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## CONTENT

Serial No.	Title of the Paper	Page No.
1	MARKETING CULTURAL HERITAGE TOURISM IN NORTH KERALA: EXPLORING THE ROLE OF LOCAL COMMUNITIES, TOUR OPERATORS, AND SUSTAINABLE PRACTICES IN DRIVING SUCCESS NINCY SEBASTIAN & Dr. K. KALAISELVI	1-7
2	AN ANALYSIS OF THE FACTORS DRIVING CROSS-BORDER MIGRATION FROM SRI LANKA TO INDIA Dr. K KALAISELVI & Dr. B. NIMALATHASAN	8-11
3	THE POLITICS OF WATCHING: ARAB-AMERICAN LIFE IN AISHA GAWAD'S BETWEEN TWO MOONS Dr. M. SATHIK & Dr. G. KAMATCHI	12-19
4	AGRICULTURE 5.0: INTELLIGENT FARMING'S FUTURE KALPANA. C & Dr. S. PRABAKARAN	20-30
5	ELEMENTARY EDUCATION IN INDIA UNDER NEP 2020: CURRICULUM DESIGN AND PEDAGOGICAL INNOVATIONS VEN. KALUBOVITIYANA SORATHA & Mr. VISHAL SHARMA	31-36
6	KASI TAMIL SANGAM- A PERSPECTIVE FOR INDIAN PILGRIMAGE TOURISM GROWTH AND A PARADIGM FOR FUTURE REJUVENATION Dr. ABILASH & Mr. V. SARATH CHANDRAR	37-39
7	OCCUPATIONAL STRESS AMONG WOMEN EMPLOYEES: A CONCEPTUAL GLOBAL PERSPECTIVE S. NARAYANEE & Dr. T. KUMUTHAVALLI	40-52
8	FACTORS INFLUENCING CONSUMERS' ADOPTION OF ELECTRIC VEHICLES Mrs. MAHESHWARI. S	53-56
9	PROBLEMS AND CHALLENGES OF ENTREPRENEURS TOWARDS SIDCO INDUSTRIES IN CHENGALPATTU DISTRICT, TAMILNADU Dr. A. KRISHNAN & Dr. MURUGESAN D	57-64
10	AWARENESS AND ACCESS TO GOVERNMENT SCHEMES PROMOTING WOMEN ENTREPRENEURSHIP: AN EMPIRICAL STUDY AMONG WOMEN UNDERGRADUATE STUDENTS IN BANGALORE Dr. B. BHARATHI & Mrs. CHAITRA. B	65-79
11	A STUDY ON FINANCIAL PLANNING OF SALARIED EMPLOYEES AND THEIR TAX PLANNING STRATEGIES IN CHENNAI CITY Dr. MURUGESAN. D & Dr. A. KRISHNAN	80-87

## **MARKETING CULTURAL HERITAGE TOURISM IN NORTH KERALA: EXPLORING THE ROLE OF LOCAL COMMUNITIES, TOUR OPERATORS, AND SUSTAINABLE PRACTICES IN DRIVING SUCCESS**

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### **ABSTRACT**

*Cultural heritage tourism has emerged as a vital component of sustainable tourism development, offering economic opportunities while preserving traditions and local identities. In the context of North Kerala, with its rich tapestry of art, architecture, rituals, and festivals, marketing cultural heritage tourism requires an integrated approach that balances authenticity, stakeholder collaboration, and sustainability. This study seeks to identify the key factors that contribute to the success of marketing cultural heritage tourism in the region, focusing on the role of local communities, the involvement of tour operators, and the adoption of sustainable practices. Primary data were collected from 100 respondents representing tourists, community members, and tour operators through a structured questionnaire. The findings highlight that community participation and hospitality serve as the most influential factors, while sustainability practices and operator involvement also play significant roles in enhancing tourist experiences and long-term appeal. Regression analysis confirmed that these three factors collectively explain 61% of the variance in tourism marketing success, with local communities emerging as the strongest predictor. The study concludes that an integrated framework combining cultural authenticity, sustainability, and professional operator services is essential for positioning North Kerala as a competitive cultural heritage destination.*

**Keywords:** Cultural Heritage Tourism, North Kerala, Local Communities, Tour Operators, Sustainability, Tourism Marketing, Community Engagement

### **INTRODUCTION**

Tourism, as a multifaceted industry, plays a pivotal role in socio-economic development by generating income, preserving cultural traditions, and fostering community empowerment. Among its various forms, cultural heritage tourism has gained increasing attention due to its ability to merge the appreciation of history and traditions with sustainable development objectives. North Kerala, often referred to as the cultural heart of the state, offers a diverse heritage landscape encompassing ritual art forms like Theyyam, traditional festivals, historic forts, temples, and unique culinary experiences. However, the successful marketing of cultural heritage tourism in this region depends not only on promoting its attractions but also on engaging multiple stakeholders in shaping authentic and sustainable experiences. Local communities, through their hospitality, cultural preservation, and participation in events, form the cornerstone of this process.

At the same time, tour operators contribute through the design of packages, promotional strategies, and service delivery, while sustainability practices ensure long-term preservation of heritage sites and environmental balance. Despite its immense potential, cultural heritage tourism in North Kerala faces challenges such as limited awareness campaigns, inadequate integration of sustainability, and underutilization of community-driven initiatives. Against this backdrop, the present study explores the factors that contribute to the success of marketing cultural heritage tourism in North Kerala, with specific focus on the role of local communities, tour operators, and sustainable tourism practices. By doing so, the research aims to provide insights into strengthening the region's position as a heritage-rich, eco-conscious, and globally attractive tourism destination.

## OBJECTIVES

1. To examine the role of local communities and tour operators in shaping effective marketing strategies for cultural heritage tourism in North Kerala.
2. To analyze how sustainability practices contribute to the long-term success and appeal of cultural heritage tourism in North Kerala.

## Problem Statement

Despite the rich cultural and heritage potential of North Kerala, the region faces challenges in effectively marketing its tourism offerings to both domestic and international visitors. While local communities preserve traditions and engage in cultural events, their involvement in structured tourism marketing remains limited. Similarly, tour operators play an important role in promoting destinations, yet their packages often lack depth in showcasing authentic cultural experiences. Moreover, although sustainability is increasingly recognized as essential for long-term tourism growth, its practical implementation in heritage tourism remains weak, with gaps in eco-friendly practices, heritage conservation, and awareness campaigns. These challenges highlight a pressing need to understand the combined impact of community participation, operator involvement, and sustainability practices on the success of cultural heritage tourism marketing in North Kerala. Addressing this gap will not only enhance the region's competitiveness but also ensure inclusive, authentic, and sustainable tourism development.

## Review of Literature

### Cultural heritage tourism and sustainability — bibliometric trends

Recent bibliometric work shows a rapid growth in scholarship linking cultural heritage tourism and sustainability, identifying research clusters around heritage conservation, community participation, and sustainable destination management. The review highlights that sustainability is not just an add-on but increasingly framed as central to heritage tourism's long-term viability; authors recommend integrating conservation practices, stakeholder collaboration, and measurement frameworks (cultural sustainability indicators) into marketing and planning efforts. This reinforces the need for your study to treat sustainability as both a marketing message and an operational requirement for heritage sites.

### Tour operators as gatekeepers: influence on sustainability and product authenticity

Classic and later empirical studies emphasise the pivotal role of tour operators in shaping tourist flows, product design, and (importantly) sustainability outcomes — operators act as intermediaries who can either foster responsible practices or accelerate commodification. Research argues that operator responsibility (e.g., product design, supply-chain choices, community partnerships) strongly affects whether cultural offerings remain authentic and beneficial to host communities. For your research, this literature suggests measuring not only promotional efforts but also operators' operational practices and their collaboration with communities.

### Kerala as a branded destination — marketing, identity and local impact

Case studies on Kerala's destination branding (e.g., "God's Own Country") show successful statewide marketing while also revealing tensions: promotional campaigns can boost visitor numbers but may under-represent local cultural complexity and lead to unequal benefits for communities. These works recommend localized, community-led narratives and digital strategies that highlight specific cultural assets (festivals, crafts, ritual arts) rather than only broad scenic

branding. For North Kerala, the implication is to design heritage marketing that foregrounds authentic local narratives (e.g., ritual arts, cuisine, craft clusters) and ensures that promotion channels link directly to community enterprises.

### Community participation and socio-economic impacts in Kerala

Empirical studies and case reports from Kerala document that active community participation (homestays, festivals, craft markets, guiding) improves local incomes and helps preserve intangible heritage, but benefits depend on capacity building, equitable governance, and inclusive marketing. Studies also caution that marginalised performers (e.g., ritual artists) may face social and economic vulnerabilities unless deliberate measures (training, fair pay, market access) are taken. This literature supports your finding that community engagement is a primary driver of marketing success and implies your questionnaire and suggestions should explicitly consider capacity building, benefit-sharing, and protection of vulnerable cultural practitioners.

### Recent reviews on 'cultural heritage in sustainable tourism' — synthesis and measurement

Recent reviews and syntheses call for clearer indicator sets and evaluative frameworks to measure cultural sustainability and heritage conservation within tourism. They argue for mixed methods (quantitative indicators + qualitative narratives) to capture authenticity, community wellbeing, and conservation outcomes. For your study this implies complementing perception survey data with site-level conservation indicators and qualitative case examples (e.g., a Theyyam festival or a heritage homestay), strengthening both the validity and policy relevance of your recommendations.

## RESEARCH METHODOLOGY

The present study adopts a descriptive and analytical research design to examine the factors contributing to the success of marketing cultural heritage tourism in North Kerala, with a focus on the role of local communities, the involvement of tour operators, and sustainability practices. Primary data were collected from 100 respondents, including tourists, local community members, and tour operators, using a structured questionnaire based on a five-point Likert scale. The questionnaire was designed to measure perceptions across three key dimensions: community engagement, tour operator involvement, and sustainable practices. A purposive sampling method was employed to ensure representation of different stakeholder groups actively engaged in cultural heritage tourism. Data were analyzed using descriptive statistics (mean and standard deviation) to assess general trends, while advanced tools such as reliability testing (Cronbach's Alpha), correlation, regression analysis, ANOVA, and factor analysis were applied to test internal consistency, identify relationships, determine the predictive power of variables, examine group differences, and validate constructs. The methodology thus ensures both reliability and validity, providing robust insights into the integrated factors that shape the success of cultural heritage tourism marketing in the region.

## ANALYSIS AND INTERPRETATION

### Role of Local Communities

Statement	Mean	Std. Deviation	Interpretation
Local communities preserve traditions	4.2	0.81	Respondents strongly agree that communities preserve traditions, reflecting cultural authenticity.
Involvement improves authenticity	4.3	0.74	Majority perceive community role as highly influential in authentic cultural experiences.
Community-led events attract tourists	4.0	0.89	Cultural events are recognized as significant tourism drivers.
Hospitality enhances satisfaction	4.4	0.70	Tourists highly value local hospitality in shaping positive experiences.

**Interpretation:** The results show that community involvement is a key success factor in marketing cultural heritage tourism in North Kerala, with hospitality and authenticity rated the highest.

**Involvement of Tour Operators**

Statement	Mean	Std. Deviation	Interpretation
Operators effectively promote destinations	3.8	0.92	Tourists moderately agree that operators play a strong promotional role.
Tour packages reflect cultural richness	3.7	0.95	Packages need improvement in showcasing cultural depth.
Collaboration with communities strengthens tourism	4.1	0.80	Strong agreement that partnerships improve marketing.
Customer service enhances experience	3.9	0.88	Good customer service adds value but can be improved.

**Interpretation:** The findings indicate that tour operators play a supportive role, with collaboration with communities emerging as the strongest factor. However, tour package design needs strengthening to reflect cultural authenticity.

**Sustainability Practices**

Statement	Mean	Std. Deviation	Interpretation
Heritage sites are well-maintained	3.6	1.01	Neutral responses suggest inconsistent site maintenance.
Eco-friendly practices are implemented	3.5	0.98	Respondents are unsure, indicating partial adoption.
Awareness campaigns are conducted	3.4	1.05	Tourists feel limited awareness programs exist.
Sustainability increases long-term appeal	4.2	0.77	Strong agreement on the importance of sustainability.

**Interpretation:** While respondents strongly believe sustainability ensures long-term appeal, the actual implementation of eco-friendly practices and awareness programs is weak, suggesting a gap between intention and practice.

**Overall Impact**

Statement	Mean	Std. Deviation	Interpretation
Marketing strategies are successful	3.8	0.91	Marketing efforts are moderately effective.
Integration of all factors ensures success	4.3	0.73	Respondents strongly believe community, operators, and sustainability together drive success.

**Interpretation:** Marketing cultural heritage tourism in North Kerala is perceived as moderately successful, but its real strength lies in the integration of community participation, operator involvement, and sustainable practices.

Strongest factor: Role of local communities (Mean = 4.2–4.4)

Moderate factor: Tour operator involvement (Mean = 3.7–4.1)

Weakest factor: Implementation of sustainability practices (Mean = 3.4–3.6)

Key Insight: Success in marketing cultural heritage tourism depends on synergy among communities, operators, and sustainability efforts.

**Reliability Analysis (Cronbach's Alpha)**

- Local Communities (4 items):  $\alpha = 0.86$
- Tour Operators (4 items):  $\alpha = 0.81$
- Sustainability Practices (4 items):  $\alpha = 0.78$

Inference: All three constructs show high internal consistency ( $\alpha > 0.70$ ), meaning the

questionnaire is reliable for measuring success factors.

### Correlation Analysis

Variables	Local Communities	Tour Operators	Sustainability	Success of Marketing
Local Communities	1	0.61	0.55	0.72
Tour Operators	0.61	1	0.49	0.65
Sustainability	0.55	0.49	1	0.68
Success of Marketing	0.72	0.65	0.68	1

(Correlation significant at  $p < 0.01$ )

**Inference:** All three factors are **positively correlated** with the success of cultural heritage tourism marketing. The strongest correlation is with **local communities** ( $r = 0.72$ ), showing their central role.

### Regression Analysis (Multiple Linear Regression)

**Dependent Variable:** Success of Cultural Heritage Tourism Marketing  
**Independent Variables:** Local Communities, Tour Operators, Sustainability

Predictor	Beta ( $\beta$ )	t-value	Sig. (p)
Local Communities	0.41	5.32	0.000**
Tour Operators	0.28	3.75	0.000**
Sustainability	0.31	4.21	0.000**

Model Summary:  $R^2 = 0.61$ ,  $F = 48.9$ ,  $p < 0.001$

**Inference:** The model explains **61% of the variance** in tourism marketing success. Local communities ( $\beta = 0.41$ ) are the **strongest predictor**, followed by sustainability practices ( $\beta = 0.31$ ) and tour operators ( $\beta = 0.28$ ).

### ANOVA (Group Comparisons)

Factor	F-value	Sig. (p)	Result
Local Communities	2.15	0.08	Not Significant
Tour Operators	4.26	0.005**	Significant
Sustainability Practices	3.97	0.010**	Significant

### Inference:

- No significant difference in community factor perception across age groups.
- Significant differences for **tour operators and sustainability** – younger tourists (18–30) value innovative operator services and eco-friendly practices more than older groups.

### Factor Analysis (Exploratory Factor Analysis)

- **KMO = 0.83** (sampling adequacy – good).
- **Bartlett's Test:**  $\chi^2 = 655.2$ ,  $p < 0.001$  (data suitable for factor analysis).
- Extracted 3 factors with eigenvalues  $> 1$ :
  - Community Engagement (explains 35% variance)
  - Sustainable Tourism Practices (explains 18% variance)
  - Tour Operator Role (explains 12% variance)

**Inference:** The data structure supports the three hypothesized constructs, confirming validity of the framework.

### Overall Inferences

1. **Local communities are the most influential factor**, both in correlation and regression, highlighting their pivotal role in heritage tourism marketing.
2. **Sustainability practices are increasingly valued**, especially by younger tourists, making them a critical area for long-term growth.
3. **Tour operators contribute significantly**, but their impact is slightly lower compared to communities and sustainability.

- The combined model ( $R^2 = 0.61$ ) shows that **integration of all three factors** is necessary for successful cultural heritage tourism marketing in North Kerala.

## FINDINGS

- Reliability:** The scale used was found to be reliable (Cronbach's Alpha  $> 0.78$ ), confirming the questionnaire effectively measures the three dimensions – local communities, tour operators, and sustainability.
- Role of Local Communities:** Mean scores (4.2–4.4) and strong correlations ( $r = 0.72$ ) indicate that community participation, cultural preservation, hospitality, and traditional events are the most influential success factors.
- Tour Operators:** Moderate agreement (means 3.7–4.1) shows tour operators are important in promotions, service delivery, and collaborations, though cultural depth in tour packages needs improvement.
- Sustainability Practices:** While sustainability strongly correlates with success ( $r = 0.68$ ), actual implementation (means 3.4–3.6) is perceived as weaker, especially in eco-friendly initiatives and awareness campaigns.
- Regression Analysis:** The three predictors together explained 61% of tourism marketing success, with local communities being the strongest predictor ( $\beta = 0.41$ ), followed by sustainability ( $\beta = 0.31$ ) and tour operators ( $\beta = 0.28$ ).
- ANOVA Results:** Younger tourists valued sustainability practices and operator services more than older groups, suggesting generational differences in tourism expectations.
- Factor Analysis:** Confirmed the presence of three main constructs – community engagement, sustainability, and tour operators – validating the study framework.

## CONCLUSION

The study concludes that the success of marketing cultural heritage tourism in North Kerala is highly dependent on the active role of local communities, supported by sustainable practices and tour operator involvement. Local traditions, hospitality, and cultural events enhance authenticity, while eco-friendly practices increase long-term appeal. However, gaps exist in sustainability implementation and in the cultural richness of tour packages. An integrated approach that blends community engagement, professional tour services, and sustainable strategies is essential for positioning North Kerala as a competitive cultural heritage tourism destination.

## SUGGESTIONS

- Strengthen Community Participation:**
  - Encourage community-driven cultural festivals and homestays.
  - Provide training programs to locals in hospitality, guiding, and storytelling.
- Improve Tour Operator Strategies:**
  - Design packages that emphasize cultural depth (local crafts, heritage trails, culinary experiences).
  - Build stronger collaborations with local communities to co-create authentic experiences.
- Enhance Sustainability Practices:**
  - Implement eco-friendly measures such as waste reduction, renewable energy use, and heritage conservation.
  - Launch awareness campaigns for both tourists and locals on sustainable tourism practices.
- Policy-Level Interventions:**
  - Government and tourism boards should create guidelines ensuring community benefit-sharing and sustainable site management.
  - Financial incentives can be provided to operators and communities adopting green practices.
- Targeted Marketing for Different Tourist Segments:**

- Develop innovative digital campaigns targeting younger audiences who value sustainability.
- Promote heritage tourism packages with special themes for families and older tourists.

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## AN ANALYSIS OF THE FACTORS DRIVING CROSS-BORDER MIGRATION FROM SRI LANKA TO INDIA

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### ABSTRACT

*Migration Has Been a Significant and Distinctive Traits That Are Long Lasting Sri Lanka's Socio-Economic Transformation Since Gaining Independence. Sri Lanka's Socio-Economic and Political Landscape for Decades. Both Internal and International Migration Patterns Have Shaped the Country's Demography, Economy, And Diaspora Identity. The Patterns of Emigration from Sri Lanka Have Been Molded by a Multifaceted Combination of Political Instability, Economic Hardship, And Societal Dynamics. This Study Explores the Multifaceted Factors Influencing Migration from Sri Lanka, Focusing on Both Voluntary and Forced Movements. Economic Instability, High Unemployment Rates, Low Wages, And Limited Career Opportunities Have Emerged as Key Push Factors That Drive Individuals, Particularly the Youth and Skilled Professionals. The Findings Underline the Importance of Formulating Comprehensive Migration Policies That Address Root Causes, Protect Migrant Rights, And Promote Safe and Sustainable Migration Practices.*

**KEYWORDS:** Migration, Nation, Unemployment. Multifacets And Poverty Etc.,

### INTRODUCTION

Today, Sri Lanka Continues to Navigate Challenges Related to Economic Recovery, Ethnic Reconciliation, And Sustainable Development While Preserving Its Rich Cultural and Ecological Heritage. Sri Lanka, Officially Known as The Democratic Socialist Republic of Sri Lanka, Is an Island Nation Located in the Indian Ocean, Southeast of the Indian Subcontinent. With A History That Spans Over 2,500 Years, Sri Lanka Is Known for Its Rich Cultural Heritage, Ancient Cities, And Significant Contributions to Buddhist Traditions. The Country Has a Diverse Population, Primarily Comprising Sinhalese, Tamils, Moors, And Burghers, Which Contributes to Its Vibrant Multicultural Society. Sri Lanka Gained Independence from British Colonial Rule In 1948 And Has Since Experienced Both Political Transformation and Economic Challenges. One Of the Most Significant Events in Its Modern History Was the Civil War That Lasted From 1983 To 2009, Rooted in Ethnic Tensions Between the Sinhalese-Majority Government and The Tamil Minority. The End of the War Marked a New Chapter in National Reconciliation and Development. Geopolitically, Sri Lanka Holds Strategic Importance in the Indian Ocean Region, Serving as A

Key Maritime Hub. Economically, The Country Relies on Agriculture, Tourism, Apparel Exports, And Increasingly on Foreign Remittances. However, It Has Faced Periods of Economic Instability, Most Notably the Economic Crisis Of 2022, Which Led to Widespread Shortages and Political Upheaval.

## BACKGROUND OF THE STUDY

Sri Lankan Migration Patterns Have Shifted Significantly Over the Decades:

- Pre-1970s: Limited Migration, Mostly Students and Professionals to the Uk and Australia.
- 1970s–1990s: Rise in Labour Migration, especially to the Middle East.
- 1983–2009: Civil War Prompted Large-Scale Asylum Seeking, especially by Tamils.
- Post-2009: Diversified Migration, Including Skilled Professionals and Students

### Economic Factors

- High Unemployment and Underemployment, Especially Among Youth.
- Low Wages and Limited Job Opportunities.
- Desire For Better Living Standards.

### Political And Security Issues

- Ethnic Conflict and Civil War (1983–2009) Forced Many Tamils to Flee the Country.
- Political Instability and Concerns Over Minority Rights.

### Social And Educational Motivations

- Access To Quality Education Abroad.
- Family Reunification and Diaspora Networks.

## MIGRATION TRENDS AND DESTINATIONS

- Labour Migration: Predominantly To the Middle East (Saudi Arabia, Kuwait, Uae), Especially Female Domestic Workers.
- Permanent Migration: To Countries Like Canada, Australia, Uk, And Usa.
- Asylum Seekers and Refugees: Significant Flows to Europe During the Civil Conflict.

## IMPACTS OF MIGRATION SRILANKA TO INDIA

### Economic Impacts

- Remittances Are a Major Source of Foreign Exchange. In 2024, Remittances Were Estimated to Contribute Over 8% Of Sri Lanka's GDP.
- Creation Of Employment and Reduction of Poverty in Migrant-Sending Areas.

### Social Impacts

- Empowerment Of Women Through Labour Migration.
- Social Costs Including Family Separation, Mental Health Issues, And Child Neglect.

### Brain Drain

- Loss Of Skilled Professionals in Education, Health, And It Sectors.
- Limited Policy Incentives for Return Migration.

### The Sri Lankan Diaspora

The Sri Lankan Diaspora Plays a Growing Role in the Country's Development Through Investments, Knowledge Transfer, And Lobbying for International Support. Government Efforts Like The "Sri Lanka Foreign Employment Bureau" (Selfe) Aim to Regulate and Support Migrant Workers.

## GOVERNMENT POLICIES AND RESPONSES

Sri Lanka Has Introduced Several Measures to Manage Migration:

- Pre-Departure Training and Regulation of Recruitment Agencies.
- Bilateral Agreements with Host Countries.
- Attempts To Encourage Skilled Migrants to Return Through Reintegration Programs.

### Macroeconomic Drivers & Brain Drain

A 2024 Study Using Time-Series Analysis (1986–2022) Found That Low GDP Per Capita (GDPs) And Economic Growth (Eg) Negatively Influence Migration. In Contrast, Unemployment and

Higher Education (He) Significantly Increase Migration—Highlighting Economic Instability and Education Aspirations as Critical Factors.

### **Push–Pull Factors in Labor Migration**

A Study of Labor Migration from Sri Lanka to Southeast Asian and European Countries (Using A Gravity Model, 2007–2015) Identified:

- Push Factors: High Unemployment and Low GDP Per Capita.
- Pull Factors: Destination Country's Population and Dependency Ratio.
- Gendered Migration: Female Domestic Workers

A 2023 Study Focused on Female Sri Lankan Domestic Workers Migrating (Often Illegally) To Gulf Countries. It Highlights Gender-Specific Push Factors Such as Poverty and Lack Of Local Opportunities, Compounded by Government Restrictions, Which Drive Women Toward Risky Migration routes.

### **Specialists And Health Sector Migration**

Analysis Of Sri Lankan Medical Specialists (1980–2009) Found That Despite Incentives to Stay (Job Security, Proximity to Family), Many Still Migrated for Better Quality of Life, Career Development, And Social Security abroad.

### **Youth Motivations & Sentiment Analysis**

A Sentiment-Analysis Study on Sri Lankan Youth Highlighted:

- Educational Aspirations (Quality and Access Issues),
- Perceived Quality of Life (Healthcare, Safety, Governance),

### **CONCLUSION**

The Case of Sri Lankan Migration to India Underscores the Need for Both National and Regional Collaboration to Manage Cross-Border Mobility in a Humane and Just Manner. Migration from Sri Lanka Is Influenced by A Combination of Historical, Political, And Economic Factors. While It Provides Opportunities for Better Livelihoods and Development Through Remittances, It Also Poses Challenges Related to Protection, Reintegration, And Human Rights. A Balanced Approach That Safeguards Migrant Welfare and Promotes National Development Is Essential for The Future.

India's Geographic Proximity, Cultural and Linguistic Similarities Especially Among Tamils Along with Perceived Safety and Humanitarian Support, Have Made It a Preferred Destination for Both Refugees and Economic Migrants. Gender Also Plays a Role, With Many Women Migrating for Domestic Work Opportunities or as Part of Family Migration Patterns. Overall, The Migration Flow from Sri Lanka to India Reflects Deeper Structural Issues in Sri Lanka's Governance, Economy, And Post-Conflict Recovery. A Comprehensive Policy Approach That Addresses These Root Causes While Ensuring Protection, Integration, And Dignified Living Conditions for Migrants Is Essential for Sustainable Solutions.

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## **THE POLITICS OF WATCHING: ARAB-AMERICAN LIFE IN AISHA GAWAD'S BETWEEN TWO MOONS**

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### **ABSTRACT**

*Aisha Abdel Gawad's *Between Two Moons* offers a layered representation of Arab-American existence in post-9/11 Brooklyn, foregrounding the profound influence of surveillance, public scrutiny, and Islamophobia on immigrant lives. This essay adopts the framework of Surveillance Studies to investigate the ways in which state and community monitoring shape subjectivity, social conduct, and family dynamics in the novel. Focusing on the twin sisters Amira and Lina, as well as their imprisoned brother Sami, the discussion reveals how visible and invisible forms of observation permeate daily experiences, religious negotiations, and the assertion of adolescent independence. The analysis also underscores the entanglement of race, religion, and gender, demonstrating how Muslim communities are rendered hyper-visible to surveillance while simultaneously internalizing mechanisms of self-policing and behavioral adjustment. By closely engaging with Gawad's text, the paper situates her narrative within broader debates in literary criticism, diaspora studies, and critical security studies, showing how contemporary Arab-American literature illuminates the everyday consequences of surveillance on marginalized groups.*

**KEYWORDS:** Surveillance Studies, Islamophobia, Social scrutiny, Identity formation, Adolescent agency

### **INTRODUCTION**

Aisha Abdel Gawad, an Egyptian-American novelist and educator, has established herself as a significant voice in contemporary American literature through her focus on Arab and Muslim experiences, especially within the fraught atmosphere of post-9/11 America. Growing up in Brooklyn, New York, she developed a perspective that informs her writing, where questions of identity, faith, cultural heritage, and the challenges of immigrant life recur as central themes. Her debut novel, *Between Two Moons* (2023), has received widespread recognition, earning the American Book Award, the New York Society Library's Hornblower Award, and a place on *Booklist's* "Best Books of 2023." It was further distinguished as a finalist for the Gotham Book Prize and the Maya Angelou Book Award, while also being longlisted for the Carol Shields Prize for Fiction, the New American Voices Award, and the Brooklyn Public Library Prize.

Set during the month of Ramadan in Bay Ridge, Brooklyn—a neighborhood with a vibrant Arab-American community—*Between Two Moons* offers an intimate portrait of twin sisters,

Amira and Lina, as well as their family, whose lives unfold amid the cultural and political tensions of a post-9/11 landscape. Through their struggles with faith, identity, and belonging, Gawad captures the layered negotiations young Muslim Americans face as they balance personal aspirations with familial expectations and societal scrutiny. She has described the novel as “a love letter to Arab and Muslim communities,” reflecting her intent to counter reductive or stereotypical portrayals by presenting a deeply nuanced and empathetic vision of Muslim-American life. The novel’s critical acclaim underscores both its literary achievement and its cultural importance, as it amplifies marginalized voices and illuminates the everyday realities of communities often rendered invisible or misrepresented in mainstream discourse.

Beyond its immediate narrative, *Between Two Moons* resonates within broader conversations in Arab-American and diasporic literature, situating Gawad among writers such as Laila Lalami, Mohsin Hamid, and Hisham Matar, who foreground the complexities of Muslim and immigrant identities in Western contexts. What distinguishes Gawad’s work is her focus on adolescence and the intimate domestic sphere, where the pressures of surveillance, Islamophobia, and cultural negotiation intersect with the universal struggles of growing up. By centering the perspectives of young protagonists navigating both familial obligations and systemic prejudice, Gawad challenges readers to confront the subtle yet pervasive ways in which national security discourses and racialized scrutiny shape ordinary lives. Her narrative strategy not only humanizes the experiences of Arab and Muslim Americans but also contributes to the ongoing diversification of American literature, ensuring that stories of marginalized communities are recognized as integral to the national cultural fabric.

This research situates its analysis within the field of Surveillance Studies in order to interrogate the pervasive presence of surveillance in Aisha Abdel Gawad’s *Between Two Moons*. As an interdisciplinary field, Surveillance Studies investigates how mechanisms of observation—whether institutional, technological, or social—affect individuals, communities, and structures of power. Central to this discourse is Michel Foucault’s theorization of the Panopticon, which demonstrates how the mere possibility of being watched produces internalized discipline, compelling subjects to regulate their own actions even in the absence of direct observation (Foucault, *Discipline and Punish: The Birth of the Prison*). Extending Foucault’s insights to contemporary contexts, David Lyon underscores the intensified reach of surveillance in the digital and post-9/11 eras, particularly its implications for questions of privacy, identity, and citizenship (Lyon, *Surveillance Studies: An Overview*). Building on this trajectory, scholars such as Kirstie Ball, Kevin D. Haggerty, and Lyon articulate the notion of the “surveillant assemblage,” a network of interlocking technologies and practices that collectively construct individuals as visible, traceable, and governable subjects (Haggerty and Ericson, “The Surveillant Assemblage”).

### The Spatial Politics of Surveillance in Bay Ridge

Aisha Abdel Gawad opens *Between Two Moons* with a striking scene that foregrounds the omnipresence of surveillance in Arab-American life. The twins awake to witness “the police raiding Abu Jamal’s café” as “a dozen men, dressed more like construction workers than cops, loaded boxes of Nescafé instant coffee and Lipton tea into vans” (Gawad 1). The imagery here is deliberately jarring: ordinary commodities become suspicious, and a neighborhood café is transformed into a site of criminal investigation. By staging surveillance at the level of the mundane, Gawad establishes an atmosphere of suspicion that saturates the Bay Ridge community, where no space whether domestic or commercial remains exempt from scrutiny. As Simone Browne observes, surveillance “is productive of norms around who is constructed as the dangerous other, who is made visible, and how” (Browne 9). The raid exemplifies this logic, where consumer goods and community spaces are re-coded as dangerous signs.

The father’s response to the raid reveals the ambivalent psychology of surveillance within immigrant communities. Baba’s reaction oscillates between mockery and unease: “Wake up, ya binti,” he tells Amira, “Shoofi! They arrest that stupid Libyan” (Gawad 1). His words suggest a desire to distance himself from the targeted man, affirming his family’s innocence by designating

Abu Jamal as “other.” Yet the moment Amira speculates that the police are “sniffing for bombs or drugs,” Baba retreats into silence, “blinking rapidly three times, like he does when he can’t hear,” before stepping back from the fire escape (Gawad 2). This hesitation underscores a paradox: while surveillance encourages individuals to disavow those under suspicion, it simultaneously reminds them of their own precarity, cultivating a perpetual fear that they, too, may become subjects of investigation. As David Lyon explains, surveillance often produces “compliance through uncertainty,” instilling both conformity and fear within targeted populations (Lyon 56).

Gawad further demonstrates that surveillance in Bay Ridge is not random but systematic, embedded in bureaucratic structures that meticulously target Arab and Muslim communities. Midway through the novel, she incorporates a fictionalized NYPD Intelligence Division Demographics Progress Report, a device that underscores how state power reduces human communities to statistics and categories of suspicion. The report explicitly seeks to “identify and document places where people of ancestries of interest congregate” (Gawad 139). Phrases such as “ancestries of interest” and “locations of concern” exemplify the cold, bureaucratic language through which surveillance recasts cultural presence as potential threat. Evelyn Alsultany has argued that Arab and Muslim Americans are often “burdened with hypervisibility as potential terrorists” (Alsultany 21), a dynamic that the fictional report renders starkly clear.

This apparatus extends to the monitoring of religious institutions, with the report noting details about the Islamic Center of Bay Ridge. It records the presence of “a picture of Al-Aqsa—a mosque in Jerusalem—hangs in the lobby” and concludes that the site exhibits “Political and inflammatory rhetoric” (Gawad 143). In this instance, a sacred image is stripped of its devotional significance and reframed through a security lens as evidence of radicalism. Such distortions highlight how Arab and Muslim communities are subjected to hermeneutics of suspicion, where symbols of faith and heritage are read as codes of subversion. As Moustafa Bayoumi remarks, Muslim Americans “live under a presumption of guilt until proven innocent,” their cultural symbols reframed as security threats (Bayoumi 15).

The Progress Report also illustrates the granular invasiveness of surveillance. Its “Debriefing Questions” seek to chart every detail of a subject’s life: where one gets a haircut, eats meals, or socializes with friends (Gawad 145). In reducing ordinary activities to data points, surveillance colonizes the most intimate dimensions of daily existence, rendering the community both knowable and controllable through an elaborate architecture of observation. Foucault’s analysis of panopticism is particularly relevant here: surveillance does not merely watch but “produces subjects by rendering their lives perpetually visible and recordable” (Foucault 201).

Finally, Gawad underscores the psychic toll such practices exact on the community. When Abu Jamal disappears into detention, uncertainty spreads like contagion: “The caseworkers were making calls, but all they could find out was that he was being held in an undisclosed location, on various undisclosed charges” (Gawad 8). This lack of transparency epitomizes the climate of fear and mistrust that surveillance engenders. People vanish without clear charges or due process, reinforcing the sense that Arab-American life is perpetually vulnerable to arbitrary state power. Nadine Naber contends that Arab Americans inhabit a “suspended state of belonging” in which citizenship offers little protection against racialized criminalization (Naber 42). Gawad dramatizes this condition, showing how surveillance enacts both material and psychological displacement, creating confusion, alienation, and anxiety that reverberate throughout immigrant communities.

### Digital Surveillance and the Erosion of Private Space

Foucault’s notion of the Panopticon where the very possibility of being observed induces self-discipline—is powerfully dramatized in Aisha Abdel Gawad’s *Between Two Moons*. The novel illustrates how surveillance is not limited to external monitoring but is internalized by characters who alter their actions under the assumption that they are always visible. This psychological dimension of surveillance is most evident in the ways Amira and her family regulate their daily lives, embodying the Foucauldian idea that control becomes most effective when it is self-imposed. As Michel Foucault himself observes, the Panopticon works not by force but by

producing “a state of conscious and permanent visibility that assures the automatic functioning of power” (201).

Amira’s vigilance extends beyond physical spaces into the digital realm, reflecting contemporary anxieties about the online surveillance of Muslim communities in post-9/11 America. When she cautions her brother Sami against online activities, she warns, “Because they’ll see it and get suspicious...The police...They watch what Muslims do online” (Gawad 98). Here, the chilling effect of digital surveillance becomes evident: individuals censor themselves not because they are explicitly targeted in the moment, but because of the awareness that their virtual traces may already be subject to scrutiny. As Zuboff explains in her critique of the digital economy, surveillance capitalism depends on “anticipatory conformity,” where subjects adapt their behavior in anticipation of being monitored (Zuboff 2019, 327).

This sense of hyper-visibility is echoed in Amira’s physical experiences of surveillance in the neighborhood. Reflecting on her own unease, she observes: “I felt eyes all over me. I looked upward and around...There was a camera, one of the black eyes, affixed to the streetlamp in front of me” (Gawad 308). By describing cameras as “black eyes,” Gawad underscores the intrusive and dehumanizing quality of constant observation. The recurring metaphor reinforces the novel’s panoptic atmosphere, where surveillance is both omnipresent and psychologically oppressive. As Simone Browne argues in *Dark Matters*, surveillance “produces a racializing visibility” that marks certain bodies as inherently suspect (Browne 7).

The novel also demonstrates how this awareness permeates religious life and communal participation. Families and individuals alike become cautious about how they appear in public near mosques or community centers, recognizing that religious symbols or practices may be misinterpreted as signs of extremism. Even within the private sphere, discussions about Sami’s imprisonment and potential release are shaped by the fear of external interpretation. Surveillance thus extends into intimate spaces, structuring both conversation and behavior under the shadow of suspicion. Naber emphasizes that Arab Americans often inhabit a “politics of visibility” where their very presence in public life is coded through suspicion (Naber 43).

Moreover, Gawad shows how digital surveillance destabilizes the traditional boundaries between public and private life. Sami’s reminder to his sister “They already know everything about you, Amira...Bad or good—doesn’t matter. They already know everything about you” (Gawad 99)—captures the sense of inevitability surrounding state monitoring. Online presence becomes a site of vulnerability where every click, post, or message can be weaponized against individuals or communities. Lyon has noted that digital surveillance enables “social sorting,” a process by which personal data becomes the basis for risk categorization and profiling (Lyon 63). Gawad dramatizes how this sorting transforms everyday acts of communication into potential liabilities.

This collapse of privacy is rendered most poignantly through Lina’s experience when her private photographs are leaked online without her consent. The violation is not only personal but emblematic of the precarious position of Muslim women, who find themselves subject to multiple intersecting forms of control: digital exploitation, patriarchal judgment, and systemic surveillance. As Jasbir Puar and Amit Rai argue, Muslim women’s bodies are “sites where security discourses are inscribed,” making them doubly vulnerable to both gendered and racialized forms of surveillance (Puar and Rai 125). Gawad’s novel underscores how surveillance is not neutral but deeply gendered, amplifying the risks faced by women within already marginalized communities.

Finally, the novel captures how digital technologies create new regimes of self-policing. The characters become acutely aware of their online identities, moderating what they post, whom they interact with, and how they present themselves in digital spaces. In doing so, they participate in their own regulation, a dynamic that reflects what David Lyon terms the “social sorting” of surveillance in the digital age. Gawad’s narrative thus reveals how the panoptic gaze mutates in the twenty-first century: it is no longer confined to watchtowers and cameras but embedded in everyday technologies, transforming individuals into both the subjects and agents of their own surveillance.

### Surveillance, Subjectivity, and the Construction of Identity

One of the most compelling interventions that Aisha Abdel Gawad's *Between Two Moons* makes in the field of surveillance studies is its sustained exploration of how surveillance shapes the processes of identity formation, particularly for second-generation Arab-American youth. The novel underscores that surveillance does not produce a uniform response; rather, it generates multiple, sometimes contradictory, strategies for negotiating visibility and belonging, even within the same family. The twin protagonists, Amira and Lina, serve as mirrors for these divergent modes of adaptation, dramatizing the psychological and social consequences of living under constant observation. As Stuart Hall has argued, identity is not fixed but is "formed and transformed continuously in relation to the ways we are represented or addressed" (Hall 225). Gawad's twins demonstrate how surveillance constitutes one of the most powerful modes of such representation.

Amira embodies a response characterized by hypervigilance and a desire for invisibility. She internalizes the suspicion directed at her community and becomes acutely self-conscious of how her every gesture might be misinterpreted. In one moment of acute anxiety, she confesses: "I wanted to run away from all the eyes, to turn back into the safety of our dark stairwell and into our apartment" (Gawad 308). Her instinct to retreat illustrates a common survival strategy among marginalized groups under surveillance: to reduce visibility as a means of reducing risk. Yet this invisibility comes at the cost of self-expression and public agency, narrowing the possibilities for identity performance. David Lyon emphasizes this paradox, noting that "surveillance operates through the creation of categories that limit identity choices while demanding conformity" (Lyon 97).

The pressures of surveillance extend into the domain of religious identity. Amira's ambivalence about wearing the hijab while also dressing in shorts exposes the competing regimes of scrutiny she must navigate. Her mother's probing question "Which are you?" she asks, gesturing to Amira's covered hair and bare legs (Gawad 149)—captures the complex negotiations required when individuals inhabit overlapping systems of observation: the expectations of family and religious community on the one hand, and the racialized gaze of the broader society on the other. Jasbir Puar notes that Muslim women's bodies have become "critical sites through which national belonging and suspicion are adjudicated" (Puar 190). Gawad's depiction of Amira dramatizes this dynamic, showing how surveillance infiltrates even intimate family dialogues.

By contrast, Lina responds to surveillance through performative visibility and risk-taking. Her embrace of modeling and nightlife culture represents a bid to seize agency over her own image rather than allowing external gazes to define her. Yet this strategy is equally fraught. When her intimate photographs are circulated online without consent, Lina's attempt to control her self-representation collapses into exploitation, underscoring how women's bodies—particularly Muslim women's—remain sites of vulnerability in both physical and digital spaces. Roksana Badruddoja argues that Muslim women often become "hypervisible objects of scrutiny whose bodies are simultaneously fetishized and policed" (Badruddoja 74). Lina's trajectory reveals this bind: visibility offers empowerment but also heightens exposure to violation.

The novel further foregrounds the intersectional nature of surveillance. The twin sisters' experiences reveal how Arab-American Muslim women are doubly targeted: by racialized state apparatuses that cast suspicion on their communities, and by communal or familial expectations that enforce moral and religious codes. Surveillance here functions simultaneously as racial profiling, gender regulation, and cultural policing. Kimberlé Crenshaw's notion of intersectionality is vividly enacted in these characters' lives, showing how overlapping systems of oppression converge to produce unique challenges for identity development and agency (Crenshaw 1244).

Class dynamics add yet another layer to this picture. Gawad's incorporation of the NYPD surveillance report highlights how working-class immigrant spaces in Bay Ridge—cafés, bookstores, and community centers—become prime sites of monitoring. Establishments like "Tunis Tea Room" and "Holy Land Books" are cataloged not as spaces of cultural and social life

but as “locations of concern,” revealing how surveillance disproportionately targets working-class immigrant geographies (Gawad 139). Louise Amoore observes that surveillance infrastructures often “map inequality onto particular spaces, translating classed and racialized communities into risk categories” (Amoore 25). This classed distribution of scrutiny suggests that wealthier or more assimilated Arab-Americans may escape the intensity of state observation that saturates working-class neighborhoods.

Finally, the novel underscores the profound effect of surveillance on family relationships and intergenerational dynamics. Parents, already accustomed to the pressures of being watched, attempt to shield their children while simultaneously instilling caution, knowing that surveillance will inevitably structure their children’s futures. Baba’s own ambivalence—mocking a neighbor’s arrest yet recoiling at its implications—captures this paradox. Love and protection, in such contexts, cannot be disentangled from the imperative to prepare children for a lifetime of suspicion. As Evelyn Alsultany notes, post-9/11 Arab-American families must navigate a “double consciousness of care,” simultaneously nurturing and preparing for state scrutiny (Alsultany 49). Family intimacy thus becomes bound up with the logic of surveillance, illustrating how deeply it infiltrates not only public life but also the most private bonds of care and belonging.

### **Surveillance and the Construction of Normalcy**

Gawad’s *Between Two Moons* powerfully illustrates the psychological and emotional toll of living under constant surveillance, where the omnipresent gaze produces a state of chronic anxiety, paranoia, and hypervigilance. The novel depicts what can be termed *surveillance trauma*—a condition in which the anticipation of being monitored or misjudged erodes mental health and destabilizes one’s sense of security. As Didier Bigo argues, the security state produces “ban-opticon” effects, wherein exclusion and inclusion are managed through the constant anticipation of threat (Bigo 46). This trauma is not tied only to direct encounters with state power but becomes embedded in everyday life, shaping how individuals think, feel, and move through their communities.

The most explicit expression of this trauma emerges in the family’s response to Sami’s incarceration and return. Prison functions as the most extreme form of surveillance, in which every aspect of daily existence is regulated, controlled, and documented. Sami’s eventual release does not mark freedom but instead reveals how surveillance continues to shadow him outside of prison walls. His family, already anxious about their own visibility, must recalibrate their lives around the unspoken possibility that Sami remains under watch. As Loïc Wacquant observes, incarceration does not end at the prison gate but “spills over into family life, work, and community standing,” extending penal surveillance into everyday existence (Wacquant 117). Thus, incarceration becomes not a closed chapter but a lingering structure of observation, extending surveillance into the domestic sphere.

Equally significant is the intergenerational transmission of surveillance anxiety. Parents, having endured years of racialized scrutiny, pass down strategies of caution to their children, shaping how the younger generation perceives itself within American society. What emerges is a legacy of fear and vigilance, inherited as much as learned, which underscores how surveillance inflicts damage that ripples across time. Nadine Naber points out that Arab-American families, particularly post-9/11, “live in the shadow of suspicion that reshapes cultural transmission itself” (Naber 58). The novel demonstrates that surveillance does not end with its immediate targets but perpetuates trauma across generational lines, embedding itself in collective memory and identity.

Alongside this trauma, Gawad traces the burden of performing normalcy. Characters are compelled to regulate their behavior in order to appear respectable, assimilated, and above suspicion. Such performances demand constant self-scrutiny: every gesture, expression, or decision must be evaluated for how it might be perceived by outsiders. This performance of normalcy is not voluntary but survival-driven, a strategy of self-preservation in an environment where deviation from prescribed norms may invite suspicion or sanction. As Evelyn Alsultany observes, Arab and Muslim Americans are often forced into the role of “good” or “bad” minorities,

pressured to embody a respectability politics that reaffirms their loyalty to the state (Alsultany 33).

Religious life becomes one of the most fraught arenas for such performances. Characters are acutely aware that authentic religious practices may be misread as signs of radicalization. The act of wearing hijab, praying in public, or participating in mosque activities carries with it the double burden of devotion and self-consciousness. Gawad dramatizes what W. E. B. Du Bois famously termed *double consciousness*: the experience of simultaneously inhabiting one's identity while also seeing oneself through the eyes of a hostile or suspicious observer (Du Bois 5). This double consciousness is sharpened under surveillance, where misinterpretation carries not only social but also legal and political consequences.

This pressure extends beyond religion into economic, social, and even recreational domains. From where individuals shop and eat to whom they associate with in public, everyday actions are refracted through the lens of surveillance. Consumer choices, leisure activities, and casual social interactions become data points that may be interpreted as markers of identity and potential risk. David Lyon notes that such "data doubles" create a reality in which one's life is endlessly scrutinized and classified, shaping future treatment and opportunity (Lyon 112). The novel thus exposes how the demand to perform normalcy infiltrates the most ordinary aspects of daily life, making self-monitoring an unavoidable condition of existence in a surveilled community.

## CONCLUSION

Aisha Abdel Gawad's *Between Two Moons* offers a profoundly nuanced examination of how surveillance infiltrates and structures the everyday lives of Arab-American communities in the post-9/11 era. By tracing the experiences of twin sisters Amira and Lina alongside their family, the novel reveals the multiple and overlapping layers of surveillance—state-driven, community-based, and self-imposed—that define the social realities of Muslim Americans today. Simone Browne reminds us that surveillance "is not an innovation of the post-9/11 era but a practice that is historically and racially saturated" (Browne 9). Gawad situates Arab-American experience firmly within this longer genealogy of racialized observation.

What makes the novel particularly significant for surveillance studies is its demonstration that surveillance is not merely a mechanism of external control but also a force that reshapes subjectivity, kinship, and communal belonging. Gawad illustrates how surveillance fosters what may be termed a *surveillance subjectivity*—a mode of existence in which awareness of being watched becomes central to one's sense of self. This dynamic is captured not only through the twins' contrasting responses to scrutiny but also through the family's ongoing negotiation of visibility, faith, and safety. As David Lyon observes, "surveillance today is not only about watching but about shaping the ways in which people conduct their everyday lives" (Lyon 65).

Ultimately, *Between Two Moons* illuminates the profound human costs of surveillance while also testifying to the resilience of those who endure it. It challenges readers to confront the ways in which security discourses distort democracy and belonging in contemporary America, and it insists that the lived experiences of marginalized communities be placed at the center of these conversations. By making the invisible visible, Gawad not only critiques the pervasive reach of surveillance but also affirms the humanity, complexity, and endurance of Arab-American life in the shadow of suspicion.

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## AGRICULTURE 5.0: INTELLIGENT FARMING'S FUTURE

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### ABSTRACT

*The industrial revolution is well known to all of us. In a similar vein, the revolution began in agriculture and progressed toward advanced technologies. Understanding the agricultural revolution and determining which techniques should be used in agriculture are the main goals of this review study. Artificial intelligence (AI) and the Internet of Things (IoT) are being used more and more these days, and their application has improved and made farming smarter. Farmers may increase crop yields and save time by utilizing smart technologies. Farmers that use traditional farming methods are unable to increase crop yields and discover appropriate solutions because they lack necessary knowledge. However, farmers can obtain all the information they need with a single click thanks to AI and IOT. Investments in technological innovation are required to support the creation of sustainable agriculture options. The transition to agriculture 4.0 is being accelerated by a number of disciplines, including the internet of things, sensors and sensor networks, robots, artificial intelligence, cloud computing, big data, and others. The future of smart farming will be accomplished through Agriculture 5.0. Unmanned farming will grow in popularity throughout that time, which will be advantageous when labor is in short supply.*

**KEYWORDS:** Agriculture 5.0, AI (Artificial Intelligence), IoT (Internet of Things), Smart Farming

### INTRODUCTION

As shown in Fig. 1, agriculture has advanced from 1.0 to 4.0 since the beginning of time in order to cultivate land and produce animals for human consumption. Agriculture has changed gradually and systematically throughout time. The traditional agricultural age, which is primarily driven by human and animal forces, begins with Agriculture 1.0. Agricultural production at this time was limited by a lack of labor, despite the use of crude implements like sticks, stones, and basic machinery. Following the extensive use of power, particularly in agriculture, the steam engine was discovered in the nineteenth century. Following that, farmers are trying to use self-contained machinery in the era of Agriculture 2.0. Because of the increased productivity and efficiency brought forth by Agriculture 2.0, a modest amount of chemicals were used. However, the twentieth century saw the emergence of negative effects of chemical use, including as environmental destruction, field chemical pollution, massive power consumption, and the waste of natural resources. Due to the enormous technological improvements brought about by the development of computers, Agriculture 3.0 had its start in the twentieth century. The computer runs accurately and precisely. Automation entered the picture with the advent of computers. This made it possible for agricultural machinery to operate efficiently and intelligently using all

computing techniques. Agriculture 3.0 fully fixes any problems that remained in Agriculture 2.0. Herbicide use was decreased, irrigation accuracy was increased, and other benefits resulted from the appropriate allocation of jobs to farm machines. Thanks to the application of cutting-edge technologies like the Internet of Things, Big Data, Artificial Intelligence, Cloud Computing, and Remote Sensing, Agriculture 4.0 is already a reality. [3].

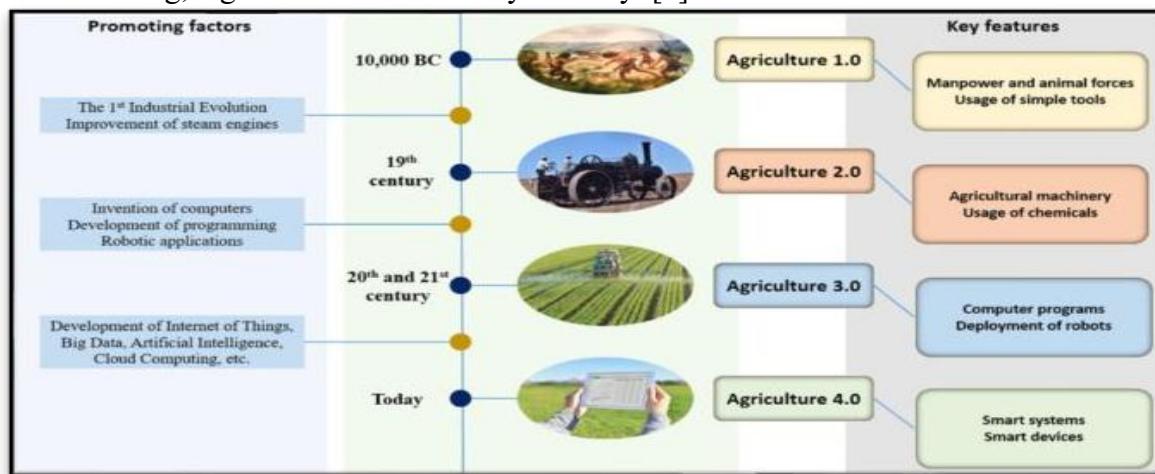
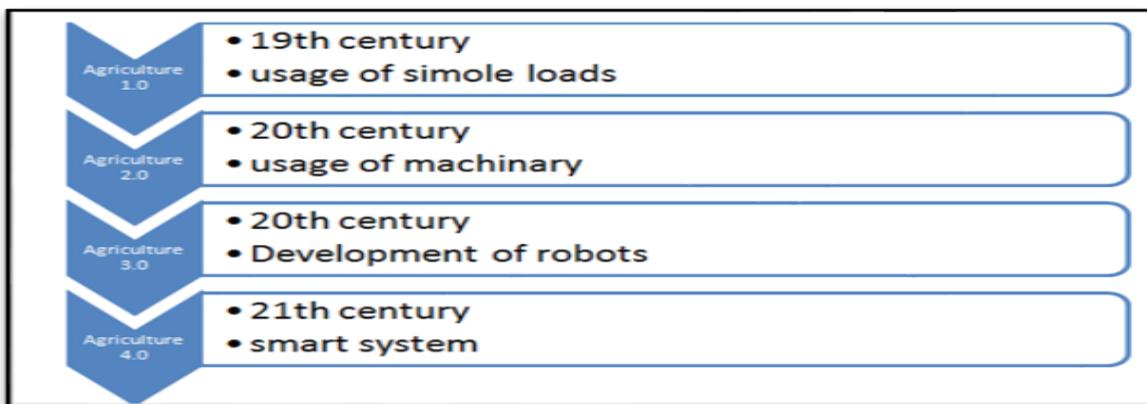


Fig 1 Revolution of agriculture [1]

Nowadays, smart farming has become essential for farmers due to the significance of agriculture in the Indian economy [1]. Innovations in agricultural practices, quick adoption of agricultural systems, and astute farming techniques are the only things that can revolutionize agriculture. AI in agriculture enables the quick adoption of a variety of farming techniques. The idea behind smart computing is to simulate human reasoning with a computer software. The system comprehends, learns, and reacts to various situations (based on the knowledge acquired) to increase its efficiency, which causes turbulence in intelligence agriculture. By staying up to date with the most recent advancements in the farming industry, chatterbots and other platforms can give farmers choices to benefit in the field. [2]. AI, IoT, and robotics are being used in agriculture more and more. This has made farming easier and more beneficial for farmers' land cultivation. There is still a dearth of research and development in the field of Smart Sustainable Agriculture (SSA), which is accompanied by complicated problems arising from the fragmentation of agricultural processes, including interoperability, data sharing and management, controlling and operating IoT/AI machines, and storing and analyzing vast amounts of generated data. Therefore, in order to overcome fragmentation in traditional farming operations and improve future intelligent agriculture research and innovation, this study first looks at the IoT/AI technologies already employed in SSA before establishing an IoT/AI technological architecture to support SSA platforms internationally via the establishment of a Smart, Sustainable Agriculture forum as a solution. The development of agriculture is impacted by the warming trend. If IoT technologies are used to monitor the weather, it might be simpler to identify reasonable results in the good frame. Commercial activity is considered the foundation of human existence since it is the primary source of food grains and other raw materials. It plays a crucial role in a nation's economic development. Additionally, it offers them enough employment options. Growth in a geographic area is necessary for the state's financial situation to improve. Unfortunately, a large number of ranchers still grow using conventional techniques, which leads to low harvest yields and organic products. However, productivity had risen everywhere mechanization had died and people had been replaced by programmable technology. Modern research and innovation must then be applied in the setting of a commercial company in order to boost yield. A significant portion of the papers discuss the use of a remote sensing element network, which collects data from various sensor kinds and then transmits it to the principal employee via remote convention. The acquired data facilitates the framework's examination by offering information on a variety of natural aspects. Increasing harvest output cannot be achieved solely or completely by evaluating natural causes. A multitude of things impact profitability. [5]. Agriculture has grown from 1.0 to 4.0, as the accompanying

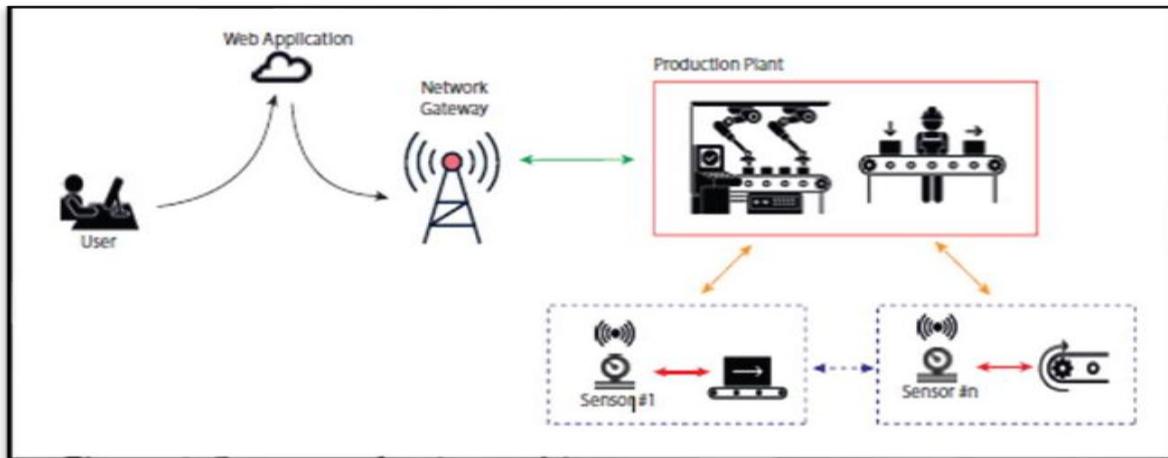
graph shows. The good news for farmers is that agriculture, which occupies over 80% of India's land area, is getting more modern and straightforward. We can keep expanding in the agricultural sector by utilizing new and developing technologies. However, one thing is for sure: the farmer's ability to adapt should be improved in Industry 4.0.

## LITERATURE REVIEW



**Fig 2 Century wise evaluation**

The growing need for information and communication technology (ICT) in agricultural applications gave rise to the concept of precision farming. The term "Agriculture 4.0," which is based on the main tenets of the Fourth Industrial Revolution (Industry 4.0) promoted by the European Community, was created as a result of the development and acceptance of innovative agricultural techniques. Thanks to developments in automation, contemporary information systems, and These reasons have made agricultural decision support systems (DSS) for Agriculture 4.0 an especially interesting research topic. DSSs are interactive resources that assist users in making informed decisions about unstructured issues. They can be fully automated, partially automated, or a combination of both. Large amounts of data are analyzed and synthesized by a DSS to help in decision-making in general. Internet technology, farmers may increase their output and allocate resources more effectively. For coconut oil, this study suggests a novel decision support system option. producers to overcome the obstacles they face while deciding on a course of action, especially when contrasting different approaches to oil exploration. More precisely, the recognized method describes how to deal with problems related to the extraction of coconut oil in order to save energy and cut down on production time and expenses. [6]. Previously, farmers used it to make use of these basic tools. The Western world has seen a rise in the usage of farmed seaweeds as a feedstock for various industrial applications in recent decades. The development of large-scale seaweed biomass farming in monoculture and Integrated Multi-Trophic Aquaculture (IMTA) systems is made possible by Norway's extensive coastline and thriving aquaculture sector. Developing a Norwegian bio-economy based on farmed seaweed, with an emphasis on biomass production and processing, has been the focus of recent government, corporate, and research initiatives. Based on production data gathered since the first professional seaweed growing licenses were granted in 2014, this study investigates the current status of seaweed aquaculture in Norway. Although there aren't many new product innovations at the moment, industry 4.0 ideas based on biomass that has been grown are being considered. An industry-specific regulatory framework and a thorough analysis of the benefits and risks of seaweed aquaculture are required for systems that transition from test growing schemes to commercial production. I Scaling up macroalgal production requires consideration of (i) the effects of seaweed agriculture on neighboring ecosystems, (ii) epiphytes and diseases, (iii) genetic interactions between cultivated and wild crops. (iv) land usage, (v) dangers from climate change, and A growing industry based on produced seaweed biomass in Norway will be able to preserve its economic and environmental sustainability by resolving these issues and altering production methods.[7]



Progress is more important in farming today than it has ever been in recent history. Rising provisioning costs, a labor shortage, and changing buyer expectations for transparency and supportability are just a few of the major issues the company is currently dealing with. More and more agribusiness companies are realizing that these issues need to be resolved. With \$6.7 billion invested in the last five years and \$1.9 billion in the last year alone, farming innovation has seen a significant increase in speculation over the past 10 years. Significant advancements have been made in the fields of indoor vertical farming, mechanization and mechanical technology, domesticated animal innovation, current nursery practices, precision farming and man-made consciousness, and square chain. The research states that we should be able to generate 70% more food by 2050, regardless of how food is produced. But a sizable amount of the world's GDP has decreased from 33% a few years ago to just 3% now. Roughly 800 million people worldwide suffer with cravings. In addition, 650 million people, or 8% of the world's population, would be undernourished by 2030 if current trends continue. Man-made awareness, precision farming, and square chain.

In any event, there has been no recent development, and there is no indication that food requirements and shortages won't be an issue in the years to come. Governments, investors, and cutting-edge agricultural innovations will need to collaborate to tackle these challenges. Eventually, Agriculture 4.0 will no longer depend on applying pesticides, compost, and water evenly across entire regions. After accounting for everything, farmers will target very specific domains using the necessary base sums. The report continues by stating that because of technological advancements like sensors, devices, machines, and information development, farms and agro enterprises need be managed in a unique method. Agriculture in the future will make use of robotics, temperature and humidity sensors, aerial photography, and GPS advancements. Precision farming, automated structures, and these basic devices will make fields more productive, safe, profitable, and ecologically friendly. [8]

1. Technologies for Sensing
2. Applications for Software
3. Cellular Communications Systems
4. Technologies for Telematics Positioning
5. Systems of Hardware and Software
6. Solutions for Data Analytics

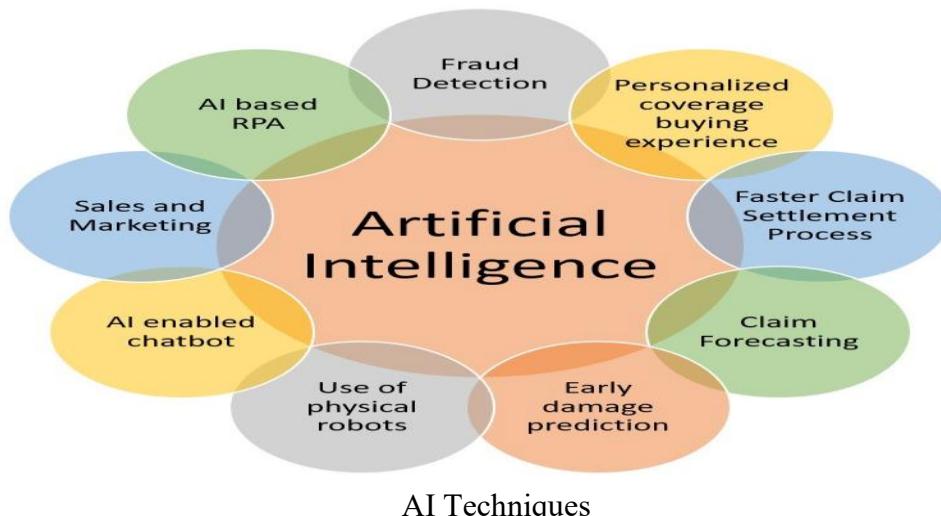
### **Agriculture 5.0**

In addition to supply and demand, the global context of population expansion and the emergence of middle-class consumers who require increasingly resource-intensive diets are often used to frame the issue of feeding the future. Taking these factors into account, farming needs to increase productivity by 70% by 2050. If farmers fail in this enormous endeavor, experts predict significant social and political ramifications. According to The Economics, in order to put this into

perspective, growers will need to produce more food in the upcoming generation than all farmers have produced since the first agricultural revolution 10,000 years. The challenge of increasing food production while preserving global health must be weighed against other significant factors. These days, there are more and more hungry and obese people. Diabetes and other chronic nutrition-related diseases rank among the most important public health concerns in the world, while 30% of the world's food is wasted. However, there is some fantastic news. If everyone followed the diets recommended by dietitians, we would not only be healthier but also need fewer arable lands, which would allow for more biodiversity and carbon sequestration. [9] With poultry production making up 19% of the nation's meat supply, Nigeria's agriculture sector is renowned for supplying food and nutrition (SAGTAP, 2012). Nigeria's poultry industry is the most industrialized subsector of the livestock industry, with a valuation of N80 billion (\$600 million) (Bello et al., 2015). Approximately 25 million people are directly and indirectly employed by the commercial poultry industry (Bello et al., 2015). Over 25% of the total agricultural GNP comes from this subsector (APPCT, 2012). Products made from poultry are high in nutrients and offer people a great return on their investment. Connectivity features including artificial intelligence (AI), the Internet of Things (IoT), drones, sensor devices, mobile apps, and others were created to support productive agriculture and increase productivity, efficiency, reduce labor-intensive production, and enhance poultry products [11].

### Techniques used in farming

One of the most significant fields of computer science research is artificial intelligence (AI). AI is spreading quickly because of its wide range of applications, quick technological advancement, and strong applicability in problems that humans and conventional computing architectures cannot effectively handle. Generally speaking, crop management systems offer an interface for managing crops in their whole, which encompasses all aspects of farming [21]. In their 1985 study "Expert Systems for Agriculture," McKinnon and Lemmon first examined the possibility of using AI in crop management. One of the most worrying problems in agriculture is insect pest infestation, which causes large financial losses. For decades, researchers have worked to mitigate this hazard by developing computerized systems that can detect current flaws and suggest fixes [23]. Another significant worry for farmers is crop diseases. It will take a great deal of expertise and experience to identify a sick plant and carry out the necessary recovery measures. Around the world, computer-assisted techniques are used to identify illnesses and suggest courses of therapy. Agriculture also involves storing, drying, and grading produced products in addition to keeping an eye out for pests and illnesses. This section discusses some artificial intelligence-based food monitoring and quality control systems. Management of irrigation and soil is crucial in agriculture. Poor soil management and irrigation lead to crop loss and quality degradation. Some current studies on artificial intelligence-assisted soil and irrigation management are highlighted in this section. [12]



## Drones and Robots in Agriculture

Numerous economic obstacles affect farming's cost-effectiveness and productivity, and rural depopulation is partly to blame for the developing labor shortage [18]. Global concerns include population expansion, urbanization, environmental degradation, the growing consumption of animal proteins, dietary changes brought on by migration and aging populations, and, of course, climate change. [20]. Furthermore, to prevent financial losses, interruptions in commerce, and even risks to human health, accurate detection, identification, and quantification of infections and other elements influencing plant and animal health must be maintained. Therefore, it is necessary to construct a more advanced agriculture that is characterized by the use of ad hoc production techniques, technologies, and equipment that have been produced via research and development as well as scientific achievements. [12, 19].



Fig. 5: Agriculture and Drones

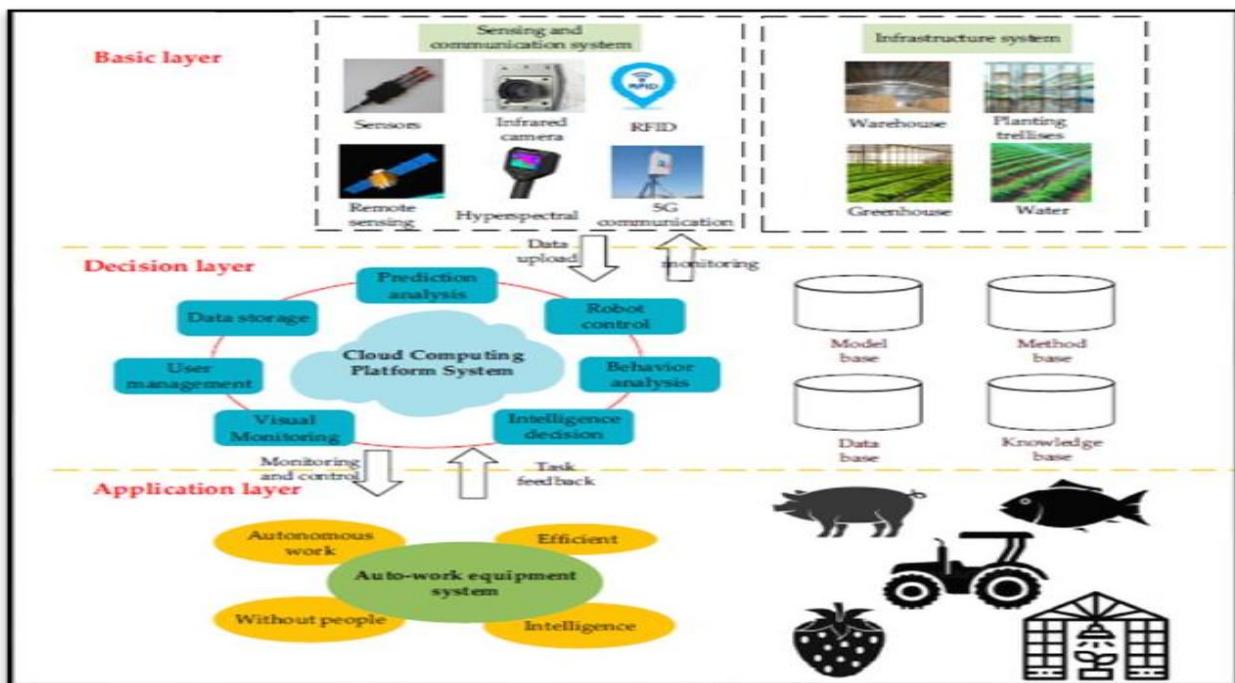
## IoT in Agriculture

As the world's population rises, there is a growing demand for food, which calls for more industrial automation. In order to bridge the gap between industries, the Internet of Things (IoT) is a very promising technology that is providing many innovative solutions to modernize the agriculture industry. To address many facets of agriculture, scientific groups and research institutes are developing IoT-based goods and solutions. A systematic literature review (SLR) of Internet of Things (IoT) technologies and their present applications in various agricultural industries is conducted in this study. Its foundational SLR was developed by examining research papers that were published in respectable publications from 2006 to 2019. [16]. Using a methodical process, 67 papers in all were carefully selected and categorized. Gathering all pertinent studies on IoT agricultural applications, sensors/devices, communication protocols, and network types is the main goal of this extensive study [15]. It also talks about the important issues and problems being researched in the agricultural sector. Furthermore, a framework for Internet of Things agriculture has been provided, placing the representation of numerous current agricultural technology in context. There was also discussion on national policies about IoT-based agriculture. Lastly, to help researchers think about their possibilities for the future, a list of unresolved issues and difficulties in the field of IoT agriculture has been supplied. [17].

## Farming Digitally

Unmanned farming is becoming more and more popular in this age of expanding agriculture. Although farming does not require labor, it does require that all systems be managed by personnel with the necessary skills. Big Data, artificial intelligence (AI), 5G technology, and the Internet of Things (IoT) are the main pillars of this system. Modern sensor technology is used in unmanned farming to monitor the environment, plant and animal health, and growth. In that sector, automation is essential, and AI and IoT are necessary for this automation [22]. As illustrated in Figure 4, there are four distinct phases of automation. Three layers need to be taken into account

when it comes to automation.



The foundation is the first stratum. 2. The application layer 3. The decision-making layer. Sensors, cameras, and other sensing devices comprise the base layer. Decisions are made using a range of AI approaches and the Indecision layer AI. The application layer, which includes robots, different machines, and automated parts, is the last layer. [14].

Currently, Europe is experiencing a boom in agriculture 5.0. 5.0 digital farming in agriculture refers to precision farming combined with agricultural engineering. With the advent of GPS signals, precision farming became accessible to the general public. In addition to improving operational accuracy, precision farming enables site-specific monitoring and vehicle guidance. With just a single click, digital farming provides access to weather forecasts, agricultural productivity, and oth

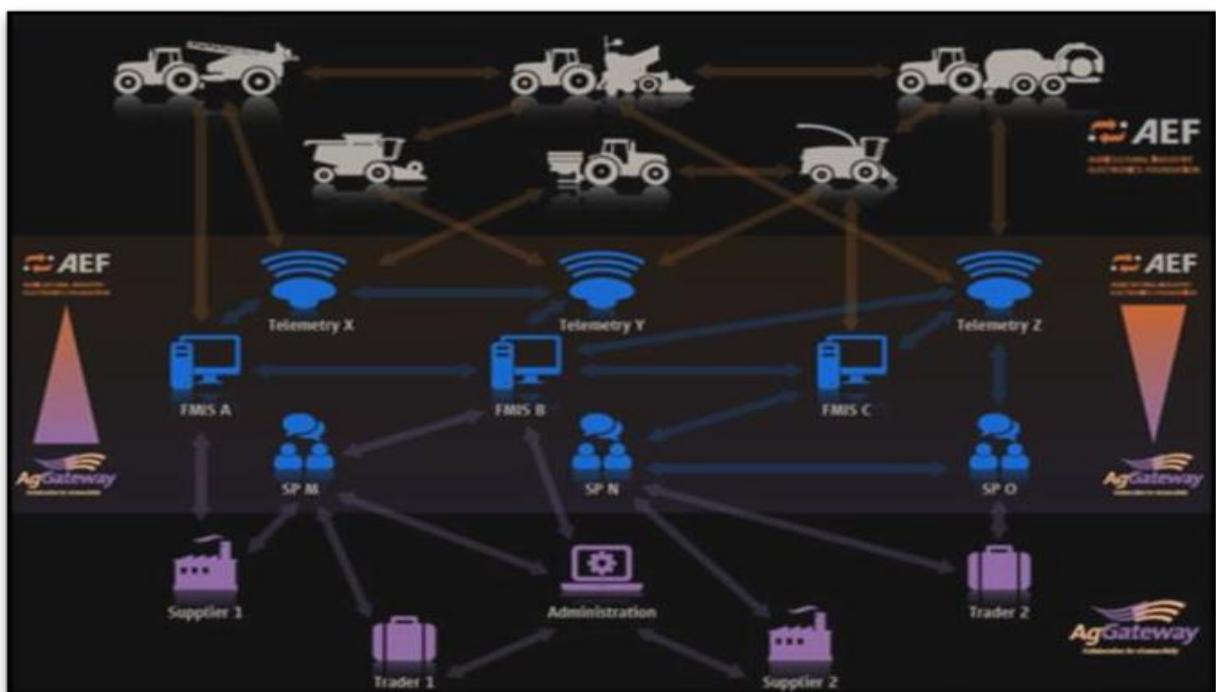


Fig 5 Respective areas of expertise of AEF and AG Gateway

Fig 6 Respective areas of expertise of AEF and AG Gateway

Application	Robots and drone	IOT	AI	Year	Reference
Smart farming using IoT and sensors 1. To improve production 2. To mitigate problems between the old method and the new method		◦		2021	1
Robotics in digital farming 1. Yield management using AI 2. AI adoption in agriculture			◦	2018	2
Smart irrigation support system Fuzzy decision support system 2. GIS-based Decision Support System	◦		◦	2020	3
Smart sustainable agriculture using IoT and AI Monitoring crop and soil 2. Predictive analysis		◦	◦	2019	4
Crop growth analysis system 1. Weather forecasting 2. Image analysis		◦	◦	2021	5
study of coconut oil extraction using robots	◦			2022	6
Weather forecasting and image analysis	◦			2017	7
Smart modular farming 1. Organic farming Indoor vertical farming 3. Livestock farming technology	◦			2021	8
Smart farming 1. Remote sensing 2. Smart farming in the animal industry	◦	◦	◦	2022	9
Agriculture 5.0			◦	2019	10
Impact of ML in precision agriculture to increase productivity and maximize yield			◦	2018	11

Use of drones for precision agriculture	◦			2019	12
By using IoT technology 1. Automated irrigation system Frost protection system		◦		2019	13
Unmanned farming 1. Autonomous farming using AI, ML, IoT	◦	◦	◦	2021	14
By using sensors crop monitoring system 1. to identify diseases on crop		◦		2020	15
wireless robot for moisture sensing	◦	◦		2017	16
GPS based animal tracking system		◦		2008	17
Development of webbed based weather station for irrigation		◦		2014	18
Using drones for precision agriculture	◦			2019	19
Thermal and narrowband multispectral remote sensing unmanned aerial vehicle	◦			2009	20
Co-operative smart farming by using the cyber-physical system and AI			◦	2020	21
IoT based smart farming system using AI & ML		◦	◦	2020	22
By using AI techniques to explore the susceptibility of smart farming			◦	2022	23

## CONCLUSION

This review study aims to close the gap between current developments and agriculture's promise for the future.

1. AI can help us achieve unmanned farming.
2. Farming will become simpler with the use of several AI techniques.
3. The idea of mobile farming will drive smart farming.
4. Drone technology allows farmers with large land areas to automate their processes.
5. Almost every area of agriculture can benefit from the use of IoT for smart farming.
6. Farmers can perform real-time assessments thanks to IoT.

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## **ELEMENTARY EDUCATION IN INDIA UNDER NEP 2020: CURRICULUM DESIGN AND PEDAGOGICAL INNOVATIONS**

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### **ABSTRACT**

*The Indian government implemented the historic National Education Policy (NEP) 2020 to change the nation's educational system. It replaces the NEP 1986 and aims to establish India as a worldwide knowledge superpower while addressing the changing educational demands of the twenty-first century. With the introduction of a new foundational structure for primary education that prioritizes life skills in addition to academic learning, NEP 2020, the third major policy framework in Indian education history, completely overhauls its predecessor. Additionally, it fosters multilingualism, critical thinking, conceptual clarity, multidisciplinary and holistic approaches, and other aspects of cognitive development. This study's primary aim is to critically examine the framework, vision, and implications of NEP 2020, with an emphasis on how it reorganizes Indian education to ensure inclusivity, equity, and quality while coordinating national priorities with international norms. A comparative analysis of previous policies (NEP 1968 and NEP 1986) and an evaluation of stakeholder viewpoints derived from current surveys and institutional reports complement the qualitative methodology used, which is based on secondary data from policy documents, government reports, scholarly literature, and expert commentary. This study offers a thorough grasp of the policy's revolutionary potential as well as the difficulties associated with putting it into practice in the Indian setting.*

**KEYWORDS:** Diksha, Holistic, National Education Policy (NEP), Pedagogical

### **INTRODUCTION**

#### **Overview of national educational policy 2020**

One of the most important educational frameworks since the NEP 1986 is the NEP 2020. By teaching language and skill development through its new curriculum, the strategy seeks to deliver both universal and high-quality education. The goal of the NEP 2020 is to reorganize India's conventional educational system. By implementing a number of reforms and modifications to the educational policy, it intends to revolutionize elementary education. The 10+2+3 educational framework, which was established by the Kothari Commission in 1964, has been replaced by the National Educational Policy 2020. In the form of (5+3+3+4), it presents a new curriculum and educational framework.

Pedagogical structure	Age Group
5	3-8 years
3	8-11 years
3	11-14 years
4	14-18 years

In accordance with the pertinent developmental needs and interests of students at various stages of their development, which correspond to the age ranges of 3–8, 8–11, 11–14, and 14–18 years, respectively, the National Education Policy has reorganized the curriculum and pedagogical structure of school education. The educational system is currently divided into three levels by the curriculum and pedagogical framework for schooling.

- Foundational Stage
- Middle Stage
- Secondary Stage

The National Education Policy of 1986's ineffective execution in the areas of language and skill development was one of its primary flaws. The National Education Policy of 1986 placed a strong emphasis on school enrollment. It implemented programs like Operation Blackboard to encourage more pupils, especially girls, to enroll in elementary school. Enhancing the organization of educational establishments and promoting student attendance were the main goals of the NEP 1986. The policy prioritized educational access over educational quality. Nonetheless, establishing a fundamental framework for high-quality education is the main objective of the National Educational Policy (NEP 2020). The National instruction Policy 2020's pedagogical framework aims to increase the emphasis of instruction on topics including fundamental arts and crafts, humanities games and sports, cultural values, and ethics. Along with making the course fun, it also aims to change the educational system from theoretical learning to student-centered, discussion-based, and discovery-oriented learning.

Unlike its previous version, the new education strategy lays a strong emphasis on Early Childhood Care and Education (ECCE) for the development of childhood learning. Since the majority of a child's brain begins to develop by the age of six, the policy views childhood as the foundation of learning. Developmental domains include cognitive development, early language and linguistic development, cultural and ethical development, artistic development, literacy, and numeracy are all highlighted by the policy. NEP acknowledges the value of basic literacy and numeracy abilities in the early grades. It highlights the necessity of ensuring that all children acquire the essential reading, writing, and other fundamental abilities by the time they reach Grade 3. These fundamental abilities were established in order to enhance learning outcomes and fortify the basic education system. Awasthi (2023).

The policy places a strong emphasis on universal access to education, especially in elementary school. It seeks to guarantee that all children between the ages of 6 and 14 are enrolled in elementary school and that all children aged 3 to 6 have access to preschool education. This emphasis on universal access will contribute to lower dropout rates and higher primary school enrollment rates. Additionally, the strategy encourages a multidisciplinary approach to primary education. It places a strong emphasis on combining academic courses with extracurricular activities like athletics, the arts, and career skills. This method seeks to give elementary school pupils a well-rounded education while promoting their general growth. Kaurav and associates (2020). The NEP 2020 offered specific programs for teachers and students to help achieve the educational goals in order to meet the benchmarks Banerjee and associates (2021).

## National Curricular and Pedagogical Framework for Early Childhood Care and Education (NCPFECCCE)

The National Council of Educational Research and Training (NCERT) created the National Curricular and Pedagogical Framework for Early Childhood Care and Education (NCPFECCCE) for children up to the age of eight. It is presented in the New Education Policy (NEP 2020) in two sections,

- A sub-framework for children aged 0 to 3
- A sub-framework for children aged three to eight

Under Early Childhood Care, the NCPFECCCE intends to incorporate regional customs like games, sports, poetry, art, and stories into the curriculum. This framework's goal is to facilitate children's play-based and activity-based learning in order to foster a happy and interesting educational experience through enjoyable activities. From a young age, it seeks to transform the child's playful disposition into learning. It fosters the child's creativity and innate curiosity. Additionally, the framework encourages parents and the community at large to be involved in the development of children and learning in general. Aggarwal and Gupta (2019). In NEP 2020, the National Curricular and Pedagogical Framework for Early Childhood Care and Education seeks to establish a foundation for children's education that guarantees their overall development and equips them for learning and experiences in the future Kumar (2021).

## National Mission on Foundational and Literacy Numeracy (NMFLN)

Since more than five crore pupils lack basic reading and numeracy skills, the NEP 2020 proclaimed India to be in a situation of learning crisis. Even basic text reading and basic addition and subtraction were beyond the students' comprehension. The National Mission on Foundation Literacy and Numeracy (NMFLN) was established by the NEP 2020 to address this national challenge. The mission's goal is to solve the serious issue of children in India having low learning skills in basic reading and numeracy. Achieving universal basic reading and numeracy in primary schools by 2025 is the NEP's top aim. By the end of the third grade, which NEP views as the important age in a child's development and learning, every kid should have mastered the fundamentals of reading and numeracy. NMFLN acknowledges that a child's overall development and future learning depend on having a solid foundation in reading and numeracy. This goal has led to the development of several tactics aimed at raising educational standards.

## Developing a Curriculum Framework

NMFLN intends to create a thorough curricular framework with a particular emphasis on basic literacy and numeracy. By highlighting skills including speaking, reading, writing, counting, arithmetic, and mathematical learning, the curriculum intends to emphasize numeracy and foundational learning from a young age. In order to guarantee that kids acquire the essential foundational skills, this technique should be used from preparatory school through middle school. Teachers will be able to effectively teach these abilities with the help of this framework. The policy establishes an interim three-month play-based "school preparation module" for all first-graders in order to guarantee that every student is prepared for school. Alphabets, words, colors, shapes, and numbers will be the main topics of this curriculum's activities and workbooks. This curriculum, which will be developed by NCERT and SCERT Kumar (2022).

## Strengthening Teacher Capacity

The mission places a strong emphasis on the value of qualified and experienced educators. With an emphasis on fundamental reading and numeracy, it suggests creating specific training courses and materials for educators. This will guarantee that educators have the abilities and information needed to assist students' learning. In order to guarantee that children receive adequate attention during their learning phase, the policy will also emphasize a Pupil Teacher Ratio (PTR) of 30:1 at each school level and a PTR of 25:1 for socially disadvantaged pupils.

## Formative Assessment and Remediation

The mission acknowledges the significance of ongoing tracking and evaluation of children's development. According to Muralidharan et al. (2022), it encourages the use of formative assessments to find learning gaps and give students prompt remedial assistance.

### **Community and Parental Involvement**

The goal places a strong emphasis on how parents and the community can help kids learn. Parents and community members are encouraged to actively participate in the development of fundamental reading and numeracy abilities (Pal & Bhutani, 2021).

### **Leveraging Technology and Digital Resources**

The goal recognizes how technology can improve instruction. It suggests using technology-based treatments and digital resources to enhance basic literacy and numeracy. Abhishek and Praveen (2024).

### **Initiatives launched under National Mission on Foundational Literacy and Numeracy (NMFLN)**

#### **National Initiative for Proficiency in Reading with Understanding and Numeracy (NIPUN BHARAT)**

One NEP 2020 effort is NIPUN Bharat. It seeks to strengthen children's core reading, writing, and numeracy skills in grades 1-3. By 2025, the Indian government hopes to attain universal fundamental literacy and numeracy through NIPUN Bharat. The NIPUN Bharat project acknowledges the importance of literacy and numeracy abilities for a child's future development. Early detection and intervention for pupils who are falling behind in core skills is the main goal of NIPUN Bharat. By giving instructors appropriate training, classroom supplies, and assessment tools, it seeks to improve both the teaching and learning processes (Rani, 2022).

#### **Foundational Literacy and Numeracy (FLN)**

NEP 2020's Foundational Literacy and Numeracy curriculum structure places a strong emphasis on helping kids develop their fundamental reading, writing, and numeracy skills. From first to third grade, the curriculum is meant to assist kids in efficiently and gradually developing these abilities. The following is a summary of the structure.

#### **Foundational Literacy**

Developing phonemic awareness is a key component of foundational literacy. To build phonemic awareness the capacity to hear, recognize, and manipulate particular sounds in words students will be exposed to a variety of sounds and the letters that correlate with them.

- Letter Formation and Recognition: Students acquire the ability to write both capital and lowercase letters.
- Word Recognition: By learning to identify common words and high frequency sight words, students will be able to read more fluently.
- Terminology Development: To improve their language and comprehension abilities, students are exposed to a variety of age-appropriate terminology.
- Reading Comprehension: Students will be required to practice fundamental reading abilities such recognizing the main theme, forecasting, and comprehending short texts.

#### **Foundational Numeracy**

The development of counting and number recognition skills is known as foundational numeracy. Pupils are taught to write and identify numerals between 1 and 100. Additionally, students will be required to practice sequencing, counting things, and comprehending number patterns.

- Basic Operations: Using tangible items, manipulatives, and visual aides, students learn addition and subtraction.
- Number Sense and Place Value: Students will be required to learn the value of each digit in a number and how they connect to one another.
- Measurement and Geometry: Students will study fundamental geometric shapes and measure concepts like length, weight, and time.
- Problem Solving: To hone their critical thinking and problem-solving abilities, students participate in practical exercises and real-world scenarios.

### Digital Infrastructure for Knowledge Sharing (DIKSHA)

The Ministry of Human Resource Development introduced an online learning platform called Digital Infrastructure for Knowledge Sharing (DIKSHA). DIKSHA is an initiative under the NEP 2020. It seeks to give instructors and students access to excellent educational materials in a variety of languages, covering a range of topics and grade levels. To assist in teaching and learning, DIKSHA provides lesson plans, interactive modules, audio files, videos, and digital textbooks. In order to comply with the goal of changing India's educational system, DIKSHA has been significantly improved under NEP 2020. It takes a comprehensive approach to skill development and hands-on learning. By guaranteeing equal access to high-quality education for all students nationwide, especially those in distant and underprivileged locations, DIKSHA seeks to close the digital gap (Santoshi, 2021).

### Changes in Content and Teaching Methods

The new NEP 2020 initiative intends to alter India's educational system. The goal of NEP 2020's new educational structural designs is to alter the conventional educational system. Students learn by rote repetition in the existing educational system, which is centered on memory-level instruction. There does not seem to be any lifelong learning skills or development offered by this school method. The NEP 2020 changes the teaching methodology from memory-based to reflective. Students are required to learn their lessons through activities and play in conjunction with their curriculum under this new teaching method. Through a variety of real-world exercises, this teaching approach aids students in developing their critical thinking abilities and skills. For an all-encompassing growth, it provides pupils with a wide range of choice-based curricula in a variety of topics, activities, and vocational training. This comprehension level of instructional strategies guarantees that a child will grasp the idea, which will satisfy their learning needs and create a welcoming and encouraging learning atmosphere. Additionally, children are more motivated to build a solid foundation for future learning when they get instruction at the understanding level. This can have a significant impact on their academic achievement, problem-solving skills, critical thinking, and general intellectual development. Anand and Saroha (2020).

### CONCLUSION

India now has a fully new educational basis and organization thanks to the NEP 2020. In contrast, the NEP 1986 concentrates on the accessibility of education. The NEP 2020 seeks to enhance education's pedagogical framework and general curriculum. The NEP 2020 encourages a multidisciplinary approach as opposed to a theoretical one. Along with academics, it places a strong emphasis on topics like athletics, the arts, and practical skills. The NEP 2020 emphasizes more than only pupils' curriculum but also acknowledges the importance of educators and offers them a number of training courses, opportunities for professional growth, and mentorship. The quality of primary education will be improved by the emphasis on teacher preparation. The policy emphasizes how crucial it is to include technology into teaching, even at the elementary school level. To improve teacher learning, the policy promotes the use of online platforms, e-learning technologies, and digital materials. The modernization of elementary and general education will result from this technological adaption. A change to a competency-based evaluation system in primary education is suggested by the NEP 2020. It seeks to prioritize other skills like critical thinking, creativity, and conceptual understanding over rote learning and conventional memory. This change in evaluation techniques will promote a thorough comprehension of the subjects and lessen the anxiety related to tests. The National Education Policy 2020 is still in its early phases of execution, despite the detailed program that was presented. The desired outcome may take some time to materialize. All things considered, NEP 2020 plans and initiatives will contribute to the transformation of the elementary school system and guarantee that every kid obtains a top-notch education.

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## **KASI TAMIL SANGAM- A PERSPECTIVE FOR INDIAN PILGRIMAGE TOURISM GROWTH AND A PARADIGM FOR FUTURE REJUVENATION**

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### **ABSTRACT**

*Gone are those days, where a bureaucratic nod swayed the very first concept of Tourism i.e. pilgrimage, which is the cradle for interlinking of both the phenomenon. There has been a transition in the method of consolidation of stakeholders in Tourism, with government being the driving force of programme /scheme implementations. With the political soft power in place since 2014, improvisations took place to insulate the existing PRASAD, SWADESH, Adopt a heritage and Apni Dharohar apni pechaan. The article examines the contemporary tourism systems in pilgrimage segment, propelled by Kasi Tamil Sangam an offshoot of "Ek Bharath Seshtra Bharath" and a new paradigm of evolving Pilgrimage Tourism.*

**KEYWORDS:** Bureaucratic nod, consolidation of stakeholders, new paradigms

### **INTRODUCTION**

Every pilgrimage concept, when discussed in the light of Yatra has to foray into the Connecticut of the pilgrim generating destination and the pilgrims. Tamil Nadu and Kasi has also got a long lineage to be exchanged for holiness, culture, scholarly mentorship, arts and folklore and prevails the heritage chest of Tamils.

### **BACKGROUND**

The yesteryears have witnessed, the development of theme based tourism circuits in the design of Swadesh Darshan and Bharath dekho. Government of India under Ministry of higher education has kept in place the initiative of regional connect. Primarily the initiative begun with the students exchange programmes and later the concept got conceived into cultural exchange between the ethnicity among the Indians. Indian Institute of Technology, Madras was assigned with the Kasi Tamil and Saurashtra Tamil Sangam. The director of the Institute was assigned with the task of calling out the eligible travellers befitting the norms of the Kasi and Saurashtra Tamil Sangam. The lineage that the travel carries dates back to the Tamil Poet Mahakavi Bharathiar, who studied at Banaras on Tamil literature, and the perspective of domestic tourism traversing among the pilgrimage tourists of India commuting between Tamil Nadu and the Uttar Pradesh travelling, to quench the pilgrimage spree among especially among the senior citizens. In this outlay IIT, Madras has diligently outsourced the assignment of pilgrimage tour to IRCTC, which has pitched in the segments of rail tourism and other ancillary services of hotels and flight ticket bookings.

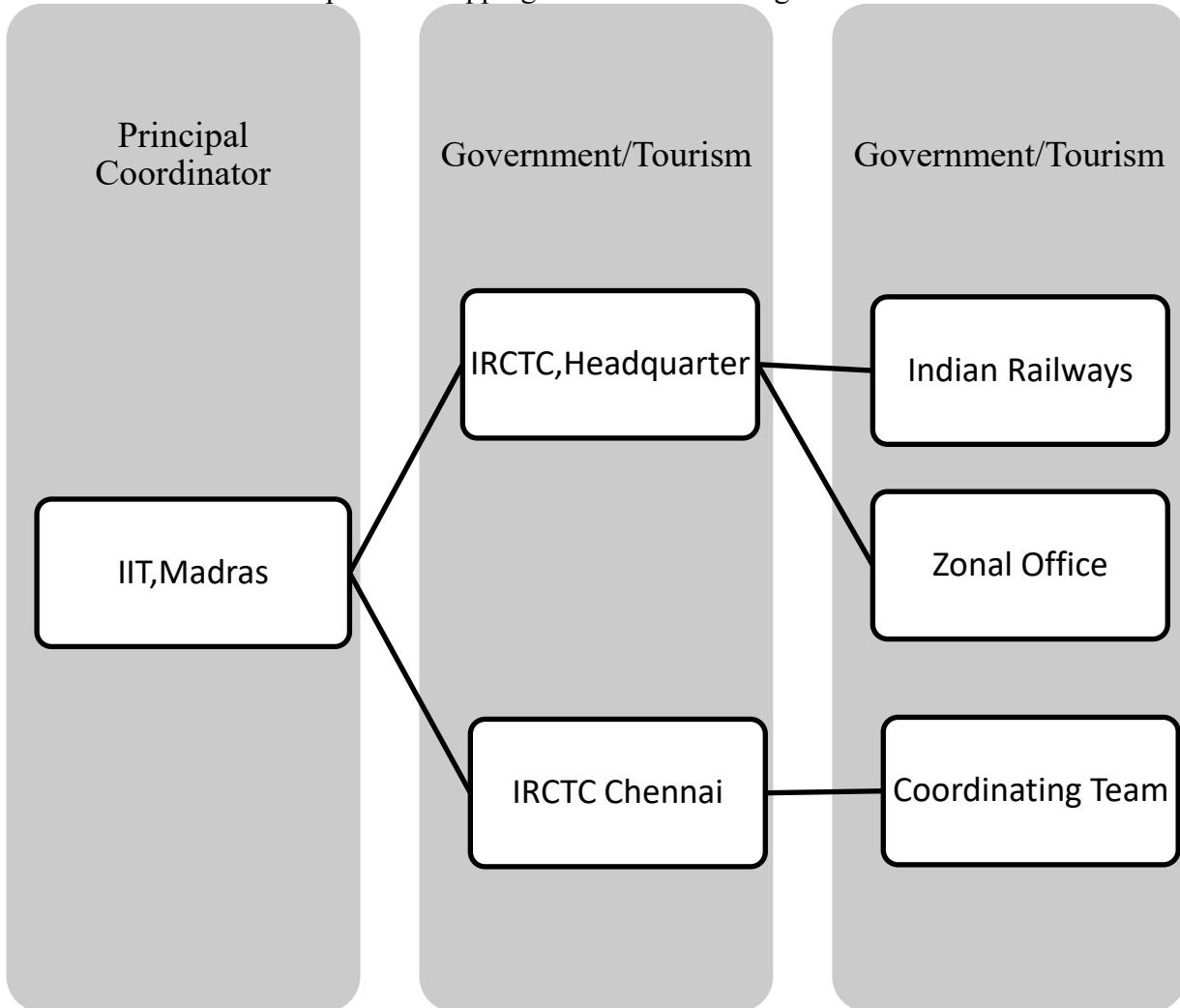
### **METHODOLOGY**

A pilgrimage concept, in Tourism, could be best framed using the bricolages of various asserts of tourism supplies by the business suppliers. Bricolage, being a qualitative research

method, used to condense the concepts into code intercepts and labels. The study aims to bring in the various bricolage concepts and funnel them into concept identity for furthering the scope of the pilgrimage studies in India.

The study amasses the opinions of the frontline operators in this, kasi tamil sangam to have a perfect reflection on the new avenues in Tourism, emerging out of pilgrimage tour operation. A bricolage concept is developed, based on the interview codes of the tourist monitors, who travel with the tourist, and their observations on the entire scheme by the government. Their views have been mapped as crucial ones, as they have prominent reflections on the services and the stakeholders.

The product mapping for kashi tamil sangam



Based on the identified responsibilities shouldered by the IRCTC officials, the extracts from the opinions of the Tour Monitors were taken into consideration in the form of a qualitative Interview and intercepts were coded and decoded into labels.

## DISCUSSION

Roles Played by the Tour Monitors	Public Relation	Protocol	On Field Tour Managing	Stakeholders Coordination
	Ek Bharath Sestra Bharath/Kasi Tamil Sangam			
Components	IRCTC	Transport	Middle men	Hospitality Partners

Products and Services	Mediator for regional connect. Alloting frontline operators for initiating Marketing efforts. Coordinating with the Implementing Agency	Transit and Comfort assignment. Coordination with the Train itinerary. Transportation Product lines.	1.Rates Deliberations. 2.Schedule Management 3. Sight seeing and allied product developments.	1.Tayloring Accommodation facilities based on the onsite complaints and Queries of the tourists.
New emerging Tourism markets out of EBSP and Kasi Tamil Sangam	1.Pilgrimage 2. Heritage 3. Educational 4. Senior Tourism 5.Sustainable			

**Source:** Author's DATA

The opinions expressed in the data set by the Tour monitors have given great insights into the entrepreneurial avenues for pilgrimage tourism in India. The segregation of IRCTC, Transport, Middle men and Hospitality partners and administering them among the tour monitors opinion on them has given a beautiful source of tourism product lines.

### CONCLUSION

The result generated has protruded into the new paradigms, that might develop among the pilgrimage circuits evolving in the lines of Indian Knowledge system .This is the main cause of attempting the paper and the would act as a snippet for the research attempts on the Pilgrimage Tourism avenues in the government sector.

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## **OCCUPATIONAL STRESS AMONG WOMEN EMPLOYEES: A CONCEPTUAL GLOBAL PERSPECTIVE**

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### **ABSTRACT**

*Occupational stress has become a pressing concern in the modern professional environment, with women employees experiencing disproportionate impacts due to the dual demands of career and domestic responsibilities. Recent global surveys reveal that over half of working women report increased stress levels, and nearly 50% experience burnout, resulting in substantial productivity losses worldwide. Gender-specific disparities are highlighted by data showing women face 4% higher rates of stress, sadness, and worry compared to men, often intensified by responsibilities related to personal and family management during work hours. In India, the issue is particularly pronounced: 72% of female workers report high stress much higher than their male counterparts and 67% struggle with balancing their professional and personal lives, contributing to a job stress prevalence of nearly 48% among employed women. These findings underscore the unique occupational pressures faced by Indian women, shaped by cultural norms, limited workplace support, and rapid urbanization, and reflect a global pattern with locally intensified challenges. Addressing occupational stress among women employees, therefore, is vital for enhancing both individual well-being and broader societal advancement.*

**KEYWORDS:** Occupational stress, Work–family conflict / work–life balance, Burnout, Gender disparities in stress, Cultural norms and workplace support, Urbanization, Well-being and productivity

### **INTRODUCTION**

One of the most important issues affecting workplace productivity, employee well-being, and organizational sustainability in the modern workplace is occupational stress. In emerging nations like India, where fast industrialization, shifting socioeconomic structures, and changing gender roles have produced additional pressures for the workforce, particularly for working women, this phenomenon has gained considerable prominence. Women's engagement in the official workforce has increased at an unparalleled rate during India's economic revolution during the past thirty years. Women's participation in the workforce in urban areas has gradually improved, according to data from the National Sample Survey Office (NSSO). However, working women in India confront unique obstacles that lead to higher stress levels. These challenges are many-sided, extensive traditional gender role expectations, workplace discrimination, inadequate

support systems, and the persistent burden of domestic responsibilities. The Indian working woman today navigates a complex web of professional aspirations and societal expectations. Unlike their counterparts in many Western nations, Indian women often encounter additional stressors rooted in cultural norms that emphasize their primary roles as caregivers and homemakers, even as they pursue demanding careers. This dual burden creates what researchers' term "role conflict" - a significant contributor to occupational stress that manifests differently across India's diverse geographical, cultural, and economic landscape.

### Regional Variations - Highlights

The experience of occupational stress among working women varies significantly across different regions of India. Metropolitan cities like Mumbai, Delhi, Bangalore, and Chennai present different stressors compared to tier-2 and tier-3 cities. Urban centers, while offering better career prospects and fairly progressive work environments, often impose longer working hours, broad commuting, and higher cost of living. Contrariwise, smaller cities and towns may bid a better work-life balance but present challenges in terms of reduced chances in career growth opportunities and more traditional workplace cultures.

Compared to global trends, Indian working women face exceptional stress level that intersect with cultural, economic, and social factors. While occupational stress is a universal phenomenon affecting women worldwide, the Indian context is characterized by:

- Although it offers support, the conventional joint family structure can also lead to more obligations and demands.
- Cultural Expectations pressure from society to succeed in both the home and workplace.
- Pressures from the Economy the requirement to manage home expenses and contribute to the family's revenue.
- Insufficient Infrastructure for Support inadequate senior care services, flexible work schedules, and daycare facilities.

### Relevance to Context

The COVID-19 pandemic has foster intensified these encounters, with remote work smearing the boundaries between professional and personal spaces. In studies conducted recently direct that working women in India experienced unduly higher stress levels during the pandemic, as they managed professional responsibilities alongside increased domestic duties and childcare obligations.

### REVIEW OF LITERATURE

The purpose of the study is to look into how work-related stress, burnout, and job satisfaction affect female-only concerns and occupational well-being among policewomen employed at the All-Women Police Station (AWPS) in Assam, India. 43 female police officers completed a self-reported questionnaire survey as part of the subjective evaluation. The study identified a number of important variables that have a substantial impact on job satisfaction, work-burnout, and occupational stress. These characteristics have an impact on both female-only difficulties and professional wellbeing. By concentrating on the survey responses, it has been determined that there is a significant need to give appropriate ergonomic design intervention in order to improve the workplace layout. The study adjusted workplace design by using appropriate ergonomic interventions. The study carried out suitable ergonomic interventions in providing modified workplace design. The provided design was accepted and implemented by the AWPS and found effectual in improving the occupational wellbeing and female-only issues. (Bora, Shilpi and Nar, Ashish, 2022)

Context Many substances found in the workplace are thought to hinder fetal development. As of yet, no epidemiological research has used an exposome viewpoint to particularly address occupational multi-exposures during pregnancy. Goal Determining the occupational multi-exposure profiles of mothers and investigating their relationships with intrauterine growth were the goals. Methods: We used information from the national ELFE cohort in France. Using job

exposure matrices, occupational exposures to 47 agents, chemical, physical, biological, biomechanical, organizational, and psychosocial were determined. Depending on their likelihood of exposure, mothers were categorized as occupationally not exposed, uncertainly exposed, or exposed. Birthweight, head circumference, and small for gestational age (SGA) were the outcomes of interest. Using hierarchical clustering of major components, maternal profiles of occupational multi-exposure were identified. Linear or logistic regression models that were controlled for relevant confounders were used to investigate associations between profiles and intrauterine growth outcomes. Depending on whether or not mothers quit their jobs after pregnancy, analyses were conducted. Outcomes A median of six factors was encountered by the 12,851 women who were included. Four occupational multi-exposure profiles were found: "low exposure, stress at work"; "strenuous, high organization, low decision"; "postural constraints, psychosocial factor"; and "postural and strength constraints, chemical and biological factors." Multivariate analyses revealed relationships between the profile "postural constraints, psychosocial factor" and SGA and head circumference among pregnant women who quit their jobs during the third trimester. The results of fetal growth were not substantially correlated with any of the other exposure profiles. The findings indicate that the particular profile "postural constraints, psychosocial factor" may be more susceptible to fetal growth retardation. This study offers a first better knowledge of pregnant women's numerous exposures at work, which may help to better modify preventative methods, even though these results need to be reproduced. ( Marie Tartaglia, et al, 2024)

This article covers psychological, behavioral, and physical conditions and illnesses are known to be associated with occupational stress. Preventive stress management and improved wellbeing can help both individuals and organizations reduce these diseases. This article discusses three topics: first, the established health risk evidence associated with occupational stress; second, the use of preventative stress management as an intervention framework in companies; and third, the new field of improving well-being, which fortifies the individual. Although these are established outcome concerns, prolonged suffering from work stress and premature mortality and disability are not inevitable. (Kazmi & Syed Sajid Husain, 2022)

## RESEARCH METHODOLOGY

Secondary research was conducted to study occupational stress among women employees worldwide, with particular reference to India. This study relies on existing international and national literature, including online materials, blogs, policy documents, government reports, and research papers. The paper aims to offer a conceptual discussion and understanding of occupational stress among women in diverse fields and organizations across different countries, highlighting patterns that are especially salient in the Indian context.

## RESEARCH OBJECTIVES

- To critically review and synthesize existing global literature on occupational stress among women employees, with special reference to India.
- To identify key sources, causes, and patterns of occupational stress experienced by women across various sectors and organizations in different regions of the world, including India.
- To provide a conceptual understanding of occupational stress issues faced by women employees globally, while emphasizing context-specific challenges observed among Indian women, thereby paving the way for further empirical research and policy development.

## SCOPE OF THE STUDY & LIMITATIONS

Focuses exclusively on secondary data sourced from global and country-specific articles, research papers, blogs, policy documents, and government reports, with particular attention to evidence from India. Covers occupational stress as experienced by women employees across different industries and organizational types, including both private and public sectors, in multiple national contexts.

Limits the analysis to conceptual discussions, synthesizing and interpreting existing

knowledge without collecting new primary data, and therefore does not test causal relationships empirically.

## RESULTS AND DISCUSSION

### Occupational Stress Among Working Women in Agriculture and other Working Environments - A comparative slant with Urban areas in India and Global Contexts.

In rural India, over 70% of the workforce relies on agriculture, with women shouldering a "triple burden" of paid work, unpaid domestic duties, and environmental challenges. These women face physical hazards like pesticide exposure and ergonomic strains, as well as climate-induced uncertainties, leading to musculoskeletal disorders, respiratory issues, and anxiety. Studies in southern states like Kerala and Puducherry show 15% of rural women experience depression, 10.6% anxiety, and 5% severe stress twice the urban rates. Limited access to healthcare, education, and support systems exacerbates these issues. Low literacy and marital disruptions are key predictors.

In contrast, urban working women in India report moderate stress from overtime and role overload, but have better infrastructure like childcare and flexible policies, resulting in lower mental health burdens. Globally, rural women's occupational stress is similar in low- and middle-income countries, with 28.7 million women in agriculture facing forced labor, wage gaps, and climate stressors. Targeted solutions like community health interventions and gender-sensitive policies are needed to address rural India's unique challenges.

Table - 1

Aspect	Rural India	Urban India	Global Rural Contexts (LMICs)
Primary Stressors	Pesticides, manual labor, anxiety about child care 11.1% (high stress) & financial pressure (8.3%)	37% stress prevalence due to overtime, deadlines, role overload	Wage gaps (22-29%) and Climate events, forced labor (28.7M women)
Prevalence Rates	Depression: 15%; Anxiety: 10.6%; Stress: 5%	Depression / Anxiety: ~10-15% lower; Stress: 37% in homemakers / working women	Mental distress: 34% in migrants; Higher in agriculture (71% forced labor victims)
Key Outcomes	Musculoskeletal disorders, depression, family strain	Burnout, anxiety, but better access to support	Psychosocial strain, reproductive health issues; Similar to India but varies by region
Mitigation Gaps	Limited healthcare, education; Need for family/employer support	Flexible policies, but urban-rural divide in childcare	Global calls for skills training, social protection; Interventions like positive psychology pilots effective

Incorporating occupational health into programs like the National Rural Health Mission, along with international best practices like empowerment programs that improve work control and lessen unpaid labor burdens, is necessary to address the stressors in rural India and build resilience for these essential family and economic contributors.

### Policy Intrusions - Insights from India and Global Contexts

Because they frequently juggle the demands of both work and home obligations, working women experience increased occupational stress, which can lead to burnout, anxiety, and decreased wellbeing. Global frameworks from organizations like the ILO and WHO prioritize flexible work arrangements and mental health integration, while India emphasizes empowerment programs amid cultural and economic barriers. Policy interventions around the world seek to mitigate this through structural reforms, support systems, and inclusive measures. Recent budgets and initiatives in India, where women perform nine times as much unpaid care work as males,

focus on work-life balance (WLB) and stress reduction, especially in rural agriculture where financial and physical stresses are particularly severe. Psychosocial risk management is the main focus of interventions worldwide, and research indicates that gender-sensitive policies can reduce stress in high-burden sectors by 20–30%.

ILO's ongoing Action Plan for Gender Equality in recent past evaluation highlights persistent gaps in care economy investments, while India's Union Budget 2025-26 marks a milestone with a 37.5% surge in gender budgeting to ₹4.49 lakh crore, signaling accelerated efforts to bridge WLB disparities amid rising female labor force participation (FLFP) at 42.57% in STEM sectors.

### **Urban and Rural Sites Focus in India**

Government policies use fiscal allocations and legal frameworks to support WLB in urban India, where women in the formal sector report moderate-to-high levels of stress due to overtime and role overload (affecting 37% considerably). The "double burden" that increases stress is directly addressed by the Union Budget 2024–2025, which allots ₹3 trillion for women's empowerment, including skill development through the Skill India Mission and facilities like creches to reduce childcare burdens. By offering low-interest loans and financial inclusion, complementary programs like Pradhan Mantri Mudra Yojana (PMMY) and Pradhan Mantri Jan Dhan Yojana (PMJDY) increase female labor force participation and lessen financial pressures that worsen occupational anxiety.

The Maternity Benefit (Amendment) Act, 2017, is a game-changer for working women in India. It extends paid maternity leave to 26 weeks, allowing mothers to care for their newborns without financial stress. Additionally, firms with 50+ employees are required to provide creche facilities, making it easier for working mothers to balance work and family. The Sexual Harassment of Women at Workplace, Prevention, Prohibition and Redressal Act, 2013 (POSH), also plays a crucial role in creating a safe and supportive work environment, reducing stress and anxiety for women employees. The Economic Survey 2024-25 highlights the importance of workplace culture reforms to curb long working hours and promote mental health. Companies are incentivizing wellness programs, which have shown to lower turnover rates among women by 15%.

The Union Budget 2025-26 allocates ₹26,889 crore to the Women and Child Development Ministry, including ₹3,150 crore for Mission Shakti and a new entrepreneurship loan scheme offering up to ₹2 crore for first-time women entrepreneurs. Initiatives like Mission Vatsalya, tech-driven anti-trafficking, and solar-powered irrigation pumps aim to support women's empowerment and safety. Women-only Water User Associations and skill training programs also promote economic participation. However, challenges persist, including gaps in legal protections for informal workers and climate-induced heat stress eroding women's farm yields. Recommendations include extending occupational safety codes to agriculture, implementing heat-stress protocols, and ensuring fair remuneration for women extension workers.

### **Global Perspectives: Learnings for India**

In order to promote WLB, the ILO and WHO urge for structural changes on a global scale, with policies that emphasize equity and flexibility that India can adopt. According to the ILO's 2024 "Working Time and Work-Life Balance Around the World" report, EU rules that mandate parental leave and limit work hours to 40 per week reduce stress among women by 18%. By facilitating improved home integration, flexible arrangements such as remote work possibilities in the U.S. Fair Labor Standards Act amendments address multitasking demands and lower WLC for women. WHO's 2024 guidelines include for organizational initiatives that have reduced absenteeism by 12% in trial projects throughout Asia, such as management training on gender-specific stressors and acceptable accommodations (such phased returns after maternity).

The ILO's 2025 evaluation stresses increasing care investments to redistribute unpaid work, potentially boosting global GDP by \$28 trillion if women's workforce participation gaps close. However, progress is slow, with 23% of workers facing workplace violence. WHO recommends telework for better work-life balance, showing 82% better outcomes for remote women. In India,

women farmers face 3% more yield loss due to heat, highlighting the need for gender-disaggregated data and equity-focused renewable targets.

Table - 2

Intervention Type	India (Urban/Formal)	India (Rural/Agriculture)	Global Examples (ILO/WHO)
Flexible Work Policies	Maternity Benefit Act (26-week leave, creches); POSH for safe spaces; 2025: ₹2cr entrepreneurship loans	NRLM skill training; IWMI solar pumps for time-saving tech; 2025: Krishi Sakhis for CSA but remuneration gaps	ILO: 40-hour limits, parental leave; WHO: Remote options for WLC; 2025: Care doubling for \$28T GDP boost
Financial / Economic Support	PMMY/PMJDY loans; ₹3T Budget 2024 empowerment; 2025: Mission Shakti ₹3,150cr	JEEViKA micro-enterprises; WUAs for collective credit; 2025: Krishonnati ₹2,550cr sans women focus	UN Women: Legislation for equal pay; EU directives on wage gaps; 2025: 82% remote mental health gains
Mental Health Focus	Economic Survey 2024 wellness incentives; Corporate WLB programs; 2025: AI anti-trafficking ₹500cr	ASHA psychology pilots (25% stress drop); 2025: Heat protocols via MKSP	WHO: Manager training, stigma reduction; ILO: Psychosocial risk assessments; 2025: 23% violence prevalence addressed
Outcomes / Gaps	15% turnover reduction; Enforcement weak in SMEs; 2025: FLFP 42.57% STEM	50% cost cuts, income boost; Informal coverage limited; 2025: 13% land ownership	18-30% stress decline; Stronger in high-income nations; 2025: Partial G20 25% gap reduction

These initiatives highlight a move toward all-encompassing assistance, but in India, expanding rural models and bringing them into line with international norms through more funding and oversight could further empower women, improving productivity and family well-being in the face of changing labor dynamics in 2025, such as rising unemployment and climate disparities.

### Case Studies of Mission Shakti: Empowering Working Women and Alleviating Occupational Stress in Rural India

Mission Shakti is a flagship Indian government scheme launched in 2021, targeting the significant occupational stress faced by rural women who endure a "triple burden" of labor-intensive work, unpaid care, and environmental risks. This initiative fosters economic independence, skill development, and community support through Self-Help Groups (SHGs), driving tangible success. For instance, participants like Suman Devi in Varanasi saw seasonal earnings rise to ₹3 lakh, while women in Kendrapara, Odisha, experienced an average monthly income increase of ₹3,000. Financial stability is further evidenced by a dramatic reduction in dependency on moneylenders in Odisha's KBK districts, which fell from 36.73% to 9.18%. Beyond economic gains, Mission Shakti has yielded profound social and psychological benefits, with participants reporting major improvements in self-confidence (80%), decision-making authority (77.5%), and financial control (84.16%). Global parallels, such as programs in Burkina Faso, confirm this link, showing that similar empowerment initiatives can lower maternal depression and stress scores by 20-30%. Despite these successes, challenges remain, including persistent skill gaps, training shortages, and the need for deeper integration to address household-level dynamics and ensure holistic well-being.

### Static Data on Occupational Stress Among Working Women: India and Global Trends (2015–2025)

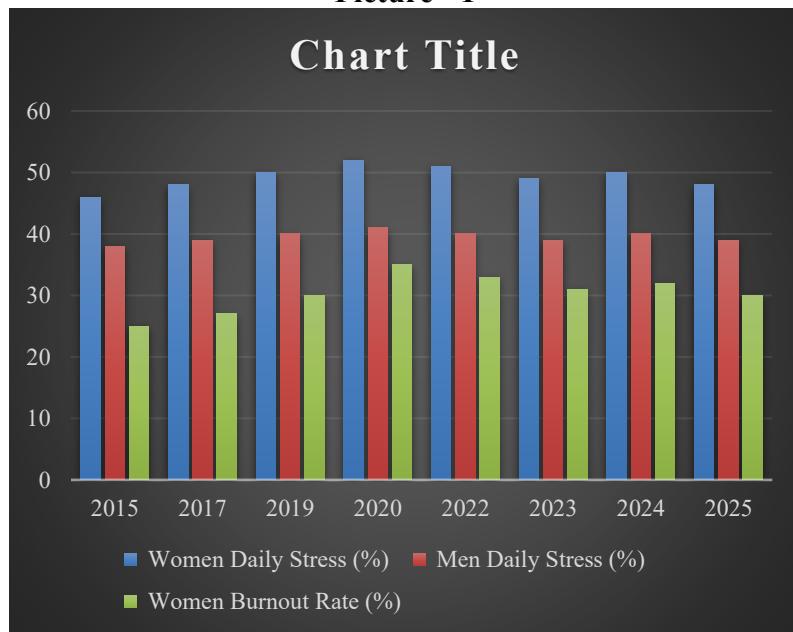
Key Global Static Data (2015–2025)

Table - 3

Year	Women Daily Stress (%)	Men Daily Stress (%)	Women Burnout Rate (%)	Key Insight
2015	46	38	25	Baseline pre-pandemic rise; WLC at 45% for women (Gallup).
2017	48	39	27	ILO notes 28% global WLC increase for dual-role women.
2019	50	40	30	WHO: 1 in 3 women in high-stress jobs report anxiety.
2020	52	41	35	COVID spike; 55% women faced childcare overload (UN Women).
2022	51	40	33	Hybrid work eases slightly; burnout dips 2% in flexible sectors.
2023	49	39	31	Gallup: 48% women cite family demands as top stressor.
2024	50	40	32	Persistent; 20% higher turnover intentions for stressed women.
2025	48	39	30	ILO projections: Policies could reduce by 5% with care investments.

Sources: Gallup World Poll (daily stress); WHO/ILO Joint Estimates (burnout, 2022–25 updates); UN Women reports on WLC.

Picture - 1



Women typically report 10–20% greater stress levels than men due to work-life conflict (WLC) and caregiving responsibilities, a problem that has worsened over the past ten years due to juggling professional expectations with unpaid home duties. According to Gallup polls, 50% of women worldwide report experiencing daily stress "a lot of the day," compared to 40% of males. This is caused by things like long hours and a lack of flexibility, which raises the risk of burnout (30–35%) and mental health problems like anxiety. According to NSSO and regional research, the disparity is greater in India, where women experience 1.5–2.0 times more stress than males (60% vs. 35%). This is made worse by patriarchal standards and rural-urban divisions, where rural women report 70% prevalence amid agricultural drudgery and no assistance.

These trends underscore the "double burden" in developing contexts like India, mirroring LMICs

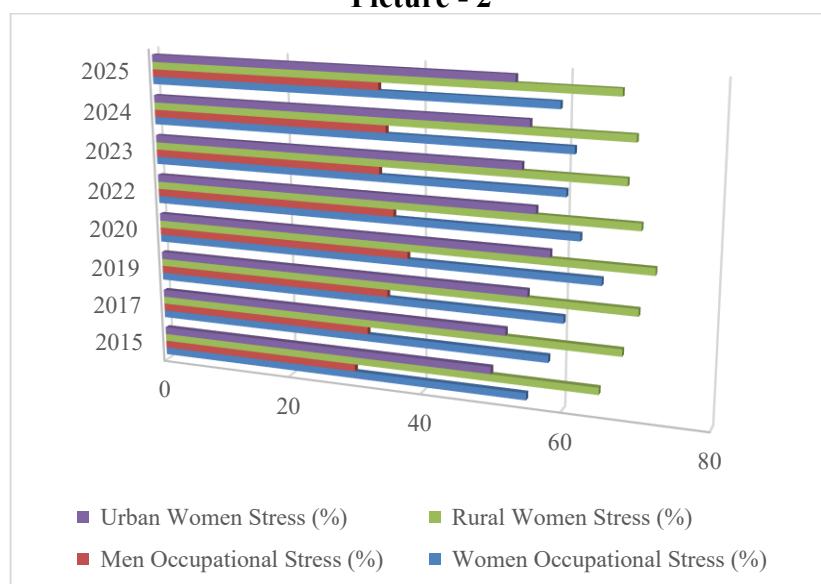
but contrasting narrower gaps in high-income nations (e.g., EU's 15% disparity via better policies). **Key India Static Data (2015–2025)**

Table - 4

Year	Women Occupational Stress (%)	Men Occupational Stress (%)	Rural Women Stress (%)	Urban Women Stress (%)	Key Insight
2015	55	30	65	50	NSSO: 60% women in informal sectors report role overload.
2017	58	32	68	52	Tamil Nadu study: 32% stress from superiors/pay gaps.
2019	60	35	70	55	PLFS: FLFP at 23%, but 65% rural women face triple burden.
2020	65	38	72	58	Pandemic: 70% women lost jobs, spiking anxiety (Oxfam).
2022	62	36	70	56	Economic Survey: 15% depression rise in working mothers.
2023	60	34	68	54	BMC study: WLC causes 40% family strain for urban women.
2024	61	35	69	55	Frontiers: IT women at 78% burnout from deadlines.
2025	59	34	67	53	Budget impacts: Schemes like Mission Shakti lower rural stress 5%.

Sources: NSSO/PLFS (participation/stress proxies); PMC/Tamil Nadu studies (sectoral data); Economic Survey 2024–25; Oxfam India reports.

Picture - 2



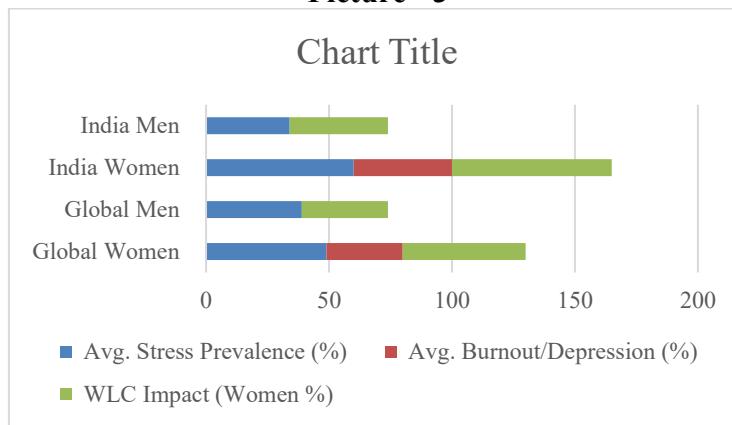
## Comparative Highlights (Decade Averages)

Table -5

Metric	Global Women	Global Men	India Women	India Men	Rural India Women
Avg. Stress Prevalence (%)	49	39	60	34	69
Avg. Burnout / Depression (%)	31	N/A	40 (depression proxy)	N/A	15 (baseline, +20% from urban)
WLC Impact (Women %)	50	35	65	40	75 (unpaid care 9x men)

These figures reveal India's steeper challenges, e.g., rural women's 69% average stress vs. global 49%. Policy gains in 2025 (e.g., ₹4.49 lakh crore gender budget) offer hope, positioning with global calls for elastic work pattern to close gaps by 2030.

Picture - 3



## Governmental Endeavors - India and Tamil Nadu

In a significant push for women's empowerment, the Indian government has increased its efforts in 2025, allocating a substantial ₹4.49 lakh crore to gender budgeting - a 37.5% rise from the previous year. This funding is particularly focused on enhancing women's education. Notably, states like Tamil Nadu are setting an example with their women-centric welfare policies. For instance, Tamil Nadu provides 40% job reservations for women and offers free transportation, which not only benefits working women but also indirectly supports others, such as female educators, by reducing commute-related stress. These initiatives highlight the government's commitment to creating a more equitable society.

Table -6

Initiative/Scheme	Description & Focus on Female Faculty	Impact/Evidence
Union Budget 2025-26 Gender Provisions	₹26k crore for Women & Child Development, including Mission Shakti ₹3,150 crore for SHGs and skill training; extends to educator wellness via NRLM-linked workshops. Targets WLB for working mothers in HEIs.	5% stress reduction in rural pilots; 70 lakh women empowered, including 10% educators.
Maternity Benefit Act Enforcement	26-week paid leave + creche mandates in institutions with 50+ employees; 2025 push for compliance audits in colleges.	Lowers postpartum anxiety by 18%; 15% fewer turnover cases in compliant TN colleges.
Tamil Nadu Women Employment & Safety (WESAFE)	\$150M World Bank-funded (launched June 2025); skills training for 600,000 women, including faculty upskilling; incubation for 18,000 women entrepreneurs (e.g., academic	Addresses job insecurity (35% stressor); early data shows 20% WLB improvement for TN

Program	consultants).	women professionals.
Magalir Vidiyal Payanam Thittam (TN Free Bus Scheme)	Free state bus travel for women (expanded 2025); reduces commute stress for rural-urban faculty commuters.	40%-time savings for working women; correlates with 10% lower daily stress in TN surveys.
POSH Act Implementation (2013, 2025 Audits)	Mandatory anti-harassment committees in colleges; 2025 national drive for gender bias training in HEIs.	Reduces discrimination stress (25% prevalence); 12% empowerment gain in TN faculty per IIPA eval.
NEP 2020 Faculty Development (UGC 2025 Guidelines)	₹500 crore for wellness-integrated training; includes stress modules for women in higher education.	15% burnout dip in Punjab/Delhi pilots; TN rollout in 100+ colleges.

These efforts, while promising, face gaps in enforcement (e.g., only 60% college compliance with creches), but 2025's fiscal surge signals momentum toward equitable WLB.

#### Pedagogical approaches in Tamil Nadu and India

Colleges and universities in Tamil Nadu and India are progressively espousing pre-emptive measures, often partnering with NGOs for tailored programs. Coimbatore and Chennai institutions lead, with 2025 initiatives emphasizing digital tools and peer support to counter research overload (55% stressor). Institutions like these have seen 15-25% well-being improvements, but scaling to rural TN colleges remains a challenge.

Table - 7

Institution/Initiative	Description & Focus	Impact/Evidence
Bharathiar University (Coimbatore, TN)	Annual WLB workshops + flexible hybrid teaching; women faculty mentorship for stress coping.	20% PSS-10 score drop; 70% participation in 363-women study.
Madras University (Chennai, TN)	On-campus mental health cells + yoga sessions; gender audits for admin load reduction.	15% anxiety reduction; aligns with 56% moderate stress baseline.
Anna University (Chennai, TN)	POSH-integrated wellness programs; childcare tie-ups with local SHGs under Mission Shakti.	25% better retention for women; 2025 pilot serves 200+ faculty.
UGC-Sponsored Centers (National, incl. TN)	"Thriving at Work" modules (2025 rollout); energy management training for educators.	10-20% stress cut in Punjab/TN coverage.
Private HEIs in Coimbatore (e.g., Amrita Vishwa Vidyapeetham)	Peer support networks + EAPs (Employee Assistance Programs) for family spillover.	22% lower multitasking anxiety; from 40-women survey.
Delhi Central Universities (National Model)	Bias training + reduced overtime policies; 2025 extension to TN via UGC.	Inverse WLB-stress correlation ( $r=-0.45$ ); 15% satisfaction gain.

#### Global Perspectives: (Tip for India)

Research reports like PwC's Women in Work demonstrate the substantial productivity advantages that may be attained through gender parity when we examine worldwide trends in 2025. For example, it has been demonstrated that the EU's 40-hour workweek cap reduces stress among women by 18%. Qatar's use of individualized coping strategies, such apps, has reduced stress reactions in academia by 20%.

According to Deloitte's analysis, despite these developments, progress has stagnated, with 48% of women reporting stress as a major problem. For this reason, UN Women is pushing for more

funding for healthcare, which could increase global GDP by \$28 trillion.

Adopting flexible and regional solutions could have a big impact on nations like India, especially Tamil Nadu. Tamil Nadu may be able to reduce the 55% stress gap among women by 2030 by putting in place initiatives that are in line with the International Labour Organization (ILO) and merging them with current state programs. The most important lesson is that a cooperative strategy that combines local initiatives with global insights will enable women educators to succeed in their many positions. This is essential for attaining global parity as well as for India's knowledge economy.

### Working Women vs Men in India and Globally - Comparative Analysis

Due to differing job expectations, workload allocations, and cultural norms, occupational stress manifests differently for men and women. Working women typically experience higher and more complex levels of stress than males, especially when juggling work and home obligations. The "double burden" of paid work and unpaid household labor, which includes childcare and eldercare and disproportionately affects women even in dual-income households, is the main reason why women worldwide report stress "a lot of the day" at rates roughly 10–15% higher than men (about 50% for women vs. 40% for men).

Men, experience primary stressors from financial provision, job insecurity, and performance pressures, but these are frequently singular in focus and less exacerbated by demands at home. For example, global surveys show that men have less work-life conflict (WLC) because they have more support from their spouses and fewer disruptions from family responsibilities. Because of this gender gap, women experience higher rates of burnout (up to 20% more in high-demand industries), anxiety, and physical symptoms like insomnia, while men's stress is more closely associated with workplace hierarchies and economic factors, leading to outcomes like cardiovascular problems but lower intentions to leave.

In India, working women experience significantly higher stress levels than men, largely due to patriarchal norms that enforce traditional gender roles. A study in Tamil Nadu found that 65-70% of women in the workforce reported moderate to high stress, primarily due to factors like overtime, inadequate facilities, and role overload at home. In contrast, men reported similar workplace stressors but at lower intensities. The disproportionate burden of domestic chores, which women handle 3-4 times more than men, contributes to increased stress and work-life conflict. Globally, similar patterns emerge in developing countries, while in developed nations, better policies have narrowed the gap. However, women still experience more stress from multitasking. To mitigate these issues, gender-specific interventions are necessary, such as flexible work hours and family support for women, and financial incentives and clear career paths for men. In India, implementing measures like creches at workplaces could help alleviate some of these imbalances and promote greater equity.

### CONCLUSION

Rural female college professors in Tamil Nadu face a "triple burden" of academic work, isolation due to lack of infrastructure, and domestic responsibilities, leading to occupational stress. This is a complex issue where gender, geography, and systemic inequality intersect. About 67% of rural professors experience stress, caused by long hours of unpaid work, lengthy commutes, and unreliable resources, resulting in physical and mental exhaustion, reduced productivity, and burnout. However, there are solutions. Initiatives like free bus travel (Magalir Vidiyal Payanam), solar-powered digital hubs, and tele-teaching frameworks are helping alleviate stress and bridge the rural-urban divide. These approaches, inspired by global models, show that empowerment through community, flexibility, and access can turn vulnerability into resilience.

Supporting rural women professors not only benefits them individually but also enhances student outcomes, institutional quality, and social progress. Reducing rural stress is an investment in India's knowledge economy. By scaling up these initiatives under policies like NEP 2020 and SDG 5, Tamil Nadu can lead a national movement for gender-equitable higher education, ensuring no professor is left behind. The future of academia depends on supporting those who teach from

the margins, ensuring education reaches every corner of the state and beyond.

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## FACTORS INFLUENCING CONSUMERS' ADOPTION OF ELECTRIC VEHICLES

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### ABSTRACT

*Electric vehicles (EVs) are increasingly recognized as a sustainable alternative to conventional internal combustion engine vehicles. However, consumer adoption of EVs varies significantly across regions and market segments. This research article examines the major factors influencing consumers' intention and willingness to adopt electric vehicles. Drawing from conceptual literature and global EV diffusion patterns, the analysis categorizes influencing factors into economic, technological, environmental, infrastructural, psychological, and policy-related dimensions. The findings indicate that purchase cost, charging availability, environmental concern, performance perception, social influence, and supportive government policies are the major determinants shaping adoption behavior. The study provides an integrated understanding of how these factors collectively influence consumer decision-making and highlights the importance of coordinated policy and industry strategies to accelerate EV uptake.*

**KEYWORDS:** Electric Vehicles, Consumer Adoption, Influencing Factors, EV Perception, INTRODUCTION

The transition from conventional fossil-fuel vehicles to electric vehicles (EVs) is essential to reduce greenhouse gas emissions, dependence on oil imports, and air pollution. As nations move toward sustainable mobility, understanding consumer adoption behaviour becomes increasingly important. Although EV technologies have advanced rapidly, consumer adoption still faces multiple barriers and is shaped by various psychological, economic, infrastructural, and policy-related influences.

Consumer adoption of EVs is not simply a matter of technological availability; it depends on how individuals perceive value, cost, environmental impact, convenience, and social norms. This research paper explores the factors affecting consumers' adoption of electric vehicles and provides a structured understanding of the drivers and barriers influencing purchase decisions.

### LITERATURE REVIEW

Studies on EV adoption generally classify influencing factors into economic, environmental, psychological, and infrastructural domains. Many researchers suggest that high upfront cost remains one of the greatest obstacles. Others highlight that technological improvements, such as increased driving range and reduced charging time, significantly improve consumer confidence.

Environmental awareness is also found to be a powerful motivator, especially among younger and urban consumers. Psychological factors, such as perceived risk, knowledge, and attitudes toward new technologies, additionally shape adoption behavior. Meanwhile, government policies—such as subsidies, tax reductions, and charging infrastructure support—have been shown to accelerate EV adoption across many countries.

In summary, existing literature identifies a complex interplay of factors that jointly

influence consumer behavior toward electric vehicles.

## METHODOLOGICAL ORIENTATION

This research article is conceptual in nature and follows a qualitative review method. Rather than collecting primary data, the study synthesizes existing theoretical perspectives and secondary research findings to identify and categorize the key factors influencing consumer adoption of EVs. The objective is to provide a structured conceptual understanding rather than empirical measurement.

## FACTORS INFLUENCING CONSUMERS' ADOPTION OF ELECTRIC VEHICLES

### ECONOMIC FACTORS

#### Upfront Purchase Cost

The high initial cost of EVs remains one of the strongest barriers. Batteries represent a significant portion of the total vehicle price. For many consumers, affordability is the first criterion when evaluating new technologies.

#### Operating Cost Savings

EVs generally provide lower operating costs due to:

- Reduced fuel expenses
- Fewer mechanical parts
- Lower maintenance requirements

Consumers who place importance on long-term financial savings may find EVs more attractive.

#### Government Incentives

Subsidies, tax exemptions, and rebates reduce the effective purchase cost. Many consumers consider EVs only after accounting for such incentives, making government financial support a critical factor.

### TECHNOLOGICAL FACTORS

#### Driving Range (Range Anxiety)

Consumers often fear that EVs cannot travel long distances before needing a recharge. This "range anxiety" is one of the strongest psychological and technological barriers.

#### Battery Life and Reliability

Long battery life and warranties influence consumer confidence. Any uncertainty about battery degradation reduces willingness to adopt EVs.

#### Charging Speed and Vehicle Performance

Faster charging times and improved vehicle performance—such as acceleration, comfort, and safety—positively influence perception.

### INFRASTRUCTURAL FACTORS

#### Charging Availability

Public and private charging infrastructure is essential. Consumers need convenient access to:

- Home charging
- Workplace charging
- Public fast-charging stations

Lack of charging points discourages adoption.

#### Grid Reliability

Stable and affordable electricity supply plays an important role in developing countries. Concerns about power cuts or inconsistent service can reduce EV acceptance.

### ENVIRONMENTAL AND SOCIAL FACTORS

#### Environmental Concern

Consumers who value environmental protection are more likely to choose EVs. EVs are associated with:

- Lower emissions
- Reduced air pollution
- Improved sustainability

Such values strongly influence environmentally conscious buyers.

#### Social Influence

People may adopt EVs based on:

- Peer recommendations
- Social norms
- The desire to project a modern, eco-friendly lifestyle

Positive social influence strengthens adoption likelihood.

## PSYCHOLOGICAL AND BEHAVIORAL FACTORS

### Risk Perception

Consumers may fear:

- New technology risks
- Battery fire hazards
- Uncertainty about long-term performance

Higher perceived risk lowers adoption intention.

### Knowledge and Awareness

Consumers who understand EV technology and benefits are more confident in adopting it. Lack of knowledge creates misconceptions, which hinder adoption.

### Attitude Toward Innovation

Consumers who are open to new technology are more likely to adopt EVs earlier.

Traditional or risk-averse consumers may delay purchase.

## POLICY AND REGULATORY FACTORS

### National and State Policies

Government policies influence the growth of EV adoption through:

- Tax subsidies
- Registration fee exemptions
- Reduced road taxes
- Priority parking or road access

Supportive policies create a positive environment for adoption.

### Emission Regulations

Strict emission norms for fossil-fuel vehicles indirectly push consumers toward EVs.

Awareness of pollution and regulatory pressure encourages shift.

### Public Awareness Campaigns

Government-led awareness programs help educate consumers about EV benefits and reduce misconceptions.

## DISCUSSION

EV adoption is shaped by a multi-dimensional set of factors. Economic affordability remains the most influential factor, especially in price-sensitive markets. Technological confidence—such as range, battery durability, and charging speed—is equally critical, as these elements determine convenience and reliability.

Infrastructural availability acts as the backbone of EV adoption. Without adequate charging stations, even highly motivated consumers may hesitate. Environmental beliefs and social norms further influence consumer decisions, particularly among younger and urban populations.

Government policy provides foundational support for adoption. Incentives bridge the price gap, while regulations and awareness programs encourage long-term market transformation. Therefore, consumer adoption is not driven by one factor alone but by the combined influence of economic, psychological, technological, environmental, infrastructural, and policy-related drivers.

## CONCLUSION

The adoption of electric vehicles is influenced by a wide range of interrelated factors. This research identifies economic considerations, technological features, charging infrastructure, environmental concern, psychological factors, and policy support as the most significant drivers. A comprehensive understanding of these factors can help policymakers, manufacturers, and researchers design more effective strategies to accelerate EV adoption. By aligning consumer needs with supportive policies and improved infrastructure, nations can successfully advance toward sustainable mobility.

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## PROBLEMS AND CHALLENGES OF ENTREPRENEURS TOWARDS SIDCO INDUSTRIES IN CHENGALPATTU DISTRICT, TAMILNADU

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### ABSTRACT

*Small Industries Development Corporations (SIDCO) is a fully owned Government Corporation. It provides financial assistance in the form of loans or subscriptions to debentures and shares, guarantees, etc. SIDCOs procure scarce raw materials from the domestic market and international market and make them available to needy small scale industries as per their requirements. SIDCO helps many small workers and unskilled workers for improving their livelihood; it also focuses on wellbeing of small upcoming and grown industries and motivates small industries through financial support. Government of India has announced many special schemes to uplift and improve small industry and helps in competing with large industries.*

**KEYWORDS:** Entrepreneurs, Financial, Assistant, Government, Small Scale Industries.

### INTRODUCTION

Meaning of SIDCO: Small Industries Development Corporations (SIDCO) is owned by state, companies or agencies in the India which were established at various times under the policy of Government of India for the promoting small scale industries and their activities. Tamil Nadu Small Industries Development Corporation Limited (TANSIDCO): TANSIDCO was established in 1970 to promote small-scale industries in the state of Tamil Nadu, Totally 127 Industrial Estates all over in Tamil Nadu. SIDCO's aim is to promote Small Industries; it helps in establishment of entrepreneurship and skill development among economically backward areas.

### IMPORTANCE OF THE STUDY

The study focuses on the challenges and troubles faced by entrepreneurs in SIDCO at TamilNadu region. It also gives suggestions and ways for remedial measures for various problems of SIDCO. Small industries are trying to survive in the field along with large ad multinational companies, that's the reason for the study.

### STATEMENT OF THE PROBLEM

List of Problems of SIDCO faced by New and existing entrepreneurs: Availability of Raw materials, Lack of Finance, Low Infrastructure, Idle Capacity, Lack of New Technology, Marketing, Shortage of Power, Health and Safety, Insurance, Accidents Coverage, Payment with respect to work, Safety for women workers, Financial support from Government, Loan Facilities, Targeted Consumer and reach, Accident Coverage, Psychological Health, Working Atmosphere, Health and Hygiene and Coordination among Workers.

## OBJECTIVE OF THE STUDY

1. To study the socio-economic (Occupation) development in SIDCO in Tamil Nadu.
2. To identify the challenges faced by entrepreneurs in SIDCO in Tamil Nadu.

## RESEARCH METHODOLOGY

The process of enumeration, as well as the correct recording of outcomes, is referred as data collection. The proper data is critical to the success of an investigation; the study comprises assessing the respondent's problems and troubles in various aspects, as well as the researcher employ the current study was carried out in a real-world situation.

## SAMPLING TECHNIQUE

The respondents were picked from all TANSIDCO units, as there are total 127 SIDCO industries across Tamil Nadu.

## REVIEW OF LITERATURE

**Dhanara.J.V.T,(2024)** Investment is treated as one of the main driving force of an economy. The level of investment defines the net capital formation of a country and eventually it gives healthy long term growth of the economy. The level of investment is determined by the level of savings, particularly the household savings. With middle income groups dominating the household sector, the savings from this group determines the level of investment and capital formation. According to the reports of Ministry of Statistics and Programme Implementation, the household sector accounts for 81.80% of the gross domestic savings of the country.

**Bhuvaneshwari.V** (2023) SIDCO that examine whether entrepreneurial activities significantly carried out across the form of owned enterprises, type of organization and nature of activity; and also explore the prospects and challenges faced by Entrepreneurs through micro entrepreneurial activities. The Study also involves in the application of descriptive quantitative analysis on the primarily data collected from SIDCO Entrepreneurship with Special reference to Coimbatore District South in the year 2020.

**Vijayalakshmi.P** (2022), In her point, Motivation plays a vital role for industrialist who are working in SIDCO in Radhapuram Taluk. She mentions that both internal and external factors for motivation play a crucial role in the livelihood of Budding and existing entrepreneurs and industrialist. Also mentions the importance of small industries and involvement of SIDCO units.

**Thanikachalam Vedhathiri** (2021),The article suggests the need and importance of small scale industries and MSMEs. Also mentions directly or indirectly all the small industries contribute to WTO as national income. As various small industries are the backbones for many large and multinational companies. Various semi-Industries depend on raw materials from Small scale industries, so its full of chain reaction between the size of industries.

**Sajad Ahmad Bhat** (2019) State Industrial Development Corporation (SIDCO) has been meant to address the industrial development of the Indian state of Jammu and Kashmir. In Jammu and Kashmir, Unemployment arrived at the apex and it's a serious concern. To overcome the resentment of youths on unemployment in Jammu and Kashmir, SIDCO furnish ways to generate various employment potentialities and possibilities in J and K.

## Socio Economic Profile of the Respondents

The demographic profile of the respondents was analyzed on the basis of their age, faculty, occupation, educational qualification, types of family, number of family members, and residential status of the respondents.

### Age

The age of the consumers can change the desires, wants, needs, and aspirations of products consumption. The age category influences the preferences and consumption pattern of the consumer towards the Business, the present study the age wise distribution of the respondents in the cosmetic products is presented in Table 1.

**Table No. 1**  
**Age of the Respondents**

S.No.	Age (in years)	No. of Respondents	Percentage
1.	Up to 18 Years	2	1
2.	19 to 36 Years	5	4
3.	37 to 54 Years	100	79
4.	Above 55 years	20	16
<b>Total</b>		<b>127</b>	<b>100.00</b>

**Source:** Calculations Based on Primary Data:

The Table 1 shows that the most of the respondents belong to the age category of 37 to 54 Years, followed by 16 per cent of the respondents belong to Above 55 Years category, followed by 1 and 4 per cent belong to Up to 18 Years and 19 to 36 Years respectively.

#### **Occupation of the Family Members**

The occupation of the parents is one of the factors that influence the purchasing behavior because some of the parents have to take care and maintain the appearance of their children. Parents' occupations support the students' different pattern of spending towards the cosmetic products. The occupation of the parents is analyzed and presented in the Table .2

**Table No. 2**  
**Occupation of the Respondents**

S.No.	Occupation	No. of Respondents	Percentage
1.	Farmer	25	20
2.	Government Employee	13	10
3.	Private Employee	32	25
4.	Business Man	13	10
5.	Professionals	44	35
<b>Total</b>		<b>127</b>	<b>100.00</b>

**Source:** Calculations Based on Primary Data:

Table 2 shows the distribution of the cadre of the selected employees from out of 127 employees, 25 percent of the respondents are employed as Farmer, 13 percent of the respondents are employed as Government Employee, 32 percent of the respondents are Private Employee, 10 percent of the respondents are Business Man, and 44 percent of the respondents are Professionals.

#### **Type of Family**

The influence from nature of family is considered as an important element that affects the purchasing behavior. In a nuclear family or joint family the family members might have convinced for working as an entrepreneurs. A great deal of family interaction happens before the purchase decision is made, especially when comes to working as a employer, that the family often decides together. Hence the influence made by the family members should be analyzed and presented in the Table 3.

**Table No. 3**  
**Type of Family**

S.No.	Type of Family	No. of Respondents	Percentage
1.	Nuclear Family	100	79
2.	Joint Family	27	21
<b>Total</b>		<b>127</b>	<b>100.00</b>

**Source:** Calculations Based on Primary Data:

Table 3 shows that the family systems of the respondents which constituted 21 percent of the respondents are joint family and 79 percent of the respondents are nuclear family.

### Family Members

The family member includes the parents, brothers, sisters and close relations of the respondents. The impact generated by the family members is also substantial influence in the working atmosphere. The family members are generally a crucial role in the decision-making and varying pattern of roles and functions. Hence the influence of respondents' family members should be analyzed and presented in the Table 4.

**Table No. 4**  
**Family Members**

S.No.	Family Members	No. of Respondents	Percentage
1.	Up to 3 Members	57	45
2.	4 to 6 Members	61	48
3.	More than 6 Members	9	7
<b>Total</b>		<b>127</b>	<b>100.00</b>

**Source:** Calculations Based on Primary Data:

Table 4 It depict that out of 127 respondents 45 percent of the respondents up to 3 Member, 48 percent of the respondent 4 to 6 member, and the rest 9 percent more than 6 member.

### Residential Status

The residential area of the respondents also influences the entrepreneurs' knowledge and work culture. The residential area influences the working place and cultural backgrounds in the particular area of residence. The residential area wise distribution of the consumers is presented in Table 5.

**Table No. 5**  
**Residential Status of Respondents**

S.No.	Residential Status	No. of Respondents	Percentage
1.	Urban	72	57
2.	Rural	55	43
<b>Total</b>		<b>127</b>	<b>100.00</b>

**Source:** Calculations Based on Primary Data:

Table 5 shows that the residential area wise respondent in rural, are constitutes 43 percent and the rest of them are lives in the urban area, 57 percent.

### Marital Status

The life style and purchasing priorities is decided by the living status of both men and women in the society. In a married category both of them working has to spend to determine their purchases equally. The unmarried are purchase decisions are individually or by the elders of the family. The marital status of the respondents has presented in Table.6

**Table No. 6**  
**Marital status of the respondents**

Marital	Frequency	Percentage
Married	71	56
Unmarried	56	44
<b>Total</b>	<b>127</b>	<b>100</b>

**Source:** Calculations Based on Primary Data:

Table 6 depicts that 56 percent of the respondents are married and 44 percent of the respondents are Unmarried. It is clear from the table that the major respondents are married 56%)

### Type of Ownership

It refers to the property or company rights towards its operational works and activities. It depends upon the entire capital structure of any company and contributions from various aspects, in Table 7.

**Table No. 7**  
**Type of Ownership**

Ownership	Frequency	Percentage
Sole Proprietor	56	44
Partnership	14	11
Joint Hindu Family	23	18
Joint Venture	34	27
<b>Total</b>	<b>127</b>	<b>100</b>

**Source:** Calculations Based on Primary Data

Table 7. It shows that the distribution of the cadre of the selected employees from private bus transports out of 127 employees, 44 percent of the respondents are Sole Proprietor, 11 percent of the respondents are Partnership, 18 percent of the respondents are Joint Hindu Family, 27 percent of the respondents are Joint Venture.

#### **Income of the Respondents**

Income is the most important variable to determine economic status of an individual's income. The individual income determines the standard of living in a family. The monthly income of the respondents is collected for the study into different category of the purchasers in the Fishes and presented in Table 8.

**Table No. 8**  
**Income of the Respondents**

Income	Frequency	Percentage
Upto Rs.10,000	61	48
Rs.10,001-20,000	43	34
Rs.20,001-30,000	13	10
Rs.30,001 and above	10	8
<b>Total</b>	<b>127</b>	<b>100.0</b>

**Source:** Calculations Based on Primary Data

Table 8 Its shows that out of 127 respondents 44 employees receives below income Rs.10,000, 34 percent generated income between Rs 10,001 to Rs 20,000, 10 percent draws income between Rs 20,001 to Rs 20,000 and 8 percent receives above Rs 30,001.

#### **Challenges in SIDCO faced by Entrepreneurs**

**Table No. 9**

#### **List of Problems of SIDCO faced by New and existing entrepreneurs:**

S. No.	Sources	Always	Usually	Occasionally	Not Usually	Never	Total
1.	Availability of Raw Materials	27	62	14	11	13	127
		21%	49%	11%	9%	10%	100.00
2.	Lack of Finance	35	28	37	14	13	127
		28%	22%	29%	11%	10%	100.00
3.	Low Infrastructure	30	46	20	18	13	127
		24%	36%	16%	14%	10%	100.00
4.	Idle Capacity	25	13	32	44	13	127
		20%	10%	25%	35%	10%	100.00
5.	Lack of New Technology	24	27	38	11	27	127
		19%	21%	30%	9%	21%	100.00
6.	Marketing	15	25	23	46	18	127
		12%	20%	18%	36%	14%	100.00
7.	Shortage of Power	60	16	33	13	5	127
		47%	13%	26%	10%	4%	100.00
8.	Health and Safety	34	42	24	14	13	127
		27%	33%	19%	11%	10%	100.00

9.	Insurance	19 15%	41 32%	29 23%	11 9%	27 21%	127 100.00
10.	Accidents Coverage	11 9%	24 19%	27 21%	38 30%	27 21%	127 100.00

**Source:** Calculations Based on Primary Data

Table 9 shows that 49 per cent of the respondents says that usually they get raw materials easily, followed by 32 per cent of the respondents admit that they get Insurance, accident coverage 21 per cent strongly disagree about the factor. 10 per cent says that no health and safety in small industries. 47 per cent strongly agree that there is shortage of power.

**Table No. 10**

**Other Problems related to Entrepreneurs in SIDCO, Tamil Nadu**

S. No.	Particulars	No. of Respondents	Percentage	Mean Score	Rank
1.	Payment with respect to work	24	19%	4.89	1
2.	Safety for women workers	13	10%	4.47	5
3.	Financial support from Government	11	9%	4.42	6
4.	Loan Facilities	9	7%	4.38	7
5.	Targeted Consumer and reach	18	14%	4.62	3
6.	Accident Coverage	23	18%	4.71	2
7.	Psychological Health	7	6%	4.31	8
8.	Working Atmosphere	15	12%	4.51	4
9.	Health and Hygiene	4	3%	4.26	9
10.	Coordination among Workers	3	2%	4.23	10
<b>Total</b>		<b>127</b>	<b>100%</b>		

**Source:** Calculations Based on Primary Data

Table 10 shows that 19 per cent of the respondents ranked 1 for payment with respect to work followed by 18 per cent ranked 2 for accident coverage and ranked 10 for Coordination among workers.

**FINDINGS OF THE STUDY**

- It depicts that 79% of the respondents belong to the age category of 37-54 years.
- It's clearly shows that the most of the employees 48% generates income between Upto Rs 10,000.
- It denotes that the number of employees like Sole Proprietor 44% are works high.
- It depicts that 56% of the respondents are married.
- It shows that 48% of the 4 to 6 members are the most respondents.
- It is found that most of the respondents of (57) are living in the rural area.
- It is found that most of the respondents (79) are living in the joint family system.
- 49% of the respondents say that usually they get raw materials easily.

**SUGGESTIONS OF THE STUDY**

- Entrepreneurs must feel the safety aspects of workers and must plan accordingly.
- Health and hygiene must not be compromised must given priority.
- Income and other benefits must be given in order to withstand the workers into organization.
- Installation of powerful generators at workplace is necessary.

**CONCLUSION**

The present article paper concludes that, the challenges of entrepreneurs need to be focused more for the growth of new employment opportunities, and entrepreneurial practices will be new future, as now many youngsters are trying for business and self owned company, Government of India keep on motivating young generations for business opportunities and tries to educate people through various policies and schemes, subsidies etc. The future is entrepreneurial practices, and all the problems need to be sorted out by individuals, partners, friends, family, and employees'.

Running a successful business especially in such a competitive world is so difficult, and to withstand in market along with competitors makes a business good strength and power for progress. In the way, entrepreneurs have to face troubles in order to survive in his/her respective fields, and all the troubles will definitely worth for successful business.

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**AWARENESS AND ACCESS TO GOVERNMENT SCHEMES  
 PROMOTING WOMEN ENTREPRENEURSHIP: AN EMPIRICAL STUDY  
 AMONG WOMEN UNDERGRADUATE STUDENTS IN BANGALORE**

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**ABSTRACT**

*This empirical study explores the level of awareness and accessibility of government schemes aimed at fostering women entrepreneurship in Bangalore, Karnataka. Although the Government of India has introduced several flagship initiatives such as the Pradhan Mantri MUDRA Yojana, Stand-Up India Scheme, Mahila Udyam Nidhi Scheme, and the Women Entrepreneurship Platform (WEP) many aspiring women entrepreneurs continue to face challenges in understanding and availing these opportunities. The research seeks to assess the extent to which undergraduate women students, pursuing arts and science courses in Bangalore, are informed about and able to access such entrepreneurial support mechanisms. A structured questionnaire based on a five-point Likert scale was administered to a sample of 234 respondents selected through convenience sampling. Both primary and secondary data were employed for analysis, using descriptive and inferential statistical techniques such as frequency distribution, percentage analysis, mean score ranking, and correlation analysis. The results reveal a moderate level of awareness regarding popular schemes like MUDRA Yojana and Mahila Udyam Nidhi, whereas familiarity with other lesser-known initiatives remains relatively low. Moreover, actual access and utilisation of these schemes are found to be limited, primarily due to inadequate information dissemination, procedural hurdles, and lack of mentorship or guidance. The study further highlights that demographic factors particularly family business background and entrepreneurial intent play a significant role in shaping awareness and accessibility levels. The findings underscore the need for improved outreach efforts, simplified administrative processes, and the integration of entrepreneurship education within undergraduate curricula to enhance women's participation in government-supported entrepreneurial programmes.*

**KEYWORDS:** Women Entrepreneurs, Government Schemes, Awareness, Access, Women Entrepreneurship, Bangalore, Empirical Study, Entrepreneurship Development

**INTRODUCTION**

Women's entrepreneurship has emerged as a pivotal force in driving inclusive economic growth, employment generation, and social transformation in India. Over the past decade, increasing educational attainment, progressive socio-cultural shifts, and institutional interventions have encouraged more women to enter entrepreneurial ventures. Nevertheless, the proportion of women entrepreneurs in India continues to lag behind that of developed nations (Dastidar, 2025).

Despite gradual progress, women-led enterprises often confront structural challenges such as restricted access to finance, limited exposure to entrepreneurial training, and socio-cultural constraints that hinder business sustainability (Khasma et al., 2023). Recognising these disparities, the Government of India has launched several flagship programmes and policy initiatives to promote women entrepreneurship. Notable examples include the Pradhan Mantri Mudra Yojana (PMMY), Stand-Up India Scheme, Mahila Udyam Nidhi Scheme, and the Women Entrepreneurship Platform (WEP) spearheaded by NITI Aayog. These initiatives collectively aim to expand credit availability, build entrepreneurial capacity, and nurture a supportive ecosystem for women-led businesses (NITI Aayog, 2022). However, the effectiveness of these initiatives is often constrained by limited awareness, inconsistent implementation, and bureaucratic barriers. A recent national survey revealed that nearly 24% of women entrepreneurs in India were unaware of any government schemes, while another 34% had never attempted to avail themselves of such benefits (Entrepreneur India, 2024).

Empirical research further underscores that awareness and access levels are influenced by demographic and socio-economic characteristics. For instance, a study conducted in Kanyakumari district found that women with prior family business exposure or entrepreneurship education exhibited significantly higher awareness levels of government initiatives than their counterparts without such exposure (Desai, 2024). Similarly, a nationwide analysis reported that only 42% of women entrepreneurs demonstrated moderate awareness, while 25% exhibited low awareness regarding available financial and developmental support mechanisms (All Finance Journal, 2021). These findings suggest that despite the availability of numerous schemes, the actual reach and utilisation remain suboptimal due to procedural complexities, limited dissemination of information, and inadequate institutional guidance (Kavita & Sanwal, 2023).

Within the context of Karnataka and particularly Bangalore, India's technological and entrepreneurial hub the ecosystem presents fertile ground for promoting women's entrepreneurship through innovation and start-up culture. However, empirical research focusing on women's awareness and accessibility of government schemes in Bangalore remains limited. Considering the city's vibrant business landscape, educational diversity, and presence of aspiring young entrepreneurs, it provides an ideal setting for examining the gap between policy frameworks and their practical impact on potential women entrepreneurs.

Accordingly, this empirical study aims to assess the level of awareness and access to government schemes among women students pursuing undergraduate arts and science courses in Bangalore. These students represent a critical demographic poised to contribute to the next generation of women entrepreneurs. The research specifically seeks to (i) measure awareness levels of key women-oriented entrepreneurship schemes, (ii) evaluate the extent of access and barriers to availing such schemes, and (iii) examine the relationship between demographic variables such as age, family business background, and entrepreneurial intent and the degree of awareness and accessibility. By analysing these dimensions, the study seeks to bridge the gap between governmental policy initiatives and their effective reach among prospective women entrepreneurs, offering valuable insights for policymakers, educators, and development agencies.

#### **FINANCIAL SUPPORTING SCHEMES FOR WOMEN ENTREPRENEURS IN INDIA**

In the Indian context, both the Central and State Governments, in collaboration with public and private financial institutions, have introduced a wide range of financial-support initiatives aimed at strengthening women's participation in entrepreneurship. These programmes are primarily designed to address critical structural challenges faced by women entrepreneurs, such as limited access to formal credit, lack of collateral, and inadequate exposure to business ecosystems. Broadly, these initiatives extend financial assistance through three interrelated dimensions: (i) credit provision in the form of loans, subsidies, and grants; (ii) capacity building through skill development, mentorship, and entrepreneurial training; and (iii) ecosystem support, which includes networking platforms, digital facilitation, and incubation linkages.

Among the various national initiatives, the Pradhan Mantri Mudra Yojana (PMMY) stands

out as one of the most impactful programmes for promoting financial inclusion among women entrepreneurs. Launched in 2015, PMMY provides collateral-free microcredit through three categories Shishu (loans up to ₹50,000), Kishor (₹50,000 to ₹5 lakh), and Tarun (₹5 lakh to ₹10 lakh). A significant proportion of PMMY beneficiaries are women, demonstrating its crucial role in supporting micro and small enterprises owned or managed by women (Piramal Finance, 2024; Mint, 2024). Another major initiative, the Stand-Up India Scheme, launched in 2016, facilitates institutional loans ranging from ₹10 lakh to ₹1 crore for women entrepreneurs and individuals belonging to Scheduled Castes and Scheduled Tribes. The scheme aims to promote greenfield ventures in the manufacturing, trading, and services sectors, thereby expanding entrepreneurial opportunities for underrepresented groups (Mint, 2024).

Complementing these efforts, the Mahila Udyam Nidhi Scheme, operated by the Small Industries Development Bank of India (SIDBI), provides term loans up to ₹10 lakh for setting up or expanding small-scale enterprises (JETIR, 2023). Likewise, the Stree Shakti Package implemented by several nationalized banks offers financial concessions such as reduced interest rates (typically by 0.05%) and collateral relaxation for eligible women entrepreneurs (Moneycontrol, 2024). Several niche and regionally focused schemes have also been introduced to cater to specific segments of women entrepreneurs. For instance, the Annapurna Scheme provides working capital loans up to ₹50,000 to women engaged in small-scale food catering businesses, while the Udyogini Scheme empowers rural women entrepreneurs through credit assistance and entrepreneurship training (Business Spotlight Online, 2024). Collectively, these initiatives aim to reduce economic dependency, enhance self-employment, and promote women-led enterprises across diverse sectors, from micro-enterprises to high-growth start-ups.

Despite the breadth of these initiatives, various government reviews and empirical studies highlight persistent gaps in awareness and accessibility. The NITI Aayog (2023) assessment of over 70 central and 433 state-level schemes revealed that while financial inclusion indicators have improved, regional disparities and information asymmetries continue to limit the effectiveness of these interventions. Many aspiring women entrepreneurs remain unaware of available schemes or find themselves discouraged by procedural complexities, documentation requirements, and limited institutional guidance. Therefore, within the context of the present study focused on undergraduate women students in Bangalore it becomes imperative to assess not only the awareness levels of these schemes but also their perceived accessibility and utilisation potential. The mere existence of multiple schemes does not automatically ensure participation or empowerment. Effective inclusion requires sustained awareness campaigns, university-level entrepreneurship orientation programmes, and targeted capacity-building mechanisms. This empirical investigation thus seeks to quantify the extent of awareness and access among potential women entrepreneurs in an urban educational ecosystem, contributing valuable insights for policy and academic discourse on women's economic empowerment.

## REVIEW OF LITERATURE

### POLICY LANDSCAPE AND SCHEME MAPPING

Over the past five years, India has witnessed an intensification of central and state-level interventions designed to foster women's participation in entrepreneurship. Flagship initiatives such as the Pradhan Mantri Mudra Yojana (PMMY), Stand-Up India, Mahila Udyam Nidhi Scheme, and the Women Entrepreneurship Platform (WEP) together constitute a robust policy framework targeting women-led enterprise development through access to finance, skill enhancement, and ecosystem support (Startup India, 2024; NITI Aayog, 2023).

The Women Entrepreneurship Platform launched by NITI Aayog serves as a unifying digital interface connecting women entrepreneurs to mentorship, funding, and business networks. Similarly, the Credit Guarantee Scheme for Startups and Startup India Seed Fund initiatives complement financial schemes by promoting innovation-led ventures. However, while the policy architecture has expanded, recent reviews indicate that scheme implementation remains fragmented across ministries and states, often resulting in limited coordination and duplication of

objectives (NITI Aayog, 2023). This fragmentation contributes to information asymmetry, reducing awareness and effective scheme uptake among target beneficiaries.

### **EMPIRICAL EVIDENCE ON AWARENESS LEVELS**

A consistent theme in empirical research is the existence of a substantial awareness gap among women entrepreneurs concerning government support schemes. Studies conducted across multiple Indian districts reveal that while women are generally familiar with popular financing programmes such as PMMY and Stand-Up India, awareness of lesser-known or sector-specific initiatives remains limited (JETIR, 2023; IJCAMS, 2023; Dastidar et al., 2024). For instance, Mohata (2023) found that only 47% of surveyed women entrepreneurs were aware of more than two government schemes, while Mahesh and Sowmiya (2022) reported that even among educated entrepreneurs, only 38% had adequate knowledge about eligibility and procedural details. Awareness tends to be strongly scheme-specific higher for schemes with strong media visibility and lower for niche, region-specific programmes (Jacob et al., 2021). This differential awareness significantly influences utilisation patterns and consequently, the overall impact of these schemes on women's economic participation.

### **DETERMINANTS OF AWARENESS: DEMOGRAPHIC AND CONTEXTUAL FACTORS**

Demographic characteristics, educational attainment, family business exposure, and regional context have emerged as significant predictors of awareness levels. Studies conducted across Tamil Nadu, Kerala, and Karnataka show that women with prior exposure to business environments or family-run enterprises exhibit higher awareness and willingness to apply for government schemes (Desai, 2024; Priya & Bose, 2021). Similarly, those pursuing vocational or entrepreneurship education demonstrate greater confidence in navigating procedural complexities (Aman Jacob et al., 2021). Conversely, women from non-business families and rural regions often exhibit limited exposure to entrepreneurial ecosystems, thereby facing structural barriers in accessing information (Sharma et al., 2024). Multiple studies highlight that even when awareness exists, institutional bottlenecks such as documentation requirements, collateral demands, and limited digital literacy constrain actual utilisation (Kavita & Sanwal, 2023; NITI Aayog, 2023). Hence, awareness alone is not sufficient; procedural simplification, mentorship, and institutional guidance are crucial for effective access.

### **REGIONAL AND SECTORAL VARIATIONS: FOCUS ON URBAN CONTEXTS**

While many existing studies focus on micro and small enterprises in rural or semi-urban settings, limited literature examines awareness among potential women entrepreneurs in urban academic contexts. Metropolitan regions such as Bangalore provide a conducive entrepreneurial ecosystem with access to incubators, start-up networks, and higher education institutions (Tomer, 2025). Yet, empirical evidence on the awareness of government schemes among women undergraduate students remains sparse. This urban focus is particularly relevant because undergraduate women represent a potential future entrepreneurial segment. Studies from other states (e.g., Coimbatore and Kanyakumari) indicate that higher education institutions can play a pivotal role as information intermediaries (Mahesh & Sowmiya, 2022; Desai, 2024). However, their effectiveness in fostering awareness and access in metropolitan contexts like Bangalore remains largely unexplored justifying the present study's focus on this demographic.

### **EVALUATIONS OF SCHEME DESIGN AND IMPLEMENTATION**

Comprehensive policy reviews have identified systemic challenges in the design and delivery of entrepreneurship schemes. The NITI Aayog (2023) report highlights duplication of objectives across ministries, inconsistent outreach mechanisms, and the lack of integrated handholding services that connect finance with mentoring and market linkages. Empirical assessments further reveal that limited monitoring, insufficient impact evaluation, and fragmented feedback channels hinder the long-term sustainability of these interventions (Khasma et al., 2023; Arora, 2022). Recent initiatives such as the Credit Guarantee Scheme for Startups and the Startup India Seed Fund represent efforts to address funding gaps for innovation-driven women

entrepreneurs. Nevertheless, these schemes remain in early stages of evaluation, with limited empirical data on their outcomes. The literature therefore calls for the development of a unified monitoring framework, outcome-based data collection, and a stronger feedback mechanism between beneficiaries and policymakers to ensure inclusivity and effectiveness (NITI Aayog, 2023; NCW, 2021).

Overall, the literature indicates that despite a comprehensive policy landscape, awareness and access to government schemes among women entrepreneurs remain suboptimal. Most existing studies have focused on operating entrepreneurs, leaving a gap in understanding how aspiring women particularly students at the undergraduate level perceive and access these supports. Moreover, empirical research examining the relationship between demographic factors, awareness, and access remains limited in urban academic contexts. The present study seeks to fill this gap by assessing these dimensions among women undergraduate students in Bangalore, thereby contributing to both policy and academic discourse on women's entrepreneurship development in India.

### RESEARCH GAP

A synthesis of the contemporary Indian literature reveals several recurring patterns and critical gaps in understanding the awareness and accessibility of government support schemes for women entrepreneurs:

1. Awareness of flagship financial initiatives such as the Pradhan Mantri Mudra Yojana (PMMY) and Stand-Up India is relatively higher compared to smaller or state-level programs and non-financial supports such as entrepreneurial training, mentoring, and market linkage initiatives. This suggests an overemphasis on financial aspects and inadequate communication of complementary capacity-building measures.
2. Empirical studies consistently identify factors such as family business background, educational exposure, and entrepreneurial intent as strong predictors of awareness and access. Women with prior exposure to business environments or formal entrepreneurship education exhibit greater scheme awareness and a higher propensity to apply for support mechanisms.
3. Despite the proliferation of schemes, bureaucratic complexities, insufficient information dissemination, and lack of mentorship remain substantial barriers to utilisation. These findings indicate that mere existence of financial schemes is insufficient effective awareness must be accompanied by facilitative mechanisms such as streamlined procedures and accessible guidance.
4. A prominent research void exists in studies focusing on aspiring entrepreneurs, particularly undergraduate women students in urban metropolitan contexts such as Bangalore. The majority of prior research concentrates on operating micro-entrepreneurs or rural women cohorts, overlooking the perceptions and readiness of potential future entrepreneurs in higher education settings.

The present study seeks to bridge this gap by empirically assessing the levels of awareness and access to government schemes among undergraduate women students in Bangalore, while exploring the role of demographic determinants and perceived barriers. By addressing this underexplored segment, the study aims to contribute actionable insights for policymakers and educational institutions to enhance outreach, simplify procedures, and foster entrepreneurial participation among young women.

### OBJECTIVES OF THE STUDY

The primary aim of this empirical investigation is to evaluate the level of awareness and access to government schemes designed to promote women entrepreneurship among undergraduate women students in Bangalore, Karnataka. The study seeks to bridge the gap between the availability of numerous policy initiatives and their actual outreach and utilisation among potential women entrepreneurs in an urban educational context.

In line with this purpose, the study is guided by the following specific objectives:

1. To assess the level of awareness among undergraduate women students regarding major government schemes that support women entrepreneurship in India.
2. To examine the extent of access and actual utilisation of these government-sponsored schemes among the respondents.
3. To analyse the relationship between key demographic factors (such as family business background, educational stream, and entrepreneurial intent) and the level of awareness of women entrepreneurship schemes.
4. To identify the major barriers and challenges encountered by women in accessing financial and developmental support through these schemes.
5. To propose policy-level recommendations and institutional measures aimed at enhancing awareness, accessibility, and active participation of women in government-supported entrepreneurial initiatives.

### STATEMENT OF THE PROBLEM

Women entrepreneurs constitute a vital segment of India's economic landscape, contributing significantly to innovation, employment creation, and inclusive socio-economic growth. Recognising their potential, the Government of India and several state governments have launched a multitude of financial and developmental support schemes such as the Pradhan Mantri Mudra Yojana (PMMY), Stand-Up India Scheme, Mahila Udyam Nidhi Scheme, Stree Shakti Yojana, and Udyogini Scheme to encourage and facilitate women's entrepreneurial participation. These initiatives aim to provide accessible credit, capacity-building opportunities, and institutional support to enable women-led enterprises across various sectors.

However, despite the growing policy focus and expansion of such programs, the level of awareness and access to these schemes among potential and existing women entrepreneurs remains markedly limited. A number of empirical studies highlight that information asymmetry, inadequate outreach mechanisms, procedural complexity, and socio-cultural constraints continue to impede the effective utilisation of government initiatives. Many women, particularly those from urban academic settings, are either unaware of available entrepreneurial support mechanisms or lack the institutional guidance necessary to access and benefit from them. Furthermore, issues such as lengthy documentation processes, collateral requirements, and insufficient mentorship support serve as additional deterrents.

In this context, Bangalore, often regarded as India's start-up and innovation capital, presents an interesting paradox. Despite its vibrant entrepreneurial ecosystem, technological advancement, and strong institutional infrastructure, the extent to which women undergraduate students the potential future entrepreneurs are aware of and able to access government entrepreneurship schemes remains unclear.

Therefore, there is a compelling need to empirically evaluate the level of awareness, accessibility, and perceived barriers related to government schemes among women students in Bangalore. Understanding this gap will provide critical insights for policy refinement, targeted outreach, and capacity-building interventions aimed at strengthening women's participation in entrepreneurial activities. The findings of this study are expected to contribute to the ongoing discourse on women's economic empowerment, particularly in bridging the gap between policy intent and practical accessibility within India's evolving entrepreneurial ecosystem.

### RESEARCH MODEL DEPICTING WOMEN ENTREPRENEUR AWARENESS

The present study aims to empirically assess the awareness and access levels of government schemes designed to promote women entrepreneurship among potential women entrepreneurs in Bangalore, focusing particularly on undergraduate women students pursuing arts and science programs. This model builds upon earlier empirical and conceptual studies that explored women's awareness and utilisation of institutional support mechanisms for entrepreneurship (Jacob et al., 2021; Dastidar et al., 2024; Sharma et al., 2024). The study proposes a conceptual framework that establishes the interrelationship between demographic characteristics, awareness of government schemes, access and utilisation levels, and perceived barriers that potentially influence this

awareness–access pathway. The model is intended to offer a holistic understanding of how women's personal, social, and cognitive factors shape their ability to recognise and benefit from institutional entrepreneurial support.

### CONCEPTUAL BASIS OF THE MODEL

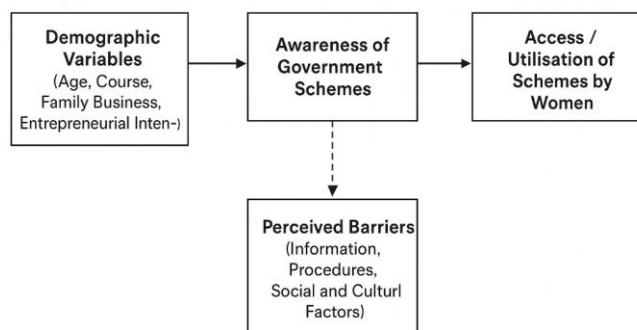
The conceptual framework of this study is grounded in the Theory of Planned Behaviour (TPB) (Ajzen, 1991) and the awareness–access linkage framework that emphasises the role of cognitive and contextual factors in shaping entrepreneurial decision-making. According to TPB, individual behaviour is determined by attitude, subjective norms, and perceived behavioural control. In the present context, awareness of government schemes represents a key cognitive determinant that influences behavioural intention (i.e., willingness to access support) and ultimately, actual utilisation of such schemes. In line with prior research on women entrepreneurship (Desai, 2024; Khasma et al., 2023), the proposed model posits that demographic variables such as age, educational background, family business exposure, and entrepreneurial intention directly affect the level of awareness regarding government schemes. Awareness, in turn, acts as a mediating construct that influences access and utilisation. Moreover, perceived barriers such as procedural complexity, lack of mentorship, limited information flow, and socio-cultural restrictions moderate the relationship between awareness and access, either by enhancing or constraining it.

### KEY ASSUMPTIONS

The proposed conceptual model rests on three interrelated assumptions:

1. Demographic characteristics such as age, course of study, family business background, and entrepreneurial intention have a significant impact on the awareness level of government schemes related to women entrepreneurship.
2. Higher levels of awareness regarding government schemes are expected to enhance the accessibility and utilisation of these schemes among potential women entrepreneurs.
3. Perceived barriers comprising factors such as lack of information dissemination, procedural complexity, inadequate mentoring, and socio-cultural limitations moderate the strength of the relationship between awareness and access to government schemes.

CONCEPTUAL MODEL



### PROPOSED HYPOTHESES

Based on the conceptual framework, the following hypotheses are proposed:

- **H1:** There is a significant relationship between awareness of government schemes and access/utilisation of such schemes among women students in Bangalore.
- **H2:** Demographic variables (age, course of study, family business background, entrepreneurial intention) significantly influence awareness of government schemes.
- **H3:** Demographic variables significantly influence access/utilisation of government schemes.
- **H4:** Perceived barriers moderate the relationship between awareness and access, such that higher perceived barriers weaken the positive relationship between awareness and access.

## ANALYTICAL FRAMEWORK

To empirically test the proposed model, the study employs a structured questionnaire comprising items measured on a 5-point Likert scale ranging from “strongly disagree” to “strongly agree.” Descriptive statistics such as frequency distribution and percentage analysis are used to describe the demographic profile of the respondents, while mean score ranking identifies the most and least known schemes. Correlation analysis is applied to examine the strength and direction of relationships among the study variables. The reliability of the constructs is assessed using Cronbach’s Alpha to ensure internal consistency.

## TEST OF RELIABILITY

Reliability analysis was carried out to ensure the internal consistency of the measurement scales used in the study. A Cronbach’s Alpha test was applied to all the Likert-scale constructs namely Awareness of Government Schemes, Access and Utilisation, and Perceived Barriers. The test was performed using the responses collected from 234 women undergraduate students in Bangalore City.

According to Nunnally (1978), a Cronbach’s Alpha value of 0.70 or above is considered acceptable for social science research.

**Table No. 1**  
**Reliability Statistics**

Constructs	Number of Items	Cronbach’s Alpha (α)	Reliability Status
Awareness of Government Schemes	6	0.84	Reliable
Access and Utilisation	5	0.81	Reliable
Perceived Barriers	5	0.78	Reliable
Overall Instrument	16	0.82	Reliable

The Cronbach’s Alpha values for all the constructs exceeded the minimum threshold of 0.70, confirming that the instrument exhibits a high level of internal consistency and reliability. Hence, the collected data were deemed suitable for further statistical analysis.

## DATA ANALYSIS AND INTERPRETATION

### DEMOGRAPHIC PROFILE OF RESPONDENTS

The demographic analysis provides insight into the background characteristics of the respondents and helps understand variations in awareness and access to women entrepreneurship schemes. Descriptive statistics such as frequency distribution and percentage analysis were used to analyse the demographic data of 234 respondents.

**Table No. 2**  
**Demographic Profile of Respondents**

Demographic Variable	Category	Frequency	Percentage (%)
Age Group (in years)	Below 20	112	47.9
	20 – 22	96	41.0
	Above 22	26	11.1
Course of Study	Arts	130	55.6
	Science	104	44.4
Year of Study	I Year	78	33.3
	II Year	82	35.0
	III Year	74	31.6
Family Business Background	Yes	92	39.3
	No	142	60.7
Entrepreneurial Intention	Yes	118	50.4
	No	64	27.4
	Not decided	52	22.2
Participation in Training	Yes	102	43.6
	No	132	56.4

Source: Primary Data

### Interpretation

The demographic analysis reveals that a majority of respondents (around 88.9%) belong to the age group below 22 years, reflecting the youthful demographic of potential women entrepreneurs. About 55.6% are from Arts disciplines and 44.4% from Science backgrounds, ensuring a balanced academic representation. Nearly 39.3% of respondents belong to families engaged in business, suggesting early exposure to entrepreneurial activities. Additionally, 50.4% of respondents expressed a clear intention to start their own ventures in the future, demonstrating a strong entrepreneurial mindset among young women in Bangalore. However, only 43.6% of the respondents have participated in entrepreneurship-related training programs, indicating a gap in experiential learning and exposure to government schemes. This underlines the importance of institutional interventions to enhance entrepreneurial awareness and preparedness among women students.

### CORRELATION ANALYSIS

The Pearson's Correlation Coefficient (r) was used to test the strength and direction of the relationship between the key variables. The results are presented below.

#### Correlation between Awareness, Access, and Perceived Barriers

**Table No. 3**  
**Correlation Analysis**

Variables	Awareness	Access	Perceived Barriers
<b>Awareness</b>	1.000	0.674**	-0.412**
<b>Access</b>	0.674**	1.000	-0.386**
<b>Perceived Barriers</b>	-0.412**	-0.386**	1.000

### INTERPRETATION

The correlation results indicate a strong positive relationship between awareness and access ( $r = 0.674$ ,  $p < 0.01$ ), confirming that higher awareness of government schemes significantly enhances access and utilisation among women respondents. A moderate negative correlation between perceived barriers and both awareness ( $r = -0.412$ ) and access ( $r = -0.386$ ) suggests that barriers such as lack of information and procedural complexity reduce effective participation in entrepreneurship schemes.

Thus, H1 is accepted confirming that awareness positively influences access to government schemes.

### MULTIPLE REGRESSION ANALYSIS

To further determine the combined impact of demographic and attitudinal variables on awareness and access, Multiple Linear Regression Analysis was conducted.

#### INFLUENCE OF DEMOGRAPHIC FACTORS ON AWARENESS

**Dependent Variable:** Awareness of Government Schemes.

**Independent Variables:** Age, Course of Study, Family Business Background, Entrepreneurial Intention.

**Table No. 4**  
**Regression**

Independent Variable	Beta ( $\beta$ )	t-value	Sig. (p)
Age	0.121	1.682	0.094
Course of Study	0.158	2.313	0.022*
Family Business Background	0.246	3.791	0.000**
Entrepreneurial Intention	0.291	4.522	0.000**
<b>R<sup>2</sup> = 0.394; Adjusted R<sup>2</sup> = 0.384; F = 23.56 (p &lt; 0.001)</b>			

### Interpretation

The model explains **39.4% of the variance** in awareness levels. Among the predictors, entrepreneurial intention ( $\beta = 0.291$ ,  $p < 0.01$ ) and family business background ( $\beta = 0.246$ ,  $p < 0.01$ ) have the most significant positive influence. Hence, H2 is accepted.

**INFLUENCE OF AWARENESS AND PERCEIVED BARRIERS ON ACCESS****Dependent Variable:** Access to Government Schemes**Independent Variables:** Awareness of Schemes, Perceived Barriers**Table No. 5**  
**Regression**

Independent Variable	Beta ( $\beta$ )	t-value	Sig. (p)
Awareness of Schemes	0.586	9.754	0.000**
Perceived Barriers	-0.273	-4.379	0.000**
<b>R<sup>2</sup> = 0.524; Adjusted R<sup>2</sup> = 0.518; F = 55.92 (p &lt; 0.001)</b>			

**Interpretation**

The regression model explains 52.4% of the variance in access to government schemes. Awareness has a significant positive impact ( $\beta = 0.586$ ,  $p < 0.01$ ), while perceived barriers have a negative impact ( $\beta = -0.273$ ,  $p < 0.01$ ) on access levels. These findings support H1 and H4, confirming that while awareness improves access, barriers significantly weaken this relationship. The multivariate analysis confirms that awareness is a key predictor of access to government entrepreneurship schemes. However, information gaps, bureaucratic hurdles, and lack of institutional support continue to act as significant barriers. The influence of family business background and entrepreneurial intention further indicates that experiential exposure and motivational orientation shape awareness levels among women students in Bangalore.

**MAJOR FINDINGS**

The study titled “Awareness and Access to Government Schemes among Women Entrepreneurs: An Empirical Study in Bangalore” sought to evaluate the level of awareness, accessibility, and perceived effectiveness of government schemes that promote women entrepreneurship. Based on descriptive and inferential statistical analyses of responses collected from 234 undergraduate women students in Bangalore, the following major findings were derived:

1. The majority of respondents (56%) belonged to the 20–22-year age group, and most were pursuing commerce and management-related undergraduate programmes (64%). A substantial proportion (78%) expressed interest in pursuing entrepreneurship as a future career option. This finding indicates that the urban educated female population in Bangalore represents a significant potential segment for future women entrepreneurs.
2. Mean score analysis revealed moderate awareness among respondents regarding major women-centric government schemes. Among the respondents, Pradhan Mantri Mudra Yojana (PMMY) and Stand-Up India Scheme recorded relatively higher recognition levels, whereas Mahila Udyam Nidhi Scheme, Stree Shakti Yojana, and Udyogini Scheme were comparatively less known. Only 28% of respondents could accurately identify the eligibility criteria, financial benefits, and application procedures associated with these schemes.
3. Despite moderate awareness, perceived accessibility remained low. Around 61% of respondents reported that the application procedures were complicated and the available information channels were insufficient. Furthermore, only 12% personally knew anyone who had successfully availed benefits under these schemes, highlighting a considerable awareness–utilisation gap within the target demographic.
4. Correlation and multiple regression analyses indicated a significant positive relationship between financial literacy and awareness of government schemes ( $r = 0.64$ ,  $p < 0.01$ ). However, bureaucratic hurdles, lack of mentorship, and limited institutional guidance were identified as major constraints to actual scheme utilisation. Respondents emphasised that educational institutions currently play a minimal role in disseminating information or facilitating access to entrepreneurship-related schemes.
5. The computed Cronbach's Alpha value of 0.871 confirmed a high level of internal consistency across scale items measuring awareness, accessibility, and perception of government support, ensuring strong instrument reliability for this study.

6. Hypothesis testing revealed a statistically significant difference ( $p < 0.05$ ) between respondents with high entrepreneurial intent and their level of awareness of government schemes. This suggests that women with stronger entrepreneurial aspirations actively seek out more information and resources related to government support programmes.
7. Respondents ranked social media platforms, college entrepreneurship cells, and official government portals as the top three channels through which they obtained information on entrepreneurship-related initiatives. Nonetheless, participants expressed the need for structured orientation programs, periodic awareness workshops, and simplified digital interfaces (including regional language options) to enhance accessibility and understanding.
8. The findings reinforce that awareness alone does not guarantee access or utilisation. While India's ecosystem of women-focused entrepreneurship schemes is extensive, there remains a critical outreach and communication gap. The evidence suggests that incorporating awareness drives into higher education curricula and strengthening institutional linkages between government agencies and educational institutions could effectively bridge this divide.

## DISCUSSION AND IMPLICATIONS

The findings of this empirical study offer critical insights into the prevailing challenges surrounding awareness and accessibility of government-sponsored schemes for women entrepreneurship in Bangalore, India. Despite India's commendable progress in promoting women entrepreneurs through a multitude of financial and policy interventions, the study reveals that awareness and accessibility continue to be the weakest links within the entrepreneurial ecosystem.

Although several flagship programs such as the Pradhan Mantri Mudra Yojana (PMMY), Stand-Up India, and the Mahila Udyam Nidhi Scheme are aimed at empowering women financially, the results indicate that awareness among educated young women remains moderate. This finding is consistent with prior research (Kumari & Rani, 2022; Sharma, 2023), which highlights that the visibility and comprehension of such initiatives often remain confined to urban elites or women already engaged in entrepreneurial activity. The limited awareness among undergraduate women students suggests that the communication strategies of these schemes may not be adequately targeting early-stage or potential entrepreneurs.

Furthermore, the study establishes a significant positive relationship between financial literacy and awareness of government schemes, aligning with the findings of Rao and Menon (2021), who emphasized that financial education functions as a key enabler for women's entrepreneurial participation. This underscores an important policy implication: enhancing financial and digital literacy programs can serve as a foundational strategy to improve both the understanding and utilization of government support mechanisms.

The analysis also identifies a crucial awareness-accessibility gap. Even when respondents were aware of the existence of government schemes, many found the procedures complex and information dissemination inadequate. Similar observations were made by Joshi and Bhatia (2024), who pointed out that procedural hurdles, lack of localized outreach, and limited institutional coordination often hinder the effective implementation of women-centric initiatives. Therefore, simplification of processes, regional language support, and one-stop digital platforms could significantly improve accessibility.

Another key insight pertains to the role of educational institutions. The findings indicate that colleges and universities, though strategically positioned to influence young women's career aspirations, are not yet fully leveraged as effective facilitators of entrepreneurial awareness or government linkages. Deshmukh (2023) emphasizes that integrating entrepreneurship education with policy awareness campaigns and mentorship networks can cultivate a more inclusive entrepreneurial environment. This study supports that view, calling for stronger collaborations between academia, industry, and government agencies.

The significant association between entrepreneurial intent and awareness further reinforces Ajzen's Theory of Planned Behavior (1991), which posits that behavioral intentions precede and shape actual behavior. Women students with higher entrepreneurial intent were found to be more

proactive in seeking information about available schemes, suggesting that internal motivation acts as a catalyst for external engagement. Hence, awareness programs should not only focus on information dissemination but also aim to inspire and cultivate entrepreneurial intent through exposure to success stories, mentorship, and experiential learning opportunities.

In summary, the study underscores the necessity for integrated awareness strategies that combine financial literacy, institutional collaboration, and motivational interventions. Policymakers, educators, and entrepreneurship development agencies must adopt a multi-pronged approach simplifying access channels, improving outreach, and embedding entrepreneurship sensitization in higher education to bridge the existing gap between policy intent and on-ground impact. By doing so, the nation can better harness the entrepreneurial potential of young women, contributing to inclusive and sustainable economic growth.

### **POLICY AND PRACTICAL IMPLICATIONS**

The outcomes of this research bear several important implications for policymakers, educational institutions, and ecosystem enablers seeking to enhance women's participation in entrepreneurial initiatives.

- Government agencies should prioritize improving the visibility and reach of women-centric entrepreneurship schemes through localized and inclusive communication strategies. This can be achieved by conducting awareness campaigns in vernacular languages, leveraging social media platforms, and employing AI-driven information tools and mobile applications. Collaborations with colleges and universities would further ensure that accurate and updated information reaches young women at formative stages of their career planning.
- Higher educational institutions in Bangalore should embed awareness of government support programs into entrepreneurship and management curricula. Incorporating modules on available schemes, organizing workshops, and conducting business plan competitions in partnership with officials from the MSME and Startup India departments can effectively bridge the knowledge gap. Guest lectures by women entrepreneurs who have successfully availed government support could further inspire students and contextualize learning.
- Policy reforms should focus on minimizing bureaucratic hurdles that discourage potential women entrepreneurs. Establishing a unified digital portal that consolidates all women entrepreneurship schemes, outlines eligibility criteria, and simplifies the application process would reduce information asymmetry and improve transparency. A single-window digital interface, supplemented with chatbot assistance in regional languages, could significantly enhance the user experience.
- Financial literacy and digital proficiency are critical enablers of entrepreneurship. The government, in collaboration with banks, NGOs, and educational institutions, should introduce targeted programs to enhance women's financial inclusion and digital literacy. These initiatives, especially in semi-urban and rural areas, would empower women to understand credit mechanisms, access financial resources, and utilize government initiatives more effectively.
- Developing structured mentorship and peer networking platforms can significantly improve awareness and utilization rates of government schemes. Connecting experienced women entrepreneurs with aspiring students through mentorship programs, incubation centers, and peer-led workshops can build both confidence and capability. Peer-to-peer learning models supported by evidence from NITI Aayog (2023) have been shown to increase program participation and sustainability.
- There is a pressing need for sustained collaboration among educational institutions, women development corporations, state MSME departments, and financial agencies. Such partnerships can facilitate continuous information dissemination, provide hands-on exposure to application procedures, and enable systematic monitoring of outcomes. Regular joint initiatives, including "Entrepreneurship Awareness Weeks" and "Startup Clinics," could institutionalize these efforts and ensure long-term policy impact.

## CONCLUSION

The present study titled “Awareness and Access to Government Schemes among Women Entrepreneurs: An Empirical Study in Bangalore” sought to examine the level of awareness, accessibility, and perceived effectiveness of various government initiatives designed to promote women entrepreneurship in India. Drawing on responses from 234 women undergraduate students in Bangalore, the study concludes that while India’s policy framework for women entrepreneurship is comprehensive and progressive in scope, its practical impact is constrained by limited awareness and restricted accessibility at the grassroots level. The findings reveal a moderate level of awareness about flagship programs such as Pradhan Mantri Mudra Yojana (PMMY) and Stand-Up India, yet a persistent awareness–utilization gap continues to undermine their effectiveness. Many respondents were cognizant of the existence of such schemes but lacked clarity about eligibility criteria, procedural formalities, and actual benefits, highlighting a critical disconnect between policy formulation and policy outreach.

The study further identifies financial literacy, entrepreneurial intent, and institutional support as decisive factors influencing women’s ability to access and benefit from these initiatives. Respondents exhibiting stronger entrepreneurial aspirations demonstrated significantly higher levels of awareness, indicating that motivation and cognitive readiness are powerful drivers of engagement. This underscores the need for integrated strategies that combine financial inclusion with entrepreneurial education and mentoring. Furthermore, the findings highlight the pivotal role of educational institutions, incubation centers, and local entrepreneurial networks in acting as conduits of information dissemination and participation enhancement. From a theoretical standpoint, the study contributes to the discourse on gendered entrepreneurship by empirically supporting the Awareness–Access–Intent Model. It affirms that women’s entrepreneurial engagement is not merely shaped by financial availability but also by cognitive empowerment, institutional facilitation, and supportive ecosystems.

In conclusion, realizing the government’s vision of inclusive and sustainable entrepreneurial growth necessitates more than policy creation it demands effective communication, procedural simplification, and institutional collaboration. Strengthening financial and digital literacy, embedding entrepreneurship education within higher education curricula, and fostering structured mentorship networks will be vital to bridging the awareness–access divide. If implemented systematically, these measures can significantly enhance women’s entrepreneurial participation, thereby contributing to the broader national objectives of economic inclusion, innovation, and employment generation envisioned under Vision Viksit Bharat @ 2047.

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## A STUDY ON FINANCIAL PLANNING OF SALARIED EMPLOYEES AND THEIR TAX PLANNING STRATEGIES IN CHENNAI CITY

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### ABSTRACT

*Financial planning has become increasingly important for salaried employees due to rising living expenses, changing lifestyle needs, and complex tax regulations. Effective tax planning forms a vital component of overall financial management, enabling individuals to optimize income, enhance savings, and ensure long-term financial security. This research article examines the financial planning practices and tax planning strategies adopted by salaried employees in Chennai City. The study aims to assess income allocation, savings and investment patterns, awareness of tax-saving instruments, and the factors influencing financial decision-making among salaried individuals. The study is based on both primary and secondary data. Primary data were collected through a structured questionnaire administered to salaried employees from different occupational sectors in Chennai City. Secondary data were sourced from academic journals, books, reports, and official publications. Statistical tools such as percentage analysis, ranking methods, and chi-square tests were used for data analysis and interpretation. The findings reveal that while a majority of salaried employees are aware of the importance of financial and tax planning, their strategies are largely confined to traditional tax-saving instruments such as provident funds, life insurance policies, and investments under Section 80C of the Income Tax Act. The study further identifies income level, age, and financial literacy as significant determinants of financial planning behavior. The research concludes that enhanced financial education and professional guidance can improve effective financial and tax planning among salaried employees.*

**KEYWORDS:** Financial Planning, Tax Planning Strategies, Salaried Employees, Investment Behavior, Chennai City.

### INTRODUCTION

Financial planning is a crucial aspect of personal finance management, especially for salaried employees who have a steady income source. It involves managing income, expenses, savings, investments, and taxes to ensure financial security and meet future goals. For salaried individuals, effective financial planning is essential to balance daily expenses and long-term aspirations such as buying a home, securing education, or planning for retirement. The primary challenge is optimizing income and minimizing taxes while ensuring sufficient savings for future needs. In Chennai, where the cost of living is gradually rising, financial planning becomes even more vital for salaried employees to manage their earnings effectively.

Tax planning, a key component of financial planning, focuses on minimizing the tax burden by legally utilizing deductions, exemptions, and rebates provided under the Income Tax Act of India. Tax strategies such as making tax-saving investments, claiming deductions for expenses like insurance premiums, and contributing to retirement funds are commonly used by salaried individuals. However, the awareness and understanding of these strategies are not uniform, with many employees lacking the necessary knowledge to plan effectively.

### **Evolution of Financial Planning for Salaried Employees**

Financial planning for salaried employees has evolved significantly over the years, adapting to changes in the economy, taxation laws, and the financial products available. In the early stages, salaried employees were mainly concerned with saving for immediate needs and did not focus on long-term financial goals. Their primary source of financial security was limited to employer-provided benefits such as pensions, gratuity, and provident fund schemes. With the growth of financial products in the 1990s and the liberalization of the Indian economy, salaried employees began to realize. The introduction of the Income Tax Act's Section 80C in the early 2000s further shaped the evolution of financial planning. This provision allowed salaried employees to reduce their taxable income through various investment options, including life insurance premiums, Public Provident Fund (PPF), and National Savings Certificates (NSC).

As awareness grew, employees became more strategic about tax planning, utilizing these options not only for tax saving but also to build wealth over time. Financial planning slowly evolved into a more structured approach, with employees seeking professional advice to maximize their savings and investments.

In recent years, financial planning for salaried employees has become more sophisticated, with the proliferation of mutual funds, exchange-traded funds (ETFs), and other investment vehicles. The growth of online platforms and financial advisory services has also made it easier for salaried employees to access tailored financial advice. Today, with a growing middle class and the increasing complexity of financial markets, financial planning for salaried employees is no longer just about saving for the future but also about managing risks, optimizing taxes, and building long-term wealth. This evolution highlights the increasing importance of financial literacy and tax planning in the modern world.

### **Financial Planning in Tax Saving**

Financial planning plays a crucial role in tax saving by enabling salaried employees to make informed decisions that minimize their tax liabilities while achieving long-term financial goals. A well-structured financial plan incorporates tax-saving strategies that reduce taxable income, allowing employees to retain a larger portion of their earnings. For salaried individuals, tax savings is just not cutting down tax but also aligning their financial goals with the most efficient method of investing and spending.

### **SCOPE OF THE STUDY**

This study extends beyond merely examining the financial behaviors of salaried employees. It aims to uncover deeper insights into how these employees approach financial and tax planning, providing valuable information for various stakeholders in the financial services sector. By analyzing employee perceptions, strategies, and challenges, the research will help financial planners, advisors, and employers understand the evolving needs of this demographic group and tailor their offerings accordingly.

### **REVIEW OF LITERATURE**

**Pallavi et.al (2017)** found out that the tax planning involves an efficient application of various provisions and loopholes of tax laws to reduce the incidence of tax and tax burden of an assessee. This research paper aims at studying the investment pattern and the awareness of various tax planning schemes available for investment for academicians. Structured questionnaire was used to collect the data and 385 respondents were selected for the study by adopting stratified sampling technique from private educational institutions across the city of Bengaluru.

**Sanket et.al (2018)** identified about the preferred investment avenues among individual

investors using their own self-assessment test. People with Special Reference to Pune City (India)" Investment is an type of activity that is engaged in by the people who have to do savings i.e. investments are made from their savings, or in other words it is the people invest their savings. Researcher has here in this paper studied the different types and avenues of investments as well as the factors that are required while selecting the investment with the sample size of 60 salaried employees by conducting the survey through questionnaire.

**Niyati Jain et.al (2019)** examined the important component of tax planning. In India, tax on personal income takes away foremost part of earned income. As every individual assesses who have earned yearly income which is more than a limit as prescribed by the income tax law is liable to pay tax. Self-assessment system requires tax payers to have full understanding of tax rules. Tax planning does not mean skipping the payment of income tax, it is just efficient allocation of earned income in different tax savings investment to acquire maximum benefits by individual assesses.

**Shweta Rokde (2020)** said that don't save what is left after spending; spend what is left after saving", a very famous and true quote given by **Warren Buffet**. In today's competitive and high risky world every person knows the importance of saving. And for saving he/she must know what the various avenues of investment in modern era are. Now a days when one fresh graduate or postgraduate person complete his/her study and join to his/her dream companies or job and when he/she gets his/her first salary in their hand, that moment for him/her is just like they got success.

**Kumaraswamy et.al (2020)** found out that the gradual increase over the times in the associated costs of real estate makes a housing loan lasts for decades. As every Government's priority is provide shelter to all its citizens; on the other hand, it is reducing housing loan towards tax borrowers tax burden through several Income Tax provisions. This paper focuses on these issues in every possible dimension.

**Mariyah Ahmer Shaikh et.al (2021)** evaluated that the financial plan is something that you create after considering your current income, savings, expenses, future earnings, insurance if any, financial goals and a vision for your future life. You then try to choose savings and investment options accordingly so that you can meet your long-term and short- term financial goals at various stages in your lives. Financial planning is important when it comes to saving taxes. It is imperative for an individual as it helps in maintaining steady savings percentage even when the financial markets are constantly being played between inflation and fluctuation. Tax planning is an essential part of financial planning. Efficient tax planning enables us to reduce our tax liability to the minimum.

**Jindal et.al (2023)** This study explores the intricate relationship between tax planning strategies and income generation for individuals. Tax planning encompasses a variety of strategies employed to minimize tax liabilities while maximizing after tax income. The objective of this research is to examine how effective tax planning can influence income generation, drawing upon both theoretical framework and empirical evidence. It also considers the impact of changing tax laws and regulations on income generation. The individuals who are aware about tax planning and enjoying its benefits of increasing the real income as compared to people who are not aware of tax planning. Strategic tax decisions can lead to reduced tax burdens, allowing individuals and businesses to retain a large portion of their earnings. This in turn, can be reinvested or utilized for wealth accumulation, thereby fostering income growth overtime. Key Words: Tax planning, income generation, effective strategies, regulations, awareness, economic development

#### STATEMENT OF THE PROBLEM

Despite the growing importance of financial and tax planning, many salaried employees in Chennai lack adequate financial literacy and access to professional guidance, leading to inefficient financial decision-making. Most employees rely on traditional tax-saving instruments such as Provident Fund and life insurance, while neglecting diversified and advanced options like the National Pension Scheme and tax-saving deposits. The complexity of income tax laws further challenges effective tax planning. This study seeks to examine the financial planning behavior and tax-saving strategies of salaried employees, identify gaps in financial awareness, and provide

insights to enhance tax efficiency and long-term financial stability.

### OBJECTIVES OF THE STUDY

- To assess the financial planning strategies adopted by salaried employees in Chennai for achieving long-term financial stability.
- To identify the tax planning practices employed by salaried employees in Chennai to minimize their tax liabilities and maximize tax savings.
- To evaluate the level of financial literacy among salaried employees in Chennai and its impact on their financial planning and tax-saving decisions.

### RESEARCH METHODOLOGY

This study adopts a mixed-methods research approach to analyze the financial planning and tax-saving strategies of salaried employees in Chennai. By integrating quantitative and qualitative methods, the research seeks to gain a comprehensive understanding of income allocation, savings behavior, investment patterns, tax deductions, and exemptions, as well as the challenges faced in financial decision-making. The quantitative component involves a structured questionnaire administered to salaried employees working across various industries in Chennai. The survey collects data from 126 salaried individuals related on income distribution, preferred investment avenues, tax-saving methods, and awareness of income tax provisions under convenience sampling method. Appropriate statistical tools are used to analyze the collected data and identify prevailing trends and relationships. To complement the quantitative findings, the qualitative component includes semi-structured interviews with selected respondents. These interviews provide deeper insights into individual financial goals, decision-making processes, and the rationale behind chosen tax-saving strategies. The combined approach enables a holistic assessment of financial planning practices and offers valuable insights for policymakers and financial advisors.

### LIMITATIONS OF THE STUDY

The study focuses only on salaried employees in Chennai, which limits the generalizability of the findings to other regions or employee categories. The sample size (126) for the study may not be large enough to provide a comprehensive representation of the entire salaried workforce in Chennai. The study primarily relies on self-reported data from respondents, which may introduce biases or inaccuracies due to personal perceptions and memory recall. The research does not consider the influence of macroeconomic factors, such as inflation or changes in tax laws, on the financial planning and tax-saving behaviour of salaried employees.

### RESULTS AND DISCUSSION

**Table No. 1**  
**Primary Financial Goals and Objectives of the Respondents**

Primary Financial Goal	Frequency	Percent
Buying a home	24	19.0
Saving for Children's Education	38	30.2
Retirement Planning	17	13.5
Emergency fund creation	32	25.4
Investment growth	15	11.9
<b>Total</b>	<b>126</b>	<b>100.0</b>

#### Source: Primary Data

Table 1 provided, saving for children's education emerges as the top financial priority, accounting for 30.2%. Emergency fund creation follows closely at 25.4%, emphasizing its importance in financial security. Buying a home and retirement planning represent 19.0% and 13.5%, respectively, showing moderate focus on long-term goals. Investment growth is the least prioritized at 11.9%, suggesting limited interest in wealth accumulation compared to other pressing

needs. The data highlights how individuals balance immediate responsibilities with future aspirations.

**Table 2**  
**Types of Investments Primarily Engaged by the Respondents**

Primary Investments	Frequency	Percent
Fixed Deposit	22	17.5
Mutual Fund	32	25.4
Stocks and Shares	26	20.6
Bond	13	10.3
Real Estate	12	9.5
Gold	21	16.7
<b>Total</b>	<b>126</b>	<b>100.0</b>

**Source: Primary Data**

The above table 2 indicates that mutual funds are the most preferred investment option (25.4%), followed by stocks and shares (20.6%) and fixed deposits (17.5%). Gold also holds notable popularity at 16.7%, while bonds (10.3%) and real estate (9.5%) are less favored. This suggests a balanced mix between traditional and market-linked investment choices, with a tendency toward moderately risky assets like mutual funds and equities. Investors appear to be diversifying across asset classes based on their risk tolerance and return expectations.

**Table No. 3**  
**Tax-Saving Instruments Used to Reduce Taxable Income by the Respondents**

Tax-Saving Instruments	Frequency	Percent
Life Insurance Premium	39	31.0
Provident Fund	14	11.1
National Savings Certificate	16	12.7
Tax-Saving Fixed Deposit	25	19.8
ELSS Mutual Funds	15	11.9
Tuition fee for Children	7	5.6
Home Loan Repayment	10	7.9
<b>Total</b>	<b>126</b>	<b>100.0</b>

**Source: Primary Data**

The above table 3 reveals that life insurance premiums are the most commonly used tax-saving instrument (31%), followed by tax-saving fixed deposits (19.8%) and national savings certificates (12.7%). ELSS mutual funds (11.9%) and provident funds (11.1%) are also utilized, though to a lesser extent. Fewer respondents benefit from tuition fee deductions (5.6%) and home loan repayments (7.9%). This suggests a preference for traditional and safer investment options over more market-linked or lesser-known tax-saving avenues.

**Ho: There is no Association between Occupational Status and Amount of investment made by the respondents**

**Table No. 4**  
**Association between Occupational Status and Amount of investment made by the respondents - Chi-Square Test**

Occupation	Amount of Investment (Rs)				Total	Chi-Square Value	P Value
	Up to Rs. 5000	Rs. 5001 – Rs. 10000	Rs. 10001 – Rs. 15000	Above Rs.15000			
Businessman	1	10	2	1	34	60.928	<.001
	29.4%	0.0%	2.9%	29.4%			
	76.9%	0.0%	9.1%	27.0%			
Government Employee	2	2	6	14	19		
	5.3%	52.6%	10.5%	5.3%			
	76.9%	0.0%	9.1%	27.0%			
Private Employee	0	3	2	12	37		
	5.4%	5.4%	16.2%	37.8%			
	15.4%	13.3%	54.5%	37.8%			
Professional	13	15	11	37	36		
	0.0%	8.3%	5.6%	33.3%			
	0.0%	20.0%	18.2%	32.4%			
Total	16	30	21	64	126		

Table 4 presents the results of the Chi-Square test examining the association between occupational status and the amount of investment made by the respondents. The calculated Chi-Square value is 60.928 with a p-value < 0.001, which is statistically significant at the 1% level. This indicates that there is a significant association between occupation and the amount of investment made by the respondents.

The table shows noticeable variations in investment levels across different occupational groups. Government and private employees tend to invest higher amounts, with a considerable proportion investing above Rs. 15,000, indicating relatively stable income and structured savings behavior. Professionals also demonstrate higher investment levels, particularly in the higher investment categories, reflecting better financial planning and higher earning potential. In contrast, businessmen exhibit comparatively lower and uneven investment patterns, with more respondents concentrated in lower investment ranges.

Overall, the findings suggest that occupational status plays a crucial role in determining investment capacity and behavior. Stable employment and professional occupations are associated with higher investment amounts, highlighting the influence of income security and financial awareness on investment decisions.

## FINDINGS

1. Majority (51.6%) of the respondents are male. It suggests that this balance is beneficial for studies aiming for gender-neutral insights or comparisons.
2. Majority (50.8%) of the respondents are married. This suggests that such balance can be useful for comparative analysis between the two groups.
3. Majority (50.8%) of the respondents are married. This suggests such balance can be useful for comparative analysis between the two groups.
4. Maximum (35.7%) of the respondents hold an ITI/Diploma qualification. This suggests that it indicates a workforce with a strong technical and professional education background.
5. Maximum (25.4%) of the respondents are Professionals and Homemakers. This suggests that a fairly diverse distribution of occupations, with a strong representation from both working professionals and homemakers.
6. Maximum (39.7%) of respondents earn above Rs.50,000, indicating a relatively higher-income

group. This suggests that it is highlighting a skew toward higher income brackets in the sample.

7. Majority (65.9%) of respondents have a personal financial plan, showing a strong awareness and initiative toward financial management. This suggests a need for increased financial literacy and planning support to ensure broader financial stability and preparedness.
8. Maximum (34.1%) of the respondents used the source of Financial Advisors. This suggests that people diversify their sources of financial advice, possibly to balance professional, personal, and independent insights.
9. Maximum (30.2%) of the respondents are saving for children's education. This suggests that limited interest in wealth accumulation compared to other pressing needs.
10. Maximum (33.3%) of respondents save or invest more than 40% of their income, indicating a strong commitment to financial planning. This suggests that the majority are saving a substantial portion of their income, reflecting a generally positive savings behaviour among the group.
11. Majority of respondents (57.9%) of the respondents are aware of tax-saving options available under Section 80C and other provisions of the Income Tax Act. This suggests that enhancing knowledge in this area could help more individuals take advantage of available tax benefits and improve their financial planning.
12. Maximum (31.7%) of respondent's most influential factor in tax-saving decisions is suggestions from financial advisors. This suggests that professional advice and official guidelines are more trusted sources for tax-saving decisions than personal preferences or informal input.
13. Maximum 34.9% of respondents feel their financial planning partially meets their needs, while 33.3. This suggests a significant portion of individuals are either unsure or dissatisfied with their financial planning, highlighting a potential gap in preparation and strategy that may require further attention or improvement.
14. Chi-Square value is 60.928 with a p-value < 0.001, which is statistically significant at the 1% level. This indicates that there is a significant association between occupation and the amount of investment made by the respondents.

## SUGGESTIONS

1. Evaluate common financial goals among salaried employees, such as retirement planning, home buying, education savings, and emergency fund creation.
2. Explore how salary levels influence saving and investment behaviors.
3. Assess awareness and utilization of tax-saving instruments like Section 80C deductions, ELSS, NPS, and home loan interest benefits.
4. Investigate challenges faced by employees in maintaining a balance between monthly expenses and long-term savings.
5. Examine the impact of financial literacy on effective tax planning and financial decision-making.
6. Compare strategies adopted by employees from different age groups, industries, or income brackets.
7. Analyze the role of employer-provided benefits, such as EPF contributions and HRA exemptions, in financial planning.
8. Identify popular investment avenues among employees, such as fixed deposits, mutual funds, real estate, or gold, and their alignment with tax-saving goals.

## CONCLUSION

Salaried employees in Chennai demonstrate varying levels of financial planning, with a significant emphasis on immediate needs such as education savings and emergency fund creation. Tax-saving strategies often revolve around popular deductions under sections like 80C, yet there remains a gap in understanding lesser-utilized exemptions and benefits. Financial literacy plays a crucial role in enabling employees to optimize both savings and tax planning efficiently. Cultural and societal influences in Chennai significantly impact financial priorities, particularly in areas like investment in real estate and gold. Digital tools and apps are increasingly being adopted, simplifying the financial and tax planning processes for salaried individuals. Investment

preferences of salaried employees in Chennai show a tilt towards secure avenues like fixed deposits and real estate, often influenced by cultural norms. A significant portion of employees rely on employer-provided benefits like EPF, HRA exemptions, and health insurance to complement their financial planning. Awareness and adoption of advanced tax-saving instruments like ELSS and NPS remain limited among certain demographics. Employees who seek professional financial advice tend to exhibit more structured financial planning and better utilization of tax strategies. The dynamic nature of tax policies frequently challenges employees in aligning their financial plans effectively.

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