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Conference Special Issue - 48

January - 2024

Jointly Organized by:

International Scientific Research Association
Eurasian Institute of Science and Technology, Eurasian University
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(WCEBAD – 2024)

Date: 27 – 28 January, 2024

Conference Special Issue - 48

The Managing Editor:

Dr. Chirag M. Patel

(Research Culture Society & Publication)



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International Scientific Research Association is a registered and an esteemed research association working on to provide scientific research services, educational studies and activities at international level, also coordinate with other research organizations for the educational research events. Scientific Research Association as honorary partner of the ‘Research Culture Society’ with MoU – collaboration.

“**Eurasian Research Organization**” is an international scientific research organization registered with government bodies and united organizations. It is also a professional, autonomous, non-profit organization operating on an international scale. Along with other international organizations, Eurasian Research organization will also start up new research and teaching initiatives.

Department of MBA (Swami Vivekananda Institute of Science and Technology.) established in the year 2008. It possesses good infrastructural facilities, well-equipped laboratories, highly qualified and dedicated faculty and the atmosphere conducive for research activities. In this era of economic liberalizations, globalizations and technological super advancement our effort is to put quality education in the light of Swamiji’s vision of spreading education throughout the society.

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World Conference on Agriculture, Economy and Business Development aims to bring together leading academic scientists, researchers and research scholars to exchange and share their experiences and research results on all aspects of Agricultural Economics, Business and Development. It also provides a premier interdisciplinary platform for researchers, practitioners and educators to present and discuss the most recent innovations, trends, and concerns as well as practical challenges encountered and solutions adopted in the fields of Agricultural Economy and Development.

Dr.C. M. Patel

Director, Research Culture Society.



Message

Dear Professional Colleagues.

I am happy that International Scientific Research Association; Eurasian Research Organization; & MBA Department, Swami Vivekananda Institute of Science and Technology, India in collaboration with ‘Research Culture Society’ (Government Registered Scientific Research organization, India) are organizing ‘World Conference on Economy, Business and Agricultural Development’ during 27 – 28 January, 2024.

The aim of the conference is to provide an interaction stage for researchers, practitioners from academia and industries to deal with state-of-the-art advancement in their respective fields. The main objective is to observe the current scenario towards the advancement of common citizen’s life by improving the theory and practice of various disciplines of Business, Management, Agriculture and Economy.

I believe, this International Conference will help in redefining the strong connect between commerce, management and economics education and the holistic development of students in the academic institutions. An additional goal of this international conference is to combine interests and scientific research related to business-economics to interact with members within and outside their own disciplines and to bring people closer for the benefit of the scientific community worldwide.

My best wishes to the committee members, speakers and Participants of this scientific conference.

A handwritten signature in blue ink, appearing to read 'Dr. C. M. Patel', is positioned above the printed name.

Dr.C. M. Patel

Director, Research Culture Society.

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Determinants of Technology Adoption in Agriculture: A Cross-Sectional Analysis

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Abstract: *This classified review examines the patterns and determinants of technology adoption in agriculture, and sheds light on important factors affecting the integration of new agricultural practices. In relation to access to information, education, socio-economic status, and between the use of technologies. Focused on, the study aims to provide valuable insight into its implications on economic growth in agriculture. The study employs a robust survey design, using a representative sample of farmers selected through random sampling method. A structured, well-designed and pre-tested questionnaire is an important tool for data collection. The survey includes use of technology, educational attainment, access to information methods, socio-economic indicators and economic development indexes. Preliminary findings suggest a complex interplay of factors affecting technology adoption. Regression analysis is used to understand the relationships between these variables, disaggregating correlations and causality. The study examines the impact of education on technology adoption considering its role as a catalyst for change. Additionally, research examines the impact of socioeconomic conditions in more detail, identifying potential barriers and mitigating factors. The impact of technology adoption on economic growth has been discussed in the context of agricultural sustainability and productivity. The research not only contributes to the academic discourse on the use of technology but also provides useful recommendations for policy makers, extension agencies and other stakeholders. These recommendations address the identified barriers and suggest targeted interventions to increase the overall adoption of the technology in agriculture. The dissemination of findings through presentations, publications and conferences ensures broad academic insights, providing a common approach to sustainable technological development in agriculture. Ultimately, this study seeks to inform evidence-based decision making to promote technological innovation and economic growth in agriculture.*

Key Words: *Technology adoption Determinants, Access to information, Socio-economic Conditions, Economic development, Agricultural technology, Adoption patterns, Socio-economic factors, Productivity*

1. INTRODUCTION:

Agriculture, the bedrock of human civilization, is undergoing a profound transformation driven by technological advancements. In this era of rapid innovation, the adoption of modern agricultural technologies holds the promise of revolutionizing farming practices, enhancing productivity, and ensuring food security for a growing global population. Understanding the



intricacies of technology adoption among farmers is paramount for harnessing its full potential and steering agricultural systems towards sustainability and resilience.

The purpose of this study is to conduct a cross-sectional analysis to unravel the determinants of technology adoption in agriculture. By examining patterns and factors influencing the uptake of innovative practices, we aim to shed light on the multifaceted dynamics shaping the agricultural landscape. This research endeavor is rooted in the recognition that successful technology adoption is contingent upon a myriad of interrelated factors, ranging from socio-economic conditions to access to information and education.

Our investigation delves into the intricate web of influences guiding farmers' decisions to embrace or resist modern agricultural technologies. By dissecting the role of education, socio-economic status, access to information, and other pertinent variables, we seek to uncover the underlying drivers and barriers shaping technology adoption patterns. Moreover, we aim to assess the implications of technology adoption for economic development, sustainability, and the overall well-being of farming communities.

This study adopts a comprehensive approach, leveraging a cross-sectional research design to capture a snapshot of technology adoption trends across diverse agricultural contexts. Through rigorous data collection and analysis, we endeavor to generate actionable insights that can inform policy interventions, extension services, and capacity-building initiatives aimed at promoting inclusive and sustainable agricultural development.

Background

- ❑ The agricultural sector plays a important role in global economies, and the adoption of technology within this sector has far-reaching implications for productivity and economic development. Despite the potential benefits, the patterns and determinants of technology adoption among farmers remain complex and multifaceted. The integration of innovative practices often hinges on factors such as access to information, educational levels, and socio-economic conditions. Understanding these dynamics is crucial for devising effective strategies to enhance technology adoption and, consequently, drive sustainable economic development in agriculture.

The need for the study

- ❑ **Enhancing Agricultural Productivity:** Understanding the factors influencing technology adoption among farmers is essential for enhancing agricultural productivity. By identifying determinants, policymakers and stakeholders can develop targeted interventions to promote the adoption of modern agricultural technologies, leading to increased yields and improved efficiency.
- ❑ **Sustainable Agriculture:** Promoting sustainable agricultural practices is crucial for long-term food security and environmental conservation. Studying the determinants of technology adoption can help identify sustainable practices that farmers are more likely to adopt, contributing to environmentally friendly farming methods and conservation efforts.
- ❑ **Economic Development:** Technology adoption in agriculture has significant implications for economic development, especially in rural areas where agriculture is a primary source of livelihood. By understanding the factors influencing adoption, policymakers can design



strategies to promote technology uptake, leading to increased incomes and improved living standards for farming communities.

- ❑ **Closing the Digital Divide:** Access to information and technology is often unevenly distributed, leading to a digital divide between urban and rural areas. Studying technology adoption determinants can help identify barriers to access and develop initiatives to bridge the digital gap, ensuring that all farmers have equal opportunities to benefit from technological advancements.
- ❑ **Informed Decision-Making:** By conducting a cross-sectional analysis, researchers can provide valuable insights into the current state of technology adoption and the factors driving adoption trends. This information enables policymakers, extension services, and agricultural stakeholders to make informed decisions and tailor interventions to meet the specific needs of different farming communities.

2. LITERATURE REVIEW:

- Existing literature on technology adoption in agriculture highlights the transformative potential of modern practices.
- Studies indicate a positive correlation between education levels and technology adoption among farmers.
- Methodologies often involve surveys, case studies, and statistical analyses.
- Identified research gaps include limited focus on socio-economic conditions and regional disparities in technology adoption.

1. RESEARCH OBJECTIVES / AIMS:

- Explore the key factors influencing the adoption of modern agricultural technologies among farmers.
- Examine the prevalence and distribution of technology adoption across diverse farming contexts to uncover patterns and trends.
- Generate actionable insights to inform policy interventions and strategies aimed at promoting technology adoption and enhancing agricultural productivity and sustainability.

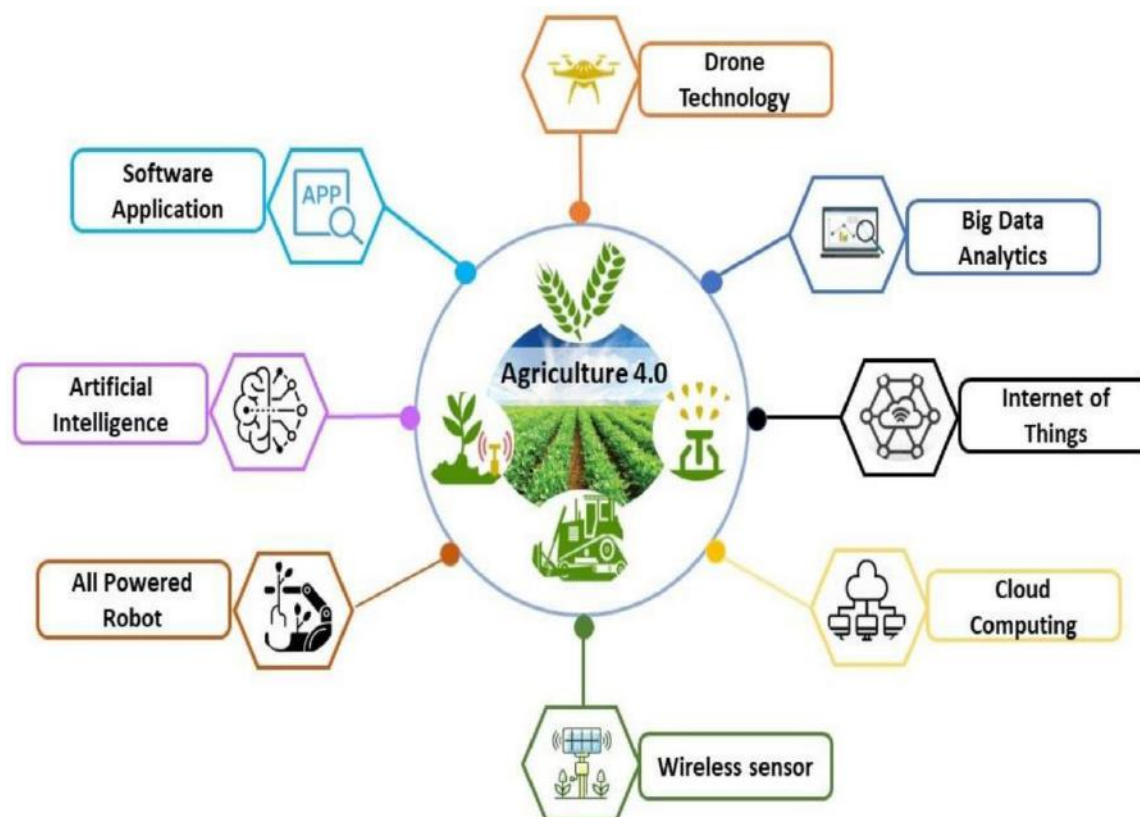
Aim

This study aims to investigate the factors influencing the adoption of technology among farmers and to assess their implications for economic development and to provide actionable insights for policymakers, extension services, and other stakeholders to foster a conducive environment for the widespread adoption of technology in agriculture

Methodology

- A cross-sectional research design is employed for this study.
- The target population consists of 50 farmers from diverse backgrounds, and a representative sample is selected using random sampling technique
- Data is collected through a structured questionnaire that covers key variables, including the level of technology adoption, educational background, access to information channels, socio-

economic indicators, and economic development metrics. The questionnaire is pre-tested to ensure clarity and reliability.

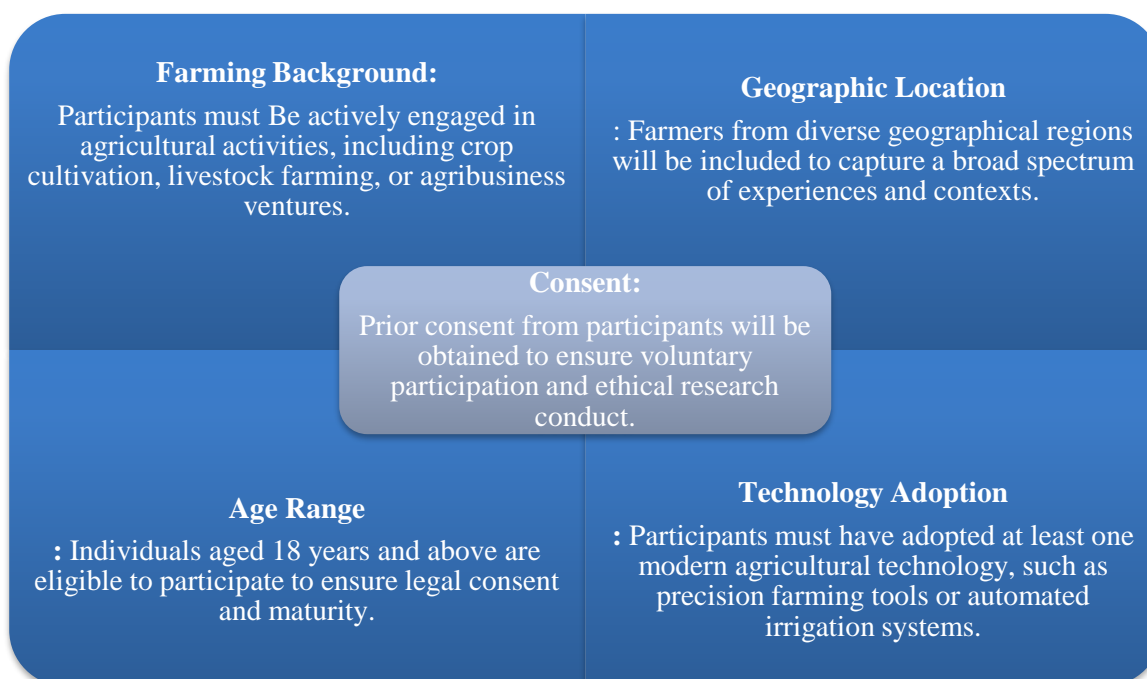


2. RESEARCH METHOD:

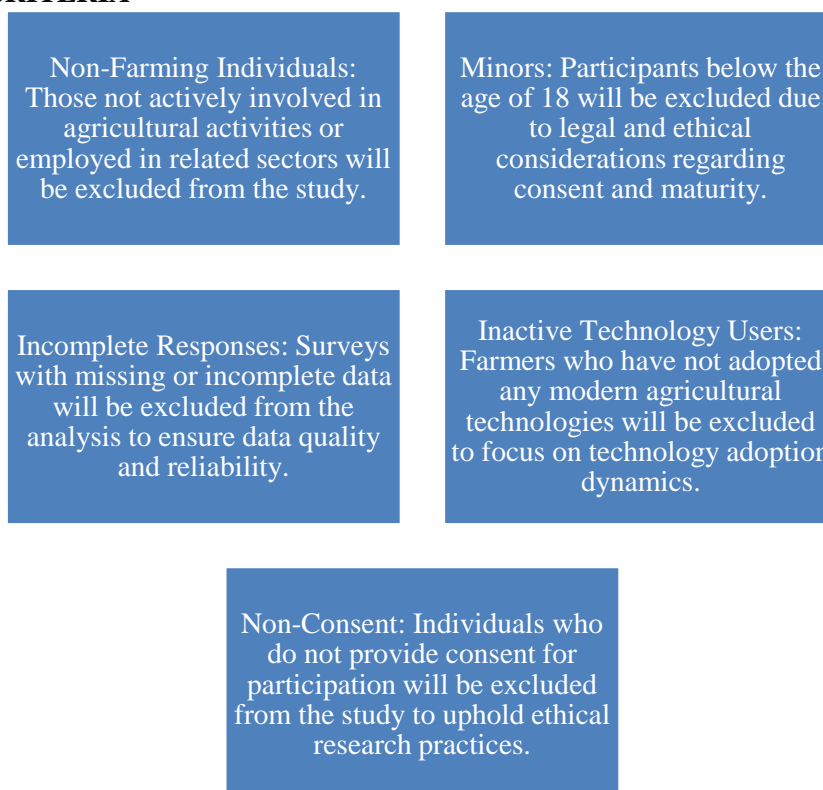
- Cross-Sectional Survey: Utilized a cross-sectional research design to capture a snapshot of technology adoption patterns among farmers at a specific point in time. This approach allowed for the simultaneous examination of multiple factors influencing technology adoption.
- Sampling Methodology: Employed a stratified random sampling technique to ensure representation across various demographics, farm sizes, and geographical regions. This method aimed to minimize sampling biases and enhance the generalizability of findings.
- Data Collection: Conducted structured interviews with farmers using a comprehensive questionnaire designed to collect information on demographics, farming practices, technology adoption, access to information, and socio-economic conditions. Rigorous efforts were made to ensure accuracy and reliability, including pilot testing of the questionnaire.
- Data Analysis: Percentage analysis was used



INCLUSION CRITERIA



EXCLUSION CRITERIA





RESULTS:

Table 1 Sociodemographic details of study participants

		N (%)	%
Gender	Male	27	54%
	Female	23	46%
Age	<25 years	7	14%
	25-35 years	17	28%
	>35 years	26	52%
Educational status	Primary school	18	36%
	Middle school	17	34%
	High school	12	24%
	Graduate	3	6%
Economic status	< 10,000 per month	29	58%
	10,000-15,000 per month	18	36%
	> 15,000 per month	3	6%
Social status	Presence of own land	4	8%
	Absence of own land	46	92%

Table 2 Factors associated with technology based agriculture

		N (%)	%
Improvement in income due to adaptation of technology based agriculture	Yes	7	14%
	No	43	86%
Improvement in productivity due to adaptation of technology based agriculture	Yes	6	12%
	No	44	88%

3. DISCUSSION AND ANALYSIS:

The analysis of the research findings revealed several significant insights into the determinants of technology adoption in agriculture. Education emerged as a key predictor, with higher levels of education positively correlated with technology adoption. Access to information also played a crucial role, with farmers relying on diverse sources exhibiting higher adoption rates. Socio-economic conditions, particularly income levels, were identified as important influencers, with financial constraints posing barriers to adoption. The analysis underscores the complexity of technology adoption decisions, highlighting the need for targeted interventions to enhance access to education, information, and financial resources, ultimately fostering a more inclusive and sustainable agricultural landscape.



4. CONCLUSION:

In conclusion, this study underscores the importance of considering multiple factors when analyzing technology adoption in agriculture. The findings contribute to the existing body of knowledge by providing insights into the relationships between education, access to information, socio-economic conditions, and technology adoption. The identified determinants can guide policymakers and stakeholders in developing targeted interventions to overcome barriers and promote the widespread adoption of technology in agriculture, ultimately fostering sustainable economic development in the sector.

5. RECOMMENDATION / SUGGESTIONS:

- Recommendations focus on targeted interventions to enhance technology adoption.
- Suggested interventions include tailored educational programs, improved information dissemination, and financial support for resource-constrained farmers.
- Practical strategies aimed at overcoming identified barriers and promoting a more inclusive technology adoption landscape.

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Exploring spiritual significance of some commonly used sacred plants in Mandi district, Himachal Pradesh

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Abstract: Himachal Pradesh has a rich cultural heritage that is deeply connected to nature. Sacred plants are very important in religious, medicinal, and cultural activities. This overview gives a short summary of what these plants are and how they are used. The varied plants that grow in Himachal Pradesh include many species that are used in religious and cultural events, rituals, and traditional medicine. The way this resource is used shows that people in the area get along well with their surroundings. Some plants are considered holy by religious people and are an important part of many rituals and celebrations. Their symbolic meanings carry over into everyday life. These holy plants are also often thought to bring good luck and are used to decorate homes and temples. The traditional wisdom of plants passed down from generation to generation how to use resources in a way that doesn't harm the environment. In Mandi district of Himachal Pradesh, people have a deep understanding of how certain plants can help with a wide range of health problems. This study shows 10 commonly used sacred plants of study site. The fact that custom and nature live together shows how important it is to protect these plants and learn about their role in the local way of life.

Keywords: Temple, Local people, Eco-Spirituality, Sacred plant, Documentation.

INTRODUCTION :

All over the world, sacred plants are respected for their spiritual, cultural, and healing worth. Based on old knowledge and a spiritual connection with nature, they have a special place in religious ceremonies, traditions, and traditional ways of doing things. In many countries, these plants, which include herbs, flowers, trees, and bushes, are grown and eaten with great respect. These plants are often seen as divine by indigenous people, who see them as links to the spiritual world or gifts from higher powers. Rituals that use holy plants are often about getting clean, getting better, and connecting with God. In addition to their spiritual value, these plants are often used in traditional medicine, with information about their healing qualities being passed down from generation to generation. In India's Mandi district in Himachal Pradesh, sacred plants are used in a way that is strongly connected to the area's rich cultural history. This area is surrounded by the beautiful Himalayan mountains and has a wide range of plants that hold deep spiritual meaning for the people who live there. The way people in Mandi use sacred



plants comes from religious rituals, folklore, and old beliefs. As a link between the human and divine worlds, these plants are very important in religious events, rituals, and healing practices. Different sacred plants can grow well in Mandi because of its unique geography and climate. This creates a mutually beneficial bond between people and nature. In Mandi, these holy plants are used in traditional ceremonies. They are revered for their healing powers, spiritual meanings, and cultural significance. People give them to gods as gifts or use them in rituals to ask for protection and benefits. The native people of Mandi have taught their children and grandchildren about these holy plants, which has created a peaceful relationship between the people who live there and nature. As people walk around the Mandi district, they come across a tapestry of customs that are tied together by sacred plants. Every plant has an explanation to share, and those stories carry the spirituality and knowledge of the area. The use of these plants not only shows the cultural identity of Mandi but also shows how deeply connected the people are to the sacred plants that grace this beautiful scenery. In the Indian state of Himachal Pradesh's Mandi district, holy plants are an important part of local culture. They are a part of the area's unique spiritual and traditional practices and show how deeply connected the people are to the natural world around them. In various studied, it is reported that new generation is not much interested in traditional knowledge of ethnobotanical plants so its urgent need to document and conserve ethnobotanical plants from unexplored areas of Himachal Pradesh (Samant et al., 2007; Marpa et al., 2020; Sharma et al., 2013; Rajasekaran et al., 2017; Sharma, 2019; Kumari et al., 2018; Kumar and Duggal, 2019; Devi et al., 2019).

MATERIALS AND METHODS

The current study is done in Mandi district of Himachal Pradesh from January 2023–December 2023 (Fig. 1). The present study is conducted through, pretested questionnaire, field surveys, direct observation. The collected plant specimens were identified from B.S.I, Nauni, in Himachal Pradesh. The present information regarding sacred plant was collected through consulting the local people, villagers, traditional medicine practitioners and priests of the temples to know the local name, sacred value and medicinal importance of mentioned plants (Samant et al., 2020).

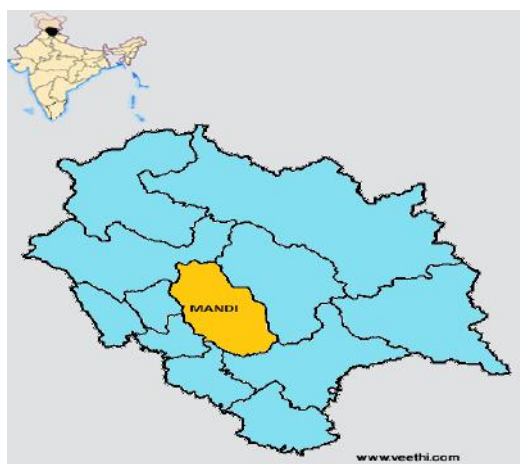


Fig. 1: Google map of Mandi district in Himachal Pradesh, India.



Table 1: Sacred plants used in study area

Sr. No.	Local Name	Scientific Name	Family	Associated God and Goddess
1.	Kela	<i>Musa balbisiana</i> Colla	Musaceae	Lord Brihaspati, Vishnu
2.	Dhruv	<i>Cynodon dactylon</i> Pers.	Poaceae	Lord Ganesha
3.	Ambla	<i>Phyllanthus emblica</i> L.	Euphorbiaceae	Lord Vishnu, Kartike
4.	Bael	<i>Aegle marmelos</i> (L.) Correa	Rutaceae	Lord Shiva
5.	Dhatura	<i>Datura stramonium</i> L.	Solanaceae	Lord Shiva
6.	Neem	<i>Azadirachta indica</i> A. Juss.	Meliaceae	Goddess Sheetala Mata
7.	Punarva	<i>Boerhaavia diffusa</i> L.	Nyctaginaceae	Agnidev
8.	Haldi	<i>Curcuma longa</i> L.	Zingiberaceae	Goddess Durga
9.	Peepal	<i>Ficus religiosa</i> L.	Moraceae	Lord Brahma
10.	Bargad	<i>Ficus benghalensis</i> L.	Moraceae	Lord Vishnu

RESULTS AND DISCUSSION :

The present study documented 10 commonly used sacred plants which are highly associated with God and Goddess and possess religious significance (Table 1). These sacred plants are commonly worshiped by the local people of study area of Mandi district in various religious activities, marriages and traditional medicine practices. From ancient time to present day, the people depend upon plants for food, fodder, fibre, fuel, shelter, shade and medicine. The Vedas has described the close relationship between man, nature and religion. But the religious and festival aspects of sacred plants of the Mandi district of Himachal Pradesh are given a few attentions but not much explored. It is found that few sacred plants of study site possess ethnomedicinal property such as *Cynodon dactylon*, *Phyllanthus emblica*, *Azadirachta indica*, and *Curcuma longa* etc. In current study it is found that old people possess good traditional knowledge as compared to young generation, due to modernizations in the society. It was found that new generation was not much interested in traditional knowledge of medicinal and sacred plants. So, its urgent need to document traditional wisdom from unexplored areas of Himachal Pradesh before its elimination from the society.

CONCLUSION :

In the Mandi district of Himachal Pradesh, the use of sacred plants is a beautiful example of how cultural diversity, spiritual meaning, and ecological harmony can work together. These plants, which grow in the beautiful Himalayas, are more than just plants; they represent a deep link between the human and divine worlds. When people go to Mandi, they are surrounded by a landscape where each sacred plant expresses a story about the faith and culture of the area. The ceremonies and rites that are connected to these plants show how deeply the people of Mandi are connected to their natural surroundings. As keepers of tradition and healers of the



body and soul, these holy plants represent a cultural heritage that thrives in harmony with nature. They are a reminder of Mandi's past and a promise for a future where their holiness remains an important part of the region's identity.

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A Study of Financial Literacy among the Student Teachers of ACE

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Abstract: Now everyone talks about National Education Policy, Nai Talim, Life Education, Compulsory education etc. The real motto of education is to educate every individual and provide them knowledge, information, different skills, etc. Along with that every individual should aware about financial planning. Financial literacy is a combination of awareness, knowledge, skills, attitudes, and behaviour that are needed in order to make sound financial decisions and ultimately to achieve individual financial well-being (Atkinson, Messy, 2012).

Financial Education Training Program was initiated by the NCFE for school-teachers. The program was based on two pillars; education and awareness. After completion of the training, these teachers would be certified as 'Money Smart Teachers' and would facilitate the conduct of financial education classes in schools and encourage students to obtain basic financial skills. Inspiring with this campaign researcher started work in the same field. Researcher thought that instead of working on school teachers we should pay attention on teachers in training. While their training itself if they get such kind of knowledge then they will definitely spread it among the future citizens (Students) in front of them as well as community/society. The main aim of the research work is to know the status of FL among the the Student Teachers of F.Y.B.A. & B.Sc.B.Ed. (N = 30). The survey is particularly important because budding teacher's knowledge, attitudes, and behaviour will effect the financial awareness of the students they will teach. The results indicate a lower level of financial literacy than assumed. Student Teachers are highly conscious about their earning but less knowledgeable about its planning. Based on the results of the research, it is worthwhile to shape the curricula and the requirements based on the financial awareness and motivation of the student teachers. Financial literacy training have a measurably positive effect on the level of knowledge of the participants.

Key Words: Financial Literacy, Student Teacher, Analysis.

Introduction :

In India to strengthen financial inclusion the government and the various regulatory bodies such as: RBI, SEBI, IRDAI, PFRDA adding their efforts. Efforts have also been taken to spread



awareness and increase financial literacy among individuals. Despite having a population of 1.3 billion people, about 76% of the adult population are yet to improve upon their understanding about basic financial concepts.

In the recent times we can observe drastic revolution & changes in each fields. Education sector is not exemption. The duty of a teacher is now more challenging. We all have realize that practical knowledge is more vital than the theoretical knowledge. For students apart from knowing about the contents of the textbook it is also important to know how the real world actually works. For that to know Financial literacy is now on top priority.

Financial literacy focuses on the ability to manage personal finance effectively, which requires experience of making appropriate personal finance choices, such as savings, insurance, real estate, college payments, budgeting, retirement and tax planning. Financial literacy is the knowledge of how to make smart decisions with money. This includes preparing a budget, knowing how much to save, deciding favorable loan terms, understanding impacts to credit, and distinguishing different vehicles used for retirement etc.

The research study is particularly important because budding teacher's knowledge, attitudes, and behaviour will effect the financial awareness of the students they will teach.

Need:

Teachers are the pioneer of a nation. Researchers are associated with teacher training college. While teaching and interacting with F.Y.B.A. & B.Sc.B.Ed. Student teachers, researcher feels the necessity to work on this research topic

As a future teacher and a citizen of developing India each and every student teachers need to be aware about the financial literacy. Along with academic excellence, content knowledge, holistic development researchers wants to check and develop financial literacy among the F.Y.B.A. & B.Sc.B.Ed. student teachers. Financially literate student teachers are better equipped to plan for their future, set financial goals, and make strategic decisions that align with their long-term aspirations. It also nurtures entrepreneurial skills among the student teachers . It's a fact that, teachers possess the unique quality / ability to break down complex subjects into manageable lessons. With the help of this power and access to educational resources they can tailor financial education and will encourage their future students to grasp this multifaceted topic easily.

Importance:

The importance of present research is as follows

- ✧ Financial Literacy can make F.Y.B.A. & B.Sc.B.Ed. student teachers ready for the real world.
- ✧ It motivates F.Y.B.A. & B.Sc.B.Ed. student teachers to check their attitude towards Financial Literacy.
- ✧ It motivates F.Y.B.A. & B.Sc.B.Ed. Student teachers to introspect their knowledge about Financial Literacy.



- ✧ It creates the seriousness regarding future financial planning among the student teachers of F.Y.B.A. & B.Sc.B.Ed.

Research Questions:

- ✧ What is the status of Financial Literacy among the Student Teachers of F.Y.B.A. & B.Sc.B.Ed. ?
- ✧ Does Student Teachers of F.Y.B.A. & B.Sc.B.Ed. aware about this concept?

Research Objectives:

- ✧ To check the existing status of Financial Literacy Among the Student Teachers of F.Y.B.A. & B.Sc.B.Ed.
- ✧ To suggest the guidelines to enhance the Financial Literacy of the Student Teachers of F.Y.B.A. & B.Sc.B.Ed.

Research Method:

Sr. No	Objectives	Methods	Sample	Methods of Sampling	Data collection Tools	Statistical Tools
1	To check the existing status of Financial Literacy Among the Student Teachers of F.Y.B.A. & B.Sc.B.Ed.	Survey Method	F.Y.B.A/ B.Sc.B.Ed student teachers	Purposive Sampling method	Questionnaire	Percentile
2	To suggest the guidelines to enhance the Financial Literacy of the Student Teachers of F.Y.B.A. & B.Sc.B.Ed.	Survey Method	F.Y.B.A/ B.Sc.B.Ed student teachers	Purposive Sampling method	Questionnaire	Percentile

Population:

All F.Y.B.A.B.Ed and F.Y.B.Sc.B.Ed student teachers of ACE (N- 30)

Sample & Sampling Method:

75% of total population of First Year B.A.B.Ed and B.Sc.B.Ed student teachers of ACE was selected through lottery method

Scope & Limitations

Scope:

- ✧ This research study checked the attitude of Student Teachers of F.Y.B.A. & B.Sc.B.Ed. about Financial literacy.
- ✧ This research study checked the knowledge of Student Teachers of F.Y.B.A. & B.Sc.B.Ed. about Financial literacy.



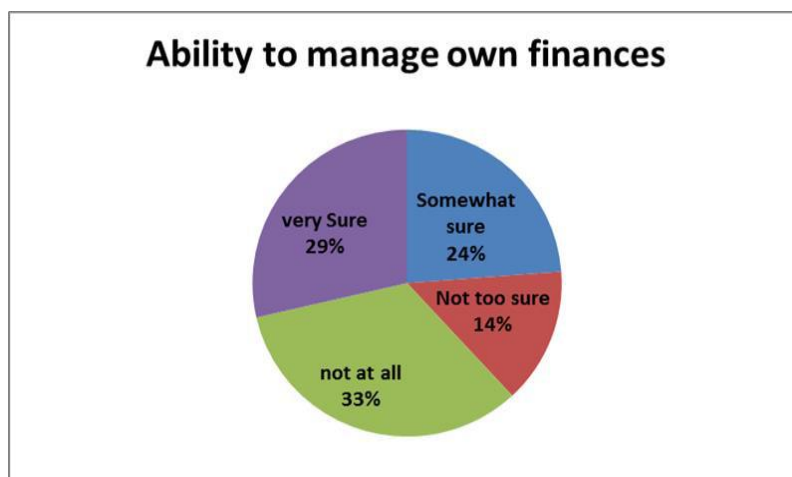
✧ This research study covers only the Student Teachers of F.Y.B.A. & B.Sc.B.Ed. of ACE

Limitations:

- ✧ The conclusions of research study are depends on data of respondent.
- ✧ This research study is related to Financial literacy only.

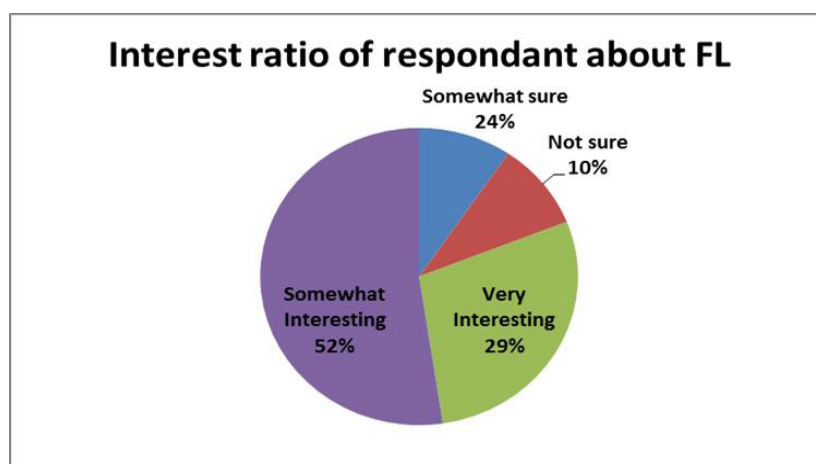
Conclusions:

Q) How sure do you feel about your ability to manage your own finances?



Findings- 24% of student teachers are somewhat sure about how to manage their finances and 14% of student teachers are not too sure about how to manage their own finances. 33% of student teachers are not at all sure how to manage their own finances. whereas 29% of student teachers are very sure about how to manage their own finances.

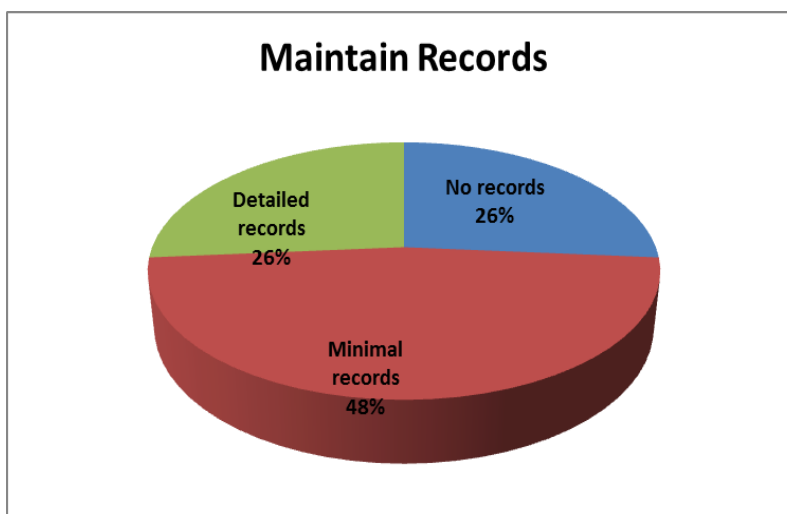
Q) How interested are you in increasing your financial knowledge?



Findings- 24% of student teachers are somewhat sure in increasing their financial knowledge. 10% of student teachers are not sure if they want to increase their financial knowledge. 29% of student teachers are very interested in increasing their financial knowledge and 52% of student teachers are somewhat interested in increasing their financial knowledge.

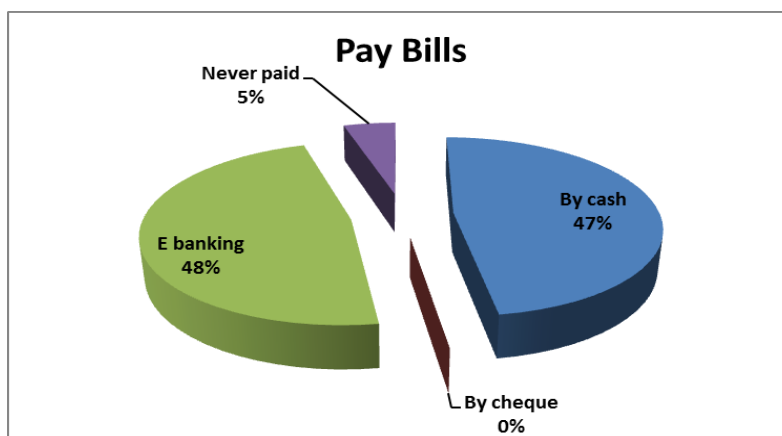


Q) What manner do you maintain financial records?



Findings- 26% of student teachers maintains very detailed financial records and 26 % of student teachers maintains no financial records. 48% of student teachers maintains minimal financial records.

Q) How do you usually pay your bills?



Findings- 5% of student teachers have never paid their bills and 47% of student teachers pay their bills by e-banking. 48% of student teachers pay their bills by cash and 0% of student teachers used cheque to pay their bills.

Q) How finances were handled in your family?

Findings- 9.5% students says their parents argued about the finances.

- ✧ 28.6% student teachers says their family openly discusses their finances. 28.6 % student teachers said their parents have already taught them about finances
- ✧ 28.6 % student teachers says their parents included them in various financial decisions.
- ✧ 33.3% student teachers says they didn't talk much about finance but they learned from their parents examples.



Q) Who influence you to learn about managing your money?

- ✧ **Findings-** 9.5% of student teachers are influenced by social media / Internet to learn about managing their money.
- ✧ 9.5% of student teachers are influenced by their siblings to learn about managing their money.
- ✧ 23.8% of student teachers are influenced by their life experiences to learn about managing their money
- ✧ 57.1% of student teachers are influenced by their parents to learn about managing their money

For testing their knowledge regarding Financial Literacy, 20 marks test was conducted

Findings-

- ✧ Only two students score up to 16 marks in it
- ✧ Rest of the respondent score between 0 to 12
- ✧ The result indicate that the financial literacy level of F.Y.B.A. & B.Sc.B.Ed. Student teachers of ACE is very low.

Guidelines/Suggestions:

- ✧ Along with academics student teachers needs to take initiative to updates their knowledge and experience regarding Financial Literacy by using different sources like books, internet, expert session etc.
- ✧ Student teachers needs to discuss such things with parents, elders, among the friends etc.
- ✧ Sessions regarding Financial Literacy needs to be plan in college and check its effectiveness
- ✧ Self-motivation is required at this age
- ✧ Students should make themselves habitual to read daily News paper or magazine articles related to Indian or world economy.
- ✧ Along with bookish knowledge project work, field visit, quiz / debate competition can be planned in the college.

India has the potential to be among the top financial literate country in the world if 27.6% of its people who are between the age group 25-44 continue participating in the financial inclusion program through financial education. This rate will expand by more than 20% in the next two decades, if the youngsters within the age group 10-19 are also provided proper financial education.



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An Analysis of Indian Consumer Purchase Intentions Identifies Determinant Factors for Green Marketing Implementation

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Abstract : *The idea of ecological marketing became widely accepted in the business world, and all green marketing, consumer attitudes, and green buying intents have been smoothly incorporated so that the marketer's talents may better meet the demands of the client. Since the environment is where humans live and because people pollute the environment for short-term gain, a study on green marketing is essential. As a new frontier, green marketing strategies emphasize expanded prospects for green innovation, promotion, packaging, eco-labeling, and pricing to improve customer attitudes and encourage green buying intentions. The purpose of this study is to develop a comprehensive model that accounts for the influence of factors affecting green marketing on consumer purchase intentions and the mediation effect of consumer attitude. The study's objectives include analysing the impact of green marketing factors on consumer purchase intentions, the impact of green marketing factors on consumer attitudes, and the impact of consumer attitudes on consumer purchase intentions. The study will be carried out in India's major cities. We will consider demographic factors, including gender, age, education, marital status, income, and current situation. With programs like SPSS and Amos, factor analysis, mediation, and structural equation modeling will be employed for data analysis. We'll use conventional coding and editing methods. With a sample size 300, simple tabulation and cross-tabulation will be used to analyze the data. Results demonstrate that consumer attitude serves as a mediator between the green marketing components (green innovation, green promotion, green packaging, green pricing, and eco-labeling) and green purchase intention. This study also gives managers and professionals a foundation for revising their tactics to affect customers' intentions to make green purchases. Future research will be able to build off of these findings. To build a new market with ecological, environmental, and green practices, it was determined that green innovation, green positioning, green packaging, green pricing, and eco-labeling had a beneficial impact on green purchasing intentions.*

Keywords: *Green Purchase Intention, Consumer Attitude, Green Innovation, Green Promotion, Green Packaging, Green Pricing, and Eco-Labels.*

INTRODUCTION :

The notion of green marketing has a solid history, making it worthwhile to consider how it has evolved through time. Ecological green marketing has been thriving, primarily in



industrialized nations, since the 1970s. During this early stage, emphasis was focused on certain environmental issues, and solutions were looked for separately. This is the precise reason why this new trend only had an impact on a small number of goods, sectors, and businesses. At that time, the main goals of green marketing were to increase public knowledge of green product categories and to lessen consumer addiction to certain product groupings responsible for environmental harm. Other names for green marketing include ecological marketing, sustainable marketing, and environmental marketing. "Green marketing has been characterized as a sophisticated, all-encompassing, integrated strategy to satisfy customer requirements. Numerous polls and studies show that concern for the health of our planet is growing among people worldwide. A 2007 assessment by the Intergovernmental Panel on Climate Change (IPCC), a scientific intergovernmental organization, concluded that human activity is "very likely" (with a probability of 90% or higher) to be the root cause of global warming. The main priorities for all businesses today are environmental protection and accomplishing organizational goals and objectives. This guarantees all-around, sustained development.

The field of green marketing was unexplored by business and academic experts until the late 1980s and early 1990s. The number of multinational corporations has contributed to the growth of globalization and international commerce during the past ten years. As a result, competition has increased. In the history of the world market, the 1970s were a turbulent decade. Enormous changes in the social, economic, and political environment significantly impacted professionals in marketing. Significant concerns were made about the marketing strategies used during this time, particularly those that hurt the natural ecology. In this stage, it was acknowledged that "environmental concern" would appear to be a danger to ongoing commercial success, and more guidelines addressing ecological care may emerge. However, marketers said that by using green/ecological marketing, the danger of the environment to marketing might be turned into an opportunity. According to (Henion, 1976), ecological marketing can first be used to segment customers who purchase ecological products and favorably respond to environmental demands. The current rise in public anxiety over the state of the environment has not been isolated to the field of marketing.

This study is especially important in the present environment since it examines consumer purchasing habits and attitudes toward green marketing tactics. To create a model that would assist marketers in revising their marketing strategies to take advantage of commercial prospects in the green market, this research was conducted to include all confirmed and analysed components. These demographic variables examine a significant trend involving consumers' intentions to make green purchases. This study aids marketers in revising their strategies and gaining market share by providing empirical data on customer attitudes on intent to buy green products.

LITERATURE REVIEW :

Menon & Menon (1997)¹¹ found that the term "green marketing" is a catchphrase that describes the strategy used to promote goods by making environmental claims about the practices, guidelines, or qualities of the company that sells or produces them. The cornerstone of any

¹ Menon, A., & Menon, A. (1997). Entrepreneurial marketing strategy: the emergence of corporate environmentalism as market strategy. *Journal of Marketing*, 61(1), 51-67.



business strategy is ecological marketing. Do Paco and Raposo's (2009)²² research shows that although consumers' worries do not result in action, they favor initiatives that enhance the environment absence of knowledge of greening principles is the cause of the absence of reflection of environmental concerns in consumer behavior in newly industrialized nations. Chen (2010) discovered a propensity for using such items, which are less risky and detrimental to the environment. As a result of increased pollution in our environment brought on by industrial sector manufacturing operations, society, and the general public are paying greater attention to environmental concerns. Yang and Chen (2011)³³ the second set of studies focuses on the interaction between environmental innovation, science, and public policy. While the last 20 years have seen an increase in interest in innovation processes for sustainable development, notably empirical tools to analyze these processes remain underdeveloped. The environmental effect of a new product is frequently overlooked while its ingenuity and market possibilities are highlighted.

Eneizan's (2017)⁴ examined that many companies use green marketing techniques to improve the efficiency of their total quality management (TQM). The widespread adoption of non-destructive, contaminant-free agricultural production techniques, as a result, has fueled the growth of organic agriculture. Shrivastava N. (2022)⁵ found that green marketing is becoming increasingly important and relevant in developing countries. The paper describes the current Indian market scenario and investigates the challenges and opportunities that businesses have with green marketing. Why companies are adopting it and the future of green marketing, concluding that green marketing will continue to grow in both practice and demand.

RESEARCH GAP :

There are no particular aspects of green marketing that can affect customer behavior and urge them to make green purchases. The relationship between green marketing characteristics (green innovation, green packaging, green promotion-labeling, and green pricing) and consumers' intentions to make green purchases has not been studied. Several studies on green management and marketing are relevant to the Western setting, but there aren't many that are relevant to the Indian situation. Studies conducted in India mostly focus on customer intentions to make green purchases. It is also clear that general studies that don't focus on a particular idea are frequently undertaken in Western nations.

RESEARCH OBJECTIVES :

The study's empirical goals included the following:

- To analyze the impact of green marketing features on customer purchase intentions.
- To examine how green marketing qualities relate to consumer attitudes.

² Do Paco, A., & Raposo, M. (2009). "Green" segmentation: an application to the Portuguese consumer market. *Marketing Intelligence & Planning*.

³ Chen, Y. S. (2011). Green organizational identity: sources and consequence. *Management decision*.

⁴ Eneizan, B. M. (2017). Critical Obstacles to Adopt the Organic Farming in Jordan: From Marketing Perspective. *European Journal of Business and Management*, 9(13), 38-43.

⁵ Shrivastava N (2022), "Challenges and opportunities in green marketing and sustainable development", *ANVESAK*, Vol. 52, No. 12 (I), Page NO:81-88



- To examine how customer attitudes relate to consumers' intentions to make purchases.
- To create a complete model that takes into account the influence of consumer attitudes as a mediator between factors impacting green marketing and consumer purchase intentions.

HYPOTHESES

H0: There is no significant relational impact of Green Marketing Attributes on Green Purchase Intentions with a mediating effect on Consumer Attitude

H1: There is a significant relational impact of Green Marketing Attributes on Green Purchase Intentions with a mediating effect on Consumer Attitude.

RESEARCH METHOD :

To establish reliability and validity and as a quantitative approach to determine the interrelations and dependencies between green marketing and Indian consumers' purchase intentions, the study will use a survey method with a standard questionnaire. There were 135 (40%) women and 165 (60%) men among the 300 total responses. Despite rigorous randomization in the data-collecting method, this suggests that male respondents made up the majority of the sample. Additionally, it offers the researcher the advantage of learning about the respondent's cognitive process, which is not attainable with the observation approach. The researcher has thought about manufacturing businesses and their environmentally friendly goods in addition to the study.

DISCUSSION and ANALYSIS :

Measurement Model Validity

Convergent validity- The degree to which markers of a certain concept converge or share a significant fraction of variation is known as convergent validity (Hair et al., 2010). According to Gerbing and Anderson (1988), convergent validity is confirmed when an item's path coefficient is larger than twice its standard error. Convergent validity may also be confirmed by assessing the size, direction, and statistical significance of component loadings (Dunn et al., 1994). The indicator variables are significant ($p = .000$ 0.05), indicating that they are representative of their respective latent variables as sought for convergence, according to the significance of standardized regression weight (standardized factor loading) estimations. For convergent validity to be confirmed, the size of factor loadings of latent to observable variables should be above 0.50 and ideally 0.70 (Hair et al., 2010). Table 1 shows that the observed variables or items appropriately reflect the corresponding constructs since they are statistically significant and higher than the required requirement. Consequently, the convergent validity of the constructs is regarded as confirmed. The average variance extracted (AVE) for all of the constructs in Table 2 is also larger than 0.50, which indicates satisfactory convergence (Anderson, J.C., et al., 1988). Tables 1 and 2 below give information on the measurement model's psychometric characteristics in terms of item loadings, magnitude, and statistical significance:



Table: 1 Item loadings & Significance

Construct	Items	Beta unstandardized	Beta standardized	S.E.	T	P
Green Pricing	Pric5	1	0.86			
	Pric4	1.08	0.87	0.03	32.77	***
	Pric3	1.01	0.90	0.02	34.69	***
	Pric2	1.13	0.85	0.03	30.73	***
	Pric1	1.03	0.801	0.03	28.16	***
Intention	Int1	1	0.76			
	Int2	1.14	0.76	0.05	20.06	***
	Int3	1.09	0.80	0.05	21.26	***
	Int4	0.87	0.53	0.06	13.99	***
Green Packaging	Pcg4	1	0.72			
	Pcg3	0.94	0.70	0.05	17.08	***
	Pcg2	0.98	0.75	0.05	17.44	***
	Pcg1	0.96	0.73	0.05	17.07	***
Eco labelling	Eco4	1	0.86			
	Eco3	1.08	0.86	0.03	29.10	***
	Eco2	0.93	0.75	0.04	24.14	***
	Eco1	0.79	0.65	0.04	19.30	***
Attitude	Att1	1	0.76			
	Att2	1.04	0.74	0.05	20.64	***
	Att3	0.94	0.76	0.04	21.20	***
	Att4	1.11	0.77	0.05	20.61	***
	Att5	0.97	0.59	0.06	15.74	***
Green promotion	Pos1	1	0.80			
	Pos2	1.10	0.89	0.03	30.04	***
	Pos3	1.15	0.92	0.03	30.48	***
	Pos4	1.13	0.93	0.03	30.74	***
Green innovation	inn4	1	0.90			
	inn3	0.96	0.88	0.02	36.46	***
	inn2	0.98	0.89	0.02	37.75	***
	inn1	1.02	0.91	0.02	38.32	***

Furthermore, the dependability of the constructions provides another support for successful convergence. Internal consistency, or if the measurements consistently represent the same underlying construct, is referred to as reliability. Together with SEM, Composite dependability (CR) is used to assess a construct's dependability. In addition to estimating the consistency of the construct itself, including its stability and equivalency, CR provides a more retroactive approach to overall dependability (Hair et al., 2010). According to Fornell and Larcker (1981) and Nunnally and Bernstein (1994), good scale dependability is indicated by a value of 0.70 or above. Table 2's composite dependability for "Green packaging" is 0.81, "Green pricing" has a score of 0.93, "Eco-labeling" is 0.86, "Green innovation" has a score of 0.93, "Consumer attitude" has a score of 0.85, and "Consumer intention to purchase" has a score of 0.80. All of the constructs in the measurement model are consequently considered



trustworthy since they consistently represent their corresponding latent constructs (all of them are over the required 0.70), making them suitable for theory testing. These very reliable estimations of the research constructs provide more evidence for their converging validity (Hair et al., 2006). These values are included in the following table for the reader's quick reference.

Table: 2 Reliability & validity diagnostics

Construct	CR
Green Purchase Intention	0.801
Green Pricing	0.93
Eco Labelling	0.87
Consumer Attitude	0.85
Green Packaging	0.82
Green Promotion	0.94
Green Innovation	0.94

Discriminant validity- Compare the inter-construct correlations related to each construct with the square root of the average variances extracted (AVE) for each construct. According to Hair et al. (2010), the root variance extracted estimate must be higher than the equivalent inter-construct squared correlation estimations. The table shows that the absolute between-construct correlations for corresponding pairs of constructs for all constructs are lower than the root of AVE estimates (represented by diagonal elements) indicate that discriminant validity is verified at the construct level in all cases of study constructs. This data is provided in the following table for convenient reference.

Table:3 Square root of Average variance extracted (AVE) & absolute correlations between constructs

Construct	Intent	Pricing	EcoLab	COAtt	Pckg	Pos	INV
Intent	0.84						
Pricing	0.21	0.86					
EcoLab	0.54	0.25	0.79				
COAtt	0.81	0.23	0.52	0.87			
Pckg	0.22	0.43	0.31	0.29	0.72		
Pos	0.61	0.24	0.49	0.57	0.29	0.88	
INV	0.07	-0.01	0.02	0.11	0.02	0.01	0.89

FINDING :

There were 135 (40%) women and 165 (60%) men among the 300 total responses. Despite rigorous randomization in the data-collecting method, this suggests that male respondents made up the majority of the sample. ($F = 37.743$; $p = 0.000$ 0.05) The t-test was determined to be statistically significant. As a result, the null hypotheses are strongly refuted.



CONCLUSION :

The current study investigates the facts and reality of green customers since the business environment is so dynamic and complicated. This study gives marketers the tools they need to rethink their approaches, add additional emphasis on green marketing characteristics (green innovation, green packaging, green pricing, eco-labeling, and green pricing), and persuade consumers to buy environmentally friendly goods. Consumer attitudes regarding green products help shape consumers' intentions to make green purchases. Green marketing characteristics, such as eco-labeling, eco-pricing, eco-packaging, and eco-promotion, tend to encourage consumers to buy green products. This study adds to the body of knowledge demonstrating how consumer attitudes may significantly affect consumers' intentions to make green purchases through the use of green marketing qualities (green innovation, green packaging, green pricing, eco-labeling, and green pricing). As a result, customers' purchase intentions are positively and significantly impacted by the success and positive impact of green marketing qualities.

SUGGESTIONS :

To determine the possible successful applications of cause-related marketing for socially responsible programs at the entry level in the global marketplace, the research's goal is to learn more about customers' intentions to make green purchases. Although the green business is still in its infancy in India, the green marketing program can succeed in positively influencing consumer attitudes and purchase intentions. Marketing managers should specifically anticipate a synergistic effect of green marketing tactics on fostering a favorable customer attitude that can encourage green consumption. To evaluate the model's applicability in various settings, it might also be tested in various market contexts with various market segments.

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Effect of Workforce Diversity towards Organizational performance with special reference to Educational institutions in Chennai

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Abstract: *This inquiry is being conducted with the stated objective of studying the workforce diversity and organizational variables impacting organizational performance in educational institutions in Chennai. With the use of a sample of 250 participants drawn from several academic institutions in Chennai, this study employed data reduction procedures such as the Reliability Test, Confirmatory Factor Analysis (CFA), and Multiple Linear Regression. There is a reduction from twenty statements about workforce diversity and organizational features to five, and a model is put out to explain how these two sets of factors interact to determine the performance of institutions. A company's dedication to diversity should be reflected in its teams. Workers in today's global market must be as diverse as their clients in order to flourish. Why? Because research shows that companies with more diverse workforces perform better in areas such as creativity, problem-solving, collaboration, and overall company performance. This is why companies should strive to have multicultural teams. Following the conclusion that institutional policies were the most important factor affecting organizational performance, the study examined the roles played by workforce diversity, career development, fair promotion, and equality.*

Keywords: *Institutional Policies, Workforce Diversity, Career Development, Fair Promotion, Equity and Organizational Performance.*

Introduction :

A significant number of organizations in the modern day consider workforce diversity to be a vital strategic component in their pursuit of social responsibility and equitable treatment among those who are employed. Equal opportunity is significantly responsible for the emergence of the workforce. This is due to the fact that it ensures that diversity can be used to boost the efficiency and effectiveness of organizations, rather than causing organizations to lose outstanding individuals due to these differences. Even those who were born in their own country and have never been outside of it have been forced to interact with colleagues who



come from a variety of cultural and ethnic backgrounds. This is because of the rise in the number of people working abroad that has been brought about by globalization and immigration. Accordingly, coping with the variety of the workforce has proven to be challenging. As a result of globalization, the multi-attribute variety of workers has been a subject of intense interest among scholars and managers working in organizations. When individuals within an organization are different from one another in terms of age, colour, race, religion, sexual orientation, ability, and other characteristics, we refer to that organization as having diversity. Researchers in almost every subject of management utilize organizational performance as the ultimate dependent variable in their studies. The capacity of contemporary organizations to make effective use of its resources in order to compete for consumers, supply, and capital is essential to the success of these enterprises. As a result, the construction of buildings has become the primary purpose of the economic system that is in place today. The contributions that marketing, human resources, operations management, and strategy make to the success of the organization are taken into consideration while evaluating these departments. The effectiveness of specific management choices has been evaluated by both academics and managers using this indicator to determine how well organizations are doing in the market, how well they are performing overall, and how well they are performing overall. It is possible that a diverse workforce will have a negative impact on overall performance, despite the fact that numerous studies have demonstrated the potential benefits of diversity for an organization, such as decreased job stress, increased organizational commitment, improved retention rates, and increased innovation. However, it is also possible that diversity will have positive effects on overall performance. Researchers working in this area have investigated the ways in which various demographic factors, such as age, gender, culture, race, and ethnicity, influence the performance of employees in an organization. The current research, on the other hand, does not include any data that can be considered definitive. Over the course of the next twenty years, this article will do a literature review on the subject of how the presence of diverse employees in terms of age, gender, culture, colour, and ethnicity influences the performance of businesses.

Literature Review :

Ashikali, T. and Groeneveld, S. (2015). This essay contrasts public sector diversity management by Dutch immigrants and natives. Diversity management may change Dutch workers' attitudes, behaviours, and views of workplace inclusion. The authors base their views on diversity management supporters' behaviour on social exchange theory of reciprocity. Emotional commitment and organisational citizenship behaviour (OCB) demonstrate social participation beyond the contract. Diversity management should be used by public sector leaders to make the workplace welcoming to diverse viewpoints. Improved staff morale and productivity may help the company succeed.

Diversity among workers is emphasized by academics and professionals **Jinhua Cui, Hoje Jo, Haejung Na, & Manuel Velasquez, (2015).** Employee diversity and management religiosity have unidirectional and endogenous impacts on a firm. We found in a broad and representative sample of U.S. enterprises from 1991 to 2010 that diversity commitment is positively correlated with management religiosity after adjusting for other factors. After controlling for indigenous



workers using dynamic panel generalized moment controls, we uncover a strong correlation between management's religion and the firm's diversity. These findings corroborate the religious motive idea that managers favour diversity because they see the business as a community. Our results contradict the resource-constraint theory, which sees the company as a web of contracts and managers as profit maximizers bound by the need to invest exclusively in positive NPV projects and reject diversity efforts.

Köllen, T. (2016). Organizations portray diversity management (DM) and CSR as ethically 'positive' in public and internal communications. In both ideas, equality is a measure (and goal) of an organization's "goodness," whether in resources or treatment of people. The majority of writing on this problem involves prescriptive and imperative moralities that recognize efforts. Schopenhauer base morality on intentions, not deeds. He concludes that egoism, altruism, and malice drive all human behaviour and that only altruism is moral. CSR and DM efforts are only moral if launched or supported by caring people, according to this essay. Even if business justifications disguise actual compassion, these initiatives are ethically beneficial. This paper's method and conclusions advance CSR, DM, and corporate ethics.

According to **Kim and Park (2017)**, diversity management got its start in public sector organizations, where all workers are welcomed and appreciated. Diversity management is mostly examined for its effects on workplace efficiency and satisfaction. This essay explores whether diversity management equalizes public organizations. The 2013 Federal Employee Viewpoint Survey found that diversity management increases organizational fairness. Women and minorities see diversity management differently.

Lilian Otaye-Ebede (2018). Academics and professionals value diversity management (DM). This growth and research have not yielded reliable metrics to assess DM practices or workers' views. The literature gap affects DM research. To meet this need, this study develops and validates a 9-item unidimensional EPDMP scale using a qualitative study and three quantitative investigations on 590 UK workers from diverse industries. Content, reliability, convergent, discriminant, homological, and incremental predictive validity are advantageous for theory-testing and diagnostic applications. Management theory, practice, and research are affected by the study.

Cleveland, J. N., Shore, L. M., and Sanchez, D. (2018). Employers benefit from and are challenged by a varied staff. Scholars are promoting inclusivity to create enterprises and support diverse workforces. This work examines and synthesizes inclusion research, presents a model that simplifies comprehension, and encourages field expansion. We discuss inclusion literature's definitions, elaborations, and focuses (work group, organization, leader, organizational practices, and environment). We then provide an inclusion paradigm and examine inclusion literature. The research finishes with theoretical and practical consequences.

Lee, H. W., & Kim, E. (2020). Multicultural workplaces are growing. Relational coordination was presented as a mediator between age and education diversity and corporate performance to identify how workforce diversity influences firm success. We observed that structural empowerment and multisource feedback reduce the impact of workforce diversity on relational coordination and corporate success. Hierarchical multiple regression of 189 Korean manufacturers confirmed our hypothesis. Financial performance, senior director, department



director, manager, and worker reactions were examined. These results provide new workplace diversity management theories and practices.

Lenka, U., and Yadav, S. (2020). Research turned out a number of diversity management problems. According to the poll, the majority of management research is conducted in the US and published in the Academy of Management Journal. Despite being disregarded in industrialized nations, diversity management has become more prevalent in management journals worldwide. Mostly empirical research was published between 1996 and 2000. This shows that diversity management studies favour racial, gender, and age diversity. This first thorough diversity management literature review is uncommon. This study's main contribution is an integrated model that accounts for historical background and diversity research trends and findings.

Bellou, V., Kafetsios, K., Vouzas, F., and Karolidis, D. (2020). Variation is essential because of the increasing social and psychological diversity of today's workforces. Worker diversity research has advanced tremendously in recent decades. In complex situations, experts agree that a deep grasp of varied personnel is needed. This conceptual study uses a complex adaptive systems (CAS) perspective to examine workplace diversity. The organization propose protean diversity as a CAS application to diversity study to characterize how people respond to their differences via their own and others' dynamics. Our work promotes organizational theory and practice by providing researchers and practitioners with new research and management methods for researching and managing people from various CAS.

Sinicropi, S., & Cortese, D. (2021). This research maps private sector workforce diversity theory to rethink diversity management. Diversity management fosters a productive workplace where employees' diverse abilities and perspectives are valued and maximized. Diversity seeks to embrace and benefit everyone and maximize potential. Long-term HR management is difficult for many firms. This systematic mapping study categorized 80 Scopus-indexed major research publications by type, topic, and contribution. To examine diversity's many qualities, this article suggests cross-sectional and cluster analysis. Because of this overlap, theoretical frameworks and classification systems must constantly reconsider their assumptions.

Li, W., Wang, X., Haque, M. J., Shafique, M. N., & Nawaz, M. Z. (2020). This research will (a) explore the link between workforce diversity management and employee outcomes (a) job satisfaction and performance); (b) assess job match's influencing effect; and (c) look into job match's mediating role. Organized questionnaires were provided to Chinese five-star hotel workers. The statistical result was based on AMOS-SEM analysis of 324 confirmed replies. Management of workforce diversity enhanced job fit, happiness, and performance. Job fit moderates the link between diversity management and worker outcomes (happiness and productivity). The US has conducted most research on workplace age, gender, colour, and ethnicity management. Workers' abilities, expertise, interests, and preferences are understudied, and this research may be the first to analyze diversity management from a Chinese viewpoint.

Ohunakin, F., Adeniji, A., Ogunnaike, O. O., Igbadume, F., & Akintayo, D. I. (2019). An article on how diversity and inclusion effect company success. Diversity management and inclusion may impact global firms that value openness and diversity. The literature on these



topics is scarce, and in our context—Africa's most diverse nation—it's vital to explain how managing and engaging a diverse workforce can improve organizational operations. Work satisfaction and productivity at Shell Corporation were evaluated to see how diversity and inclusion influences performance. Shell Lagos Branch workers received 384 paper surveys. A cross-sectional study. The research included structural equation modelling, correlation, convergent and divergent validity, and confirmatory factor analysis. Diversity management and workplace inclusion enhance job satisfaction and productivity. Diversity management and inclusion may help companies motivate and retain personnel.

Research Problem :

Despite research on workforce diversity in the education sector and strategies for workforce diversity and their influence on employee performance, no studies have looked at how a varied workforce affects a company's bottom line. A substantial amount of research has focused on the issue of diversity in the workplace. This analysis is motivated by the fact that several concerns remain unresolved in the extensive literature on staff diversity and its impact on the academic realm. She concentrated her research on a select few universities in the area because she was curious about how worker diversity affected Chennai's higher education industry's financial performance.

Research Objectives :

1. To identify the workforce diversity and organizational factors in educational institutions.
2. To study the workforce diversity and organizational factors affecting on organizational performance in educational institutions.

Research Hypothesis :

H01: There is no significant relationship between workforce diversity and organizational factors and organizational performance.

- H0_{1.1}: There is no significant relationship between workforce diversity and organizational performance.
- H0_{1.2}: There is no significant relationship between career development and organizational performance.
- H0_{1.3}: Fair promotion and organizational performance do not significantly correlate.
- H0_{1.4}: Institution policies and organizational performance do not significantly correlate.
- H0_{1.5}: Equity and organizational performance do not significantly correlate.

Research Methodology :

Sampling design

Tamilnadu's five taluks (administrative divisions) are named after their respective cities: Egmore-Nungambakkam, Mylapore-Triplicane, Mambalam-Guindy, Fort-Tondiarpet, and Perambur-Purasaiwakkam. A total of 250 samples will be taken from schools in each of Chennai's taluks, with the sampling procedure being based on a basic randomization of



addresses. Cronbach's alpha, composite reliability and validity, confirmatory factor analysis, and multiple linear regression in SPSS (AMOS) are some of the statistical methods used.

Data Synthesis

Reliability Test

Table: 1. Case Processing Summary

		N	%
Cases	Valid	250	100.0
	Excluded ^a	0	.0
	Total	250	100.0

Table: 2. Statistics of Reliability

Cronbach's Alpha	N of Items
.888	20

With an internal consistency of 0.888 and a Cronbach's Alpha rating of 0.888 for the questionnaire consisting of 20 items, the data is 88.8% reliable.

Confirmatory Factor Analysis of organizational factors

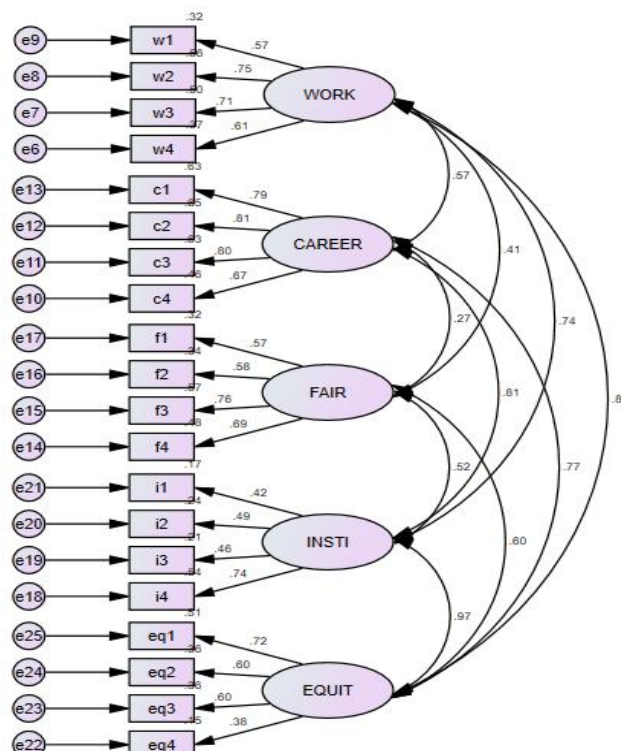


Figure: 1. Confirmatory Factor Analysis of organizational factors



Selected Variables Expansion

WORK (Workforce Diversity), CAREER (Career Development), FAIR (Fair Promotion), INSTI (Institution Policies) and EQUIT (Equity).

Table: 3. Selected Variables Expansion

Cod e	Statements	Factor Name	Estima te
w4	The leadership is this institution encourages diversity	Workforce Diversity	.607
w3	Management shows diversity is important through its actions		.708
w2	The institution is committed in improving the diversity of the employees		.747
w1	My supervisor handles matters related to diversity, equity and inclusion matters satisfactorily.		.568
c4	There is career development path for all the employees in this institution	Career Development	.675
c3	The company takes active measures to seek diverse candidates while hiring		.796
c2	The institution respects individuals and values their differences		.807
c1	The institution fosters a workplace that allows the employees to be themselves at work without fear.		.793
f4	Employees of different backgrounds are treated fairly in the promotion process	Fair Promotion	.692
f3	Employees of different backgrounds are encouraged to apply for higher positions		.756
f2	My experiences in this institution have led me more understanding of differences among my coworkers.		.584
f1	Getting to know people with backgrounds different from their own as been easy in this institution.		.568
i4	The institution's policies/procedures encourage diversity, equity and inclusion.	Institution Policies	.736
i3	We are aware of and understand the procedures for reporting incidents of discrimination and/or bias in the workplace.		.457
i2	We believe the institution will take appropriate action in response to incidents of discrimination and/or bias		.490



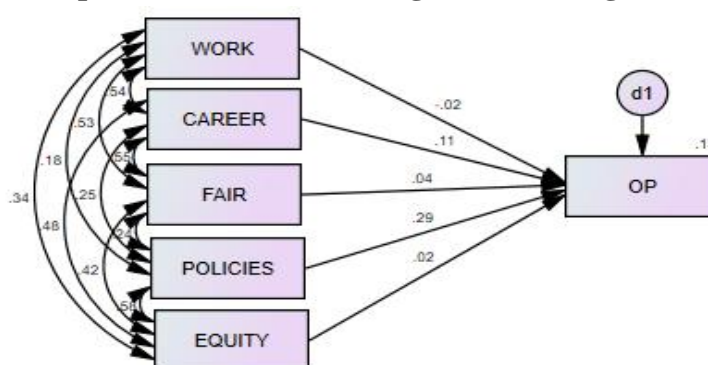
Cod e	Statements	Factor Name	Estimate
i1	Employees of different backgrounds interact well in the institution		.417
eq4	Employees of different ages are valued equally by this institution	Equity	.384
eq3	Racial, ethnic, social and gender-based jokes are not tolerated in this institution.		.602
eq2	The institution provides an environment for a free and open expression of ideas, opinions and beliefs.		.598
eq1	My superior is committed to and supports diversity, equity and inclusion.		.715

Table 4. Confirmatory Factor Analysis of Alternative Models

Model	χ^2	Df	χ^2/Df	TLI	CFI	RMSEA
Five-Factor Model	689.238	160	4.307	0.788	0.821	0.092

Organizational aspects (Diversity in the Workforce, Opportunities for Professional Growth, Equity in Promotion, and Institutional Policies and Practices). The results of the confirmatory factor analysis of alternative models are presented in Table 3. Figure 1 illustrates a significant inter-factor correlation at a significant level between Workforce Diversity & Career Development ($r = 0.57, p < 0.05$), Workforce Diversity & Fair Promotion ($r = 0.41, p < 0.05$), Workforce Diversity & Institution Policies ($r = 0.74, p < 0.05$), Workforce Diversity & Equity ($r = 0.80, p < 0.05$), Career Development & Fair Promotion ($r = 0.27, p < 0.05$), Career Development & Institution Policies ($r = 0.81, p < 0.05$), Career Development & Equity ($r = 0.77, p < 0.05$), Fair Promotion & Institution Policies ($r = 0.52, p < 0.05$), Fair Promotion & Equity ($r = 0.60, p < 0.05$), and Institution Policies & Equity ($r = 0.97, p < 0.05$).

Organizational performance and the Regression of Organizational factors





The impact of organizational characteristics on organizational performance in educational institutions is represented by a structural equation model in Figure 2.

Estimation of Structural Model Fit

The link between the observable and unobserved variables in regard to the path diagram is shown in Figure 2, along with the standardized path regression coefficients. Indices of structural model fit:

Table: 5. Estimation Indices for Structural Model Fit

Indices	Recommended Value	Model Fit Indices
CMIN/Df	< 3	2.263
p-value	≥ 0.05	0.000
GFI	≥ 0.90	1.000
AGFI	≥ 0.80	0.802
NFI	≥ 0.90	1.000
CFI	≥ 0.90	1.000
RMSEA	≤ 0.08	0.062
P Close	≥ 0.05	0.000

Structural model fit is assessed using CMIN/Df, p-value, GFI, AGFI, NFI, CFI, RMSEA, and P Close statistics. The construct model fit indices are found and are compared to the recommended value in the above table. Since the real chi square value increases with sample size, we haven't examined it. We divided the chi square value by the degrees of freedom in order to find the sample size solution. The value of 2.263 in the table is below the allowable limit when dividing the chi square value by the number of degrees of freedom. 3. The p-value is less than the permissible value, at 0.00. The value of the obtained AGFI is 0.802, over the permissible 0.8, while the resulting GFI is 1.000, over the acceptable 0.9. We scored more than the allowable 0.90 with an NFI of 1.000. The needed 0.90 is not met by the CFI, which is 1.000. RMSEA is 0.062, which is less than the target value of 0.08. P-close is 0.000, which is less than the permissible 0.05. Since the model fit indices fall within the range of recommended values by the researchers, we can assume that the hypothesized model fits the sample data. To verify fitness, all 20 model parameters match the other recommended values. The model fits well as a result.

H01: There is no significant relationship between workforce diversity and organizational factors and organizational performance.

Table: 6. Regression Weights (Group number 1 - Default model)

Dependent Variable		Independent Variables	Estimate	S.E.	C.R.	P
Organization Performance	<---	Workforce Diversity	.018	.061	1.297	.049



Dependent Variable		Independent Variables	Estimate	S.E.	C.R.	P
Organization Performance	<---	Career Development	.148	.073	2.024	.000
Organization Performance	<---	Fair Promotion	.059	.070	1.837	.003
Organization Performance	<---	Institution Policies	.282	.050	5.687	.000
Organization Performance	<---	Equity	.029	.080	2.362	000

H0_{1.1}: There is no significant relationship between workforce diversity and organizational performance.

The probability of getting a critical ratio as large as 1.297 in absolute value is .049. In other words, the regression weight for **Workforce Diversity** in the prediction of **Organization Performance** is significantly different from zero at the 0.05 level (two-tailed).

H0_{1.2}: There is no significant relationship between career development and organizational performance.

There is less than 0.001 chance of obtaining a crucial ratio with an absolute value of 2.024. Stated differently, at the 0.001 level (two-tailed), the regression weight for **Career Development** in the prediction of **Organization Performance** differs significantly from zero.

H0_{1.3}: Fair promotion and organizational performance do not significantly correlate.

There is a 0.003 chance of obtaining a crucial ratio with an absolute value of 1.837. Stated differently, at the 0.01 level (two-tailed), the regression weight for **Fair Promotion** in the prediction of **Organization Performance** differs significantly from zero.

H0_{1.4}: Institution policies and organizational performance do not significantly correlate.

There is less than a 0.001% chance of obtaining a crucial ratio with an absolute value of 5.687. Stated differently, at the 0.001 level (two-tailed), the regression weight of **Institution Policies** in the prediction of **Organization Performance** differs significantly from zero.

H0_{1.5}: Organizational performance and equity do not significantly correlate.

There is less than 0.001 chance of obtaining a critical ratio with an absolute value of 2.362. Put otherwise, at the 0.001 level (two-tailed), the regression weight for **Equity** in the prediction of **Organization performance** is substantially different from zero.

Implications

- The research reveals a strong impact of workforce diversity on employee performance in higher education in Chennai. This research suggests diversifying higher education teams in Chennai to improve employee effectiveness.
- Organizations should form varied teams for optimal competitiveness. The global economy demands different workers to serve various customers.
- Diverse workforces boost creativity, skills, group problem-solving, and organizational effectiveness, which is crucial for competitiveness. For this reason, organizations should form different teams to accomplish objectives.



Conclusion :

Based on the findings of the study that explored the effect of workforce diversity and organizational determinants on organizational performance, the researchers came to the conclusion that institutional policies had the greatest influence on organizational performance, followed by workforce diversity, career development, fair promotion, and equality.

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Paradigms of Green Marketing - A New start

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Abstract: *Green development needs to balance developmental ambitions and climate changes. It represents a compelling opportunity aims to build a strong political and economical case for sustainable development and transformations. Green Marketing generally includes activities and projects that bring normative, positive and social impacts in life of well-being. The National Action Plan on Climate Change (NAPCC) focuses upon various strategies, including the promotion of renewable energy, energy efficiency, and sustainable agriculture. Green marketing plays a significant role in supporting the renewable energy sector in India.*

Green marketing in the primary and secondary sector requires an integration of all the 8 P's of service marketing. Service sector has the biggest share in India's GDP. Agriculture is directly related whereas service sectors are not physically related to the environment, but the external impact of their customer activities is substantial. So there is need for service sectors to adopt green marketing practices into their operations, buildings, investments and financing strategies. It is necessary to identify various initiatives taken by service sectors on the concept of green banking in order influence customer and make them user friendly. Green marketing is an important concern not only for India although for world too for formation, implementation and execution of green marketing strategies for sustainable development.

Key Words: *Green Marketing, Sustainable development, Primary sector, GDP, renewable energy, Non-renewable energy, Zero emission etc.*

Introduction :

Green marketing can be termed as sustainable marketing or environmental marketing of future marketing strategy that focuses upon the promotion of goods and services that are sustainable to the environment. It advices to integrate environmental factors with marketing strategy components such as:- product, price, promotion, packaging, distribution and design that Satisfy consumer need and wants which can minimize negative environmental effects in context to green marketing. Number of strategies like-use of renewable resources, low energy use, less trash creation, and the adoption of environmentally friendly production techniques, can be used to accomplish sustainability.

When we talk about green marketing, literally it means environmentally friendly products-made of recycled or organic materials, energy-efficient appliances but scope is quite wide some are; **Green branding and communication:-** developing brand image and focusing that message reveals company's dedication to sustainability and environmental care. **Green marketing and promotion:** Emphasizing a product's eco-friendly qualities and informing



consumers about the value of choosing environmentally friendly items through marketing and promotional activities. **"Green" distribution and Green logistics** - using logistics and distribution methods that minimise energy use, cut carbon emissions, and improve travel routes. **Green pricing:** encouraging customers to make sustainable purchase decisions by giving rewards, rebates, or discounts for environmentally friendly products. **Green alliances and cooperation:** Working together with governmental bodies, environmental organisations, and other interested parties to support sustainable activities and practices. Green marketing is propelled by rising consumer consciousness and the need for eco-friendly goods and services. Customers are looking for products that reflect their values and ideas and more ecologically sensitive, because of this, companies are realising to incorporate sustainability into their marketing plans in order to stay competitive and draw in customers who care about the environment and society¹.

However, there are some limitations and objections to green marketing as well. These include green washing, which is the practice of deceiving customers about a company's or product's environmental benefits. Green marketing campaigns need to be clear, believable, and supported by sincere attempts to emphasize environmental impact over the product's lifecycle.

Review of Literature :

Corporate social responsibility, Consumer behaviour, sustainable marketing strategies, and incorporation of environmental considerations into marketing are just a few of the subjects covered in a survey of the literature on green marketing. The main ideas and conclusions that are frequently covered in the literature on green marketing are:-

Consumer Perception and Attitude: An extensive research has been conducted to ascertain how consumers feel about green products and how they behave while making purchases. Researchers look at how consumers' propensity to purchase environmentally friendly items is influenced by things including brand image, price sensitivity, perceived product quality, and environmental consciousness.

Green Product creation and Innovation: Researchers look at methods such as product life cycle assessment, eco-design, and the use of sustainable materials to create goods that are good to the environment. They found how businesses balances consumer preferences and economic viability while including environmental factors into product design processes.

Green branding and communication: Research has shown that through branding, advertising, and promotional campaigns, businesses can convince consumers about their environmental commitments and concerns. It focuses at customer views and purchasing decisions that are influenced by environmental messaging, eco-certifications, and green labelling.

Sustainable marketing and corporate social responsibility (CSR): A number of studies have looked into the connection between green marketing tactics and CSR initiatives. They focuses on how businesses incorporate sustainability into their supply chains, marketing strategies, and business models in order to improve their reputation as a brand, brand loyalty, and can gain a competitive edge².

Consumer Greenwashing: The practice of deceiving customers about the environmental advantages of goods or businesses is known as "greenwashing." The literature on



"greenwashing" looks at examples of dishonest marketing strategies. Scholars focus upon establishing customer trust, accountability, transparency, and verification.

Environment Rules and Policy Implications: Researchers have examined about environmental policies, industry standards, and governmental laws influence green marketing strategies and promote sustainable purchasing habits. It reveals laws governing things like carbon emissions limits and eco-labeling requirements affect consumer behaviour and market strategies. Globally, there is an increasing interest in environmentally conscious company practices, environmental stewardship, and the role of marketing in tackling environmental issues. It emphasises on importance to businesses to embrace sustainable practices that incorporate social, economic, and environmental factors into their main business plans and value propositions.

Objectives:

The primary objective of green marketing is to promote products and services that are environmentally sustainable while satisfying consumer needs and wants. Some of specific objectives of green marketing are:

Conservation of Nature: One of the primary goals of green marketing is to reduce negative effects on the environment by selling goods and services that are created, packaged, and delivered in an environmentally accountable manner. This entails minimizing the use of resources, cutting back on waste production and pollution, and protecting biodiversity and natural ecosystems.

Education/Awareness of Consumers: Green marketing seeks to increase customer knowledge of environmental issues and the significance of making ecologically conscious purchases. Businesses can enlighten consumers about the ecological impact of their consumption decisions and enable them to make well-informed decisions by giving information on the environmental advantages of using green products.

Competitive Advantage over STP: By emphasizing their environmental concerns and sustainable initiatives, businesses may use green marketing strategies to set themselves apart in the marketplace with their products and brands. Companies can target environmentally sensitive customers, brand loyalty, and obtain a competitive advantage in the market by presenting themselves as environmentally conscious businesses³.

Corporate Social Responsibility (CSR) Accountability: Green marketing is directly associated with CSR programmes that can solve environmental issues and improve social well-being. Businesses can show their concerns to CSR ideals and improve their image as socially conscious enterprises by integrating environmental sustainability into their operations and marketing plans.

Regulatory Compliance and Risk Balancing: Green marketing assists businesses in meeting regulatory obligations and reducing the legal and reputational risks that come with breaking environmental laws. Companies can protect their commercial interests and build trust with public/consumers/investors by following environmental legislation and acquiring eco-certifications.



Long-Term Sustainability and Resilience: At the end of the day, green marketing aims to encourage sustainable patterns of production and consumption that strike a balance between social justice, environmental preservation, and economic development. Businesses may help to create a more reliable and sustainable future for future generations by adopting sustainability as a company value and involving environmental factors into their strategic decision-making processes⁴.

Scope :

The field of green marketing is vast and includes many facets of consumer behaviour, corporate operations, marketing tactics, and environmental sustainability. Some significant aspects of the green marketing are:

Product Design and Innovation: Green marketing focuses on creating products with as little negative impact on the environment as possible. Using eco-friendly materials, use of recyclable materials are best possible means of innovation.

Packaging and Labelling: In a way to reduce waste and encourage recycling of waste businesses can aware customers about a product's environmental features by using biodegradable materials, reducing the size of the container, and clearly labelling of the goods. Although Distribution and logistics, consumer behaviour and preferences, corporate social responsibility (CSR), regulatory compliance, global and cross-cultural considerations are others areas for green marketing and its sustainability.

Importance of Green marketing

In today's corporate and competitive environment, green marketing is crucial for a number of reasons.

Environmental Conservation: Green marketing is essential for encouraging environmentally sustainable practices in light of the rising worries over pollution, climate change, and resource depletion. Green marketing supports the preservation of ecosystems and the conservation of natural resources by promoting the use of eco-friendly goods and services.

Customer Demand: Brands and goods that show a dedication to environmental sustainability are in greater demand by consumers. Providing environmentally friendly options that are in line with customer values and preferences, green marketing enables businesses to reach this consumer niche and set themselves in the targeted marketplace.

Competitive Advantage & Regulatory Compliance: By improving brand image, determining eco-aware customers, and cultivating brand loyalty, using green marketing techniques can provide businesses a competitive edge. Companies can set themselves apart from rivals and increase their market share in cutthroat competition. countries had laid down environmental laws and guidelines that control how products are made, labelled, and advertised. Green marketing laws ensure businesses to follow these rules and stay out of trouble with the law and laws for not following environmental regulations. Companies can reduce legal and reputational risks and foster confidence with stakeholders by upholding environmental standards.

Corporate Social Responsibility (CSR) & Long-Term Sustainability: CSR programmes that address social and environmental challenges and advance societal well-being are frequently associated with green marketing. Companies can exhibit their adherence to



corporate social responsibility (CSR) ideals, build their brand's reputation, strike a balance between social justice, environmental preservation, economic development. and cultivate connections with consumers by incorporating environmental sustainability into their business processes and marketing initiatives into their strategic decision-making processes.

Opportunities for Creativity, Innovation and Growth: Adopting green marketing strategies pushes businesses to innovate and create new goods, services, and business structures that put sustainability of the environment first. Businesses can investigate ways to lessen their impact on the environment, increase resource efficiency, and promote sustainable growth in accordance with changing consumer tastes and market trends by allocating resources to research and development⁵.

Limitations :

Although green marketing has many advantages, it also has drawbacks and difficulties.

Greenwashing & Consumer Scepticism: One of the biggest drawbacks of green marketing is the possibility of greenwashing, in which businesses fabricate or overstate their environmental credentials in an attempt to win over ecologically sensitive customers. A large number of consumers view green marketing claims as little more than marketing gimmicks rather than sincere pledges to preserve the environment Greenwashing can damage a brand's reputation, erode consumer trust, and give rise to allegations of dishonest marketing techniques.

Lack of Clearly Accepted Standards and criteria: It is difficult for customers to fairly evaluate the environmental impact of items since there are no widely recognised standards or criteria for sustainability claims or green products. Without precise restrictions, laws/acts and standards businesses can make ambiguous or deceptive statements, which would leave customers perplexed and sceptical.

Complexity and Cost: For businesses, especially small and medium-sized firms (SMEs) with limited funding and experience, implementing green marketing strategies may be both complex and expensive. Deploying sustainable practices across the supply chain, acquiring eco-certifications, and creating eco-friendly products all demand large investments in infrastructure, technology, and research.

Limited Market Demand & Supply Chain: Despite rising consumer interest in eco-friendly items, there is still a relatively small market for ecologically friendly products when compared to conventional goods. The cost of sustainable production methods makes green products more expensive, making them less affordable for consumers who are price conscious. Co-ordinating with numerous suppliers, partners, and stakeholders throughout the whole supply chain is necessary to achieve environmental sustainability. It can be difficult to guarantee environmental standards, traceability, and transparency throughout the supply chain, especially for businesses that operate in decentralised and globalised supplier networks.

Poor Product Performance and Quality Issues: When compared to traditional alternatives, some consumers may believe that green products are less effective, efficient, or of worse quality. To encourage market acceptance and uptake of green products, companies need to address issues regarding product performance and make sure that they must match consumer expectations.

Restricted Regulatory Oversight: Although environmental laws and policies do exist, there are frequently gaps in or disparities in the regulatory oversight and enforcement systems for



green marketing claims throughout various jurisdictions. Some businesses can make inflated or unfounded environmental claims without repercussions because of the lax governmental oversight⁶

Conclusion :

Green marketing is an essential tactic for companies looking to solve environmental issues, satisfying customer demand for sustainable goods, and achieve long-term growth and competitiveness. Businesses can show their concerns and commitment to sustainability, improve brand reputation, and promote social and environmental change by incorporating environmental issues into their business processes and marketing strategies.

Green marketing has many merits, but it also has drawbacks and difficulties. These include the possibility of greenwashing, consumer mistrust, expense, market demand, worries about product performance, supply chain complexity, and a lack of governmental control. To overcome these obstacles, businesses must implement transparent, reputable, and all-encompassing green marketing strategies that put investors/stakeholders participation, customer trust, and environmental responsibility first.

For proper implementation and embrace of green marketing innovation, teamwork, and constant development in order to create sustainable practices, eco-friendly products, and deep ties with consumers who are concerned about environment. Through the effective use of green marketing, companies may support environmental sustainability and build a more resilient and sustainable future for future generations. Basically, green marketing is more than just advertising goods and services—it's also about encouraging a sustainable culture, bringing about positive change, and motivating people and businesses to make decisions that will protect the environment and future generations. Green marketing will stay a key component in determining how firms engage with customers, communities, and the environment as more and more corporations realise the value of social responsibility and environmental caring.

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Sustainability Reporting Practice and Profitability of Infosys Technologies of India

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Abstract : *This paper examines the relationship between sustainability reporting and firms' profitability of Infosys technologies. Data was acquired by content analysis technique from sustainable reports of Infosys technologies which prepares the report by following Global Reporting Initiatives and financial data was acquired from Prowess IQ for the last 11 years. In this study, operating margins, net profit margins, return on net worth, return on total assets, and return on capital employed were collected of the Infosys technologies from 2012-13 to 2022-23. Using the disclosure scores, Correlation analysis is used to examine the association between sustainability reporting practices and the profitability of the firm. However, there is no significant correlation of sustainability reporting practices and profitability and there is no significant impact of Sustainability reporting on the profitability of Infosys technologies.*

Introduction :

Sustainability Reporting

Sustainability reporting practices are processes by which businesses disclose their environmental, social, and governance (ESG) performance, and effects are referred to as sustainability reporting methods. These procedures entail gathering, calculating, analyzing, and disclosing data about the social, environmental, and economic aspects of an organization. Giving stakeholders, such as investors, clients, staff members, and the general public, a thorough grasp of how a business handles its financial, social, and environmental obligations is the aim of sustainability reporting. It is a technique used by organizations to compile information about their social, environmental, and economic performance. This comprises data on the environmental effects of a company, including waste generation, water use, greenhouse gas emissions, and energy consumption. The organization's effects on human rights and social issues are covered in this area. Employee well-being, diversity and inclusion, labor practices, community engagement, and social investments are among the topics covered. Financial performance, economic contributions to local communities, and efforts to promote economic development are only a few of the economic factors that are covered by sustainability reporting.



GRI INDEX

It adheres to the widely-used GRI framework for reporting on sustainability. It offers standards and recommendations for companies reporting on the effects they have on sustainability. A wide range of subjects are covered by the GRI framework, such as social, environmental, and economic issues. A lot of businesses base their sustainability reports on GRI guidelines.

Organizations provide their sustainability data in a structured style compliant with the GRI Standards using the GRI (Global Reporting Initiative) Index. Economic, environmental, and social aspects of sustainability reporting are covered by the widely accepted GRI Standards. Stakeholders can discover detailed information on various indicators and disclosures by using the GRI Index as a navigational aid in the sustainability report.

Furthermore, through the integration of financial and non-financial data, integrated reporting seeks to present a comprehensive picture of an organization's success. It highlights how financial, environmental, social, and governance aspects are interconnected. A framework for integrated reporting has been created by the International Integrated Reporting Council (IIRC).

Literature Review:

(Das, 2022) conducted an exploratory empirical study to see authors identify three pillars of ESG: environmental, social, and governance (ESG), and find that each of these strategies individually as well as jointly are positively associated with corporate profitability. Carbon risks and corporate social responsibility are top priorities in the climate change agenda. Shareholders pressure corporations to adopt environmental, social, and governance practices. In this paper the author uses panel regression models to analyze the relationship between ESG strategies and firm performance. The analysis includes firm-level characteristics, country characteristics, and fixed effects. The study concludes that ESG strategies are positively associated with corporate profitability. Investments in sustainable practices are critical for long-run financial performance.

(Wiraguna et al., 2023) aimed to study the effect of sustainability accounting implementation and environmental performance on financial performance was investigated using a purposive sampling technique, using manufacturing companies listed on the Indonesia Stock Exchange in 2018-2021 (4 years). They examined the effect of sustainability accounting and environmental performance on financial performance. They have conducted Quantitative research using manufacturing companies listed on IDX. Which includes statistical analysis with the help of Secondary data from financial and sustainability reports. By this study, they stated that Sustainability accounting in the environmental dimension has a negative and significant effect on financial performance. Sustainability accounting in the social dimension has a positive and significant effect on financial

(Amrigan et al., 2023) aimed to examine the effect of compliance on sustainability reports disclosure on financial performance importance of sustainability in company operations.



Impact of sustainability report disclosure on financial performance. They have used the quantitative research method with the help of the Purposive sampling technique with the help of Tobin's Q ratio. Through this investigation the results showed that economic disclosure has a negative effect and is significant, environmental disclosure has a negative effect but not significant, while social disclosure has an effect positive and significant. Economic disclosure has a negative and significant effect on financial performance. Social disclosure has a positive and significant effect on financial performance as measured

(Dincer et al., 2023) in this paper, they have investigated the impact of sustainability reporting using pooled ordinary least square (OLS) method for panel data regression through two models based on Tobin's Q and ROA. Their prominent research area is Sustainability reporting (SR). Sustainability reporting covers environmental, social, and governance (ESG) issues. They have used Pooled ordinary least square (OLS) method for panel data regression and Robust regression to account for heteroscedasticity. According to them Sustainability reporting has a positive impact on financial performance. There is a negative correlation between risk and financial performance.

(Sundari & Sulfitri, 2022) conducted a research on the application of green accounting, CSR, and firm size to manufacturing companies listed on the Indonesia Stock Exchange (IDX) in 2016-2020 is analyzed. They have analyzed the application of green accounting, CSR, and firm size on profitability. The study uses quantitative methodology and data from manufacturing companies listed on the IDX. They have used Quantitative methodology, Descriptive statistical data analysis, classical assumption test, and multiple regression analysis. According to their research environmental performance does not affect profitability. In this paper they have analyzed the application of green accounting, CSR, and firm size on profitability. As per their research the findings show that CSR has a significant positive effect on profitability.

(Mihai & Aleca, 2023) the authors carried out a conceptual overview of sustainable reporting about Romania and carried out a quantitative and qualitative analysis of the content of the sustainability reports published by Romanian companies in the top 500 by the number of employees, and the economic and financial data on these companies were taken from the top firm platform. They have applied Quantitative and qualitative analysis of sustainability reports. They conducted this research to know overview of sustainable development practices in Romania. They have conducted an analysis to find out the connection between sustainability and economic performance. The study reveals that financial performance is positively influenced by sustainability efforts. Sustainability policies are equally crucial for all industries.

(Dincel & Gungor, 2018) in this paper they adopted more holistic approach to corporate sustainable performance measurement and its relationship with financial performance is presented, which supports that companies with corporate sustainability issues in their business operations are better able to leverage their resources toward stronger financial performance and shareholder value creation. This paper examines the relationship between corporate sustainability and financial performance. They have established a sustainability checklist and



analyzed data from Turkish companies. Sustainability checklist based on Dow Jones Corporate Sustainability Assessment Methodology. They used MANOVA analysis to analyze the relationship between sustainability levels and financial performance indicators. Relationship between sustainability level and financial performance indicators according to them Positive relationship between corporate social sustainability and financial performance.

(Caesaria & Basuki, 2017) aimed to study, the effect of sustainability report disclosure to the firm's market performance. Investigates the impact of sustainability report disclosure on companies' market performance. - Uses three material aspects: economics, environmental, and social, as independent variables.. Quantitative approach Multiple linear regressions. Economics, environmental, and social aspects positively influence market performance. was investigated and the results showed that economic, environmental, and social aspects have positively significant influence to the companies market performance • Companies should pay attention to sustainability report disclosure. The study investigates the effect of sustainability report disclosure on market performance. - The study finds that economic, environmental, and social aspects positively influence market performance.

Research Gap :

For Indian companies, sustainability reporting is a novel idea. The current study aims to address the gap in the literature, which is the lack of a comprehensive work despite the large number of studies on the subject on the effect of sustainability reporting practices and their impact on profitability. There is no border study on individual industry there have been limited investigation done to contrast Indian corporate sustainability performance and how it affects the traits of organizations. Based on the literature analysis, it is discovered that organizations have produced different sustainability metrics and have also provided sustainability guidelines or concepts. So a detailed study is required to be done on this topic.

Methodology :

The main aim of this study is analyse the effect of Sustainability reporting practices on profitability of Infosys. The study is done with the help of Descriptive research design. For which data is collected of Infosys ltd from the period of 2012-13 to 2022-23. Data is collected from there Annual reports, Sustainability reports like Operating margin, Net profit margin, Return on net worth, Return on assets, Return on capital employed, Sustainability reporting score and Sustainability reporting score(SRS) ratio. We have used the analysis tools descriptive statistics, correlation, and regression.

Data analysis and interpretation

Descriptive Statistics						
	N	Minimum	Maximum	Mean	Std. Deviation	Variance
Operating margin	11	24.90	30.36	28.2064	1.85989	3.459
Net profit margin	11	18.03	24.97	21.1818	2.10071	4.413
Return on net worth	11	21.19	33.92	26.2064	3.43979	11.832
Return on total assets	11	17.75	22.94	20.4173	1.65627	2.743



Return on capital employed	11	21.19	32.03	25.7182	2.90292	8.427
Sustainability Reporting Score	11	178.00	250.00	217.0909	20.70485	428.691
SRS Ratio	11	56.33	79.11	68.6997	6.55217	42.931
Valid N (listwise)	11					

Table-1

The above table presents descriptive statistics for various profitability measures like operating margin, net profit margin, return on net worth, and return on capital employed whereas Sustainability reporting Score and sustainability reporting ratio for measuring sustainable factors. Operating margin, the data indicates that the observed values range from a minimum of 24.90% to a maximum of 30.36%, with a mean of 28.2064%. The standard deviation is 1.85989, and the variance is 3.459. So as per the outcome of the it suggests that the operating margin values are relatively close to the mean, with a moderate level of variability. Similarly, for net profit margin, the minimum is 18.03%, the maximum is 24.97%, and the mean is 21.1818%. As per table-1 standard deviation is 2.10071, and the variance is 4.413. These statistics show the variability in net profit margin across the sample. Return on net worth exhibits a wider range, from 21.19% to 33.92%, with a mean of 26.2064%. The standard deviation is higher at 3.43979, resulting in a variance of 11.832. This indicates greater variability in the return on net worth compared to the operating and net profit margins. Return on total assets, return on capital employed, Sustainability Reporting Score, and SRS Ratio follow a similar pattern, each with their respective minimum, maximum, mean, standard deviation, and variance values. Notably, the Sustainability Reporting Score has a wider range (178.00 to 250.00) compared to the other metrics.

Correlations								
		Operating margin	Net profit margin	Return on net worth	Return on total assets	Return on capital employed	Sustainability Reporting Score	SRS Ratio
Operating margin	Pearson Correlation	1	.843*	-0.498	-0.152	-0.418	-0.159	-0.159
	Sig. (2-tailed)		0.001	0.119	0.656	0.201	0.641	0.641
	N	11	11	11	11	11	11	11
Net profit margin	Pearson Correlation	.843**	1	-0.431	0.012	-0.321	-0.154	-0.154
	Sig. (2-tailed)	0.001		0.186	0.973	0.335	0.651	0.651
	N	11	11	11	11	11	11	11
Return on net worth	Pearson Correlation	-0.498	-0.431	1	.845*	.987**	-0.045	-0.045



	Sig. (2-tailed)	0.119	0.186		0.001	0.000	0.896	0.896
	N	11	11	11	11	11	11	11
Return on total assets	Pearson Correlation	-0.152	0.012	.845*	1	.902**	-0.259	-0.259
	Sig. (2-tailed)	0.656	0.973	0.001		0.000	0.442	0.442
	N	11	11	11	11	11	11	11
Return on capital employed	Pearson Correlation	-0.418	-0.321	.987*	.902*	1	-0.129	-0.129
	Sig. (2-tailed)	0.201	0.335	0.000	0.000		0.705	0.705
	N	11	11	11	11	11	11	11
Sustainability Reporting Score	Pearson Correlation	-0.159	-0.154	-0.045	-0.259	-0.129	1	1.000**
	Sig. (2-tailed)	0.641	0.651	0.896	0.442	0.705		0.000
	N	11	11	11	11	11	11	11
SRS Ratio	Pearson Correlation	-0.159	-0.154	-0.045	-0.259	-0.129	1.000**	1
	Sig. (2-tailed)	0.641	0.651	0.896	0.442	0.705	0.000	
	N	11	11	11	11	11	11	11

Table-2

The above table displays Pearson correlation coefficients for a set of financial and sustainability metrics based on a sample of 11 observations. The correlation analysis reveals interesting relationships among the variables. First let us understand about profitability metrics it states that there is a strong positive correlation is observed between operating margin and net profit margin (0.843**, $p = 0.001$), indicating a close association between these two indicators. However, operating margin exhibits a negative correlation with return on net worth (-0.498, $p = 0.119$), suggesting a potential trade-off between operational profitability and return on net worth. Net profit margin also displays a strong negative correlation with return on net worth (-0.431, $p = 0.186$), implying that higher net profit margins may not necessarily translate to higher returns on net worth. Return on net worth demonstrates a strong positive correlation with return on total assets (0.845**, $p = 0.001$) and return on capital employed (0.987**, $p < 0.001$), indicating consistency in performance metrics related to financial leverage. There is a strong positive correlation between return on total assets and return on capital employed (0.902**, $p < 0.001$) reinforces this relationship. Surprisingly, the Sustainability Reporting Score (SRS) and SRS Ratio exhibit little to no correlation with the financial metrics. The negative correlations with other variables, particularly the profitability metrics, are weak and statistically insignificant. This implies that, within this dataset, sustainability reporting scores do not appear to be strongly associated with the financial performance metrics considered. In summary, the correlation analysis provides valuable insights into the relationships among financial and sustainability metrics. Which states that the lack of significant correlations between sustainability metrics and profitability indicators suggests that sustainability reporting and profitability may not be closely linked in this given data.



Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.638 ^a	0.407	-0.186	7.13581	2.724
a. Predictors: (Constant), Return on capital employed, Net profit margin, Operating margin, Return on total assets, Return on net worth					
b. Dependent Variable: SRS Ratio					

Table-3

From the given table let us discuss the summary of a regression analysis with multiple models to predict the SRS Ratio, where the dependent variable is influenced by various predictors. Model 1 is characterized by an R value of 0.638, indicating a moderate positive correlation between the predictors and the SRS Ratio. The R Square value of 0.407 suggests that approximately 40.7% of the variability in the SRS Ratio can be explained by the included predictors. However, the Adjusted R Square is -0.186, implying that this model may not be the best fit, possibly due to overfitting or inclusion of irrelevant predictors. The standard error of the estimate is 7.13581, representing the average distance between the observed and predicted values, with lower values indicating better model precision. The Durbin-Watson statistic of 2.724 suggests the presence of autocorrelation, which may impact the reliability of the model. The predictors in Model 1 include the constant term, Return on capital employed, Net profit margin, Operating margin, Return on total assets, and Return on net worth. Overall, while the model provides insights into the relationship between the predictors and the SRS Ratio, caution is needed due to the potential issues with model fit and autocorrelation.

Coefficients								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	96.468	53.679		1.797	0.132		
	Operating margin	-1.135	2.371	-0.322	-0.479	0.652	0.262	3.820
	Net profit margin	2.640	2.689	0.847	0.982	0.371	0.160	6.268
	Return on net worth	9.363	6.325	4.915	1.480	0.199	0.011	92.946
	Return on total assets	-2.213	4.802	-0.559	-0.461	0.664	0.081	12.421
	Return on capital employed	-9.794	8.196	-4.339	-1.195	0.286	0.009	111.157

Table-4



The above table presents the results of a regression analysis examining the relationship between various financial performance indicators and a dependent variable (not specified). Each row represents a predictor variable, including operating margin, net profit margin, return on net worth, return on total assets, and return on capital employed. For each predictor, the table provides unstandardized coefficients (B), standard errors, standardized coefficients (Beta), t-values, and significance levels. Additionally, collinearity statistics are presented, including tolerance and variance inflation factor (VIF), indicating the degree of multicollinearity among predictors. Notably, return on net worth and return on capital employed exhibit relatively high standardized coefficients and low collinearity statistics, suggesting stronger associations with the dependent variable and minimal multicollinearity issues. Conversely, operating margin and return on total assets show weaker associations and slightly higher collinearity statistics. Overall, these findings suggest that return on net worth and return on capital employed may be more influential in explaining variations in the dependent variable compared to other financial performance metrics.

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	174.710	5	34.942	0.686	.655 ^b
	Residual	254.599	5	50.920		
	Total	429.309	10			

Table-5

The table displays the results of an analysis of variance (ANOVA) for a regression model. The ANOVA assesses the significance of the overall regression model by comparing the variation explained by the regression (Regression Sum of Squares) against the unexplained variation (Residual Sum of Squares) and the total variation (Total Sum of Squares). In this case, Model 1 consists of a regression with 5 predictors. The Sum of Squares for the regression is 174.710, while the Residual Sum of Squares is 254.599. The Total Sum of Squares, representing the overall variability in the dependent variable, is 429.309. The degrees of freedom (df) for the regression and residuals are 5 each. The Mean Square values, calculated by dividing the Sum of Squares by the corresponding degrees of freedom, are 34.942 for the regression and 50.920 for the residuals. The F-statistic of 0.686 is obtained by dividing the Mean Square of the regression by the Mean Square of the residuals. The associated p-value (Sig.) is 0.655. A non-significant p-value suggests that the overall regression model may not be statistically significant. Therefore, based on this ANOVA, there may be insufficient evidence to conclude that the predictors in the model collectively contribute.

Conclusion :

Sustainability reports serve as indicators to investors that a firm has shown its commitment to social, environmental, and economic responsibility. The profitability has an effect on the value of the firm. Empirical data from this study shows that a sustainability report has no impact on a company's worth. The study's findings did not lend credibility to the signaling idea. This study demonstrates that it has not been demonstrated that sustainability report disclosures raise a company's profitability. So we assume there is no or lack of correlation between profitability and Sustainability reporting practices. It states that sustainability reporting practices do not affect the profitability of the Infosys technologies.



The limitation in this study is that only one company's information was collected for checking the impact of the Sustainability reporting practices on profitability. It would have been better if more companies from different branches would have been added so that the accurate outcomes are attained. Another limitation in this study is only testing the profitability and sustainability report variables on the value of the company; it would be better if impact on financial performance in the next study to add of research to empirically test theory in depth.

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A Comparative Study of Key Growth Indicators of Selected Indian Health Insurers

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Abstract: *With the escalating importance of health insurance in the country, understanding the growth of health insurers becomes imperative for policyholders, regulators, and industry stakeholders. Therefore, this study is conducted to compare the key growth indicators of selected Indian health insurers. To meet the objective of this study, descriptive research design has been employed and data has been collected from the financial statements of respective insurers. The collected data are presented in the tabular and graphical form for better understanding. To compare the key growth indicators, the collected data has been analyzed using statistical analysis through one way ANOVA. This method allows for the identification of potential variations and statistical significance among the growth indicator metrics of the selected health insurers. This study concludes that there is a significant difference in key growth indicators of selected health insurers. The outcomes of the study indicate a substantial divergence in the key growth indicators of the chosen health insurers. The observed differences suggest that certain insurers exhibit distinctive financial and non-financial growth characteristics, which could have implications for their overall stability, risk management strategies, and competitive positioning within the market. These findings not only contribute valuable insights to the academic understanding of the health insurance sector but also offer practical implications for policyholders, regulators, and industry stakeholders seeking a deeper comprehension of the growth and financial landscape in the context of health insurance in India.*

Key Words: *Growth, Financial, Indicators, Comparison, Insurance, Health, Performance.*

Introduction :

In India's vibrant healthcare sector, health insurance is critical in providing financial security and access to quality healthcare services. As demand for health insurance grows, it becomes critical to evaluate the growth, financial health and overall performance of this important sector



across. This research paper aims to conduct a detailed analysis by comparing important growth oriented financial and non-financial indicators across chosen Indian health insurers. The Indian health insurance market has grown rapidly in the recent years, owing to reasons such as increased knowledge of health-related hazards, rising medical expenditures, and a growing middle-class population. Given this backdrop, stakeholders, policymakers, and market participants must understand growth dynamics of health insurers. By studying important growth related financial and non-financial metrics such as gross direct premium, net incurred claims, assets under management, number of persons and number of policies, this study aims to provide valuable insights into the growth trajectory/landscape of the Indian health insurance sector.

As the industry leaders and policymakers aim and work to improve the penetration of health insurance in India, the findings of this study can help them make more informed decisions. This study aims to provide practical insights into the growth-related indicators of financial and non-financial nature of chosen health insurers in order to build strategies for long-term growth, risk management, and improved service delivery in the Indian health insurance industry. In conclusion, the need for comparing growth related financial and non-financial indicators of health insurance companies is rooted in the pursuit of a robust, sustainable, and consumer-centric healthcare ecosystem. The findings of such analysis not only empower the stakeholders to make well-informed decisions but it also contribute to the overall resilience and adaptability of the health insurance industry in meeting the evolving needs of a diverse and dynamic population.

Literature Review :

Vadlamannati K (2008) studied about insurance sector growth and reforms that affect economic development. He wanted to study relationship between insurance sector growth and economic development. He also wanted to know insurance sector's reforms and how that influencing economic development. He found both insurance sector reforms and insurance sector growth were effective in economic development process in India. He suggested that increasing the pace of insurance sector will play a major role in influencing financial intermediation process in India. He also suggested that country should relax the entry rules and regulations and increase the limit of FDI for foreign players.

Shahi A and Gill H (2013) studied about Indian health insurance origin, growth pattern and trends. They examined the growth pattern and trends of private and public health insurers in post liberalisation period. The gross domestic premium grew at 35.21% compound rate between 2002-03 and 2011-12. They found market share and growth rate of private insurers has been increasing and public health insurers has been decreasing due to private insurers were increasing, competition and coverage of rural areas with innovative products. They found New India Assurance top in public insurers and ICICI Lombard top in private insurers. They suggested there was demand for new products with preventive care, optional pricing, long-term



care and out-patient care needs to be focused with flexible products like continuity/renew ability and portability.

Chandel P and Kumar N (2016) studied about growth of Indian insurance industry comparing with top ten economies in the world from 2001 to 2013. They measured premium income, density and penetration to study the growth and opportunities in insurance sector. They found that insurance industry rising in all parameters, but if compared with top economics of the world India is at the lowest level among all parameters. They suggested though lot of growth of insurance industries after opening up for private players, much more needed to do to accelerate its growth to compete at global level.

Shah A and Patel R (2016) examined growth of health insurance business after liberalisation in India. They found there was phenomenal growth on almost all financial and non-financial parameters. They also found claims paid ratio was high and that will make health insurance business really challenging vertical for non-life business. They also suggested that Government and IRDA should make such policies which leads health insurance sector to grow rapidly along with maximum citizens covered with health insurance. They also suggested to insurers that they should invest in IT, focus on advertisement and awareness campaign, easy claim settlement procedure and introduce innovative product at reasonable premium to bring more people for coverage.

Martin A, Hartman M, Washington B, Catlin A and National Health expenditure team (2017) studied national health spending and faster growth in 2015 in coverage. They found as a result of Affordable Care Act affect most for health spending growth in 2015. They found private health insurance growth for 7.2%, hospital care for 5.6% during this year. For similar period of time US health care spending risen by 5.8% reaching to 3.2 trillion \$ due to affordable care act.

Research Gap:

There is a scarcity of thorough studies that compare the growth indicators of various health insurers. Especially the study of growth related financial and non-financial indicators of various health insurers is very important. The current literature lacks a systematic study that focuses on growth indicators of individual Indian health insurers, resulting in a research vacuum in comprehending the growth performance variances across these insurers. This study aims to fill this gap by conducting a comparative analysis of important growth related financial and non-financial indicators. It gives significant information to various stakeholders in the health insurance sector, and facilitates their decisions.

Research Methodology:

The main objective of this study is to compare the key growth related financial and non-financial indicators of selected Indian health insurers. To meet the objective of this study,



descriptive research design has been employed and data was collected from the financial statements of respective companies and various reports of IRDA. For this study, mainly three key financial indicators have been considered viz. gross direct premium, net incurred claim, and assets under management along with two non-financial indicators viz. number of policies and number of persons. Here, as exclusive data for assets under management for health insurance vertical was not available, data for assets under management has been taken for overall general insurance business. The data has been collected for the period of ten years from 2013 to 2022. Health insurers have been categorized in three parts namely public, private, and standalone health insurers. Four Public, Four Private and Two Standalone health insurers' data has been considered. The collected data are presented in the tabular and graphical form for better understanding. To compare the key growth related financial and non-financial indicators, the collected data has been analyzed using statistical analysis through one way ANOVA and then post Tukey HSD test in IBS SPSS software. This method allows for the identification of potential variations and statistical significance among various growth performance metrics of the selected health insurance companies.

Hypothesis:

- H₀₁:** There is no significant difference in Gross Direct Premium of selected public, private, and standalone health insurers.
- H₀₂:** There is no significant difference in Net Incurred Claims of selected public, private, and standalone health insurers.
- H₀₃:** There is no significant difference in Number of Policies of selected public, private, and standalone health insurers.
- H₀₄:** There is no significant difference in Number of Persons of selected public, private, and standalone health insurers.
- H₀₅:** There is no significant difference in Assets Under Management of selected public, private, and standalone health insurers.

Data Analysis:

ANOVA Analysis – Comparison of Public, Private, and Standalone – Key Financial and Non-financial Growth Variables

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Gross Direct Premium	Between Groups	250296200.742	2	125148100.371	25.603	.000
	Within Groups	474143076.348	97	4888072.952		
	Total	724439277.090	99			
Net Incurred Claim	Between Groups	325858693.623	2	162929346.811	48.163	.000



	Within Groups	328138997.260	97	3382876.260		
	Total	653997690.883	99			
Number of Policies	Between Groups	21013420248010.9	2	10506710124005.400	9.536	.000
	Within Groups	106870185238260.0	97	1101754486992.370		
	Total	127883605486271.0	99			
Number of Persons	Between Groups	92690610921.821	2	46345305460.911	51.959	.000
	Within Groups	86520052135.542	97	891959300.366		
	Total	179210663057.364	99			
Assets Under Management	Between Groups	6680908671.997	2	3340454335.998	46.981	.000
	Within Groups	6896923635.961	97	71102305.525		
	Total	13577832307.957	99			

Multiple Comparisons							
Tukey HSD							
Dependent Variable			Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Gross Direct Premium	Public	Private	3523.158500 0*	494.37197 29	.0 00	2346.44387 8	4699.8731 22
		Standalone	2118.938000 0*	605.47953 84	.0 02	677.762802	3560.1131 98
	Private	Public	- 3523.158500 0*	494.37197 29	.0 00	- 4699.87312 2	- 2346.4438 78
		Standalone	- 1404.220500 0	605.47953 84	.0 58	- 2845.39569 8	- 36.954698
	Standalone	Public	- 2118.938000 0*	605.47953 84	.0 02	- 3560.11319 8	- 677.76280 2
		Private	1404.220500 0	605.47953 84	.0 58	-36.954698	2845.3956 98



Net Incurred Claim	Public	Private	3849.684500 0*	411.27097 27	.0 00	2870.76863 6	4828.6003 64	
		Standal one	3281.706250 0*	503.70201 46	.0 00	2082.78406 6	4480.6284 34	
	Private	Public	- 3849.684500 0*	411.27097 27	.0 00	- 4828.60036 4	- 2870.7686 36	
		Standal one	- 567.9782500	503.70201 46	.4 99	- 1766.90043 4	630.94393 4	
	Standal one	Public	- 3281.706250 0*	503.70201 46	.0 00	- 4480.62843 4	- 2082.7840 66	
		Private	567.9782500	503.70201 46	.4 99	- 630.943934	1766.9004 34	
	Number of Policies	Public	Private	719805.0500 000*	234707.74 24152	.0 08	161148.719 441	1278461.3 80559
			Standal one	- 455995.5250 000	287457.10 37989	.2 56	- 1140207.00 0722	228215.95 0722
Private		Public	- 719805.0500 000*	234707.74 24152	.0 08	- 1278461.38 0559	- 161148.71 9441	
		Standal one	- 1175800.575 0000*	287457.10 37989	.0 00	- 1860012.05 0722	- 491589.09 9278	
Standal one		Public	455995.5250 000	287457.10 37989	.2 56	- 228215.950 722	1140207.0 00722	
		Private	1175800.575 0000*	287457.10 37989	.0 00	491589.099 278	1860012.0 50722	
Number of Persons		Public	Private	61768.04050 00*	6678.1707 839	.0 00	45872.5172 14	77663.563 786
			Standal one	62884.79600 00*	8179.0554 178	.0 00	43416.8353 77	82352.756 623
	Private	Public	- 61768.04050 00*	6678.1707 839	.0 00	- 77663.5637 86	- 45872.517 214	
		Standal one	1116.755500 0	8179.0554 178	.9 90	- 18351.2051 23	20584.716 123	



	Standal one	Public	- 62884.79600 00*	8179.0554 178	.0 00	- 82352.7566 23	- 43416.835 377
		Private	- 1116.755500 0	8179.0554 178	.9 90	- 20584.7161 23	18351.205 123
Assets Under Management	Public	Private	11663.47900 00*	1885.5013 329	.0 00	7175.56886 5	16151.389 135
		Standal one	21564.21750 00*	2309.2580 874	.0 00	16067.6725 79	27060.762 421
	Private	Public	- 11663.47900 00*	1885.5013 329	.0 00	- 16151.3891 35	- 7175.5688 65
		Standal one	9900.738500 0*	2309.2580 874	.0 00	4404.19357 9	15397.283 421
	Standal one	Public	- 21564.21750 00*	2309.2580 874	.0 00	- 27060.7624 21	- 16067.672 579
		Private	- 9900.738500 0*	2309.2580 874	.0 00	- 15397.2834 21	- 4404.1935 79
*. The mean difference is significant at the 0.05 level.							

Homogeneous Subsets:

Gross Direct Premium				
Tukey HSD				
Type	N	Subset for alpha = 0.05		
		1	2	3
Private	40	1426.067000		
Standalone	20		2830.287500	
Public	40			4949.225500
Sig.		1.000	1.000	1.000
Means for groups in homogeneous subsets are displayed.				
a. Uses Harmonic Mean Sample Size = 30.000.				
b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.				

Net Incurred Claim	
Tukey HSD	



Type	N	Subset for alpha = 0.05	
		1	2
Private	40	816.668750	
Standalone	20	1384.647000	
Public	40		4666.353250
Sig.		.458	1.000
Means for groups in homogeneous subsets are displayed.			
a. Uses Harmonic Mean Sample Size = 30.000.			
b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.			

Number of Policies			
Tukey HSD			
Type	N	Subset for alpha = 0.05	
		1	2
Private	40	752279.325000	
Public	40		1472084.375000
Standalone	20		1928079.900000
Sig.		1.000	.217
Means for groups in homogeneous subsets are displayed.			
a. Uses Harmonic Mean Sample Size = 30.000.			
b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.			

Number of Persons			
Tukey HSD			
Type	N	Subset for alpha = 0.05	
		1	2
Standalone	20	8395.387500	
Private	40	9512.143000	
Public	40		71280.183500
Sig.		.989	1.000
Means for groups in homogeneous subsets are displayed.			
a. Uses Harmonic Mean Sample Size = 30.000.			
b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.			



Assets Under Management				
Tukey HSD				
Type	N	Subset for alpha = 0.05		
		1	2	3
Standalone	20	2228.000000		
Private	40		12128.738500	
Public	40			23792.217500
Sig.		1.000	1.000	1.000
Means for groups in homogeneous subsets are displayed.				
a. Uses Harmonic Mean Sample Size = 30.000.				
b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.				

Hypothesis Results:

Sr. No.	Null Hypotheses	p-value	Accepted/ Rejected	Remarks
H01	There is no significant difference in Gross Direct Premium of selected public, private, and standalone health insurers.	0.000	Rejected	Public – High Private – Low
H02	There is no significant difference in Net Incurred Claims of selected public, private, and standalone health insurers.	0.000	Rejected	Public – High Private – Low
H03	There is no significant difference in Number of Policies of selected public, private, and standalone health insurers.	0.000	Rejected	Standalone – High Private – Low
H04	There is no significant difference in Number of Persons of selected public, private, and standalone health insurers.	0.000	Rejected	Public – High Private – Low
H05	There is no significant difference in Assets Under Management of selected public, private, and standalone health insurers.	0.000	Rejected	Public – High Standalone - Low

Findings:

1. The null hypothesis suggesting no significant difference in **Gross Direct Premium** among public, private and standalone health insurers is rejected. The accompanying remarks further provide context by indicating that the Gross Direct Premium of public insurers is high, whereas for private insurers, it is low. This implies a substantial divergence in the Gross Direct Premium across the different types of insurers.



2. The null hypothesis positioning no significant difference in **Net Incurred Claims** among public, private and standalone health insurers is rejected. The accompanying remarks specify that the Net Incurred Claims of public insurers are high, while for private insurers, it is low. This highlights a notable contrast in the Net Incurred Claims across the various categories of insurers.
3. The null hypothesis asserting no significant difference in the **Number of Policies** among public, private and standalone health insurers is rejected. The remarks provide additional information, indicating that standalone insurers have a high Number of Policies, whereas private insurers have a low number of policies. These underlines distinct variations in the Number of Policies across the different types of insurers.
4. The null hypothesis stating no significant difference in the **Number of Persons** among public, private and standalone health insurers is rejected. The accompanying remarks specify that the Number of Persons for public insurers is high, whereas for private insurers, it is low. These highlights significant disparities in the Number of Persons covered by different categories of insurers.
5. The null hypothesis suggesting no significant difference in **Assets Under Management** among public, private and standalone health insurers is rejected. The remarks provide additional context by indicating that public insurers have a high level of Assets Under Management, whereas standalone insurers have a low level of assets under management. This emphasizes considerable discrepancies in the assets under management across the different types of insurers.
6. In overall, the ANOVA analysis indicates that there are significant differences in the growth-related key financial as well as non-financial variables such as Gross Direct Premium, Net Incurred Claim, Number of Policies, Number of Persons, and Assets Under Management, among public, private and standalone health insurers.
7. The findings of this study resulted from rejection of null hypotheses related to gross direct premium, net incurred claims, number of policies, number of persons, and assets under management among public, private, and standalone health insurers, carry substantial implications.
 - i. The observed divergence in Gross Direct Premium, with public insurers recording higher values and private insurers lower, signals distinct financial strategies within these sectors.
 - ii. Similarly, the contrast in Net Incurred Claims, where public insurers exhibit higher values compared to private insurers, underscores potential variations in risk management practices.



- iii. The identified variations in the Number of Policies with standalone insurers showing higher figures, and in the Number of Persons, with public insurers showing higher figures, indicate disparate approaches to policy offerings and market coverage.
- iv. Moreover, the rejected null hypothesis on Assets Under Management unveils significant differences, emphasizing varied asset management practices across insurer categories.

These findings contribute to a nuanced understanding of financial dynamics in the health insurance sector, enabling stakeholders to tailor strategies and policies to the unique characteristics of each type of insurer. The overarching ANOVA analysis further reinforces the comprehensive nature of these distinctions and highlights the need for targeted interventions and industry-specific considerations.

Conclusion:

This study concludes that there is a significant difference in key growth related financial and non-financial indicators of selected health insurers. The outcomes of the study indicate a substantial divergence in the key growth indicators of the chosen health insurers. The observed differences suggest that certain insurers exhibit distinctive growth characteristics, which could have implications for their overall stability, risk management strategies, and competitive positioning within the market. These findings not only contribute valuable insights to the academic understanding of the health insurance sector but also offer practical implications for policyholders, regulators, and insurance industry stakeholders seeking a deeper comprehension of the financial landscape in the context of health insurance in India.

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15. [Health Insurance - Star Health Insurance](#)



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Contribution of Working Women to Indian Economy, by working in the Field of Agriculture and allied sectors

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Abstract: *The total population of India, in 1947, was about 340 million. By 2023 India became the most populous country in the world with 142.86 billion of population. The current female population is 48.4%, as it was at the time of independence. Labour Force Participation Rate (LFPR) was 60.8% in 2022-23 in rural areas, while for urban areas it was 50.4%. LFPR for male in India was 78.5% in 2022-23 and LFPR for females was 37.0%. In India, the agriculture sector provides livelihood to around 151 million people. Around 60% of the Indian population works in the agriculture and allied sectors, contributing 18% to India's GDP. In 2023, agriculture had the highest estimated percentage distribution of female work force by 62.9%, against male work force of 38.1%. Thus in India, this percentage reflects that, in the agriculture sector, women with lower access to education, basic infrastructure, wages and non-farm opportunities, with respect to men, have greater role opportunities. The empowerment of women in such a crucial sector for the Indian economy, will decisively help in building human capital.*

Key Words: *Working Women, Agriculture, Empowerment of women, Indian Economy.*

INTRODUCTION:

The gender ratio, representing the proportion of males to females in a society, is dynamic and influenced by biological, social, technological, cultural, and economic factors. This ratio, in turn, significantly impacts society, demography, and the economy. Globally, in 2020, the sex ratio reflects the percentage of the population of women under 50% of the world's population. In 1947, at the time of India's independence, the population stood at approximately 340 million. Over the years, India has reached a population of 142.86 billion in 2023. Remarkably, the current female population remains at 48.4%, mirroring the demographic composition at the time of independence.

According to the Global Gender Gap report 2020 by the World Economic Forum, India faces a substantial gender gap in women's economic participation and opportunities. Ranking 145th out of 153 countries in the economic participation index, only about 25% of women in India are employed, against 82% of men. Additionally, female estimated earned income in India is



a mere one-fifth of male income, ranking among the lowest globally (144th). These disparities underscore the need for addressing gender inequalities in economic opportunities and income distribution in the country. It is astonishing that a considerable number of Indian women voluntarily choose to stay out of the workforce.

A thought-provoking observation arises when comparing global trends. While 38% of working men worldwide are associated with agriculture and allied sectors, the figure for working women stands at 36%. The agricultural sector in India plays a crucial role in sustaining livelihoods, engaging around 151 million people. What sets India apart is the significant participation of women in agriculture, constituting 62.9% of the workforce, a striking figure that surpasses male participation at 38.1%. This gender disparity in the agricultural workforce is notably high and contributes significantly to India's GDP, with agriculture and allied sectors contributing 18%.

RATIONALE OF SELECTION OF THIS TOPIC

In the fiscal year 2022-23, India witnessed distinct patterns in the Labor Force Participation Rate (LFPR) between males and females. The LFPR for males was 78.5%, significantly higher than that for females at 37.0%. Breaking down the data further, in rural areas, the LFPR for males stood at 80.2%, while in urban areas, it was slightly lower at 74.5%. For females, the LFPR in rural areas was 41.5%, contrasting sharply with the urban LFPR of 25.4% during the same period. Notably, the data highlights that the largest segment, comprising 45.8% of the labor force, was engaged in the agriculture sector. Within this sector, female workforce participation was notably higher at 62.9%, surpassing the male workforce participation of 38.1%. This significant gender disparity in the agricultural workforce suggests the need for comprehensive research and initiatives to empower women in this crucial sector.

OBJECTIVES OF THE RESEARCH

1. How can the empowerment of women in such a crucial sector like agriculture, can be accelerated ?
2. How the role of working women can be more helpful in building human capital ?
3. How can the working force of women, can become a decisive part for the Indian economy ?

RESEARCH METHODOLOGY

Researcher has adopted two key methods in this research:

1. Content Analysis
2. Comparative Analysis

SOURCE OF DATA COLLECTION



For such specific topics content analysis and comparative analysis are required, so, the researcher has collected data, from various secondary sources, like documents, journals, reports, web and others.

LITERATURE REVIEW :

Role of Women in Agriculture- 2018 (Basavaraj Patil & Venkatachalapathi Suresh Babu) : Today, there is a growing realization and commitment of the global community to achieve more sustainable and broad-based agricultural growth by addressing gender related issues in agriculture through national, regional and global initiatives and partnerships. There is a need for reorientation of the agricultural research agenda to overcome the existing gaps and to face the emerging challenges of sustainable development and livelihood of resource poor smallholders, especially women farmers.

Roadmap for Women's Economic Empowerment in India - 2020 - (Subhalakshmi Nandi): Investing in women's economic empowerment is intrinsic to achieving the Sustainable Development Goals (SDGs). It sets a direct path towards gender equality, poverty eradication, and inclusive economic growth. Yet despite the important progress that has been made in these areas, large gender gaps in economic opportunities and outcomes still remain across all countries and regions. Therefore, in the context of the 2030 Agenda, UN Secretary-General Ban Ki-moon announced the first-ever High-Level Panel for Women's Economic Empowerment. The Panel, composed of influential leaders from various fields of government, business, academia, and civil society, made action-oriented recommendations on how to improve economic outcomes for women in the context of the Global Goals for Sustainable Development, promoting women's leadership in driving economic growth, and galvanizing political will power.

GENDER PERSPECTIVE IN AGRICULTURE- 2021-22: Women farmers play an important role in the agriculture sector and development of rural economy. Agriculture, the single largest production endeavor in India and contributing substantially to the GDP, is increasingly becoming a female activity. Agriculture sector employs 80% of all economically active women; they comprise 33% of the agricultural labor force and 48% of self-employed farmers. Women play a significant and crucial role in agricultural development including, main crop production, livestock production, horticulture, post-harvesting operations, agro/social forestry, fishing etc.

Women Farmers and Technologies in Agriculture: A Review of Current Practices - 2023 (Nidhi thakur): Women play an important role in the agriculture sector and development of rural economies. It is widely observed that rural women are getting more and more marginalized due to several reasons such as less investment in agriculture, lack of decision-making authority, inability in accessing the economic opportunities and technologies. There are several systemic challenges that lead to gender disparities in agriculture; however, the role of technologies is well recognized in overcoming the constraints of low productivity, access to information, and drudgery. Most of the agri-technologies can create new employment opportunities and better access to organized markets and cooperatives for rural women and can significantly increase the efficiency and effectiveness in rural women enterprises.



FINDINGS :

No doubt, with digitalization and social awareness, a few important progress is obvious, yet large gender gaps in economic opportunities are still remaining across in India.

The Indian Constitution's Preamble, Fundamental Rights, Fundamental Duties and Directive Principles all explicitly state the importance of gender equality. In addition to guaranteeing women's equality, the Constitution gives the state authority to implement measures that positively favor women (National Legal research Desk, 2012). Various constitutional provisions like Article 14, 15, 15 (3), 16, 39 (b), 39 (c) & 42 were formulated for empowering women. Article 243 provides for reservation of women in local bodies. Women's rights have evolved overtime to provide an egalitarian setting. To further guarantee women's rights, India has ratified a number of international conventions and human rights treaties. The ratification of CEDAW (the Convention on the Elimination of All Forms of Discrimination Against Women) in 1993 is a major step in the right direction. The National Commission for Women was established in 1990 after legislation was passed to safeguard women's rights and legal standing. Equally important, 2001 was designated by the Indian government as the "Year of Women's Empowerment". In 2001, legislators also established the National Policy for the Advancement of Women.

India's economic stature is prominently featured on the World GDP Ranking 2023 list, positioning the nation as the fifth-largest economy globally. Notably, India boasts the second-largest agricultural land globally, a sector that provides employment for nearly half of the country's population. The Gross Value Added (GVA) of agriculture and allied sectors contributed significantly to India's total economy in 2022-23, accounting for 18.3%. In the realm of global agricultural exports, India stands at the eighth position with a 2.33% share, and its total agricultural exports reached approximately 50 billion USD in the fiscal year 2021-22. These figures underscore the substantial role of agriculture in India's economic landscape.

However, amidst these economic achievements, certain societal challenges persist. India's total population has undergone significant growth, reaching 142.86 billion in 2023 from 340 million in 1947. Intriguingly, the percentage of the female population has remained stagnant at 48.4% for over seven decades, with a marginal decline to 48.2% in 1979. This long-standing demographic pattern raises concerns about societal attitudes and practices, potentially linked to the prevalence of infanticide despite legal prohibitions.

Educationally, India has made strides, with an average literacy rate of 77.70% as of 2021. However, a gender disparity persists, as the female literacy rate stands at 70.30%, trailing behind the male literacy rate of 84.70%.

A troubling trend emerges in the labor force, with India experiencing a notable decline in the female labor participation rate from 32% in 2005 to 19% in 2021.

Steps taken towards empowerment of Indian Women:

Beti Bachao, Beti Padhao (Save the Daughter, Educate the Daughter) flagship scheme was launched on 22 January 2015.

Key points of BBBP: Sarva Shiksha Abhiyan, National program for education of girls at elementary level, Kasturba Gandhi Balika Vidyalaya scheme which ensures:



1. Campaign to enroll drop out girls in Secondary Schools.
2. Institutionalized standard guidelines for girl child friendly schools including residential schools and ensure its effective implementation.
3. Completion of Kasturba Gandhi Bal Vidyalaya.
4. Create a forum to encourage participation of girls through Balika Manch.
5. Activate School management committees to ensure Universal enrollment retention and completion of Secondary Education of girls.

The other schemes for social, economical, political, and psychological empowerment of women can be referred to as “3Ls” which includes learning, labor and leadership.

Beside BBBP(Beti Bachao, Beti Padhao - 2015) other schemes are:

- NIRBHAYA - 2012
- One-Stop Centre Scheme – 2015
- Women Helpline Scheme – 2016
- UJJAWALA – 2016
- Nari Shakti Puraskar – 2016
- Mahila E-Haat – 2016
- Mahila Police Volunteers - 2016
- Mahila Shakti Kendras – 2017
- SWADHAR Greh - 2018

In 1977, schemes were formulated to bring women in working capital of the Indian economy. The Vocational Training Programme for Women was formulated with the assistance of Swedish International Development Authority (SIDA) and the International Labour Organization (ILO).

- 1.Industrial skill training under Craftsmen Training Scheme (CTS).
- 2.Instructor skill training under Craft Instructors Training Scheme (CITS).
- 3.Demand-driven Short-term courses.
- 4.Special programs for training the Instructors of ITIs.
- 5.Tailor-made courses as per industry’s demand.

Women Institutes have been named as “ National Skill Training Institutes for Women” (NSTIs for Women).

The schemes for financial support, skill development, and business opportunities are:



- Stand Up India scheme
- Mudra Yojana
- Mahila Coir Yojana.

Above initiatives offer loans, grants, and credit support, empowering women entrepreneurs by providing the necessary financial resources to establish or grow their businesses.

In addition to above, the Women Helpline Scheme provides 24x7 emergency responses to women affected by violence in public or private spaces through a single toll-free number (181).

In the year 2018, the Pradhan Mantri Krishan Samman Nidhi was launched by the government of India to provide Rupees 6000 per year to all small and marginal farmers.

There is NABARD - National bank for Agriculture and Rural Development, it encourages farmers to take on projects in selected areas by subsidizing a portion of the total project cost. All these projects aim at enhancing capital investment, sustaining economic flow, and the employment areas of national importance.

CONCLUSION :

Though the BBBP was introduced in 2015, yet, the current female population remains at 48.4%, and there is no significant growth in literacy rate. This is one of the reasons that India stands at 7th position in Global Female Labor Force Participation.

Besides numerous training programmes and financial aid schemes, the percentage of women not willing to work is 44.

RECOMMENDATIONS :

‘Invest in Women: Accelerate progress’, is the slogan of the UN WOMEN council for the International Women’s Day 2024. Take a stand and join the conversation with the #InvestInWomen hashtag. Here are five key areas that need our joint action to ensure women are not left behind:

The five action areas are needed to addressed jointly:

1. Investing in women: A human rights issue
2. Implementing gender-responsive financing
3. Shifting to a green and caring economy
4. Supporting feminist change-makers
5. Achieving gender equality by 2030



Investing in women is not just an economic consideration; it is a human rights imperative and a critical step toward addressing the greatest human rights challenge of our time which is gender inequality. It is essential for building inclusive societies where everyone can thrive. Economists have estimated that because of rising fuel and food prices, and economic uncertainties, 75% of nations will reduce public spending by 2025. Unfortunately, austerity measures disproportionately affect women, leading to a reduction in public spending on vital services and social protection. The current economic system exacerbates poverty, inequality, and environmental degradation, with women and marginalized groups bearing the brunt. Advocates for change propose a shift to a green and caring economy that not only addresses these issues but also amplifies the voices of women, ensuring their active participation in shaping a more sustainable future. Feminist organizations are at the forefront of efforts to combat women's poverty and inequality. However, despite their critical role, they receive a meager 0.13% of total official development assistance, highlighting a significant gap in supporting these change-makers. Achieving gender equality by 2030 faces a formidable challenge: a staggering annual deficit of USD 360 billion in spending on gender-equality measures. This financial gap underscores the urgent need for increased investment, resources, and commitment to ensure that gender-responsive policies and initiatives can be effectively implemented, creating a world where all individuals, regardless of gender, can live with dignity and equal opportunities.

Empowering women in the crucial sector of agriculture can be accelerated through a multifaceted approach that addresses various dimensions, encompassing social, economic, and policy aspects:

Education and Skill Development:

- Prioritize education for girls in rural areas to ensure they have access to quality schooling.
- Implement skill development programs tailored to the needs of the agricultural sector, equipping women with practical knowledge and expertise.

Financial Inclusion:

- Facilitate access to financial resources and credit for women farmers, enabling them to invest in their agricultural ventures.
- Promote the establishment of women-centric self-help groups to foster a sense of community and provide financial support.

Technology Adoption:

- Introduce and promote the use of modern agricultural technologies to enhance productivity, like precision farming, hydroponics, aquaponics, vertical farming, which helps in increasing efficiency, reducing waste and providing fresh and sustainable products to consumers.
- Soil sensors are used to measure soil moisture level temperature and other factors to help farmers in choosing crops for growing. Organic farming is in boom. Industrial farming is coming into the big picture. AgroForestry intercropping crop rotation, cover cropping, traditional organic composting, green manuring, should be taught.



- Provide training and support for women to adopt and adapt to innovative farming techniques and equipment, like use of drones, robots, intelligent tractors, etc.

Land Ownership and Property Rights:

- Advocate for and enforce land ownership rights for women, enabling them to make independent decisions about agricultural practices.
- Ensure that women have legal rights to inherit and own land, empowering them as key stakeholders in the agricultural sector.

Market Access:

- Facilitate improved market access for women farmers, enabling them to sell their produce at fair prices.
- Support the establishment of cooperatives and market linkages to strengthen the bargaining power of women in agricultural trade.

Policy Reforms:

- Advocate for policies that specifically address gender disparities in agriculture, offering incentives and support for women in the sector.
- Ensure the implementation of existing policies that promote women's empowerment in agriculture.

Regarding the role of women in building human capital and their contribution to the Indian economy:

Skill Development and Innovation:

- Encourage continuous skill development for working women, fostering innovation and adaptability.
- Support initiatives that provide platforms for knowledge-sharing and collaboration among women across different sectors.

Diversity and Inclusion:

- Promote diversity and inclusion in the workforce, ensuring equal opportunities for women in various professional domains.
- Recognize and celebrate the contributions of women to diverse fields, encouraging their active participation and leadership roles.

Work-Life Balance:

- Implement policies that support work-life balance, such as flexible working hours and parental leave, to enable women to excel both in their professional and personal lives.

Entrepreneurship and Leadership:

- Foster an environment that encourages women to take up entrepreneurial ventures and leadership positions.
- Provide mentorship and networking opportunities to help women advance in their careers and contribute to economic growth.

Health and Well-being:

- Prioritize women's health and well-being, recognizing the importance of physical and mental health in building human capital.
- Implement health programs and initiatives that address the specific needs of women in the workforce.



In summary, accelerating the empowerment of women in agriculture and leveraging the working force of women for building human capital requires a holistic approach that addresses educational, financial, technological, and policy-related challenges. Recognizing and promoting the multifaceted contributions of women will not only strengthen the agricultural sector but also play a decisive role in driving economic growth and sustainable development in India.

We must take this as an alert that the year 2001 was designated by the Indian government as the “Year of Women’s Empowerment”. In 2001, legislators also established the National Policy for the Advancement of Women. But, no such significant achievement is visible regarding Women’s Empowerment. World Bank data says that the contribution of agriculture in Indian GDP is 17% which is relatively low for a nation dreaming of becoming a 5 trillion dollar economy by 2025.

The good news is that, on January 18, 2024, during the prestigious 54th Annual meeting of the World Economic Forum in Davos, marking a pivotal moment in the Global pursuit of women's empowerment and gender equality, India achieved a grounding by establishing the “Global Alliance for Global Good-Gender Equity and Equality”.

With 62.9% of the working women force, it can be said that there is “FEMINISATION OF AGRICULTURE IN INDIA”.

Let’s Grow With a Green Economy.

Never forget, it’s the demand of the present era.

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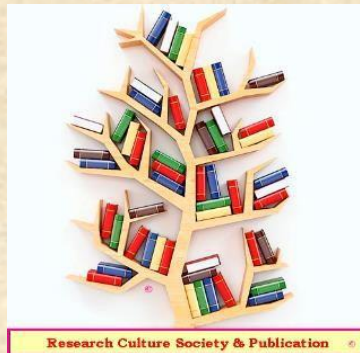


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