

ACADEMICIA: An International Multidisciplinary Research Journal

ISSN: 2249-7137 Vol. 14, Issue 4, April, 2024 SJIF 2022 = 8.252

A peer reviewed journal

ACADEMICIA

ISSN (online) : 2249-7137

ACADEMICIA

An International
Multidisciplinary Research
Journal



Published by

South Asian Academic Research Journals

A Publication of CDL College of Education, Jagadhri

(Affiliated to Kurukshetra University, Kurukshetra, India)

ACADEMICIA

An International Multidisciplinary Research Journal

ISSN (online) : 2249 –7137

Editor-in-Chief : Dr. B.S. Rai

Impact Factor : SJIF 2022 = 8.252

Frequency : Monthly

Country : India

Language : English

Start Year : 2011

Indexed/ Abstracted : Scientific Journal Impact Factor (SJIF2022 - 8.252), Google Scholar, CNKI Scholar, EBSCO Discovery, Summon (ProQuest), Primo and Primo Central, I2OR, ESJI, IJIF, DRJI, Indian Science and ISRA-JIF and Global Impact Factor 2019 - 0.682

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**AWARENESS AND ENCOMPASSMENT OF SUPPORTIVE INITIATIVES
FOR INDIVIDUALS WITH DISABILITIES IN KERALA**

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ABSTRACT

Welfare measures for differently abled individuals are vital for promoting equality, enhancing quality of life, and empowering individuals. By providing access to healthcare, financial assistance, and vocational training, these measures help level the playing field, alleviate financial burdens, and improve socio-economic status. They enable differently abled individuals to participate actively in society, contribute to the economy, and lead fulfilling lives despite their disabilities. The present study deals with the coverage and awareness of welfare measures by Government bodies in Kerala. The data for the study was collected from 100 differently abled persons who residing at Kasargod, Kannur, Wayanad and Kozhikode districts of Kerala state.

KEYWORDS: *Differently Abled, Supportive Initiatives.*

INTRODUCTION

Differently abled persons in India are a remarkable testament to human resilience and potential, contributing significantly to the nation's social fabric. India's diverse population of differently abled individuals spans a spectrum of conditions, including physical, sensory, intellectual, and developmental disabilities. These individuals often navigate a society that has historically been riddled with barriers, both physical and attitudinal. Limited access to education, employment opportunities, and public spaces has hindered their full participation. Protecting differently abled individuals is an essential aspect of fostering an inclusive and just society. Safeguarding the rights of differently abled persons is a fundamental principle enshrined in various international conventions and national laws. The United Nations Convention on the Rights of Persons with Disabilities (CRPD) emphasizes the need to protect their rights to equality, non-discrimination, and participation in all aspects of life. Creating a protective environment ensures that their voices are heard and their contributions valued.

Providing welfare measures to differently abled persons is imperative to uphold fundamental human rights, foster inclusion, and ensure a dignified quality of life. These measures are vital for addressing the unique challenges faced by disabled individuals and promoting their well-being in

society. It is essential for promoting social justice, equality, and the holistic development of individuals with disabilities. It is a testament to a compassionate and inclusive society that values the dignity and rights of all its members. Welfare measures help bridge the accessibility gap by offering assistive devices, accessible infrastructure, and transportation services, enabling disabled persons to participate more fully in daily activities. Additionally, these measures promote health and rehabilitation services, ensuring that disabled individuals receive necessary medical care and support to maintain their physical and mental well-being. Furthermore, welfare measures empower disabled persons by providing educational opportunities, vocational training, and employment support, enabling them to achieve economic independence and contribute actively to society. Moreover, such measures play a crucial role in combating discrimination and stigma, fostering a more inclusive and accepting community where all individuals are valued and respected regardless of their abilities.

The financial well-being of differently abled persons is a critical aspect of their overall quality of life and inclusion within society. Due to the unique challenges they face, it is essential to address various financial considerations to ensure their economic empowerment and participation in economic activities. Numerous financial measures and allowances have been granted by both central and state governments, along with NGOs, aimed at reducing disparities between the general population and differently abled individuals. It is essential to assess the impact of these measures on the disabled community, as it can provide an opportunity to enhance services by refining existing policies or developing new ones. Studying the awareness and accessibility of welfare measures for differently abled individuals is crucial for several reasons. It helps identify gaps and shortcomings in existing support systems, allowing policymakers to make informed decisions and allocate resources more effectively. The study also helps to raise awareness among the general public about the rights and needs of differently abled individuals.

Statement of the problem

The study holds significant importance as it focuses on understanding the level of awareness and implementation of supportive initiatives designed for people with disabilities in the state of Kerala, India. This research contributes to the broader discussion on disability rights, inclusion, and accessibility. By evaluating the awareness and coverage of these initiatives, the study aims to identify gaps and areas for improvement in the existing support systems. This information can be beneficial for policymakers, non-governmental organizations, and other stakeholders to devise more effective strategies to promote equal opportunities and ensure that people with disabilities can fully participate in society. The findings of this study can also be used as a reference for other regions looking to develop or enhance their supportive initiatives for individuals with disabilities and plays a crucial role in promoting disability inclusion, advocating for equal rights, and improving the overall quality of life for people with disabilities in Kerala and beyond.

Objectives of the study

- To study the awareness of differently abled regarding various supportive measures
- To identify the encompassment of welfare measured by differently abled
- To examine the impact of disability categories (visual, hearing and loco motor) in respect of encompassment of disability pension scheme.

Hypothesis

- H01: There is homogeneity among different disability categories in respect of accessing disability pension.

Scope of the Study

The study encompasses the evaluation of awareness levels and the extent of implemented support programs for people with disabilities in Kerala. It aims to identify gaps and areas for improvement in these initiatives, providing valuable insights for policymakers, NGOs, and other stakeholders to develop more inclusive and effective strategies. The study covers 120 differently abled from four districts Kasargod, Kannur, Wayanad and Kozhikode of Kerala state. The respondents are from different category of disability such as visual disability, hearing disability, locomotor disability, mixed disability etc.

Research Methodology

The present study designed as analytical one based on primary and secondary data. A sample of 100 differently abled persons who residing at Kasargod, Kannur, Wayanad and Kozhikode districts of Kerala state conveniently selected and the primary data collected from them using structured questionnaire via Google forms. The secondary data obtained through websites, journals etc. The data collected were analysed using percentage, weighted mean, ranking table and the chi-square test.

Data Analysis and Interpretation

Gender Distribution: The study indicates a slightly higher representation of males at 55% compared to females at 45%. This distribution suggests that welfare measures for differently abled individuals may need to consider gender-specific factors and challenges to ensure equitable coverage and awareness.

Age Distribution: A significant majority of respondents fall within the age range of 40-60 years, comprising 91% of the sample. This age group likely represents individuals who have experienced varying levels of access to welfare measures over time. The high percentage in this age bracket underscores the importance of targeted efforts to ensure awareness and coverage of welfare measures among older differently abled individuals.

Marital Status: The majority of respondents (65%) are unmarried, while 35% are married. Marital status can impact access to welfare measures through factors such as eligibility criteria and familial support networks.

Education Level: Among the surveyed individuals, 20% have attained a degree, 35% hold a diploma, and 40% have completed postgraduate studies. This distribution highlights a diverse range of educational backgrounds among the respondents, suggesting varying levels of academic qualifications within the differently abled population.

Category of Disability: The distribution among different categories of disability reveals that locomotor disabilities are the most prevalent (45%), followed by visual impairments (36%) and hearing impairments (19%) in this study. This distribution highlights the need for tailored welfare measures that address the specific needs and challenges associated with each type of disability.

Independence in Daily Activities: Notably, all respondents (100%) reported not needing assistance for daily activities. While this indicates a level of self-sufficiency among the surveyed individuals, it also underscores the importance of ensuring that welfare measures are accessible to all differently abled individuals, regardless of their level of independence in daily activities.

Utilization of Supporting Aids: While 42% of respondents reported using supporting aids, a majority (58%) indicated not needing any aids. Among those not using aids, 20% mentioned utilizing updated technology aids. That is majority of respondents do not access supporting aids with updated technology. This suggests varying levels of reliance on assistive devices among differently abled individuals, which may impact their awareness and utilization of welfare measures.

Employment Status: The study reveals that a substantial portion (60%) of respondents are unemployed. Among those employed, 24% hold government jobs, while 16% are engaged in private sector employment. Employment status can influence awareness and coverage of welfare measures, as access to benefits may vary depending on employment status and sector.

Monthly Income:

TABLE 1 MONTHLY INCOME IN RUPEES

Monthly salary	No. of Respondents	Percentage
Nil	60	60
Below 10000	16	16
10000-30000	17	17
30000 & above	7	7
Total	100	100

The study reveals a stark income disparity among differently abled individuals, with a substantial majority (60%) reporting no income. Among those with reported earnings, 16% earn below Rs. 10,000, 17% earn between Rs. 10,000 and Rs. 30,000, and only 7% earn above Rs. 30,000. This distribution underscores the financial vulnerability of a significant portion of the population, highlighting the urgent need for targeted welfare measures to support their livelihoods and basic needs. Efforts to enhance vocational training, job placement services, and inclusive employment practices are crucial to improve economic prospects for differently abled individuals and promote socio-economic inclusion.

Awareness on various Government schemes:**TABLE 2 MEAN VALUE TABLE FOR RATING AWARENESS ON GOVERNMENT SCHEMES**

Scheme	Very aware	Aware	Neutral	Not aware	Not at all aware	Mean Value
Pension scheme	52	23	15	8	2	4.15
Nirmalyam- Health Insurance	6	24	5	44	21	2.5
Vijayamrithm- Financial support for higher education	5	32	23	26	14	2.88
Supporting devices distributing scheme	10	28	22	24	16	2.92
Scholarship for disabled students	9	36	26	24	5	3.2
Vidhyakiran Scheme	5	30	30	22	13	2.92
Mery Home housing loan scheme	5	19	11	48	17	2.47
Aswasam for disabled entrepreneurs	11	17	17	43	12	2.72
Mathriyothi	5	24	16	42	13	2.66
Bus ticket concession	30	29	6	25	10	3.44
Railway ticket concession	29	45	11	31	4	4.24
Income tax exemptions	14	21	26	31	8	3.02

The study indicates varying levels of awareness among differently abled individuals regarding different welfare schemes. Pension scheme and Railway ticket concession are highly aware with means of 4.15 and 4.24 respectively, suggesting widespread knowledge and understanding among the respondents. However, schemes such as Nirmalyam Health Insurance, Vijayamrithm Financial support for higher education, Supporting devices distributing scheme, Vidhyakiran Scheme, Mery Home housing loan scheme, Aswasam for disabled entrepreneurs, and Mathriyothi exhibit lower levels of awareness, with means ranging from 2.47 to 2.92. This signifies a need for enhanced outreach and communication efforts to ensure that individuals are informed about the availability and benefits of these schemes. Additionally, the Scholarship for disabled students and Income tax exemptions are moderately aware with means of 3.2 and 3.02 respectively, indicating a reasonable level of familiarity among the respondents. Furthermore, the Bus ticket concession is just aware with a mean of 3.44, suggesting a moderate level of awareness among the respondents. These findings highlight the importance of targeted awareness campaigns and accessibility measures to maximize the uptake and utilization of welfare schemes by differently abled individuals.

Coverage of various Government schemes:

TABLE 3 COVERAGE OF VARIOUS GOVERNMENT SCHEMES

Scheme	Yes	No	Scheme	Yes	No
Pension scheme	72	28	Mery Home housing loan scheme	4	96
Nirmalyam- Health Insurance	10	90	Aswasam for disabled entrepreneurs	3	97
Vijayamrithm- Financial support for higher education	11	89	Mathrijyothi	2	98
Supporting devices distributing scheme	27	73	Bus ticket concession	39	61
Scholarship for disabled students	36	64	Railway ticket concession	16	84
Vidhyakiran Scheme	14	86	Income tax exemptions	12	88

The data indicates the receiving levels of various government schemes by disabled individuals. Among them, the Pension scheme has a relatively higher uptake, with 72% of respondents receiving it, while 28% do not. Conversely, schemes such as Nirmalyam Health Insurance, Vijayamrithm Financial support for higher education, Supporting devices distributing scheme, Vidhyakiran Scheme, Mery Home housing loan scheme, Aswasam for disabled entrepreneurs, Mathrijyothi, and Income tax exemptions have low receiving levels, with less than 20% of respondents benefiting from these schemes. Additionally, schemes like Scholarship for disabled students, Bus ticket concession, and Railway ticket concession exhibit moderate receiving levels, with 36%, 39%, and 16% of respondents receiving them respectively. These findings underscore the need for targeted efforts to improve the accessibility and uptake of government schemes among disabled individuals, ensuring equitable access to essential services and support.

Homogeneity among disability categories in accessibility of Disability pension :

TABLE 4 HOMOGENEITY AMONG DISABILITY CATEGORIES IN ACCESSIBILITY OF DISABILITY PENSION

Accessibility	Visual	Hearing	Loco motor	Total
Accessible	26	14	32	72
Not Accessible	10	5	13	28
Total	36	19	45	100

H₀: There is homogeneity among different categories in respect of their accessibility on disability pension

Chi-Square test of Homogeneity

O	E	(O-E) ²	(O-E) ² /E
26	25.92	0.0064	0.000247
10	10.08	0.0064	0.000635
14	13.68	0.1024	0.007485
5	5.32	0.1024	0.019248
32	32.4	0.16	0.004938
13	12.6	0.16	0.012698
Chi-Square Value			0.045252

Degree of freedom = $(c-1)(r-1) = (3-1)(2-1) = 2$

Table value = 5.991

The table value of Chi Square at 5% level of significance with degree of freedom 2 is 5.991. The calculated value of Chi square is 0.045252, which is less than the table value hence the study accept null hypothesis. The disability categories are homogeneous in receiving disability pension.

CONCLUSION

The study reveals alarming income disparities among differently abled individuals, with a significant majority reporting no income and a disproportionate distribution among those with earnings. This highlights the urgent necessity for targeted welfare measures to address the financial vulnerability of this population and ensure their access to basic necessities. Efforts to improve vocational training, job placement services, and inclusive employment practices are essential to enhance economic prospects and promote socio-economic inclusion for differently abled individuals. Present study identifies varying levels of awareness regarding welfare schemes, signaling a need for enhanced outreach and communication strategies to ensure informed access to available benefits. While some schemes exhibit higher awareness and utilization rates, others suffer from low participation levels, emphasizing the importance of targeted awareness campaigns. The disparities in the uptake of government schemes underscore the need for focused efforts to improve accessibility and ensure equitable access to essential services for differently abled individuals. Furthermore, the study's acceptance of the null hypothesis regarding the homogeneity of disability categories in receiving disability pension suggests a level of equity in this particular benefit distribution. However, further research is needed to address potential disparities in other welfare scheme distributions among different disability categories. Overall, the imperative for comprehensive and targeted interventions to address the economic challenges faced by differently abled individuals and promote their full participation in society..

Suggestions

- **Enhanced Welfare Measures:** Given the stark income disparities revealed by the study, there is an urgent need for targeted welfare measures aimed at supporting the livelihoods and basic needs of differently abled individuals. These measures could include increased financial assistance, healthcare support, and educational opportunities tailored to the specific needs of this demographic.
- **Improved Vocational Training and Employment Opportunities:** Efforts should be made to enhance vocational training programs and job placement services for differently abled individuals. This could involve collaboration between government agencies, non-profit organizations, and private sector employers to create inclusive employment opportunities and promote skill development.
- **Increased Awareness of Welfare Schemes:** The study highlights varying levels of awareness regarding different welfare schemes among differently abled individuals. To address this, enhanced outreach and communication efforts should be undertaken to ensure that individuals are informed about the availability and benefits of these schemes. This could

involve the use of targeted awareness campaigns, accessible information materials, and community outreach programs.

- **Accessibility Measures:** Accessibility barriers can prevent differently abled individuals from fully accessing welfare services and support. To address this, measures should be taken to improve the physical, digital, and communication accessibility of government services and facilities. This could include the provision of ramps, accessible websites, and assistive technologies.
- **Policy Reforms:** Policymakers should consider implementing reforms to address the systemic barriers that contribute to income disparities and limited access to welfare services among differently abled individuals. This could involve reviewing and revising existing policies related to disability rights, employment discrimination, and social welfare to ensure that they adequately address the needs of this population.
- **Research and Monitoring:** Continued research and monitoring are essential to track progress and identify areas for improvement in supporting differently abled individuals. This could involve conducting regular surveys and studies to assess the impact of welfare measures, as well as monitoring the implementation of accessibility initiatives and policy reforms.

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IMPACT OF AI ON GIG INDUSTRY IN INDIA

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DOI: 10.5958/2249-7137.2024.00008.9

ABSTRACT:

This study explores the transformative impact of Artificial Intelligence (AI) on the burgeoning gig economy in India, shedding light on how advanced technologies are reshaping the landscape of short-term and freelance work platforms. The integration of AI has not only streamlined operational processes but has also fundamentally altered the dynamics of job matching, compensation, and workforce planning within the gig industry. AI-driven algorithms play a pivotal role in talent acquisition and job matching, efficiently connecting freelancers with relevant opportunities based on their skills and preferences. The study investigates how automated processes facilitate quicker onboarding, reducing time-to-fill roles and enhancing the overall efficiency of gig platforms.

Dynamic pricing models, guided by AI, enable real-time adjustments to compensation, reflecting market demand, supply, and task complexity. The study explores how AI contributes to transparent and fair compensation mechanisms, incorporating real-time feedback and performance data. Predictive analytics powered by AI assist in workforce planning, allowing gig platforms to anticipate future demand for specific skills. This proactive approach enables gig workers to align their skill sets with emerging trends, contributing to a more agile and responsive gig economy.

The user experience for both gig workers and clients is enhanced through AI-driven chatbots and virtual assistants, offering instant support and information. The study delves into how AI interfaces optimize user interactions, making gig platforms more accessible and user-friendly. AI also plays a critical role in quality control and fraud prevention within the gig economy. The study explores how AI monitors and evaluates the deliverables of gig workers, ensuring

adherence to quality standards, and how fraud detection algorithms contribute to a trustworthy and secure gig marketplace.

Upskilling opportunities are increasingly facilitated by AI, which analyzes the skills of gig workers and recommends relevant training modules to improve marketability. The study investigates how AI-driven training resources enable gig workers to stay competitive in a rapidly evolving job market. While AI contributes to flexible work scheduling based on preferences and historical performance, the study also emphasizes the importance of ethical practices. AI can be employed to monitor and ensure fair treatment of gig workers, unbiased task allocation, and compliance with labor regulations.

As the gig economy in India continues to evolve, this research provides insights into the multifaceted impact of AI, addressing opportunities for increased efficiency, improved user experiences, and ethical considerations. The study underscores the need for responsible implementation and clear regulatory frameworks to shape a sustainable and inclusive future for gig workers in the era of AI-driven transformations.

KEYWORDS: *Artificial Intelligence, Impact Over Gig Economy, AI-Driven Chat-Bots ,Virtual Assistants.*

INTRODUCTION:

The impact of Artificial Intelligence (AI) on the gig economy in India has been substantial, influencing various aspects of work platforms, job matching, and overall efficiency. The gig economy, characterized by short-term, freelance, or temporary jobs, has seen a significant transformation due to the integration of AI technologies. Here are key areas where AI has made **an impact on the gig industry in India:**

Job Matching and Talent Acquisition:

AI-powered platforms use algorithms to match freelancers with relevant gig opportunities based on their skills, experience, and preferences. Automated talent acquisition processes streamline the onboarding of gig workers, reducing time-to-fill roles and improving overall efficiency. The gig industry in India has been significantly impacted by the integration of Artificial Intelligence (AI), particularly in the areas of job matching and talent acquisition. Here's an overview of how AI has influenced these aspects:

Job Matching:

Efficient Matching Algorithms:

AI-driven algorithms enable more accurate and efficient job matching. These algorithms analyze a candidate's skills, experience, and preferences, along with the requirements of a gig, to identify the best fit. Machine learning models can continuously improve and refine the matching process based on feedback and data from previous matches, leading to better outcomes over time.

Personalized Recommendations:

AI enables the creation of personalized job recommendations for gig workers based on their profiles and historical data. This ensures that workers are presented with opportunities that align

with their skills and preferences. This personalization enhances user experience, increases engagement, and contributes to higher satisfaction levels among gig workers.

Reduced Bias:

AI has the potential to reduce biases in the job matching process. Traditional methods might inadvertently favor certain profiles, but AI algorithms can be designed to focus solely on relevant skills and qualifications, promoting a fair and diverse gig economy.

Faster Matching Process:

Automation through AI significantly speeds up the job matching process. This rapid turnaround benefits both gig workers and employers, ensuring that roles are filled quickly and workers find suitable opportunities promptly.

Talent Acquisition:

Automated Screening and Shortlisting:

AI streamlines the initial stages of talent acquisition by automating the screening and shortlisting of candidates. This helps recruiters manage large volumes of applications more efficiently. Natural Language Processing (NLP) capabilities in AI also assist in understanding resumes and extracting relevant information to match candidates with gig opportunities.

Predictive Analytics:

AI-driven analytics tools can predict the success of a gig worker in a particular role based on historical data. This aids recruiters in making informed decisions about hiring, ensuring a better match between the worker and the gig.

Chatbots for Initial Interaction:

AI-powered chatbots are increasingly being used for initial interactions with candidates. These chatbots can answer basic questions, collect necessary information, and even conduct preliminary assessments, improving the efficiency of the talent acquisition process.

Enhanced Candidate Experience:

AI contributes to a more positive candidate experience by automating routine tasks, allowing recruiters to focus on more strategic aspects of talent acquisition. This can lead to faster response times, better communication, and a more engaging recruitment process.

In summary, AI has revolutionized job matching and talent acquisition in the gig industry in India by making the process more efficient, personalized, and unbiased. As the technology continues to advance, it is expected to play an increasingly pivotal role in shaping the future of work in the gig economy.

Skill Verification and Credentialing:

AI assists in verifying and validating the skills and credentials of gig workers, enhancing trust and reliability in the gig marketplace. Automated systems can assess the proficiency of freelancers in specific tasks, ensuring a better match between skills and job requirements.

The impact of Artificial Intelligence (AI) on the gig industry in India extends to skill verification and credentialing, bringing about several advancements in how workers' skills are assessed and validated. Here's an overview of the key aspects:

Skill Verification:

Automated Skill Assessment:

AI enables the automation of skill assessments, allowing gig platforms to efficiently evaluate the proficiency of workers in specific areas. This is particularly beneficial for roles that require specific technical skills or expertise. Machine learning algorithms can analyze tasks performed by workers, evaluate their accuracy and efficiency, and provide a more objective measure of their skills.

Adaptive Learning Platforms:

AI-powered adaptive learning platforms can personalize training and skill development programs for gig workers. These platforms analyze individual learning patterns, identify areas of improvement, and tailor content to address specific skill gaps.

Continuous Skill Monitoring:

AI facilitates continuous monitoring of gig workers' skills throughout their engagement. By tracking performance metrics, platforms can identify changes in skill levels, ensuring that workers remain up-to-date and relevant in their respective fields.

Real-time Feedback:

AI can provide real-time feedback to gig workers based on their performance. This instant feedback loop helps workers understand their strengths and weaknesses, allowing them to improve and adapt quickly to the requirements of different gigs.

Credentialing:

Blockchain for Secure Credentialing:

Blockchain technology, often integrated with AI, is being used for secure credentialing. This ensures the integrity and authenticity of a worker's qualifications and experience, reducing the risk of fraudulent claims on resumes or profiles.

Smart Contracts:

AI-powered smart contracts can automate the verification process for gig workers. These contracts, stored on blockchain, can automatically validate credentials when certain conditions are met, streamlining the onboarding process for both workers and platforms.

Decentralized Identity Verification:

AI contributes to decentralized identity verification systems, enhancing the security and privacy of workers. This can involve biometric authentication, ensuring that the person claiming certain credentials is indeed the rightful owner.

Credential Portability:

AI facilitates the portability of credentials across different gig platforms. Workers can carry verified credentials from one platform to another, reducing redundant verification processes and creating a more seamless experience for both workers and employers.

Predictive Credentialing:

AI algorithms can predict the future skills and capabilities of gig workers based on their past performance and learning patterns. This predictive credentialing helps platforms and employers anticipate the evolving needs of the gig economy. In summary, AI is transforming skill verification and credentialing in the gig industry in India by introducing automation, enhancing security, and promoting continuous learning. These advancements contribute to a more reliable and efficient process of evaluating and validating the skills and qualifications of gig workers, ultimately benefiting both workers and the gig platforms.

Dynamic Pricing and Compensation:

AI algorithms enable dynamic pricing models, adjusting compensation based on factors such as demand, supply, and the complexity of tasks. Real-time feedback and performance data can be used by AI systems to determine fair compensation for gig workers, fostering transparency. Artificial Intelligence (AI) has had a substantial impact on the gig industry in India, particularly in the areas of dynamic pricing and compensation. These aspects are crucial for ensuring fair remuneration for gig workers and optimizing costs for platform operators. Here's an overview of the impact of AI on these components:

Dynamic Pricing:

Real-time Demand-Supply Analysis:

AI enables platforms to analyze real-time data on demand and supply for gig services. Algorithms can process information on current market conditions, user demand, and the availability of gig workers to dynamically adjust prices.

Optimized Pricing Algorithms:

AI-driven pricing algorithms take into account various factors such as time of day, location, historical data, and market trends. This optimization helps platforms set prices that are competitive, maximizing revenue while ensuring affordability for users.

Personalized Pricing:

AI allows for personalized pricing based on user behavior, preferences, and historical interactions with the platform. This enhances the user experience by offering tailored pricing options and promotions, increasing customer satisfaction and loyalty.

Surge Pricing Management:

Surge pricing during peak demand can be managed more effectively with AI. Algorithms can predict and respond to surges in demand, adjusting prices dynamically to balance supply and demand and incentivizing more gig workers to participate during peak times.

Fair Compensation for Gig Workers:

Dynamic pricing ensures that gig workers receive fair compensation based on the level of demand and the urgency of the service. Workers are incentivized to take on gigs during high-demand periods, helping to distribute opportunities more equitably.

Compensation:

Performance-Based Compensation:

AI contributes to performance-based compensation models by analyzing gig workers' performance metrics. Platforms can reward high-performing workers with bonuses, incentives, or better opportunities, promoting a meritocratic system within the gig economy.

Automated Payroll Processing:

AI streamlines payroll processes by automating calculations based on the number of gigs completed, hours worked, and other relevant metrics. This reduces administrative overhead for platform operators and ensures timely and accurate payments to gig workers.

Predictive Compensation Models:

AI can predict the optimal compensation for gig workers based on various factors, including their skills, experience, and market demand. This predictive modeling assists platforms in setting competitive compensation rates that attract and retain skilled workers.

Fair Compensation Adjustments:

AI helps in making fair compensation adjustments by analyzing market trends, inflation rates, and other economic factors. This ensures that gig workers' compensation keeps pace with the cost of living and reflects their contributions to the platform.

Incentive Programs:

AI is used to design and optimize incentive programs to motivate gig workers. By analyzing performance data, platforms can tailor incentive structures to encourage specific behaviors, such as completing a certain number of gigs or receiving positive reviews.

In summary, AI has significantly impacted dynamic pricing and compensation in the gig industry in India. These technologies contribute to a more efficient, responsive, and fair system that benefits both gig workers and platform operators. Through real-time analysis and optimization, AI helps create a dynamic and sustainable gig economy ecosystem.

Predictive Analytics for Workforce Planning:

AI-driven analytics help gig platforms predict future demand for specific skills, allowing for more effective workforce planning. Platforms can proactively identify trends, allowing gig workers to anticipate market needs and upskill accordingly.

Chat GPT

Predictive analytics for workforce planning is a critical aspect of the gig industry in India that has been significantly influenced by Artificial Intelligence (AI). This involves using advanced algorithms and data analysis to forecast future trends, make informed decisions, and optimize the allocation of human resources in the gig economy. Here's how AI has impacted predictive analytics for workforce planning:

Anticipating Demand:

Data-driven Demand Forecasting:

AI algorithms analyze historical data, considering factors such as seasonality, market trends, and historical demand patterns. This enables platforms in the gig industry to anticipate future demand for specific skills or services.

Market Trends Analysis:

AI tools continuously monitor and analyze market trends, economic indicators, and shifts in consumer behavior. This information helps platforms predict changes in demand for certain gig services, allowing them to adjust their workforce accordingly.

Matching Skills to Demand:

Skill Matching Algorithms:

AI-driven algorithms match the skills of gig workers with the predicted demand for those skills. This ensures that the workforce is optimally aligned with the requirements of the market, reducing mismatches and improving overall efficiency.

Dynamic Talent Pools:

Predictive analytics powered by AI enable platforms to maintain dynamic talent pools. These pools are continuously updated based on changing market conditions, ensuring that the gig workforce is always prepared to meet evolving demands.

Worker Availability and Scheduling:

Availability Prediction:

AI algorithms can predict the availability of gig workers based on historical patterns, preferences, and external factors. This allows platforms to plan and schedule work assignments more efficiently, reducing idle time for workers.

Optimized Scheduling:

Predictive analytics assists in creating optimized schedules by considering factors such as peak demand hours, worker preferences, and historical data. This ensures a balanced distribution of work and helps in avoiding overloads or shortages of gig workers.

Performance and Quality Predictions:

Performance Metrics Analysis:

AI tools analyze performance metrics of gig workers, including completion rates, customer ratings, and feedback. Predictive analytics can forecast future performance based on these historical data points, aiding in workforce planning and quality assurance.

Quality of Service Predictions:

AI can predict the quality of service that gig workers are likely to provide based on their past performance. This information is valuable for platforms seeking to maintain high service standards and customer satisfaction.

Cost Optimization:

Efficient Resource Allocation:

By predicting workforce demand and availability, AI helps in optimizing resource allocation. This can lead to cost savings by avoiding over-hiring during slow periods and preventing understaffing during peak demand.

Budget Forecasting:

Predictive analytics aids in budget forecasting by providing insights into future workforce needs. This allows gig platforms to allocate budgetary resources more accurately, ensuring financial sustainability.

In summary, the integration of AI into predictive analytics for workforce planning in the gig industry in India has led to more informed decision-making, improved efficiency, and better alignment between the supply of gig workers and market demand. These advancements contribute to the overall sustainability and success of the gig economy by optimizing the allocation of human resources in response to dynamic market conditions.

Enhanced User Experience:

Chatbots and virtual assistants powered by AI improve the overall user experience for both gig workers and clients, providing instant support and information. AI-driven interfaces optimize user interfaces, making it easier for freelancers to navigate and access relevant information on gig platforms. Artificial Intelligence (AI) has significantly enhanced the user experience in the gig industry in India, making interactions more seamless, personalized, and efficient for both gig workers and users. Here's how AI has contributed to an enhanced user experience:

1. Personalized Recommendations:

AI algorithms analyze user behavior, preferences, and historical data to provide personalized recommendations. This is applicable to both gig workers and users seeking services, ensuring that each party is presented with opportunities or options that align with their specific needs and preferences.

2. Efficient Matching:

AI-driven job matching algorithms ensure faster and more accurate matching of gig workers with available opportunities. This reduces the time users spend searching for suitable workers or gigs, leading to a more efficient and satisfying experience.

3. Dynamic Pricing and Fair Compensation:

AI enables dynamic pricing models that consider real-time market conditions, ensuring fair compensation for gig workers and competitive pricing for users. This transparency and fairness contribute to a positive user experience by building trust and satisfaction.

4. Predictive Analytics for Service Availability:

Users benefit from AI-powered predictive analytics that anticipate the availability of gig workers. This information helps users plan their service requests more effectively, reducing wait times and enhancing overall convenience.

5. Chatbots for Instant Support:

AI-driven chatbots provide instant support to users and gig workers. These chatbots can handle queries, offer assistance, and guide users through the platform's features, enhancing accessibility and user satisfaction.

6. Credential Verification:

AI contributes to secure credential verification for gig workers. Users can trust that the qualifications and skills displayed by gig workers are validated through AI-powered systems, creating a sense of reliability and confidence in the platform.

7. Rating and Feedback Systems:

AI plays a role in rating and feedback systems, ensuring that reviews are authentic and relevant. This helps users make informed decisions when selecting gig workers and contributes to a trustworthy and accountable gig economy ecosystem.

8. Adaptive Learning for Skill Improvement:

AI-powered adaptive learning platforms help gig workers enhance their skills. This not only benefits the workers but also ensures that users have access to a skilled and continuously improving workforce.

9. Blockchain for Security and Transparency:

In platforms that leverage blockchain technology with AI, users experience enhanced security and transparency. Transactions are secure, and the immutable nature of blockchain ensures the integrity of data, fostering trust among users.

10. Seamless Payment Processing:

AI streamlines payment processes, providing a seamless experience for users and gig workers. Automated invoicing, secure transactions, and real-time payment notifications contribute to a hassle-free financial experience.

11. Continuous Improvement Through Feedback Loops:

AI-driven systems use feedback loops to continuously learn and improve. This iterative process enhances the overall functionality of the platform, addressing pain points and adapting to the evolving needs of users and gig workers.

In summary, the impact of AI on the gig industry in India has resulted in an enhanced user experience characterized by personalization, efficiency, transparency, and trust. These improvements contribute to the growth and sustainability of the gig economy by creating a positive and user-friendly environment for all stakeholders involved.

Quality Control and Fraud Prevention:

AI contributes to quality control by monitoring and evaluating the deliverables of gig workers, ensuring adherence to specified standards. Fraud detection algorithms help platforms identify and prevent illegitimate activities, enhancing the trustworthiness of the gig marketplace. Artificial Intelligence (AI) has played a crucial role in implementing effective quality control measures and fraud prevention strategies within the gig industry in India. These applications of AI contribute to maintaining high standards of service quality, ensuring the reliability of gig

workers, and preventing fraudulent activities. Here's an overview of how AI impacts quality control and fraud prevention in the gig economy:

Quality Control:

Performance Analytics:

AI analyzes gig workers' performance metrics, including completion rates, customer ratings, and feedback. This data-driven approach helps platforms identify high-performing workers and ensures that quality standards are maintained.

Predictive Quality Models:

AI can build predictive models to forecast the quality of service a gig worker is likely to provide based on historical performance. This enables platforms to proactively address potential issues and maintain consistent service quality.

Real-time Monitoring:

AI-powered systems enable real-time monitoring of gig workers during tasks. This ensures adherence to quality standards and allows for immediate intervention if there are deviations from the expected level of service.

Automated Quality Checks:

AI automates quality checks by analyzing the output or results of tasks performed by gig workers. This helps in identifying errors, inconsistencies, or deviations from established quality standards.

Continuous Feedback Loop:

AI facilitates a continuous feedback loop, providing gig workers with real-time feedback on their performance. This encourages improvement and helps maintain a high level of service quality across the gig economy platform.

Fraud Prevention:

Identity Verification:

AI is employed for identity verification processes, ensuring that gig workers are who they claim to be. This helps prevent fraudulent activities such as impersonation and unauthorized access to the platform.

Biometric Authentication:

Biometric authentication, powered by AI, adds an extra layer of security by verifying the identity of gig workers through fingerprints, facial recognition, or voice recognition. This reduces the risk of fraudulent account access.

Blockchain for Credentialing:

Platforms use blockchain technology, often coupled with AI, to secure and verify credentials. This decentralized and tamper-proof system prevents the falsification of qualifications, reducing the likelihood of fraud.

Pattern Recognition for Anomaly Detection:

AI employs pattern recognition algorithms to detect anomalies in user behavior. Unusual patterns, such as irregular work hours or atypical transaction activities, can be flagged for further investigation to prevent fraudulent activities.

Transaction Monitoring:

AI monitors transactions in real-time to identify suspicious or fraudulent activities. Unusual patterns, large or irregular transactions, and other red flags trigger alerts, allowing for timely intervention.

Predictive Fraud Models:

AI develops predictive models to anticipate potential fraudulent activities based on historical data. This proactive approach helps platforms implement preventive measures and stay ahead of emerging threats.

User Behavior Analysis:

AI analyzes user behavior patterns to detect anomalies or deviations from the norm. This includes monitoring how gig workers interact with the platform and identifying any unusual patterns that may indicate fraudulent behavior.

Geospatial Analysis:

AI-driven geospatial analysis helps platforms verify the physical location of gig workers and users. This ensures that transactions are legitimate and prevents fraudulent activities related to false location data.

In summary, the impact of AI on quality control and fraud prevention in the gig industry in India is substantial. These applications of AI contribute to the reliability, trustworthiness, and security of the gig economy platform, fostering a safer and more transparent environment for both gig workers and users.

Upskilling and Training Opportunities:

AI-powered platforms can analyze the skills of gig workers and recommend relevant upskilling opportunities to improve their marketability. Automated training modules provide gig workers with on-demand learning resources, helping them stay competitive in a rapidly evolving job market. Artificial Intelligence (AI) has had a positive impact on upskilling and training opportunities within the gig industry in India. The integration of AI technologies has facilitated the development of innovative and personalized learning experiences, contributing to the continuous improvement of gig workers' skills. Here's how AI has influenced upskilling and training opportunities in the gig economy:

1. Adaptive Learning Platforms:

AI-powered adaptive learning platforms analyze individual gig workers' skills, preferences, and learning styles. These platforms dynamically adjust the content and pace of training programs to suit the specific needs of each worker, ensuring a personalized and effective learning experience.

2. Predictive Analytics for Skill Gaps:

AI utilizes predictive analytics to identify skill gaps among gig workers. By analyzing performance data and market trends, AI can recommend targeted training programs to address specific deficiencies, allowing gig workers to upskill in areas that are in high demand.

3. Microlearning Modules:

AI supports the development of microlearning modules that deliver short, focused, and interactive training sessions. This approach is particularly beneficial for gig workers who may prefer flexible and on-the-go learning opportunities, helping them acquire new skills in a time-efficient manner.

4. Real-time Feedback and Assessment:

AI enables real-time feedback on gig workers' performance during training sessions. Immediate feedback helps workers understand their strengths and weaknesses, allowing them to make necessary adjustments and accelerate their learning process.

5. Virtual Reality (VR) and Augmented Reality (AR):

AI-driven VR and AR technologies enhance the training experience by providing immersive simulations and hands-on practice. This is especially valuable for gig workers in industries such as healthcare, maintenance, or construction, where practical skills are crucial.

6. Natural Language Processing (NLP):

AI-powered NLP technologies facilitate language-based training programs. Chatbots and virtual assistants equipped with NLP capabilities can interact with gig workers, answer queries, and provide language-focused training, helping them improve communication skills.

7. Continuous Learning Paths:

AI supports the creation of continuous learning paths for gig workers. By assessing their evolving skill sets and industry trends, AI can recommend a sequence of training modules, ensuring that gig workers stay relevant and competitive in the rapidly changing gig economy landscape.

8. Gamification for Engagement:

AI-driven gamification elements are incorporated into training programs to enhance engagement. Features like points, badges, and leaderboards motivate gig workers to actively participate in training activities, making the learning experience more enjoyable and effective.

9. Job-specific Skill Development:

AI identifies job-specific skills that are in demand within the gig economy. Training programs can then be tailored to focus on these skills, ensuring that gig workers are equipped with the expertise needed for high-demand gigs.

10. Blockchain for Credentialing and Certification:

AI, coupled with blockchain, ensures secure credentialing and certification of completed training programs. This provides gig workers with verifiable proof of their skills, making it easier for them to showcase their qualifications to potential employers.

11. Personalized Career Path Recommendations:

AI analyzes gig workers' skills, preferences, and career goals to provide personalized recommendations for career paths. This guidance assists workers in making informed decisions about the types of gigs they pursue and the skills they should prioritize for future opportunities. In summary, the impact of AI on upskilling and training opportunities in the gig industry in India is marked by personalization, adaptability, and innovation. By leveraging AI technologies, gig workers can access tailored learning experiences that enhance their skills, boost their employability, and contribute to the overall growth and sustainability of the gig economy.

Flexible Work Scheduling:

AI helps in optimizing work schedules for gig workers based on their preferences, availability, and historical performance. Automated scheduling algorithms facilitate efficient task allocation, ensuring optimal utilization of gig workers' time.

Marketplace Efficiency and Scalability:

AI streamlines the overall operation of gig marketplaces, improving scalability and the ability to handle a large number of concurrent transactions. Automation of administrative tasks reduces the burden on platform operators, allowing them to focus on strategic aspects of platform growth.

Ethical and Fair Practices:

AI can be used to monitor and ensure ethical practices within the gig economy, including fair treatment of workers, unbiased task allocation, and compliance with labor regulations. The integration of AI in the gig industry in India presents opportunities for increased efficiency, improved user experiences, and a more dynamic and responsive labor market. However, it also raises considerations related to data privacy, algorithmic bias, and the need for clear regulations to ensure fair treatment of gig workers. As the gig economy continues to evolve, the responsible and ethical implementation of AI will be crucial in shaping a sustainable and inclusive future for gig workers in India.

CONCLUSION:

In conclusion, the impact of Artificial Intelligence (AI) on the gig economy in India is a transformative force that is reshaping the nature of work, job market dynamics, and the overall experience for gig workers and platforms alike. The integration of AI technologies has brought about efficiency gains, improved talent matching, and enhanced flexibility within the gig economy. AI's role in automating talent acquisition and job matching processes has significantly streamlined the onboarding of gig workers, reducing time-to-fill roles and facilitating a more agile response to market demands. The dynamic pricing models, driven by AI algorithms, contribute to transparent and responsive compensation mechanisms, reflecting real-time market conditions and task complexities.

Predictive analytics powered by AI enable gig platforms to anticipate future skill demands, allowing workers to align their skills with emerging trends, thereby enhancing workforce planning. This adaptability is crucial in the ever-evolving gig landscape, ensuring that gig workers remain competitive and relevant.

The user experience within the gig economy has been notably improved through the deployment of AI-driven chatbots and virtual assistants, offering instant and personalized support to both

workers and clients. This not only enhances user satisfaction but also contributes to the accessibility and user-friendliness of gig platforms. AI's role in quality control and fraud prevention ensures that the gig marketplace remains trustworthy and secure. The technology monitors deliverables, upholds quality standards, and detects fraudulent activities, fostering a reliable environment for gig workers and clients.

Furthermore, AI's contribution to upskilling opportunities reflects a commitment to the continuous development of gig workers. The personalized training resources recommended by AI algorithms enable workers to enhance their skill sets, making them more adaptable to changing market demands. However, as the gig economy continues to evolve under the influence of AI, it is imperative to address ethical considerations, data privacy concerns, and the potential for algorithmic biases. A balanced approach to the implementation of AI is crucial to ensure fair treatment, unbiased task allocation, and compliance with labor regulations within the gig economy.

In essence, the impact of AI on the gig economy in India is a dynamic process, offering numerous benefits in terms of efficiency, flexibility, and skill development. The responsible and ethical integration of AI, coupled with clear regulatory frameworks, will play a pivotal role in shaping a sustainable and inclusive future for gig workers in India as they navigate the evolving landscape of work.

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IMPACT OF MGNREGS ON INCOME PATTERN OF BENEFICIARIES IN PUNJAB

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DOI: **10.5958/2249-7137.2024.00007.7**

ABSTRACT

Mahatma Gandhi National Rural Employment Guarantee Act scheme, being a demand-based initiative, holds a special place in the development process of country. Mahatma Gandhi National Rural Employment Guarantee Scheme provides guaranteed wage employment to all those rural households whose adult members are willing to do unskilled labour work. The main objective of the scheme is to promote the social and economic well-being of the rural people. It was launched in Punjab on 2nd February, 2006. It was implemented in Punjab in three phases. In the first phase, Hoshiarpur district was selected and then three more districts in second Amritsar, Jalandhar and Nawanshahr were covered during 2007-08. The scheme was extended to all the districts of Punjab on April, 2008 (www.nrega.nic.in). This study examines the impact of Mahatma Gandhi National Rural Employment Guarantee Scheme on income pattern of beneficiaries. The sample comprises of 480 respondents, 80 each from Tarn Taran, Amritsar, Ludhiana, Moga, Kapurthala and Hoshiarpur districts. The method followed is purposive sampling method. A detailed questionnaire schedule dealing with different aspects of Mahatma Gandhi National Rural Employment Guarantee Scheme has been prepared. The survey for study has been conducted during January 2019 to January 2020 time period. The Paired Samples t-test is used to examine the difference between sample workers' income pattern before and after joining scheme. The study concludes that Mahatma Gandhi National Rural Employment Guarantee Scheme has improved the income pattern of rural poor.

KEYWORDS: *Income pattern, income sources, Mahatma Gandhi National Rural Employment Guarantee Scheme, rural households.*

INTRODUCTION

In India, due to the high incidence of poverty and unemployment, employment guarantee has special significance. Government enacted National Rural Employment Guarantee Act to meet the urgent need of a demand-based programme which can also provide guarantee of at least some minimum employment days to rural poor. In the rural areas, majority of population depends upon agriculture for employment, which gives rise to more under-employment and unemployment situations. Uninterrupted and guaranteed employment for the full year is the only requirement of rural poor. An appropriate enactment was, indeed, needed to empower rural poor so that they can demand work on the strength of that legal entitlement. The Act provides a legal guarantee of at

least 100 days of employment, to start with, on asset-creating programmes every year at minimum wages for at least one able-bodied person in every rural urban poor and middle-class household. On account of the experience gained from Employment Guarantee Scheme in Maharashtra, it had to be eventually implemented in all the rural areas of the country. Due to which, a new legislation had been proposed through National Rural Employment Guarantee Bill, 2004. The National Rural Employment Guarantee Bill (2004) was passed by the Lok Sabha on August 18, 2005 and by the Rajya Sabha on August 24, 2005. It was formally launched in Anantapur District of Andhra Pradesh on October 12, 2005. The scheme was initially started in 200 districts of the country. But National Rural Employment Guarantee Scheme (NREGS) covered all the districts in the year 2008. At present, 734 districts of the country are covered under the scheme (Annual Report MRD, 2010-11, 2011-12 and 2015-16).

The National Rural Employment Guarantee Act came into force on 1st April, 2007 in different areas of different states. It was then extended to Jammu and Kashmir State (23 of 2007). The nomenclature of the Act has been changed to the **Mahatma Gandhi National Rural Employment Guarantee Act** with effect from 2nd October, 2009 (42 of 2009).

THE MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT, 2005 (42 of 2005) states that *“An Act to provide for the enhancement of livelihood security of the households in rural areas of the country by providing at least one hundred days of guaranteed wage employment in every financial year to every household whose adult members volunteer to do unskilled manual work and for matters connected therewith or incidental thereto”* (www.nrega.nic.in).

REVIEW OF LITERATURE

The study assessed impact of Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) on income pattern of beneficiaries in Punjab. The literature review gives us an idea about the nature of research work done on the MGNREGS in Punjab and in other states of India. It also highlights the gaps where further research can be accomplished.

Shah and Mohanty (2010) reviewed the MGNREGS in terms of assets creation, employment generation, drought proofing and migration reduction. The study found MGNREGS as a successful scheme in terms of drought prevention, watershed development, asset creation and other public works. The scheme had covered all marginalized groups of society. However, the employment generation process was not satisfactory as a meager proportion of households had got 100 days of employment under the scheme. Even the proportion of households who got registered under the scheme was low. Wages offered under the scheme are low relative to market wage rates. **Rengasamy and Kumar (2011)** study analyzed the state-level performance of Mahatma Gandhi National Rural Employment Guarantee Scheme. This study makes comparative analysis of different states and examines the impact of scheme on farm mechanization and agricultural wages. The study has found that the scheme is unsuccessful in providing 100 days of employment to each and every rural household. Poor households were provided with lower employment days when compared to non-poor households due to their insufficient representation in the group selected for the participation. Some of the participants also reported bribery for securing employment under the scheme.

Sarkar et al. (2011) study examined the impact of MGNREGS on socio-economic status of rural poor in the Burdwan district of West Bengal. The study has found that a large proportion of

beneficiaries were from backward group. On the other hand, non-beneficiaries include a major share of general caste group people. The study highlights that the socio-economic conditions of beneficiary households are comparatively weaker than thereof others. Beneficiaries have comparatively lower education level than non-beneficiaries. While labour is the main occupation of beneficiaries, non-beneficiaries get major proportion of their income from farming. Beneficiaries, when compared to non-beneficiaries, are not resource rich in terms of land ownership. **Ghose (2011)** study examined the impact of MGNREGS on employment, wages and income of the rural poor. The study has found that MGNREGS has provided additional wage employment to rural poor. The MGNREGS wage rate is not lower than the prevailing wage rate in economy. The scheme has significantly increased the income of the workers. But the contribution of scheme towards removing poverty is limited because of the rise in food price inflation. The study finds some problems in the implementation of scheme.

Bebarta (2013) study examined the impact of MGNREGS on the socio-economic lives of tribal population of Gajapati District of Orissa. The study found that MGNREGA beneficiaries are only aware of minimum wages. And there was lack of awareness about other components of scheme. It was found that all the beneficiaries have custody of their respective job cards. Majority of MGNREGA workers were engaged in either rural connectivity works or water conservation activities. Tree plantation activities were also performed by a large proportion of workers. The study highlights delay in payments due to non-tracking of e-muster rolls and lack of banking facilities. **Borah and Bordoloi (2014)** have conducted study to examine the impact of MGNREGA scheme on daily waged women workers. The study has found that women participation in scheme has increased. Due to the scheme, purchasing power of women workers has also increased. Most of women wages have been spent on food items and other consumption items. The beneficiaries responded that the contribution of MGNREGA earnings in their household income has increased their food security.

Karthika (2015) study examined the effectiveness of MGNREGA in socio-economic development and women empowerment in Kerala. The study has also discussed the implementation process and role of Panchayati Raj Institutions in the same. The study reveals that most of the beneficiaries in the scheme were women. This scheme has enhanced beneficiaries' economic and social welfare. The study found that social skills such as communication, decision making, and mobility have improved amongst MGNREGA beneficiaries. Most of the Panchayats in Kerala State ensure that workers are to be provided at least 100 days of MGNREGA employment as stipulated in the Act. **Gnyaneshwar (2016)** study examined the role of Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) in women empowerment in Andhra Pradesh. The study found positive impact of MGNREGS on women income and consumption pattern. Increased income has raised their contribution in household activities and decision-making procedures. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) has also increased women participation in community governance. The study found some loopholes in scheme implementation. Corruption was the major factor affecting MGNREGS performance. Women face societal discrimination inside the house as well as on worksites. Childcare facilities, which are much needed to enhance women participation in the scheme, are being neglected.

Pandey (2017) study assessed the impact of Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) scheme in employment generation, asset creation and infrastructural development of rural India. The study found that MGNREGS has significant

impact on employment generation and poverty reduction. The States and Panchayati raj institutions play an important role in monitoring the implementation of scheme. Due to the lack of social audit, the verification of works by government officials has significant shortcomings. **Roy (2017)** examined the impact of social audit on Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) performance in Tripura State. The study found better implementation and effectiveness of social audit under MGNREGS in Tripura state as compared to other States. But the social audit was more or less seen as financial audit. The study found that corruption and malpractices hinder the implementation of scheme in the state. The functioning of Panchayati raj institutions and gram sabhas should be strengthened to enhance the effectiveness of social audit in the area.

Mehta and Rekha (2019) examined MGNREGS effectiveness in improving socio-economic status of rural households of Jodhpur District of Rajasthan. The study found that beneficiary households have comparatively lower educational levels. Their socio-economic conditions are also not very satisfactory. The study suggests that more awareness about features of scheme should be created among beneficiaries to improve its effectiveness. There is a need to make monitoring and social auditing of scheme more effective so that households get job cards and payments on time without any hassle and delay. **Sinha and Mukhopadhyay (2019)** study was conducted in three districts: Burdwan, Nadia and Murshidabad of West Bengal. The study finds that beneficiaries of MGNREGA have experienced social, economic and societal empowerment. The study has also shown that MGNREGS works raised households' income, asset possession and cattle stock. Due to the MGNREGS employment, their annual income and possession of animal resources, domestic articles and farm equipments has increased.

Barman and Debnath (2020) conducted a study on effectiveness of MGNREGA scheme on rural employment in Nalbari district of Assam during the year 2017-18. The study finds significant increase in household income, expenditure, education and other household facilities. The study has also found significant improvement in the source of drinking water, toilet facility usage and lighting. Women participation in the scheme has increased in the study area. Some workers get unemployment allowance but some do not avail it due to unawareness and lack of orientation. **Vasudevan et al., (2020)** study examined the role of MGNREGS in coping unemployment problem during Covid period. The study has also measured the scale of reverse migration in India witnessed during pandemic times. The study analyzed the profile of migrants who had been coming back to the area. With effect from 1st April, 2020, the daily wage rate of workers has been increased to Rs. 202. But different states have varied wage rates. In the past, the completion rate of MGNREGS projects was limited and the scheme had not been providing adequate employment to needy people. In the new normal, it was suggested that the priority focus should be given to sanitization, healthcare and hygiene.

Swain (2021) analyzed the impact of Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) on socio-economic development of beneficiaries in Kalahandi district of Odisha. The study has also found that beneficiaries' consumption level of food and nutrition has increased. In addition, a significant improvement has been noticed in their health, education, housing, clothing and other living conditions. The study reveals that the incidence of poverty has declined due to the membership of the scheme. A significant improvement in the social empowerment of women has also been observed. **Turangi (2022)** analyzed the working of Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) in India. The study has revealed that different factors are responsible for inter-state variations in performance

of scheme. The participation of local bodies such as gram panchayats and gram sabhas which is given utmost importance in the Act was also asymmetrical in different states. The study concludes that the demand for employment under MGNREGS depends upon the availability of farm and non-farm employment. That is why MGNREGS employment was having higher demand in non-irrigated areas as compared to irrigated areas. But MGNREGS employment has played a great role during pandemic times by providing necessary livelihood to rural poor.

NEED OF THE STUDY

Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) has been selected as per its importance and relevance. MGNREGS is the flagship scheme of the government of India for employment generation and poverty alleviation and through this schemes, millions of poor people have been pulled out of poverty.

OBJECTIVES AND HYPOTHESES

The present study entitled “Impact of MGNREGS on Income Pattern of Beneficiaries in Punjab” has been conducted with the objective of evaluating the impact of the scheme on beneficiaries’ income pattern in Punjab.

Null Hypotheses (H₀): there is no significant difference in income pattern of beneficiary households before and after joining MGNREGS.

Alternative Hypotheses (H₁): there is significant difference in income pattern of beneficiary households before and after joining MGNREGS.

RESEARCH METHODOLOGY

The study is basically based on primary data for analyzing the impact of Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) on income pattern of beneficiary households. For the purpose of collecting primary data, well-structured questionnaire schedule has been prepared. The method of data collection used is personal interview method. Punjab state has been selected for the survey. Punjab comprises of three regions i.e., Majha, Malwa and Doaba. For data collection, two districts are selected from each of these regions. One district from each region is selected on the basis of criterion (higher number of beneficiary households completed 100 days under MGNREGS in Financial Year 2017-18). Thus, Tarn Taran from Majha region, Ludhiana from Malwa region and Kapurthala from Doaba region are selected. Similarly, one district from each region is selected on the basis of criterion (higher total employment days provided under MGNREGS in Financial Year 2017-18). Thus Amritsar, Moga and Hoshiarpur districts are selected from Majha, Malwa and Doaba respectively. The sample comprises of 480 respondents, 80 each from Tarn Taran, Amritsar, Ludhiana, Moga, Kapurthala and Hoshiarpur districts. The survey for study has been conducted during January 2019 to January 2020 time period. The Paired Samples t-test is used to examine the difference between sample workers’ income pattern before and after joining scheme. The Paired Samples t-test compares the means of two measurements taken from the same individual, object, or related units.

RESULTS AND DISCUSSION

INCOME IMPACT

MGNREGS has improved the income of rural poor directly by providing 100 days employment on demand on minimum wage rate and indirectly by raising the market wage rates (Rengasamy and Kumar, 2011)

MAJHA SAMPLE DISTRICTS

Majha sample districts include Tarn Taran and Amritsar districts. The respondents were asked about their family income and sources of income before and after joining MGNREGS. From table 1 and figures 1 and 2, in case of Tarn Taran, majority of respondents reported to have up to 25 percent share of MGNREGS income in their total income. In case of Amritsar, majority of respondents (92.5 percent) have up to 25 percent MGNREGS share in the total income. Some respondents (7.5 percent) have more than 25 percent share of MGNREGS income also. Most of the workers in Tarn Taran and Amritsar districts depend upon manual and unskilled labour works. They usually participate in MGNREGS works during the agricultural off-season days when the demand for labour in agricultural activities is less. Many of them go to nearby suburban and urban areas for casual jobs also when they do not get MGNREGS works or agricultural labour works.

From the analysis of income sources, it is clear that in case of Tarn Taran, all the sample workers have similar sources of family income after joining MGNREGS. They were doing labour before joining scheme and now added MGNREGS works to their additional income source. In case of Amritsar five respondents who were previously engaged in private jobs shifted to MGNREGS works. Another seven respondents who were engaged in self-employment have shifted to MGNREGS employment now. All these workers perform unskilled manual work under MGNREGS or any other activity. This shift of workers shows that rural people regard MGNREGS work as an important additional source of employment.

Respondents were asked about their income level before and after joining MGNREGS. In case of Tarn Taran, before joining MGNREGS majority of respondents (56.3 percent) had income level in the range of Rs. 4001 to 5000 per month. Thirty four percent respondents had income in the range of Rs. 5001 to 6000 per month. While 8.8 percent had level of income in the range of Rs. 3001 to 4000 per month, few 1.3 percent had level of income in the range of Rs. 6001 to 7000 per month. However, after joining MGNREGS, almost half (48.8 percent) of beneficiaries have level of income in the category of Rs. 6001 to 7000 per month. While 33 percent respondents have income in between Rs. 7001 to 8000 per month, few beneficiaries' income is above Rs. 8000.

In case of Amritsar, before joining MGNREGS, it is found that majority (72.5 percent) of beneficiaries had income level in the range of Rs. 4001 to 5000 per month. While 21.3 percent of them had income level in the range of Rs. 5001 to 6000 per month, only 6.3 percent had income level in the range of Rs. 3001 to 4000 per month. However, after joining MGNREGS, more than half (66.3 percent) of beneficiaries have income level in the range of Rs. 6001 to 7000 per month. While 25 percent of them have income in between Rs. 7001 to 8000 per month, another 8.8 percent have income level in the range of Rs. 5001 to 6000 per month. Hence the scheme has been successful in raising beneficiaries' income level.

TABLE 1: INCOME IMPACT IN MAJHA SAMPLE DISTRICTS

Number of Beneficiaries				
Particulars	Tarn Taran		Amritsar	
	Frequency	Percent	Frequency	Percent
Share of MGNREGS Income in Total				
0-5%	0	0	0	0
5-10%	8	10	10	12.5
10-15%	19	23.75	28	35
15-20%	36	45	24	30
20-25%	16	20	12	15
More than 25 %	1	1.25	6	7.5
Total	80	100	80	100
Income Sources before and after joining MGNREGS				
Particulars	Tarn Taran		Amritsar	
	Income sources before MGNREGS (%)	Income sources after and including MGNREGS (%)	Income sources before MGNREGS (%)	Income sources after and including MGNREGS (%)
Labour (full-time & part-time)	80 (100)	80 (100)	62 (77.5)	74 (92.5)
Private Job	0	0	7 (8.75)	2 (2.5)
Self-employment	0	0	11 (13.75)	4 (5)
Total	80 (100)	80 (100)	80 (100)	80 (100)
Level of Income before and after joining MGNREGS (Per month)				
Up to 3000	0	0	0	0
3001-4000	7 (8.8)	0	5 (6.3)	0
4001-5000	45 (56.25)	2 (2.5)	58 (72.5)	0
5001-6000	27 (33.75)	11 (13.8)	17 (21.25)	7 (8.8)
6001-7000	1 (1.3)	39 (48.8)	0	53 (66.25)
7001-8000	0	26 (32.6)	0	20 (25)
8000 and above	0	2 (2.5)	0	0
Total	80 (100)	80 (100)	80	100

Source: Field Survey (% figures in parentheses)

Figure 1: Income level before and after joining MGNREGS (Tarn Taran)

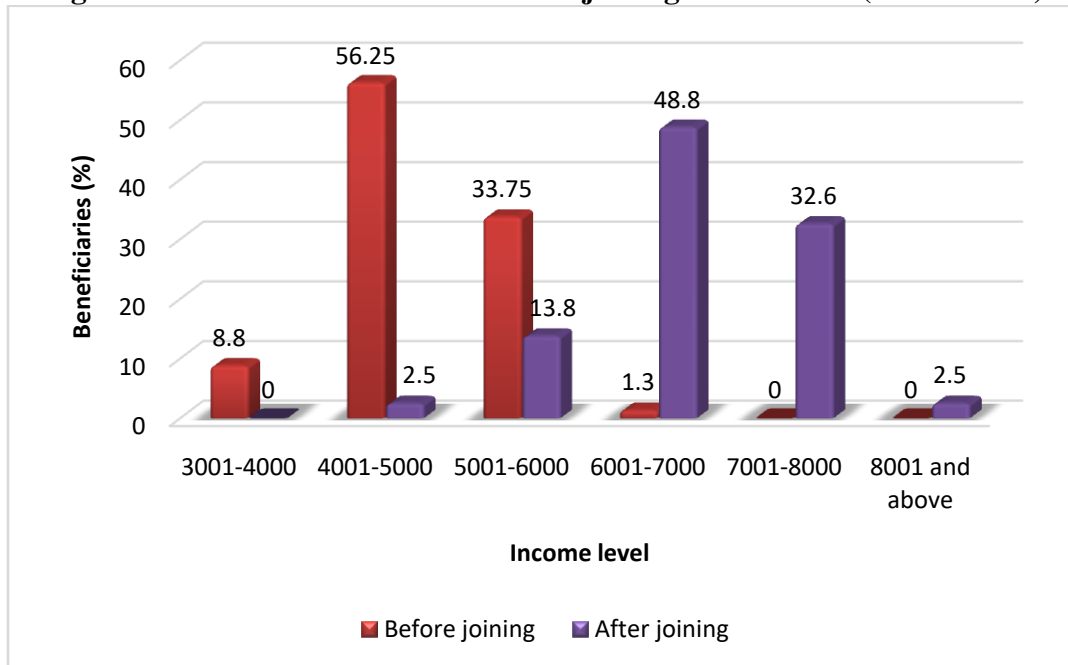
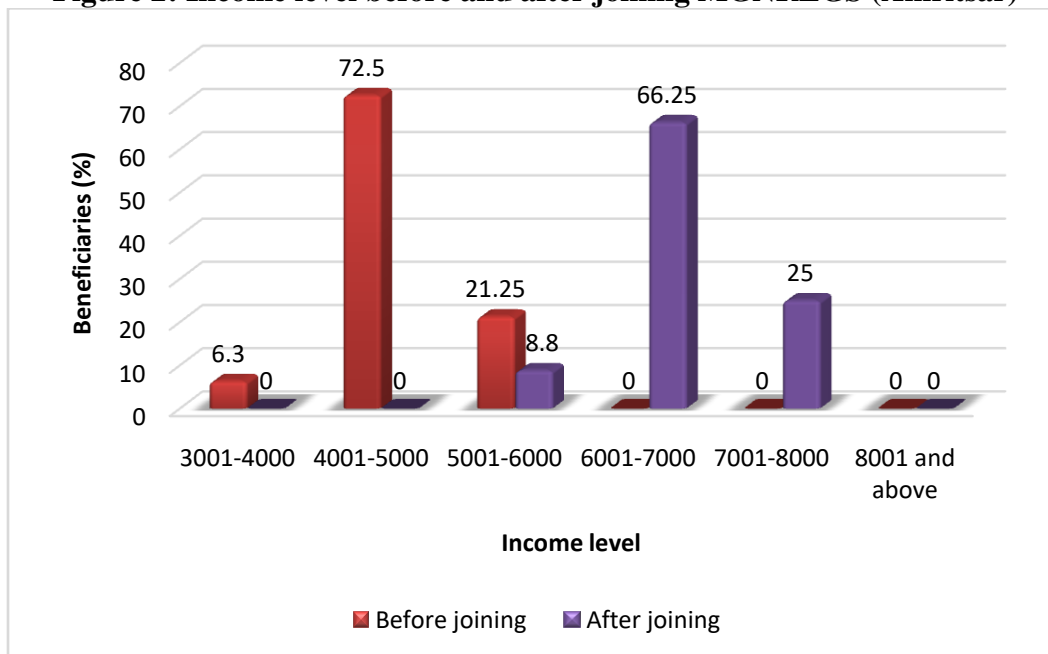


Figure 2: Income level before and after joining MGNREGS (Amritsar)



It is found that in both the districts, the level of income of beneficiaries has increased significantly in the post membership period due to the increased employment opportunities and also due to stability and increase in wages in the labour market. In order to assess the significance of impact of MGNREGS on households' income, the technique of paired samples t-test has been applied. As per table 2, in the Tarn Taran district, the mean monthly income of respondents was Rs. 5027.50 before joining MGNREGS which increased up to Rs. 6950.00 after

joining the scheme. There is an increase of 38.25 percent in average monthly income which has been statistically found to be significant. Similarly in case of Amritsar district, the mean monthly income of respondents was Rs. 4931.25 before joining MGNREGS which increased up to Rs. 6926.25 after joining the scheme. There is an increase of 40.46 percent in average monthly income which has also been statistically found to be significant. The study also observed that this increase is due to direct income gain and also due to indirect income gain as this scheme has raised the demand for labour thereby giving a positive path to raise their minimum agriculture wage rate. Hence the null hypothesis that MGNREGS has no significant impact on beneficiary households' income is rejected.

TABLE 2: IMPACT OF MGNREGS ON BENEFICIARY HOUSEHOLDS' MONTHLY INCOME (MAJHA REGION)

Majha Sample Districts	Mean Monthly income before joining MGNREGS	Mean Monthly income after joining MGNREGS	Increase in mean monthly income	Percentage increase (%)	t-value of Paired sample test	Sig. (2-tailed)
Tarn Taran	5027.50	6950.00	1922.50	38.24	26.24	.000**
Amritsar	4931.25	6926.25	1995.00	40.46	35.07	.000**

Source: computed by authors

** Significant at one percent level

MALWA SAMPLE DISTRICTS

Malwa sample districts comprises of Ludhiana and Moga districts. Table 3, figure 3 and figure 4 give information about share of MGNREGS income in total income, change in income source and level of family income before and after joining MGNREGS in Ludhiana and Moga districts of Malwa region. In case of Ludhiana, majority of respondents (77.5 percent) have up to 25 percent MGNREGS share in total income. Twenty three percent respondents have acknowledged that MGNREGS income share is more than 25 percent. Similarly in case of Moga, majority of respondents (97.5 percent) have only up to 25 percent share of MGNREGS income in their total income. Few 2.5 percent respondents have more than 25 percent share. Thus, this scheme is basically supplementary source of employment. Beneficiaries work in agriculture and industrial activities besides MGNREGS.

The respondents were asked about the change in sources of family income after joining MGNREGS. In case of Ludhiana, before joining MGNREGS 66 respondents were doing labour works and others were engaged in private job or self-employment. After joining MGNREGS, three respondents were shifted from private job and self-employment activities and joined manual labour works. According to them, there is more income and stability under the scheme. In case of Moga, before joining MGNREGS out of total sample of 80, 64 respondents were doing labour works. Rest of the respondents was doing private job or self-employment activities. After joining MGNREGS, no major shift in income sources of respondents has been observed. But the beneficiaries regard MGNREGS work as an important income source.

This section of study compares the income level of Malwa sample beneficiaries before and after joining MGNREGS. In case of Ludhiana, before joining MGNREGS majority of respondents (85 percent) had income level in the range Rs. 4001 to 6000 per month and 15 percent of them had income level in the range Rs. 3001 to 4000 per month. However, after joining MGNREGS, majority of respondents (92.5 percent) have income level in the range Rs. 6001 to 8000 per

month. In case of Moga, before joining MGNREGS majority of respondents (85 percent) had income level in the range of Rs. 4001 to 5000 per month. While 10 percent of them had income level in the range Rs. 3001 to 4000 per month, only 5 percent had income level in the range Rs. 5001 to 6000 per month. However, after joining MGNREGS majority of beneficiaries (97.5 percent) have shifted to higher income level of Rs. 6001 to 8000 per month. This shows a huge increase in respondents' income after joining scheme. The MGNREGS income provides relief from under-employment and seasonal unemployment prevailing in agriculture dominating land.

TABLE 3: INCOME IMPACT IN MALWA SAMPLE DISTRICTS

Number of Beneficiaries				
Particulars	Ludhiana		Moga	
	Frequency	Percent	Frequency	Percent
Share of MGNREGS Income in Total				
0-5%	0	0	0	0
5-10%	1	1.25	0	0
10-15%	17	21.25	38	47.5
15-20%	22	27.5	24	30
20-25%	22	27.5	16	20
More than 25%	18	22.5	2	2.5
Total	80	100	80	100
Income Sources before and after joining MGNREGS				
Particulars	Ludhiana		Moga	
	Income sources before MGNREGS (%)	Income sources after MGNREGS (%)	Income sources before MGNREGS (%)	Income sources after MGNREGS (%)
Labour (full-time & part-time)	66 (82.5)	69 (86.25)	64 (80)	64 (80)
Private job	7 (8.75)	6 (7.5)	7 (8.75)	6 (7.5)
Self-employment	7 (8.75)	5 (6.25)	9 (11.25)	10 (12.5)
Total	80 (100)	80 (100)	80 (100)	80 (100)
Level of income before and after joining MGNREGS (per month)				
Up to 3000	0	0	0	0
3001-4000	12 (15)	0	8 (10)	0
4001-5000	57 (71.2)	0	68 (85)	0
5001-6000	11 (13.8)	6 (7.6)	4 (5)	2 (2.5)
6001-7000	0	66 (82.5)	0	65 (81.2)
7001-8000	0	8 (10)	0	13 (16.3)
Total	80 (100)	80 (100)	80	100

Source: Field Survey (% figures in parentheses)

Figure 3: Income level before and after joining MGNREGS (Ludhiana)

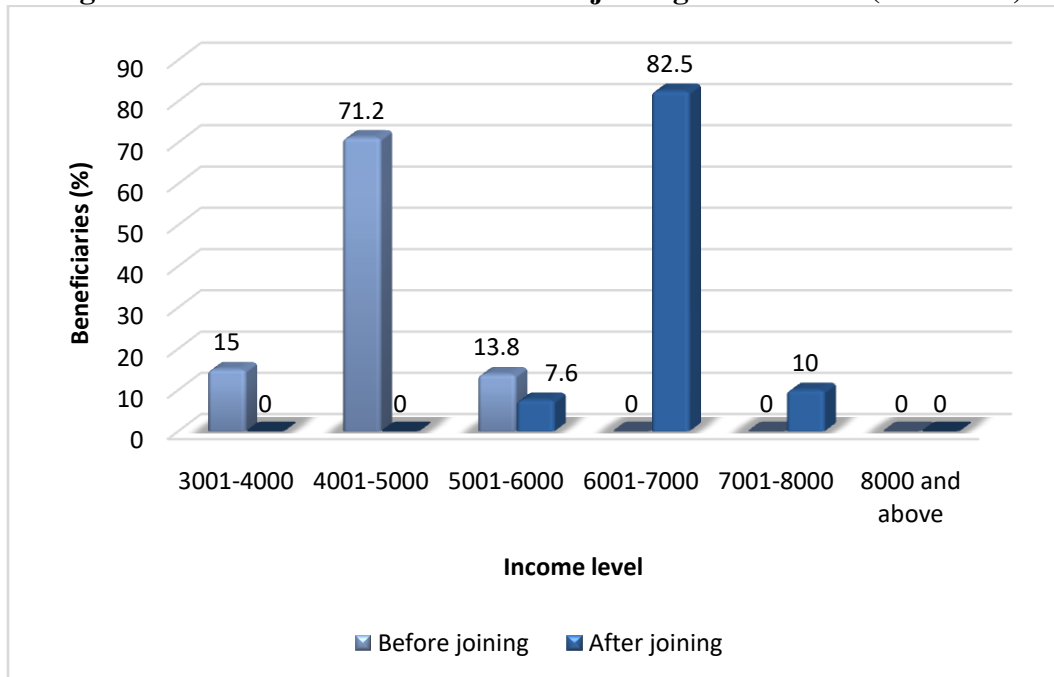
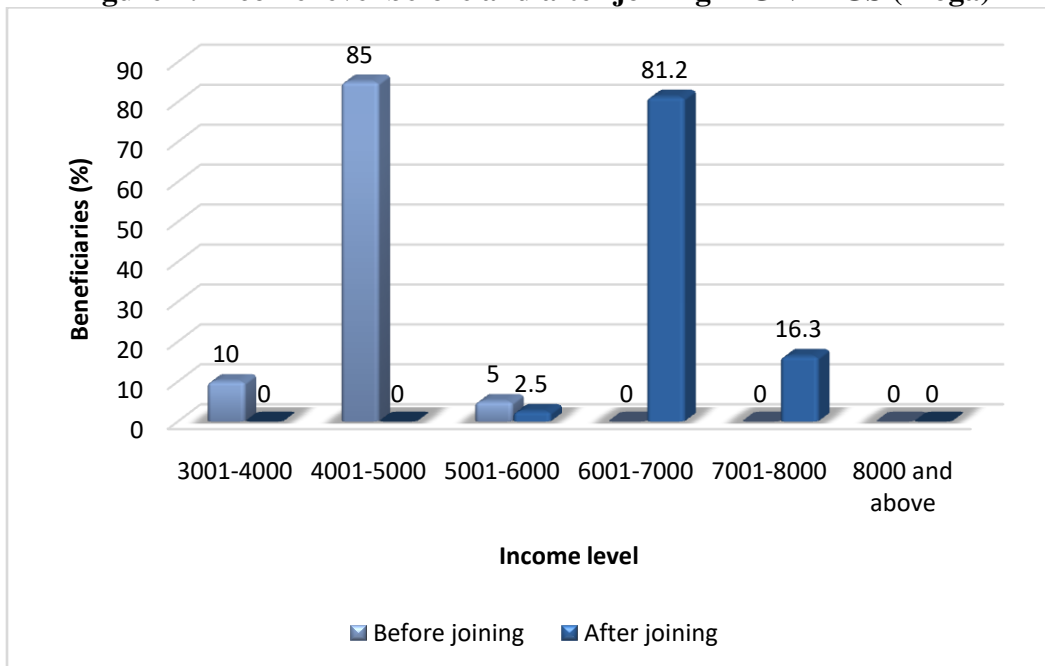


Figure 4: Income level before and after joining MGNREGS (Moga)



The table 4 shows the results of paired samples t-test applied on Malwa sample districts. In the Ludhiana district, the mean monthly income of respondents was Rs. 4752.50 before joining MGNREGS which increased up to Rs. 6770.00 after joining the scheme. There is an increase of 42.45 percent in average monthly income which has been statistically found to be significant. Similarly in case of Moga district, the mean monthly income of respondents was Rs. 4670.00 before joining MGNREGS which increased up to Rs. 6840.00 after joining the scheme. There is

an increase of 46.47 percent in average monthly income which has also been statistically found to be significant. It is found that in both the districts, the level of income of beneficiaries has significantly increased in the post membership period due to the increased employment through MGNREGS. The study observed that workers’ minimum wage level has also increased after joining scheme. Hence the null hypothesis that MGNREGS has no significant impact on beneficiary households’ income is rejected.

TABLE 4: IMPACT OF MGNREGS ON BENEFICIARY HOUSEHOLDS’ MONTHLY INCOME (MALWA REGION)

Majha Sample Districts	Mean monthly income before joining MGNREGS	Mean monthly income after joining MGNREGS	Increase in mean monthly income	Percentage increase (%)	t-value of Paired sample test	Sig. (2-tailed)
Ludhiana	4752.50	6770.00	2017.50	42.45	39.59	.000**
Moga	4670.00	6840.00	2170.00	46.47	52.82	.000**

Source: computed by authors

** Significant at one percent level

DOABA SAMPLE DISTRICTS

Kapurthala and Hoshiarpur districts have been selected from Doaba region. Table 5 shows that in case of Kapurthala, majority of respondents (66.25 percent) have up to 25 percent share of MGNREGS income in their total income. About thirty four percent respondents have above 25 percent share. In case of Hoshiarpur, majority of respondents (83.75 percent) have up to 25 percent share of MGNREGS income in their total income. Only 16.25 percent respondents have more than 25 percent share. The discussion with beneficiaries revealed that they supplement their family income through MGNREGS employment. The increased employment under scheme has enhanced their income level and thus improved their living style.

Regarding the change in sources of family income after joining MGNREGS, all the Doaba sample beneficiaries reported that they are employed in similar kind of activities. Seventy four percent respondents in case of Kapurthala have been doing labour works. While 7.5 percent beneficiaries are employed in private jobs, 18 percent are engaged in self-employment activities. In case of Hoshiarpur, majority of respondents (85 percent) are doing manual labour works and rest are employed in private job or self-employment works. Thus, beneficiaries are not entirely dependent upon MGNREGS work but they perform a variety of activities to fill the unemployment gap and meet growing demands of their families.

Due to MGNREGS joining, majority of workers in Doaba sample districts have shifted to higher income levels. Table 5 and figures 5 and 6 show that in case of Kapurthala, before joining MGNREGS majority of respondents (96.2 percent) had income level in the range Rs. 3001-5000 per month. After joining scheme, majority of respondents (91.3 percent) have shifted to higher income level of Rs. 5001-7000 per month. Few 8.8 percent respondents have shifted to Rs. 7001-8000 category also. Similarly in case of Hoshiarpur, before joining MGNREGS majority of respondents (98.8 percent) had income level in the range of Rs. 3001-5000 per month. After joining scheme, majority of respondents in Hoshiarpur have shifted to higher income levels of Rs. 5001-7000 per month. Few respondents (7.6 percent) have improved their income up to Rs.

8000 per month also. Thus, MGNREGS has increased beneficiaries' income level and standard of living through generating additional employment avenues. MGNREGS employment is a great source of subsidiary income for resource poor people of rural areas. Beneficiaries are not entirely dependent upon MGNREGS income but participate in other activities also to supplement their family budget.

TABLE 5: INCOME IMPACT IN DOABA SAMPLE DISTRICTS

Number of Beneficiaries				
Particulars	Kapurthala		Hoshiarpur	
	Frequency	Percent	Frequency	Percent
Share of MGNREGS Income in Total				
0-5%	0	0	0	0
5-10%	0	0	0	0
10-15%	1	1.25	22	27.5
15-20%	12	15	24	30
20-25%	40	50	21	26.25
More than 25 %	27	33.75	13	16.25
Total	80	100	80	100
Income Sources before and after joining MGNREGS				
Particulars	Kapurthala		Hoshiarpur	
	Income sources before MGNREGS (%)	Income sources after MGNREGS (%)	Income sources before MGNREGS (%)	Income sources after MGNREGS (%)
Labour (full-time)	59 (73.8)	59 (73.75)	68 (85)	68 (85)
Private job	6 (7.5)	6 (7.5)	3 (3.8)	3 (3.8)
Self-employment	15 (18.8)	15 (18.8)	9 (11.3)	9 (11.3)
Total	80 (100)	80 (100)	80 (100)	80 (100)
Level of income before and after joining MGNREGS (Per month)				
Up to 3000	0	0	0	0
3001-4000	10 (12.5)	0	14 (17.5)	0
4001-5000	67 (83.75)	0	65 (81.25)	0
5001-6000	3 (3.8)	9 (11.3)	1 (1.3)	5 (6.3)
6001-7000	0	64 (80)	0	69 (86.25)
7001-8000	0	7 (8.8)	0	6 (7.6)
8000 and above	0	0	0	0
Total	80 (100)	80 (100)	80 (100)	80 (100)

Source: Field Survey (% figures in parentheses)

Figure5: Income level before and after joining MGNREGS (Kapurthala)

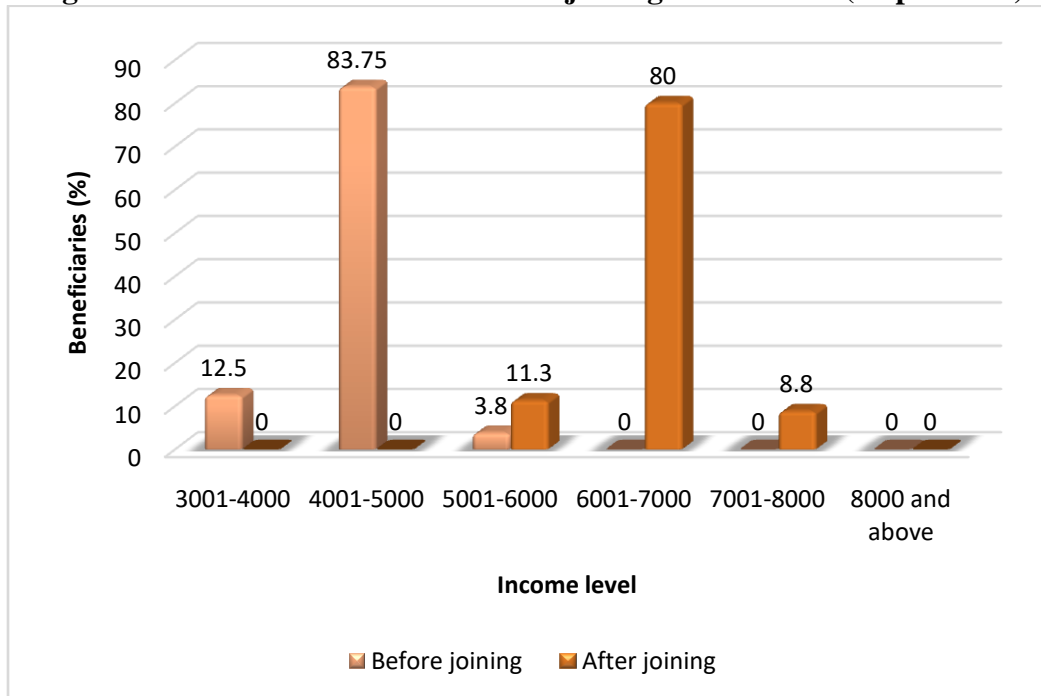


Figure6: Income level before and after joining MGNREGS (Hoshiarpur)

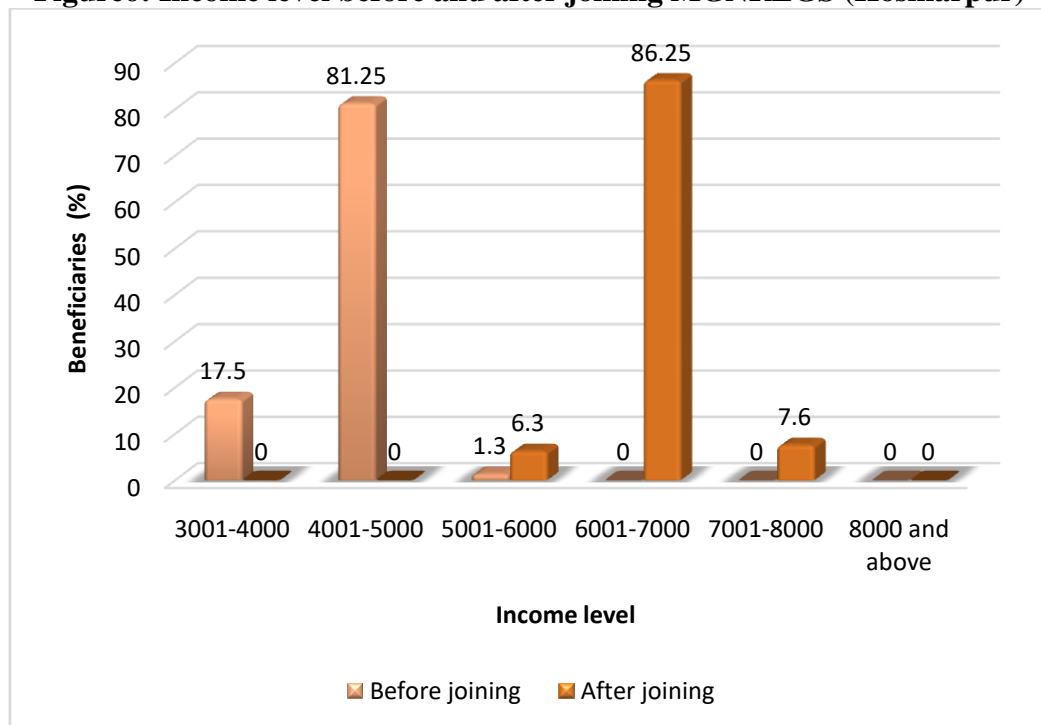


Table 6 shows the results of paired samples t-test applied on Doaba sample districts. In the Kapurthala district, the mean monthly income of respondents was Rs. 4607.50 before joining MGNREGS which increased up to Rs. 6663.75 after joining the scheme. There is an increase of

44.63 percent in average monthly income which has been statistically found to be significant. Similarly in case of Hoshiarpur district, the mean monthly income of respondents was Rs. 4522.50 before joining MGNREGS which increased up to Rs. 6703.75 after joining the scheme. There is an increase of 48.23 percent in average monthly income which has also been statistically found to be significant. It is found that in both the districts, the level of income of beneficiaries has increased after joining MGNREGS due to the increased employment through scheme and indirect increase in minimum wage level. Hence the null hypothesis that MGNREGS has no significant impact on beneficiary households' income is rejected.

TABLE 6: IMPACT OF MGNREGS ON BENEFICIARY HOUSEHOLDS' MONTHLY INCOME (DOABA REGION)

Majha Sample Districts	Mean monthly income before joining MGNREGS	Mean monthly income after joining MGNREGS	Increase in mean monthly income	Percentage increase (%)	t-value of Paired sample test	Sig. (2-tailed)
Kapurthala	4607.50	6663.75	2056.25	44.63	57.38	.000**
Hoshiarpur	4522.50	6703.75	2181.25	48.23	58.52	.000**

Source: computed by authors

**** Significant at one percent level**

CONCLUSION

The study has found significant impact of MGNREGS on income pattern of beneficiaries' households. Majority of sample beneficiaries have shifted to higher income level after joining MGNREGS. In all the sample districts i.e., Tarn Taran, Amritsar, Ludhiana, Moga, Kapurthala and Hoshiarpur, the level of income of beneficiaries has significantly increased in the post-membership period of MGNREGS due to the increased employment. The study also observed that this increase is due to direct income gain and also due to indirect income gain as this scheme has increased their Minimum Agriculture Wage Rate (MAWR). Another study by Rengasamy and Kumar (2011) supported these results in which it is made clear that MGNREGS has improved the regular wages of workers through the pressure of MGNREGS wage rate. Gnyaneshwar (2016) study found positive impact of MGNREGS on women income and consumption pattern. Increased income has raised their contribution in household activities and decision-making procedures. Barman and Debnath (2020) study found significant increase in household income, expenditure, education and other household facilities. The study has also found significant improvement in the source of drinking water, toilet facility usage and lighting.

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EXPLORING THE ROLE OF USER-GENERATED CONTENT IN BUILDING BRAND IMAGE & REPUTATION OF FMCG BRAND

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DOI: 10.5958/2249-7137.2024.00007.3

ABSTRACT

User Generated Content (UGC) can have a significant impact on Brand Image Building & its Reputation. There are several ways in which UGC can contribute to enhancing of the Brand Image such as authenticity & trust, social proof, emotional connections, increasing engagement, brand advocacy, humanizing the brand, user engagement & co-creation. UGC often sparks brand advocacy where satisfied customers become brand ambassadors and voluntarily promote the brand to their networks. When users create and share content about a brand, they are essentially endorsing it their friends, family and social media followers. This organic word to mouth marketing generated by UGC helps to build a positive brand image reaching a wider audience and gaining credibility through personal recommendations.

KEYWORDS: *User Generated Content, Brand Building, Brand Reputation, Brand Image, Customer Purchase Intention.*

INTRODUCTION

User Generated Content (UGC) can have a significant impact on Brand Image Building & its Reputation. There are several ways in which UGC can contribute to enhancing of the Brand Image such as authenticity & trust, social proof, emotional connections, increasing engagement, brand advocacy, humanizing the brand, user engagement & co-creation.

Leveraging UGC allow various FMCG brands to connect with the audience on deeper level & build a most trusted and favourite brand. UGC encourages active participation and engagement from users as they share their Stories, Testimonials or personal moments related to a FMCG brand thereby the emotional resonance helps to shape a positive brand image by evoking a feeling of reliability, empathy and loyalty which in turn helps to build brand community.

By encouraging users to generate content brand fosters a sense of community and collaborations. When customers actively participate in creating content for a FMCG brand, they feel a stronger

sense of belonging and ownership. This engagement & Co-Creation contribute to positive brand image by demonstrating that brand values and listen to its customers, making them an integral part of its success. Therefore, UGC serve as a social proof of brand value and quality as when potential customers see others actively engaging the brand sharing positive reviews or showcasing their experience it encourages trust and credibility and often perceived as a more authentic and trustworthy brand. This can positively influence the brand image and reputation. UGC often bring influencer marketing as it established significant online following and can influence their audience purchasing decisions. Collaborating with influencers allow brands to leverage their UGC to promote product and services. Influencers may create content such as reviews, unboxing videos, tutorials or sponsored posts, show casing the brand and its offerings.

UGC often sparks brand advocacy where satisfied customers become brand ambassadors and voluntarily promote the brand to their networks. When users create and share content about a brand, they are essentially endorsing it their friends, family and social media followers. This organic word to mouth marketing generated by UGC helps to build a positive brand image reaching a wider audience and gaining credibility through personal recommendations. Thus, UGC humanizes the brand by showcasing real people and their experience. It often breaks away from traditional marketing that often feels impersonal and corporate. UGC allows brand to connect with their audience on more personal level, demonstrating that they value their customers and their stories. This humanization creates a positive brand image by making the brand more relatable, approachable and likeable.

Research Objectives

1. To examine the existing UGC.
2. To examine role of UGC in building brand image of the FMCG Brands
3. To examine the reputation of FMCG & other brands.
4. To examine the relative significance of Emerging UGC for building brand Image of FMCG Brand.
5. To examine the relative significance of Emerging UGC for building Reputation of FMCG Brand.

1. User Generated Content supports Search Engine Optimization-Examine the Existing UGC

User generated content is like backbone to SEO strategy and supports it effectively in following ways: Customers keep on generating content in a continuous manner in the form of ratings, reviews, questions, feedbacks etc. and while searching for results, search engines always prioritize updated and relevant content. Thus, regularly updated content generated by users help businesses in improving search rankings. User Generated content like questions and reviews written by customers in natural language can enhance Semantic Search Optimization. There are certain keywords, especially long tail keywords may not be included by marketers in their marketing content but are used by customers in their feedback, recommendations or questions which can help businesses in boosting search engine optimization. So, businesses must inculcate user generated content in search engine optimization strategy of marketing mix.

2. User Generated Content Magnifies Customer Engagement-

Building brand image & reputation of FMCG & other brands.

User generated content is a secret ingredient in successful customer engagement strategy. It is evident through following aspects: User generated photos, videos, stories seem more creative, authentic, interesting, attractive and trustworthy to customers. Such attributes in user generated makes it more engaging and interactive and helps businesses in magnifying customer engagement. User generated content such as reviews, ratings, comments, feedbacks and forums provide a platform to customers to speak and to be heard. This makes customers feel associated with the business. Feeling of being acknowledged by company intensifies an emotional connection between the company and customers. User generated content acts as a powerful tool in forming emotional connections as customers rank user generated content higher in intensifying emotions than marketer's generated content. Thus, businesses must include User Generated Content in marketing mix of businesses as it takes user engagement to the next level.

User Generated Content and Purchase Intention

Users or customers post about their reviews and opinions regarding the brand on the internet. Potential customers in this digital age usually read all information generated by other customers and analyse it before making any purchase to enable them not to make a poor decision. Customers perceive such user generated content more credible and useful and make it capable of impacting customer's attitude towards brand. Customer's positive attitude affects purchase intention and thus enhances the probability of making a purchase by customers. The negative user generated content can affect consumer purchase intention negatively. Even negative reviews can ruin positive marketing efforts of the business. Thus, user generated content has convincing power that could generate positive or negative purchase intentions of potential customers

User Generated Content Serves in Product Development and Innovation

In addition to its contribution in generating product development ideas, user generated content has a major say in each step of the product development process.

Most significant step in development of a product is identification of customer's needs. User generated content offers high quality development information that gives better insights to business in identifying customer's needs. User generated content has equal contribution in product innovation as it has in product development. It enables a customer to provide customized and personalized products to its customers by analysing their personal preferences through recommendations, feedbacks and comments etc. It provides information not only about their own product but businesses can access information about competitive products which can also be used in product improvement. Thus, businesses must use user generated content in product development and product innovation. This helps businesses in increasing competitive advantages by allowing their products to serve customers in a better way.

Literature Review

User generated content also known as electronic word of mouth (eWOM) works exactly like common wordofmouth except that it spreads input through an online medium. By definition, UGC refers to any own created material uploaded to the Internet by non-media and it has a greater influence on people's consumption. **Timoshenko & Hauser (2019)** highlighted the need of monitoring user generated content on a continuous basis as UGC keeps on updating continuously. Authors inferred that user generated content is more valuable than conventional methods as a source to identify customer needs that would help in product development [1]

Here are few examples of existing brands that illustrate the impact of UGC such as

Go -pro, a popular action camera brand, has build its entire marketing strategy around UGC. User captures stunning videos and photos using their Go pro cameras and the company encourages them to share their content on social media using hashtag #Go pro This UGC not only serves as a form of free advertising but demonstrates the capabilities of product in real life situations.

Similarly, others brand like Starbucks& Coca cola has successfully utilized UGC to engage with its customers and enhance its brand reputation. The Starbucks company often feature Customers photo on its social media platforms, showcasing creative latte art or personalized cups with the customer's name spelled correctly. Thus, Starbucks demonstrates a connection with its customers and create a sense of community.

Coca-Cola also launched a UGC campaign called "share a coke". The brand replaced its logo on coke bottles with popular names, encouraging consumers to find bottles with their names and for their loved ones This UGC content not only created a personalized experience with the customers but also generated a tremendous amount of UGC content.

Another Example of UGC is Airbnb, a platform that connects travellers with a unique accommodation, heavily relies on UGC to build trust and credibility. The brand encourages guests to provide a review and share their experience, along with the photos. Thereby user review and photo offer valuable insights to potential guests and help establish trust in the platform. By showcasing real experience and recommendations from fellow travellers, Airbnb leverages UGC to enhance its brand reputation as a reliable and trustworthy accommodation provider. Studies addressing UGC as a holistic concept have mainly focused on examining the particular characteristics of the content (**Grover et al., 2019; Assaker, 2020; Daradkeh, 2021; AlAdamat et al., 2020**).

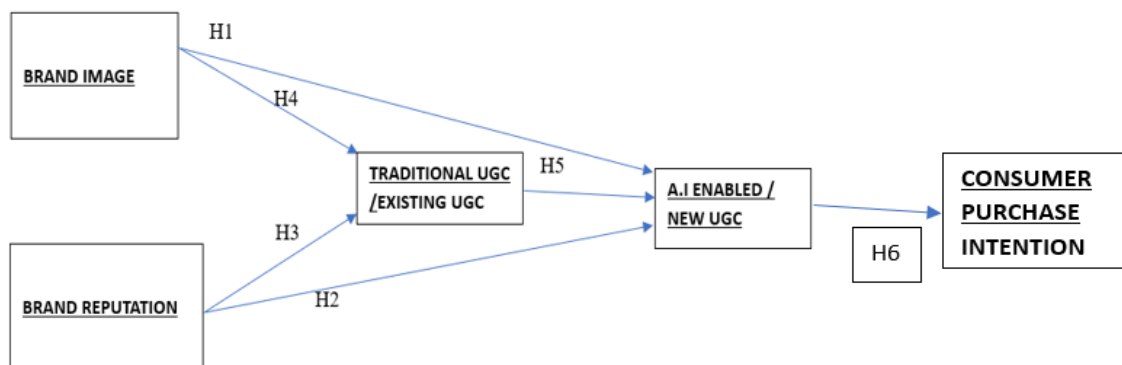
Hence, UGC can significantly reduce marketing costs. Instead of investing in creating all the content themselves, brand can leverage UGC as a valuable resource. It eliminate the need for extensive production and allow brands to tap into creativity and experience of their customers. This cost effective approach can be particularly beneficial for smaller businesses with limited marketing budgets. It also provide a diverse pool of content that reflects different demographic lifestyles and preferences. This diversity can help brands resonate with a broader audience and create inclusive marketing campaign that caters to the specific needs and interest of their customers. UGC provide a brands with a valuable feedback and insights into their products, services and overall customers experiences. With the constant peer feedback provided, social media is revolutionizing the purchasing process; it plays an important role in forming an attitude or a desire and willingness for a specific product, to making the buying decisions and even after the purchase is completed (**Kunja & Acharyulu, 2018; Hossain et al., 2019b; Hawamleh et al., 2020**). By listening to user generated review, suggestions and discussions brand can identify areas for improvement, address customers concern, and enhance their customer centric approach and fosters a collaborative relationship between the brand and its customers. overall UGC offers numerous advantages by leveraging the power of authenticity, engagement, word to mouth marketing, cost effectiveness, diversity, feedbacks and emotional connections. **Yang et al. (2019)** analysed the role of user generated content in customer engagement. User generated content is measured by content valence and content characteristics while customer engagement is measured by number of likes and comments on posts on business's facebook page [2].

By embracing and encouraging UGC brands can tap into the creativity and experience of their customers to enhance their marketing efforts and strengthen their overall reputation.

The researcher will combine various theories to come out with their framework such as; Technology Acceptance Model, Theory of Reasoned Action and Theory of Planned Behaviour. With modification and changes, the researchers have restructured the framework by adding two other variables; Perceived Risks and Online Purchase Intention. In this research UGC will help to reduce the perceived risks whereby the information generated will assist the potential consumers in making the right choice. Moreover, brand image has a critical role on the progress of consumer in buying decision making process. Consumers typically draw an impression based on product reviews, (Chakraborty & Biswal, 2019; Jahan et al., 2020), leading them to decide whether to proceed with further stages of the buying process. Scholars consider purchase intention to have different antecedents; for example, Temesi, Bacsó, Grunert and Lakner (2019) suggested that consumer attitudes lead to purchase intention, while Martins, Costa, Oliveira, Gonçalves & Branco (2019) postulated that advertising value provided by an electronic platform leads to purchase intention.

By implementing a UGC strategy, consumer goods brands celebrate their niche products by building a community of loyal customers who speak on behalf of the brand on social media. Having pictures of your product ‘in action’ helps give people an idea of how your unique product would fit into their own life. Plus, seeing hundreds of photos of happy customers in an ecommerce store only encourages customer investment. In this way, UGC becomes a visual review that powerfully engages customers.

A conceptual model describing how the above concepts interact can be drawn where subjective norms, information quality and source credibility are proposed as antecedents of attitudes towards UGC use.



The following section explores the proposed relationships of the study’s conceptual model presented as Model 1. The development of hypotheses based on subjective norms, information quality, source credibility, attitudes, brand trust and purchase intention. Literature on each of these constructs and their links is provided in detail followed by the statement of the hypothesis.

Methodology Adopted

This study is based on the primary and secondary data. It depends mainly on the Primary data collected through feedback by conducting surveys, interviews, observations which is initiated

throughgoogle form of potential customers, students etc. Quantitative analysis is carried out with the help of statistical tool such as SPSS tool in which Ttest,Descriptive analysis,Anova, Regression Analysis, is conducted from collected data or responses from the participants.

T-Test

[DataSet0]

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Purch_INT	150	4.8400000	.47881285	.03909491
Brand_Image	150	4.8600000	.36692080	.02995896
Brand_Reputation	150	4.8800000	.36490322	.02979422
Exist_UGC	150	4.8400000	.43473358	.03549585
NEW_UGC	150	4.8400000	.40267562	.03287833

One-Sample Test

	Test Value = 5				
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence ...
					Lower
Purch_INT	-4.093	149	.000	-.16000000	-.2372520
Brand_Image	-4.673	149	.000	-.14000000	-.1991993
Brand_Reputation	-4.028	149	.000	-.12000000	-.1788738
Exist_UGC	-4.508	149	.000	-.16000000	-.2301403
NEW_UGC	-4.866	149	.000	-.16000000	-.2249680

One-Sample Test

	Test Value = 5
	95% Confidence ...
	Upper
Purch_INT	-.0827480
Brand_Image	-.0808007
Brand_Reputation	-.0611262
Exist_UGC	-.0898597
NEW_UGC	-.0950320

As $P \leq 0.05$ the Test is Significant (The sample is significantly different than mean value =5)

Secondly, we have calculateddescriptive statistics to the study of measures of central tendency, variability, and relative standing of a dataset.

Means

[DataSet0]

Case Processing Summary

	Cases					
	Included		Excluded		Total	
	N	Percent	N	Percent	N	Percent
Purch_INT * Brand_Image	150	100.0%	0	0.0%	150	100.0%
Exist_UGC * Brand_Image	150	100.0%	0	0.0%	150	100.0%
NEW_UGC * Brand_Image	150	100.0%	0	0.0%	150	100.0%
Purch_INT * Brand_Reputation	150	100.0%	0	0.0%	150	100.0%
Exist_UGC * Brand_Reputation	150	100.0%	0	0.0%	150	100.0%
NEW_UGC * Brand_Reputation	150	100.0%	0	0.0%	150	100.0%

Purch_INT Exist_UGC NEW_UGC * Brand_Image

Brand_Image		Purch_INT	Exist_UGC	NEW_UGC
3.000	Mean	5.00000	5.00000	4.00000
	N	1	1	1
	Std. Deviation	.	.	.
4.000	Mean	4.84211	4.84211	4.84211
	N	19	19	19
	Std. Deviation	.374634	.501460	.374634
5.000	Mean	4.83846	4.83846	4.84615
	N	130	130	130
	Std. Deviation	.494996	.427791	.402734
Total	Mean	4.84000	4.84000	4.84000
	N	150	150	150
	Std. Deviation	.478813	.434734	.402676

➔ **Descriptives**

[DataSet0]

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Purch_INT	150	3.000	5.000	4.84000	.478813
Brand_Image	150	3.000	5.000	4.86000	.366921
Brand_Reputation	150	3.000	5.000	4.88000	.364903
Exist_UGC	150	3.000	5.000	4.84000	.434734
NEW_UGC	150	3.000	5.000	4.84000	.402676
Valid N (listwise)	150				

As the std. deviation is within the limits i.e. below 1 therefore the mean can be considered fairly common and expected which ensure about the normal distribution of the data.

From a research point of view, Anovahelpedo determine whether there are significant differences between conditions or groups. It works by comparing the variance within groups to the variance between groups, and tests the null hypothesis that the means of the groups are equal.

➔ **Oneway**

[DataSet0]

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Brand_Reputation	Between Groups	.432	2	.216	1.635	.198
	Within Groups	19.408	147	.132		
	Total	19.840	149			
Brand_Image	Between Groups	.396	2	.198	1.481	.231
	Within Groups	19.664	147	.134		
	Total	20.060	149			

ANOVA

Purch_INT

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.902	2	.451	1.994	.140
Within Groups	33.258	147	.226		
Total	34.160	149			

As the F value is close to 1, we concluded that hypothesis is correct and the samples come population with equal variance.

Regression Analysis

a. Predictors: (Constant), NEW_UGC
 b. Dependent Variable: Purch_INT

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.571	1	1.571	7.133	.008 ^b
	Residual	32.589	148	.220		
	Total	34.160	149			

a. Dependent Variable: Purch_INT
 b. Predictors: (Constant), NEW_UGC

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.606	.464		7.777	.000
	NEW_UGC	.255	.095	.214	2.671	.008

a. Dependent Variable: Purch_INT

Excluded Variables^a

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	Brand_Image	-.030 ^b	-.370	.712	-.031	.994
	Brand_Reputation	.003 ^b	.043	.966	.004	1.000
	Exist_UGC	.077 ^b	.954	.342	.078	.999

a. Dependent Variable: Purch_INT
 b. Predictors in the Model: (Constant), NEW_UGC

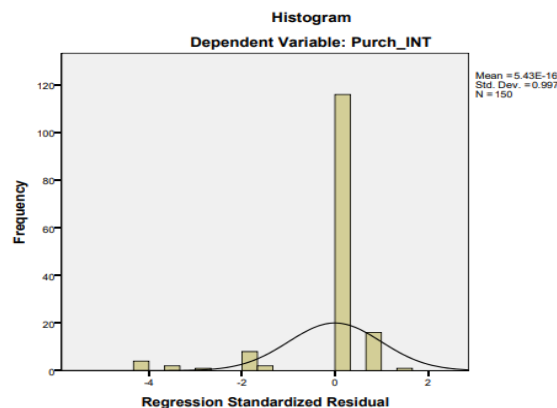
Casewise Diagnostics^a

Case Number	Std. Residual	Purch_INT	Predicted Value	Residual
6	-4.008	3.000	4.88079	-1.880795
19	-3.465	3.000	4.62583	-1.625828
21	-3.465	3.000	4.62583	-1.625828
38	-4.008	3.000	4.88079	-1.880795
138	-4.008	3.000	4.88079	-1.880795
142	-4.008	3.000	4.88079	-1.880795

a. Dependent Variable: Purch_INT

As P value < 0.5 the value is significant

Charts



The above graph represents that data is uniformly distributed.

Whereas the secondary data will be collected from customers data which will be in the form of testimonial, Review, historical Feedback etc.

Thus, researcher test the presumptions on the basis of data they collected and it interpret using different techniques of analysis. In this study, a non-probability sampling frame for the stipulated

population will be undertaken based on a Quota Sampling Procedure approach. The approach is chosen, as it would able to facilitate the researchers in understanding the online purchase intention of consumers from various geographical areas and backgrounds

As, no good research is complete without hypothesis validation. From this point of view the researcher will be comparing the statements of hypothesis with the findings is drawn and is validate the basic assumptions of the study.

The results of the study are presented in this section.

Sample profile	Representation	
Male	90	60%
Female	60	40%
Total	150	100%
18-24 years	20	13%
25-34 years	80	53%
35-44 years	30	20%
45-54 years	20	13%
Total	150	100%
Studying	20	13%
Employed	90	60%
Self Employed	30	20%
Unemployed	10	13%
FMCG Industry	100	66%
Other Industry	50	33%
Total	150	100%

It can be observed in the table above that males represented more than half of all participants. In terms of age, 25 to 34 year-olds accounted for almost two thirds of the sample. Most of the respondents were FMCG Industry. The section that follows discusses these results as well as the model fit for the research.

Based on the conceptual model a number of hypotheses can be drawn.

Study Hypothesis: -

H1: UGC helps to maximize the BrandImage.

H2:UGC helps to maximize the Brand Reputation of FMCG Brand.

H3:Existing UGC impact on Brand Image.

H4:Existing UGC Impact on Brand Reputation.

H5: Emerging UGC has relatively high economy of scale & accuracy as compared to existing UGC& growing trend among young Internet User is high Potential market for FMCG brand.

The correlation of item with each other will be displayed in the matrix. Various scales will be used to rate the Questionnaire responses. Building on the findings we have developed our study by focusing specifically on branding factors that are unique to various FMCG Brands.

➔ **Correlations**

[DataSet0] C:\Users\LAKSHAY GUPTA\OneDrive\Desktop\Spss reliability.sav

		AGE	Purch_INT
AGE	Pearson Correlation	1	.044
	Sig. (2-tailed)		.596
	N	150	150
Purch_INT	Pearson Correlation	.044	1
	Sig. (2-tailed)	.596	
	N	150	150

A correlation of **0.596** indicates a strong positive correlation between two variables
Cronbach Alpha value is **0.64** i.e. Reliability analysis ensure reliability of the questionnaire.

Reliability Statistics

Cronbach's Alpha	N of Items
0.64	5

Empirical & theoretical Result: -

Empirical Results

Through the above analysis the researcher concluded that with the use of user generated content a strong brand image & reputation of FMCG brand and other sectors will be formed. With the use of UGC i.e., virtual reality it will prove to be game changer & will in turn improve the client purchase intention & will help in revenue generation which will further lead to economic growth of the country.

Result of Hypothesis Testing

<u>Hypothesis Relationship</u>	<u>P value</u>	<u>Result</u>
H1: UGC helps to maximize the Brand Image.	P=0.000070	Supported and Significant
H2: UGC helps to maximize the Brand Reputation of FMCG Brand.	P=0.000007	Supported and Significant
H3: Existing UGC impact on Brand Image.	P=0.000089	Supported and Significant
H4: Existing UGC Impact on Brand Reputation.	P=0.000013	Supported and Significant
H5: Emerging UGC has relatively high economy of scale & accuracy as compared to existing UGC.	P=0.000003	Supported and Significant
H6: A growing trend among young Internet User is high Potential market for FMCG brand.	P=0.000032	Supported and Significant

Accepted value of significance, $p \leq 0.05$, which proved to be significant.

Theoretical Results

On the other hand, with the use of SPSS tool it will show the buying experience with the inclusion of user generated content. In the survey we have considered the most of the participant to be young aspirants within the age of 25-34, as these people have the taste of luxury living therefore respond towards the brand image building of the brand. Therefore, theoretical result in this area includes developing of novel algorithms & model for accurately identifying and categorizing sentiment expressed towards building of brand image & reputation. Use of UGC also leverage recommender system to provide personalized recommendations on the basis of matrix factorization, collaborative filtering and deep learning techniques. In this research we have also focused on developing the mathematical models and algorithms to quantify trust and reputation scores based on factors such as user rating, reviews & interactions.

Implication of study of Result

Use of UGC have a positive diverse effect & transform the FMCG industry by empowering consumers to become active participants in brand promotion, product feedback and content creation. FMCG companies that effectively harness the power of UGC can build stronger relationship with consumer drive brand loyalty and gain a competitive edge to marketplace.

In addition, it also helps other sectors too such as Academia, SMEs, Ecommerce, Advertising & Marketing industry which in turn contribute to the growth and stimulation of the economy in several ways: -

UGC role in Academia will be in such a way such that this will be going to democratized the dissemination of knowledge, allowing researchers, scholars, students to connect with the wider audience and access diverse perspectives. Use of UGC such as blogs, podcasts, social media channels, Artificial Intelligence avenues to communicate their work in more accessible and engaging manner. Use of UGC in SME, Ecommerce, Advertising & Marketing Industry will help to create job opportunities and will stimulate the economic activity by several ways such as monetizing their UGC through advertisement, sponsorship, product sales or brand collaborations will in turn will lead to emergence of new Entrepreneurs and small businesses. Secondly it will also boost online sales for businesses leading to economic growth in digital marketplace.

Therefore, Overall Use of UGC will have the potential to stimulate economic growth by empowering individuals, creating new business opportunities, influencing consumer behaviour & driving innovation in various industries & will go to bring the strong hold in the consumer purchase intention.

Recommendations for Encouraging Customers to Produce More User Generated Content **User generated content proved itself as the perfect marketing tactic.**

It is advisable for marketers to take following steps to stimulate the creation of user-generated content: -

- Interact and collaborate with highly engaging users.
- Ask for questions, feedback and recommendations.
- Acknowledge and Re-share existing user generated content.

- Incorporate personalized hashtags in campaigns to bring users closer to business.
- Take leverage through sponsored influencer posts.
- Run regular contests and offer rewards to winners.
- Associate with a Purchase attention and post about that cause.

CONCLUSIONS

The results of this research show the importance of UGC as a strong construct in forming online users' perceptions and driving their behavioural intentions toward utilizing such contents to support their purchasing decisions for FMCG products. User generated content is becoming more favourable for the customers as this provides an opportunity for publishing their own content freely. Active customers with a positive attitude can give the opportunity to grow efficiently to a particular business through their reviews, stories or any other form of content that will help in attracting more users for generating the content.

For optimizing efficiency of user generated content, it requires efforts from both customers and marketers and for leveraging user generated content businesses can use hashtags, run contests, offer rewards, support a social cause, re-share content, ask questions and partner with influencers and active users. In marketing the term “user generated content” is providing lots of benefits to a particular business by supporting SEO, magnifying customer engagement, generating purchase intention and providing inputs for product development and innovation. User generated content is becoming much more effective than the marketer generated content.

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THE EVALUATION OF INDIAN GOLD PRICE VOLATILITY: AN EMPIRICAL ANALYSIS

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DOI: **10.5958/2249-7137.2024.00008.X**

ABSTRACT

The current paper attempts to examine the volatility of gold prices in India over the period January 1, 2011 to March 31, 2024 using GARCH model. To begin with, the existence of ARCH effect has been verified applying ARCH Lagrange Multiplier (LM) test of Heteroskedasticity. After confirming the ARCH effect, the volatility measure in gold prices has been captured using GARCH (1,1) model. The results bring out that there is persistence of frequent volatility shocks in the Indian gold prices and a shock that occurs at time t will persist for future periods. Furthermore, the existence of volatility clustering has been confirmed and approximately 85 percent of the volatility of the current day's gold price is being contributed by the volatility of preceding day's gold price. Thus, it can be concluded that variations in the gold prices have an impact on long-term estimations of gold price volatility.

KEYWORDS: *Indian Gold Prices, Garch, Persistent Volatility, Volatility Clustering.*

INTRODUCTION

Gold one of the precious metals is considered as a representation of purity, beauty, strength and good fortune since ancient times. In fact, before the introduction of paper money, gold had been used as a currency. Until the collapse of Bretton Woods system, gold has been treated as a store of value and a powerful medium of exchange. It has been retained as an investment by investors and governments as part of forex reserves even after Bretton Woods. Over time, demand for gold has rose significantly since it has become an extremely valuable asset which has lured the attention of large number of investors around the globe. Eventually, gold has been recognized as most preferred investment and auspicious metal in India and consequential rising demand for the gold, India became the leading importer of gold among all nations around the globe.

Since India is the world's largest consumer of gold, movements in international gold prices might have a tremendous impact on its domestic economic activities. India generates only a marginal portion of its physical gold and the rest always need to be imported. The past few years

witnessed elevated international gold prices following the global financial crisis of 2008 which has also caused an accelerated hike in gold prices in India (Shiva & Sethi, 2015). However, COVID-19 pandemic has worsened it more than that of earlier global recession. Despite of all this, precious metals like gold carries a substantial interest as a source of investment.

Among the various variables that could impact the price of gold, the most common variables are public's opinion of its worth, global economic trends, the volume of gold purchased and sold, financial market and additional factors like important acquisitions, newest discoveries etc. Furthermore, considering the increasing demand for gold in India as well as worldwide, it has become essential to establish a model that is able to depict the pattern and trends in gold prices prevailing in India. Both academics and industry have been paying due attention to the volatility of gold prices currently. This paper is an effort in this very direction.

Review of Related Studies

There exist several studies relating to price volatility of gold spot market. This section provides brief review of previous studies relating to gold prices volatility:

Nawaz and Moomal (2012) made an effort to investigate the volatility in daily gold price returns for a period of 3 years spanning January 1, 2009 to September 31, 2011 using standard deviation and GARCH models and observed an unequal spread of residual terms also known as heteroskedasticity. Additionally, fast mean reversion indicating that the alpha and beta are very distant from unity. The findings concluded that there exist a significant volatility in international gold prices.

Jain and Ghosh (2013) examine causation and cointegration between the exchange rate of Indian Rupee vis-a-vis US dollar, global crude oil prices and price of precious metals i.e., gold, platinum, and silver using ARDL bounds test and Toda–Yamamoto Granger causality test. The ARDL bounds tests show that cointegration exists for all the variables under consideration. The overall findings highlight the significance of exchange rates in shaping local commodity prices and the impact of import demand on pricing.

Jain and Biswal (2016) analyse the dynamic relationship between global gold prices, USD/INR exchange rate, crude oil prices and the BSE Sensex using annual data from 2006 to 2015. The lead lag linkages among the variables have been examined using both symmetric and asymmetric non-linear causality tests while DCC-GARCH (standard, exponential, and threshold) models were employed to evaluate dynamic contemporaneous relationships. The results indicate that decline in prices for crude oil and gold decrease the value of the benchmark stock index i.e., the Sensex and the Indian Rupee.

Swain and Samal (2017) analysed the time varying effects of gold prices volatility in India spanning January 1, 2011 to June 30, 2016 using different ARCH family models namely, GARCH, EGARCH and TARARCH. The findings of GARCH (1, 1) model depict that the previous day's forecast provides about 85 percent of the information concerning the volatility of the current period's gold price while E-GARCH reveals that downward trend in daily return of gold leads to subsequent rise in volatility. Further, as per TARARCH model, both positive and negative shocks have same impact on the volatility of gold prices in the future.

Mahajan and Mahajan (2021) aims to investigate the combined dynamics of gold and stock market returns during the periods of health crisis and economic shock subsequent to COVID-19, i.e., January 2020 and May 2020 applying Granger causality test, ARMA model and GARCH

model. The results demonstrate that gold had a substantial negative effect on nifty returns during the period of COVID-19. The findings also show the investors' perceptions towards gold as a safe-haven investment during the periods of severe uncertainty.

Ejap et al. (2022) used the GARCH (1,1), EGARCH (1,1), and TGARCH (1,1) models to capture the forecasting and volatility of gold prices for the period from January 4, 2016 to October 29, 2021. The model with the lowest information criteria values is considered the best one for modelling volatility. As a result, TGARCH (1,1) has been selected as it performs better than other models and captures the effects of both the good and bad news. The results of the study highlight that investors have not gained a significant amount of return from the investment in gold price over the sample period.

To put it briefly, the a fore mentioned studies indicate that minimum efforts have been made to assess the volatility of gold prices in India. Thus, the current study aims to bridge this gap and provides an insight into the time varying volatility of Indian gold prices.

Research Methodology

ARCH Lagrange multiplier (LM) test

The Autoregressive Conditional Heteroskedasticity or ARCH effect, also referred to as volatility clustering or the heteroscedastic stochastic process, is generally exhibit in the financial time series data. Before applying the GARCH model, the existence of ARCH effect is prerequisite which can be tested through ARCH-LM test given by Engle (1982). If the p-value of chi-square (χ^2) found to be significant then in such condition, the null hypothesis indicating no ARCH effect in considered series is rejected and the alternative hypothesis signifying existence of arch effect is accepted.

GARCH (1, 1) Model:

Bollerslev (1986) proposed Generalised Autoregressive Conditional heteroscedasticity (GARCH) model which has been applied to measure time varying volatility of the Indian gold prices. This is a symmetric model that captures both the persistence of volatility shocks and the impact of volatility clustering in a given time series. The GARCH (1,1) can be estimated as per equations mentioned below:

$$Y_t = c + \mu_t \dots \dots \dots (1)$$

$$h_t^2 = \sigma_0 + \sum_{i=1}^p \alpha_1 \varepsilon_{t-1}^2 + \sum_{i=1}^q \beta_1 \sigma_{t-j}^2 \dots \dots \dots (2)$$

Equation (1) represents the mean specification where c stands for the intercept term and μ_t denotes the disturbance term whereas equation (2) signifies the conditional variance specification which consists of three parameters i.e., mean (σ_0), mean lag of the squared error term from the mean equation (ε_{t-1}^2) also known as ARCH term and previous period's forecast variance (σ_{t-1}^2) also known as GARCH term.

Objective of the study

The present study focused on accomplishing following objectives:

1. To examine the existence of volatility clustering in the Indian gold prices.

2. To evaluate the time varying volatility in the Indian gold prices.

Data Description

The present study considers the secondary data on monthly average gold prices per 10 grams for the period spanning January 1, 2011 to March 31, 2024 which has been collected from official website of Reserve Bank of India under the head ‘Database of Indian economy’. The analysis is based on time series data which includes 159 observations in total and analysis of time varying volatility has been performed using ARCH and GARCH models.

Results and Discussion

ARCH Lagrange multiplier (LM) test

The very first step in applying a GARCH model and before evaluating the volatility is to figure out whether the considered variable contains ARCH effect or not. This prerequisite has been identified using the ARCH Lagrange multiplier (LM) test based on Engle (1982) and the computations with respect to ARCH LM test is presented in Table 1.

The findings of ARCH LM test depicts that the value of observed R-square is 12.702 and corresponding p-value of chi-square (χ^2) is 0.000. This signifies that the null hypothesis indicating no ARCH effect can be rejected at one percent probability level meaning thereby, the alternate hypothesis which point towards the existence of ARCH effect can be accepted. Furthermore, the coefficient of squared error term i.e., 0.285 is also statistically significant at one percent level of significance which again indicates about the existence of ARCH effect.

TABLE 1. LAGRANGE MULTIPLIER TEST OF HETEROSKEDASTICITY

Heteroskedasticity Test: ARCH				
F-statistic	13.644*	Prob. F(1,155)	0.000	
Observed R ²	12.702*	Prob. Chi-Square(1)	0.000	
Test Equation:				
Dependent Variable: RESID^2				
Test: Least Squares				
Sample (adjusted): 2011M03 2024M03				
Included observations: 157 after adjustments				
Variable	Coefficient	Std. Error	t-Statistic	P-value
C	11360*	27931	4.0673	0.000
RESID^2(-1)	0.285*	0.077	3.6938	0.000
R ²	0.080	AIC	32.78	
Adjusted R ²	0.074	SBC	32.82	
F-statistic	13.64	HQC	32.80	
P-value (F-stats)	0.000	DW-stat	1.892	

* denotes 1 percent level of significance.

Having checked the preliminary condition of existence of ARCH effect in the gold prices data, the GARCH model has been employed for estimating its volatility. This model is useful for predicting volatility in the context of time varying volatility.

GARCH (1,1) Model

TABLE 2. GARCH (1,1) MODEL

GARCH (1, 1) Model			
Dependent Variable: GOLD_PRICE			
Method: ML ARCH - Normal distribution (BFGS / Marquardt steps)			
Mean Equation			
Variable	Coefficient	Std. Error	P-value
C	-155.46	254.76	0.541
GOLD PRICE (-1)	1.010*	0.006	0.000
C	57042	5286	0.280
Variance Equation			
α_1 (ARCH)	0.129*	0.062	0.037
β_1 (GARCH)	0.854*	0.075882	0.000
R^2	0.991	AIC	16.99
Adjusted R^2	0.991	SBC	17.08

* denotes 1 percent level of significance.

Table 2 shows the findings of parameter estimates from the GARCH (1,1) model for gold prices prevailing in India. The findings reveal that both the ARCH (α_1) and GARCH term (β_1) i.e., 0.129 and 0.854 are significant at one percent level of significance. The significant value of ARCH coefficient implies the existence of volatility clustering in the considered time series which infers that small changes tend to be followed by small changes and large changes tend to be followed by large changes, irrespective of sign. Further, the combined value of ARCH and GARCH parameters equate to 0.983 which is less than one or close to unity. It signifies that a shock that occurs at time t will persist for some future periods or it can be said that there is persistence of frequent volatility shocks in the upcoming time period. A large ARCH coefficient indicates a less persistent and more spiky form of volatility whereas a large GARCH coefficient signifies persistent volatility. Here, in our model, there is persistence of volatility shocks in the Indian gold price series since the GARCH coefficient value is higher than the ARCH coefficient. The model further demonstrates that almost 85 percent of the information concerning to the volatility of current day's gold price is being contributed by the gold price of the preceding day. Therefore, it may be concluded that variations in the gold price have an impact on long-term forecasting of gold price volatility.

CONCLUSION

The current study is an attempt to analyse the time varying volatility of Indian gold prices using secondary data on monthly average gold prices per 10 grams for the period spanning January 1, 2011 to March 31, 2024. At the outset, the existence of ARCH effect has been verified by using ARCH Lagrange Multiplier (LM) test of Heteroskedasticity. Having confirmed the existence of ARCH effect, the volatility has been measured using GARCH (1,1) model. The findings of GARCH model demonstrate that both the ARCH (α_1) and GARCH term (β_1) are statistically significant at 1 percent level of significance and the sum of both the parameters is 0.983 which is less than one or close to unity (1). It signifies that there is persistence of frequent volatility shocks in the gold prices and a shock that occurs at time t will persist for several upcoming

periods. The significant value of ARCH coefficient implies the existence of volatility clustering in the considered time series which signifies that small changes tend to be followed by small changes and large changes tend to be followed by large changes, irrespective of sign. Moreover, there is persistence of volatility shocks in the Indian gold price series since the GARCH coefficient value is greater than that of ARCH. The results further reveal that 85 percent of the information concerning to the volatility of the current day's gold price is being contributed by the preceding day's gold price. In nut shell, it can be concluded that gold prices variation has a substantial impact upon forecasting gold price volatility.

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