondents
1	Below 30 Years	14
2	31-40 Years	13
3	41-50 Years	30
4	51-60 and above	11
	Total	68

Source : Primary Data

The Table: 4 shows age composition of sample respondents. 11 were in age group between 51 - 60 and above ,30 are in the age group of 41 – 50 years . The respondents 13 in between 31- 40 years .the respondents14 are below 30 years.

Table : 5 Disbtribution of Religion among samples

S.No	Religion	No of respondents
1	Hindu	50
2	Christian	14
3	Muslims	4

Source : Primary Data

From the Table: 5 it is observed that in the context of Religion, 50 respondent vendors were belong to Hindu. The respondent 4 are Muslim and the respondent 14 are Christians. It is inferred that majority of respondents are Hindu. Muslims and Christians were minorities.

Table : 6 Range of Investment

S.No	Investment in Rupees	No of respondents
1	Below Rs 1000	17
2	1001-2000	13
3	2001-3000	15
4	3001-4000	13
5	4001-5000	10
	Total	68

Source :Primary Data

Investment factor determine the income in street vending. As the level of investment increases income also increases proportionately. Out of 68 samples respondent 17 have below Rs.1000 invest their business. Investment between Rs 1001 – 2000 were 13were invest their business . The investment range between Rs 2001 – Rs 3000 were 15 respondents. Rs 3001 - Rs 4000, 13 respondent invest their business and Rs 4001 – Rs 5000 and above 10 respondent invest their business.

Table :7 Status of Business

S.No	Nature of business	No of respondents
1	Seasonal	25

2	Permanent	43
	Total	68

Source :Primary Data

The above table shows the status of business . Street vending may be seasonal or permanent in status . 25 were seasonal street vending and 43 are permanent street vendors in the study area .

Table: 8 Earning Status (Monthly)

S.No	Income Interval (Monthly)	No of respondents
1	Rs 3000-4500	18
2	Rs 4500- 6000	15
3	Rs 6000-7500	24
4	Rs 7500-10000	11
	Total	68

Source : Primary Data

In the study area 18 respondent monthly income between Rs.3000 toRs. 4500 ,and 15 respondents monthly income between Rs 4500 to Rs. 6000 and so on. And 24 respondent monthly income between Rs 6000 to Rs 7500 and 11 respondents monthly income between Rs 7500 to Rs 10000 .

Problems Encountered by the Street Vendors:

- The street vendors keep facing problems from different directions. The street vendors were asked about the problems and difficulties they placed during vending.
- The street vendors always face competition with other street vendors rivals because of fluctuation in market prices, insecure and irregular employment opportunities .
- There is hardly lack of facility at the vending place. Street vendors are usually related with encroachment of public spaces, causes traffic congestion, insufficient hygiene.
- The government does not recognize and turn attention the contribution of street vendors towards economic and social well-being of urban population.

Conclusion

Street vendors are a community of entrepreneurs who sustain on informal livelihoods. They are unskilled workers who start their work and establish themselves with help of family and friends. They have to change the goods which they sell according to seasonal variation. Hence, they are always vulnerable as they do not have a sustainable livelihood. The government should take official statistics which hinders policy implications. Informal Sectors are considered as engine of Employment Generation. There is a illusion that goods sold by street vendors inferior Quality which influence the sales. The number of Street trading is gradually increasing which implies lacking of Employment.

Digital Marketing and its Growth

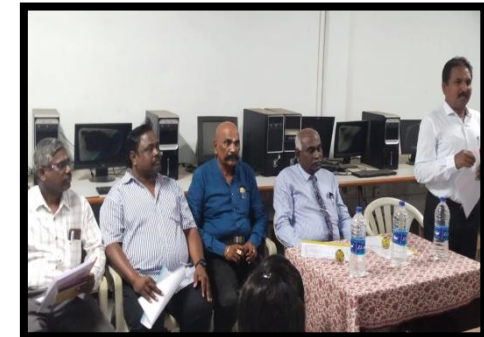
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Abstract

Digital marketing, also called online marketing, is the promotion of brands to connect with potential customers using the internet and other forms of digital communication. This includes not only email, social media, and web-based advertising, but also text and multimedia messages as a marketing channel. The most common form of digital marketing is the website of the organisation and the epicentre of all its online activities. In order to drive qualified traffic to a web site, or encourage repeat visitors and sales, savvy marketers include a combination of email marketing, search engine optimisation (SEO), pay-per-click (PPC) advertising and social media in their strategy.

Keywords: Online advertising, Search Engine Optimisation, Online Content and Blogging, Web PR, Social Media Management and Listening, Mobile Marketing, Web Analytics.



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