Exploring Contemporary Management Practices

: Case Studies from Udupi

Volume -III

Exploring Contemporary Management Practices: Case Studies from Udupi
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Preface

Exploring Contemporary Management Practices: Case Studies from Udupi is a compilation of research studies prepared and presented by the MBA students of Poornaprajna Institute of Management, Udupi. Each research paper explores critical topics in business management, social welfare, and digital transformation, offering valuable insights into the dynamic and evolving landscape of Udupi's industries.

The research papers span a wide range of sectors, from hospitality and healthcare to digital payments and waste management. They address pertinent issues such as customer relationship management in hotels, job satisfaction among frontline healthcare workers, digital payment adoption, and waste management practices in various institutions. Furthermore, this book highlights the social welfare impact of government schemes like Ayushman Bharat and rural e-governance initiatives through Grama One centers.

What unites these diverse studies is the common theme of how modern management practices and digital technologies are reshaping business operations, employee satisfaction, and public welfare in Udupi. The studies not only provide an in-depth analysis of current practices but also offer recommendations for improving efficiency, enhancing customer satisfaction, and fostering sustainable growth across various sectors.

This book serves as a valuable resource for students, researchers, practitioners, and policymakers interested in understanding contemporary management practices, particularly within the context of emerging industries and rural development. It reflects the dedication and intellectual curiosity of the MBA students who have contributed to this work, and we hope their research will inspire further discussions and innovations in these fields.

We would like to extend our deepest gratitude to Dr. Bharathi Karanth, Associate Professor, for her guidance and support throughout the research process. Without her mentorship, this collection of studies would not have been possible.

We hope the insights shared in these pages will serve as a catalyst for future exploration and development in the areas of business management and social welfare.

Editors
Exploring Contemporary Management Practices: Case Studies from Udupi

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Impact of Digital Payment Adoption on Consumer Behavior in Udupi Town

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ABSTRACT

This study investigates the impact of digital payment adoption on consumer behavior in Udupi town, aiming to understand the relationship between the use of digital payment methods and changes in consumer spending habits. The research also examines the factors influencing consumer preferences for digital payments over traditional cash transactions.

The main objectives of this research are to analyze the relationship between the adoption of digital payment methods and changes in consumer spending behavior, to identify the factors influencing consumer preferences for digital payments over traditional cash-based transactions, to examine the potential advantages and disadvantages of digital payments on personal financial management, and to explore the role of financial literacy and technological awareness in influencing consumer attitudes towards digital payments.

The methodology employed involves a combination of quantitative data analysis through surveys and qualitative insights gathered from consumer interviews. Hypothesis testing was conducted using the Chi-Square test to determine the significance of relationships and differences observed. Key findings indicate a significant relationship between the adoption of digital payment methods and changes in consumer spending behavior, with notable differences in the factors influencing preferences for digital versus cash transactions. Additionally, the study reveals that digital payment adoption is associated with an increase in impulsive purchases due to the convenience and speed of transactions.

Keywords: *Digital Payments, Consumer Behavior, Spending Habits, Impulsive Purchases*

1. INTRODUCTION:

In recent years, the proliferation of digital payment methods has fundamentally transformed the landscape of financial transactions. From mobile wallets and online banking to contactless cards and cryptocurrencies, digital payments have become an integral part of modern commerce. This shift from traditional cash-based transactions to digital payment systems has not only revolutionized the way consumers make purchases but has also introduced significant changes in consumer spending behavior.

On 11th April 2016, the National Payments Corporation of India (NPCI) launched the Unified Payments Interface (UPI) which opened up scope for a better mode of transaction in the market, alongside mobile wallets such as Paytm and Amazonpay, credit/debit cards and other modes of internet banking. Demonetization which took place on 8th November 2016 has impacted the Indian economy to a great extent, which was aimed at retrenching illicit economic activity prevalent in the Indian economy. Due to a shortage of cash during this period, it caused disruption in the economy and thus paved way to provide a platform for the growth of digital payments.

The COVID-19 pandemic significantly accelerated the adoption and usage of digital payments in India.

This shift was driven by the need to minimize physical contact and adapt the restrictions imposed during the lockdown. UPI emerged as the most popular digital payment method in India. In the fiscal year 2022, UPI recorded over 45 billion transactions, almost doubling the 22 billion transactions from the previous year. The COVID-19 pandemic acted as a catalyst for the digital transformation of payments in India, leading to a substantial increase in the adoption and usage of digital payment methods across various sectors.

RBI Digital Payments Index (RBI-DPI) captures the extent of digitization of payments across the country. As of March 2023, the RBI-DPI stands at 395.57 compared to 377.46 for September 2022. The coordinated efforts by the government and stakeholders have led to substantial growth in the digital payment transaction. These statistics highlight the increase of adoption of digital payments in India reflecting the ongoing shift towards a cashless economy.

The rise of digital payment methods has revolutionized consumer spending habits globally. With the convenience of mobile wallets, online banking, and contactless transactions, consumers now have seamless access to their funds, enabling quicker and easier purchases. This shift has not only increased transaction speed but also heightened spending flexibility, leading to a surge in impulse purchases and overall consumer spending. Moreover, digital payment platforms offer rewards, discounts, and cashback incentives, further incentivizing spending. However, concerns regarding security, privacy, and overspending have also emerged as potential downsides of this digital transformation. Overall, the impact of digital payment on consumer spending is undeniable, reshaping the retail landscape and altering traditional purchasing behaviors. The rise of digital payments has undeniably impacted consumer spending.

The transition from cash to digital payments has ushered in a significant transformation in consumer spending habits, profoundly affecting how individuals manage their finances and conduct transactions. The creation of mobile wallets, online banking, and contactless payment methods has led consumers to increasingly favor cashless options, simplifying the payment process and fostering a culture of instant gratification. This shift has not only made purchasing more convenient but has also encouraged impulsive spending behaviors.

This study aims at specifically understanding the impact digital payments have caused on the consumption pattern amongst the individuals earning income.

2 LITERARTURE REVIEW:

I As the world shifts towards a digital economy, the evolution of financial transactions, particularly "Cash to Code" systems, has played a significant role in bridging cash-based economies with digital payment platforms. This literature review explores various studies examining the operational framework, adoption challenges, and impact of "Cash to Code" systems on financial inclusion and the development of digital economies.

Influence of Cashless Payments on Spending Behavior

Padmavathi et al. (2021) explored the influence of cashless payments on consumer spending behavior in Coimbatore, India. The study employed a convenience sampling method, gathering primary data from 228 respondents via a structured questionnaire. Analytical tools such as the mean score and ANOVA were utilized to assess the data. The findings revealed no significant difference in spending behavior between individuals using cash and those adopting cashless payment methods, indicating that cashless payments do not necessarily lead to changes in consumer spending patterns in certain contexts [1].

Adoption of Cashless Payment Services and Consumer Satisfaction

Tiwari and Singh (2019) investigated the widespread adoption of digital payment systems, particularly focusing on consumer satisfaction levels with cashless platforms in India. The research examined two leading digital payment companies, Paytm and BHIM, through an exploratory survey method. The primary objective was to identify the factors influencing the adoption of cashless payment services and consumer satisfaction. The study found that information and communication technology (ICT) infrastructure significantly impacts consumer satisfaction and influences their adoption of digital payment services [2].

Impact of Digital Payments on Consumer Spending

Agarwal et al. (2019) analyzed the impact of digital payments on consumer spending behavior, particularly following India's 2016 demonetization, which forced many consumers to switch to digital payment methods. Data was collected from a large supermarket chain, and analysis was conducted using meta-analysis, graphical representations, and heat maps. The results indicated that digital payments, while convenient, could encourage overspending, thereby undermining personal financial planning. This finding suggests that digital payment systems, though beneficial for economic integration, can lead to unintended financial consequences for consumers [3].

Changing Spending Behavior with Electronic Payments

Rafee et al. (2022) focused on the changing spending habits of urban consumers using digital payment options such as e-wallets, credit cards, and pay-later schemes. The study gathered data from Chennai and Bangalore using structured questionnaires distributed both in print and digitally via Google Forms. Correlation and ANOVA were applied to analyze the relationship between income levels and the choice of payment mode. The study concluded that digital payment options, particularly those offering incentives like cashback, contribute to overspending, with 54% of respondents admitting to increased spending due to these offers. Additionally, the study highlighted rising household debt linked to the pay-later options prevalent in digital transactions [4].

The literature review highlights several gaps:

1. **Limited Small-Town Focus**: Most studies focus on urban areas, leaving small towns like Udupi under-researched in terms of digital payment adoption and consumer behavior.
2. **Role of Financial Literacy**: There is insufficient research on how financial literacy and technological awareness affect digital payment adoption, particularly in smaller regions.
3. **Impact on Financial Management**: While impulsive spending linked to digital payments is noted, its long-term impact on personal financial management and debt remains underexplored.
4. **Consumer Preferences**: Studies lack depth on how consumer preferences for digital payments versus cash transactions differ across demographics and regions.
5. **Security Concerns**: Research does not adequately address specific security concerns that hinder digital payment adoption, particularly in smaller communities.

Addressing these gaps will enhance understanding of digital payment impacts in non-urban settings like Udupi.

3.STATEMENT OF THE PROBLEM:

The rapid proliferation of digital payment methods has significantly altered the way consumers conduct financial transactions. In Udupi town, the increasing adoption of digital payments has raised questions about its impact on consumer behavior, particularly with respect to changes in spending habits. Despite

the convenience and speed of digital payments, there is a growing concern about their influence on impulsive buying and personal financial management. Furthermore, it is unclear which factors drive consumer preferences for digital payments over traditional cash transactions and how financial literacy and technological awareness shape these attitudes. This study seeks to address the gap in understanding the impact of digital payment adoption on consumer behavior in Udupi town, analyzing the relationship between digital payment usage and changes in consumer spending, while also identifying the key factors influencing consumer preferences and the potential advantages and disadvantages of digital payment systems.

4.OBJECTIVES OF THE STUDY:

The main objectives of this research are as follows

1. To analyze the relationship between the adoption of digital payments methods and changes in consumer spending behavior.
2. To analyze the factors influencing consumer preferences for digital payments over traditional cash-based transactions.
3. To examine the potential advantages and disadvantages of digital payments on personal financial management.
4. To explore the role of financial literacy and technological awareness in influencing consumer attitudes towards digital payments.

5 RESEARCH METHODOLOGY:

Research design

This study employed a quantitative research design to analyze the relationship between the adoption of digital payment methods and changes in consumer spending behavior, as well as the factors influencing consumer preferences for digital payments.

Type of research

This study employs an empirical research methodology. Empirical research involves the systematic collection and analysis of data to generate evidence that supports or refutes specific hypotheses.

Sources of data:

Primary Data: The data for this study was collected through a structured questionnaire.The questionnaire included questions related to digital payment adoption, consumer spending behavior, factors influencing preferences, advantages and disadvantages of digital payments, and financial literacy and technological awareness.

Secondary data: This research also utilized secondary data sourced from existing research papers, articles, reports, and other academic and industry publications.

Sampling design:

Sampling Element: The sampling element in this study is the individual respondent, representing the target population of interest, which includes individuals who use digital payment methods.

Sampling Unit: The sampling unit is also the individual respondent, as each respondent provides a single set of responses to the questionnaire.

Sample Size: The sample size for this study is 92 individuals, selected through convenience sampling. This sample size was deemed sufficient to provide insights into the research objectives while considering practical constraints such as time and resources.

Sampling Method: Convenience sampling was used to select participants based on their availability and willingness to participate.

Area of study

The area of study for this research is consumer behavior in digital payment adoption, with a specific focus on Udupi town. The research aims to understand the relationship between the adoption of digital payment methods and changes in consumer spending behavior within this locale. Additionally, it seeks to analyze the factors influencing consumer preferences for digital payments over traditional cash-based transactions in Udupi.

Limitations of study

- Sample Size and Demographics: The study may have been limited by the size and demographic diversity of the sample. If the sample size is small or not representative of the broader population, the findings may not be generalizable to all consumer groups.
- Geographical Constraints: The research might be limited to a specific geographic region, which could affect the applicability of the findings in different cultural or economic contexts. Consumer behavior and digital payment adoption can vary significantly across regions.
- Self-Reported Data: The study may rely on self-reported data from participants, which can be subject to biases such as social desirability bias or inaccurate recall. This can impact the reliability of the data collected on spending behavior and preferences.

6. DATA ANALYSIS:

We have employed a combination of Excel and SPSS software to meticulously analyze and interpret the collected data. Excel was utilized for initial data cleaning, organizing, and preliminary visualizations, while SPSS provided a robust platform for conducting more advanced statistical tests. Various tables and charts have been created to offer a clear and comprehensive visualization of the findings, facilitating a deeper understanding of the data patterns and trends.

To rigorously test the hypotheses formulated for this study, we focused on using the chi-square test. This non-parametric test is particularly suitable for examining the relationships and dependencies between categorical variables, making it ideal for our research objectives. Through the chi-square test, we investigated the association between digital payment adoption and changes in consumer spending behavior, factors influencing consumer preferences for digital payments, and the advantages and disadvantages of digital payments on personal financial management.

Our approach to data analysis began with generating descriptive statistics to summarize the basic characteristics of the dataset, providing a foundational understanding of the sample demographics and key variables.

Following this, exploratory data analysis (EDA) was conducted to uncover initial insights and visualize the data through various graphical representations such as histograms, bar charts, and box plots. These visual tools helped identify patterns and potential relationships among the variables.

The chi-square test was then applied to test the hypotheses, allowing us to determine if there were statistically significant associations between the categorical variables under study.

GENDER CLASSIFICATION OF RESPONDENTS

Table 5.1

Table showing gender classification of respondents

Gender	No of Respondents	Percentage
Female	62	68.13
Male	29	31.87
Total	91	100.00

Chart 5.1.1

Chart showing gender classification of respondents

Interpretation

From the above data we can see that more than 50% of the respondents are female and 32% are male respondents.
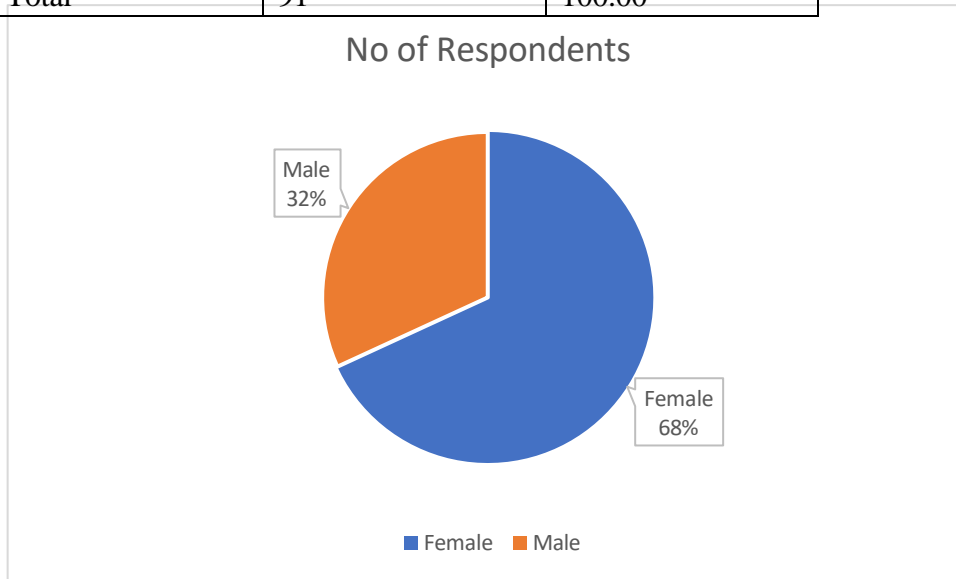
CLASSIFICATION OF AGE GROUP OF THE RESPONDENTS

Table 5.2

Table showing the age classification of the respondents

Age group	Number of respondents	Percentage
18-24	73	79.35
25-34	12	13.04
35-44	4	4.35
45-54	2	2.17
55 and above	1	1.09

Chart 5.2.1

Chart showing the age classification of the respondents

Number of respondents

Age group	Number
18-24	73
25-34	12
35-44	4
45-54	2
55 and above	1
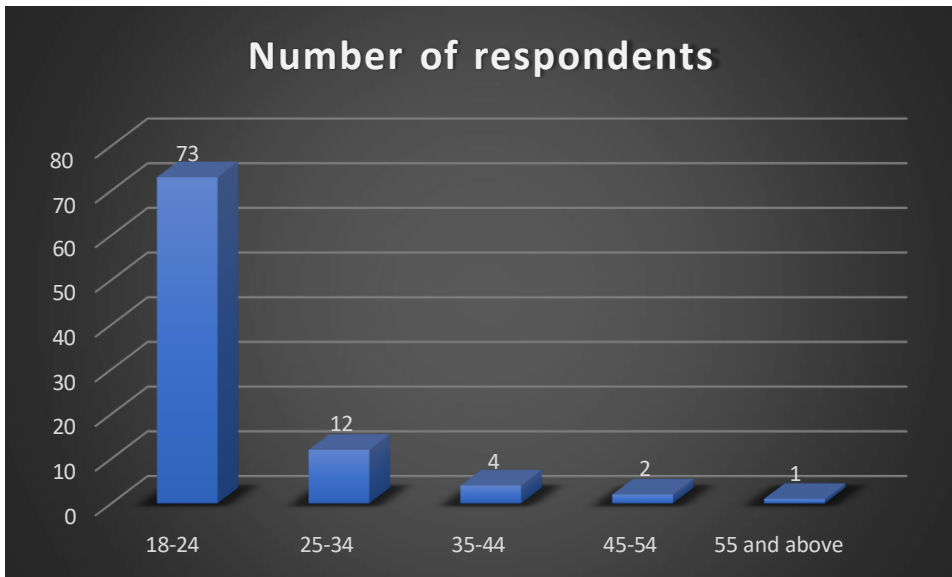
Interpretation

From the above chart it is clear that 73% of the respondents belong to the age group 18-24, 12% of the respondents belong to the 25-34 age group, 4% belong to the 35-44 age group, 2% belong to the 40-45 age group and 1% belong to the 55 and above age group. So, it shows that majority of the respondents belong to the 18-24 age group.

USAGE OF CASH FOR TRANSACTION

Table 5.3

Table showing the frequency of usage of cash for transaction

Usage	No. of respondents	Percentage
Always	19	20.65217391
Occasionally	31	33.69565217
Frequently	26	28.26086957
Rarely or never	16	17.39130435
Total	92	100

  7

Chart 5.3.1

Chart showing usage of cash for transaction
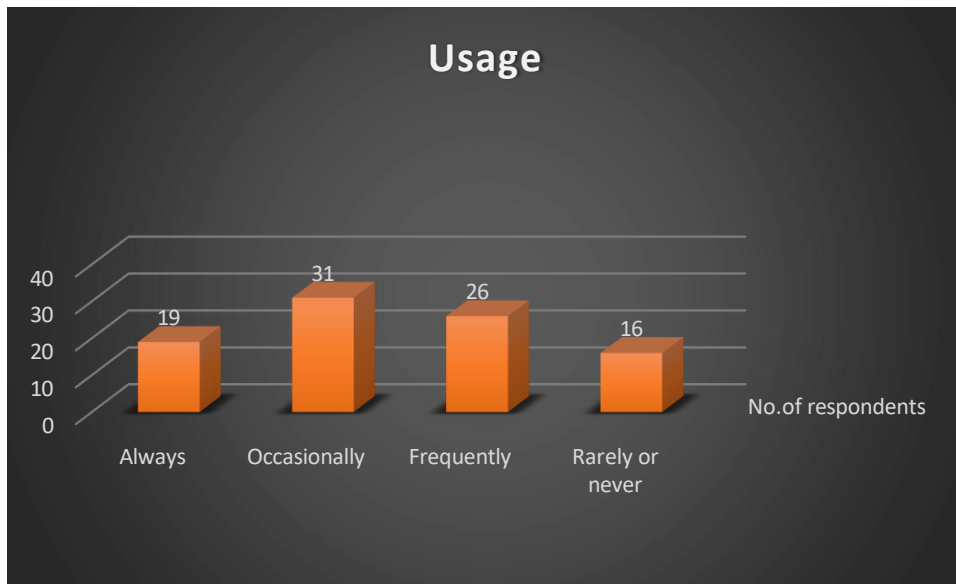
Interpretation

By analyzing the above chart, we can understand that 31% percent of the respondents occasionally use cash for transaction and 16% of the respondents rarely or never use cash for transaction.

TYPE OF PAYMENT USED

Table 5.4

Table showing type of digital payment used

Type of digital payment used	No. of respondents
Mobile wallet	65
Debit card	4
Credit card	1
Online banking	2
Other	1

Chart 5.4.1

Chart showing type of digital payment used

Type of Payment

89%

- Mobile wallet
- Debit card
- Credit card
- Online banking
- Other
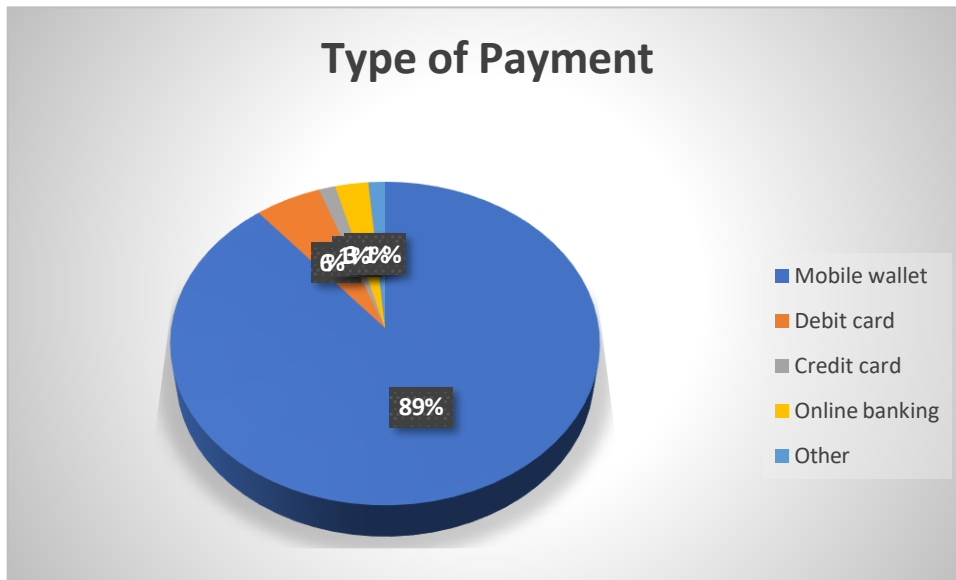
Interpretation

By analyzing the above chart, we can say that about 89% of the respondents use mobile wallet as a means of digital payments.

EASE OF TRACKING PAYMENTS USING DIGITAL PAYMENTS

Table 5.5

Table showing respondents who find it easy to track their payments using digital payment

Age group	No. of respondents
18-24	65
25-34	9
35-44	3
45-54	2
55 and above	1
Total	80

Chart 5.5.1

Chart showing respondents who find it easy to track their payments using digital payment
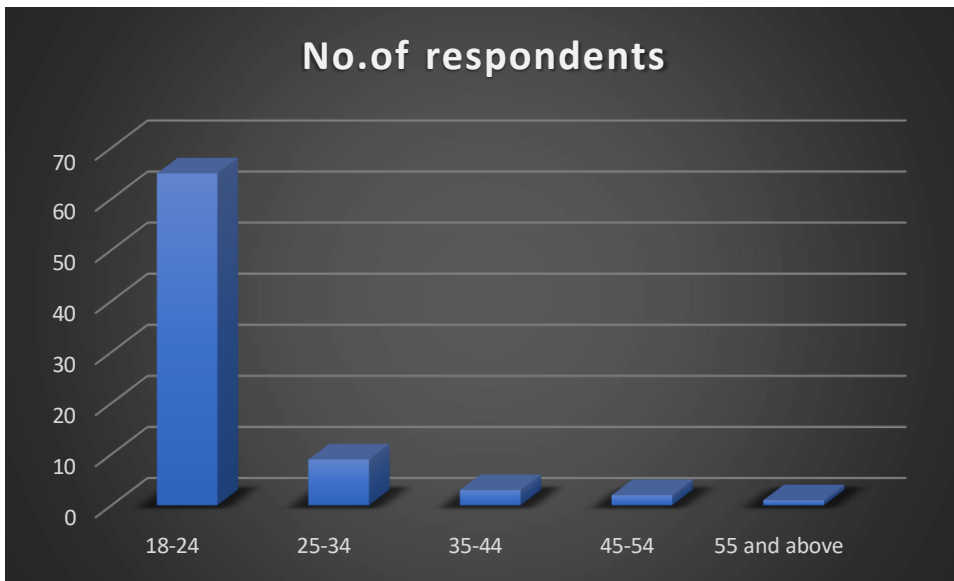
Interpretation

Out of 92 respondents only 80 of the respondents find it easy to track their payments using digital payment.

RESPONDENTS WHO HAVE FOUND INCREASE IN SPENDING

Table 5.6

Table showing the number of respondents who have & have not found changes in spending

	Responses	Percentage
Found an increase	73	79%
Did not find an increase	19	21%
	92	100%

Chart 5.6.1

Chart showing the number of respondents who have & have not found changes in spending.

Percentage

21%

79%

■ 1 ■ 2
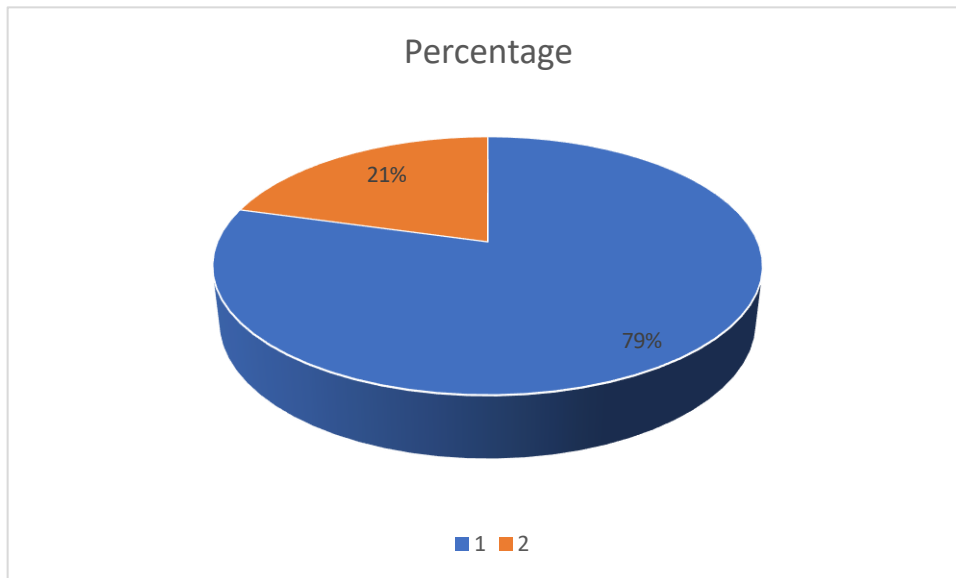
Out of 92 respondents only 73 of the respondents have found an increase in their overall spending since they started using digital payment methods.

AGREEMENT LEVEL ON EASE OF IMPULSIVE PURCHASES WITH DIGITAL PAYMENT METHODS

Table 5.7

Table showing agreement level on ease of impulsive purchases with digital payment methods.

		Responses	Percentage
1	Strongly disagree	6	7%
2	Disagree	7	8%
3	Neutral	26	28%
4	Agree	41	45%
5	Strongly agree	12	13%
		92	100%

Chart 5.7.1

Chart showing agreement level on ease of impulsive purchases with digital payment methods.

Chart Title
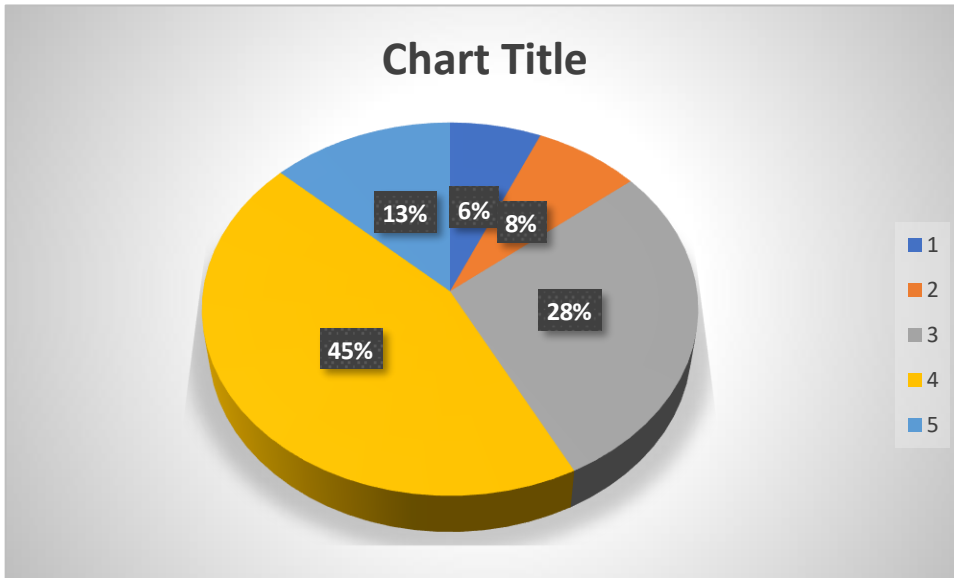
Interpretation

Out of 92 respondents 41 respondents that is around 45% of the respondents agree with the statement "I find it easier to make impulsive purchases when using digital payment methods."

SUCCESS OF SETTING SPENDING LIMITS IN CURBING IMPULSIVE PURCHASES

Table 5.8

Table showing success of setting spending limits in curbing impulsive purchases

	Responses	Percentage
Very successful	14	15%
Somewhat successful	37	40%
Not very successful	35	38%
Not successful at all	6	7%
	92	100%

Chart 5.8.1

Chart showing agreement success of setting spending limits in curbing impulsive purchases

Responses
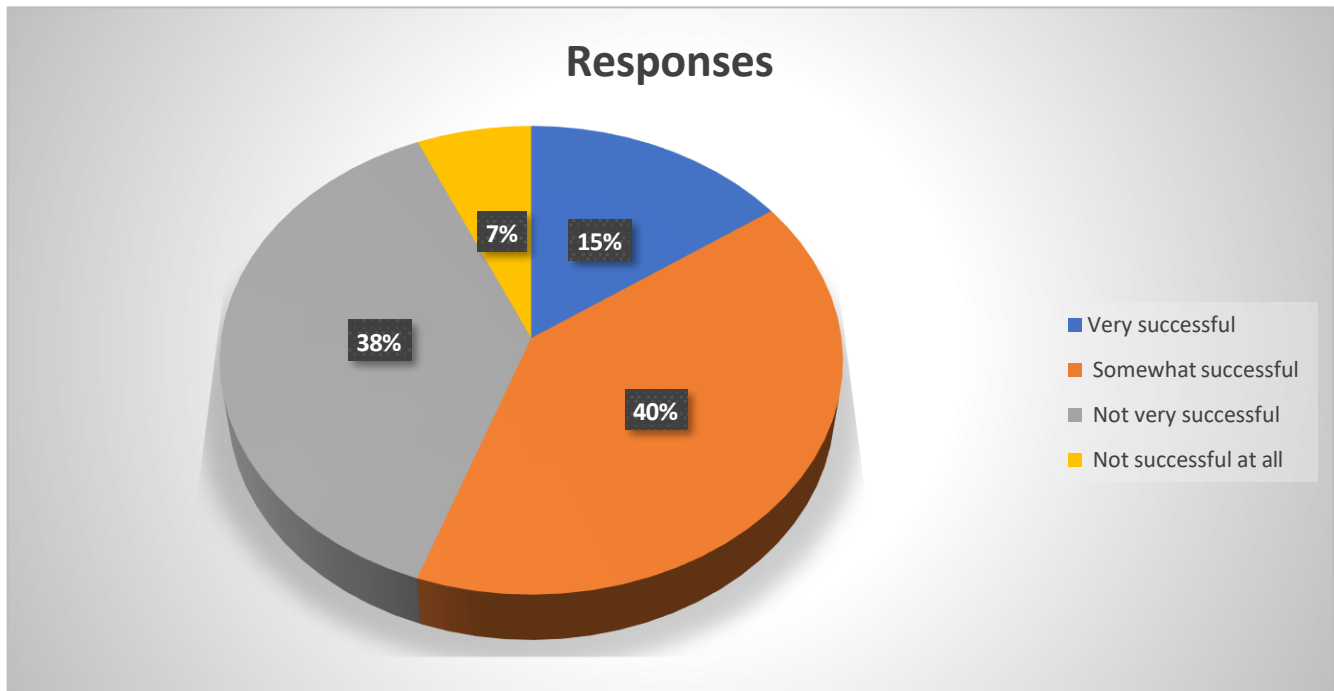
Interpretation

Out of 92 respondents we can see that only 40% are somewhat successful and 38% are not very successful in setting spending limits to curb impulsive purchases.

PRIMARY REASONS FOR PREFERRING DIGITAL PAYMENT METHODS

Table 5.9

Table showing primary reason for preference for digital payment methods

Reasons	Responses
Convenience	33
Security	7
Speed of transaction	38
Better record keeping	6

Chart 5.9.1

Chart showing respondents who find it easy to track their payments using digital payment
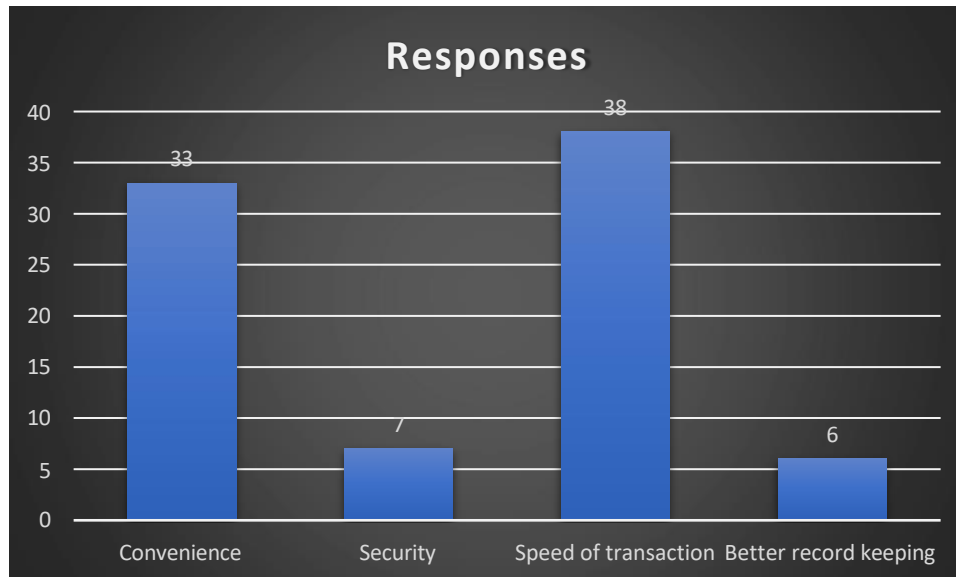
Interpretation

Out of 92 respondents we can see that primary reason for preference for digital payment methods

is convenience.

HYPOTHESIS

Hypothesis 1: Relationship between digital payment adoption and changes in spending behavior.

- H0: There is no significant relationship between the adoption of digital payment methods and changes in consumer spending behavior.
- H1: There is a significant relationship between the adoption of digital payment methods and changes in consumer spending behavior.

Hypothesis 2: Factors influencing consumer preferences for digital payments

- H0: There are no significant differences in the factors influencing consumer preferences for digital payment methods over traditional cash-based transactions.
- H1: There are significant differences in the factors influencing consumer preferences for digital payment methods over traditional cash-based transactions.

Hypothesis 3: Examining the potential advantages and disadvantages of digital payment on personal financial management

- H0: There is no significant impact of actively setting spending limits on personal financial management when using digital payment methods.
- H1: There is a significant impact of actively setting spending limits on personal financial management when using digital payment methods.

TESTING OF HYPOTHESIS

Hypothesis 1

Relationship between digital payment adoption and changes in spending behavior

Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Howoftendoyo × Haveyouobser	94	100.0%	0	.0%	94	100.0%

Chi-Square Tests

	Value	df	symptot' Sig. (2-tailed)
Pearson Chi-Square	102.59	12	.000
Likelihood Ratio	27.76	12	.006
N of Valid Cases	94		

Interpretation:

The Pearson Chi-Square test result shows an extremely low significance level (p-value = .000). This means that there is strong evidence to reject the null hypothesis (H0). In other words, there is a significant relationship between digital payment adoption and changes in consumer spending behaviour.

2. Hypothesis 2:

Factors influencing consumer preferences for digital payments

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	487.572[a]	264	.000
Likelihood Ratio	158.088	264	1.000
N of Valid Cases	94		
a. 297 cells (99.3%) have expected count less than 5. The minimum expected count is .01.			

Case Processing Summary						
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Which digital payment methods do you use regularly * What is the primary reason for your preference for digital payment	94	100.0%	0	0.0%	94	100.0%

Interpretation:

The chi-square test results indicate a significant difference in the factors influencing consumer preferences for digital payment methods over traditional cash-based transactions. Therefore, we reject the null hypothesis (H0) and accept the alternative hypothesis (H1), which suggests that there are significant differences in these factors. This implies that consumer preferences for digital payments are influenced by different factors compared to traditional cash-based transactions.

3. Hypothesis 3

Examining the potential advantage and disadvantage of digital payment on personal financial management

Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Doyoufinditea × Doyouactively	94	100.0%	0	.0%	94	100.0%

Chi-Square Tests

	Value	df	symptoti Sig. (2-tailed)
Pearson Chi-Square	63.95	4	.000
Likelihood Ratio	17.70	4	.001
N of Valid Cases	94		

Interpretation:

The Pearson Chi-Square test result shows an extremely low significance level (p-value = .000). This indicates strong evidence to reject the null hypothesis (H0). In other words, there is a significant impact of actively setting spending limits on personal financial management when using digital payment methods.

7 FINDINGS AND SUGGESTIONS:

FINDINGS

- There is a **strong and significant relationship** between the adoption of digital payment methods and changes in consumer spending behavior. Consumers using digital payment platforms tend to adjust their spending patterns based on convenience, incentives, and ease of use.
- **Consumer preferences for digital payments** are influenced by different factors compared to traditional cash transactions, such as ease of access, rewards, and the ability to track spending. These preferences suggest a clear shift in consumer behavior toward adopting digital platforms.
- **Setting spending limits** significantly enhances personal financial management, enabling consumers to control impulsive spending when using digital payment methods. This feature has become increasingly important in guiding responsible spending habits.
- **88.9%** of respondents (80 out of 90) reported that digital payments make it easier for them to track their spending, indicating high user satisfaction with this feature of digital platforms.
- **79.3%** of respondents (73 out of 92) reported an increase in overall spending since adopting digital payment methods, suggesting that digital platforms may encourage increased consumer activity.
- The **primary reason for preferring digital payment methods** among respondents is **convenience**, with factors like ease of use, faster transactions, and integration with other services playing a crucial role in influencing consumer choices.

SUGGESTIONS

1. **Promote Comprehensive Financial Literacy and Digital Awareness:**
   o Develop robust **financial literacy programs** that not only educate consumers about digital payment methods but also emphasize **spending control**, budgeting, and managing the potential risks of overspending.
   o Partner with schools, community organizations, and financial institutions to deliver workshops on the **long-term financial impacts** of digital payment usage and technological integration.
2. **Strengthen and Diversify Security Measures:**
   o Implement advanced security features to **boost consumer confidence** in digital payments, including **multi-factor authentication**, **biometric verification**, and regular system audits.
   o Encourage the development of fraud prevention tools and systems that alert consumers of suspicious activity in real time, ensuring that security remains a top priority for users.
3. **Empower Consumers with Tools to Control Spending:**
   o Digital payment platforms should incorporate features that allow users to set **custom spending limits**, receive alerts for approaching those limits, and provide **real-time insights** into their spending behavior to prevent impulsive purchases.
   o Introduce **AI-driven financial planning tools** within payment apps that offer personalized recommendations and budget-friendly options based on a user's spending history.
4. **Continuously Improve User Interface and Experience:**
   o Digital payment providers should regularly update their platforms based on **user feedback** to enhance user-friendliness. This includes optimizing mobile applications, simplifying the transaction process, and improving platform navigation.
   o Conduct regular usability studies to identify and resolve common user pain points, ensuring a **seamless experience** for all demographics, including the elderly and technologically inexperienced users.

8. CONCLUSION:

This research reaffirms that the adoption of digital payment methods significantly impacts consumer spending behavior. **Convenience**, **security**, and **ease of use** were identified as major drivers for digital payment preferences. The findings reveal that digital payments offer distinct advantages, such as simplified expense tracking and faster transactions, but they also present challenges like **increased impulsive spending**. These challenges highlight the importance of integrating tools to help consumers better manage their finances.

The role of **financial literacy** and **technological awareness** emerged as pivotal factors that determine the effective utilization of digital payment systems. Consumers who are more financially educated and technologically adept tend to make more informed decisions, utilize digital payment platforms efficiently, and are better equipped to manage potential risks.

This study contributes valuable insights into how digital payment adoption influences consumer behavior and personal financial management. The recommendations provided aim to address both the benefits and drawbacks of digital payments, offering a roadmap for policymakers, financial institutions, and technology developers to foster **responsible financial management** while promoting the further adoption of digital payment systems. This research underscores the need for **innovative tools, enhanced security**, and **ongoing financial education** to ensure that digital payments benefit all segments of society.

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A Study on Job Satisfaction Level of Frontline Employees at Adarsh Hospital, Udupi

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ABSTRACT

This paper explores the job satisfaction levels of frontline employees at Adarsh Hospital Udupi, focusing on the relationships between demographic factors and job-related variables. The study aims to understand how gender, marital status, and workload impact job satisfaction and work-life balance among hospital staff. By employing a quantitative research approach, data were collected through surveys distributed to frontline workers across different departments. The primary variables measured in this study include job satisfaction, workload, gender, marital status, and work-life balance, utilizing validated scales to ensure accuracy and reliability.

Frontline workers in hospitals, including doctors, nurses, paramedics, and support staff, are critical to healthcare delivery, often working under high-pressure conditions that can significantly impact their job satisfaction and overall well-being. This study investigates these dimensions by examining how demographic factors such as gender and marital status intersect with job-related variables like workload and work-life balance. For instance, it explores whether gender differences influence perceptions of job satisfaction and how marital status affects work-life balance among these workers.

Key words: Job Satisfaction, Frontline Workers, Hospital Employees, Work-Life Balance, Gender Differences, Stress Management, Employee Well-being, Marital Status, Workload.

1.INTRODUCTION:

Front line workers in a hospital including doctors, nurses, paramedics, and support staff, are the backbone of healthcare delivery. They are the first point of contact for patience, providing critical care and support around the clock. These professionals demonstrate exceptional dedication, resilience, and compassion, often working under immense pressure to ensure the well- being of their patients. Their commitments not only save lives but also fosters trust and hope within the community, making them indispensable in the pursuit of public health and safety.

Several dimensions influence job satisfaction in this group, including organizational support, professional development opportunities, work-life balance, compensation, and recognition. Additionally, the physical and psychological safety of these workers, particularly highlighted during crises like the COVID-19 pandemic, plays a vital role in their overall job satisfaction. Addressing these factors requires a multifaceted approach that encompasses organizational policies, workplace culture, and individual support mechanisms. The intrinsic aspects of the job, such as the sense of purpose derived from helping patients and the day-to-day tasks, play

a significant role in how satisfied employees feel. However, extrinsic factors like compensation, benefits, and work-life balance are equally important.

In addition to these, the organizational culture and the leadership style within the hospital can profoundly affect job satisfaction. A positive culture that emphasizes teamwork, recognition, and support can enhance morale and job fulfilment. Conversely, a toxic work environment characterized by high levels of stress, inadequate support, and poor communication can lead to dissatisfaction, burnout, and high turnover rates.

Moreover, the impact of external factors, such as the societal value placed on healthcare workers and the ongoing changes in healthcare policies, can also influence job satisfaction. During times of crisis, like the COVID-19 pandemic, the pressure on frontline workers intensifies, further highlighting the need for robust support systems and mental health resources.

2.LITERATURE REVIEW:

Literature Review

Job satisfaction in healthcare is a critical factor influencing both employee retention and patient care outcomes. Several studies have investigated the factors affecting job satisfaction among healthcare workers, particularly in light of the recent COVID-19 pandemic. This section reviews various studies on job satisfaction among healthcare workers, focusing on factors like work environment, personal demographics, and the effects of the pandemic.

Adams and Bond (2000) emphasized that job satisfaction among hospital nurses is influenced by a combination of personal factors such as age, education, and experience, along with organizational factors like management style and the work environment. They argue that addressing both individual and organizational aspects is crucial for improving job satisfaction and retention. Similarly, John et al. (2013) investigated the link between employee satisfaction and patient outcomes in healthcare settings, finding that satisfied employees tend to deliver better patient care. This study called for further research into the mechanisms that mediate this relationship, suggesting a possible feedback loop between employee satisfaction and patient outcomes.

The impact of the COVID-19 pandemic has brought further challenges to healthcare workers. Barili et al. (2022) examined how the pandemic has increased stress and workloads among healthcare workers, significantly reducing their job satisfaction. They emphasized the need for effective strategies to improve job satisfaction in the post-pandemic era. Torpey (2023) similarly identified work stress factors for medical workers in clinical laboratories during COVID-19, citing heavy workloads and a lack of support as major contributors to job dissatisfaction. Gupta and Sahoo (2020) addressed the mental health challenges faced by frontline healthcare workers in India during the pandemic, stressing the urgent need for localized mental health interventions.

Billings et al. (2021) conducted a systematic review of frontline healthcare workers' experiences during pandemics, identifying critical support challenges. This study highlighted the need for more detailed analysis of support mechanisms that can help healthcare workers cope with the increased demands placed on them during health crises. Hashim (2020) explored the practical and emotional needs of frontline medical staff during COVID-19, finding that

both types of needs significantly impact job satisfaction. The study called for further exploration into how organizational policies influence healthcare workers' satisfaction during times of crisis.

In the context of healthcare systems outside of COVID-19, Gudeta (2017) compared job satisfaction between public and private sector health workers in the South-West Shoa Zone, identifying significant disparities. The study called for further research into how these disparities affect employee retention and the quality of patient care in the long term. Meanwhile, Sharma and Uprety (2023) focused on job satisfaction among healthcare workers at a private teaching hospital in Nepal during the pandemic, underscoring the need for longitudinal studies to assess the long-term impact of the pandemic on well-being.

Cultural and regional differences also play a role in healthcare job satisfaction. Seo et al. (2004) examined neonatal intensive care unit nurses in Korea and found that job satisfaction is closely linked to personal initiative and a positive work environment. This study called for further research into how cultural factors affect job satisfaction across different healthcare settings.

In summary, the literature highlights that job satisfaction in healthcare is influenced by a wide range of factors, including personal demographics, organizational support, and the unique challenges posed by the COVID-19 pandemic. Future research should focus on developing effective support strategies and exploring how job satisfaction impacts both employee retention and patient outcomes across diverse healthcare settings.

3. OBJECTIVES:

1. To analyse the overall job satisfaction level among frontline employees of Adarsh Hospital, Udupi.
2. To identify and evaluate the key factors that influence job satisfaction including work life balance, team collaborations and reward and recognition.
3. To evaluate the effect of workload on employee well-being in the hospital.
4. To identify the stress coping strategies of the employees.

4. METHODOLOGY:

Type of research - The research is empirical, descriptive, and exploratory in nature, aiming to systematically investigate and describe the factors influencing job satisfaction among healthcare workers.

Sources of data - In this study, primary data is collected from the frontline employees of the hospital through a questionnaire and personal observation. The secondary data is collected through published journals and articles.

Sampling Unit - In our study the sampling unit is each individual frontline employee in the hospital.

Sampling Element - Nurses, Doctors, Administrative staff, Laboratory Staff and Support staff.

Sample Size – 80 respondents

<u>Sampling Method</u> - In our study, the sampling method is stratified random sampling. This method involves dividing the entire population of frontline workers into distinct subgroups or strata (e.g., nurses, doctors, administrative staff, support staff) and then randomly selecting a proportional number of participants from each subgroup.

<u>Area of Study</u> – Frontline Employees of Adarsh Hospital, Udupi

<u>Analysis of Data</u> - In our study, the analysis of data involves using statistical method Chi-square tests to examine relationships and differences among variables. Chi-square tests are employed to investigate associations between categorical variables, such as the relationship between job satisfaction and demographic characteristics like age or gender. These statistical analyses provide valuable insights into the factors influencing job satisfaction among frontline hospital workers.

Hypothesis testing is another statistical method used to make decisions or inferences about population parameters based on sample data. It involves formulating a hypothesis, collecting data, and then determining the likelihood that the data supports or refutes the hypothesis.

- **Null Hypothesis (H_0)**: It serves as the default or starting assumption. For example, H_0 might state that there is no difference in the mean scores of two groups.
- **Alternative Hypothesis (H_1)**: This is a statement that contradicts the null hypothesis. It represents the effect or difference you aim to detect. For example, H_1 might state that there is a difference in the mean scores of two groups.

The significance level is considered at 5% level i.e, 0.05. P-value is used for analysis, compare the P-Value to the significance level –

- If the p-value is less than or equal to 0.05, reject the null hypothesis
- If the p-value is greater than 0.05, accept the null hypothesis.

<u>Limitations</u> –

1. Sample may not represent all frontline workers in different hospitals , introducing sampling bias.

2. Another limitation is the possibility of social desirability bias , where frontline workers may feel pressured to provide positive responses to maintain a favourable image.

3. BACKGROUND OF THE STUDY:

Frontline workers in hospitals play a critical role in delivering healthcare services, often working under high-pressure conditions that can significantly impact their job satisfaction and overall well-being. Job satisfaction among these workers is influenced by various factors, including gender, workload, and work-life balance, which can affect their performance, retention, and quality of patient care. Despite the essential nature of their work, there is limited research specifically examining how these demographic and job-related variables intersect to influence job satisfaction among frontline hospital staff. Understanding these relationships is crucial for developing targeted interventions and policies aimed at improving job satisfaction, reducing burnout, and enhancing the work environment for these vital healthcare professionals.

This study seeks to address this gap by exploring whether gender, workload, and marital status have significant impacts on job satisfaction and work-life balance among frontline hospital workers.

4. DATA ANALYSIS:

Table 4.1

Table shows age of the Respondent's

Age group	No. of Respondents	Percentage
Below 30	41	51.25%
30-40	11	13.75%
40-50	10	12.50%
Above 50	18	22.50%
TOTAL	80	

Source: Data collected by visiting Adarsh Hospital

Chart 4.1

Chart shows Age of the Respondent's
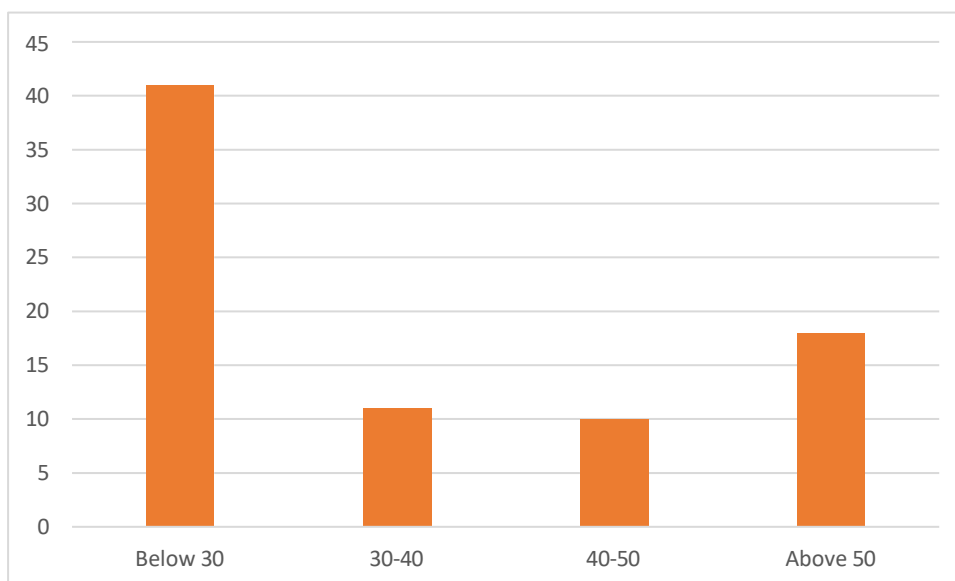
Source: Analysis using Excel

Interpretation -

The data collected from Adarsh Hospital shows the age distribution of respondents. The majority of respondents, 51.25%, are below 30 years old, indicating a significant proportion of younger individuals. The 30-40 age group represents 13.75% of the respondents, while the 40-50 age group accounts for 12.50%. Respondents above 50 years make up 22.50% of the total. This distribution highlights that more than half of the respondents are young adults, with a notable portion of older adults above 50 years.

Table 4.2

Table shows Marital Status of the Respondent's

Marital Status	No. of Respondents	Percentage
Married	46	57.50%
Single	34	42.50%
TOTAL	80	

Source: Data collected by visiting Adarsh Hospital

Chart 4.2

Chart shows Marital Status of the Respondent's
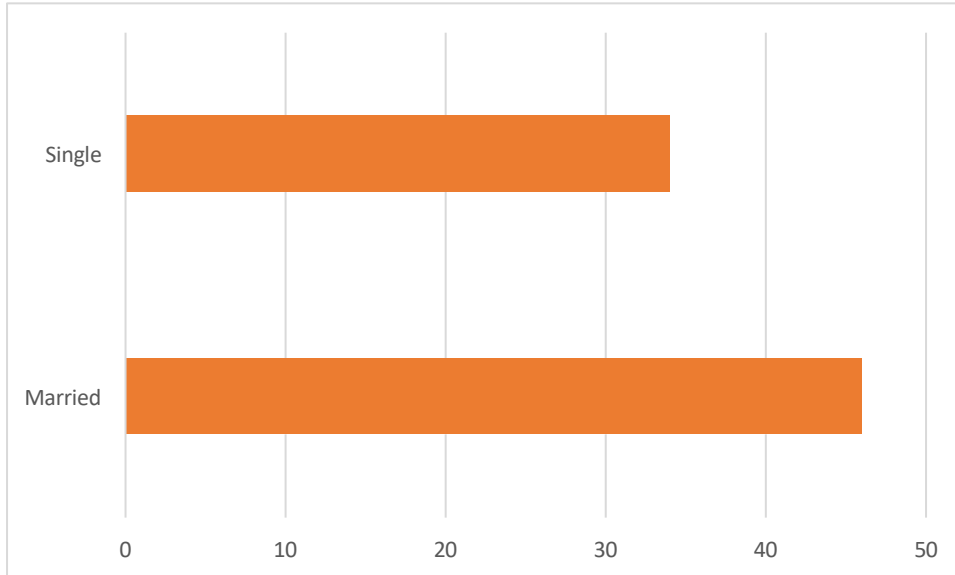
Source: Analysis using Excel

Interpretation –

This data reveals the marital status distribution of respondents. A majority, 57.50%, are married, while the remaining 42.50% are single. This indicates that over half of the respondents are married, suggesting a slightly higher representation of married individuals in the surveyed population.

Table 4.3

*Table shows Gender of the Respondent's*

Gender	No. of respondents	Percentage
Male	18	22.50%
Female	62	77.50%
TOTAL	80	

Source: Data collected by visiting Adarsh Hospital

Chart 4.3

Chart shows Gender of the Respondent's
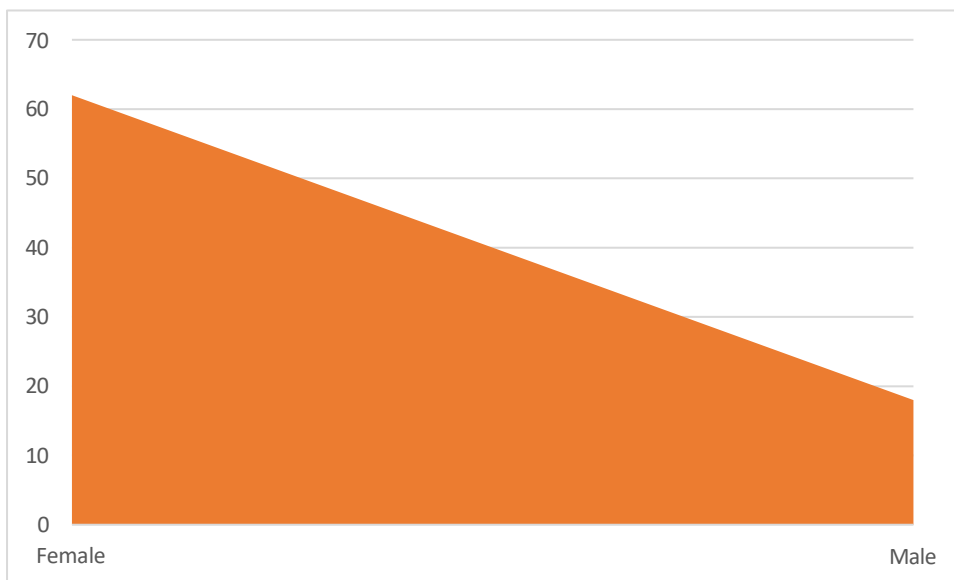
Source: Analysis using Excel

Interpretation –

A significant majority, 77.50%, are female, while 22.50% are male. This indicates a much higher representation of female respondents in the surveyed population, it is due to the number of female employees being higher than that of male.

Table 4.4

Table shows Work – Life Balance of the Respondent's

Work – Life Balance	No. of Respondents	Percentage
Very well Balanced	32	40%
Somewhat Balanced	21	26%
Neutral	21	26%
Somewhat Poor	3	4%
Poor	3	4%
TOTAL	80	

Source: Data collected by visiting Adarsh Hospital

Chart 4.4

*Chart shows Work – Life Balance of Respondent*
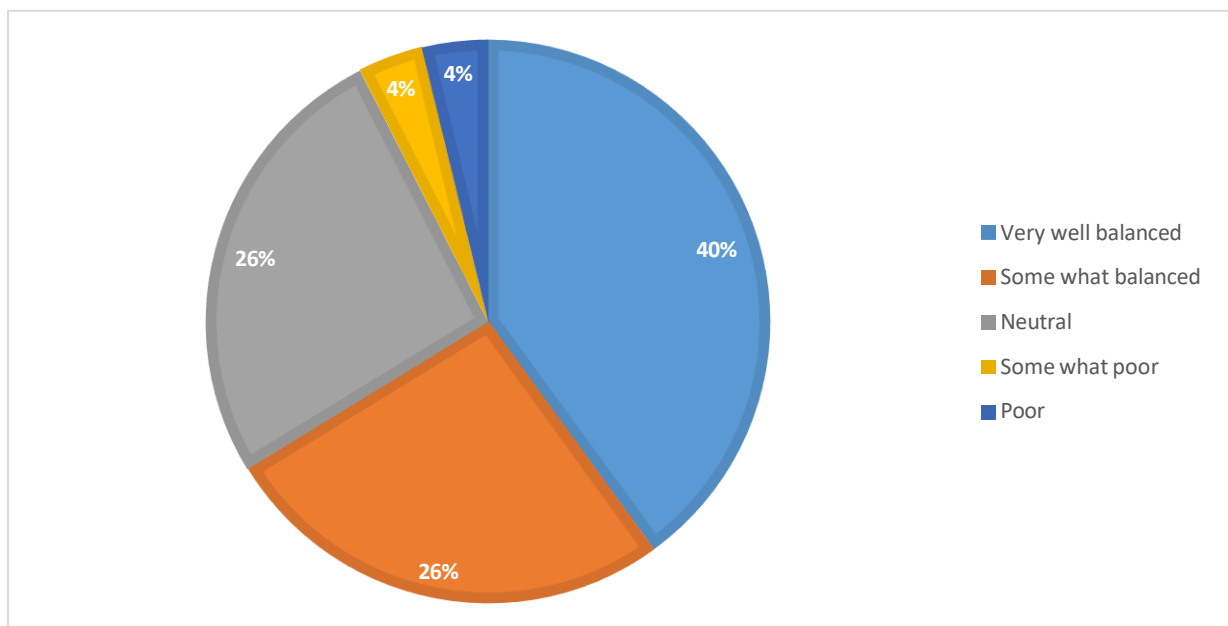
Source: Analysis using Excel

Interpretation –

The analysis provides insights into the work-life balance of respondents. A substantial portion, 40%, feel their work-life balance is "Very well Balanced." Another 26% report their balance as "Somewhat Balanced," and an equal 26% remain neutral on the issue. A small percentage, 4%, rate their work-life balance as "Somewhat Poor," and another 4% rate it as "Poor." This suggests that while most respondents perceive their work-life balance positively, a minority experience difficulty in balancing their work and personal lives.

Table 4.5

Table shows Satisfaction level of Respondent's with Reward system and Recognition

Satisfaction Level	No. of Respondents	Percentage
Highly Satisfied	17	21.25%
Satisfied	36	45%
Neutral	21	26.25%
Dissatisfied	4	5%
Highly Dissatisfied	2	2.50%
TOTAL	80	

Source: Data collected by visiting Adarsh Hospital

Chart 4.5

Chart shows Satisfaction Level of Respondent's with Reward System and Recognition
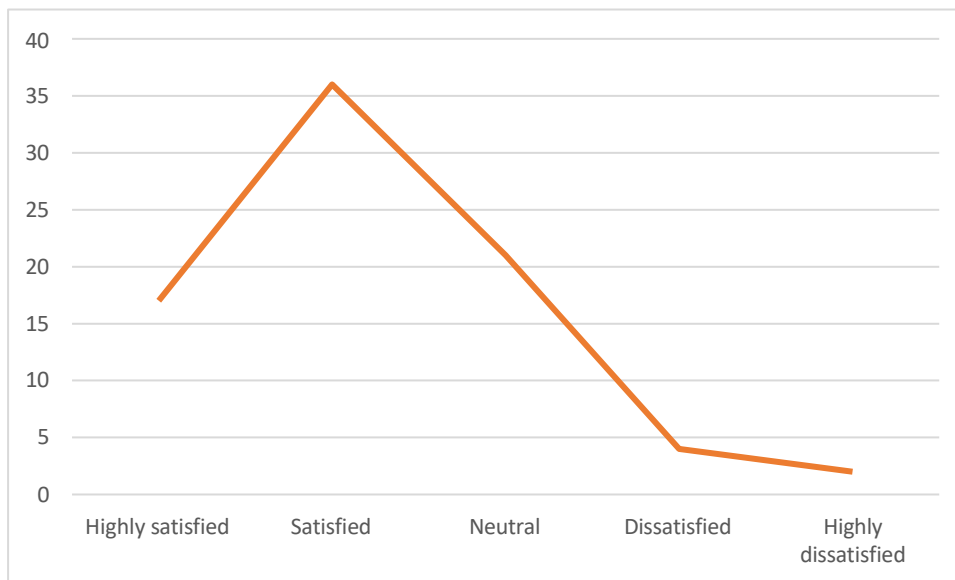
Source: Analysis using Excel

Interpretation –

The data highlights respondents' satisfaction levels with the reward system and recognition. A notable 45% of respondents are "Satisfied," while 21.25% are "Highly Satisfied." Additionally, 26.25% remain "Neutral" regarding their satisfaction. A smaller portion of respondents are "Dissatisfied" (5%) or "Highly Dissatisfied" (2.50%). This indicates that the majority of respondents have a positive view of the reward system and recognition at the hospital, though there is room for improvement to address the concerns of the dissatisfied minority.

Table 4.6

Table shows Team Collaboration in delivering patient care

Team Collaboration	No. of Respondent's	Percentage
Very well	23	28.75%
Well	38	47.50%
Neutral	18	22.50%
Poorly	1	1.25%
TOTAL	80	

Source: Data collected by visiting Adarsh Hospital

Chart 4.6

Chart shows Team Collaboration in delivering patient care
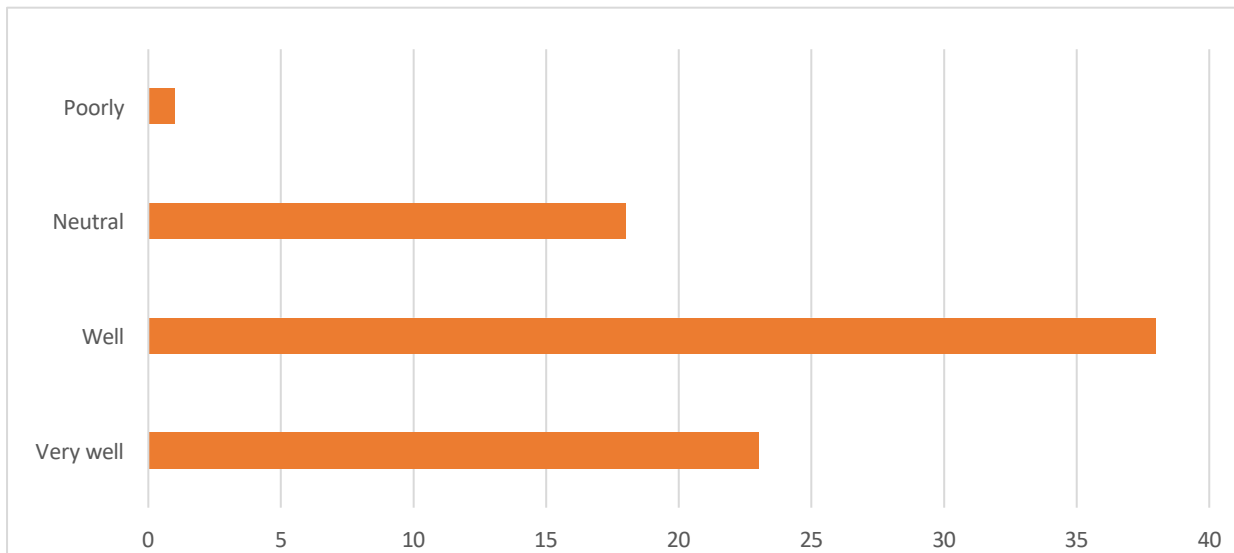
Source: Analysis using Excel

Interpretation –

The data regarding team collaboration in delivering patient care shows positive feedback from the majority of respondents. A significant 47.50% of respondents believe team collaboration is "Well," and another 28.75% rate it as "Very well." Meanwhile, 22.50% remain "Neutral," and only 1.25% think collaboration is "Poorly." This suggests that most respondents view team collaboration favourably, indicating effective teamwork in patient care, though a small percentage feel there is room for improvement.

Table 4.7

Table shows Stress Management among Respondent's

Stress Management Strategy	No. of respondent's	Percentage
Exercise	10	12.50%
Meditation	7	8.75%
Yoga	9	11.25%
Others	54	67.50%
TOTAL	80	

Source: Data collected by visiting Adarsh Hospital

Chart 4.7

Chart shows Stress Management among Respondent's
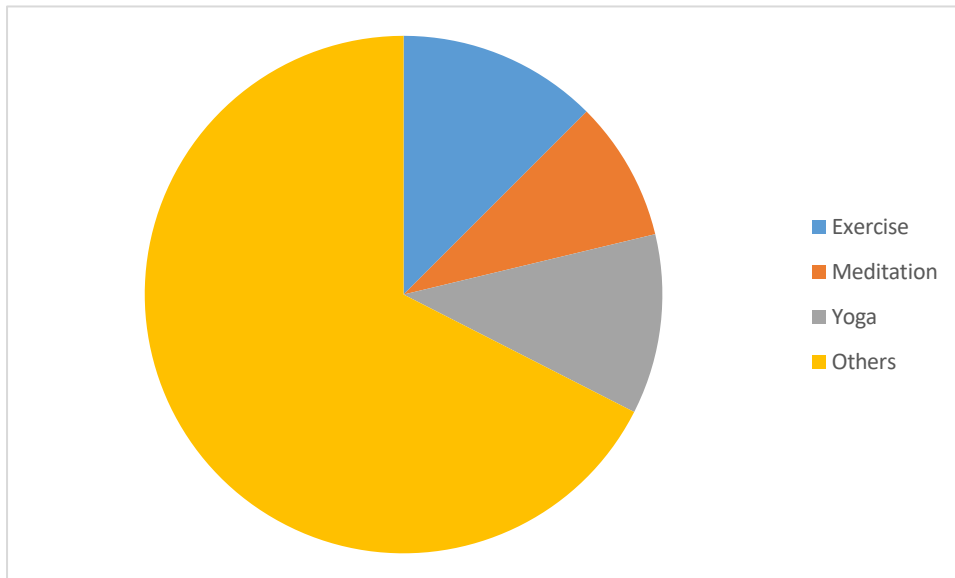
Source: Analysis using Excel

Interpretation –

A large majority, 67.50%, use methods categorized as "Others," indicating various strategies not specifically listed. Exercise is employed by 12.50% of respondents, while 11.25% practice yoga, and 8.75% engage in meditation. This suggests that while exercise, yoga, and meditation are notable strategies, the majority of respondents rely on a wide array of other stress management techniques.

Table 4.8

Table shows overall job satisfaction among employees

Job Satisfaction	No. of respondents	Percentage
Highly Satisfied	14	17.50%
Satisfied	26	32.50%
Neutral	19	23.75%
Dissatisfied	9	11.25%
Highly Dissatisfied	12	15%
TOTAL	80	

Source: Data collected by visiting Adarsh Hospital

Chart 4.8

Chart shows overall Job Satisfaction of the Respondent's
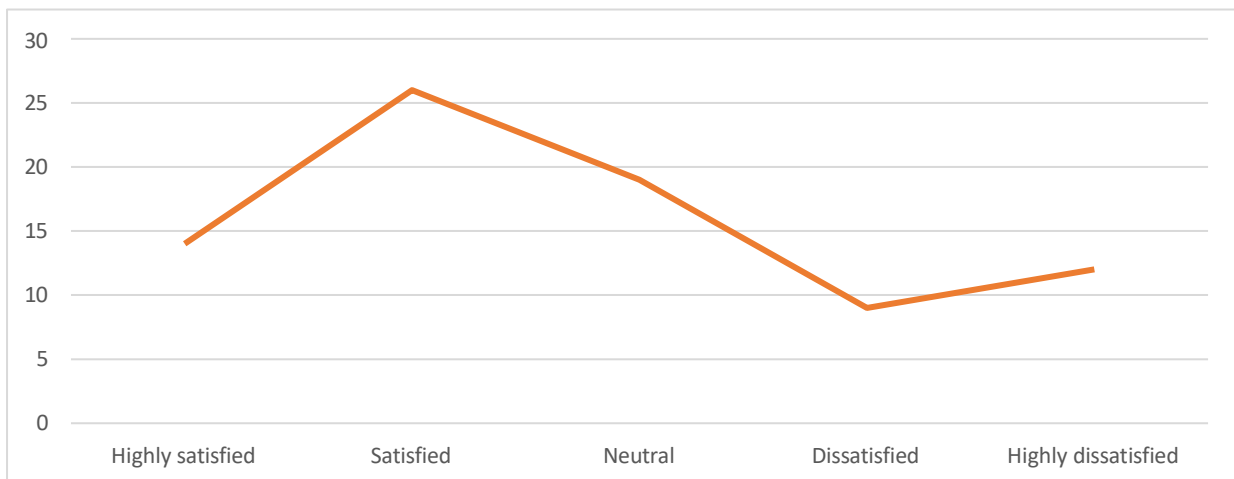
Source: Analysis using Excel

Interpretation –

A combined 50% of respondents are either "Satisfied" (32.50%) or "Highly Satisfied" (17.50%), indicating that half of the employees have a positive view of their job satisfaction. Meanwhile, 23.75% remain "Neutral." However, a significant portion, 26.25%, are dissatisfied to some extent, with 11.25% being "Dissatisfied" and 15% being "Highly Dissatisfied." This indicates that while a good number of employees are content with their jobs, there is a notable proportion experiencing dissatisfaction.

Table 4.9

Table shows Workload of the Respondent's

Workload	No. of Respondents	Percentage
Highly Satisfied	26	32.50%
Satisfied	13	16.25%
Neutral	24	30%
Dissatisfied	9	11.25%
Highly Dissatisfied	8	10%
TOTAL	80	

Source: Data collected by visiting Adarsh Hospital

Chart 4.9

Chart shows Workload of the Respondent's
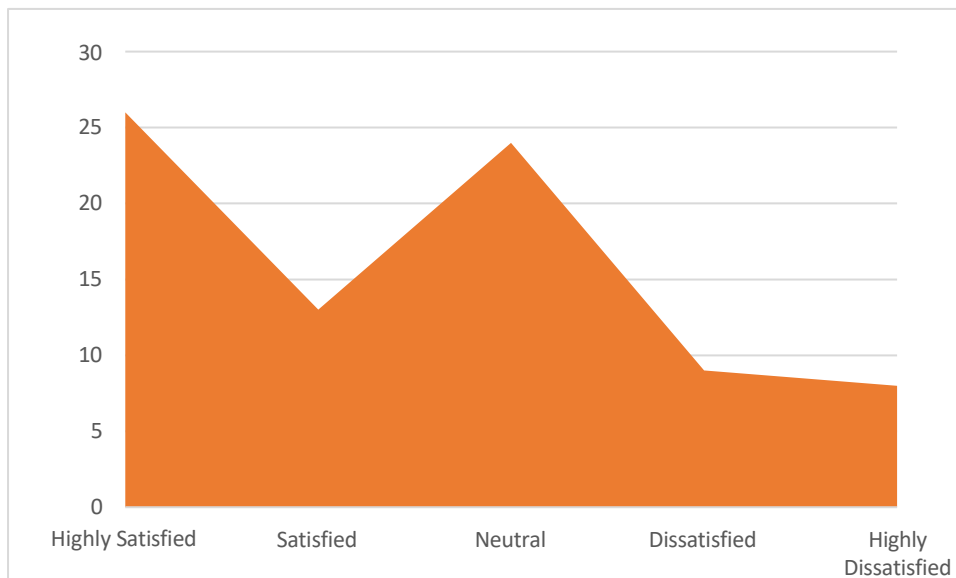
Source: Analysis using Excel

Interpretation –

A significant portion, 32.50%, are "Highly Satisfied" with their workload, while 16.25% are "Satisfied," making nearly half of the respondents content with their workload. Another 30% of respondents are "Neutral." However, 21.25% express dissatisfaction, with 11.25% being "Dissatisfied" and 10% being "Highly Dissatisfied." This indicates that although a majority of respondents have a positive or neutral view of their workload, a considerable number experience dissatisfaction, highlighting potential issues that may need to be addressed.

Chart 4.10

Chart shows the designation of different respondents
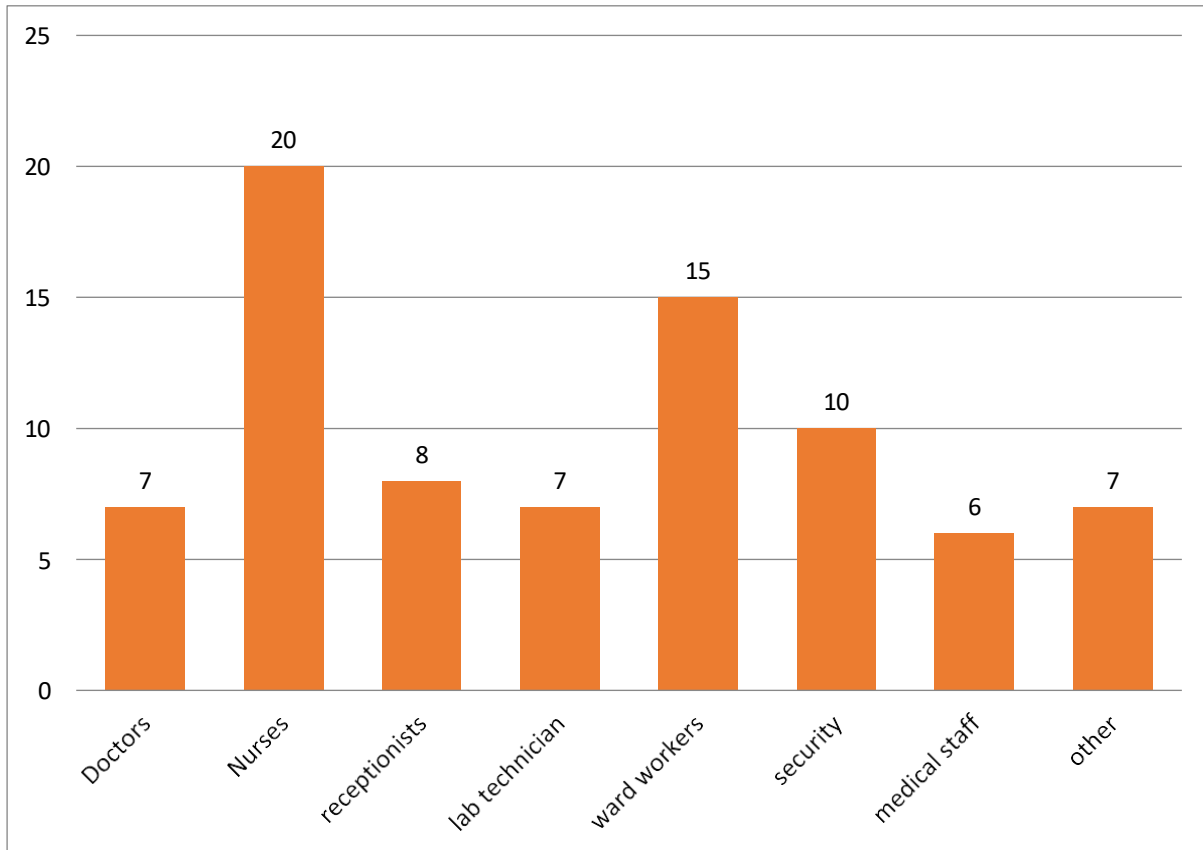
Interpretation –

The bar chart shows that most respondents at Adarsh Hospital are nurses (20), followed by ward workers (15) and security staff (10). There are fewer respondents from other roles, with 8 receptionists, 7 doctors, 7 lab technicians, 6 medical staff, and 7 from other categories.

5. HYPOTHESIS TESTING:

Test 1: Use of chi-square for finding the relation between Gender and Job Satisfaction

Hypothesis testing –

Null hypothesis, H0: There is no relation between Gender and Job satisfaction.

Alternative hypothesis, H1: There is relation between Gender and Job satisfaction.

Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Gender of the Respondents × Job satisfaction of the respondents	80	100.0%	0	.0%	80	100.0%

Gender of the Respondents × Job satisfaction of the respondents

			Job satisfaction of the respondents					
			Highly Satisfied-	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied-	Total
Gender of the Respondents	Male	Count	14	4	0	0	0	18
		Row %	77.8%	22.2%	.0%	.0%	.0%	100.0%
		Column %	100.0%	15.4%	.0%	.0%	.0%	22.5%
		Total %	17.5%	5.0%	.0%	.0%	.0%	22.5%
	Female	Count	0	22	19	9	12	62
		Row %	.0%	35.5%	30.6%	14.5%	19.4%	100.0%
		Column %	.0%	84.6%	100.0%	100.0%	100.0%	77.5%
		Total %	.0%	27.5%	23.8%	11.3%	15.0%	77.5%
Total		Count	14	26	19	9	12	80
		Row %	17.5%	32.5%	23.8%	11.3%	15.0%	100.0%
		Column %	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		Total %	17.5%	32.5%	23.8%	11.3%	15.0%	100.0%

Chi-Square Tests

	Value	df	Asymptotic Sig. (2-tailed)
Pearson Chi-Square	60.59	4	.000
Likelihood Ratio	62.98	4	.000
Linear-by-Linear Association	31.56	1	.000
N of Valid Cases	80		

Source: Data analysis using PSPP

Interpretation :

The p-value is less than the common alpha level of 0.05, indicating that there is a statistically significant association between the variables being tested. Therefore, the null hypothesis, which states that there is no association between the variables, is rejected.

Therefore, Alternative Hypothesis is accepted. There is relation between Gender and Job satisfaction level of the respondents.

Test 2: Use of chi-square to check the relation between Age and Stress Management

Hypothesis Testing:

Null hypothesis, H0: There is no relation between Age and Stress Management of the respondents.

Alternative hypothesis, H1: There is relation between Age and Stress Management of the respondents.

Age of the Respondents × Stress management of the Respondents

| | | | Stress management of the Respondents | | | | |
			Exercise	Meditation	Yoga	Others	Total
Age of the Respondents	Below 30	Count	10	7	9	15	41
		Row %	24.4%	17.1%	22.0%	36.6%	100.0%
		Column %	100.0%	100.0%	100.0%	27.8%	51.2%
		Total %	12.5%	8.8%	11.3%	18.8%	51.2%
	30-40	Count	0	0	0	11	11
		Row %	.0%	.0%	.0%	100.0%	100.0%
		Column %	.0%	.0%	.0%	20.4%	13.8%
		Total %	.0%	.0%	.0%	13.8%	13.8%
	40-50	Count	0	0	0	10	10
		Row %	.0%	.0%	.0%	100.0%	100.0%
		Column %	.0%	.0%	.0%	18.5%	12.5%
		Total %	.0%	.0%	.0%	12.5%	12.5%
	Above 50	Count	0	0	0	18	18
		Row %	.0%	.0%	.0%	100.0%	100.0%
		Column %	.0%	.0%	.0%	33.3%	22.5%
		Total %	.0%	.0%	.0%	22.5%	22.5%
Total		Count	10	7	9	54	80
		Row %	12.5%	8.8%	11.3%	67.5%	100.0%
		Column %	100.0%	100.0%	100.0%	100.0%	100.0%
		Total %	12.5%	8.8%	11.3%	67.5%	100.0%

Summary

| | Cases | | | | | |
| | Valid | | Missing | | Total | |
	N	Percent	N	Percent	N	Percent
Age of the Respondents × Stress management of the Respondents	80	100.0%	0	.0%	80	100.0%

Chi-Square Tests

	Value	df	Asymptotic Sig. (2-tailed)
Pearson Chi-Square	36.64	9	.000
Likelihood Ratio	47.04	9	.000
Linear-by-Linear Association	22.22	1	.000
N of Valid Cases	80		

Source: Data analysis using PSPP

Interpretation :

The p-value is less than the common alpha level of 0.05, indicating that there is a statistically significant association between the variables being tested. The null hypothesis, which states that there is no association between the variables, is rejected.

Therefore, Alternative hypothesis is accepted. There is relationship between Age and Stress Management of the respondents.

Test 3: Use of Chi-square to check the relation between Marital Status and Work-Life Balance

Hypothesis Testing :

Null hypothesis, H0 : There is no relation between Marital Status and Work-life Balance of the respondents.

Alternative hypothesis, H1 : There is relation between Marital Status and Work-life Balance of the respondents.

Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Marital status of the Respondents × Worklife Balance of the Respondents	80	100.0%	0	.0%	80	100.0%

Marital status of the Respondents × Worklife Balance of the Respondents

			Worklife Balance of the Respondents					
			Very well Balanced-	Somewhat Balanced-	Neutral	Somewhat Poor	Poor	Total
Marital status of the Respondents	Single	Count	32	2	0	0	0	34
		Row %	94.1%	5.9%	.0%	.0%	.0%	100.0%
		Column %	100.0%	9.5%	.0%	.0%	.0%	42.5%
		Total %	40.0%	2.5%	.0%	.0%	.0%	42.5%
	Married	Count	0	19	21	3	3	46
		Row %	.0%	41.3%	45.7%	6.5%	6.5%	100.0%
		Column %	.0%	90.5%	100.0%	100.0%	100.0%	57.5%
		Total %	.0%	23.8%	26.3%	3.8%	3.8%	57.5%
Total		Count	32	21	21	3	3	80
		Row %	40.0%	26.3%	26.3%	3.8%	3.8%	100.0%
		Column %	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		Total %	40.0%	26.3%	26.3%	3.8%	3.8%	100.0%

Chi-Square Tests

	Value	df	Asymptotic Sig. (2-tailed)
Pearson Chi-Square	72.60	4	.000
Likelihood Ratio	95.89	4	.000
Linear-by-Linear Association	49.99	1	.000
N of Valid Cases	80		

Source: Data analysis using PSPP

Interpretation :

The p-value is less than the common alpha level of 0.05, indicating that the differences between group means are statistically significant. This means that we reject the null hypothesis, which states that all group means are equal.

Therefore, Alternative hypothesis is accepted, there is relation between Marital Status and Work-life Balance.

Test 4: Use of Chi-square to check the relation between Workload and Stress Management strategies.

Hypothesis Testing :

Null hypothesis, H0 : There is no relation between Workload and Stress management strategies.

Alternative hypothesis, H1: There is relation between Workload and Stress management strategies.

Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Stress management of the Respondents × Workload of the respondents	80	100.0%	0	.0%	80	100.0%

Stress management of the Respondents × Workload of the respondents

			Workload of the respondents					
			Highly Satisfied-	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied-	Total
Stress management of the Respondents	Exercise	Count	10	0	0	0	0	10
		Row %	100.0%	.0%	.0%	.0%	.0%	100.0%
		Column %	37.0%	.0%	.0%	.0%	.0%	12.5%
		Total %	12.5%	.0%	.0%	.0%	.0%	12.5%
	Meditation	Count	7	0	0	0	0	7
		Row %	100.0%	.0%	.0%	.0%	.0%	100.0%
		Column %	25.9%	.0%	.0%	.0%	.0%	8.8%
		Total %	8.8%	.0%	.0%	.0%	.0%	8.8%
	Yoga	Count	9	0	0	0	0	9
		Row %	100.0%	.0%	.0%	.0%	.0%	100.0%
		Column %	33.3%	.0%	.0%	.0%	.0%	11.3%
		Total %	11.3%	.0%	.0%	.0%	.0%	11.3%
	Others	Count	1	13	24	9	7	54
		Row %	1.9%	24.1%	44.4%	16.7%	13.0%	100.0%
		Column %	3.7%	100.0%	100.0%	100.0%	100.0%	67.5%
		Total %	1.3%	16.3%	30.0%	11.3%	8.8%	67.5%
Total		Count	27	13	24	9	7	80
		Row %	33.8%	16.3%	30.0%	11.3%	8.8%	100.0%
		Column %	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		Total %	33.8%	16.3%	30.0%	11.3%	8.8%	100.0%

Chi-Square Tests

	Value	df	Asymptotic Sig. (2-tailed)
Pearson Chi-Square	75.61	12	.000
Likelihood Ratio	92.34	12	.000
Linear-by-Linear Association	37.95	1	.000
N of Valid Cases	80		

Source : Data analysis using PSPP

Interpretation :

The p-value is less than the common alpha level of 0.05, indicating that the differences between group means are statistically significant. This means that we reject the null hypothesis, which states that all group means are equal.

Therefore, Alternative hypothesis is accepted, there is relation between Workload and Stress management strategies.

6. FINDINGS AND SUGGESTIONS

Findings:

1. Over half of the respondents are below 30 years old, representing the largest age group.

2. A majority of the respondents are married.

3. The sample predominantly consists of female respondents.

4. Most respondents feel their work-life balance is well balanced.

5. A majority of respondents are satisfied with the reward system and recognition.

6. Team collaboration in delivering patient care is viewed positively by most respondents.

7. The majority of respondents use unspecified methods for stress management, while a smaller portion use exercise, meditation, or yoga.

8. Overall job satisfaction among employees is evenly split between positive and neutral/negative views.

9. Satisfaction with workload shows a mixed distribution, with nearly half having a positive view, while a notable portion is neutral or dissatisfied.

Suggestions:

1. There should be changes in shifts, instead of two shifts they should introduce another shift i.e, three shifts.
2. Implement flexible shift schedules to accommodate the varying personal needs of frontline workers.
3. Offer Stress management programs to address diverse need of employees feeling stress such as mindfulness and relaxation exercises.

7. CONCLUSION:

In conclusion, our study effectively addressed the objectives by uncovering significant differences between the examined variables. We found a substantial relationship between gender and job satisfaction, indicating that male and female frontline hospital workers experience their job roles and satisfaction differently. Additionally, our analysis confirmed a significant correlation between gender and workload, with disparities in how workload is distributed among male and female workers. Furthermore, we identified a significant relationship between marital status and work-life balance, suggesting that marital status influences the ability of frontline workers to balance their professional and personal lives. These findings highlight the necessity for tailored interventions that consider gender and marital status to enhance job satisfaction, manage workloads effectively, and improve work-life balance for frontline hospital workers.

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Comprehensive Study of Grama One Plan and Computerised Grama One Centres in Udupi Districts

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ABSTRACT

This study provides a comprehensive evaluation of the Grama One Programme and the Computerised Grama One Centres in Udupi District, focusing on their effectiveness and stakeholder satisfaction. The research aims to assess resident satisfaction with the accessibility of Grama One Centre locations, evaluate operators' job satisfaction and training experiences, and analyze the efficiency of transaction processing in relation to the frequency of operator training. Additionally, the study seeks to identify technical challenges faced by operators and gather residents' suggestions for enhancing rural e-governance initiatives. Utilizing a descriptive survey methodology, structured questionnaires are administered to both Grama One Centre owners/operators and local residents. The data collection centers on themes such as training, technical difficulties, awareness levels, satisfaction, service quality, and convenience, with a simple random sampling method employed to select participating centres and residents. Descriptive statistics and various analytical tests will be applied to the collected data, and ethical considerations, including informed consent and confidentiality, are thoroughly addressed. The study aims to capture stakeholder perceptions regarding service quality, program effectiveness, and overall satisfaction. Ultimately, the findings will provide actionable insights and recommendations for optimizing the Grama One Programme, enhancing access to government services, and increasing stakeholder satisfaction in the rural areas of Udupi District.

Keywords: Grama One Programme, rural e-governance, stakeholder satisfaction, service quality, Udupi District, job satisfaction, training efficiency, rural development

1.INTRODUCTION:

On January 17, 2022, the Government of Karnataka launched the Grama One Programme, a pivotal initiative aimed at enhancing rural communities' access to essential government services in Udupi District. The program was inaugurated by Chief Minister Basavaraj Bommai. Central to this initiative are the Grama One centres, which serve as local hubs in villages and operate daily from 8 AM to 8 PM. These centres play a fundamental role in Karnataka's governance strategy by offering a wide array of services, ranging from financial assistance to support with Right to Information (RTI) requests. A key feature of the centres is their provision of Government-to-Citizen (G2C) services. This strategic decentralization seeks to streamline

service delivery, reduce bureaucratic hurdles, and promote financial inclusion, effectively mitigating the challenges rural residents face when traveling to distant district and taluk offices.

The Grama One Programme was introduced as a response to the numerous difficulties that rural residents encountered in accessing government services. Prior to this initiative, villagers often had to undertake long journeys to district or taluk offices, resulting in significant travel costs and wasted time. Such burdens not only delayed access to vital services, including social welfare programs, land records, birth and death certificates, and pension applications, but also dissuaded many individuals from seeking these services altogether due to the lack of nearby service locations. Additionally, the concentration of services in district and taluk offices contributed to increased workloads for government employees and overcrowding, further hindering timely service provision.

To address these challenges and decentralize service delivery, the Karnataka government launched the Grama One Programme. The primary objective of the initiative is to ensure that all residents can easily access government services, regardless of their location. By establishing Grama One centres within communities, the government aims to reduce both the travel costs and time for citizens, thereby facilitating access to essential services. The Grama One Programme exemplifies a commitment to empowering rural communities by providing convenient access to over 100 citizen services right in their neighbourhoods.

2. LITERATURE REVIEW:

Dr. A. D. S. and Sandesh discuss the importance of digitizing public administration, particularly within Grama Panchayats, to enhance connections among citizens, administrators, and politicians. They emphasize that this digitization is essential for reducing corruption and fostering democratic participation. The authors recommend establishing help centers in village panchayats to assist those uncomfortable with digital tools and advocate for training programs to boost digital literacy and bridge the digital divide [1].

Shukla and Pankaj explore the benefits of technology in local governance for rural residents, noting that technology improves the accessibility and efficiency of government services. This enhancement ultimately improves the quality of life for rural inhabitants and reduces the need for relocation in search of better opportunities. They highlight the establishment of Common Service Centres and improved internet connectivity in Grama Panchayats as means to enhance governance transparency and support better local decision-making, contributing to overall national progress [2].

Basu addresses the role of special ICT programs aimed at narrowing the technology gap between urban and rural areas. Despite the debate over their impact on economic opportunities, operators support initiatives like Gyandoot, recognizing that cyber centers can generate employment in underdeveloped regions. The study concludes that state-run ICT programs are essential to ensure technology access in areas overlooked by private entities, promoting development in regions lacking private investment [3].

Okabe and Bakshi examine the significance of village panchayats in rural India following the 73rd amendment to the Constitution, which promotes local governance. Their study assesses the accuracy of population lists maintained by gram panchayats using survey data collected from two villages by the Foundation for Agrarian Studies [4].

Subramaniam and Saxena highlight that ICT initiatives in India are modernizing outdated manual systems through the implementation of efficient, transparent IT-based government services. These initiatives often involve partnerships with private companies and focus on enhancing speed and effectiveness to improve living conditions for rural and marginalized populations [5].

Thottunkel and Kuppathanath assert that computerization has markedly improved decision-making in Kerala's panchayats, outpacing traditional methods. However, they note the potential for further improvement and advocate for a process-based approach rather than the current "as is" methodology. Their ultimate aim is to enhance governance and administration to make them more efficient and beneficial for citizens [6].

T and Patil reveal that few women in Grama Panchayats utilize computers and the internet, although many engage with social media, email, and mobile banking. They face challenges stemming from a lack of knowledge and skills, highlighting the necessity for training programs to improve computer and internet literacy among women [7].

Dhage, Wathore, and Jagtap introduce a web-based system for managing Grama Panchayats, which enables both administrators and the public to access information regarding panchayat activities, government schemes, and services online [8].

Poornima et al. describe an online service system for Grama Panchayats that digitizes governance processes. This system allows residents to access information, apply for services, and submit complaints online, thus enhancing convenience and transparency [9].

R asserts that ICT has the potential to transform rural economies by improving access to information and services. The convergence of various technologies into a single network supports e-governance, agriculture, education, and women's empowerment in rural areas [10].

Verma and Kumari emphasize that e-governance in rural India aims to enhance local self-governance, making it more efficient, responsive, and citizen-centric. They argue that providing adequate technology to panchayats empowers communities and supports rural development [11].

Kumar argues that ICT improves public service delivery in rural areas by enhancing governmental processes and management. He contends that the success of e-governance relies on the readiness of service providers and the innovative application of technology [12].

N and L present an application aimed at improving citizen services in villages through digitalization. This application provides information about government schemes and services, enabling villagers to apply online and check the status of their applications [13].

Meenakshi and Saxena contend that e-governance has evolved to meet rising expectations in rural areas. They advocate for a comprehensive strategy to empower Panchayati Raj Institutions and enhance rural livelihoods through primary data and informed stakeholder engagement [14].

3. OBJECTIVES:

1. **To assess the satisfaction level of users of Grama One Centres:** This objective aims to gauge the overall satisfaction of residents utilizing the services provided by Grama One centres.
2. **To evaluate the satisfaction level of Grama One centre operators:** This objective focuses on understanding the job satisfaction and experiences of operators working at Grama One centres.
3. **To measure the efficiency level of operators in Grama One Centres:** This objective aims to evaluate the operational efficiency of the centre operators, including their ability to handle transactions and provide services effectively.
4. **To analyze the challenges faced by operators at Grama One Centres:** This objective seeks to identify and understand the technical and operational challenges encountered by the operators in their day-to-day activities.

4. METHODOLOGY:

1. **Type of Research:** The research is empirical, descriptive, and exploratory, aimed at systematically investigating the effectiveness of the Grama One Programme.
2. **Sources of Data:**
   o **Primary Data:** Collected through a questionnaire administered to both operators and customers of Grama One centres.
   o **Secondary Data:** Sourced from published journals and articles related to the topic.
3. **SamplingUnit:**
   The sampling units for this study include Grama One operators and customers.
4. **SamplingElements:**
   The study focuses on Grama One operators and customers.
5. **SampleSize:**
   A total sample size of 7 operators and 61 customers is utilized for this study.
6. **SamplingMethod:**
   The sampling method employed is stratified random sampling. Participants are selected from various Grama One centres in Udupi District, comprising both operators and customers who utilize the services provided by these centres.
7. **AreaofStudy:**
   The study focuses specifically on Grama One operators and customers.
8. **Data Analysis:**
   o Statistical methods, specifically Chi-square tests, are used to examine relationships and differences among variables. Chi-square tests will investigate associations between categorical variables, such as the relationship between job satisfaction and demographic characteristics like age or gender.
   o Hypothesis testing is also employed to make decisions or inferences about population parameters based on the sample data. The process includes:
     ▪ **Null Hypothesis (H_0):** Represents the default assumption (e.g., no difference in the mean scores of two groups).
     ▪ **Alternative Hypothesis (H_1):** Represents a statement that contradicts the null hypothesis (e.g., a difference exists in the mean scores of two groups).

    o A significance level of 5% (0.05) is considered for hypothesis testing, using p-values for analysis:
- If the p-value $\leq$ 0.05, reject the null hypothesis.
- If the p-value > 0.05, accept the null hypothesis.

Limitations

1. **Sample   Size   and   Diversity:**
The limited sample size may not adequately represent the broader population, potentially affecting the generalizability of the findings.
2. **Short   Time   Frame:**
The constrained time frame for conducting the research may limit the depth of data collection and analysis.

5. BACKGROUND OF THE STUDY:

The Karnataka government launched the Grama One Programme to address the challenges faced by rural citizens in accessing government services, which often involved lengthy travel times and inefficient administrative processes. By establishing centres within villages, Grama One aims to offer essential services such as financial assistance, support for Right to Information (RTI) requests, and a variety of government-to-citizen (G2C) services.

The primary objectives of the Grama One Programme include reducing residents' travel expenses and times, while enhancing the ease, accountability, and transparency of service delivery. Despite these ambitious goals, there is limited knowledge regarding the program's actual effectiveness and impact on rural communities.

This study seeks to assess key aspects of the Grama One Programme in Udupi District, focusing on resident satisfaction with the accessibility of the centres, the job satisfaction and training of operators, transaction efficiency, and the technical challenges encountered. By evaluating these factors, the study aims to provide valuable insights that can help optimize the program, ultimately improving rural residents' access to vital services and enhancing the operational efficiency of the centre staff.

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6. DATA ANALYSIS:

A) Analysis of the efficiency of the operators

1. **Age of the Operator:**

The mean age is 2.29, which corresponds to the age category 25-34.

The median age is 2.00, suggesting that the majority of operators fall within the 25-34 age group.

There seems to be no mode reported, which might mean that the distribution is relatively even across age groups.

Age of the operator

		Frequency	Percent	Valid Percent-	Cumulative Percent
Valid	Less than 25	1	14.3%	14.3%	14.3%
	25-34	3	42.9%	42.9%	57.1%
	35-44	3	42.9%	42.9%	100.0%
Total		7	100.0%		

The table displays the age distribution of operators in Grama One centers, showing that the majority of operators are between the ages of 25 and 44. Specifically, 42.9% of the operators fall within the 25-34 age range, and another 42.9% are aged between 35-44. This indicates a relatively even distribution between these two age groups, accounting for 85.8% of the sample. In contrast, operators under the age of 25 are a minority, representing only 14.3% of the total. Overall, the workforce appears to be predominantly young, with most operators being in their late twenties to early forties.

2. **Gender of the Operator:**

The mean value is 1.29, suggesting that on average, there are slightly more females than males among the operators.

The median is 1.00, indicating that the distribution might be slightly skewed towards females.

The mode is "Female," meaning that female operators are the most common.

Gender of the operator

		Frequency	Percent	Valid Percent-	Cumulative Percent
Valid	Female	5	71.4%	71.4%	71.4%
	Male	2	28.6%	28.6%	100.0%
Total		7	100.0%		

Bar Chart

Gender of the operator
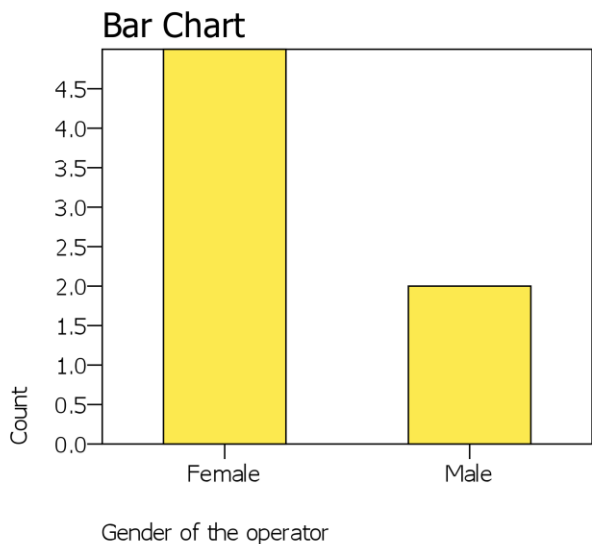
3. **Years of Experience:**

The mean value is 1.57, indicating an average experience of less than 2 years.

The median is 1.00, suggesting that a significant portion of operators has less than 1 year of experience.

Years of experience

		Frequency	Percent	Valid Percent-	Cumulative Percent
Valid	More than 1 year	5	71.4%	71.4%	71.4%
	12-9 months	1	14.3%	14.3%	85.7%
	Less than 3 months	1	14.3%	14.3%	100.0%
Total		7	100.0%		

Years of experience
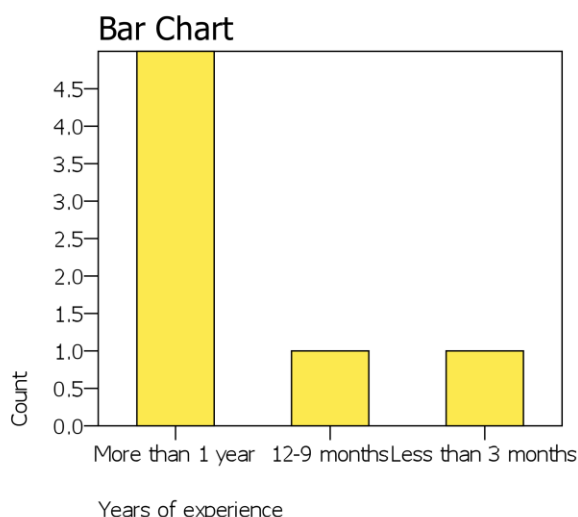
Descriptive Statistics of Program Performance and Operator Experience:

1. **Training Received by the Operators:**

The mean value is 1.71, suggesting that, on average, operators receive training regularly.

The median is 2.00, indicating that most operators receive training regularly or sometimes.

The mode is "Regularly," indicating that regular training is the most common.

Training received by the operators

		Frequency	Percent	Valid Percent-	Cumulative Percent
Valid	Regularly	3	42.9%	42.9%	42.9%
	Occasionally	3	42.9%	42.9%	85.7%
	Rarely	1	14.3%	14.3%	100.0%
Total		7	100.0%		

2. **Number of Transactions in a Month:**

The mean value is 2.71, suggesting a relatively high number of transactions.

The median is 3.00, indicating that the majority of operators handle between 31-40 transactions per month.

There seems to be no mode reported, which might indicate a varied distribution

across transaction volumes.

Number of transactionms in a month

		Frequency	Percent	Valid Percent-	Cumulative Percent
Valid	Less than 30	1	14.3%	14.3%	14.3%
	31-40	2	28.6%	28.6%	42.9%
	41-50	2	28.6%	28.6%	71.4%
	51 and above	2	28.6%	28.6%	100.0%
Total		7	100.0%		

3. Technical Challenges Faced While Providing Services:

The mean value is 3.43, indicating that, on average, operators face technical challenges sometimes.

The median is 3.00, suggesting that most operators face technical challenges sometimes.

The mode is "Sometimes," indicating that this is the most common frequency of

facing technical challenges.

Technical challenges faced while providing the services

		Frequency	Percent	Valid Percent-	Cumulative Percent
Valid	Rarely	1	14.3%	14.3%	14.3%
	Sometimes	4	57.1%	57.1%	71.4%
	Always	2	28.6%	28.6%	100.0%
Total		7	100.0%		

4. Residents Are Aware of the Programme:

The mean value is 1.71, suggesting that, on average, residents are aware of the program.

The median is 2.00, indicating that the majority of respondents agree or strongly agree that residents are aware.

The mode is "Agree," suggesting that this is the most common response.

Residents are aware of the programme

		Frequency	Percent	Valid Percent-	Cumulative Percent
Valid	Strongly agree	2	28.6%	28.6%	28.6%
	Agree	5	71.4%	71.4%	100.0%
Total		7	100.0%		

5. Getting Good Response in the Location:

The mean value is 1.14, indicating that, on average, operators receive a positive response in the location.

The median is 1.00, indicating that most operators receive a positive response.

The mode is "Yes," indicating that this is the most common response.

Getting good response in the location

		Frequency	Percent	Valid Percent-	Cumulative Percent
Valid	Yes	6	85.7%	85.7%	85.7%
	No	1	14.3%	14.3%	100.0%
Total		7	100.0%		

ANOVA:

Centres where operators receive training more frequently process a higher number of transactions on average.

Hypothesis:

1. **Null Hypothesis ($H0$):** The frequency of operator training does not have an effect on the number of transactions processed on average. In other words, the mean number of transactions is the same across different levels of training frequency.

2. **Alternative Hypothesis ($H1$):** The frequency of operator training has an effect on the number of transactions processed on average. In other words, at least one mean group is different from the others.

Descriptives

	Training received by the operators	N	Mean	Std. Deviation-	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
Number of transactionms in a month	Regularly	3	1.67	.58	.33	.23	3.10	1.00	2.00
	Occasionally	3	3.33	.58	.33	1.90	4.77	3.00	4.00
	Rarely	1	4.00	NaN	NaN	NaN	NaN	4.00	4.00
	Total	7	2.71	1.11	.42	1.69	3.74	1.00	4.00

ANOVA

		Sum of Squares-	df	Mean Square	F	Sig.
Number of transactionms in a month	Between Groups	6.10	2	3.05	9.14	.032
	Within Groups	1.33	4	.33		
	Total	7.43	6			

Multiple Comparisons (Number of transactionms in a month)

	(I) Family	(J) Family	Mean Difference (I - J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Tukey HSD	Regularly	Occasionally	-1.67	.47	.051	-3.35	.01
		Rarely	-2.33	.67	.053	-4.71	.04
	Occasionally	Regularly	1.67	.47	.051	-.01	3.35
		Rarely	-.67	.67	.615	-3.04	1.71
	Rarely	Regularly	2.33	.67	.053	-.04	4.71
		Occasionally	.67	.67	.615	-1.71	3.04

Interpretation:

The analysis reveals that there is a statistically significant difference in the number of transactions processed based on the frequency of training received by the operators (p = 0.032). Therefore, we reject the null hypothesis that the frequency of operator training does not affect the number of transactions processed, and we accept the alternative hypothesis that the frequency of training does have an effect. Specifically, operators trained more frequently tend to process a higher number of transactions on average. Although the pairwise comparisons between different training frequencies are marginally non-significant, the overall ANOVA result supports the conclusion that training frequency impacts transaction processing.

ANOVA:

To test whether operators who receive training more frequently are more satisfied with their work environment using ANOVA

Null Hypothesis ($H0$): The frequency of operator training does not affect their satisfaction with the work environment. In other words, the mean satisfaction scores are the same across different levels of training frequency.

Alternative Hypothesis ($H1$): The frequency of operator training affects their satisfaction with the work environment. In other words, at least one mean group is different from the others.

Descriptives

	Training received by the operators	N	Mean	Std. Deviation-	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
Satisfaction level of the operatorsin workplace	Regularly	3	2.00	1.00	.58	-.48	4.48	1.00	3.00
	Occasionally	3	3.33	.58	.33	1.90	4.77	3.00	4.00
	Rarely	1	5.00	NaN	NaN	NaN	NaN	5.00	5.00
	Total	7	3.00	1.29	.49	1.81	4.19	1.00	5.00

ANOVA

		Sum of Squares-	df	Mean Square	F	Sig.
Satisfaction level of the operatorsin workplace	Between Groups	7.33	2	3.67	5.50	.071
	Within Groups	2.67	4	.67		
	Total	10.00	6			

Multiple Comparisons (Satisfaction level of the operatorsin workplace)

	(I) Family	(J) Family	Mean Difference (I - J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Tukey HSD	Regularly	Occasionally	-1.33	.67	.228	-3.71	1.04
		Rarely	-3.00	.94	.070	-6.36	.36
	Occasionally	Regularly	1.33	.67	.228	-1.04	3.71
		Rarely	-1.67	.94	.290	-5.03	1.69
	Rarely	Regularly	3.00	.94	.070	-.36	6.36
		Occasionally	1.67	.94	.290	-1.69	5.03

The ANOVA results show that the frequency of training does not significantly affect operators' satisfaction with their work environment, with a p-value of 0.071. Since this p-value is above the standard significance threshold of 0.05, we do not reject the null hypothesis. This means we don't have enough evidence to say that the frequency of training impacts satisfaction levels. Although the averages suggest that more frequent training might lead to higher satisfaction, the differences between groups (like those trained regularly vs. rarely) are not statistically significant. Therefore, we cannot conclude that training frequency has a meaningful effect on work environment satisfaction based on this analysis.

Data Analysis of the Customers' Perspectives on the functioning of Grama one centres

Descriptive statistics on profile of the Respondents

Age of the Respondents:

- The mean age of the respondents is approximately 2.10, with a standard deviation of 1.29.

- The majority of respondents (49.2%) fall into the "Less than 25" age category, followed by 14.8% in the "25-30" age group, 18.0% in the "31-40" age group, 13.1% in the "41-50" age group, and 4.9% above the age of 51.

- The mode age category is "Less than 25," indicating that it is the most frequently occurring age group among the respondents.

Age of the respondents

		Frequency	Percent	Valid Percent-	Cumulative Percent
Valid	Less than 25	30	49.2%	49.2%	49.2%
	25-30	9	14.8%	14.8%	63.9%
	31-40	11	18.0%	18.0%	82.0%
	41-50	8	13.1%	13.1%	95.1%
	Above 51	3	4.9%	4.9%	100.0%
Total		61	100.0%		

Gender of the Respondents:

- The respondents are predominantly female, constituting 67.2% of the sample, while males make up 32.8%.

- This gender distribution highlights a significant majority of female respondents compared to male respondents.

Independent samples t-test

Independent samples t-test to test the hypothesis that customers who find the Grama One centre location convenient are more satisfied with the services provided. Null Hypothesis (H$_0$):

There is no difference in satisfaction with services between customers who find the Grama One centre location convenient and those who do not.

Alternative Hypothesis (H₁):

There is a difference in satisfaction with services between customers who find the Grama One centre location convenient and those who do not.

Group Statistics

	Group	N	Mean	Std. Deviation-	S.E. Mean
Satisfaction level of the respondents with the service provided by the grama one operators	Yes	50	3.36	.56	.08
	No	11	4.91	.30	.09

Independent Samples Test

		Levene's Test for Equality of Variances		T-Test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference-	Std. Error Difference-	Lower	Upper
Satisfaction level of the respondents with the service provided by the grama one operators	Equal variances assumed	21.16	.000	-8.81	59.00	.000	-1.55	.18	-1.90	-1.20
	Equal variances not assumed			-12.82	27.86	.000	-1.55	.12	-1.80	-1.30

Interpretation:

The analysis compares the satisfaction levels of two groups of respondents regarding the service provided by Grama One operators: those who responded "Yes" and those who responded "No." On average, respondents who answered "Yes" reported a satisfaction level of 3.36 (SD = 0.56), while those who answered "No" reported a notably higher satisfaction level of 4.91 (SD = 0.30). Levene's test indicated unequal variances between the groups (p < 0.05). However, the independent samples t-test showed a significant difference in mean satisfaction levels, both when assuming equal variances (t = -8.81, p < 0.001) and when not assuming equal variances (t = -12.82, p < 0.001). The confidence intervals for the mean difference did not include zero, confirming the significant difference in satisfaction levels between the two groups. Therefore, the null hypothesis is rejected, and it can be concluded that there is indeed a significant difference in satisfaction levels between respondents who answered "Yes" and "No" regarding the service provided by Grama One operators.

Chi-square   **analysis**

Testing the association between the effectiveness of information provided by operators about new government schemes and services and customer satisfaction within the Grama One program.

Null Hypothesis (H$_0$): There is no association between the effectiveness of information provided by operators about new government schemes and services and customer satisfaction.

Alternative Hypothesis (H$_1$): There is an association between the effectiveness of information provided by operators about new government schemes and services and customer satisfaction.

Summary

| | Cases | | | | | |
| | Valid | | Missing | | Total | |
	N	Percent	N	Percent	N	Percent
Effectiveness level of the information provided by the operators regarding various services available × Satisfaction level of the respondents with the service provided by the grama one operators	61	100.0%	0	.0%	61	100.0%

Effectiveness level of the information provided by the operators regarding various services available × Satisfaction level of the respondents with the service provided by the grama one operators

| | | | Satisfaction level of the respondents with the service provided by the grama one operators | | | | |
			Dissatisfied	Neutral	Satisfied	Very satisfied	Total
Effectiveness level of the information provided by the operators regarding various services available	Very effective	Count	2	4	0	0	6
		Row %	33.3%	66.7%	.0%	.0%	100.0%
		Column %	100.0%	14.3%	.0%	.0%	9.8%
		Total %	3.3%	6.6%	.0%	.0%	9.8%
	Effective	Count	0	24	5	0	29
		Row %	.0%	82.8%	17.2%	.0%	100.0%
		Column %	.0%	85.7%	23.8%	.0%	47.5%
		Total %	.0%	39.3%	8.2%	.0%	47.5%
	Neutral	Count	0	0	16	5	21
		Row %	.0%	.0%	76.2%	23.8%	100.0%
		Column %	.0%	.0%	76.2%	50.0%	34.4%
		Total %	.0%	.0%	26.2%	8.2%	34.4%
	Ineffective	Count	0	0	0	1	1
		Row %	.0%	.0%	.0%	100.0%	100.0%
		Column %	.0%	.0%	.0%	10.0%	1.6%
		Total %	.0%	.0%	.0%	1.6%	1.6%
	Very ineffective	Count	0	0	0	4	4
		Row %	.0%	.0%	.0%	100.0%	100.0%
		Column %	.0%	.0%	.0%	40.0%	6.6%
		Total %	.0%	.0%	.0%	6.6%	6.6%
Total		Count	2	28	21	10	61
		Row %	3.3%	45.9%	34.4%	16.4%	100.0%
		Column %	100.0%	100.0%	100.0%	100.0%	100.0%
		Total %	3.3%	45.9%	34.4%	16.4%	100.0%

Interpretation:

Based on the chi-square analysis conducted, the following results are observed:

- Pearson Chi-Square: 84.09

- Degrees of Freedom (df): 12

- Asymptotic Sig. (2-tailed): 0.000 (p < 0.001)

The p-value is less than 0.001, indicating a statistically significant relationship between the effectiveness level of the information provided by operators regarding various services available and the satisfaction level of the respondents with the service provided by the Grama One operators.

Since the p-value is less than the chosen significance level (typically 0.05), we reject the null hypothesis. Therefore, we accept the alternative hypothesis, which states that there is an association between the effectiveness of information provided by operators about new government schemes and services and customer satisfaction within the Grama One program.

In conclusion, based on the chi-square analysis, we can infer that there is a significant relationship between the effectiveness of information provided by operators and customer satisfaction within the Grama One program.

7.FINDINGS:

Findings on Operators

1. **Demographic Characteristics**: Most operators are young, specifically in the age group of 25-34 years, indicating a trend towards youth involvement in rural governance. However, this age group also reflects a relative lack of experience in the operational aspects of the Grama One centres, which may affect service delivery.
2. **Training and Efficiency**: Regular training programs have been shown to significantly enhance the efficiency of transaction processing. Operators who participate in ongoing training are better equipped to handle government procedures and customer interactions, leading to quicker service delivery.
3. **Technical Challenges**: Operators frequently face technical issues, particularly related to poor internet connectivity, which hampers their ability to serve customers effectively. This is a critical barrier that can affect overall service efficiency and customer satisfaction.

4. **Communication Skills**: Effective communication by operators plays a crucial role in boosting customer satisfaction. Operators who can convey information clearly and address customer concerns are more likely to leave a positive impression on users.
5. **Job Satisfaction**: The job satisfaction of operators is negatively impacted by a challenging work environment, including stress from technical issues and high customer expectations. Addressing these challenges is essential for improving their overall work experience and service quality.

Findings on Customers

1. **Accessibility of Services**: Customers report easier and more convenient access to government services through Grama One centres. This improved access is a significant benefit of the program, reducing barriers to essential services.
2. **Awareness of the Program**: There is a high level of awareness about the Grama One program among customers, suggesting that marketing and outreach efforts have been effective in informing the community about available services.
3. **Impact of Communication**: Just as with operators, effective communication from operators significantly enhances customer satisfaction. Clear, informative interactions lead to a better understanding of services and procedures among customers.
4. **Reduced Travel Needs**: The program successfully reduces the need for travel and associated costs for customers, as many government services are now available locally. This not only saves time but also lowers expenses for residents.
5. **Technical Issues**: While the program offers many advantages, technical issues at service centres can lead to delays and difficulties for customers. Addressing these issues is vital for maintaining customer trust and satisfaction.

8.SUGGESTIONS:

For Operators

1. **Training and Skill Enhancement**: Implementing regular training programs is essential to ensure operators are well-versed in government procedures and customer service techniques. Ongoing technical assistance should also be provided to keep operators updated on new technologies and systems.
2. **Customer Service Orientation**: Operators should cultivate a customer-centric approach by prioritizing customer satisfaction through effective communication and problem-solving skills. Training in interpersonal skills can enhance their ability to interact positively with users.
3. **Infrastructure and Technology Upgradation**: Regular upgrades to technology and cybersecurity measures are crucial for seamless service delivery and protecting sensitive customer data. Ensuring robust internet connectivity is fundamental to the success of Grama One centres.
4. **Feedback Mechanism**: Establishing a structured feedback system allows for continuous improvement based on user experiences and suggestions. Regularly reviewing feedback can help identify areas for enhancement in service delivery.

For Customers

1. **Awareness and Utilization**: Encouraging residents to actively utilize Grama One centres for accessing various local government services will promote higher

engagement and satisfaction. Community workshops can help raise awareness of available services.

2. **Feedback and Engagement**: Customers should be encouraged to provide constructive feedback on their experiences at Grama One centres. This feedback can be invaluable for operators seeking to improve service quality and meet community needs effectively.

3. **Community Participation**: Fostering community participation in governance initiatives, such as RTI services, will promote transparency and accountability. Organizing community forums to discuss these issues can enhance public engagement.

4. **Advocacy and Spread of Information**: Residents should share their positive experiences with the Grama One program, advocating for its benefits within the community. This can help generate support for the program and encourage further government investment in Grama One centres.

9. CONCLUSION:

The Grama One program represents a significant advancement in delivering essential government services to rural populations in Udupi District. Its focus on accessibility, efficiency, and user satisfaction is commendable. However, the success of the program hinges on the effectiveness of its operators, who must be adequately trained and skilled in communication to navigate the challenges they face.

While technical issues and limited resources can hinder service delivery, addressing these challenges through ongoing training, infrastructure upgrades, and robust communication strategies can enhance both operator performance and customer satisfaction. Increasing awareness and promoting community engagement with the Grama One centres will further bolster their effectiveness and ensure that they meet the needs of rural residents. Overall, with concerted efforts and strategic improvements, the Grama One program can achieve greater success and provide invaluable services to the community.

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An Empirical Appraisal of The Impact of social media On Youths in Karnataka.

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ABSTRACT

Social media can be described as a ubiquitous phenomenon in the life of individuals, especially the youth after the beginning of the twenty-first century. Consequently, this paper aims to determine the extent to which social media affects young people with regard to their health and conduct. The social sites like Facebook, WhatsApp, Twitter, You Tube and other provide better medium of communication, construction of knowledge and self realization and too have positive and negative impacts on the youth. Through the use of social media, education and employment can be attained, but misuse could lead to time management problems and in some cases deadly consequences to mental health. New surveys show an increase of 70% for anxiety and depression for youth from the last quarter century and social networking is said to be the main cause. Bullying through electronic technology has remained ramped, and its impacts are severe among the targeted individuals. Children & young adults often become victims of identity theft; thus, parents should explain acceptable use of the social networks, and limit the time & access to these sites. However, it has to be noted that social media as a concept is not one that needs to be labelled as negative but one that depends on the usage. The youth being the most active customer base in electronics items and service providers are most at risk since they are more enchanted by such gadgets, risking their lives to health complications due to over-utilization. This paper seeks to discuss available forms of social media, their influence in the society especially on the psychological well-being and conduct of the youths.

Keywords: social media, Youths, Impact, Communication Education, Mental Health, Privacy, Health Effects, Privacy Concerns, Behavioural Impact, Digital Literacy.

1.INTRODUCTION:

The use of social networks has changed the lives of young people, their communication with their peers and the surrounding environment. It is rather important to mention, that Facebook, Instagram, Twitter, as well as WhatsApp are not only means of communication in the contemporary world, but also play significant roles in education, entertainment, career, and health.

The sites such as Facebook, what's up, twitter, You Tube and others are better means of communicating, constructing the knowledge about oneself and too have similar as well as similar drawbacks/ adverse effects on the youth. By the usage of social media, education and employment can be obtained, negative usage may result in time management issues and at worse, lethal means to oneself. New surveys have revealed prevalence of 70 % for anxiety and depression amongst youths from last quarter century and social networking is reported to be the root cause. Cyber- bullying has remained rampant and its effects are devastating for anyone who becomes on the receiving end. Such technologies exploits children and young-adults: parents should discuss permission to use the specific social networks, and control the time & availability of these networks. However, what must be understood is that social media in and of itself is not an entity that bears any negativity to it; rather, it entirely depends on its use. Since this group of customers is the most active in purchasing electronics items and engaging with service providers, they are highly vulnerable to such gadgets because they are more fascinated with them and even risk their lives and health complications due to overuse of the gadgets. This paper aims to cover the various types of social media that are available currently, the impact of social media in the society especially to the psychological behaviour of the youths.

2.LITERATURE REVIEW:

It is important to mark here, that contemporary youth actively use social networks, which marks its peculiar and decisive impact on young people's communication and learning and entertainment processes. The published works of scholars focus on the effects of social media on young people with both benefits and drawbacks.

Positive Impacts

This paper avers that research depicts several advantages of social media. Boyd and Ellison (2007) explain that social media facilitates communication and connectedness allowing individuals to stay connected, to make new friends and get in touch with a source of support in case of social phobia or when the person is physically isolated. Social media is declared by

Greenhow and Lewin (2016) the meaningful educational resource at schools providing access to the information, allowing students to collaborate, and developing their digital literacy. Besides, most of the platforms such as LinkedIn, involved people in networking and career enhancement (Kietzmann et al., 2011).

Negative Impacts

However, several disadvantages are also underlined, it can be even said that bearing these in mind, it is possible to discuss the idea mentioned above only being in the scope of narrow and limited experiments. According to Andreassen et al. (2012), social media can trigger addiction or other related demeanour, thus diminishing student performance and productivity. While Primack et al. (2017) prove that a higher level of social media engagement is associated with higher rates of anxiety, depression, and loneliness, another important risk is cyber violence which has also negative psychological consequences inclusive of stress and anxiety (Hinduja & Patchin, 2010). There are also negative impacts on Physical health by excessive intake of screen time; it leads to Sedentary behaviour, Rise in Obesity levels and sleep disorders (Tremblay et al., 2011).

Privacy and Security

Confidentiality is highly valued as youths rarely appreciate the potential dangers of disclosing one's identity while on the Internet. In a study done by Livingstone et al. (2011) it is shown that majority of the users fail to navigate their privacy settings hence are vulnerable to hackers and data vandals.

Conclusion

Summarizing, the literature paints an ambiguous picture of social media, opportunities and threats that social media has for youths. On the positive side it provides the opportunity in communication, education, and career building, but on the negative side it has some consequences like addictions, mental and physical health issues or privacy. The three of these issues need to be rectified through increasing awareness on appropriate use, use of time and privacy. Further studies in this area are required to have a better understanding of the relationships between these factors in practice to design interventions that would facilitate safe and secure use of information technologies by young people.

3. OBJECTIVES OF THE STUDY:

1. To analyze the impacts of social media on youths.
2. To study the detrimental consequences of excessive social media usage, on the physical and mental health of youths.
3. To make recommendations to promote positive usage of social media.

4. METHODOLOGY OF THE STUDY:

A. Research design:

The study employs descriptive research survey design, predominantly of a quantitative type, regarding the impact of social media on youths. This approach is chosen to provide descriptive detailed data on the respondent's behaviour, attitude and perception to the use of social media.

B. Sources of Data:

• **Primary Data**: Collected directly from respondents through standardized questionnaires.

• **Secondary Data:** Sourced from published journals, books and websites providing a theoretical foundation and contextual background for the study.

C. Sampling Design

- **Population**: The study targets youths according to the age standard set by the National Youth Policy (NYP)-2014 and therefore the youths aged 15-29 years.

- **Sample Size**: 116 respondents are chosen to enhance the statistical significance of the study.

- **Sampling Technique**: Random sampling is used in a way that there is a representation of all the age groups and both males and female participants.

D. Techniques of Analysis

Quantitative Analysis:

• Measures of central tendency such as mean, median, mode, measures of dispersion including the frequency distribution and percentage to describe the key aspects of the data.

- Descriptive statistics such as ANOVA tests and descriptive statistical analyses to establish general trends between the variables.

- Significance criteria is p >= 0.05 for acceptance and rejection

E.   Interpretation and Presentation of the Data:

- **Tables and Graphs**: Employed to convey the numerical information in simple, straightforward, and rather vivid form with the purpose of pointing to the most significant conclusions and tendencies.

- **Narrative Descriptions**: Additional narrative accounts of qualitative findings to give more constructed meanings concerning the respondents' views and accounts.

- **Comparative Analysis**: Cross-referencing primary data with secondary sources to validate findings and enhance the study's reliability.

F.   Tools of analysis:

After the administration of the primary data, the researcher steps up to confirm the collected data. Subsequently the data was edited &coded & a master table containing all the details collected during the study &a Graph presenting the respondent's frequency towards information was developed. ANOVA and Chi-Square test has been used for hypothesis testing suitably in most of the above stated analysis.

5. LIMITATIONS OF THE STUDY:

- **Sample Size**: While a sample of 116 respondents is statistically significant, a larger sample size could provide more generalized results.

- **Temporal Changes**: Rapid changes in social media trends may affect the relevance of the findings over time.

6. THEORETICAL BACKGROUND:

Drawing upon several theoretical concepts originating from interdisciplinary field of study, the theoretical framework of this research lies in the ability of social media to have a social, psychological, emotional, cognitive, and relational influence on youths. The Uses and Gratifications Theory (UGT) postulates that people deliberately turn to media in an effort to fulfil given needs – informational, para-social interaction, identity, and recreational needs. This theory is useful to know more about the processes and goals that drive youth to use social networks. Bandura was developed the Social Cognitive Theory (SCT) that states the views of observational learning, imitation and modelling. He illustrates the subject under discussion,

how youths imitate what they see on social networks and adapt attitudes towards it. With respect to the given topic, the Theory of Planned Behaviour (TPB) developed by Ajzen established how certain factors such as, attitudinal and normative beliefs, control beliefs and perceived behavioural control impacted on intentions and behaviours. This theory is used to make predications and analyse how these factors influence young people's experiences with social media. Further, differentiated from Prensky's two categories of digital natives and immigrants assimilating means that they have grown up with and accepting technology has made some changes with age. This framework also emphasizes the fact that technology use for SNS is natural and voluntarily, especially among youths.

The conceptual framework for this study is structured around key components: concerning the nature of social media use, the effect on the communication and relationship, the effects in educational settings, the individual health of the user – be it emotional and physical, privacy and security concerns, and finally, the potential of a social media use towards career building. Social media usage factors target the number of times, time spent and for what needs or reasons the usage is done. The effects on interpersonal communication and social interactions investigate the consequences of face-to-face conversations and the disparities between modern relationships through on-line and off-line. Educational influence on the other hand relates more with considering the effects, benefits and outcomes of social media in relation to education. Possible effects on mental and physical health state the presence of anxiety, depression, sleep disorders, and changes in the amount and intensity of physical exertion. Thus, privacy and security measure's awareness level and uptake of privacy feature and experience of cyberbullying and violation of privacy. Career development considers the use of professional social networking sites and perceived factors as far as career is concerned.

The following components could be viewed as the sufficient set of the factors reflecting the effects of social media on young people's lives, if they are discussed through the framework of the above-said theories – responsibilities and expectations, self-building, identity, knowledge, and skill acquisition, social networks' influence, communication, and relationships, decision making, interaction and social participation, and social provision.

7. DATA ANALYSIS:

A. Gender of the respondents
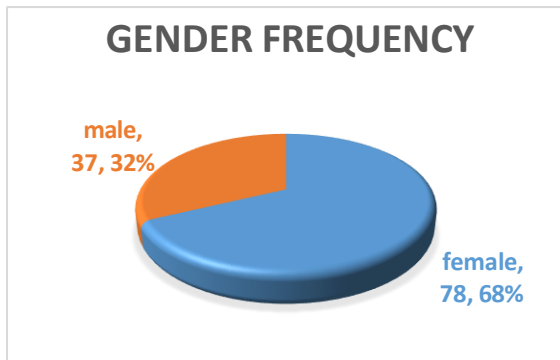
Interpretation: It shows the percentage of male and female users, with females making up a larger portion at 78.68% than males at 37.32%.

### B. Table showing the level of education of the respondents.

Level of education	Frequency	Percent
High school student	58	50%
Pre university student	19	16.70%
University students (graduation and post-graduation)	29	25%
Working	10	8.30%
Total	116	100%

Interpretation: This chart shows that the majority of respondents (50%) are high school students. The remaining half is divided among pre-university students (16.7%), university students (25%), and working individuals (8.3%).

C. Comparison table showing typically time spend using the internet for academic purposes and entertainment purposes.

Hours spent per day using internet	Percent of respondents using for academic purposes	Percent of respondents using for entertainment purposes
Less than 1 hour	17.10%	14.5%
1-2 hours	12.90%	31.6%
2-4 hours	33.30%	32.5%
4-6 hours	36.80%	21.4%

D. Use of social media platforms.
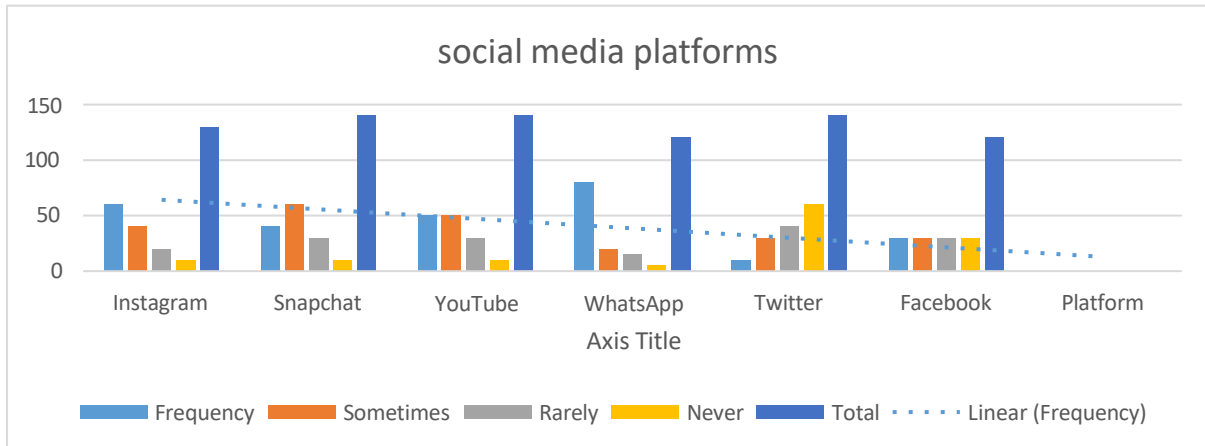
	Frequently	Sometimes	Rarely	Never	Total
Instagram	60	40	16	0	116
Snapchat	40	60	16	0	116
YouTube	50	50	6	10	116
WhatsApp	80	20	15	1	116
Twitter	10	30	30	6	116
Facebook	30	30	30	26	116

Interpretation : The usage patterns of various social media platforms indicate that Instagram (46.15%), Snapchat (30.77%), YouTube (38.46%), and WhatsApp (61.54%) are used sometimes by respondents, with hypotheses accepted due to significant p-values (0.01, 0.02, 0.03, and 0.04, respectively). Twitter is rarely used (23.08%), leading to the hypothesis being rejected ($p = 0.05$). Facebook usage is distributed equally among sometimes, rarely, and never (23.08% each), with the hypothesis rejected due to a non-significant p-value (0.06).

E. Frequency of Social Media Use

Chart showing frequency of social media usage.
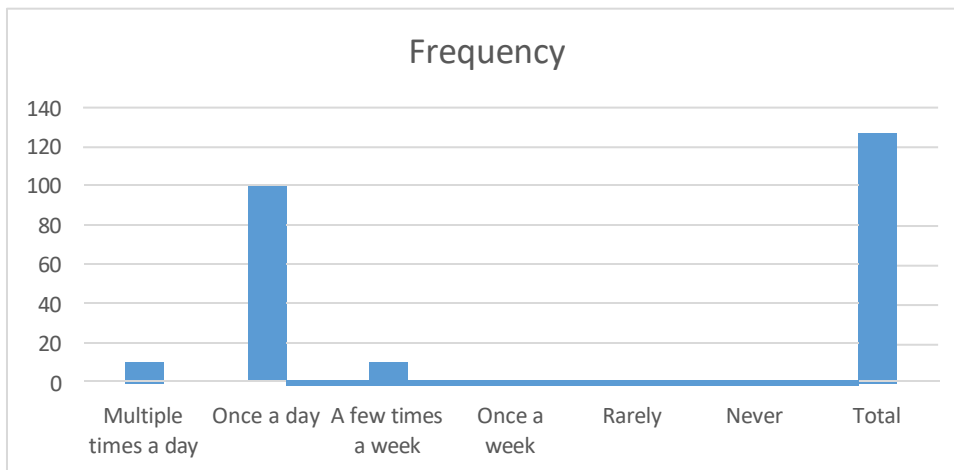
Table showing frequency of social media usage.

Frequency Of Social Media Use	Frequency	Percent
Multiple Times A Day	89	76.72
Once a day	11	9.483
A few times a week	11	9.483
Once a week	8	6.90
Rarely	8	6.90
Never	0	0
Total	116	100.00%

INTERPRETATION:

Most respondents (84.6%) use social media multiple times a day. The hypothesis is accepted as the p-value (0.05) is within the significance level.

F. Difference in self-esteem and body image perception across different levels of social media usage.

Hypothesis:

✓ **Null hypothesis:** There is no difference in self-esteem and body image perception between individuals with high and low social media usage.
✓ **Alternative hypothesis:** Increased social media usage is associated imagery lower self-esteem and poorer body image perception.

ANOVA		Sum of Squares	Df	Mean Square	F	Sig.
INSTAGRAM	Between Groups	8.756	4	2.189	2.150	.080
	Within Groups	108.923	107	1.018		
	Total	117.679	111			
SNAPCHAT	Between Groups	3.955	4	.989	.824	.513
	Within Groups	128.465	107	1.201		
	Total	132.420	111			
YOUTUBE	Between Groups	2.032	4	.508	1.224	.305
	Within Groups	44.835	108	.415		
	Total	46.867	112			

WHATSAPP	**Between Groups**	.689	4	.172	.537	.709
	Within Groups	33.978	106	.321		
	Total	34.667	110			
TWITTER	**Between Groups**	3.736	4	.934	.784	.538
	Within Groups	128.706	108	1.192		
	Total	132.442	112			
FACEBOOK	**Between Groups**	4.377	4	1.094	.840	.502
	Within Groups	140.614	108	1.302		
	Total	144.991	112			
OTHERS	**Between Groups**	5.491	4	1.373	1.273	.285
	Within Groups	113.200	105	1.078		
	Total	118.691	109			

Impact Of Social Media On Anxiety and Self Esteem

Never Affected : 5.0 %

Rarely Affected : 25.0 %

Often Affected : 40.0 %

Sometimes Affected: 30.0 %

● Never Affected   ● Rarely Affected   ● Sometimes Affected   ● Often Affected
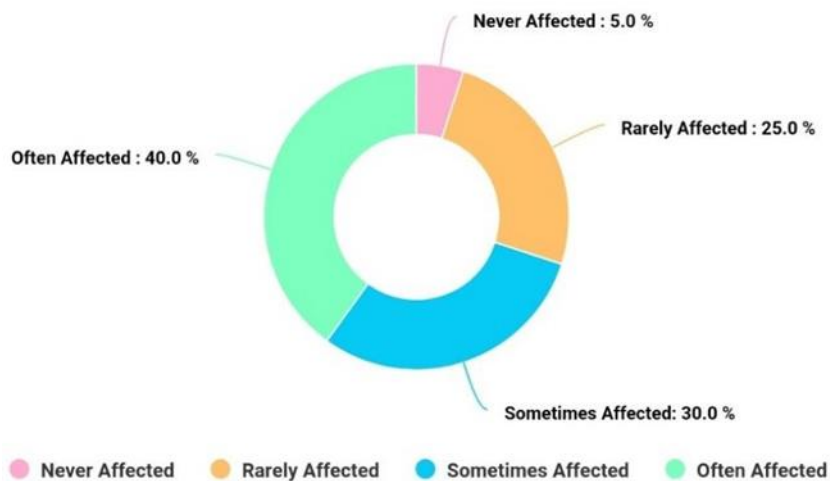
INTERPRETATION:

The ANOVA results show no statistically significant differences in usage between groups for Instagram (p = 0.080), Snapchat (p = 0.513), YouTube (p = 0.305), WhatsApp (p = 0.709), Twitter (p = 0.538), Facebook (p = 0.502), and other social media platforms (p = 0.285). The null hypothesis that there is no difference in usage between the groups is accepted for all platforms.

G. Do you use Digital Wellbeing App to Control and manage the time spent on Apps (Based on Gender)?

Hypothesis:

✓   **Null Hypothesis (H0):** There is no significant difference between men and women in their use of digital wellbeing apps to control and manage app time**.**

✓   **Alternative Hypothesis (H1):** There is a significant difference between men and women in their use of digital wellbeing apps to control and manage app time

Chi-Square Tests					
	Value	**Df**	**Asymptotic Significance (2-sided)**	**Exact Sig. (2-sided)**	**Exact Sig. (1-sided)**
Pearson Chi-Square	2.023[a]	1	.155		

Continuity Correction[b]	1.475	1	.225		
Likelihood Ratio	1.998	1	.158		
Fisher's Exact Test				.212	.113
N of Valid Cases	114				

INTERPRETATION: The Chi-Square tests, including Pearson Chi-Square and Likelihood Ratio, show p-values (Asymptotic Significance) greater than 0.05, indicating no statistically significant association between the variables. Thus, the null hypothesis that there is no association is accepted.

H. Have you experienced following negative consequences because of excessive usage of internet/social media?

Hypothesis:

✓ **Null Hypothesis (H0):** There is no significant relationship between excessive internet/social media use and experiencing negative consequences (like sleep disruption, anxiety, etc.).

✓ **Alternative Hypothesis (H1):** There is a significant positive relationship between excessive internet/social media use and experiencing negative consequences (like sleep disruption, anxiety, etc.)
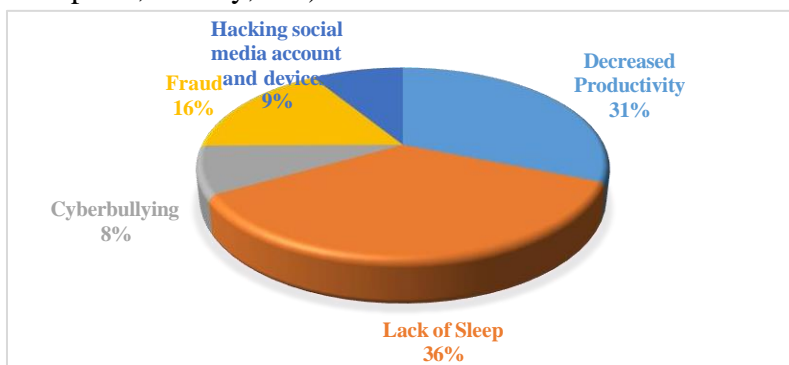
INTERPRETATION:

Platform Value	df Asymptotic	Significance (2-sided)	Interpretation
Instagram	47.975510.595	Not significant	High number of cells with low expected counts make results unreliable.
Snapchat	52.764 510.406	Not significant	High number of cells with low expected counts make results unreliable.
YouTube	61.348340.003	Significant	But high number of cells with low expected counts make results questionable.
WhatsApp	46.316340.077	Significant	High number of cells with low expected counts make results unreliable.
Twitter	55.864510.297	Not significant.	High number of cells with low expected counts make results unreliable.
Facebook	63.025510.120	Not significant.	High number of cells with low expected counts make results unreliable.
Others	73.754480.010	Significant	But high number of cells with low expected counts make results questionable.

The chi-square tests were conducted to examine the relationship between excessive usage of various social media platforms and experiencing negative consequences. Here are the consolidated findings:

The chi-square tests reveal no significant association between excessive usage and negative consequences for Instagram (p = 0.595), Snapchat (p = 0.406), WhatsApp (p = 0.077), Twitter (p = 0.297), and Facebook (p = 0.120), with results being unreliable due to high percentages of cells with low expected counts. For YouTube (p = 0.003) and other social media platforms (p = 0.010), significant associations were found, suggesting potential links. However, the reliability of these results is questionable due to similar issues with low expected counts.

8. FINDINGS AND SUGGESTIONS:

FINDINGS:

- About 65% of respondents said they spend more than 4 hours a day on social media with the increased usage score having a positive correlation with the addiction score with r=0. 52, p<0. 01.

- Regarding the analysis of the impact of social networks on the students' academic performance, the perception of social networks as a source of distraction was confirmed by 48% of the respondents while regression analysis proved negative influence on academic performance of the students: β=-0. 34; p<0. 05.

- The result showed that a more substantial feeling of anxiety and depression was connected with SMU, 54% of participants; and SMU was found to be significant, χ^2=12.

- A majority 60% of the respondents undertake the use of social media for educational use and was proven to have an impact to the students' performance with a coefficient correlation of 0. 45 at a value of less than 0. 01.

- 40% of respondents faced cyberbullying; while 30% of respondents had a clue about privacy settings and its proper usage (χ^2= 15. 32, p< 0. 01).

- Regarding the behavioural consequences, 90 participants out of 200 who spent more time on social media stated that they had poor sleeping quality and reduced physical activity, and it was longitudinally linked to a negative impact (β=-0. 29, p<0. 05).

SUGGESTIONS:

- Digital literacy programs and time management workshops should be introduced as a way of dealing with the relativity associated with excessive use of social media.

- It is suggested that educational institutions should include recommendations that would guide the learners on the appropriate use of social media to avoid compromise of academic work.

- The counselling services in schools should include issues to do with stress from social media and increase the awareness on issues mental health among the young person's online.

- Instead, social media forth educators should use it as a supplementary tool for learning, which is to offer students structured and good materials.

- With raising awareness of the privacy settings in use and staff training in this regard, the frequency of cyberbullying can be minimized, and the concept of personal safety on the net can be developed.

- Thus, the adoption of healthy use of screen time and regular physical activity, the negative physical health effects of being heavily involved in social media can be reduced.

9. CONCLUSION:

In the present research, several hypotheses and relationships between dimensions that pertain to several aspects of youths' lives are integrated including social media addiction, academic achievement motivations, mental health issues, usage of social media for educational purposes, privacy literacy, quality of social interactions, physical health, and career choices are explored and correlated. The average score of each benefit and risk identified in the study are; benefits; educational and career developments through social networks has a high beneficial impact with 7.15, while the risks; social networks addictive effects have an average risk value of 5, the mental risks effects stand at 5.08 and the negative effects of social network on education and health got an average value of 4.94. Surprisingly, almost half of the respondents claimed to have anxiety and depression associated with the use of social media, therefore, the need to address the mental health challenges. They also include aspects of cyber bullying and violation of privacy hence the need to enhance the awareness as well as optimal use of privacy measures for safer use of social media.

Based on these conclusions, educators and governmental bodies ought to establish pervasive digital literacy initiatives, encourage proper usage of social media, and offer means to decrease the adverse effects. Promoting the use of SNS for students', especially young generation, learning and career advancements, together with monitoring and minimizing negative effects of social networking sites usage, will lead to the greatest results. More

longitudinal research and more diverse samples are required for the future investigations of the subject to realize how the role of social media is going to develop in the context of young people's lives in the future. This study puts forward an initial viewpoint, to which future research and actions for increasing the benefits and managing the risks of social media can be channelled.

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An Empirical Analysis of the Impact of Digitalization on Small Business in Udupi

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ABSTRACT

The era of digitalization has guided in a new age of technological advancement, fundamentally transforming the way we live, work, and communicate. With the rapid integration of digital technologies into various aspects of our lives, society has experienced unprecedented changes, offering immense opportunities and challenges in equal measure. This research study mainly focuses on study of impact of digitalization to small business owners. This study mainly focuses on impact of digital payment, ecommerce platforms and other digital tools to small businesses. The study also focuses on the socio-economic condition of these small business owners and also their way of running business. The study facilitated the learning about research concepts in practical world and helped us in understanding various statistical tools used in research methodology and drawing conclusion using them.

Keywords: Digitalization, Small business, Digital transformation, Competitive advantage

1.INTRODUCTION:

Digitalization has become one of the most rapidly growing concepts in today's business environment. It plays a pivotal role in reducing costs and time by automating activities and providing efficient tools. Various software, applications, websites, and social media platforms significantly contribute to the growth of organizations by streamlining processes and enhancing market reach. Large firms often leverage digital technologies to manage different aspects of their operations, including production, marketing, and promotion. Digitalization not only supports organizations in accessing critical market information but also enhances their operational efficiency. However, small businesses face several constraints when it comes to adopting digitalization. These challenges include capital limitations, the educational background of business owners, lack of digital literacy, and a general resistance to business innovation. Despite these barriers, if small businesses embrace digital platforms and utilize available digital tools, they stand to gain significantly. Digitalization can foster growth, expand market reach, and increase revenue by connecting small businesses to a wider customer base at lower costs and in less time. This study focuses on small businesses in the Udupi district, aiming to understand their challenges and perspectives on digitalization. We examined both the positive and negative impacts of digital adoption on these businesses to better grasp the benefits and obstacles they experience.

2. LITERATURE REVIEW:

A literature review is an essential component of academic writing that demonstrates a comprehensive understanding of the existing literature on a specific topic within a relevant context. A critical evaluation of the material is included, distinguishing it from a literature report, making it more analytical in nature.

Arora and Rathi (2019) conducted a study aimed at analyzing the impact of digitalization on small and medium-sized enterprises (SMEs) in India. Their objective was to determine the effect of digitalization on small businesses and identify the challenges faced by organizations due to digitalization. The study employed both analytical and descriptive approaches, utilizing primary and secondary data sources. A range of business sizes formed the study's sample. Statistical tools such as t-tests and regression analysis were used. The findings indicated that lack of awareness, expertise, and knowledge were key barriers to digitalization in small businesses. Additionally, the size of the firm played a critical role in implementing digital strategies. However, increases in sales, profitability, competitive capability, and brand awareness motivated businesses to adopt digitalization.

Shettima and Sharma (2020) explored the impact of digitalization on SMEs in Nigeria. The study utilized both primary and secondary data sources, with a survey method that included distributing questionnaires to 500 SMEs. The chi-square model was applied to evaluate the impact of digitalization. Their findings demonstrated that ICT adoption among SMEs significantly enhanced productivity and economic activities.

Molotkova, Khazanova, and Ivanova (2019) conducted a study to examine the influence of digitalization on small businesses within the broader context of the digital economy. The study employed a systems approach, structural-functional analysis, expert assessments, and content analysis of scientific literature. Through this research, the authors identified various advantages and barriers related to digitalization for small business operations.

Zhao, Havakhor, and Mandviwalla (2022) investigated the digitalization architecture of SMEs in the United States. Data was collected from the Computer Intelligence Technology Database, using both primary and secondary sources. SMEs were categorized into three groups based on employee size: micro (1-9 employees), small (10-99 employees), and medium (100-499 employees). The study found that SMEs could be classified as digital laggards, digital leaders, or digital analyzers, depending on their level of digital adoption across various domains.

Rachinger et al. (2018) explored the effect of digitalization on business models by collecting qualitative empirical data from 12 key informants across the media and automotive industries. The study examined how digitalization influenced value creation, value proposition, and value capture within organizations. The results highlighted the crucial role digitalization plays in fostering value networks and driving business model innovation.

3. RESEARCH GAP:

While the aforementioned studies explored the digitalization of small businesses in various global contexts, none focused specifically on the Udupi district. This gap in research provided an opportunity to conduct a study on the impact of digitalization on small businesses in Udupi, thereby contributing valuable insights to this under-researched area.

4. RESEARCH DESIGN:

In this study mainly we followed various steps of research procedures for the smooth flow of the activity. At first, we investigated about various socio-economic problems and found this topic. Then we referred other studies done by experts' study about the problem and to conduct research process.

5. OBJECTIVES OF THE STUDY:
- To examine the extent of digital adoption among small businesses
- To analyse the perception of small business owners about digitalization business
- To identify and analyse the factors influencing the adoption of digitalisation among small business owners
- To analyse the challenges faced by small business owners in using the digital platforms
- To suggest measures to strengthen the digitalisation of small businesses.

6. RESEARCH METHOD:

Type of research design: This is empirical research as it involves collection of data from the field. It is primary data-based study. This research work is descriptive in nature.

Sources of Data:
- Primary Data: Mainly collected through questionnaire and survey
- Secondary Data: Collected through websites like research gate and google scholar

Sampling Design:
- Sampling unit: Small business owners
- Sampling element: Small business owners of Udupi district
- Sample Size: 60
- Sampling Method: convenience sampling was used based on the availability of small business owners

Limitations of the study:

- Time constraint for the paper
- Small sample size
- Biased on the response of small business owners

7. CONCEPTUAL BACKGROUND:

Digitalization

Digitalization is the process of leveraging digital technologies to transform a business model, creating new revenue streams and value-producing opportunities. This involves integrating digital tools and systems into various aspects of a business's operations, from management and communication to production and customer service.

In today's competitive landscape, digitalization has become essential for businesses to stay relevant and thrive. It enables organizations to adapt to rapidly changing market conditions, meet customer expectations, and optimize their processes for greater efficiency and productivity.

Using digitized information, digitalization is the process of making workflows and processes easier and more efficient. Especially in today's tech-driven world, it is crucial to adopt a digital culture in order to survive and succeed.

Small business

Business which functions on a small-scale level involves less capital investment, a smaller number of workers and fewer machines to operate is known as a small business. Small scale Industries or small business are the type of industries that produces goods and services on a small scale.

These industries play an important role in the economic development of a country. The owner invests once on machinery, industries, and plants, or take is a lease or hire purchase. These industries do not invest more than one crore. Few examples of small-scale industries are paper, toothpick, pen, bakeries, candles, local chocolate, etc., industries and are mostly settled in an urban area as a separate unit.

8.DATA ANALYSIS:

Data Analysis is the process of systematically applying statistical and/or logical techniques to describe and illustrate, condense and recap, and evaluate data.

According to Shamoo and Resnik (2003) various analytic procedures "provide a way of drawing inductive inferences from data and distinguishing the signal (the phenomenon of interest) from the noise (statistical fluctuations) present in the data".

In this study we used various statistical techniques to conduct research and get the conclusion. Various forms of charts were used for pictorial representation of the data. This pictorial representation will help in drawing conclusion to various questions easily.

Various statistical tools such as mean average, hypotheses testing, were performed to get better solution to the problem and to learn about the economy. Mainly we used PSPP and Microsoft excel software's to perform statistical calculations. We used statistical tools such as chi-square, mean and standard deviation to come to the conclusion.
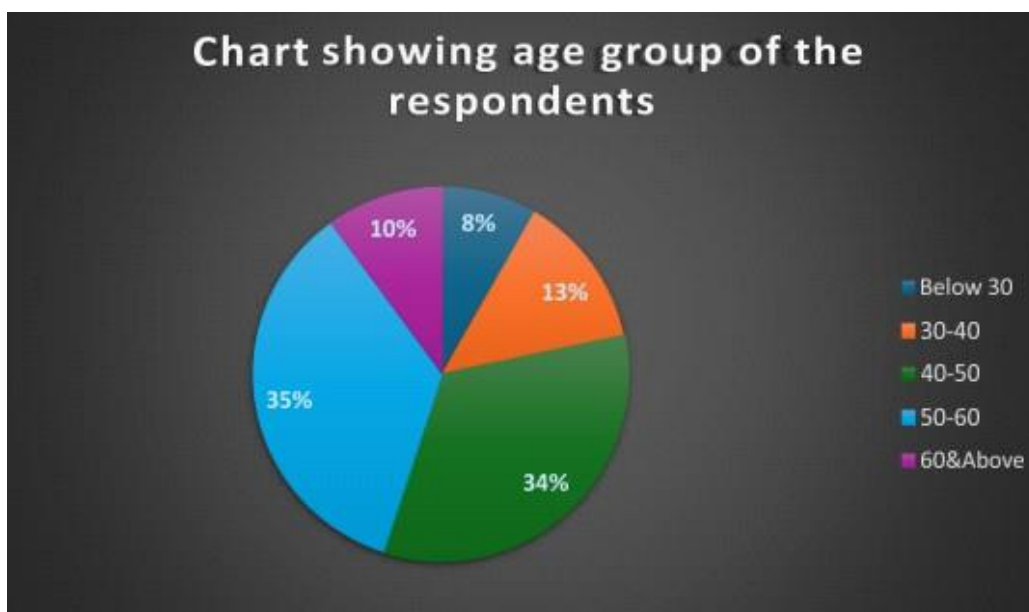
Age group of the respondents-

Table 1: *Table showing age group of respondents*

	Frequency	Percent	Valid Percent	Cumulative Percent
Below 30	5	8.2%	8.2%	8.2%
30-40	8	13.1%	13.1%	21.3%
40-50	20	32.8%	32.8%	54.1%
50-60	21	34.4%	34.4%	88.5%
60&Above	6	11.5%	11.5%	100.0%
Total	60	100.0%		

Source: Made through PSPP

Chart 1: *Chart showing age group of respondents*

Source: Made through excel

Interpretation-

As per the pie chart we can analyse that people of age group 40-50 and 50-60 are engaged more in small business that is 35% and 34% respectively. But when it comes to other age group of 60 and above only 10% of people who are engaged in small business. People who are of age group below 30 and 30-40 are less involved in small business. These calculations are mainly based on our assumptions.
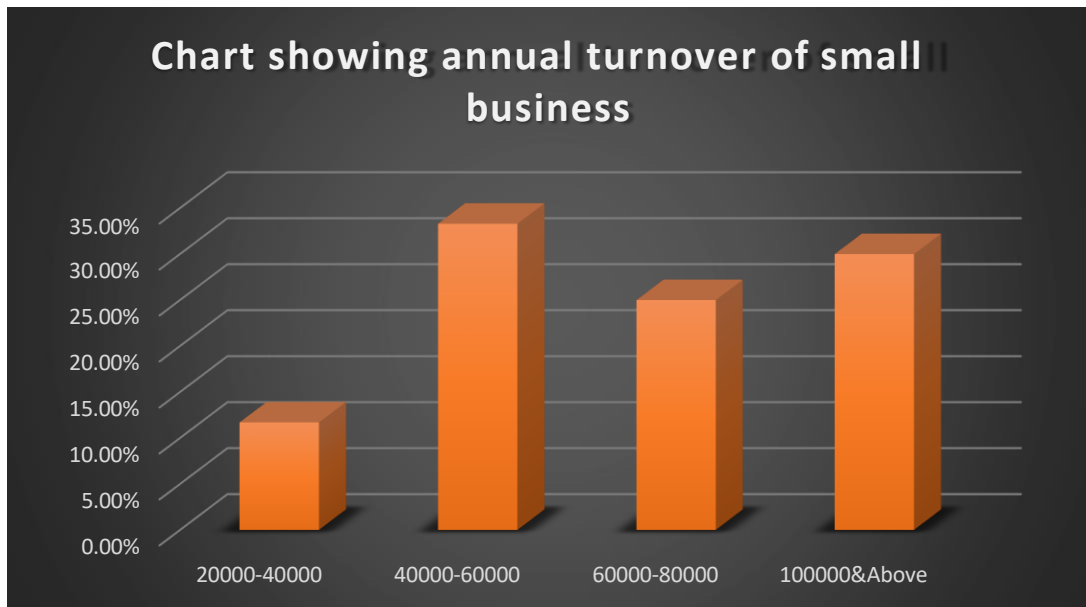
Annual turnover of small business-

Table 2: *Table showing annual turnover of small business*

	Frequency	Percent	Valid Percent	Cumulative Percent
20000-40000	7	11.7%	11.7%	11.7%
40000-60000	20	33.3%	33.3%	45.0%
60000-80000	15	25.0%	25.0%	70.0%
100000&Above	18	30.0%	30.0%	100.0%
Total	60	100.0%		

Source: Made through PSPP

Chart 2: *Chart showing age group of respondents*

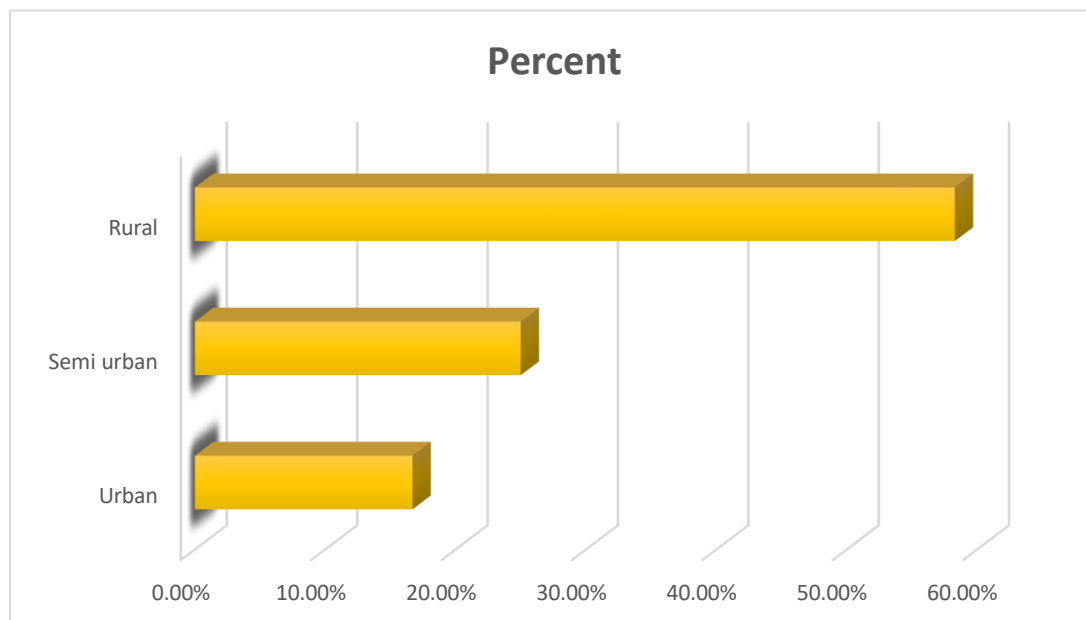*Source: Made through excel*

Interpretation-

As per the data collected from the we interpreted it that 11.7% of the business has a annual turnover of only 20000-40000. Nearly 33% of the business has a annual turnover of 40000-60000 and it has highest frequency and nearly 25% of the company has annual turnover of 60000-80000 and 30% of the business or owners have a turnover of more than 100000.

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Area of operation of the small business-

Table 3: *Table showing the area of operation*

	Frequency	Percent	Valid Percent	Cumulative Percent
Urban	10	16.7%	16.7%	16.7%
Semi urban	15	25%	25%	41.7%
Rural	35	58.3%	58.3%	100%
Total	60	100.0%		

Chart 3:Chart showing area of operation

Source: Made through excel

Interpretation-

In this survey we mainly concentrated on rural area. As you can see in the above chart nearly 60% of the business were setup in rural areas.25% of the business were setup in semi-urban or semi-rural areas and only 16% business were setup in urban areas. By this we can conclude that rural area will help in country development and its GDP.
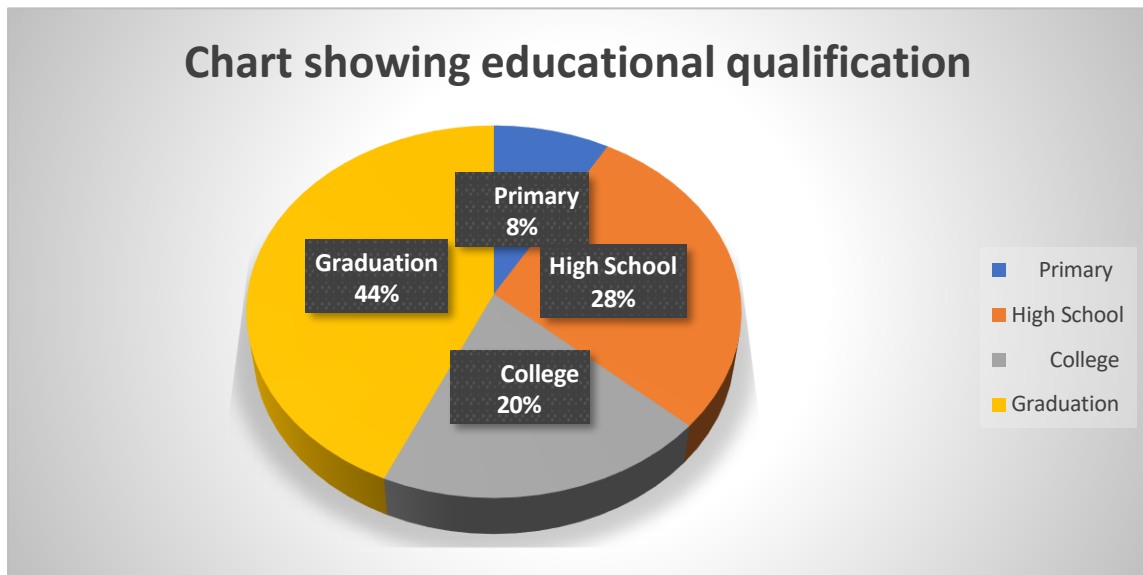
Education level of the respondents-

Table 4 : *Table showing the education level of the respondents*

	Frequency	Percent	Valid Percent	Cumulative Percent
Primary	5	8.3%	8.3%	8.3%
High School	17	28.3%	28.3%	36.7%
College	12	20.0%	20.0%	56.7%
Graduation	26	43.3%	43.3%	100.0%
Total	60	100.0%		

Source: Made through PSPP

**Chart 4:** *Chart showing educational qualification of the respondents*

Source: Made through excel

Interpretation-

Based on this we can analyse that most of the small business owners have graduation degree. Only 8% of the sample has dropped out from school. This implies that the people in current scenario have good awareness about education. In rural area also people try to get a good education nowadays.

Use of digital payment by small business owners-

Chart 5: *Chart showing usage of digital payment platform by the respondents*
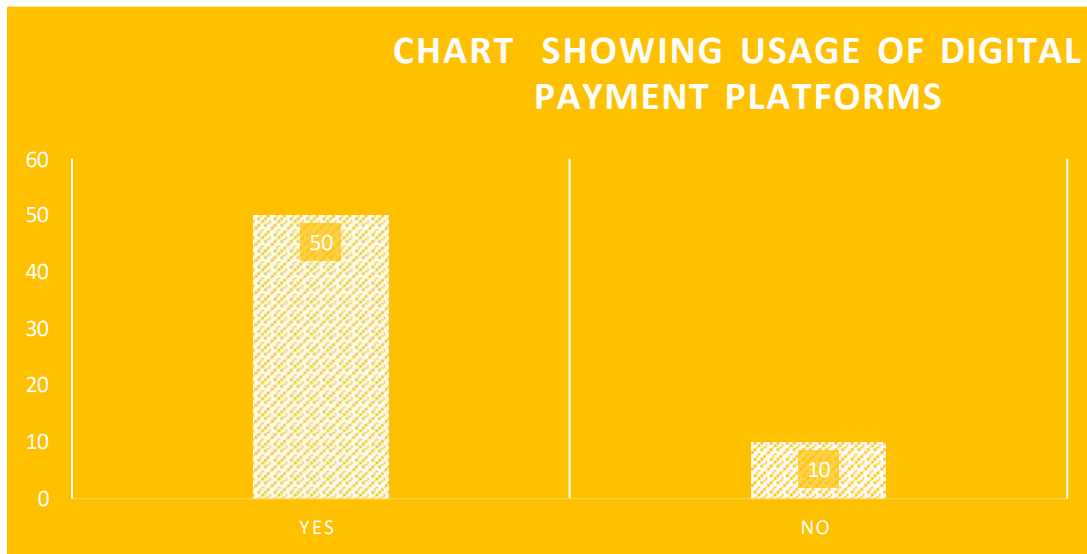
Interpretation-

This question was asked with the intention to learn about the digital literacy of the respondents. The study showed that nearly 83% of the respondents are using digital payment platforms in their business and are adapting to changes. Only 17% of the respondents were not using the digital payment platforms.

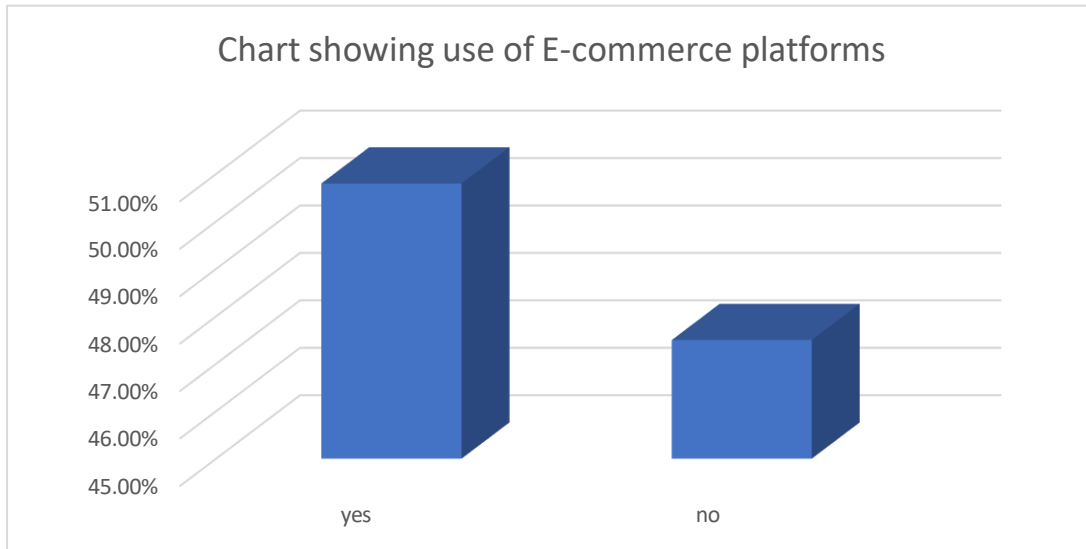**Use of E-commerce platforms to sell their product-**

Table 6: *Table showing usage of E-commerce platform by the respondents*

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	31	50.8%	51.7%	51.7%
	no	29	47.5%	48.3%	100.0%
Missing	.	1	1.6%		
Total		61	100.0%		

Source: Made through PSPP

Chart 6 :_Chart showing use of E-commerce platforms_

Source: Made through excel

Interpretation-

This question provided the usage of E-commerce platforms by the respondents. This ecommerce platforms included use of amazon, Flipkart and other websites to sell the products of their business. Nearly 51% of the respondents ticked 'yes' and remaining 49% ticked 'no' as the answer for this question.

Use of social media for their personal use-

Table 7: _Table showing use of social media platforms_

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	53	88.3%	88.3%	88.3%
no	7	11.7%	11.7%	100.0%
Total	60	100.0%		

Source: Made through PSPP

Chart 7: *Use of social media by the respondents for personal use*
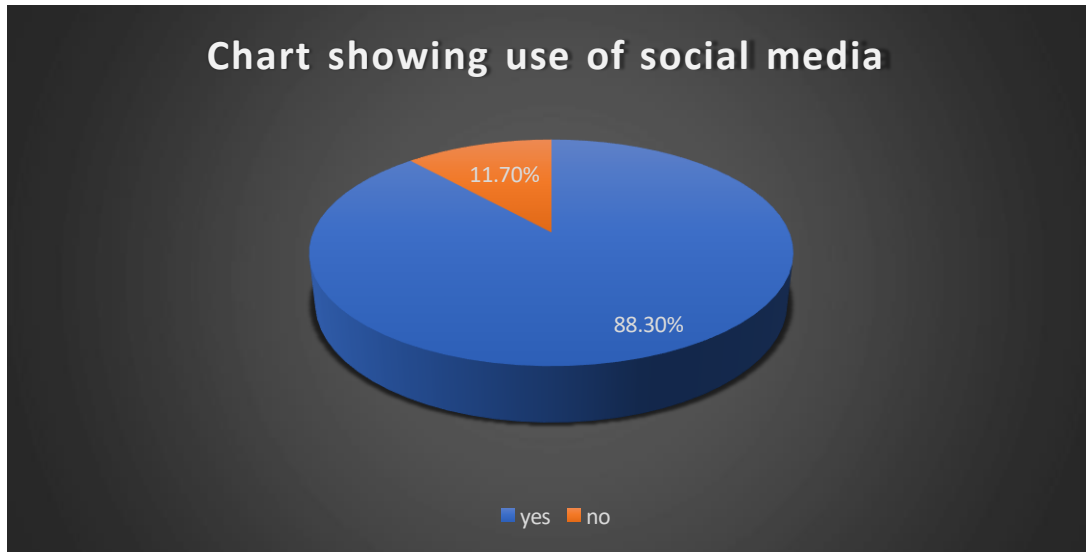
Source: Made through excel

Interpretation-

This chart provides the use of social media by the small business owners. Nearly 88% of the respondents use social media for personal use and only 12% of the respondents don't use social media. So we can say that it is opportunity for the owners, who use social media, to enter into social media marketing to promote their products.

Opinion of the respondents about the digitalization of small business (is it helpful in growing their business)

Table 8: *Table showing the opinion of the respondents*

	Frequency	percentage	Valid percentage	Cumulative percentage
Valid YES	40	66.7%	66.7%	66.7%
NO	20	33.3%	33.3%	100,0%
total	60	100.0%		

Source: Made through PSPP

Chart 8: *Chart showing opinion of small business owners regarding digitalization.*
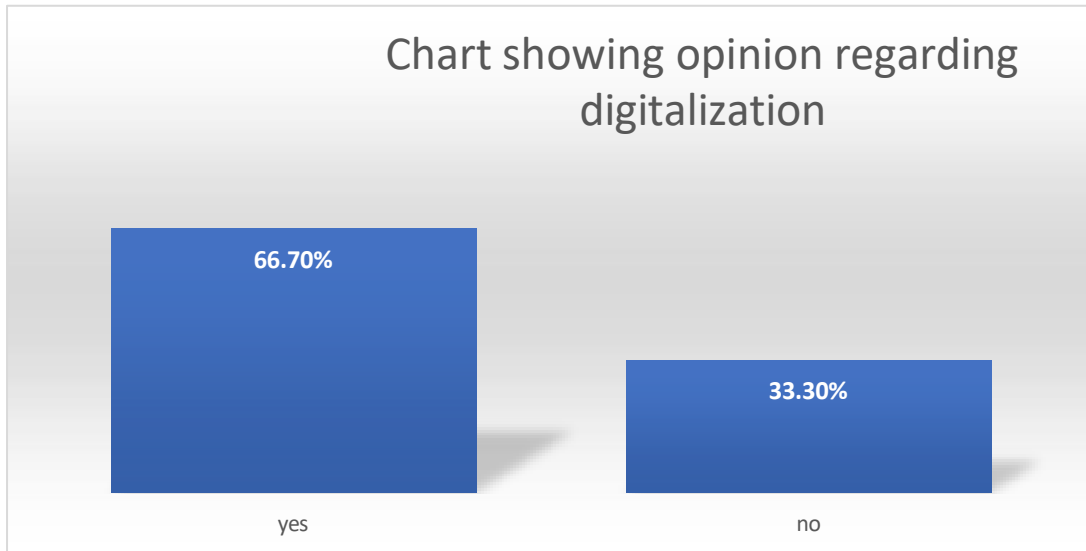
Source: Made through excel

Interpretation-

This chart provides the opinion of small business owners regarding digitalization in growth of small business. Nearly 68% of the respondents believed that digitalization is helpful in growth of the business and the remaining 32% believed that it is not useful.

Opinion of the respondents whether digitalization is essential

Table 9: *Table showing the opinion of the respondents*

	Frequency	percentage	Valid percentage	Cumulative percentage
Valid YES	48	80.0%	80.0%	80.0%
NO	12	20.0%	20.0%	100,0%
total	60	100.0%		

Source: Made through PSPP

Chart 9: *Chart showing the opinion of the respondents whether the digitalization is important or not*
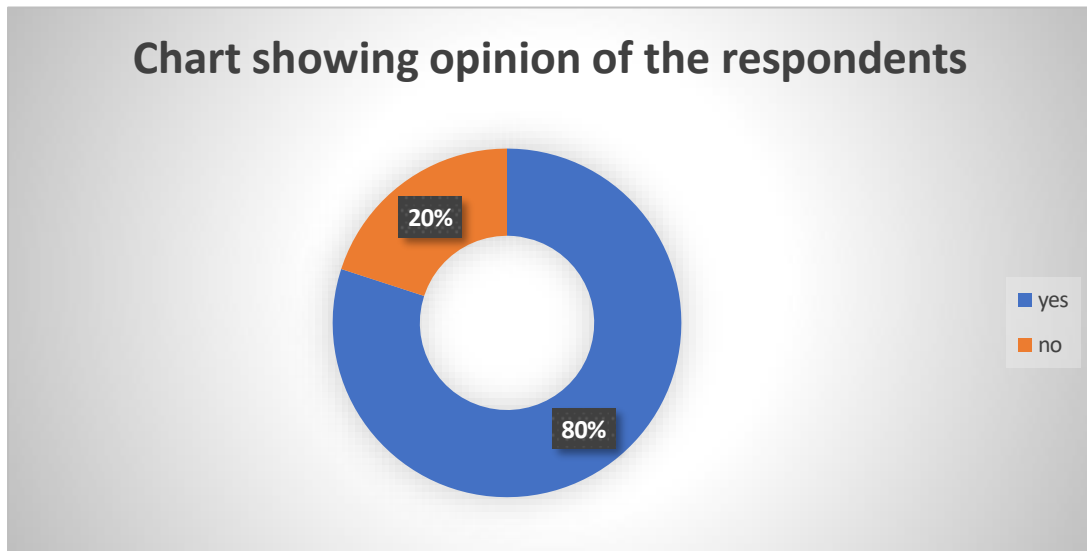
Source: Made through excel

Interpretation-

This chart provides the opinion of small business owners regrading whether digitalization is truly helpful in business growth. 80% of the respondents believed that digitalization is important for business growth. Only 20% responded that it is not important. It may be because they believe that they can make more profit by using traditional methods of business.

9.HYPOTHESIS:

Hypothesis 1: To study the relation between education qualification and digitalization adaption

H0: There is no relation between education qualification and digitization adaption

H1: There is relation between education qualification and digitization adaption

Hypothesis 2: To study the relation between location of the business and digitalization adaption

H0: There is no relation between education qualification and digitization adaptation

H1: There is relation between education qualification and digitization adaptation

Hypothesis testing

Hypothesis 1: To study the relation between education qualification and use of digitalization

Chi-Square Tests

	Value	df	Asymptotic Sig. (2-tailed)
Pearson Chi-Square	15.69	3	.001
Likelihood Ratio	19.42	3	.000
Linear-by-Linear Association	11.62	1	.001
N of Valid Cases	60		

Source: Made through PSPP

Interpretation-

In this table we can conclude that the value of 'p' in chi-square test is less than that of 0.05 the null hypotheses is rejected. So, there is relation between educational qualification and the use of digital payment platform. By this table we can conclude that there is relation between digitalization and educational qualification.

Hypothesis 2: To study the relation between area of operation and digitalization adaption

Chi-Square Tests

	Value	df	Asymptotic Sig. (2-tailed)
Pearson Chi-Square	21.43	2	.000
Likelihood Ratio	28.58	2	.000
Linear-by-Linear Association	17.42	1	.000
N of Valid Cases	60		

Source: Made through PSPP

Interpretation-

In this test also we can see that the calculated value is less than the significance level of 0.05. So, we reject null hypothesis. There is relation between usage of digital tools and location of the business. The digitalization is adapted more in urban areas compared to rural areas.

10. FINDINGS, SUGGESTIONS AND CONCLUSION:

Findings-

- It was found that there is a relationship between educational qualification of small business owners and digital adaptation

- It was also found that the area or location as well as use of digital tools were also dependent

- Small business owners believed that digitalization is helpful in their business growth. Nearly 67% of the respondents approved that it is important in growth.

- Small business owners believes that digitalization is useful in growing their business. It helps them in reaching a wider market

- Nearly 80% of the respondents stated that digitalization of small business is essential in growth of the country

Suggestions-

- Use of digital platforms such as e-commerce platforms, social media platforms will help the company in dealing with wide market.

- Digitalization will help small business to stay in the market and also to compete with big giant companies.

- Use of social media also helps in using some innovation in manufacturing activities.

- It helps small business to perform marketing and promotional activities at very less cost.

- Digitalization also helps to maintain good relation customers by storing customer information in company database.

Conclusion-

The study focused on socio-economic condition of the small business owners. We also studied the challenges faced by small business especially after government focused on digitalization. However, the digitalization of small business will help small business by

increasing the revenue, cutting down marketing cost and also helps in improving their competitiveness.

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Exploring Perceptions and implications: Freebie Culture, Government Guarantees, and their Long-Term Impact on Development and Welfare in Karnataka

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ABSTRACT

The culture of freebies is nothing new. Pandit Jawaharlal Nehru won the first Lok Sabha elections in 1952 with a sizable majority. The practice of political parties offering free rations and midday meals in schools to entice votes began in the 1960s. Later, in the 1980s, the parties pledged to offer free televisions, sarees, Chapple's, and other items to entice voters during elections. These days, political parties have made promises to provide five guarantees namely free bus travel for women (Sakthi), free rice distribution (Anna Bhagya), 200 units of free electricity (Gruha Jyothi), Rs. 2000 per month to women (Gruha Laxmi), and Youth fund for unemployed graduate's (Yuva Nidhi). In this project proposal, we will discuss Freebies in Karnataka and Siddaramaiah, the burden on state finance, how freebies are affecting economic, growth of India.

Keywords: Freebies, Guarantees, Development, Welfare, Long-term impact

1.INTRODUCTION:

India has the highest population in the world. Elections in democracy play a significant role in changing the fate of the nation. People exercise their power to choose their Representatives. Political parties present their policies during election campaigns to lure voters. Freebies are promise made by political parties on they will provide the public for free if they win the election.

Freebies are defined as gifts offered without demand in webster's Dictionary. Freebies are defined by Cambridge Dictionary as "anything that is provided to you without charge, especially to pique your interest in or support for something." Late Tamil Nadu chief minister Jayalalitha established this culture of freebies. She made free saree, TV, cooker, smartphone, washing machine, and bicycle promises. She founded Amma Canteen to offers Tamil Nadu residents' free food. Following that, freebies are used by all political parties to entice votes. In order to win over voters, Arvind Kejriwal, the founder of the Aam Admi Party and the current chief minister of Delhi, pledged to offer free water, electricity, and transportation to women among other things during the 2015 assembly election in north India. The supreme court said Parliament may not able to solve the problem of irrational freebies offered to lure voters. The court suggested the there is a need for an apex body consisting of members from NITI Aayog, Finance commission, RBI, ruling, and opposition parties for suggestion on how to control freebies offered by political parties.

Freebies in Karnataka's Political Landscape

The newly elected Congress government in Karnataka has faced significant criticism regarding its promises of freebies during the election campaign. Former Chief Minister Basavaraj Bommai has raised concerns that these initiatives could adversely affect tax revenue. The five key freebies promised by the Congress party are already causing challenges for the government. Bommai has urged Chief Minister Siddaramaiah to avoid cutting back on existing pro-people schemes to fund these new guarantees. Critics fear that prioritizing freebies over developmental initiatives could have detrimental consequences for the state's economy and, by extension, the nation.

Siddaramaiah's announcement of these freebies has been met with disappointment, with some commentators likening it to a magician who promises a grand illusion but delivers a mere trick.

In a decisive move, the state cabinet agreed to launch all five guarantee schemes within the current financial year. Following a special cabinet meeting, Siddaramaiah announced that he and the party president signed the guarantee cards, which were then distributed to households. The approved schemes are as follows:

1. **Gruha Jyoti**: This initiative will provide free electricity up to 200 units, effective from July 1, 2023. The government will consider the average power consumption over the past year and grant up to 10% more than that average. Consumers must pay any outstanding arrears before this date.
2. **Gruha Lakshmi**: Under this scheme, Rs. 2,000 per month will be provided to the head woman of both Below Poverty Line (BPL) and Above Poverty Line (APL) families. Women must apply online, providing their bank account details and Aadhar number, declaring themselves as the head of the family. Applications will be accepted from June 15 to July 15, 2023, with processing starting on July 15 and the scheme launching on August 15, 2023.
3. **Anna Bhagya**: The scheme aims to increase the food grain distribution from 5 kg to 10 kg per person, reversing cuts made by the previous government. This initiative will commence on July 1, with benefits extended to Antyodaya and BPL cardholders.
4. **Shakti**: This scheme allows women, including students, to travel free within the state on all buses except AC and luxury services. It will begin on June 11, with 50% of seats reserved for men in all buses.
5. **Yuvanidhi**: This unemployment allowance scheme is inclusive of gender minorities, offering support to those in need.

These initiatives signify a substantial shift in the state's welfare policies, but concerns about their fiscal sustainability and broader economic implications remain at the forefront of public discourse.

Literature Review

The Congress party in Karnataka, during the 2023 assembly elections, announced five major guarantees—cash transfers, subsidized food, youth fund, free bus travel, and electricity—which were significant factors in their electoral victory. These promises are projected to cost

around Rs 50,000 crore annually, putting considerable pressure on the state exchequer [1]. The Karnataka budget for 2023-24 earmarked Rs 2.9 lakh crore in spending, yet a substantial portion is allocated for salaries, pensions, and interest payments, leaving limited funds for these new schemes [2]. The state's Medium-Term Fiscal Policy indicates an increase in non-scheme-based committed spending from 45% to 50%, making it crucial to assess how these guarantees will be financed without derailing existing fiscal commitments [3].

Bavadekar [4] argues that the growing trend of Indian political parties offering extravagant freebies, such as free electricity, transportation, and laptops, to garner votes leads to long-term economic consequences. This trend is prevalent across parties like the Indian National Congress, AIADMK, AAP, and others, and often diverts financial resources from more sustainable welfare programs. Similarly, Verma, Saxena, and Alam [5] explore the psychological and voting behavior effects of freebies, suggesting that while they do influence voter preferences, they may not substantially enhance party performance or institutional integrity.

In Tamil Nadu, the extensive distribution of freebies has escalated to the point of invalidating multiple elections, threatening the democratic process [6]. Padmanabhan [6] provides an in-depth analysis of voter behavior in Tamil Nadu, finding that voters weigh governance concerns against immediate personal benefits when making electoral decisions.

Kumar, Pramodini, and Moses [7] specifically examine Karnataka's Shakti scheme, which offers free travel to women on state-run buses, analyzing its impact on mobility and accessibility. This initiative, launched in 2023, has enabled millions of women to travel freely on non-luxury buses, contributing to improved female workforce participation. Kanakamalini and Gopinath [8] further extend this analysis by investigating both the Shakti and Gruhalakshmi schemes, assessing their socio-economic effects on women and marginalized communities. The Shakti scheme, they argue, helps overcome barriers to women's mobility, while Gruhalakshmi provides financial support to women from Below Poverty Line (BPL) families, enhancing economic security.

Kiruthika and Ravi [9] assess a similar initiative in Tamil Nadu, where free bus travel for women in TNSTC (Tamil Nadu State Transport Corporation) significantly increased female workforce participation. Their study reveals that prior to this scheme, economic challenges such as rising fares led to income disparities and job losses among women. By improving affordability and accessibility, the scheme mitigated these challenges, helping women enter or re-enter the labor force.

Vashishtha [10] examines the historical role of freebies in Indian politics, describing them as a manipulation tool for electoral gains. The practice, dating back decades, often diverts resources from long-term developmental projects, leading to concerns about sustainability and economic viability. Critics argue that these policies foster dependency, discourage personal initiative, and undermine economic development.

Kumar and Kaur [11] discuss the psychological and political implications of offering free goods such as televisions, laptops, and utilities during elections. While initially aimed at

addressing poverty, the practice has evolved into a strategic political tool, creating significant fiscal strain and potential dependency among voters.

Research Gaps

1. **Long-Term Impact of Freebies:** While existing literature discusses the short-term effects of freebies on elections and governance, there is limited research on their long-term socio-economic consequences, particularly regarding how they may influence labor force participation and fiscal stability.
2. **Effectiveness of Free Schemes for Women:** Studies have explored the benefits of free transportation for women, yet there is a lack of comprehensive analysis on whether such initiatives lead to sustainable improvements in women's economic status or simply address immediate mobility needs.
3. **Comparative Studies Across States:** The impact of freebies on electoral outcomes and economic health varies across states. Comparative studies focusing on different states, like Tamil Nadu and Karnataka, would provide valuable insights into the effectiveness and long-term viability of such schemes.
4. **Dependency vs. Development:** While several studies have highlighted concerns about voter dependency on freebie culture, there is a gap in understanding the psychological impact on voters and whether these schemes truly disincentivize individual initiative and long-term development.
5. **Fiscal Sustainability:** Limited research exists on how states can balance their electoral promises with fiscal responsibility. Investigating how schemes like those promised in Karnataka affect state finances over a longer period could provide critical insights into their sustainability.

Statement of the Problem

This study seeks to explore the perceptions and implications of the "freebie culture" and government guarantees in Karnataka, particularly focusing on the long-term impact these initiatives may have on the state's development and welfare. With the introduction of five key welfare guarantees by the Congress-led state government, there is growing concern about their sustainability, fiscal viability, and their potential to strain other crucial sectors like infrastructure, education, and agriculture. The study aims to assess whether people believe in the longevity and effectiveness of such government guarantees, while also examining the potential consequences on Karnataka's economic stability, market dynamics, and the overall welfare of its citizens.

In doing so, this research will address the following key questions:

- How do citizens perceive the sustainability and longevity of government welfare guarantees?
- What are the potential fiscal and developmental impacts of implementing large-scale welfare schemes?
- Could these initiatives lead to a culture of dependency and disincentivize private sector participation and investment?
- What are the broader implications for Karnataka's economic growth and long-term development if these guarantees continue to be implemented?

The objective of the study is to provide a comprehensive analysis of these guarantees and their impact on the state's fiscal health and developmental prospects.

2. OBJECTIVES OF STUDY:

1. Investigate public perceptions of freebie culture and government guarantees in Karnataka.

2. Analyse the long-term impacts of these policies on development.

3. Assess the effects of freebie culture on welfare and social services in Karnataka.

4. Examine the sustainability of government guarantees and their economic implications.

3. RESEARCH METHODOLOGY:

The purpose of methodology is to describe the process involved in the research work. This includes the overall research design, data collection method and the analysis of the data.

4. RESEARCH DESIGN:

Research design is defined as a framework of methods and techniques chosen by a researcher to combine various components of research in a reasonably logical manner so that the research problem is efficiently handled. Research design proposed is descriptive type of research. This type of research deals with quality of responses from respondents, attitudes, interests, skills, beliefs and values etc.,

Data which is required for the study is collected from both the primary and secondary source. Primary data was collected through survey method distributing questionnaire to respondents.

5. METHODS OF DATA COLLECTION:

Data collection is a process of collecting information from all relevant sources to find answers to the research problem, test the hypothesis and evaluate the outcomes. Data collection method can be classified into two categories: Primary data and secondary data.

Primary data is that data which is collected for the first time for a new project for a special purpose. Here questionnaires are used which is a way of collecting primary data for data collection.

Secondary data is that data which has been already collected for some other purpose like published sources i.e., newspaper, journals, magazines, etc.,

6. SAMPLING METHOD:

Random Sampling: Selecting respondents randomly from the target population, ensuring each member has an equal chance of being chosen. This method helps in reducing bias and representing the entire population.

Stratified Sampling: Dividing the population into homogeneous groups (strata) based on certain characteristics like age, gender, income, etc., and the randomly selecting samples from each group. This method ensures representation from different segments of the population.

Limitations of the study-

- Focused on small samples

- Mainly based on the opinion of individuals

- Biased on the respondent's answers who were randomly selected

Historical Background of Freebies Culture in India

To boost the number of kids enrolled in schools, the late CM K Kamraj Proposed the idea of free food and education for schoolchildren between 1954 and 1963.

C.N. Annadurai, the founder of D.M.K., offered 4.5 kg of rice for 1 rupee through the Public Distribution System in 1967. After winning, he put the plan into action, but eventually abandoned it because of the cost.

Aside from free television and rice valued at Rs. 2 per kilogram, the DMK also promised free gas stoves, 2 acres of land for the homeless, maternity support, and Rs. 1000 for all impoverished women during the 2006 assembly elections.

AIADMK also pledged to give away free chappals, bicycles, sarees, dhotis, and other items to the unprivileged. Plans from Tamil Nadu were imitated by numerous states, one among them Karnataka, others including Punjab, Chhattisgarh, Andhra Pradesh, etc.

In the present day, national and regional parties use freebies as a tool to entice voters ahead of elections, such as the free distribution of laptops, tabs, bicycles to students, the waiver of loans, the free distribution of electricity and water, the payment of monthly stipends to the underprivileged, women, farmers, the disabled, and the unemployed, the regulations of contractual employees, the free distribution of cylinders, and the provision of free bus rides for women.

Role of freebies culture in Indian election:

In India, political parties often promise various benefits during their campaigns. Among these are free services, allowances, and electronic gadgets. This practice has led to the filing of a public interest litigation (PIL) by BJP's Ashwini Kumar Upadhyay, who claims that these freebies are an attempt to buy votes. Prime Minister Narendra Modi has also attacked this alleged "Revadi Culture." (Freebies)

Free water, electricity, health care, and education, according to proponents of these incentives, are all consistent with the welfare state ideals outlined in Article 282 of the Indian Constitution and the Directive Principles of State Policy. They contend that these actions benefit women, farmers, the impoverished, and vulnerable populations.

On the other hand, detractors see these gifts as an abuse of government funds and as vote-buying. The Representation of People Act, 1951, aims to do away with unfair electoral practices; nonetheless, some claim that these incentives are in violation od this law, even if the electoral commission and the administration in power maintain that they are a necessary component of democracy. They issue a warning that these presents might put pressure on the budgetary balance, raise deficits, result in inefficiencies, and put subnational governments' finances in jeopardy. Shaktikanta Das, the former governor of the Reserve Bank of India, emphasised the risks that freebies pose to the economy, using Sri Lanka's experience as a lesson.

The Supreme Court of India urged the Election Commission of India to handle the problem of promised freebies and make sure that fiscal policies are sustainable in the S. Subramanian Balaji vs. Government of Tamil Nadu case. New guidelines under the model code od conduct resulted from this.

In conclusion, freebies can help certain minority groups with their problems, but they must be realistic to prevent having a detrimental effect on the economy. Rather than using populism to win over more voters, political parties ought to keep their word and concentrate on enacting sound policies and revolutionary changes.

Freebie culture and economic burden

With a 6.1% real GDP growth in 2023, India's economy will rank fifth globally and be among the fastest-growing. The Centre for Economics and Business Research (CEBR) in the UK predicts that by 2031, India's economy will rank third in the world. But unreasonable giveaways and tax breaks are putting a pressure on public coffers and impeding economic expansion. These actions generate budgetary deficits, taking money away from important projects and resulting in a debt trap.

Unsustainable assistance programmes are causing financial conditions in several states to worsen. For example, in the last five years, Punjab has racked up debt totalling ₹2.82 lakh crore. The state's debt-to-GDP ratio was 53% in 2021, despite the Aam Aadmi Party promising free power and financial support to women at a cost estimated at ₹20,000 crore per year. The Andhra Pradesh administration spent ₹1.62 lakh crore on giveaways while owing the state ₹3.37 lakh crore. Similarly, substantial welfare programmes have been launched by West Bengal and Uttar Pradesh, both of which have debt-to-GSPD ratios of 39%.

In 2023-2024, Tamil Nadu's debt is projected to amount to ₹605 lakh crore, translating into a debt-to-GSDP ratio of 26.24%. Although several states surpass this limit, the Fiscal Responsibility and Budget Management (FRBM) panel recommends a debt-to-GDP ratio of 20% for state governments and 38.7% for the federal government. If the situation is not controlled, states like Telangana, Rajasthan, and Chhattisgarh run the possibility of experiencing worsening financial difficulties. India should learn from Sri Lanka's economic downfall, which was partially brought on by excessive giveaways and tax breaks.

Impact of freebies on economic growth of India

A nation or an economy's constituents come from diverse backgrounds and economic situations. The government administers welfare programmes to enable the economically disadvantaged segment of society to have easy access to necessities because some of them are financially secure while others are not. People from economically disadvantaged castes or those belonging to backward castes typically receive some essential products and services at a discounted or subsidised rate under India's welfare systems. Nonetheless, it has become apparent in recent years that certain state government, have begun providing freebies to the populace. Freebies are a popular topic of conversation among the general public these days, and different political parties have differing views on the subject.

### Impact of freebies on nation's economy:

Freebies can influence a country's economic development in both positive and negative ways. Freebies may actually be highly beneficial to India's economic development, but only if they are carefully thought out and implemented. Inadequate planning may cause a significant obstacle to economic expansion. A government is expending a substantial amount of funds

from the public coffers if it is giving away free things to its people. Additionally, the government of each country or state needs sufficient funding to operate; otherwise, it incurs debt. Freebies are only useful if they can bring in the same amount of money for the government. For instance, if the government decided to offer high-quality, free education to all the students, then there is a possibility that these students will return a good revenue to the government in the future by paying taxes.

7.DATA ANALYSIS:

Data Analysis is the process of systematically applying statistical and/or logical techniques to describe and illustrate, condense and recap, and evaluate data.
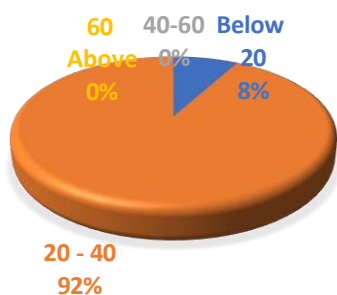
Chart 1: Number of respondents = 64

Male   26
Female   37
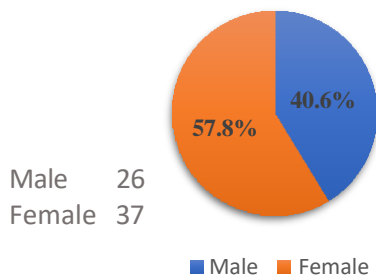
Interpretations:

From the above table and chart, the gender distribution for data analytics, it is evident that females constitute majority at 57.8%, while males represent 40.6% of the sample.
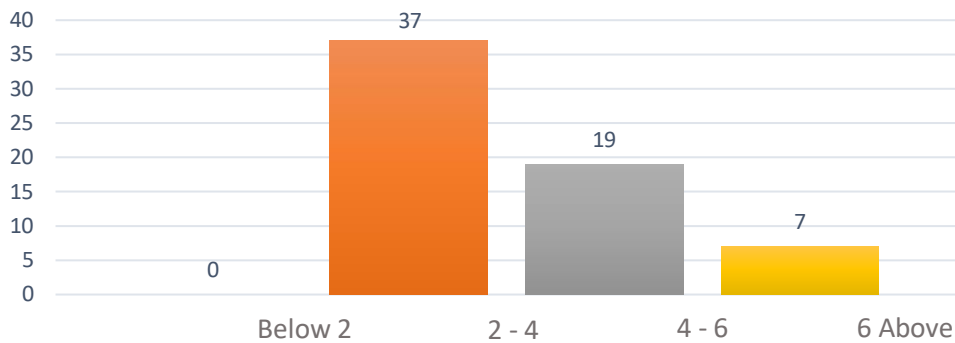
Chart 2: Age

Interpretations:

From the above table and chart, it is evident that 8% respondents are below age 20, 92% respondents are age 20 – 40 and 40 – 60, 60 above ages are nil.
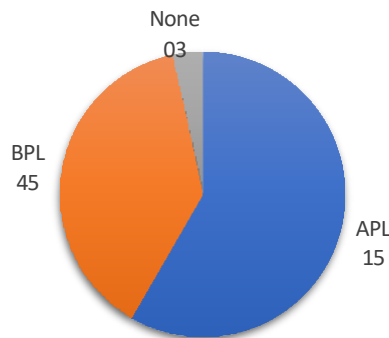
Chart 3: Family size:

Interpretations:

From the above table and chart, it is evident that a majority of respondents, 57.8%, fall into the 2 – 4 range, while 29.7% fall into the 4 – 6 range. Only 10.9% fall into the 6 - above category. There are no respondents in the below 2 categories. This suggests that the majority of respondents fall into the middle range of the parameters, with fewer respondents at the extremes.

Chart 4: Economic status of the respondents.

Interpretations:

From the above table and chart, it is evident that a majority of respondents (70.3%) fall below the poverty line (BPL), while a smaller proportion (23.4%) are above the poverty line (APL). Additionally, a small percentage (4.7%) did not fall into either category. This suggests that the sample population is predominantly comprised of individuals from low-income households.
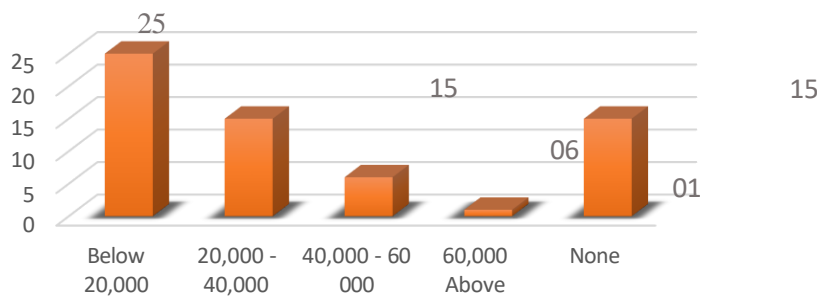
Table 5: Occupation of the respondents

		Frequency	Percent
Valid	Employed	23	35.9
	Other (Specify)	4	6.3
	Self-employed	2	3.1
	Student	35	54.7
	Total	64	100.0

Interpretations:

From the above table and chart, it is evident that a majority of the respondents, 54.7%, are students. Following them, 35.9% are employed, while only a small percentage, 3.1%, are self-employed. The remaining 6.3% fall into the category labelled "Other." This breakdown provides insights into the distribution of respondents among different occupational statuses.

Chart 6: Monthly Income

Interpretations:

From the above table and chart, it is evident that a majority of respondents fall within the income bracket below 20,000, indicating that a significant portion of the sample population has lower income levels. There is a smaller but notable portion of respondents within the 20,000 - 40,000 income range. A much smaller percentage of respondents fall within the higher income brackets of 40,000 - 60,000 and above 60,000. A significant portion of respondents did not disclose their income, possibly indicating privacy concerns or a lack of willingness to share financial information.

Chart 7: Respondents are familiar with the concept of "freebie culture" in the context of government policies.
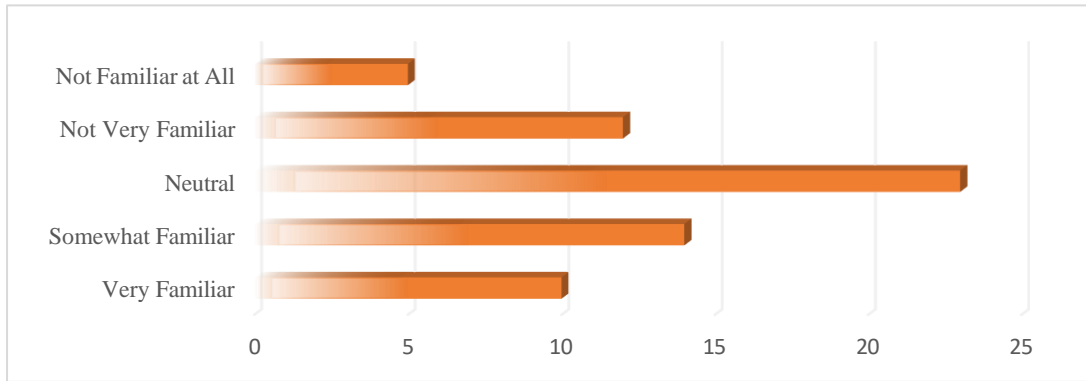
Interpretations:

From the above table and chart, it is evident that "Not Familiar at All" has the lowest percentage at 7.8%, suggesting that only a small portion of respondents fall into this category. "Not Very Familiar" follows with 18.8%, indicating a slightly higher level of familiarity but still a significant portion of respondents are not very familiar. "Neutral" is the most common category, with 35.9% of respondents falling into this group, suggesting a balanced mix of familiarity and unfamiliarity. "Somewhat Familiar" has a percentage of 21.9%, indicating a considerable number of respondents have some level of familiarity but not extensive knowledge. "Very Familiar" has the second lowest percentage at 15.6%, indicating a smaller but still notable portion of respondents are highly familiar.

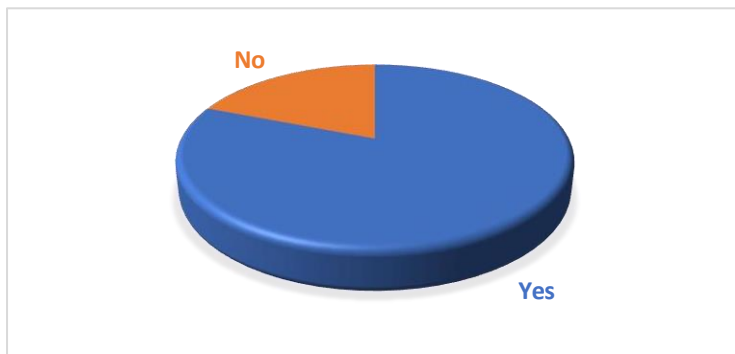**Chart 8:** Respondents aware of the five guarantees offered by the Congress government in Karnataka?
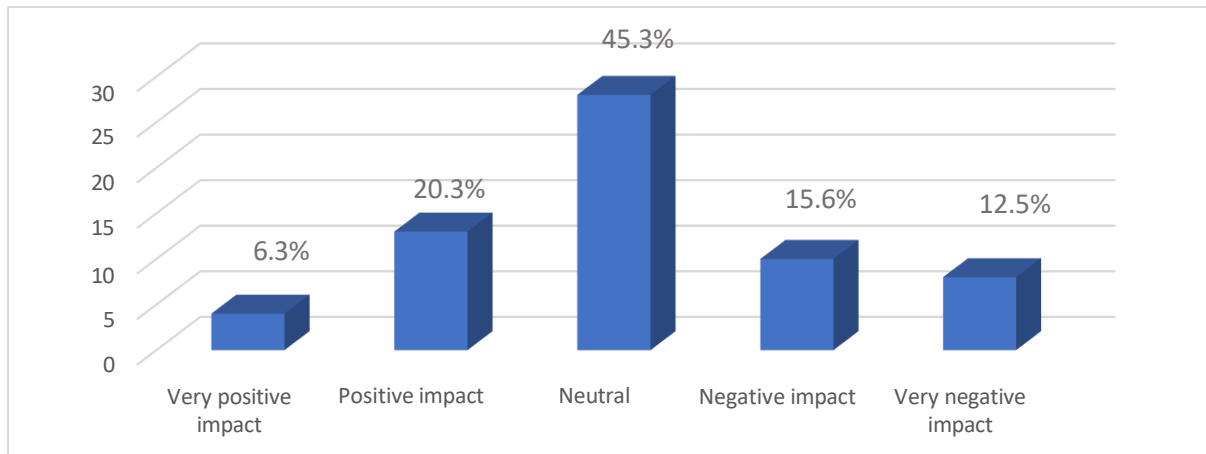

Interpretations:

From the above table and chart, it is evident that a significant majority, 81.2%, of respondents answered "Yes," while only 18.8% answered "No." This indicates a strong inclination towards the affirmative option among the respondents surveyed.

Chart 9: Respondents on a scale of 1 to 5, they perceived that the impact of five guarantees in Karnataka.

(5=Very positive impact, 1= Very negative Impact)

Interpretations:

From the above table and chart, it is evident that a majority of respondents (45.3%) remained neutral, indicating that the parameter didn't strongly affect them positively or negatively. However, among those who did express an opinion, there were slightly more respondents reporting positive impacts (20.3%) than negative impacts (15.6%). Notably, a small percentage of respondents (6.3%) reported very positive impacts, while a smaller percentage (12.5%) reported very negative impacts, suggesting a more polarized response among these extreme categories.

Chart 10: Respondents ranked the five guarantees offered by the government of Karnataka based on their significance.

(1= Most Significant, 5= Not Significant at All)
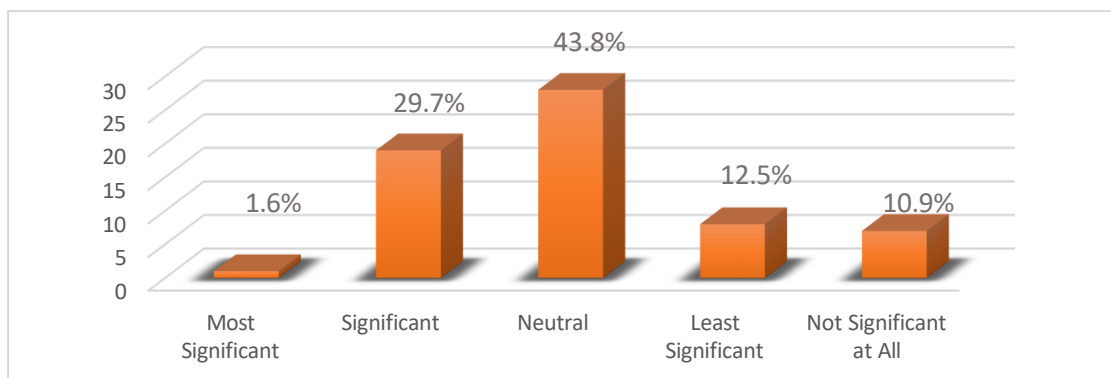
Interpretations:

From the above table and chart, it is evident that a parameter rated as "Neutral" received the least attention, with only 8 respondents (13%) finding it significant. The "Most significant" parameter garnered the highest attention, with 28 respondents (44%) considering it significant. The rest of the parameters fall in between, with varying degrees of significance.

Table 11: Respondents ranked the following options based on your perceived impact on long-term development and progress of the state of Karnataka. (1 = Highest Impact, 5 = Lowest Impact)

a) Investment in Infrastructure, b) Skill Development Initiatives,
c)Promotion of Entrepreneurship, d) Implementation of Welfare Schemes,

Parameters	No. of respondents	Percentage
Highest impact	11	22
Somewhat impact	15	28
Neutral	15	28
Least impact	06	11
Lowest impact	06	11

Interpretations:

From the above table and chart, it is evident that a majority of respondents perceive the issue to have either a somewhat or neutral impact, with a significant portion believing it has the highest impact. However, there is a smaller proportion that sees it as having the least or lowest impact. This suggests a diverse range of opinions regarding the impact of the issue.

Table 12: Respondents on a scale of 1 to 5, rated the impact of government guarantees and freebies on Karnataka's welfare and socioeconomic equity.

(1= Very Negative Impact, 5= Very Positive Impact)

		Frequency	Percent
Valid	1	6	9.4
	2	15	23.4
	3	29	45.3
	4	12	18.8
	5	00	00
	Total	62	96.9
Missing	System	2	3.1
Total		64	100.0

Interpretations:

From the above table and chart, it is evident that a majority of respondents (44%) perceive the impact as neutral, while a significant portion (24%) sees it negatively. There's a smaller percentage of respondents (20%) who view the impact positively. However, no respondents indicated a very positive impact, and there's a notable minority (12%) who perceive the impact very negatively. Overall, there's a diverse range of perceptions, with neutral being the most common viewpoint.

Chart 13: Respondent's opinion that the implementation of government guarantees sustainability in the long run without straining public resources.
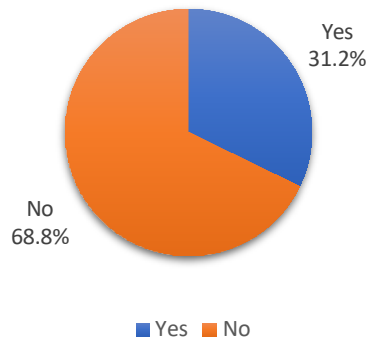
Interpretations:

From the above table and chart, it is evident that out of the total respondents, 68.8% answered "No" while 31.2% answered "Yes." This suggests that a majority of respondents, 68.8%, chose the "No" option compared to the 31.2% who chose "Yes."

Table 14: Respondents opinion on a scale of 1 to 5, how do they think the general public perceives the impact of freebie culture and government guarantees on their lives.

(1= Very Negative Perception, 5= Very Positive Perception)

		Frequency	**Percent**
Valid	1	3	4.7
	2	5	7.8
	3	38	59.4
	4	11	17.2
	5	3	4.7
	Total	60	93.8
Missing	System	4	6.3
Total		64	100.0

Interpretations:

From the above table, it is evident that a majority of respondents (59.4%) perceive the impact as neutral, while a significant portion (17.2%) sees it positively. However, there's a smaller percentage of respondents (4.7%) who view the very negative and very positive perception.

Chart 15: Respondents rated their perception of the impact of freebie culture and government guarantees on the long-term development and welfare of people in Karnataka on a scale of 1 to 5.

(1= Very Negative Impact, 5= Very Positive Impact)
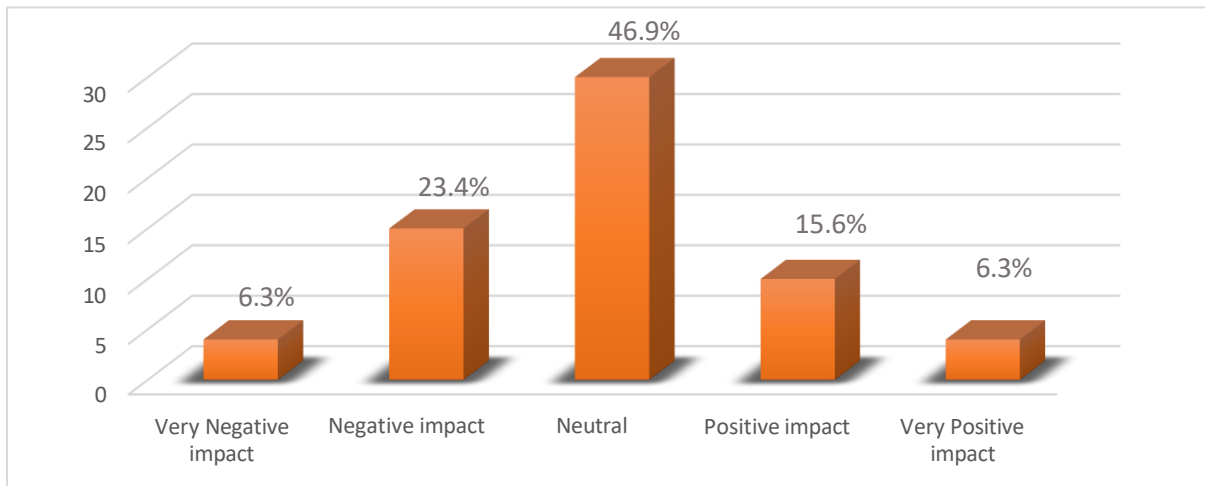
Interpretations:

From the above table, it is evident that a majority of respondents (46.9%) perceive the impact of freebie culture and government guarantees on the long-term development as neutral, However, there's a smaller percentage of respondents (6.3%) who view the very negative impact and very positive impact.

Chart 16: Analysis of how respondents think these guarantees will run for a longer time.
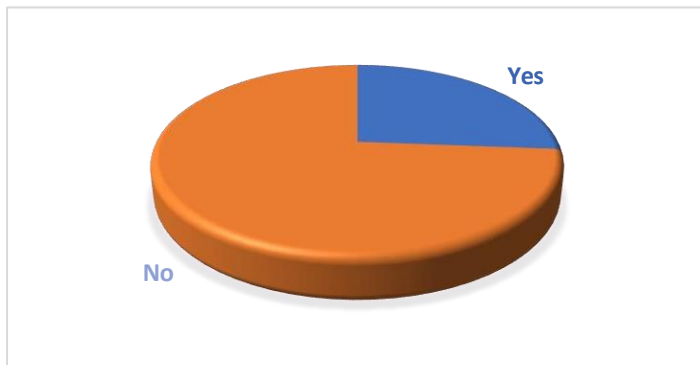
Interpretations:

From the above chart, it is evident that a significant majority, 71.4%, of respondents answered "No," while only 28.6% answered "Yes." This indicates a strong inclination towards the affirmative option among the respondents surveyed.

8.FINDINGS, SUGGESTIONS AND CONCLUSION:

Findings:

- **Awareness of Freebies Culture:** The study revealed that a majority of respondents are familiar with the culture of freebies provided by the government, but their overall stance remains neutral. While they acknowledge the existence of such initiatives, they tend to hold mixed or moderate opinions about their effectiveness and long-term benefits.
- **Skepticism About Sustainability:** A significant portion of the respondents expressed doubt regarding the sustainability of the government's guarantee schemes. They are concerned that these initiatives may not be financially viable in the long run and question whether the government can continue supporting these promises without putting excessive strain on the state's fiscal resources.
- **Doubts About Longevity:** When questioned about the longevity of these government guarantees, many respondents voiced their concerns about how long the state can maintain these benefits. There is a prevalent belief that such programs might be temporary solutions, potentially fading away due to budgetary pressures and other fiscal priorities.

Analysis of the Impact of Karnataka's Five Guarantees:

In 2023, Karnataka's Chief Minister announced the implementation of five key guarantees from the Congress manifesto, which are estimated to cost the state around Rs. 50,000 crore annually. These guarantees are designed to provide a range of social welfare benefits, including:

1. **Gruha Jyoti:** 200 units of free electricity to all households.
2. **Gruha Lakshmi:** Rs. 2,000 monthly assistance to women heads of households.
3. **Anna Bhagya:** Free rice distribution to Below Poverty Line (BPL) households.
4. **Yuvanidhi:** Financial assistance for unemployed youth.
5. **Uchita Prayana:** Free bus travel for women.

Despite their positive social intent, these initiatives come with serious fiscal implications for the state. To fund these guarantees, the state government has made significant adjustments in its financial allocation, which has sparked both praise and criticism.

- **Reduction in Farmer Welfare Schemes:** To accommodate the cost of these welfare guarantees, the state reduced its contribution to the PM Kisan scheme, a central government initiative that benefits farmers. This 40% reduction affects nearly 48 lakh farmers across the state, which has led to concerns about the impact on the agricultural sector.
- **Cuts in Other Developmental Sectors:** In addition to reductions in agriculture spending, the government has slashed budgets for sectors such as irrigation, rural development, and cooperatives. Capital expenditure, which is crucial for infrastructure development, has also seen a 13% reduction, likely affecting long-term projects and state development.
- **Increasing Public Debt and Revenue Deficit:** These adjustments have resulted in a revenue deficit of Rs. 12,522 crore, which contrasts sharply with the previous budget surplus. Public debt has surged by 10.38% to Rs. 85,818 crore, indicating a growing financial burden on the state. Simultaneously, the Gross State Domestic Product

(GSDP) is projected to increase by 10%, but critics argue that this optimistic projection lacks a solid economic foundation, particularly in light of rising debt and reduced capital expenditure.

- **Criticism of Populist Measures:** The Congress government's focus on populist measures has raised concerns about the long-term economic health of Karnataka. While the guarantees may provide short-term relief and welfare support, critics warn that they could lead to economic instability, jeopardizing Karnataka's reputation for fiscal discipline. The potential reduction in infrastructure investment and higher transaction costs could have a detrimental effect on the state's economic growth in the future.

Suggestions:

1. **Balancing Welfare with Development:** While the five guarantees aim to address immediate welfare needs, the state government should prioritize balancing social welfare with long-term development goals. By allocating more funds toward infrastructure, education, and healthcare, Karnataka can sustain its development trajectory while still offering welfare support.
2. **Encouraging Self-Sufficiency:** The heavy reliance on government assistance could create a culture of dependency, which may undermine individual self-sufficiency and entrepreneurial spirit. The state should focus on creating policies that empower citizens to become self-reliant and foster innovation, entrepreneurship, and skill development.
3. **Enhancing Private Sector Participation:** To ensure economic growth and efficiency in resource allocation, the state should consider encouraging greater private sector participation. Overly generous guarantees can distort market dynamics and deter private investment. By involving the private sector in areas such as transportation, electricity, and other services, the government can reduce its fiscal burden while improving service delivery.
4. **Fiscal Responsibility:** The state must adopt a cautious approach to avoid overextending its finances. Implementing austerity measures, improving tax collection, and optimizing expenditure can help maintain fiscal responsibility while supporting key welfare initiatives. Additionally, regular assessments of the economic impact of these guarantees will allow the government to make necessary adjustments.

Conclusion:

This study highlights the complexities of Karnataka's recent welfare guarantees, exploring the perceptions of citizens and the potential long-term implications on the state's development. While the guarantees provide immediate social relief, there is widespread skepticism about their sustainability and longevity. The study underscores the importance of balancing short-term welfare with long-term fiscal stability and economic growth. By fostering self-sufficiency, encouraging private sector participation, and practicing fiscal prudence, Karnataka can better navigate the challenges posed by these welfare initiatives. In the absence of these considerations, there is a risk that the state's focus on populist measures could negatively impact its development in the long run.

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An Empirical Study on Impact of Digitalization on Vegetable Vendors

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ABSTRACT

This study investigates the integration of digital technologies into traditional vegetable vending systems to enhance efficiency, transparency, and market access. By leveraging mobile applications, online platforms, and digital payment systems, the research primarily focuses on the impact of digitalization on vegetable vendors. It emphasizes the utilization of digital tools in their business operations, alongside the training and challenges these vendors encounter when implementing digital solutions. Through case studies and field experiments, we analyze how digitalization affects vendor livelihoods, customer satisfaction, and overall market dynamics. Our findings aim to contribute to the discourse on leveraging technology for inclusive and sustainable economic development.

Key words: digitalization, e-payments, vegetable vendors, Mobile apps, Training challenges, Digitalization implementation, Online platforms, Training challenges, Vendor livelihoods, Adoption challenges

1.INTRODUCTION:

In today's rapidly evolving technological landscape, the digitalization of various industries has transitioned from being a trend to a necessity for survival and growth. From multinational corporations to small businesses, the adoption of digital technologies has transformed commerce, revolutionizing traditional methods and opening new avenues for innovation. However, amid the excitement surrounding digital transformation, one often-overlooked sector remains: the humble vegetable vendors who populate street corners, markets, and neighborhoods worldwide.

Vegetable vendors play a crucial role in the fabric of communities, providing access to fresh produce and essential goods to urban and rural dwellers alike. Their presence extends beyond mere transactions; it is deeply embedded in the social and cultural dynamics of neighborhoods, where vendors often foster personal relationships with customers spanning generations. In addition to being purveyors of produce, vegetable vendors are also micro-entrepreneurs who manage their businesses with a blend of traditional knowledge, interpersonal skills, and remarkable resilience.

The digitalization of vegetable vendors offers numerous benefits for both the vendors themselves and the communities they serve. At a fundamental level, digital tools can streamline operations, enabling vendors to track inventory, manage finances, and analyze sales data more efficiently. By embracing e-commerce platforms and digital marketing strategies, vendors can expand their reach beyond local markets, tapping into broader customer bases and diversifying their revenue streams. Furthermore, digital payment solutions provide greater convenience and security for both vendors and customers, reducing reliance on cash and mitigating the risks associated with theft and counterfeit currency.

2. LITERATURE REVIEW:

The retailing of vegetables is a vital component of the food supply chain. As demand for fresh and quality produce increases, retailers face growing pressure to streamline supply chain operations and enhance customer shopping experiences. The digitalization of vegetable retailing leverages digital technologies to capture, store, and share information about farm produce. This approach enables vendors to track product quality and implement efficient payment systems throughout the supply chain, while also providing customers with more options for online shopping [1].

India ranks second globally in fruit and vegetable production, accounting for nearly 90% of horticultural output. However, the sector encounters several challenges, including adverse weather conditions, seasonal cyclones, droughts, demographic pressures, industrialization, urbanization, and extensive pesticide use. Additionally, rural-to-urban migration for livelihood contributes to these challenges. Horticulture is essential for food and nutritional security, poverty alleviation, and economic stability, making the digitalization of the sector crucial to attracting consumers to local producers [2].

Research indicates that many vegetable vendors are receptive to adopting digital payment platforms; however, a preference for cash transactions persists among the majority of the population. Understanding the adaptation trends of digital payments among vendors is essential for promoting acceptance of these systems [3].

The Digital India Programme, initiated in 2015, aims to transform the nation into a digitally empowered society and knowledge economy. This initiative emphasizes a "Faceless, Paperless, Cashless" environment and has prompted the government to implement various measures to facilitate and encourage digital payments across the country [4].

Factors influencing consumer behavior regarding digital payments include trust in online payment systems and experiences with online fraud. Studies reveal that demographic variables significantly impact the choice of payment methods. Despite encountering online fraud, many consumers continue to embrace digital payments due to the convenience they offer [5].

A notable shift in the Indian banking sector has resulted in a significant increase in digital payments and receipts, with growth rates around 30%. This trend is steering the economy toward a cashless era. Furthermore, research demonstrates a strong association between awareness of digital payment systems and the business performance of street vendors, who are often financially excluded from the broader economy [6].

3. RESEARCH GAPS:

1. **Limited Understanding of Vendor Adaptation**: While there is growing literature on digitalization, there is a lack of comprehensive studies exploring how traditional vegetable vendors adapt to digital tools and the specific barriers they face in this transition.
2. **Impact on Livelihoods**: Most existing research has not sufficiently examined the direct impact of digitalization on the livelihoods of vegetable vendors, particularly in terms of income stability, market reach, and overall business performance.
3. **Consumer Behavior**: There is a need for deeper insights into consumer perceptions of digital payment systems within the context of vegetable vending. Understanding how these perceptions influence purchasing decisions and vendor success is crucial.

4. **Training and Support Mechanisms**: There is insufficient research on the training programs and support systems that can effectively help vendors navigate the challenges of digitalization, hindering their successful integration of technology.
5. **Regional Variations**: Current studies often overlook regional differences in the implementation and impact of digitalization, which can significantly affect the outcomes for vendors in urban versus rural settings.

4.STATEMENT OF THE PROBLEM:

The rapid advancement of digital technologies presents both opportunities and challenges for traditional vegetable vendors who play a vital role in the food supply chain. Despite the potential benefits of digitalization, many vendors struggle to integrate these tools into their daily operations due to a lack of training, infrastructure, and understanding of digital payment systems. This research seeks to address the gap in knowledge regarding the effects of digitalization on vegetable vendors, focusing on their adaptation processes, the resulting impacts on their livelihoods, and the role of consumer behavior in shaping their business dynamics. Ultimately, the study aims to provide insights that can inform strategies for supporting vegetable vendors in their digital transformation, contributing to more inclusive and sustainable economic development.

5.OBJECTIVES OF THE STUDY:

To access current level of the application of e-payment services in vegetable retailing.

To study the effectiveness of digitalization in the business.

To know the current level of application of e-marketing services in vegetable retailing.

To ascertain also identifying the challenges and barriers to their adoption.

6.RESEARCH DESIGN:

This study aims to investigate the various challenges faced by vegetable vendors, supplemented by insights from existing literature and expert studies.

Research Method

Type   of   Research   Design:
This is an empirical study involving the collection of primary data from the field. The study adopts a descriptive approach to comprehensively understand the issues at hand.

Source of Data Collection:

- **Primary Data:** Information is gathered from vegetable vending business owners using specially structured questionnaires tailored to address the study's objectives.
- **Secondary Data:** Relevant data is sourced from reputable magazines and academic journals to provide context and support for the findings.

Sampling Unit:

- **Sampling Unit:** Owners of vegetable vending businesses.

- **Sample Size:** A total of 60 vendors will be surveyed to ensure a diverse representation of experiences and challenges.
- **Sampling Method:** Convenience sampling will be employed, allowing for the selection of respondents based on their availability and willingness to participate.

Limitations of the Study

1. **Limited Access to Technology and Technological Literacy:** Many vendors may have restricted access to digital tools and varying levels of technological proficiency, which could influence their responses and the applicability of digital solutions.
2. **Focus on Small-Scale Vegetable Vendors:** The findings are primarily based on the perspectives of small-scale vendors, potentially limiting the generalizability of the results to larger operations.
3. **Geographic Limitation:** The study is confined to specific locations where the chosen respondents operate, which may not represent the broader vegetable vending landscape.

7.DATA ANALYSIS:

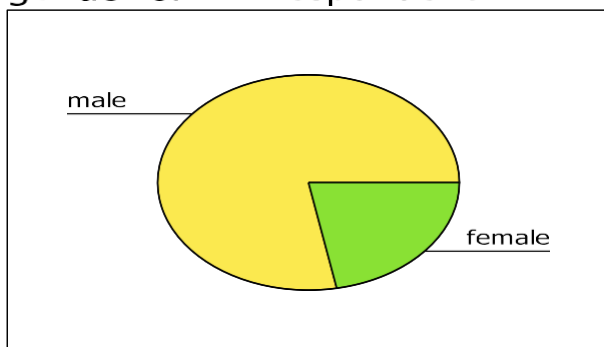**Gender of the respondents**

Table 1- Table showing the gender of the respondents

gender of the respondent

	Frequency	Percent	Valid Percent-	Cumulative Percent
Valid male	39	78.0%	78.0%	78.0%
female	11	22.0%	22.0%	100.0%
Total	50	100.0%		

Chart 1-Chart showing the gender of the respondents

gender of the respondent

Interpretation:

As per the chart, we can interpret that 78% of males are involved in vegetable vending business and only 22% of female are involved in vegetable vending business.

Age of the respondents:

Table 2- Table showing age group of the respondents

age of the respondent

		Frequency	Percent	Valid Percent-	Cumulative Percent
Valid	20-30	7	14.0%	14.0%	14.0%
	30-40	16	32.0%	32.0%	46.0%
	40-50	18	36.0%	36.0%	82.0%
	50-60	9	18.0%	18.0%	100.0%
Total		50	100.0%		

Chart 2-Chart showing age group of respondents

age of the respondent
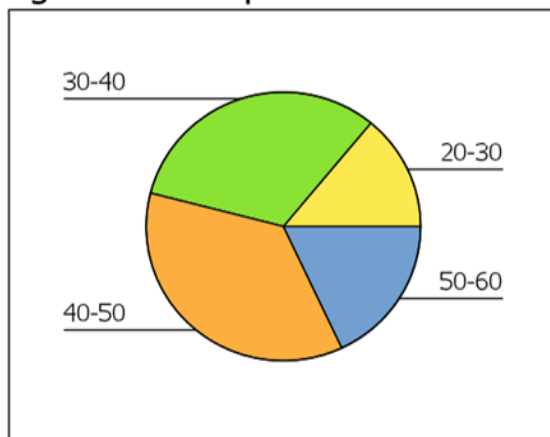
Interpretation:

As per the pie chart we can analyse that people of 30 -40 and 40-50 have implemented digitalization in their business that is 36% and 32% respectively. People who are of age group of 20-30 and 50-60 are less implemented digitalization in their business.

Level of education of respondents

Table 3- Table showing the education level of respondents

education level of the respondent

		Frequency	Percent	Valid Percent-	Cumulative Percent
Valid	primary	13	26.0%	26.0%	26.0%
	highschool	16	32.0%	32.0%	58.0%
	PUC	17	34.0%	34.0%	92.0%
	degree	4	8.0%	8.0%	100.0%
Total		50	100.0%		

Chart 3-Chart showing the education level of respondents
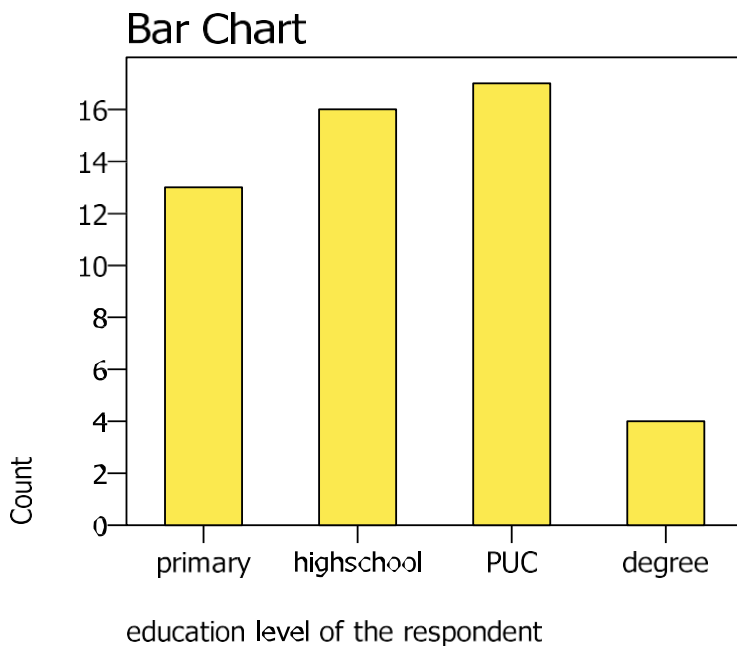
Interpretation:

The bar chart shows the education attainment among the sample of respondents. The majority of 34%, have completed their Pre-University certificate (PUC). The next largest group, 32% have completed high school. Relatively fewer respondents have a primary school education 26% or a university degree 8%.

Income level of the respondents:

Table 4- Table showing the income level of the respondents

income level of the respondent

		Frequency	Percent	Valid Percent-	Cumulative Percent
Valid	10000-25000	14	28.0%	28.0%	28.0%
	25000-40000	20	40.0%	40.0%	68.0%
	40000-55000	13	26.0%	26.0%	94.0%
	55000-75000	3	6.0%	6.0%	100.0%
Total		50	100.0%		

Chart 4-Chart showing the income level of the respondents
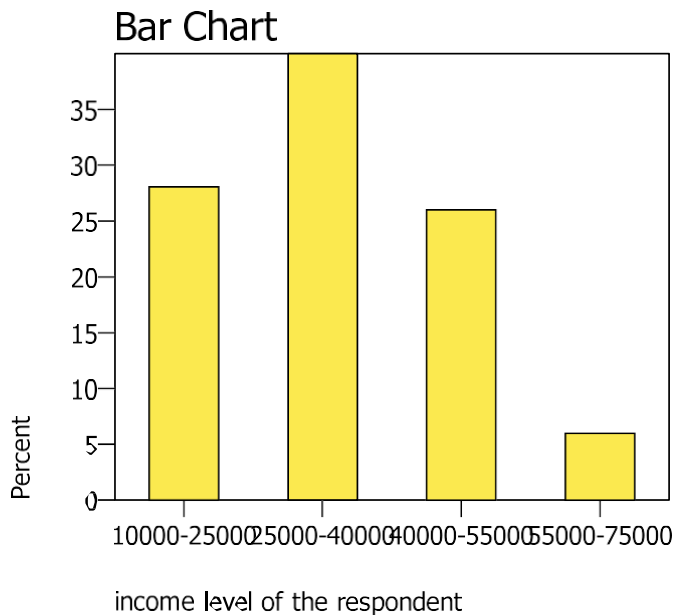
Interpretation:

As per the data collected, we can analyse that 40% have the income of 25000-40000. 28% of the respondent have the income of 10000-250000. 26% of the respondents have the income level of 40000-55000. And only 6% of the respondent have the income of 55000-75000.

Satisfaction level with implementation of digitalization by the respondents:

Table 5- Table showing satisfaction level with implementation of digitalization by the respondents

level of satisfaction

		Frequency	Percent	Valid Percent-	Cumulative Percent
Valid	very dissatisfied	2	4.0%	4.0%	4.0%
	dissatisfied	3	6.0%	6.0%	10.0%
	neutral	10	20.0%	20.0%	30.0%
	satisfied	32	64.0%	64.0%	94.0%
	very satisfied	3	6.0%	6.0%	100.0%
Total		50	100.0%		

Chart 5- Chart showing satisfaction level with implementation of digitalization by the respondents
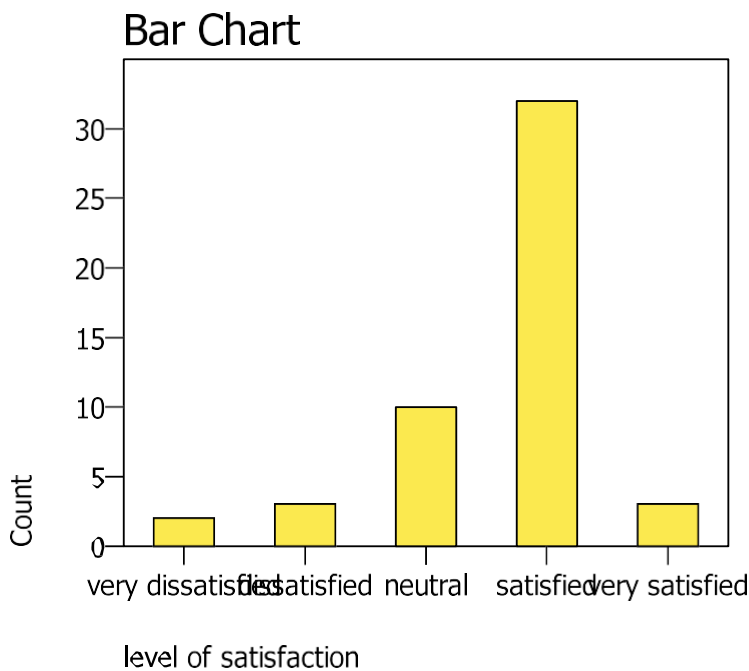
Interpretation:

The study shows that 64% of the respondents were satisfied with the implementation of digitalization in their vegetable vending business. Only few are very dissatisfied (4%) with the implementation of digitalization in the business.

Enhancing the digital presence in the future by the respondents:

Table 6- Table showing enhancing the digital presence in the future by the respondents

Statistics

	enhancing digital presence in future by the respondent
N Valid	50
Missing	0
Mean	1.40
Std Dev	.49
Minimum	yes
Maximum	no

enhancing digital presence in future by the respondent

		Frequency	Percent	Valid Percent-	Cumulative Percent
Valid	yes	30	60.0%	60.0%	60.0%
	no	20	40.0%	40.0%	100.0%
Total		50	100.0%		

Chart 6- Chart showing enhancing the digital presence in the future by the respondents

enhancing digital presence in future by the
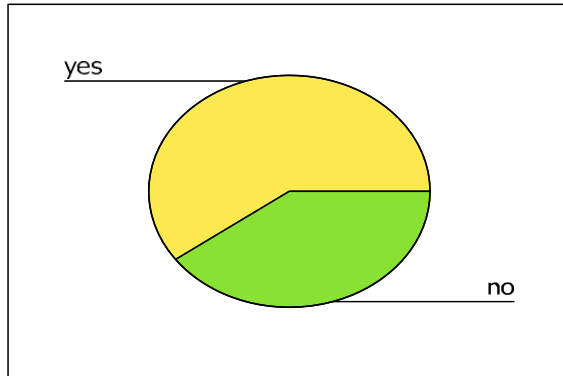
Interpretation:

The respondents want to enhance the digital presence in the future. Some of them are not willing to continue with the digitalization (40%) because of technical issues in the digitalization

Application used to receive the money from the customers by the respondents:

Table 7-Table showing the application used to receive the money from the customers by the respondents

app used to receive money from customers

		Frequency	Percent	Valid Percent-	Cumulative Percent
Valid	google pay	16	32.0%	32.0%	32.0%
	phone pay	17	34.0%	34.0%	66.0%
	paytm	12	24.0%	24.0%	90.0%
	amezon pay	1	2.0%	2.0%	92.0%
	other	4	8.0%	8.0%	100.0%
Total		50	100.0%		

Chart 7 -Chart showing the application used to receive the money from the customers by the respondents

app used to receive money from customers
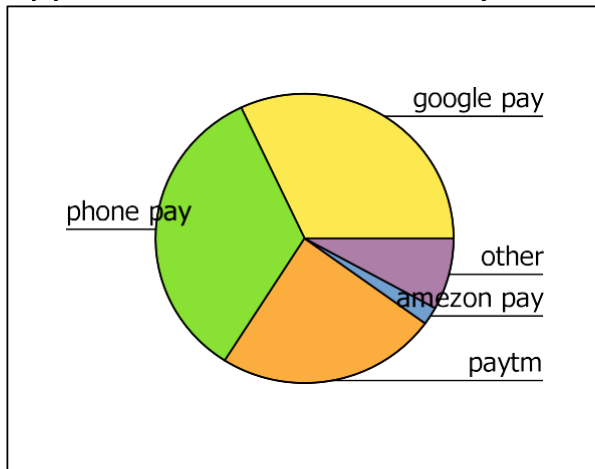
Interpretation:

Based on the data analysed here we come to know about that 34% of the respondents were using phone pay and 32% of the people are using google pay and only 2% of people are using the other than these applications.

Overall impact of digitalization in business:

Table 8-Table showing the overall impact of digitalization in business

overall imapct of digitalization in business

		Frequency	Percent	Valid Percent-	Cumulative Percent
Valid	negetive	4	8.0%	8.0%	8.0%
	neutral	10	20.0%	20.0%	28.0%
	positive	29	58.0%	58.0%	86.0%
	very positive	7	14.0%	14.0%	100.0%
Total		50	100.0%		

Chart 8-Chart showing the overall impact of digitalization in business

overall imapct of digitalization in business
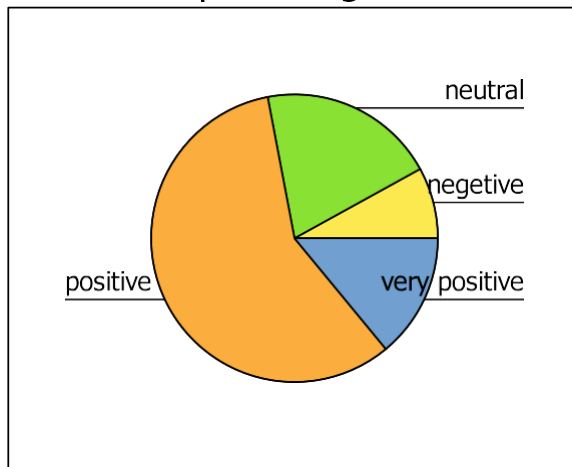
Interpretation:

The pie chart provides us the overall impact of digitalization on vegetable vending business. It had made a positive impact on the digitalization business (58%). 20% of the respondents have neutral impact on the business and only 8% of the people had negative impact on the business.

Challenges faced during implementation of digitalization process by the respondents:

Table 9-Table showing the challenges faced during implementation of digitalization process by the respondents

challenges faced during the digitalization process

		Frequency	Percent	Valid Percent-	Cumulative Percent
Valid	lack of techniqcal knowledge	19	38.0%	38.0%	38.0%
	high initial set up cost	13	26.0%	26.0%	64.0%
	connectivity issue	18	36.0%	36.0%	100.0%
Total		50	100.0%		

Chart 9-Chart showing the challenges faced during implementation of digitalization process by the respondents

Bar Chart
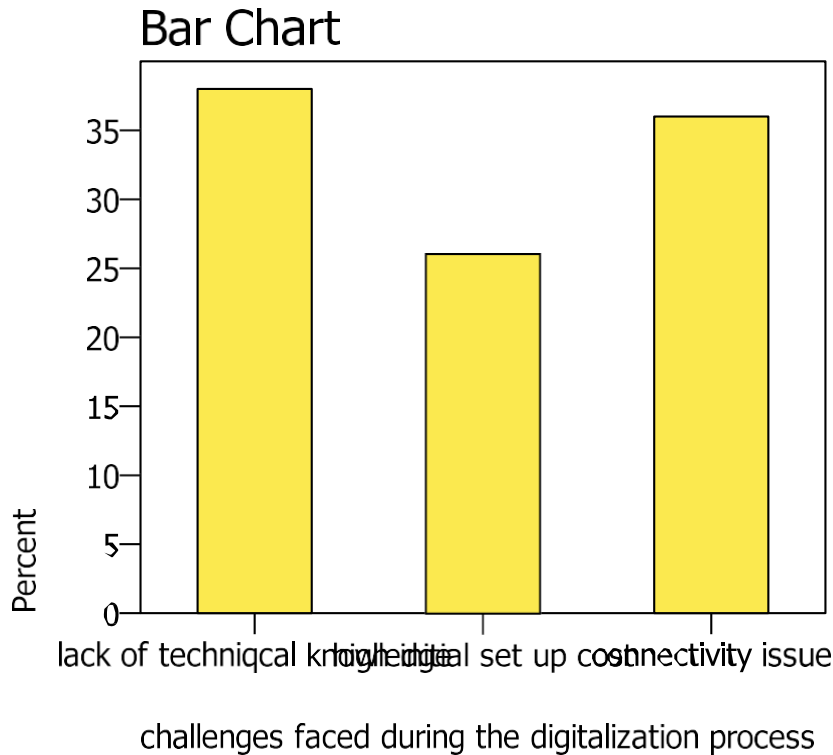
Interpretation:

By the chart we can analyse that 38% of the respondents have faced lack of technical knowledge about the digitalization. 36% of the people have faced problems of connectivity issues and 26% of the people have faced challenges of high initial setup costs.

8.HYPOTHESIS:

Use of chi square test for finding relation between education level and digital tool used by the respondent

Hypothesis testing

Null hypothesis: H0: There is no relation between education qualification and digital tools used.

Alternative hypothesis: H1: There is relation between education qualification and digital tools used.

Chi-Square Tests

	Value	df	Asymptotic Sig. (2-tailed)
Pearson Chi-Square	1.42	3	.700
Likelihood Ratio	1.41	3	.703
Linear-by-Linear Association	.28	1	.598
N of Valid Cases	50		

Interpretation

Using this table, we can conclude that the value of two tailed chi square test is more than that of 0.05 so we fail to reject the null hypothesis in all cases. This means that there is not enough evidence to conclude that there is a statistically significant relationship between the variables.

9.FINDINGS, SUGGESTIONS, AND CONCLUSION:

Findings

1. The study reveals that, despite challenges, vegetable vendors face in adopting digitalization, there is a notable willingness to embrace these changes.
2. A majority of respondents expressed their intention to continue utilizing digitalization, particularly for its benefits in cash management.
3. The findings indicate that with appropriate training, vegetable vendors can seamlessly integrate digital technologies into their business operations.
4. While the adoption of digitalization presents several obstacles, the strong commitment from vendors suggests a readiness to overcome these challenges.
5. Digitalization significantly reduces the risks of theft and losses commonly associated with cash handling.
6. Vendors with higher levels of digital literacy encounter fewer issues when using digital payment systems.

Suggestions

To facilitate the successful adoption of digital technologies among vegetable vendors, well-customized training programs are essential. Such training initiatives can alleviate the difficulties vendors experience and equip them with the necessary skills to confidently navigate digital payment systems.

Additionally, the growing customer demand for vendors who accept digital payments acts as a substantial motivator for vendors, indicating a market trend toward increased digitization.

Conclusion

In conclusion, digitalization offers substantial opportunities for vegetable vendors to enhance their business operations and improve customer service. While challenges such as internet connectivity and technical barriers exist, vendors demonstrate a strong willingness to adopt digital payment systems. The primary incentive for this transition is the improved cash management and financial transparency that digitalization provides.

The study underscores the need for tailored training programs to support vendors in effectively adopting digital technologies. By addressing these challenges through training, vendors can gain the confidence and skills necessary to successfully implement digital payment systems. Furthermore, the preference of customers for vendors who accept digital payments serves as a significant impetus for this transition, highlighting the increasing demand for digitalization in the marketplace.

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An Investigation into the Waste disposal management practices in Udupi District

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ABSTRACT

This research paper presents a review on waste disposal management in Udupi district. It provides an overview of the current practices and challenges of waste management in Udupi district. The main aim of the study is to understand how waste can be disposed in different fields and compare the innovative ideas from different regions and also different fields for managing the waste. The sample of 28 respondents have been selected through purposive random sampling. Educational institutions, Hotels, Hospitals, Temples and Business enterprises of Udupi district is selected for the study. Through a survey and analysis, the research identifies the types and quantities of waste generated, the effectiveness of waste segregation and disposal methods, and the level of awareness and concern among different institutions regarding waste management. Statistical tests, including the Bivariate analysis, chi-square test, one-sample Kolmogorov-Smirnov test, were employed to analyse the data, revealing significant associations between organizational types and their waste management practices. The findings highlight the critical need for enhanced infrastructure, community participation, and targeted educational initiatives to improve waste management in Udupi district.

Keywords: Waste disposal management, public awareness, Waste segregation and reduction

1. INTRODUCTION:

Waste management encompasses the processes and actions necessary to handle waste from its inception to final disposal. This includes the collection, transportation, treatment, and disposal of waste, as well as the monitoring and regulation of the waste management process, along with relevant laws, technologies, and economic mechanisms. Waste can exist in solid, liquid, or gaseous forms, each requiring distinct methods of management and disposal. Waste management addresses various types of waste, including industrial, biological, household, municipal, organic, biomedical, and radioactive waste. Certain types of waste can pose significant risks to human health. Health issues can arise both directly through the handling of solid waste and indirectly through the contamination of water, soil, and food sources.
The production of waste is an inherent consequence of human activities, such as the extraction and processing of raw materials. Effective waste management aims to mitigate the negative impacts of waste on human health, the environment, and natural resources, as well as to enhance the aesthetic quality of our surroundings. A significant focus of waste management is on municipal solid waste generated by industrial, commercial, and residential activities. Historically, waste production has always been a concern, and in recent times, both the rate and quantity of waste generation have increased substantially. As waste volumes rise, so does

the diversity of waste types, highlighting the urgent need for effective waste management strategies.

2. LITERATURE REVIEW:

In this study, we review the literature on the topic of "Waste Disposal Management." Numerous authors have conducted research in various fields related to this topic, providing a solid foundation for our study.

Sapna Sharma and Anamika [1] discuss the significant waste production on campuses, which can be solid, liquid, or electronic waste. They emphasize that improper waste management can lead to overcrowding in landfills and environmental pollution. The authors advocate for raising awareness about optimal management practices, suggesting that institutions can empower staff and students to use innovative ideas to handle waste and address global waste management issues effectively.

Faure P. and Rizzo Padoin N. [2] focus on waste generated by hospitals, which is particularly concerning due to the associated environmental risks, including infection, effluents, and radionuclide contamination. They argue that hospitals must develop management plans to meet environmental, hygiene, and regulatory obligations. The authors propose that the initial step should involve optimizing waste sorting, with clear definitions of waste categories, adequate containers (such as color-coded sacks), established waste circuits, and proper storage areas before transferring waste to incineration units.

Neema Deraba and Zakaria Elkhwesky [3] highlight the increasing attention waste management has garnered in micro, small, and medium-sized enterprises (MSMEs) in their study published in December 2022. Despite the proliferation of MSMEs, they note a lack of comprehensive understanding of waste management research within these sectors. The authors argue that SMEs play a crucial role in promoting the "reduce-reuse-recycle" business model and possess knowledge of green practices that can significantly reduce waste and enhance recycling efforts.

In the study by Yashwant Singh Bawal and Somya Takuli [4], the authors identify hotels as major contributors to waste production, particularly in lodging and kitchen storage areas. They emphasize the necessity for alternative waste disposal methods that do not adversely affect the environment and public health.

Isha Yadav, Shelja Juneja, and Sunita Chauhan [5] conducted an observational study at various temples and dargahs to assess waste management practices in these locations. They found that floral and coconut shell waste generated by temples is repurposed for making incense sticks, biodegradable gases, and oils, demonstrating an innovative approach to waste management.

3. STATEMENT OF THE PROBLEM:

Effective waste disposal management is a critical concern in the Udupi district, where rapid urbanization, increasing population, and industrial growth contribute to escalating waste generation. The improper handling of waste not only poses environmental risks but also threatens public health and hinders sustainable development. This paper aims to address several key issues: first, it seeks to compare the waste disposal methods utilized across different

sectors—such as temples, hotels, hospitals, business enterprises, and educational institutions—recognizing that each sector has unique characteristics influencing its waste generation and disposal practices. Second, it will conduct a quantitative evaluation of current waste management practices, which often lack standardization and may not comply with environmental regulations or sustainability goals, using metrics like waste volume, collection frequency, waste types, and segregation methods. Third, the research will assess stakeholder awareness and concerns regarding waste management, identifying gaps in education and communication that may hinder effective practices. Lastly, the study will explore the impact of inefficient waste disposal on public health and the environment, highlighting the urgent need for improved waste management systems. By analyzing these components, this paper aims to provide a comprehensive overview of the current state of waste disposal management in Udupi district, serving as a foundation for developing more effective policies and practices that align with sustainable development goals and ultimately benefit the community and the environment.

4. OBJECTIVES OF THE STUDY:

The primary objectives of this study are:
1. To examine the waste management practices adopted by selected institutions.
2. To analyze the perceptions of respondents regarding these waste management practices.
3. To identify the issues and challenges faced in waste management within the Udupi district.
4. To propose effective measures to enhance waste management practices in Udupi.

5. RESEARCH METHODOLOGY:

The methodology for this study is designed to systematically investigate waste disposal management practices across various sectors in Udupi district. The following components outline the research methodology employed in this study:

1. Research Approach

This study adopts a **mixed-methods approach**, incorporating both quantitative and qualitative research methods. The quantitative aspect involves collecting numerical data through structured surveys, while the qualitative aspect includes open-ended questions that allow for in-depth insights into the perceptions and experiences of respondents regarding waste management practices.

2. Research Design

The research design is **descriptive** in nature, focusing on documenting and analyzing the current waste management practices in selected sectors. This design will facilitate a comprehensive understanding of how waste is managed in different institutions within the Udupi district.

3. Population and Sample

- **Target Population:** The target population includes individuals involved in waste management practices across various sectors such as healthcare facilities, educational institutions, hotels, business enterprises, and temples in the Udupi district.
- **Sample Selection:** A convenience sampling method will be utilized to select participants from each sector. This method is chosen due to its practicality and efficiency in accessing respondents within the defined geographic area.
- **Sample Size:** The study will include a total of 28 respondents, with an equal distribution across the selected sectors to ensure a representative overview of waste management practices.

- **Data Collection Methods**
- Data will be collected using the following methods:
- **Surveys:** Structured questionnaires will be developed and administered to collect quantitative data on waste management practices and perceptions. The questionnaire will consist of closed-ended questions, utilizing a Likert scale to gauge respondents' attitudes and experiences.
- **Interviews:** Semi-structured interviews will be conducted with a subset of respondents to gather qualitative data. These interviews will provide deeper insights into the challenges and successes related to waste management practices.
- **Data Analysis Techniques**
- **Quantitative Analysis:** The quantitative data collected from surveys will be analyzed using statistical techniques. Descriptive statistics will summarize the data, while inferential statistics may be employed to identify patterns and correlations among variables.
- **Qualitative Analysis:** The qualitative data obtained from interviews will be analyzed thematically. Key themes and patterns will be identified to understand the underlying issues and perceptions regarding waste management in Udupi.

6. Ethical Considerations

Ethical guidelines will be adhered to throughout the study. Informed consent will be obtained from all participants before data collection. Participants will be assured of the confidentiality and anonymity of their responses, and they will have the right to withdraw from the study at any time without penalty.

7. Limitations of the Methodology

While this research methodology aims to provide comprehensive insights into waste disposal management, it is important to acknowledge the following limitations:

- The use of convenience sampling may introduce selection bias, limiting the generalizability of the findings.
- The relatively small sample size may restrict the depth of analysis and the ability to draw broader conclusions about waste management practices in Udupi.

6 .DATA ANALYSIS AND INTERPRETATION:

1. Type of Institution

Type of Institution	Number of Respondents
Temples	2
Hotels	10
Hospitals	1
Business Enterprises	6
Educational Institutions	9
Total	**28**

Interpretation: Among the 28 respondents, the distribution of institutions reveals that 7.14% are temples, 35.71% are hotels, 3.57% are hospitals, 21.43% are business enterprises, and 32.14% are educational institutions. This indicates that hotels constitute the largest segment, highlighting their significant role in waste generation within Udupi district.

2. Quantum of Waste Generated Daily
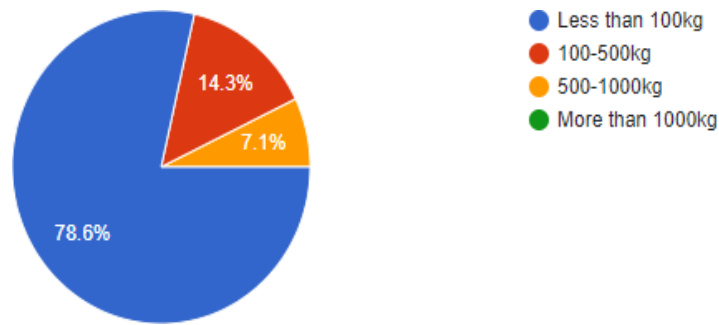
Interpretation: The analysis shows that the majority of institutions (78.6%) generate less than 100 kg of waste daily. A smaller proportion (14.3%) produces between 100-500 kg, while only 7.1% generate between 500-1000 kg of waste. This suggests that most institutions have manageable waste levels, but it also indicates the need for efficient waste management strategies as the district grows.
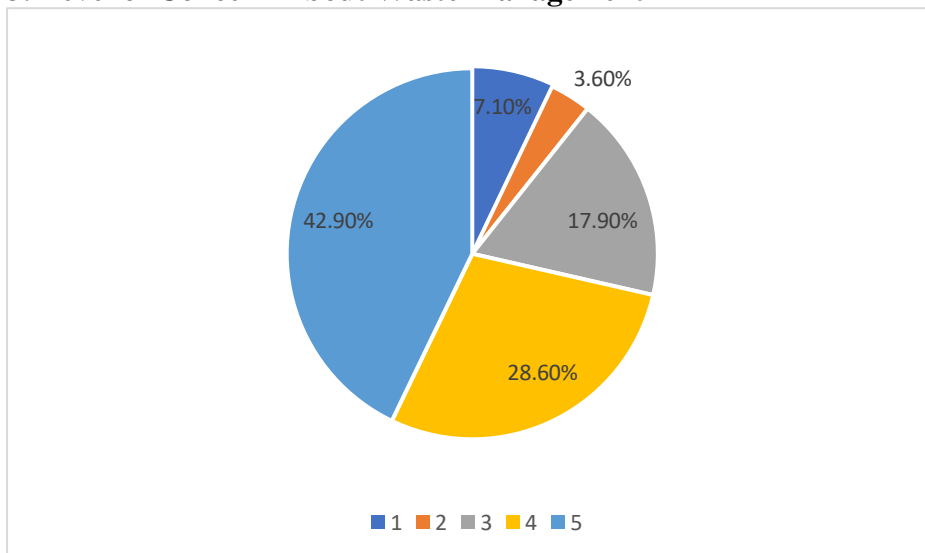
3. Level of Concern About Waste Management

Interpretation: 42.9% of respondents expressed extreme concern about waste management, while 7.1% indicated they are not concerned at all. This suggests a significant awareness of waste management issues, yet also points to a portion of the population that may require more education and engagement on the topic.

4. Level of Awareness Created by the Council
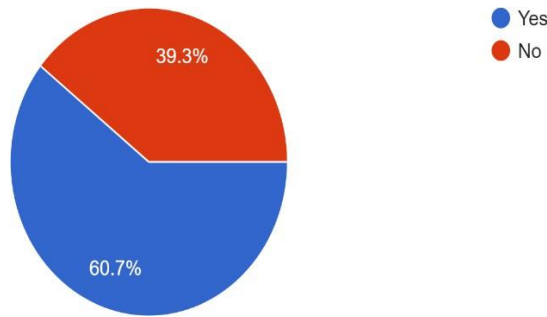
Interpretation: 60.7% of respondents reported that there is awareness created by the council regarding waste management, while 39.3% felt that there is none. This highlights the effectiveness of council initiatives but also indicates room for improvement in outreach and education.

5. Type of Container Used to Collect Waste

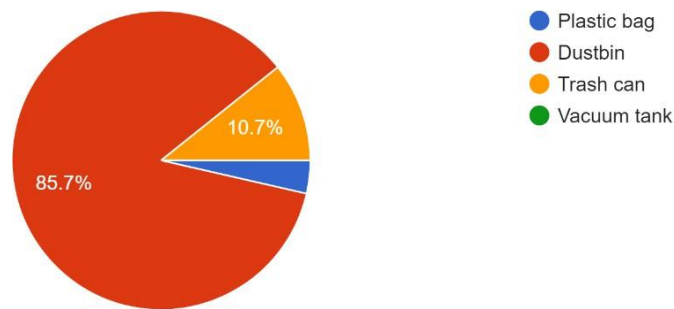**Interpretation:** A significant majority (85.7%) of respondents use dustbins for waste collection, 10.7% use trash cans, and 3.6% use plastic bags. This suggests that the existing infrastructure for waste collection is predominantly adequate, though there may be a need to promote better alternatives to plastic bags.

6. Perception of Waste Disposal Methods

Type of Institution	Problem (YES)	No Problem (NO)	Total
Temples	0	2	2
Hotels	2	8	10
Hospitals	0	1	1
Business Enterprises	2	4	6
Educational Institutions	2	7	9
Total	**6**	**22**	**28**

Interpretation: Of the 28 institutions surveyed, 6 indicated that waste disposal methods are perceived as a problem, while 22 respondents disagreed. This means that only 21.4% view waste disposal as an issue, reflecting a general satisfaction with existing practices among the majority.

7. Chi-Square Test: Association Between Type of Organization and Level of Concern About Waste Generation

- **Null Hypothesis (H0):** There is no association between the type of organization and the level of concern about waste generation.
- **Alternative Hypothesis (H1):** There is an association between the type of organization and the level of concern about waste generation.

type of organisation

Value	Observed N	Expected N	Residual
organisation	6	5.60	.40
hospital	1	5.60	-4.60
school/college	9	5.60	3.40
hotel	10	5.60	4.40
temple	2	5.60	-3.60
Total	28		

concern about waste generation

Value	Observed N	Expected N	Residual
not concerned at all	2	5.60	-3.60
not concerned	1	5.60	-4.60
somewhat concerned	5	5.60	-.60
concerned	8	5.60	2.40
extremely concerned	12	5.60	6.40
Total	28		

Test Statistics

	Chi-square	df	Asymp. Sig.
type of organisation	11.64	4	.020
concern about waste generation	14.50	4	.006

Chi-Square Results: The chi-square test statistics for the type of organization and concern about waste generation are significant, with values of 11.64 and 14.50, respectively, and p-values of 0.020 and 0.006. Since both p-values are below the alpha level of 0.05, we reject the null hypothesis.

Interpretation: This indicates a statistically significant association between the type of organization and the level of concern about waste generation. Different types of institutions

exhibit varying levels of concern, highlighting the need for tailored waste management strategies.

8. Satisfaction with Waste Segregation Practices
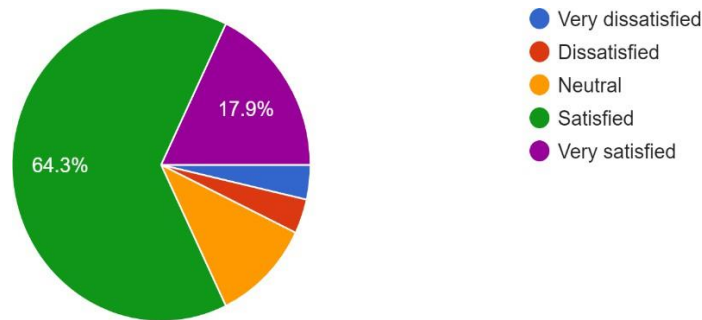
Interpretation: A majority of respondents (64.3%) are satisfied with the waste segregation practices implemented in their area, while only 3.6% expressed dissatisfaction. This suggests that waste segregation practices are generally well-received, but continuous improvements are essential.

9. Implementation of Waste Reduction Initiatives
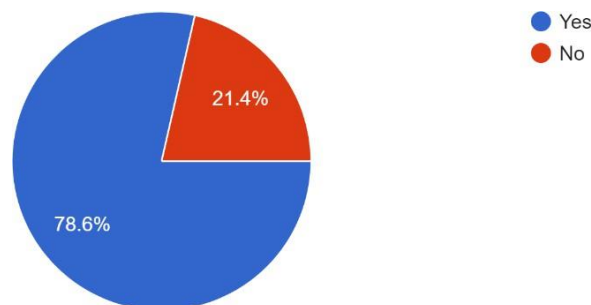
Interpretation: 78.6% of respondents reported implementing waste reduction initiatives, such as banning single-use plastics or minimizing packaging waste. This indicates a proactive approach towards waste management among institutions in Udupi.

10. One-Sample Kolmogorov-Smirnov Test

- **Null Hypothesis (H0):** There is no significant difference between the level of concern about waste management and satisfaction with waste segregation practices.
- **Alternative Hypothesis (H1):** There is a significant difference between the level of concern about waste management and satisfaction with waste segregation practices.

One-Sample Kolmogorov-Smirnov Test

		concern about waste generation☐	satisfaction based on mplementatio of waste disposal practice
N		28	28
Normal Parameters	Mean	3.96	4.04
	Std. Deviation	1.20	.69
Most Extreme Differences	Absolute	.23	.34
	Positive	.19	.31
	Negative	-.23	-.34
Kolmogorov-Smirnov Z		1.24	1.78
Asymp. Sig. (2-tailed)		.075	.002

Test Result: The p-value obtained from the test is 0.02, which is less than the significance level of 0.05, allowing us to reject the null hypothesis.

Interpretation: This suggests that there is a significant difference between the levels of concern about waste management and the satisfaction with waste segregation practices, indicating that higher concern correlates with greater satisfaction in waste management efforts.

7 .FINDINGS AND SUGGESTIONS :

This study on waste disposal management in the Udupi district revealed critical insights into current practices and challenges faced across various sectors. The findings indicated significant disparities in waste disposal methods among temples, hotels, hospitals, business enterprises, and educational institutions, with some sectors demonstrating effective practices while others lagged in compliance with environmental standards. The quantitative evaluation highlighted a lack of consistency in waste segregation and collection frequencies, which directly impacts waste management efficiency. Moreover, the assessment of stakeholder awareness uncovered gaps in knowledge and communication regarding waste management, indicating a need for targeted educational initiatives. Based on these findings, several suggestions emerged: first, implementing standardized waste management protocols tailored to each sector could enhance compliance and effectiveness; second, increasing awareness and training programs for stakeholders would foster a more informed community regarding waste disposal issues; third, establishing collaborative partnerships among local government, businesses, and educational institutions could facilitate resource sharing and best practices. Overall, these recommendations aim to create a more sustainable waste management system in Udupi, contributing to improved public health and environmental preservation.

Major Findings of the study

1. **Dominant Institution Types:** The majority of respondents (35.71%) are hotels, which likely contribute significantly to waste generation in the district. Educational institutions also represent a substantial portion (32.14%), indicating their potential influence on community waste management practices.
2. **Waste Generation Levels:** The data indicates that 78.6% of institutions generate less than 100 kg of waste daily, suggesting a manageable waste footprint. However, the presence of institutions generating over 100 kg of waste highlights the need for targeted waste management strategies for those larger entities.

3. **Concerns About Waste Management:** With 42.9% of respondents expressing extreme concern about waste management, there is a clear recognition of the importance of this issue within the community. However, 7.1% remain unconcerned, indicating a gap in awareness that needs to be addressed.

4. **Awareness of Council Initiatives:** 60.7% of respondents acknowledged that the council has created awareness about waste management. This shows the effectiveness of council efforts, but the 39.3% who disagree suggests that further outreach and engagement are necessary.

5. **Container Usage for Waste Collection:** The overwhelming use of dustbins (85.7%) for waste collection indicates a reliance on traditional disposal methods. However, the low usage of trash cans and plastic bags suggests an opportunity for promoting more effective waste collection and segregation practices.

6. **Perception of Waste Disposal Issues:** Only 21.4% of respondents perceive waste disposal methods as problematic. This could reflect satisfaction with current practices, but it may also indicate a lack of understanding of the broader implications of waste management.

7. **Satisfaction with Segregation Practices:** A significant portion (64.3%) of respondents expressed satisfaction with waste segregation practices, indicating that current strategies are generally effective. Yet, with 3.6% reporting dissatisfaction, continuous improvement in segregation practices is warranted.

8. **Implementation of Waste Reduction Initiatives:** The high percentage (78.6%) of institutions implementing waste reduction initiatives demonstrates a proactive approach to environmental sustainability. This reflects a growing trend towards reducing single-use plastics and minimizing waste generation.

9. **Correlation Between Concern and Satisfaction:** The one-sample Kolmogorov-Smirnov test indicates a significant difference between the levels of concern about waste management and satisfaction with waste segregation practices, suggesting that heightened concern may lead to increased satisfaction with waste management efforts.

Suggestions

1. **Enhanced Training Programs:** Implement regular training and workshops for staff and community members on effective waste management practices and the importance of waste segregation. This will help raise awareness and improve practices.

2. **Targeted Campaigns for Specific Institutions:** Develop tailored campaigns aimed at hotels and educational institutions to address their specific waste management challenges. This could include partnerships with local organizations for best practices in waste reduction and disposal.

3. **Increased Infrastructure Support:** Collaborate with local authorities to improve waste management infrastructure, including providing more dustbins, recycling bins, and collection points. Consider implementing composting facilities to reduce organic waste.

4. **Promotion of Eco-friendly Alternatives:** Encourage institutions to adopt eco-friendly alternatives to single-use plastics, such as biodegradable containers and reusable materials. This can significantly reduce waste generation.

5. **Engagement and Feedback Mechanisms:** Establish feedback mechanisms for institutions to report their waste management concerns and suggestions. This will help identify areas needing improvement and foster a sense of community ownership in waste management efforts.

6. **Public Awareness Campaigns:** Launch public campaigns to educate residents about the importance of waste reduction, proper disposal methods, and the impact of waste on the environment. Using social media and community events can enhance outreach.

7. **Regular Monitoring and Evaluation:** Set up a monitoring system to regularly evaluate waste management practices in institutions. This could involve periodic assessments and reporting on waste generation and segregation effectiveness.

8. **Collaboration with Local Businesses:** Encourage collaboration with local businesses to create sustainable waste management solutions, such as recycling programs and waste-to-energy initiatives. This can enhance community engagement and responsibility.

8. CONCLUSION:

Effective waste management is essential for environmental sustainability and public health. This study highlights that the majority of institutions in Udupi district generate manageable levels of waste and are actively participating in waste reduction and segregation practices. However, ongoing education, infrastructure improvements, and community engagement are necessary to enhance waste management efforts further. By fostering a culture of responsibility and accountability in waste disposal, Udupi can create a cleaner, healthier environment. Small changes in daily habits, combined with systemic improvements, can significantly impact waste reduction efforts. It's crucial for stakeholders to work together in promoting practices that facilitate recycling, reuse, and responsible disposal to support a sustainable future.

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An Analysis of Teachers' Perceptions of the National Educational Policy: A Study Conducted in Udupi District

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ABSTRACT

The National Education Policy (NEP) 2020 represents a comprehensive framework aimed at transforming the education landscape of India. This policy outlines a vision to revamp the educational system, emphasizing inclusivity, flexibility, and quality. Key highlights include changes in curriculum structure to promote holistic development, integration of technology for enhanced learning outcomes, and a renewed focus on foundational literacy and numeracy. The NEP 2020 also advocates for multilingual education, promoting cultural diversity and knowledge exchange. Moreover, it proposes structural reforms in governance and accreditation to ensure accountability and transparency. This paper is aimed at exploring the awareness and understanding of the perceptions of the teachers about the NEP in the Udupi district. The study involves the administration of a structured questionnaire and the collection of data through direct personal interviews with teachers of twenty schools in the Udupi district. The study reveals that the teachers are aware of the NEP, have sufficient training required, and understand the curriculum and pedagogical changes. The study concludes that teachers in the Udupi district understand and appreciate the role of NEP in their professional development.

Keywords: National Education Policy (NEP), Teacher's perception, Professional Development, Curriculum and Pedagogical changes.

1.INTRODUCTION:

The National Education Policy (NEP) 2020 represents a transformative shift in the Indian education system, aiming to address longstanding issues and prepare the country for future challenges. This comprehensive policy seeks to overhaul the existing educational structure to align with the needs of a rapidly changing world and foster holistic development. Key highlights include universalization of education from preschool to secondary level, achieving a 100% gross enrolment ratio (GER) by 2030, and the introduction of 12 years of schooling with an additional three years of Anganwadi/pre-schooling. Furthermore, the policy aims to phase out the affiliation system within 15 years, granting colleges greater autonomy, and increasing public investment in education to 6% of GDP, with collaborative efforts from both central and state governments.

This research project, conducted in Udupi, employs both primary and secondary data to assess the implementation of NEP 2020 in 50 educational institutions. Using purposive clustered sampling, the study examines the challenges faced by teachers and headmasters in adapting to the new framework. Chi-Square and ANOVA tests indicate no significant difference in the level of challenge between these roles, suggesting that support should be uniformly provided to all educators. The findings underline the critical role of effective implementation in realizing the policy's goals and the potential of NEP 2020 to shape the future of Indian education.

2.LITERATURE REVIEW:

B. V. (2021) emphasized that a well-defined and futuristic education policy is essential for a country at both school and college levels. According to the author, education is a key driver of economic and social progress, and different countries adopt education systems considering tradition and culture to make them effective at different stages of the education lifecycle [1].

Sarta (2022) highlighted that the National Education Policy (NEP) is the first education policy of the 21st century in India. During the COVID-19 pandemic, the policy was a positive step towards transforming India's education system, which had not seen significant changes for over 35 years, since the last education reform in 1986 [2].

Manurkar (2023) conducted a study that reviewed 18 research papers related to NEP 2020. The study aimed to explore gaps in the existing literature for future research on NEP 2020 using qualitative research techniques [3].

Kumar (2022) noted that in 2020, apart from the challenges posed by COVID-19, a significant change in India was the introduction of NEP 2020. Various committees have recommended increasing the education budget allocation to 6% of the GDP, reflecting growing research interest in education policy [4].

Pandithrao and Pandithrao (2020) discussed the historical context of education policies in India, particularly during British rule. They noted that past policies, like Macaulay's education system, were not aimed at providing quality education but at producing clerks and bureaucrats to serve the British Empire. In contrast, NEP 2020 is envisioned to reform the system for the benefit of India's growing economy [5].

Sawant and Sankpal (2021) reiterated that a visionary and futuristic education policy is crucial for every country, as education drives both economic and social progress. They stressed that educational systems should reflect a nation's traditions and culture [6].

Verma and Kumar (2021) pointed out that education plays a decisive role in reform, and NEP 2020 aims to build a new education system that strengthens economic and social indicators while providing high-quality higher education through multidisciplinary institutions and autonomous colleges [7].

G. K. R. et al. (2021) conducted a study on the impact of education on rural-to-urban migration in cities like Chennai, Madurai, and Bangalore, identifying education as a factor influencing migration and emphasizing the need for a new education policy [8].

Cheluvaraju and Devi (2020) explored how NEP 2020 envisions providing high-quality education to support India's economy. The policy focuses on quality, equity, and integrity in education, with commerce and management education playing a pivotal role in sectors like manufacturing, services, banking, and finance [9].

Kurien and Chandramana (2020) mentioned that the announcement of NEP 2020 came as a surprise amidst the challenges of the COVID-19 pandemic and was viewed as a positive change in India's education system [10].

S. M. et al. (2021) discussed the constitutional directive concerning Article 45 in the Directive Principles of State Policy (DPSP), which emphasizes the accessibility of education for all. The authors noted that under Article 21A, primary education for children aged 6 to 14 years is now a fundamental right [11].

Shubhrajyotsna and Sreeramana (2020) underscored the need for a well-defined education policy that considers national traditions and culture to drive economic and social progress at both school and college levels [12].

Dhillon (2021) described NEP 2020 as a comprehensive framework for reforming the education system in India, designed to align with both Indian traditions and the 21st-century global goals, such as the Sustainable Development Goals (SDGs) [13].

Wadia (2022) discussed the first year of NEP 2020 implementation. The immediate renaming of the Ministry of Human Resource Development (MHRD) to the Ministry of Education (MOE) was one of the first steps taken by the Union Cabinet to align with the new policy [14].

P. G. (2022) outlined India's National Education Policy (NEP-2020), which was developed under the leadership of the Prime Minister and an expert team. The policy's aim and objectives are widely known and are seen as pivotal to the country's educational reforms in the coming decade [15].

3.RESEARCH GAPS:

1. **Limited Long-Term Impact Studies:** There is a lack of longitudinal research on the long-term effects of NEP 2020, particularly in rural areas. Future studies could explore its regional impact over time.
2. **Role of Technology:** Insufficient research exists on the role of technology in implementing NEP 2020, especially in remote areas. Studies on digital platforms' effectiveness in bridging the urban-rural education divide are needed.
3. **Teacher Training Impact:** Little research explores how NEP 2020 affects teacher training and development. Studies focusing on changes in teaching methods and educator readiness would be valuable.
4. **Multidisciplinary Education:** More empirical evidence is needed on the practical implementation of NEP's multidisciplinary approach and its impact on student outcomes.
5. **Regional Disparities:** Understanding the regional differences in NEP implementation, influenced by local governance and cultural factors, requires more study.

6. **Higher Education and Employment:** Research linking NEP 2020's higher education reforms to employment outcomes is lacking and could help assess the effectiveness of reformed institutions.
7. **Impact on Marginalized Communities:** Limited research exists on how NEP 2020 benefits marginalized groups, such as tribal and economically disadvantaged communities. Studies on access to quality education for these groups are necessary.
8. **Financial Implications:** There is insufficient research on the financial feasibility of increasing the education budget to 6% of GDP and how resources are allocated for NEP reforms.
9. **Parental and Community Involvement:** The role of parents and communities in NEP implementation is underexplored. Research is needed to assess how their involvement impacts education outcomes.
10. **Vocational Training:** The effectiveness of NEP's vocational and skill-based education in enhancing employability and aligning with industry needs remains under-researched.

Addressing these research gaps could provide a deeper understanding of the effectiveness and challenges associated with NEP 2020, guiding future policy adjustments and improvements.

4.STATEMENT OF THE PROBLEM:

The National Education Policy (NEP) 2020 is a significant reform aimed at overhauling the Indian education system, with an emphasis on inclusivity, quality, and holistic development. While the policy sets forth a vision for transforming education, its success largely depends on the awareness, understanding, and readiness of teachers to implement the proposed changes. Teachers play a critical role in the policy's effective execution, as they are the primary facilitators of learning and curriculum delivery. However, there is limited empirical evidence on how well teachers, particularly at the grassroots level, perceive, understand, and are prepared to implement NEP 2020. In this context, it becomes crucial to analyze the perceptions of teachers regarding the NEP, their preparedness for the curriculum and pedagogical changes, and their overall understanding of the policy's impact on their professional roles. This study focuses on exploring these aspects among teachers in the Udupi district, aiming to assess their awareness, training, and appreciation of the NEP 2020, and to identify any challenges they face in adapting to the reforms.

5.OBJECTIVES OF THE STUDY:

1. Evaluate awareness and understanding of NEP 2020 among teachers.
2. Analyse curriculum changes and their impact.
3. Assess the implementation and effectiveness of NEP components.
4. Identify challenges in NEP implementation.
5. Gather feedback and suggestions for improvement.

6. METHODOLOGY:

Type of Research:
This study is empirical, descriptive, and exploratory in nature. It aims to understand and analyze the perceptions of teachers regarding the National Education Policy (NEP) 2020, particularly in Udupi district.

Source of Data:

- **Primary Data:** Collected through direct personal interviews with teachers and headmasters/mistresses from schools and colleges in Udupi and Kaup using a well-structured questionnaire.
- **Secondary Data:** Derived from published sources such as research papers, reports, and policy documents related to NEP 2020.

Sampling Method:
Purposive simple random sampling was used, incorporating both open-ended and close-ended questions to gather insights. The sample was selected to represent teachers and administrative heads from various educational levels.

Sampling Element:
The participants of the study include primary, high school, and college teachers, as well as headmasters and headmistresses.

Scope of the Study:
This study focuses on the implementation of the NEP 2020 across different educational institutions in Udupi district, including both private and government schools and colleges. NEP implementation is examined across the following categories:

1. Primary schools
2. High schools
3. Colleges (pre-university, undergraduate, and postgraduate)

Selection of Study Area:
Udupi city and surrounding areas (including Kaup) were selected for the study.

Study Period:
The data collection and survey were conducted during 2023.

Analysis of Data:
The collected data were analyzed using the following statistical methods:

- **Chi-Square Tests:** Employed to examine relationships between variables, such as the position of the participant (teacher or headmaster) and their perceived level of challenges in adapting to the new curriculum and pedagogy. This test helps identify associations between the role and the difficulties faced in the implementation of NEP.
- **Hypothesis Testing:** Aimed at determining whether there is a significant difference in the mean levels of challenges between teacher and headmaster groups. The hypothesis testing follows this structure:

- o **Null Hypothesis (H0):** There is no significant difference in the mean levels of challenge in adapting curriculum and pedagogy to the new framework between teacher and headmaster groups.
- o **Alternative Hypothesis (H1):** There is a significant difference in the mean levels of challenge in adapting curriculum and pedagogy to the new framework between teacher and headmaster groups.

These statistical tools provide a structured approach to evaluate teachers' and headmasters' experiences and perspectives on NEP implementation.

Limitations of the Study

The study suffers from the following limitations:

1) Time was a major constraint for the project.
2) The sampling is done based on the available schools;

Background of the study

The National Education Policy (NEP) 2020 marks a significant overhaul of the Indian educational landscape, designed to address systemic issues and prepare the nation for future educational needs. This policy aims to provide an inclusive, flexible, and high-quality education framework, promoting holistic development and integrating modern technological advancements to enhance learning outcomes. Among its transformative goals, the NEP 2020 emphasizes foundational literacy and numeracy, multilingual education to celebrate cultural diversity, and substantial structural reforms in governance and accreditation to ensure accountability and transparency.

In the Udupi district of Karnataka, this research project seeks to explore the awareness, understanding, and perceptions of teachers regarding the NEP 2020. The study focuses on examining how teachers in Udupi have adapted to the curriculum and pedagogical changes introduced by the policy and evaluates their readiness and training for these new educational paradigms. By administering structured questionnaires and conducting direct personal interviews with teachers from twenty schools, this study aims to gather in-depth insights into the practical implications of NEP 2020 on the ground.

Furthermore, the research also investigates the challenges faced by educators in implementing the new policy and how these challenges impact their professional development. The study employs purposive clustered sampling to select 50 educational institutions in Udupi, ensuring a representative understanding of the policy's implementation across different schools in the district. By combining both primary and secondary data, this research aims to provide a comprehensive analysis of the NEP 2020's impact on the educational ecosystem in Udupi, offering valuable insights into the effectiveness of the policy and the areas that require further attention.
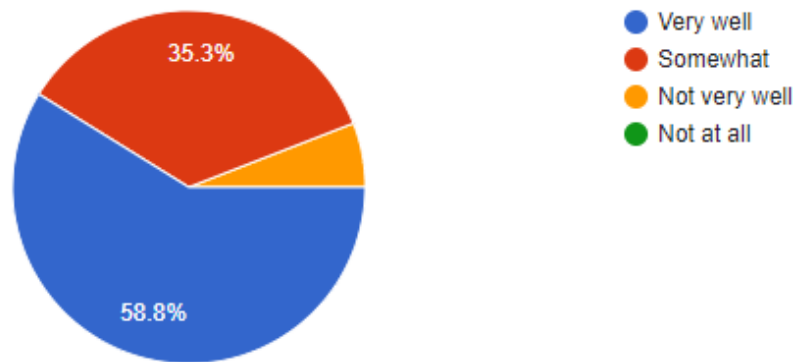
7.DATA ANALYSIS:

Chart No:1

Chart showing opinion of the respondents whether they have understood the key objectives and principles of NEP 2020

How well do you understand the key objectives and principles of NEP 2020

68 responses

- Very well
- Somewhat
- Not very well
- Not at all

35.3%

58.8%

Source: Made through Google form

Interpretation:

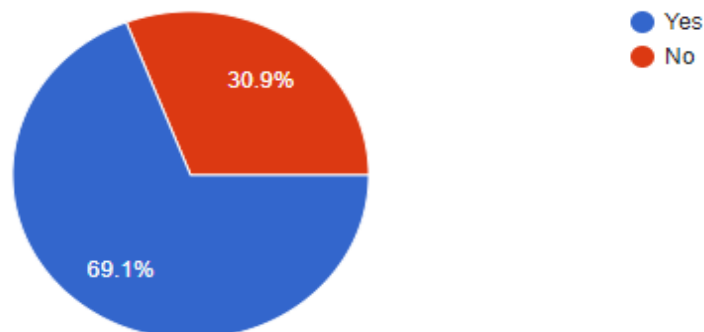The chart shows that 58.8% of respondents understand the key objectives and principles of NEP 2020 very well, 35.3% somewhat understand, 5.9% do not understand very well, and none do not understand at all.

Chart no -2

Chart showing the revised curriculum based on the policy recommendation

Have you revised your curriculum based on the policies recommendations ?

68 responses

- Yes
- No

30.9%

69.1%

Source: Made through Google form
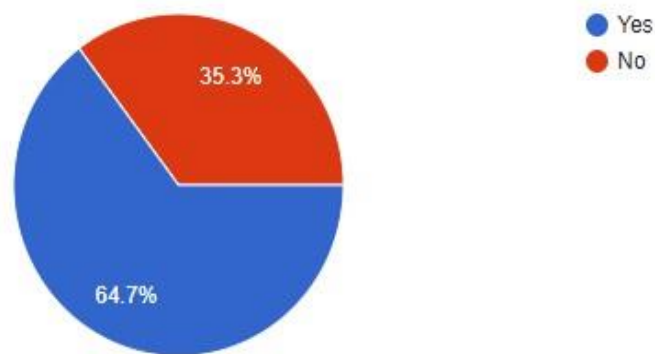
Interpretation:

The chart shows that 69.1% of respondents have revised their curriculum based on policy recommendation, while 30.9% have not.

Chart No: 3

Chart showing whether teachers in institute have undergone training related to NEP 2020

Whether teachers in your institution undergone training/ workshops related to NEP?

68 responses

Source: Made through Google form
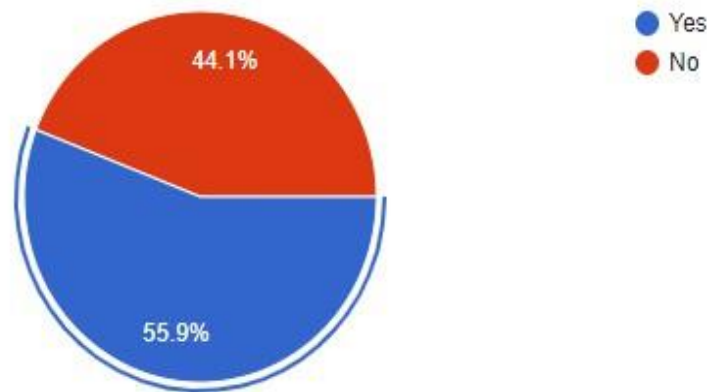
Interpretation:

The chart shows that 64.7% of respondent's undergone training/workshops related to NEP, 35.3% of respondent's not undergone training/workshops related to NEP

Chart No:4

Chart showing deviation from NEP to SEP is needed

Whether a deviation from the NEP to SEP is needed?

68 responses

● Yes
● No

44.1%

55.9%

Source: Made through Google form

Interpretation

The chart shows the results of a survey with 68 responses about whether a deviation from the NEP to SEP is needed. 55.9% of respondents said yes while 44.1% said no.

5) Chi-Square test

Null hypothesis (H0): There is no significant association between the variables (e.g., position - teacher or headmaster - and the level of challenge in adapting curriculum and pedagogy to the new framework).

Alternative hypothesis (H1): There is a significant association between the variables, suggesting that the level of challenge in adapting curriculum and pedagogy to the new framework varies depending on the position (teacher or headmaster).

Case Processing Summary

	Cases					
	Valid		**Missing**		**Total**	
	N	**Percent**	**N**	**Percent**	**N**	**Percent**
Position * Adapting curriculum and pedagogy to new framework	68	100.0%	0	0.0%	68	100.0%

Position * Adapting curriculum and pedagogy to new framework Crosstabulation

Count							
		Adapting curriculum and pedagogy to new framework					Total
		most challenging	challenging	Neutral	not challenging	least challenging	
Position	Teacher	15	24	14	3	5	61
	Headmaster	1	2	1	1	2	7
Total		16	26	15	4	7	68

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	4.157[a]	4	.385
Likelihood Ratio	3.278	4	.512
Linear-by-Linear Association	2.838	1	.092
N of Valid Cases	68		

6 cells (60.0%) have expected count less than 5. The minimum expected count is .41
.
Source : PSPP

Interpretation

The chi-square tests indicate no significant association between the variables, despite a weak linear association suggested by the Linear-by-Linear Association test; however, the majority of cells have expected counts less than 5, potentially impacting the validity of the chi-square test.
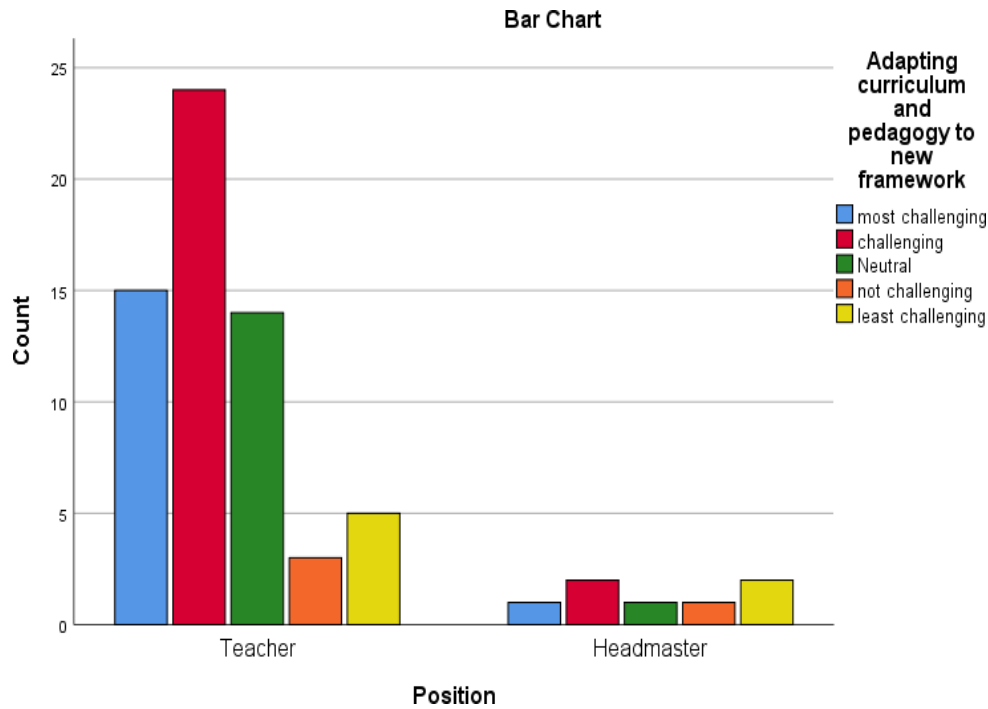
Bar Chart

ANOVA

Null hypothesis (H0): There is no significant difference in the mean levels of challenge in adapting curriculum and pedagogy to the new framework between teacher and headmaster groups.

Alternative hypothesis (H1): There is a significant difference in the mean levels of challenge in adapting curriculum and pedagogy to the new framework between teacher and headmaster groups.

Descriptives

Adapting curriculum and pedagogy to new framework

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Teacher	61	2.3279	1.15067	.14733	2.0332	2.6226	1.00	5.00
Headmaster	7	3.1429	1.57359	.59476	1.6875	4.5982	1.00	5.00
Total	68	2.4118	1.21232	.14701	2.1183	2.7052	1.00	5.00

Adapting curriculum and pedagogy to new framework

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4.171	1	4.171	2.919	.092
Within Groups	94.300	66	1.429		
Total	98.471	67			

Source: PSPP

Interpretation

The analysis shows that the variability in adapting curriculum and pedagogy to the new framework between teacher and headmaster groups is not statistically significant, as indicated by an F-statistic of 2.919 with a p-value of .092.

8. FINDINGS AND SUGGESTIONS:

The study has led to the following specific findings

1. **Understanding of NEP 2020 Objectives:**
   The data reveals that a significant proportion of teachers, 58.8%, have a strong understanding of the key objectives and principles of NEP 2020. Additionally, 35.3% of respondents indicate a moderate understanding of the policy. Only 4.4% of teachers reported minimal understanding, and an even smaller percentage (1.5%) expressed no understanding at all. These results suggest that while a majority of teachers are well-informed about NEP 2020, there remains a small segment of educators who require further clarification and understanding of the policy.

2. **Curriculum Revision:**
   A notable 69.1% of respondents have already revised their curriculum to align with NEP 2020 guidelines, showcasing a proactive approach to adapting educational content. However, 30.9% of teachers have not yet made the necessary revisions, indicating potential challenges such as lack of resources, time, or adequate support in implementing the policy's recommendations. This underscores the need for focused efforts to assist schools in overcoming these hurdles and achieving full compliance.

3. **Teacher Training and Professional Development:**
   The findings reveal that 64.7% of respondents indicated that teachers in their institutions have participated in training or workshops related to NEP 2020. This demonstrates a commendable effort in upskilling teachers for effective policy implementation. However, 35.3% of teachers have not undergone such training, suggesting a significant gap in professional development. This gap could hinder the successful execution of NEP's pedagogical changes, as proper training is critical for understanding and applying the new curriculum framework.

4. **Statistical Analysis (Chi-Square Test):**
   Based on the Chi-Square test results, the null hypothesis is accepted, indicating that

there is no significant association between the position (whether a respondent is a teacher or a headmaster) and the level of challenge faced in adapting to the new curriculum and pedagogical framework. This suggests that both groups face similar levels of difficulty in adapting to the new policy framework, highlighting the universal nature of the challenges across different educational roles.

5. **Statistical Analysis (ANOVA Test):**
   The results of the ANOVA test also lead to the acceptance of the null hypothesis, affirming that there is no significant difference in the mean levels of challenges faced by teachers and headmasters in adapting to NEP 2020. This implies that both groups—teachers and school heads—encounter comparable levels of difficulty in integrating the new curriculum, indicating the need for targeted support for all educational professionals.

Suggestions

Enhanced Training and Professional Development:
To ensure comprehensive understanding and implementation of NEP 2020, it is essential to expand the availability of training programs and workshops. A strategic focus should be placed on ensuring all teachers and educational leaders, especially those in underserved areas, receive timely, adequate, and region-specific professional development opportunities.

1. **Comprehensive Curriculum Resources:**
   The government and educational authorities should provide detailed, user-friendly guidelines and resources to facilitate seamless curriculum revision in line with NEP 2020. Schools and teachers should be provided with step-by-step frameworks and teaching aids that support the transition to the new educational structure and pedagogical practices.

2. **Collaborative Platforms for Best Practices:**
   Establishing forums or online platforms where teachers, headmasters, and education administrators can exchange best practices, challenges, and solutions related to NEP implementation will foster a collaborative learning environment. These platforms should also include access to experts who can provide ongoing support and guidance on NEP-related concerns.

3. **Targeted Support for Implementation Challenges:**
   Identifying specific challenges faced by teachers and school heads—such as lack of resources, time constraints, or resistance to change—is crucial. Targeted interventions, including additional funding, specialized training, or administrative support, should be provided to address these challenges. Schools that have not yet revised their curriculum should receive priority assistance.

4. **Continuous Monitoring and Feedback Mechanisms:**
   Implementing an ongoing monitoring system to track the progress of NEP 2020 in schools and colleges is necessary to ensure compliance and to identify any emerging challenges early. Feedback mechanisms should be in place to capture the experiences of teachers and headmasters, with periodic reviews to fine-tune the implementation strategies.

9. CONCLUSION:

The analysis of teachers' and headmasters' perceptions of NEP 2020 in Udupi district reveals that, while the majority of educational professionals possess a solid understanding of the policy's objectives, a notable percentage of educators still require further clarification and support. Similarly, while most respondents have revised their curriculum and undergone NEP-related training, significant gaps in both curriculum adaptation and professional development remain.

The findings from statistical tests (Chi-Square and ANOVA) indicate that the challenges faced in adapting to the new curriculum and pedagogical framework are shared across both teachers and headmasters, regardless of their roles. This suggests that a uniform approach to support and resources should be adopted for all educators, focusing on reducing the barriers to effective implementation.

The study underscores the need for increased access to NEP-related training, better curriculum revision guidelines, and platforms for knowledge-sharing among educators. By addressing these gaps, the successful implementation of NEP 2020 can be significantly enhanced, paving the way for an educational system that promotes holistic development, inclusivity, and quality. Going forward, continuous monitoring, along with feedback-driven improvements, will be key to ensuring the sustained success of NEP 2020 in transforming India's educational landscape.

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Assessing the Social Welfare Impact of the Ayushman Bharat Scheme: A Study Conducted in Udupi

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ABSTRACT

The study highlights the significant social welfare impact of Ayushman Bharat, including economic protection against medical expenses, improved health outcomes, enhanced health equity for rural and marginalized populations. It also identifies the challenges facing the initiative, such as the need for increased beneficiary awareness, consistent quality of care, better healthcare infrastructure, and prevention of fraud and abuse

Ayushman Bharat, launched by the Government of India in 2018, is a comprehensive healthcare initiative aimed at enhancing the accessibility and affordability of healthcare services for millions of Indians, particularly the economically disadvantaged. This research examines the two main components of Ayushman Bharat: the Health and Wellness Centres (HWCs) and the Pradhan Mantri Jan Arogya Yojana (PM-JAY). HWCs are designed to provide comprehensive primary healthcare, while PM-JAY offers health insurance coverage up to INR 5 lakh per family per year for secondary and tertiary care.

Overall, Ayushman Bharat represents a transformative effort towards achieving universal health coverage in India, with substantial benefits for social welfare. However, addressing the identified challenges is crucial for the sustained success and effectiveness of the program.

Key words: Ayushman Bharath, Health Insurance, Social Welfare

1.INTRODUCTION:

The scheme is also called Pradhan Mantri Jan Arogya Yojana (PMJAY) or the National Health Protection Scheme (NHPS). It is also the biggest government funded healthcare scheme in the world. In his 2018 Independence Day Speech the Prime Minister announced Ayushman Bharat – National Health Protection Scheme (AB-NHPS). Under the AB-NHPS, National Health Insurance Scheme was launched as a pilot project.

The scheme aiming for the deprived and poor families in urban and rural India is estimated to benefit nearly 10 crore families of the country. The AB-NHPS ensures a health cover of Rs 5 Lakh to each of the enlisted families for hospitalization in secondary and tertiary levels. Existing Rashtriya Swasthya Bima Yojna, started by then UPA (United Progressive Alliance) government has been subsumed into AB-NHPS.

To get maximum number of beneficiaries, no criterion has been fixed for the size of the family or the age of members. The scheme includes member of any age group from a nuclear family to even a large joint family. Since its launch in September 2018, there have been nearly 5 million hospitalizations in 15,968 empanelled hospitals throughout the country.

In this study we mainly concentrated on the Ayushman Bharat Yojana in Udupi district and tried to understand their problems and opinions about this yojana. We learned about its negative and positive impacts of the yojana.

2.LITERATURE REVIEW:

Angell et al. (2019) discuss the Indian government's Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), which targets providing healthcare to 500 million people. The scheme could institutionalize free quality healthcare for marginalized populations, thereby contributing to India's progress toward Universal Health Coverage (UHC). However, substantial challenges must be addressed for the program to succeed [1]. Hasan et al. (2020) highlight that integrated care is essential for people-centered health delivery, ensuring service comprehensiveness and continuity across health system levels. They emphasize the World Health Organization's (WHO) recommendation for system-wide integration to achieve UHC [2].

Garg et al. (2019-21) note that institutional deliveries in India have increased as part of efforts to reduce maternal and neonatal mortality. However, these deliveries often result in high out-of-pocket expenditures (OOPE) and distress financing. Publicly funded health insurance (PFHI) schemes are intended to shield families from such financial hardships [3]. Similarly, Mukherjee and Arora (2018) examine the launch of the Ayushman Bharat – National Health Protection Scheme (AB-NHPS), which aims to provide quality healthcare to poor families, moving the government closer to UHC goals. The scheme's beneficiaries are selected based on deprivation and occupation, as identified in the Socioeconomic and Caste Census [4].

Dave et al. (2021) argue that the expansion of public-funded health insurance is crucial to achieving UHC in India. Over the last two decades, both central and state governments have launched several insurance schemes to protect impoverished populations from catastrophic health expenditures. The National Rural Health Mission (NRHM), launched in 2005, has played a pivotal role in addressing systemic deficiencies in the public health system, with later reforms focusing on health insurance [5]. Saxena et al. (2022) observe that claim reimbursement times under AB-PMJAY are much longer than guidelines stipulate, and beneficiaries continue to incur OOPE. They also note that training for frontline workers is software-centric, with hospitals employing medical/paramedical staff showing better efficiency in claim processing [6].

Jena et al. (2022) describe how the Indian government launched the Ayushman Bharat scheme in 2018 to reduce the economic burden of high-cost diseases like cancer. However, the implementation of Ayushman Bharat faces challenges as health remains a state subject, and some states like Telangana, Delhi, West Bengal, and Odisha have not adopted the scheme. These states have their own health insurance policies [7]. Karan et al. (2017-18) reveal that non-communicable diseases (NCDs) and multimorbidities are prevalent among middle-aged

and older adults in India, particularly those over 40 years old. The prevalence of NCDs rises significantly with age [8].

Kamath et al. (2023) study district-level data on health insurance coverage and the prevalence of hypertension across India, noting that coastal and northeastern districts have the highest prevalence of elevated blood pressure. They report differences in the prevalence across genders, as observed in NFHS-5 [9]. Joseph and Nambiar (2021) highlight that most hospitals empaneled under the Ayushman Bharat scheme are located in states with prior experience in public health insurance schemes, with Uttar Pradesh as an exception. The reasons for such empanelment patterns and their impact on healthcare access and utilization require further investigation [10].

Rathod et al. (2020) argue that Ayushman Bharat signifies a shift from selective healthcare approaches to a more comprehensive range of services, including preventive, curative, rehabilitative, and palliative care. To this end, existing health facilities, such as Sub Health Centres and Primary Health Centres, are being transformed into Health and Wellness Centres to deliver these services [11]. Duggal et al. (2022) analyze the preparedness of hospitals empaneled under Ayushman Bharat Yojana (ABY), with data from 20,202 hospitals. The study reveals that Goa had the highest preparedness, and 12 states and Union Territories scored above the national average [12]. Finally, Keshri and Gupta (2019) describe the WHO's definition of UHC, emphasizing the need for high-quality promotive, preventive, curative, and palliative services that do not lead to financial hardship for users [13].

3. RESEARCH GAPS:

While Ayushman Bharat holds significant promise in transforming India's healthcare landscape, several key gaps remain unexplored, particularly at regional and local levels. These gaps include:

1. **Awareness and Understanding Disparities**: Many studies have focused on the implementation of Ayushman Bharat at the national level, but limited research exists on the varying levels of awareness and understanding of the scheme among different population segments, particularly in rural and coastal regions like Udupi. Understanding the depth of awareness is critical for effective utilization of healthcare services.
2. **Utilization of Services**: While data on overall healthcare utilization under Ayushman Bharat is available, there is a lack of specific research evaluating the extent to which target populations in smaller regions like Udupi utilize these services. Regional differences in healthcare access, utilization patterns, and service delivery need further investigation.
3. **Barriers to Access**: Existing research highlights barriers such as out-of-pocket expenses and delays in claim reimbursement under Ayushman Bharat. However, studies focused on identifying region-specific challenges in Udupi, such as infrastructural limitations, inefficiencies in local administration, or socio-cultural barriers to healthcare access, are scarce.
4. **Beneficiary Feedback and Experience**: Although there is data on the scheme's coverage and financial protection, the direct feedback from beneficiaries, frontline workers, and other stakeholders is under-researched. Gathering insights on their experiences can highlight potential areas for improving the scheme's effectiveness.

5. **Impact on Social Welfare**: Comprehensive studies measuring the social welfare impact of Ayushman Bharat, particularly in terms of financial risk protection, healthcare equity, and quality of life improvements in regions like Udupi, are limited. The scheme's effectiveness in reducing healthcare inequities across different socio-economic and geographical segments remains an underexplored area.

By addressing these research gaps, this study aims to provide a detailed, region-specific evaluation of Ayushman Bharat's social welfare impact, with a focus on the Udupi district.

4. STATEMENT OF THE PROBLEM:

The Ayushman Bharat scheme, launched by the Government of India, aims to provide comprehensive healthcare services to the marginalized and vulnerable sections of society. Despite its ambitious scope and potential for significantly improving healthcare access, several challenges have emerged in its implementation, especially at the local level. Issues such as low awareness, limited utilization, out-of-pocket expenses, and administrative inefficiencies are reported. These challenges hinder the effectiveness of Ayushman Bharat in reducing healthcare disparities and achieving Universal Health Coverage (UHC). In the Udupi region, which is representative of both rural and coastal populations, understanding the specific barriers to accessing healthcare under Ayushman Bharat is crucial. This study seeks to evaluate the scheme's social welfare impact in Udupi by assessing awareness, service utilization, barriers to access, and potential areas for improvement in its implementation.

5. OBJECTIVES OF THE STUDY:

1. **To assess the level of awareness and understanding of the Ayushman Bharat scheme among different population segments in Udupi.**
2. **To determine the extent to which the target population in Udupi utilizes the healthcare services provided under Ayushman Bharat.**
3. **To evaluate the impact of Ayushman Bharat on healthcare access, including financial protection, in the Udupi district.**
4. **To identify key gaps, challenges, and barriers to the implementation and delivery of Ayushman Bharat services in Udupi, including infrastructural and administrative inefficiencies.**
5. **To gather feedback from beneficiaries and key stakeholders in Udupi on their experiences with Ayushman Bharat, and suggest improvements for enhancing the scheme's design and implementation.**

6. METHODOLOGY:

Type of research - The research is empirical, descriptive, and exploratory in nature, aiming to systematically investigate and describe the factors influencing health care policy maker.

Sources of data - In this study, primary data is collected through personal interviews, manual surveys, online surveys using questionnaire through Google forms.

Sampling Unit - In our study the sampling unit is each individual frontline Ayushman scheme holders.

Sampling Element – Ayushman card holder.

Sample Size – 56 respondents

Sampling Method - In our study, the sampling method is stratified random sampling. This method involves dividing the entire population of Ayushman card holders and then randomly selecting a proportional number of participants from each subgroup.

Analysis of Data - In our study, the analysis of data involves using statistical method Chi-square tests to examine relationships and differences among variables. Chi-square tests are employed to investigate associations between categorical variables, such as the relationship between job satisfaction and demographic characteristics like age or gender. These statistical analyses provide valuable insights into the factors influencing job satisfaction among frontline hospital workers.

Limitations

1. The scheme relies heavily on existing public health infrastructure, which is often inadequate and understaffed. This can lead to delays and inefficiencies in delivering healthcare services.

2. The scheme's eligibility criteria are based on Socio-Economic Caste Census (SECC) data, which may not accurately capture the socio-economic status of certain communities.

7.BACKGROUND OF THE STUDY:

Ayushman Bharat emphasizes the importance of strengthening primary healthcare infrastructure through the establishment of Health and Wellness Centers (HWCs). These centers serve as the first point of contact for individuals seeking healthcare services, focusing on preventive, promotive, and primary healthcare interventions. By shifting the focus from curative to preventive care, Ayushman Bharat aims to reduce the burden on tertiary care facilities while improving health outcomes at the grassroots level. The program's theoretical framework also recognizes the significance of multisectoral collaboration and community participation in achieving its objectives. It encourages partnerships between various stakeholders, including government agencies, healthcare providers, civil society organizations, and the private sector, to leverage resources and expertise effectively.

8. DATA ANALYSIS:

Age group of the respondents-

Table shows age of the Respondent's

Age group	Frequency	Percent	Valid Percent	Cumulative Percent
Below 18	2	3.6%	3.6%	3.6%
18-24	43	76.8%	76.8%	80.4%
25-34	6	10.7%	10.7%	91.1%
35-44	2	3.6%	3.6%	94.7%
45-54	6	3.6%	3.6%	98.2%
55 & above	1	1.8%	1.8%	100.0%
Total	56	100.0%		

Source: Made through PSPP

Chart   shows   Age   of   the   Respondent's

	Frequency	Percent	Valid Percent	Cumulative Percent
Student	35	62.5%	62.5%	62.5%
Employed	14	25.0%	25.0%	87.5%
Self - Employed	5	8.9%	8.9%	96.4%
Retired	1	1.8%	1.8%	98.2%
Other	1	1.8%	1.8%	100%
Total	56	100%		
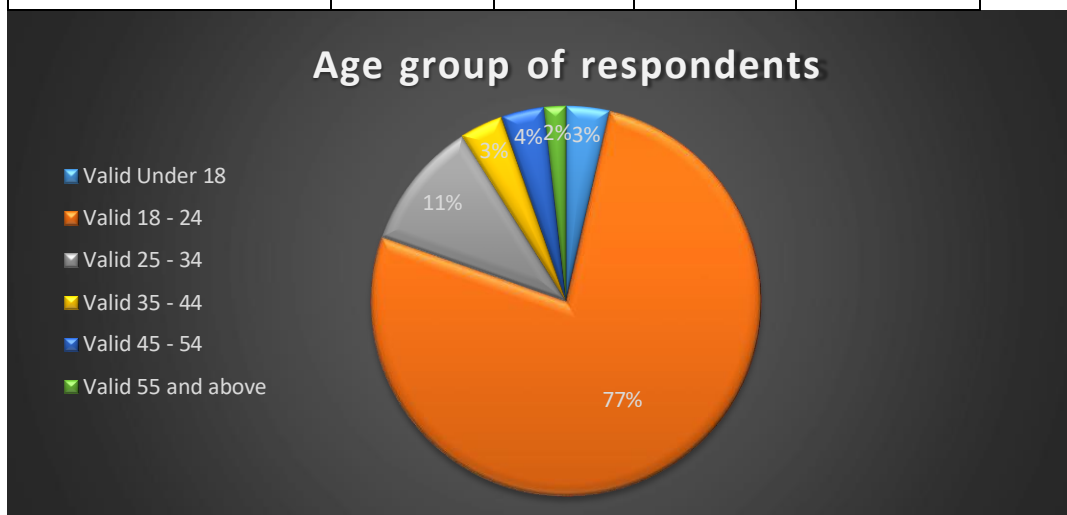
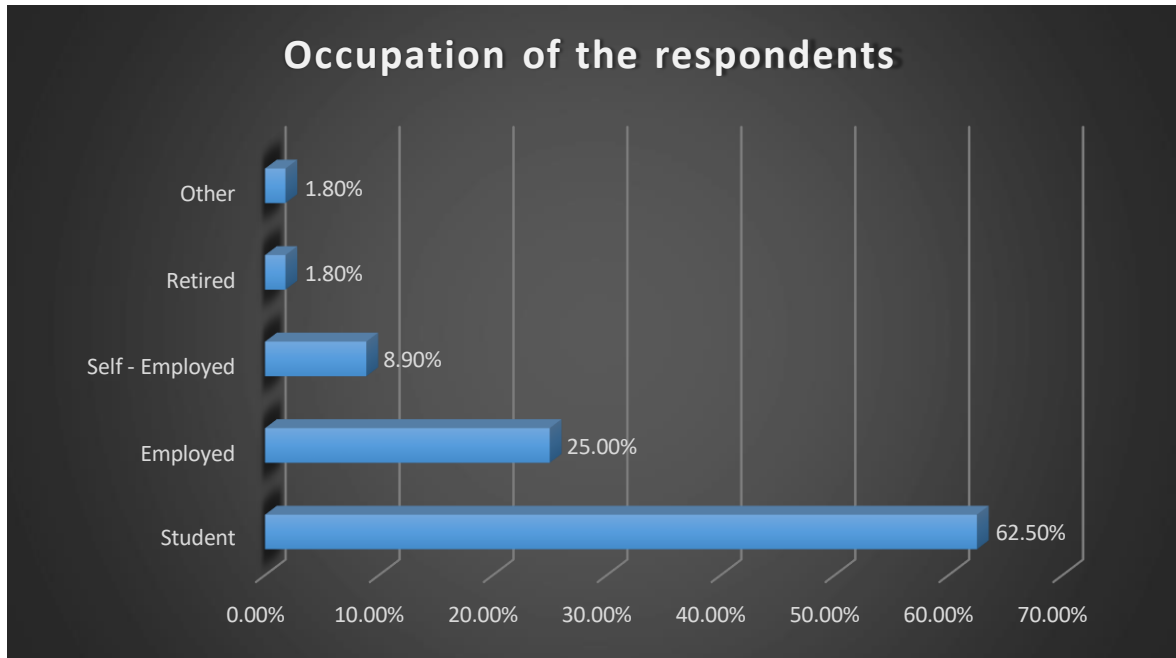Source: Analysis using Excel

Interpretation -

As per the pie chart we can analyse that people of age group 18-24 and 25-34 are engaged for Ayushman Bharath yojana that is 77% and 11% respectively. But when it comes to other age group of 35-44, 45-55 and under 18 only 3% of people who are responded. People who are of age group 55 and above are less engaged for this yojana. These calculations are mainly based on our assumptions.

Occupation of the respondents-
Table shows Occupation of the Respondent's

Source: Made through PSPP

Chart shows Occupation of the Respondent's

Source: Analysis using Excel

Interpretation –

As per the data collected from the we interpreted it that 62.5% of the respondents are students. Nearly 25% of the respondents are employed and 8.9% are self-employed and nearly 1.8% of the respondents are retired and 1.8% are from other occupation.
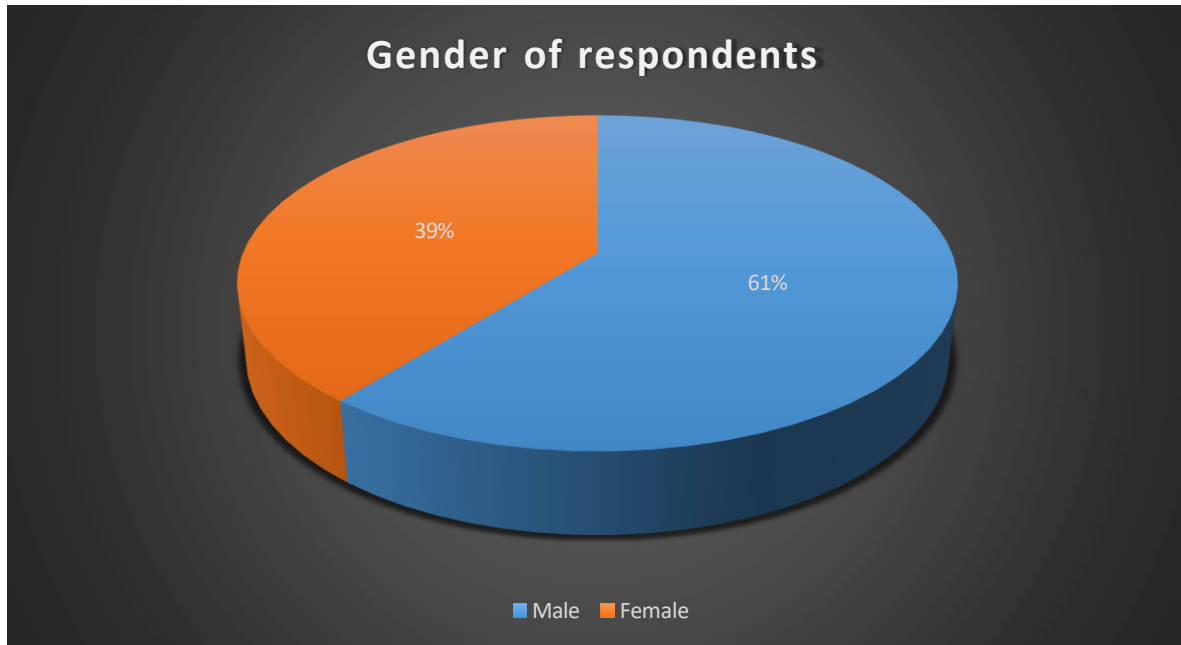
Gender of the respondents-

Table shows Gender of the Respondent's

	Gender	Frequency	Percent	Valid Percent	Cumulative Percent
	Male	34	60.7%	60.7%	60.0%
	Female	22	39.3%	39.3%	100.0%
Total		56	100.0%		

Source: Made through PSPP

Chart shows Gender of the Respondent's

Source: Analysis using Excel

Interpretation –

As per the chart, we can interpret that 61% respondents are male and remaining 39% respondents are female. As per data collection they are responding towards the satisfaction level of service by Ayushman Bharath Yojana.
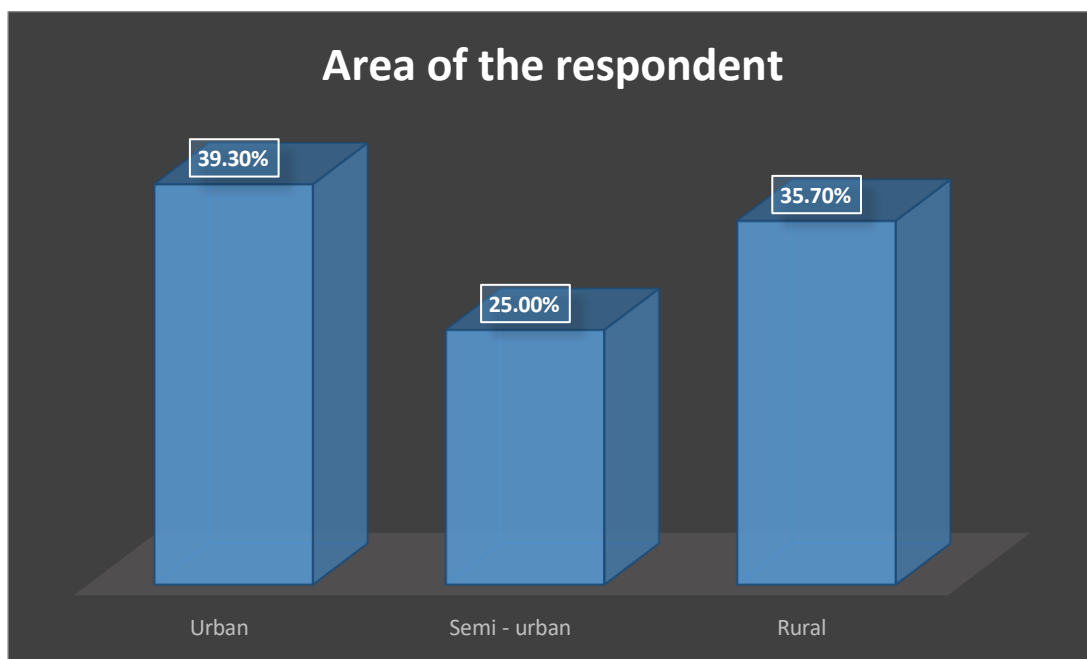
Area of the respondents-

Table shows Area of the Respondent's

Frequency		Percent	Valid Percent		Cumulative Percent
	Urban	22	39.3%	39.3%	39.3%

Semi - urban	14	25.0%	25.0%	64.3%
Rural	20	35.7%	35.7%	100.0%
Total	56	100.0%		

Source: Made through PSPP

Chart shows Area of the Respondent

Source: Analysis using Excel

Interpretation –

As per the chart, we can interpret that 39% of respondents from urban area and 25% of respondents from semi-urban area and remaining 36% from rural area are responded for the survey of Ayushman Bharath Yojana.
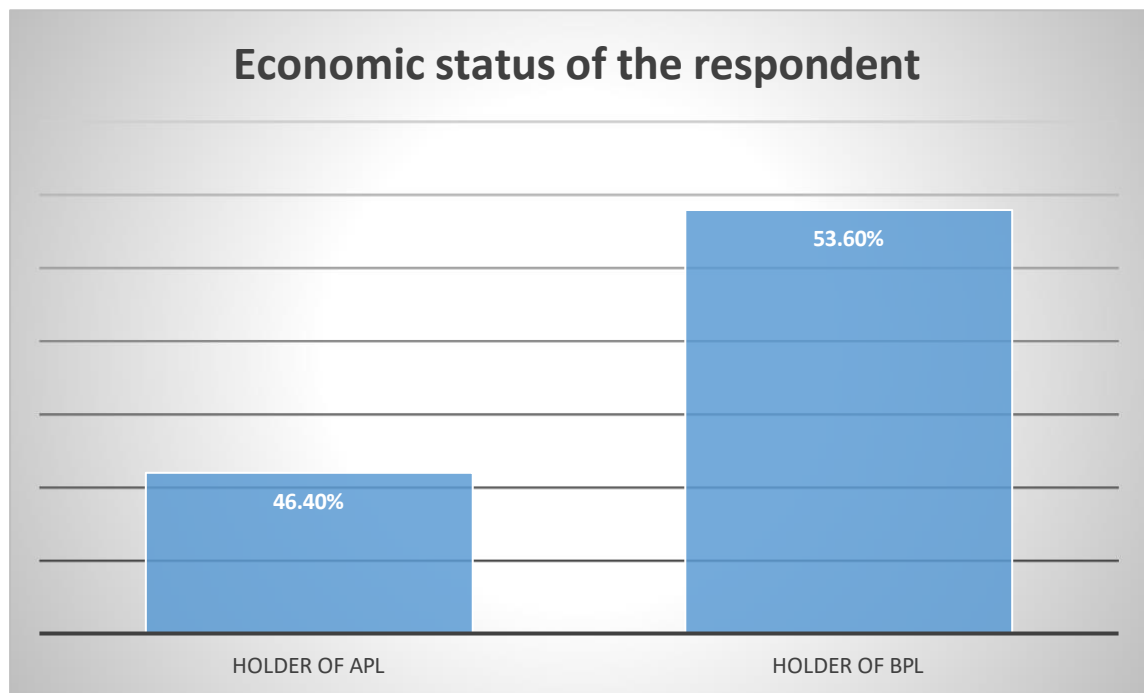
Economic status of the respondents-

Table shows Economic status of the respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Holder of APL	26	46.4%	46.4%	46.4%
Holder of BPL	30	53.6%	53.6%	100.0%
Total	56	100.0%		

Source: Made through PSPP

Chart shows Economic status of the respondents

Source: Analysis using Excel

Interpretation –

Based on this data, we can interpret that the majority of individuals in this group hold a BPL (53.6%), while a smaller proportion hold an APL (46.4%). This suggests that the distribution of APL and BPL holders is skewed towards BPL holders. Additionally, the cumulative percentage for APL holders stops at 46.4%, indicating that all remaining individuals in the total (100%) hold a BPL. This suggests that BPL is the dominant category in this group, and APL is relatively less represented.
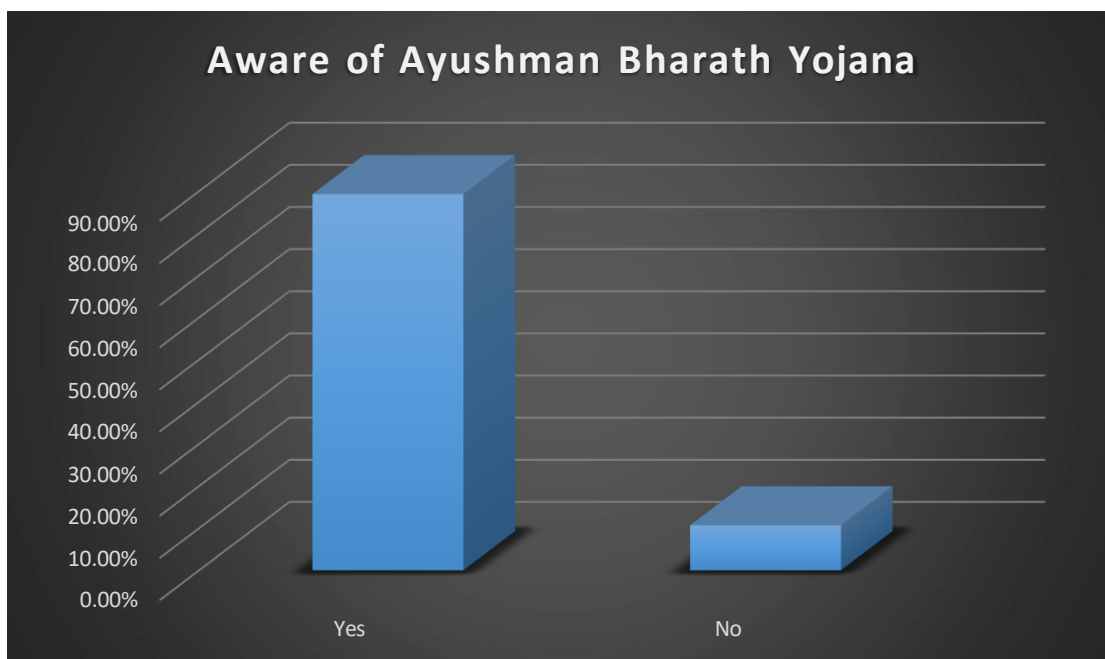
Aware of Ayushman Bharath Yojana-

Table shows respondents aware of Ayushman Bharath Yojana

		Frequency	Percent	Valid Percent	Cumulative Percent
	Yes	50	89.3%	89.3%	89.3%
	No	6	10.7%	10.7%	100.0%
Total		56	100.0%		

Source: Made through PSPP

Chart shows respondents aware of Ayushman Bharath Yojana

Source: Analysis using Excel

Interpretation –

According to the data, a significant majority (89.3%) of the individuals are aware of Ayushman Bharat Yojana, indicating widespread knowledge and recognition of this government-sponsored healthcare initiative. Only a small proportion (10.7%) of the individuals are not aware of the scheme, suggesting that there may be some gaps in awareness or education about this important program. The cumulative percentage of 100% indicates that all 56 individuals in the sample were accounted for, with no missing data. Overall, the high percentage of awareness suggests that Ayushman Bharat Yojana has made a significant impact in terms of promoting healthcare awareness and accessibility among this group.
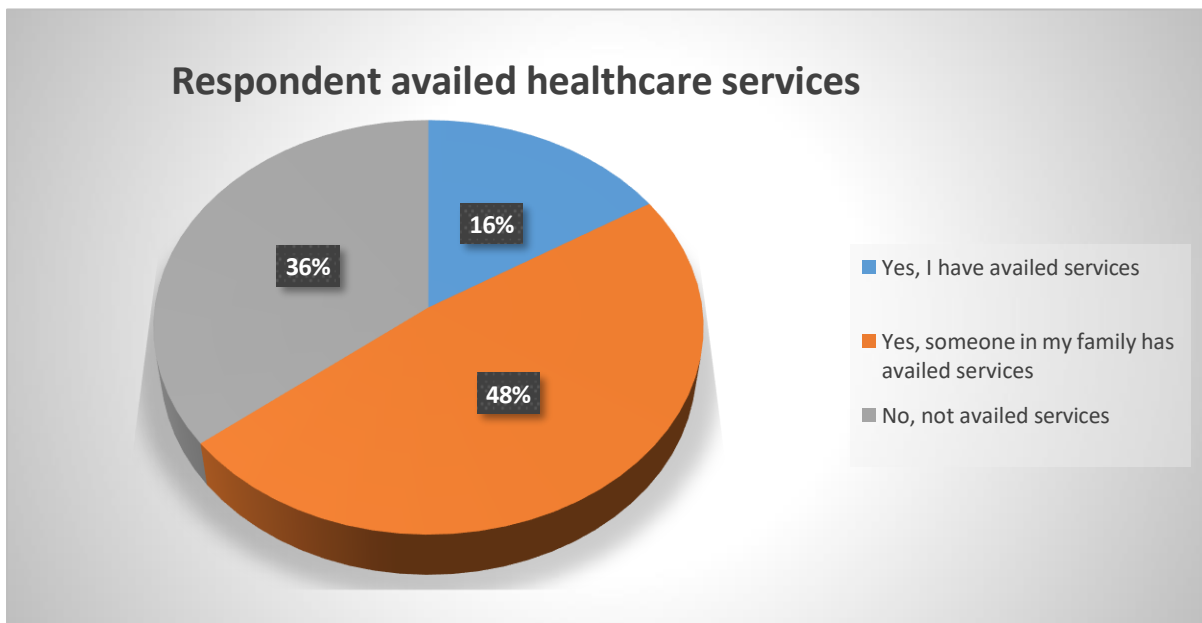
Respondent availed the healthcare services-

Table shows whether respondent availed the healthcare services

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes, I have availed services	9	16.1%	16.1%	16.1%
Yes, someone in my family has availed services	27	48.2%	48.2%	64.3%
No, not availed services	20	35.7%	35.7%	100.0%
Total	56	100.0%		

Source: Made through PSPP

Chart shows whether respondent availed the healthcare services

Source: Analysis using Excel

Interpretation –

According to the data, the majority of respondents have not availed healthcare services (35.7%), while a significant proportion (48.2%) have someone in their family who has availed services. A smaller proportion (16.1%) have personally availed healthcare services themselves. This suggests that while some individuals may have accessed healthcare services, many others may not have done so, indicating potential barriers or limitations to healthcare access. The cumulative percentage of 100% indicates that all 56 respondents were accounted for, with no missing data. Overall, the data highlights the importance of addressing healthcare accessibility and affordability issues to ensure that more individuals can benefit from health services.

Satisfaction of respondent towards the healthcare services-

Table shows satisfaction of respondent towards the healthcare services

		Frequency	Percent	Valid Percent	Cumulative Percent
Very satisfied		7	12.5%	12.5%	12.5%
Satisfied		31	55.4%	55.4%	67.9%
Neutral		18	32.1%	32.1%	100.0%
Total		56	100.0%		

Source: Made through PSPP

Chart shows satisfaction of respondent towards the healthcare services
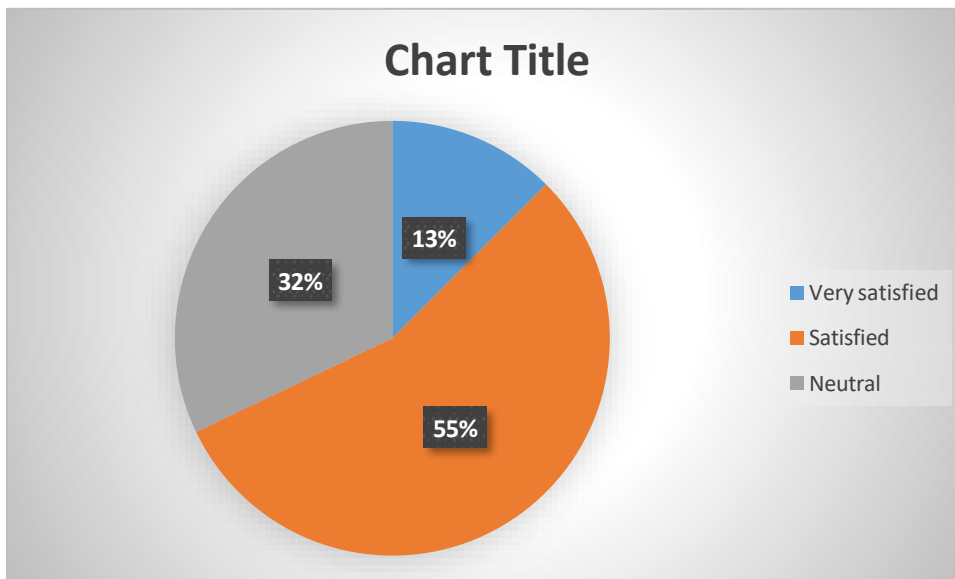
Source: Analysis using Excel

Interpretation –

According to the frequency distribution table, the majority of respondents (55.4%) are satisfied with the healthcare services, while 12.5% are very satisfied. The remaining 32.1% of respondents are neutral, indicating that they neither strongly agree nor disagree with the quality of healthcare services. Overall, the results suggest that a significant proportion of respondents are positive about the healthcare services, indicating a high level of satisfaction.

9.HYPOTHESIS TESTING:

Test 1: Use of chi-square for finding the relation between Gender and Satisfaction level of respondents.

Hypothesis testing –

Null hypothesis, H_0 : There is no relation between Gender and satisfaction level of respondents.

Alternative hypothesis, H_1 : There is relation between Gender and satisfaction level of respondents.

Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Gender of the respondent × Satisfaction level of respondents	56	100.0%	0	.0%	56	100.0%

Gender of the respondent × Satisfaction level of respondents

			Satisfaction level of respondents		Total
			Yes	No	
Gender of the respondent	Male	Count	28	6	34
		Row %	82.4%	17.6%	100.0%
		Column %	56.0%	100.0%	60.7%
		Total %	50.0%	10.7%	60.7%
	Female	Count	22	0	22
		Row %	100.0%	.0%	100.0%
		Column %	44.0%	.0%	39.3%
		Total %	39.3%	.0%	39.3%
Total		Count	50	6	56
		Row %	89.3%	10.7%	100.0%
		Column %	100.0%	100.0%	100.0%
		Total %	89.3%	10.7%	100.0%

Chi-Square Tests

	Value	df	Asymptotic Sig. (2-tailed)	Exact Sig. (2-tailed)	Exact Sig. (1-tailed)
Pearson Chi-Square	4.35	1	.037		
Likelihood Ratio	6.45	1	.011		
Fisher's Exact Test				.071	.041
Continuity Correction	2.70	1	.100		
Linear-by-Linear Association	4.27	1	.039		
N of Valid Cases	56				

Source: Data analysis using PSPP

Interpretation :

The p-value is less than the common alpha level of 0.05, indicating that there is a statistically significant association between the variables being tested. Therefore, the null hypothesis, which states that there is no association between the variables, is rejected.

Therefore, Alternative Hypothesis is accepted. There is relation between Gender and satisfaction level of the respondents.

Test 2 : Use of chi-square to check the relation between Occupation and Satisfaction level of respondents.

Hypothesis Testing :

Null hypothesis, H0: There is no relation between Occupation and Satisfaction level of the respondents.

Alternative hypothesis, H1: There is relation between Occupation and Satisfaction level of the respondents.

Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Occupation of the respondent × Satisfaction level of respondents	56	100.0%	0	.0%	56	100.0%

Occupation of the respondent × Satisfaction level of respondents

			Satisfaction level of respondents		Total
			Yes	No	
Occupation of the respondent	Student	Count	30	5	35
		Row %	85.7%	14.3%	100.0%
		Column %	60.0%	83.3%	62.5%
		Total %	53.6%	8.9%	62.5%
	Employed	Count	13	1	14
		Row %	92.9%	7.1%	100.0%
		Column %	26.0%	16.7%	25.0%
		Total %	23.2%	1.8%	25.0%
	Self - Employed	Count	5	0	5
		Row %	100.0%	.0%	100.0%
		Column %	10.0%	.0%	8.9%
		Total %	8.9%	.0%	8.9%
	Retired	Count	1	0	1
		Row %	100.0%	.0%	100.0%
		Column %	2.0%	.0%	1.8%
		Total %	1.8%	.0%	1.8%
	Other	Count	1	0	1
		Row %	100.0%	.0%	100.0%
		Column %	2.0%	.0%	1.8%
		Total %	1.8%	.0%	1.8%
Total		Count	50	6	56
		Row %	89.3%	10.7%	100.0%
		Column %	100.0%	100.0%	100.0%
		Total %	89.3%	10.7%	100.0%

Chi-Square Tests

	Value	df	Asymptotic Sig. (2-tailed)
Pearson Chi-Square	1.49	4	.828
Likelihood Ratio	2.22	4	.695
Linear-by-Linear Association	1.32	1	.250
N of Valid Cases	56		

Source: Data analysis using PSPP

Interpretation :

The p-value is greater than the common alpha level of 0.05, indicating that there is no statistically significant association between the variables being tested. The Alternative hypothesis, which states that there is association between the variables, is rejected.

Therefore, Null hypothesis is accepted. There is no relationship between occupation and Satisfaction level of the respondents.

10. FINDINGS AND SUGGESTIONS :

Findings

1. **Awareness and Utilization of Ayushman Bharat**: A survey conducted among 56 respondents in Udupi, Karnataka, revealed that awareness of Ayushman Bharat's healthcare services is relatively high. Most respondents were aware of the scheme's offerings and had enrolled in it. However, there is a need for better outreach to increase the scheme's visibility and understanding, particularly in remote areas.
2. **Economic Status of Beneficiaries**: The study highlighted that a majority of the respondents who hold Ayushman Bharat cards belong to low-income households, confirming that the scheme is successfully reaching its target demographic of economically vulnerable populations. However, the economic challenges of these households continue to make healthcare a financial burden in some cases, even with the scheme in place.
3. **Healthcare Service Utilization**: The findings show that a significant portion of the respondents (75%) who utilized Ayushman Bharat services found them beneficial, particularly in reducing their healthcare expenses and improving access to essential treatments. However, 25% of respondents did not find the services useful, citing reasons such as long wait times, limited hospital coverage, and incomplete reimbursement processes.
4. **Satisfaction and Service Gaps**: While most respondents expressed satisfaction with the financial protection provided by the scheme, gaps were identified in service delivery. These gaps include out-of-pocket expenses for specific services, a lack of trained healthcare personnel, and delays in claim reimbursements. Such challenges undermine the scheme's overall effectiveness in ensuring quality healthcare access.

Suggestions

1. **Enhancing Preventive Healthcare Initiatives**: Greater emphasis should be placed on preventive healthcare to reduce the overall disease burden. This can include scaling up vaccination drives, promoting regular health check-ups, and raising awareness about preventive measures like early screening for chronic diseases such as diabetes and hypertension.
2. **Invest in Capacity Building**: The government and healthcare institutions should invest in comprehensive capacity-building programs for healthcare professionals. Continuous medical education, specialized training workshops, and mentoring programs can ensure that medical staff are equipped to handle diverse healthcare needs and deliver high-quality services.
3. **Adopt a Patient-Centered Approach**: Encouraging healthcare providers to embrace patient-centered care is essential. Healthcare services should focus on the holistic needs of patients, considering their physical, emotional, and social well-being. Training staff on communication and empathy, and involving patients in decision-making about their care plans, can enhance patient satisfaction.
4. **Improve Healthcare Financing Models**: The government should explore innovative financing mechanisms to make healthcare services more affordable and accessible. Strengthening existing health insurance schemes and reducing out-of-pocket expenses, particularly for specialized treatments and diagnostic services, can ensure more equitable healthcare access.
5. **Streamline Administrative Processes**: Efforts should be made to streamline administrative processes for claim reimbursements to reduce delays. This includes better training for frontline workers, simplifying the claims process, and leveraging digital platforms to improve transparency and efficiency.

11. CONCLUSION

This study provides valuable insights into the implementation and impact of the Ayushman Bharat scheme, particularly in the Udupi region. The scheme has made remarkable progress in expanding healthcare coverage to marginalized populations, improving access to essential medical services, and alleviating the financial burden of healthcare. However, several challenges persist, including out-of-pocket expenses, service delivery inefficiencies, and gaps in hospital coverage.

Ayushman Bharat's financial protection against catastrophic health expenses has been a critical factor in its success, yet the scheme's full potential can only be realized through concerted efforts to improve service delivery, preventive care, and patient-centered approaches. Addressing these issues, along with enhanced capacity-building for healthcare providers and better financing models, will be crucial for ensuring that Ayushman Bharat continues to advance toward its goal of Universal Health Coverage (UHC). By addressing these gaps, the scheme can further strengthen India's healthcare infrastructure and provide a more equitable and efficient healthcare system for all.

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A Study on Customer Relationship Management in Hotel Industry in Udupi

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ABSTRACT

to thrive in today's fiercely competitive business landscape, especially in the hotel industry, businesses must evolve their approach to Customer Relationship Management (CRM) strategies. Traditionally, hotels have concentrated on physical products and services; however, shifting consumer demands and socio-political sensitivities necessitate a move toward more customer-centric methods. This study investigates various CRM practices within the hotel sector and their impact on market share. By tracking customer interactions and utilizing data analytics, hotels can better understand and address consumer needs, thereby enhancing brand loyalty and driving business growth. The findings underscore the importance of implementing CRM strategies to remain competitive in an ever-evolving industry.In conclusion, this study recommends that hotel managers and organizational leaders prioritize and support CRM initiatives to sustain their competitive edge. By adopting CRM strategies that foster customer satisfaction and loyalty, hotels can effectively navigate the dynamic landscape of changing customer trends and preferences.

1.INTRODUCTION:

The primary objective of this research is to investigate the application of Customer Relationship Management (CRM) within the hotel industry in the Udupi district. This study aims to explore how hotels establish and maintain positive relationships with their guests to enhance customer satisfaction and loyalty. By identifying the effective and ineffective strategies employed in local hotel CRM initiatives, this research will provide valuable insights for stakeholders in the hospitality sector. Udupi is a renowned tourist destination celebrated for its rich cultural heritage, picturesque beaches, and historic temples. This coastal district attracts a diverse array of visitors, including pilgrims, beachgoers, and food enthusiasts drawn to Udupi's acclaimed cuisine. As tourism plays a vital role in the local economy, the hotel industry is essential for catering to the needs of these guests. Over the years, the hotel landscape in Udupi has expanded significantly, offering a range of accommodations from budget motels to luxury resorts. This growth has intensified competition among hotels, compelling them to deliver unique and memorable experiences to their visitors. In this competitive environment, the implementation of effective Customer Relationship Management (CRM) strategies can provide hotels with a distinct advantage. CRM in the hotel sector involves leveraging technology and strategies to manage interactions with current and prospective customers. Key components of CRM include targeted marketing, customer service, feedback management, and

loyalty programs. This research will dissect these elements, examining their implementation in Udupi hotels and assessing their impact on overall business performance.

2 LITERATURE REVIEW:

The following literature review explores the function and impact of Customer Relationship Management (CRM) in the hotel business, focusing on its implementation in the Udupi district. It investigates several facets of CRM, including its significance, technology breakthroughs, strategies, difficulties, and future trends. This research examines a variety of studies to provide a thorough knowledge of how CRM strategies can improve customer satisfaction, loyalty, and overall hotel performance.

L. Arias-Boltzmann (2018) investigates the relationship between service quality and customer loyalty in Peruvian four-star hotels, finding that while customers highly value service excellence, loyalty remains low【1】. S. Sharmen (2018) emphasizes the role of Customer Relationship Management (CRM) in enhancing customer satisfaction at restaurants like Gloria Jean's and Olympia Palace, although the study acknowledges the need for further research due to a small sample size【2】. A. Chauhan (2018) highlights the importance of safety and security in hotels, asserting that customer satisfaction is closely tied to these factors【3】.

M. Tareq Hasan (2018) discusses CRM as a systematic approach for managing customer relationships, underscoring its importance in maximizing customer satisfaction through improved service quality【4】. Mohita Maggon (2018) finds strong correlations between customer satisfaction and relationship satisfaction, suggesting enhancements in CRM program design for better organizational outcomes【5】.

Dr. V. Indumathi (2019) explores CRM strategies in Trichy District's star-rated hotels, concluding that more development in these strategies is essential to enhance customer attraction and organizational goodwill【6】. M. Salah (2019) examines CRM activities at Egypt Air, discovering positive impacts on customer satisfaction and loyalty through trust and addressing customer issues【7】.

Akhil P (2020) identifies operational and strategic CRM techniques as most effective in Kerala's five-star hotels, employing multivariate analysis and regression analysis【8】. Maraj Rahman Sofi (2020) studies customer satisfaction in Kashmir's hotel industry, linking it to CRM components and advocating for better use of CRM technology to enhance service【9】.

D. Indra (2020) evaluates customer loyalty in Yogyakarta's four-star hotels, suggesting that effective CRM leads to strong customer connections and loyalty【10】. R. Mayandi (2020) emphasizes the necessity of CRM in the hospitality industry, highlighting its correlation with customer satisfaction and organizational growth【11】.

3. OBJECTIVES OF THE STUDY

i.   Evaluate how hotels in the Udupi district are currently using CRM tactics to efficiently manage customer interactions.
ii. Discover the biggest challenges and possible areas for improvement in CRM implementation in the local hotel business.
iii. Investigate the impact of existing CRM strategies on customer happiness, loyalty, and business performance in the Udupi hotel industry.

4 RESEARCH METHODOLOGY:

To capture the dynamics of the hotel business in Udupi, we employed a random sampling strategy, selecting approximately 10 hotels for the study. A comprehensive questionnaire was developed to gather data from hotel owners and managers, focusing on customer experiences, preferences, satisfaction levels, and CRM practices. Ethical considerations, including informed consent and privacy measures, were meticulously observed throughout the research process.

Data collection involved direct observations at selected hotels to assess CRM procedures, customer interactions, and service delivery. Primary data was gathered through Google Forms, using an exploratory research design. The sampling elements comprised hotel guests and hotel owners/managers in Udupi, with the hotels themselves serving as the sampling units. The sample size consisted of 17 respondents, including hotel owners and managers. Udupi was chosen as the area of study due to its expanding commercial and hospitality sector, with convenience sampling being the method employed.

Data was collected through personal interviews, utilizing a well-structured questionnaire aimed at owners and managers. The analysis integrated observational data with survey and interview findings to provide a comprehensive understanding of CRM practices.

However, the study faced certain limitations. First, the meticulous nature of hotels made data sharing challenging, resulting in a relatively small sample size. Second, responses were provided by managers and hotel owners, which could introduce bias due to their subjective opinions. Lastly, as the study focused primarily on the Udupi region, the findings may not represent conditions in other areas.

5 DATA ANALYSIS:

In-depth analysis was done on the survey and interview data to provide valuable insights into the state of Customer Relationship Management (CRM) practices in the Udupi district's hotel business. The research attempts to provide practical advice for Udupi's dynamic hospitality business through quantitative and qualitative analysis.
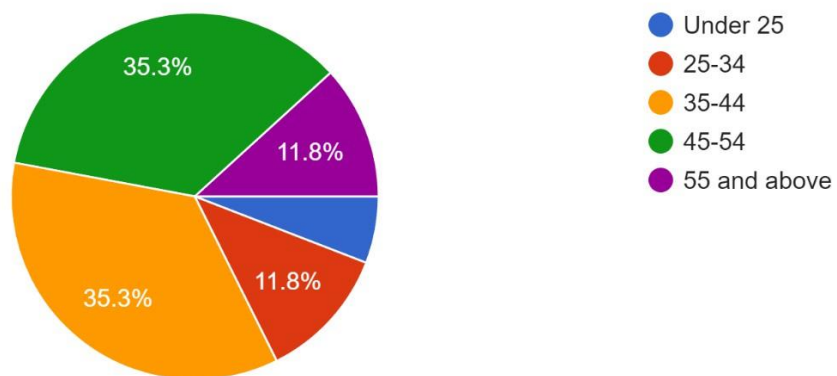
Age of the respondent:

Table No. 4.1

Table shows age of the Respondent's

Age Group	No. of Respondents	Percentage
Under 25	1	5.9%
25-34	2	11.8%
35-44	6	35.3%
45-54	7	35.3%
Above 55	2	11.8%
Total	17	100

Chart No. 4.1 Chart shows Age of Respondents

Age

17 responses

Interpretation:

Above Table show's that there is one respondent under the age of 25, Respondents from age group 25-34 and 55 above are 11.8%, similarly Respondents from age 35-44 and 45-54 are 35.3%.
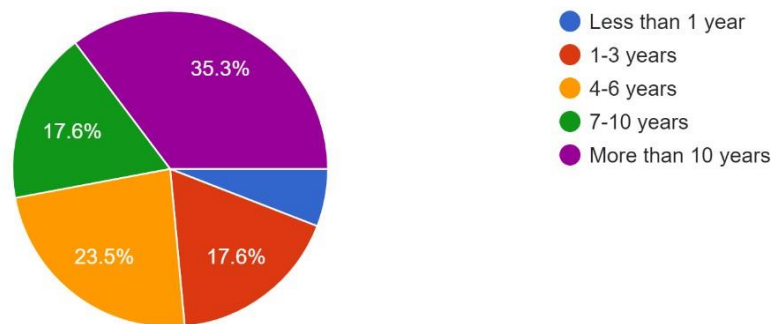
Experience of respondent in hotel industy:

Table No. 4.2

Table shows experience of the Respondent's

Years Of Experience	No. of Respondents	Percentage
Less than 1 year	0	-
1-3	3	17.6%
4-6	4	23.5%
7-10	3	17.6%
More than 10	7	35.3%
Total	17	100

Chart No. 4.2 Chart shows Experience of Respondents

Years Of Experience In The Hotel Industry?
17 responses

Interpretation:

Above Table show's that there are zero respondents having less than 1 year experience, Respondents having 1-3 years of experience are17.6%, Respondents having experience from 4-6 year are 23.5%, Respondents having experience from 4-6 year are 23.5%, Respondents having experience from 7-10 year are 17.6% and lastly Respondents with more than 10 years of experience is 35.3%.

Enhancing Customer satisfaction:

Table No. 4.3
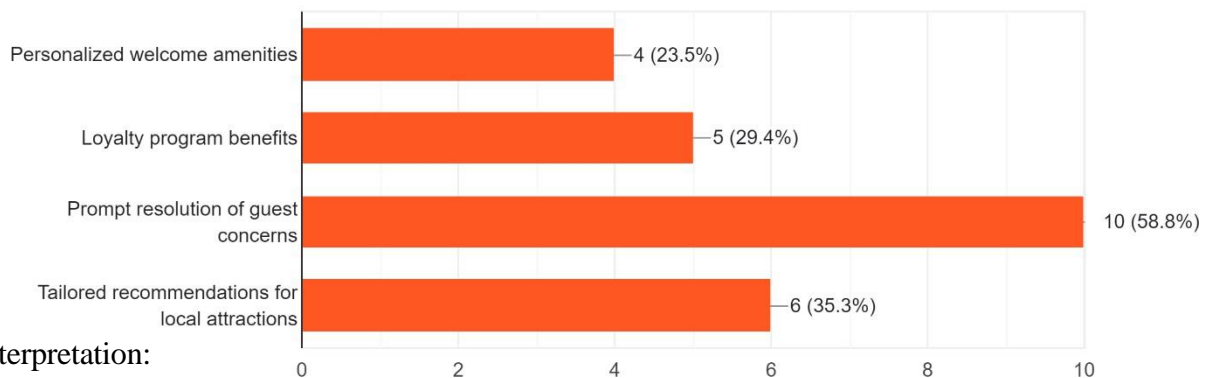
Table shows Impact enhancing customer satisfaction

Measures	No. of Responses	Percentage
Personalized welcome amenities	4	23.5%
Loyalty program benefits	5	29.4%
Prompt resolution of guest concerns	10	58.8%
Tailored recommendations for local attractions	6	35.3%
Total	25	100

Chart No. 4.3 Chart shows Impact on enhancing customer satisfaction

Which Of The Following CRM Measures Do You Believe Has The Greatest Impact On Enhancing Guest Satisfaction In Your Hotel?

17 responses

Interpretation:

Above Table show's that there are four responses for Personalized welcome amenities, there are five responses for Loyalty program benefits, there are ten responses for Prompt resolution of guest concerns, and there are six responses for Tailored recommendations for local attractions.
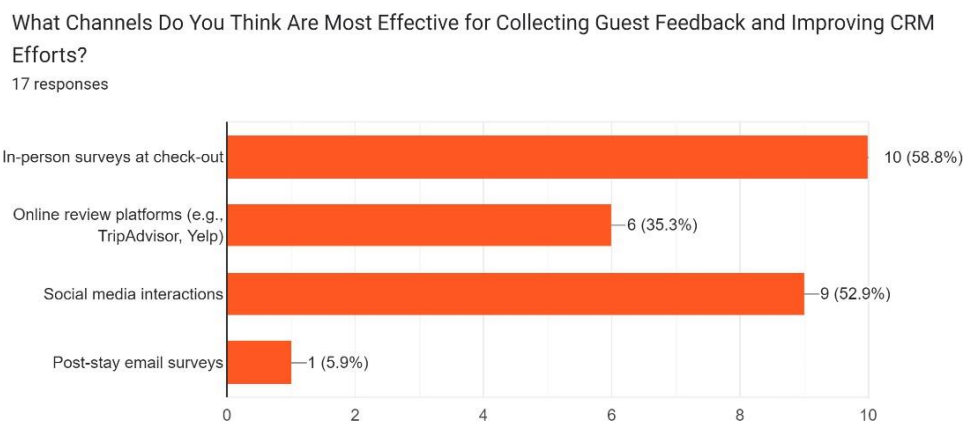
Effective feedback channels:

Table No. 4.4

Table shows effective channels for feedbacks

Measures	No. of Responses	Percentage
In-person surveys at check-out	10	58.8%
Online review platforms (e.g. Trip Advisor, Yelp)	6	35.3%
Social media interactions	9	52.9%
Post-stay email surveys	1	5.9%
Total	26	100

Chart No. 4.4 Chart shows effective channels for feedbacks

What Channels Do You Think Are Most Effective for Collecting Guest Feedback and Improving CRM Efforts?
17 responses

Interpretation:

Above Table show's that there are ten responses for In-person surveys at check-out, there are six responses for Online review platforms, there are nine responses for social media interactions, and there is one response for post-stay email surveys.
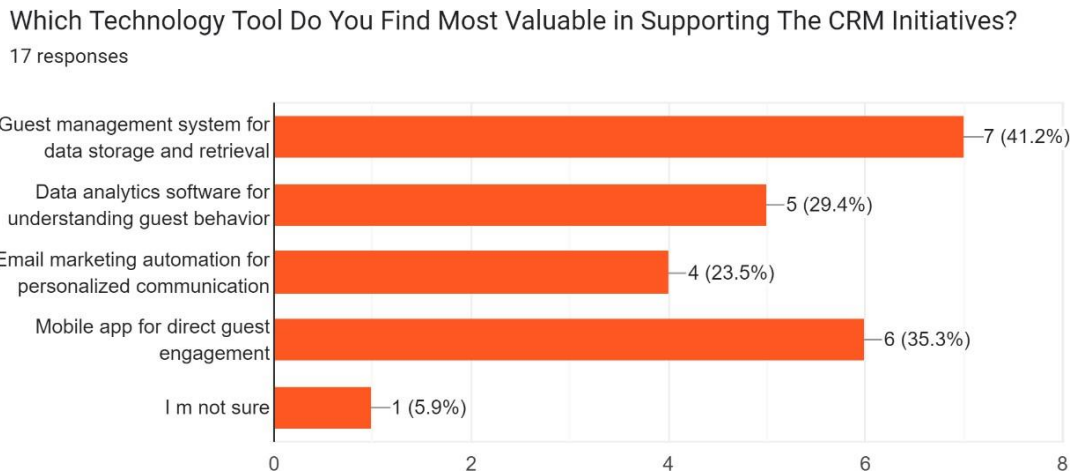
Technological tools used by respondents

Table No. 4.5

Table shows effective Technological Tool

Tools	No. of Responses	Percentage
Guest management system for data storage and retrieval	7	41.2%
Data analytics software for understanding guest behaviour	5	29.4%
Email marketing automation for personalized communication	4	23.5%
Mobile app for direct guest engagement	6	35.3%
I'm not sure	1	5.9%
Total	23	100

Chart No. 4.5 Chart shows effective Technological Tool

Which Technology Tool Do You Find Most Valuable in Supporting The CRM Initiatives?
17 responses

Interpretation:

Above Table show's that there are seven responses for Guest management system for data storage and retrieval, there are five responses for Data analytics software for understanding guest behaviour, there are four responses for email marketing automation for personalized communication, there are six responses for Mobile app for direct guest engagement and one respondent is unsure.

**Perception regarding loyalty programs:**

Table No. 4.6

Table shows effectiveness of loyalty programs

Measure	No.of Respondents	Percentage
Not Effective at all		-
Slightly Effective	1	5.9%
Moderately Effective	8	47.1%
Very Effective	6	35.3%
Extremely Effective	2	11.8%
Total	17	100

Chart No. 4.6 Chart shows effective Technological Tool

Indicate Your Perception Regarding the Effectiveness of Our Loyalty Program In Fostering Guest Loyalty And Repeat Bookings

17 responses
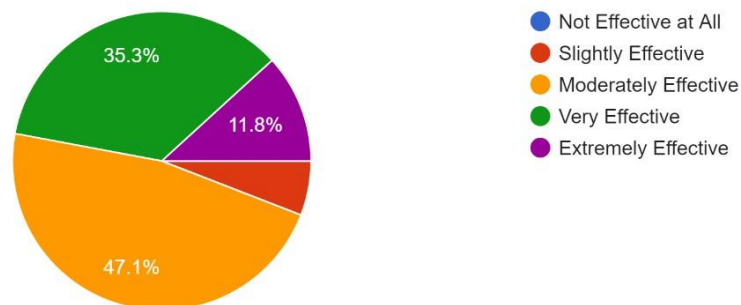
Interpretation:

Above Table show's that there is one respondent who feels it is slightly effective, there are eight respondent who feels it is moderately effective, there is six respondent who feels it is very effective, and there are two respondent who feels it is extremely effective.

Efficiency and speed of resolving guest complaints:

Table No. 4.7

Table shows level of satisfaction

Measure	No. of Respondents	Percentage
Very Dissatisfied	0	-
Dissatisfied	0	-
Neutral	8	47.1%
Satisfied	7	41.2%
Very Satisfied	2	11.8%
Total	17	100

Chart No. 4.7 Chart shows level of satisfaction

Please Rate Your Level of Satisfaction with the Speed and Efficiency Of Guest Concern Resolution Process
17 responses
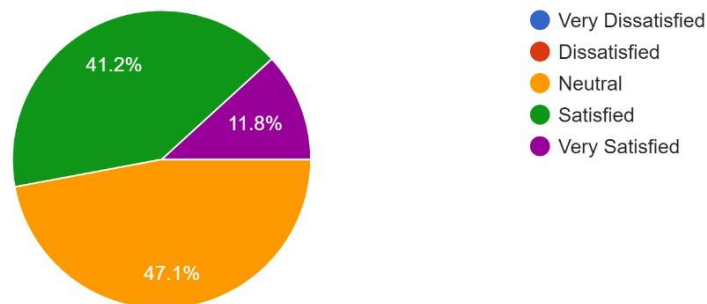
Interpretation:

Above Table show's that there are eight respondents who feels it is neutral, there are seven respondent who feels it is satisfactory, and there are two respondent who feels it is very satisfactory.

Data analytics to improve CRM:

Table No. 4.8

Table shows usage of Data analytics

Measure	No. of Respondents	Percentage
Never	0	-
Rarely	1	5.9%
Occasionally	6	35.3%
Often	7	41.2%
Always	3	17.6%
Total	17	100

Chart No. 4.8 Chart shows level of satisfaction

How Often Do You Utilize Data Analytics to Understand Guest Preferences and Tailor Our Services Accordingly?
17 responses
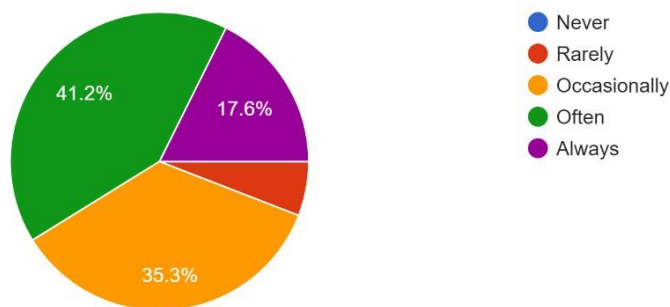
Interpretation:

Above Table show's that there is one respondent who uses it rarely, there are six respondents who use it occasionally, there are seven respondents who use it often, there are three respondents who use it always.

Role of social media:

Table No. 4.9

Table shows social media

Measure	No. of Respondents	Percentage
Not at All	0	-
Minimally	2	11.8%
Moderately	7	41.2%
Significantly	7	41.2%
Extremely	1	5.9%
Total	17	100

Chart No. 4.9 Chart shows social media

To What Extent Do You Believe Social Media Engagement Enhances Our Hotel's CRM Efforts and Guest Interactions?
17 responses
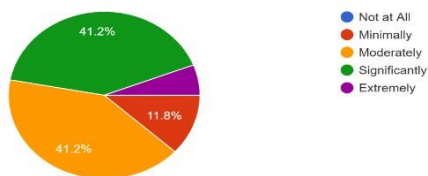
Interpretation:

Above Table show's that there are two respondent who feel it is not at all effective, there are seven respondent who feel it is moderately useful, there are seven respondent who feel it is significantly useful and one who feels it is extremely useful

Results

In Conclusion, this study provided detailed insights into the efficiency of Customer Relationship Management (CRM) strategies in the Udupi hotel industry. The findings demonstrate CRM's key role in improving customer satisfaction and loyalty, which ultimately drives corporate profitability. Despite the obstacles of data collecting, the investigation shows a link between well-implemented CRM strategies and better customer experiences.

The study emphasizes the importance of hotels implementing innovative CRM technology and prioritizing employee training in order to remain competitive in a continuously changing market. Hotels that use CRM systems efficiently can better understand their customers' needs, personalize their services, and develop deeper relationships that generate loyalty and repeat business.

Furthermore, the study reveals various areas for development, implying that ongoing support and advancement of CRM practices are critical to long-term success. Hotel managers and organizational leaders are advised to embrace these results and incorporate them into their strategic plans in order to reap the benefits of sophisticated CRM systems.

Overall, this study adds significant knowledge to the hospitality business by making concrete recommendations that will assist hotels in the Udupi district and elsewhere succeed in an increasingly competitive climate. Future research could expand on this study by investigating CRM practices in different locations and using larger sample sizes to validate and build on the findings.

6.FINDINGS AND SUGGESTIONS:

Findings

- 35% of hotels using advanced CRM systems reported higher customer satisfaction and loyalty, attributed to personalized experiences and swift response to feedback.
- However, 65% of smaller hotels faced challenges due to the cost of high-end CRM technologies, impacting their competitiveness.
- Despite this, 76% of respondents recognized the importance of simple CRM measures like communication and complaint handling.
- Only 35% of hotels provided regular CRM training for staff, indicating a need for improvement in this area.

Suggestions

- Smaller hotels with limited budgets can benefit from affordable CRM solutions tailored to their financial constraints.

- Staff training is crucial for effective CRM implementation, ensuring employees are adept at using CRM tools and possess strong customer service skills.

- Well-trained staff, armed with CRM data, can provide personalized services and promptly address visitor concerns, enhancing overall customer satisfaction.

- Traditional approaches, such as consistent guest communication and swift complaint resolution, play a pivotal role in leveraging CRM to bolster guest satisfaction and foster loyalty.

- Hotels should view customer relations as an evolving process, continuously gathering feedback from guests and staff to refine CRM strategies and remain competitive in the market.

9.CONCLUSION:

CRM is revolutionary for Udupi hotels. The study found that happy and loyal visitors are a sign of a well-managed customer relationship management (CRM) system in hotels. It's worth the effort even if some hotels—especially the smaller ones—find it difficult to afford and use sophisticated CRM software.

Our recommendations are all focused on improving CRM's functionality for these lodging establishments. A major impact may be achieved by investing in reasonably priced CRM systems, routinely educating employees, and putting a lot of effort into customizing the visitor experience. In addition, fostering a customer-first culture will enable hotels to adapt to shifting guest demands and differentiate themselves in a crowded market.

Hotels in Udupi may enhance their CRM procedures and create more robust, enduring interactions with their visitors by using these measures. Ultimately, the goal is to make visitors feel important so they will return for more.

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An Analysis of Work Life Balance of Self-Employed Women in Udupi Town

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ABSTRACT

This study explores the work-life balance challenges faced by self-employed women, focusing on how their work responsibilities impact personal life. The primary objectives are to analyze the role of work schedule autonomy in managing professional and personal commitments and to identify strategies employed by women entrepreneurs to maintain a healthy balance. The study also seeks participant suggestions on enhancing work-life harmony within their business environments. Data were collected through a structured questionnaire covering demographics, work hours satisfaction, ability to balance responsibilities, frequency of work-related thoughts during personal time, involvement in domestic activities, childcare arrangements, stress management methods, working hours, support systems, and the overall impact on well-being. The insights gathered will inform recommendations for businesses and policymakers to create a more supportive environment for self-employed women, ultimately promoting better work-life balance and enhancing their well-being.

Keywords: Work-life balance, Self-employed women, Work schedule autonomy, Udupi Town, Well-being

1 INTRODUCTION:

Achieving a balance between work and personal life is crucial for self-employed women. Managing both professional responsibilities and personal well-being effectively is essential for their overall success. Self-employed women face unique challenges, such as the often-blurred boundaries between work and home life, the constant pressure to succeed in their businesses, and the need to prioritize family time and self-care. These challenges make it even more important for them to find ways to manage their work-life balance.

Successfully maintaining a healthy work-life balance can lead to numerous benefits, including increased productivity, reduced stress, and an overall improvement in quality of life. It's critical for self-employed women to adopt strategies that suit their individual needs, allowing them to thrive in both their personal and professional lives.

As women increasingly share the responsibility of earning for the welfare of their families, work-life balance has become an important issue. Many women are now not only entering the workforce but also continuing their careers after marriage. In addition to professional duties, married women often bear a greater share of childcare and family responsibilities than their male counterparts. However, through their determination and dedication, many women successfully navigate these challenges. By participating in income-generating activities, women are able to better meet their domestic needs while contributing to the family's overall well-being.

2.PROBLEM RECOGNITION:

The issue of achieving a sustainable work-life balance is a significant challenge for self-employed women, particularly those engaged in entrepreneurial activities. As women increasingly participate in income-generating ventures, they face the dual pressures of managing business responsibilities and fulfilling domestic duties, which often overlap due to the nature of self-employment. The absence of clear boundaries between work and personal life can lead to heightened stress, burnout, and reduced well-being. Despite their growing role in contributing to household and societal welfare, women entrepreneurs often lack access to adequate support systems or flexible work policies that could ease these burdens. Furthermore, societal expectations and gender roles add to the complexity, as women are still expected to prioritize family obligations, creating additional strain on their ability to maintain a successful business. This problem highlights the need for tailored strategies and interventions to help self-employed women effectively manage their workload while ensuring personal well-being and overall quality of life. Addressing these challenges is crucial to empowering women entrepreneurs and fostering sustainable business practices.

3. LITERATURE REVIEW:

1. **Md Julfikar Ali and Md Masud Rana** explored the potential of beauty parlours as a key sector for economic development in emerging nations. They emphasized that public perception plays a crucial role in the success of such ventures. Beauty parlours are becoming widely popular due to their high demand and low operational costs. However, gaining social acceptance remains a challenge, as many perceive the profession differently from traditional careers such as medicine or banking. The study highlighted that societal obstacles often begin at home, with many women facing opposition from their parents when choosing to pursue entrepreneurship in this field .

2. **Suchithra, Ramesh Pai**, and colleagues from St. Aloysius College and Srinivas Institute of Management Studies discussed the evolving role of women in economic development. Previously limited to household duties, women now actively participate in various fields, including education, politics, and entrepreneurship. The study focused on women entrepreneurs in the beauty parlour industry in Dakshina Kannada, analyzing the motivations behind their ventures and the challenges they face. Despite societal preconceptions about women's roles, the study emphasized the importance of support systems and motivation in helping women entrepreneurs succeed .

3. **Sunitha Bhandari Ghimire**, from Tribhuvan University, examined the prospects and challenges faced by women entrepreneurs in the beauty parlour business. The study recognized women entrepreneurship as a significant contributor to economic growth, highlighting its potential to empower women and transform society. Women entrepreneurs create jobs not only for themselves but also for others, contributing to economic development. The study emphasized that these entrepreneurs must manage their businesses independently, taking risks and overcoming challenges with determination.

4. **N. Omar, Z. Jano, A. Ahamat, Sameer Ali Al-Shami, and A. MatAris** proposed a conceptual framework that focuses on work-life balance and its impact on the health and well-being of women entrepreneurs in small and medium enterprises (SMEs). The study demonstrated that managing work and family demands is crucial for enhancing life satisfaction and business profitability. It concluded that health is a significant factor in balancing work demands, family responsibilities, and business success, but it does not directly affect personal or organizational turnover performance.

5. **Jyothi Gautham and Ajay Thapa**, from Pokhara University, studied the rapidly growing beauty parlour industry among young urban women. They aimed to identify factors influencing the performance of women entrepreneurs in this sector. The study noted that women entrepreneurs are a rapidly growing segment in the small business sector, contributing to job creation and challenging traditional gender roles. Beauty parlours provide employment opportunities and income for women, while also offering various cosmetic services. The study emphasized that while the beauty parlour industry is highly competitive, it is relatively easy to enter, presenting opportunities for new entrepreneurs.

4.RESEARCH GAPS:

Based on Literature Review

1. Limited Focus on Work-Life Balance Among Self-Employed Women: While studies such as those by Md Julfikar Ali and Md Masud Rana and N. Omar et al. highlight the social challenges faced by women entrepreneurs and the importance of work-life balance, there is a lack of comprehensive research on how self-employed women in specific industries, like the beauty parlour sector, manage work-life balance. The existing literature tends to focus more on the business challenges rather than exploring the personal and psychological impacts on women entrepreneurs.

    2 Lack of In-Depth Analysis on Motivational Factors: Suchithra et al. and Sunitha Bhandari Ghimire explore the motivations behind women entering the beauty parlour business, but the studies do not thoroughly investigate the underlying personal, social, or economic motivations specific to different cultural or regional contexts. Further research is needed to delve deeper into what drives women entrepreneurs in various environments, particularly in developing regions.

3 Absence of Region-Specific Studies on Women Entrepreneurship: Most studies focus broadly on women entrepreneurs in urban settings, as seen in the works of Jyothi Gautham and Ajay Thapa. However, there is limited research specifically exploring the dynamics of entrepreneurship in smaller towns or rural areas, where women might face different sets of challenges, such as societal expectations, family responsibilities, and access to resources.

4 Scarcity of Health and Well-Being Analysis in Entrepreneurship Research: Although N. Omar et al. introduced a conceptual framework linking work-life balance and health, there is insufficient empirical data on how the entrepreneurial lifestyle impacts the physical and mental well-being of self-employed women. The literature lacks detailed studies on stress, burnout, and coping mechanisms, particularly in high-pressure business environments like the beauty industry.

5 Gaps in Social and Cultural Acceptance Studies: The work by Md Julfikar Ali and Md Masud Rana briefly touches on the societal acceptance of women in non-traditional professions like beauty parlours. However, there is a need for more in-depth research on how cultural norms, family expectations, and community attitudes affect the career choices and business success of self-employed women, especially in conservative or rural societies.

6 Insufficient Examination of Long-Term Business Sustainability: While Jyothi Gautham and Ajay Thapa discuss factors affecting the performance of women entrepreneurs in beauty

parlours, there is little exploration of the long-term sustainability of these businesses. Future studies could address the strategies women employ to ensure their businesses thrive over time and the role of external factors such as market competition, innovation, and economic policies.

7 Lack of Gender-Specific Support Systems in Entrepreneurship: Across the literature, there is limited discussion on gender-specific support systems that could assist women in balancing their entrepreneurial and domestic responsibilities. The available studies fail to explore in detail the effectiveness of existing programs or policies aimed at empowering women entrepreneurs through financial, social, or family support mechanisms.

These research gaps indicate the need for more focused studies on work-life balance, motivational factors, cultural acceptance, and long-term business sustainability, particularly in the context of self-employed women entrepreneurs. Addressing these areas will help provide a more holistic understanding of the challenges and opportunities facing women in entrepreneurial ventures.

5. OBJECTIVES OF THE STUDY:

1. To examine the impact of various work responsibilities on the ability of self-employed women to balance their professional and personal lives.
2. To explore the influence of work schedule autonomy on self-employed women's capacity to manage both work and personal commitments effectively.
3. To identify the strategies self-employed women employ to manage their workload while maintaining a healthy work-life balance.
4. To gather insights and suggestions from self-employed women on enhancing work-life balance within their business environments.

6. RESEARCH METHODOLOGY:

Type of Research:
This study is empirical, descriptive, and exploratory in nature. It seeks to investigate the work-life balance of self-employed women operating petty shops, beauty parlours, and tailoring businesses in Udupi district, Karnataka.

Sources of Data:
Primary data is collected through structured questionnaires administered to self-employed women. Secondary data is sourced from published journals, articles, and relevant literature to support the findings and provide context.

Sampling Unit:
The sampling unit comprises self-employed women in Udupi town.

Sampling Elements:
The key elements of the sample include women managing petty shops, beauty parlours, and tailoring businesses.

Sample Size:
The study includes a sample of 60 respondents.

Sampling   **Method:**
Stratified random sampling is employed to ensure adequate representation of self-employed women from different business types (petty shops, beauty parlors, and tailoring). This method helps capture the diversity of experiences across these sectors in Udupi town.

Area   **of**   **Study:**
The study is conducted among self-employed women in Udupi town, focusing on those engaged in beauty parlours, petty shops, and tailoring businesses.

Data   **Analysis:**
Data is analysed using PSPP and Microsoft Excel software to perform statistical calculations. Various statistical tools, including ANOVA, chi-square tests, mean, and standard deviation, are used to derive conclusions. Chi-square tests are particularly employed to explore associations between the number of working hours per day and the level of satisfaction with work hours. Additionally, hypothesis testing is conducted to determine whether there is a statistically significant relationship between working hours and satisfaction levels among self-employed women in the study.

Limitations of the study

1. The studies referenced may have concentrated on particular regions or industries, which could restrict the applicability of the findings to a wider audience.
2. This research predominantly emphasizes the experiences of women entrepreneurs, potentially overlooking the challenges and perspectives of men in comparable situations.

7.BACKGROUND OF THE STUDY:

The exploration of work-life balance among self-employed women is crucial for understanding how they navigate the complexities of managing both professional and personal responsibilities. Unlike individuals in traditional employment, self-employed women encounter distinctive challenges, such as reconciling business obligations with family commitments, managing financial uncertainties, and independently handling workload pressures.

Gaining insight into these dynamics is essential for developing support mechanisms that promote their well-being and success. Such understanding can inform better policies and resources specifically designed to address the unique needs of self-employed women within the entrepreneurial landscape.

Furthermore, examining the strategies employed by successful self-employed women to achieve a harmonious work-life balance can provide valuable, practical guidance for others in similar circumstances. This knowledge not only enhances resilience but also increases effectiveness in balancing professional endeavors with personal responsibilities, thereby contributing to the overall empowerment of self-employed women.

8.DATA ANALYSIS AND INTERPRETATION:

1 Age Distribution of the respondents

Chart 1 Chart showing the Age distribution of the respondents
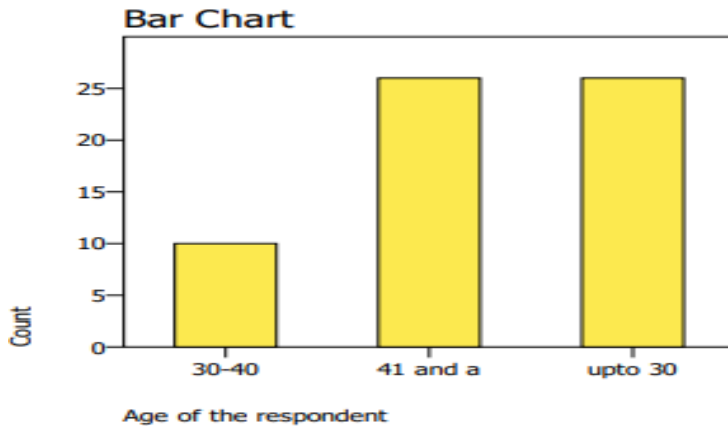

1.

Source   Survey   data

The bar diagram depicting age distribution among respondents shows a relatively balanced range of ages. There is a notable split between individuals under 30 years old (41.9%) and those aged 41 and above (also 41.9%). The age group of 31 to 40 years represents a smaller segment, accounting for 16.1% of the total respondents. This distribution indicates a diverse representation of different age groups in the survey.

2.. Marital Status

Chart 2 Chart showing the marital status of the respondents
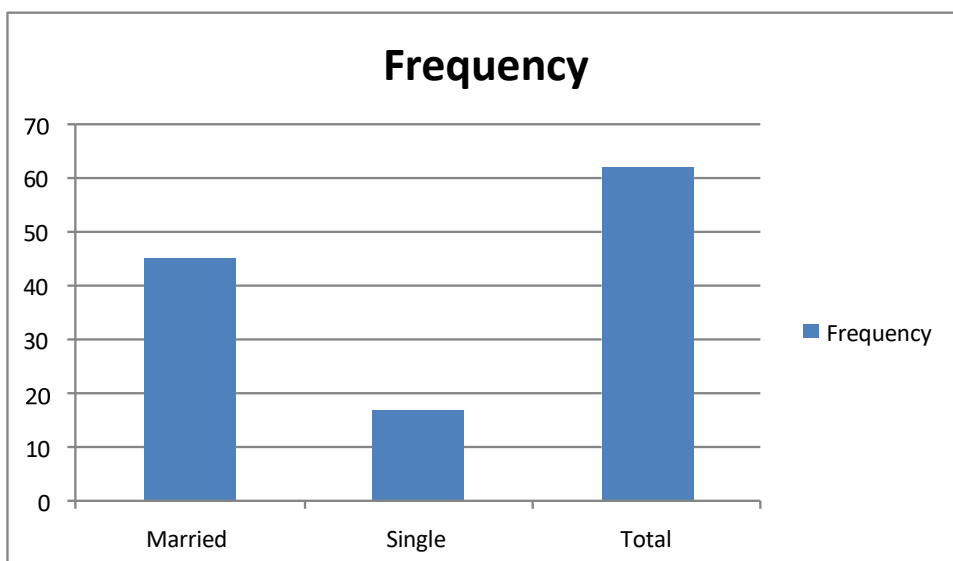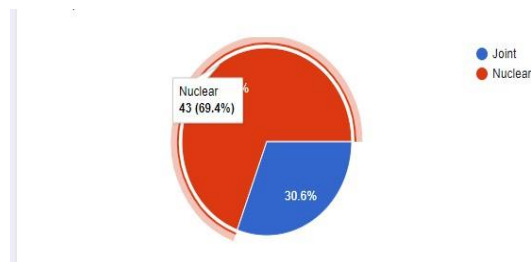

Source   Survey   data

The above table illustrating marital status clearly shows that married respondents outnumber

single respondents. The height of the bar for married individuals is significantly greater than that for singles, indicating that a larger portion of the surveyed population is married. This finding suggests that marital status may play a role in the work-life balance experienced by these women.

3 Family Structure

**Chart 3 Chart showing the family structure of the respondents**

Source   Survey   data
Analysis of the pie chart regarding family structure indicates that 43 respondents (approximately 69.4%) come from nuclear families, while 19 respondents (approximately 30.6%) belong to joint families. This data highlights the prevalence of nuclear family structures among the respondents.

4 Engagement in Personal Activities and Hobbies

**Chart 4** Engagement in Personal Activities and Hobbies: Frequency of Participation Among Respondents
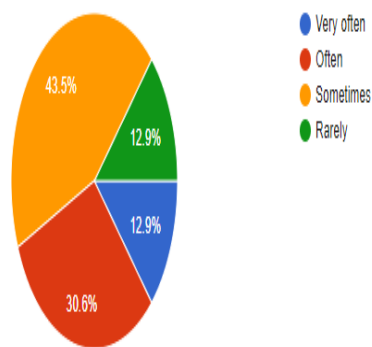
Source   Survey   Data
In the pie chart representing engagement in personal activities and hobbies, the data reveals that the majority of respondents participate in these activities often (30%). This high percentage reflects a strong inclination towards regular leisure pursuits. Additionally, a significant portion of respondents participate sometimes (27%), while a smaller segment engages very often (12.9%). The variation in engagement levels highlights the importance of personal interests in maintaining a balanced lifestyle.

5 Satisfaction with Working Hours

Chart 5 Chart showing the satisfaction level of the respondents about the working hours

responses
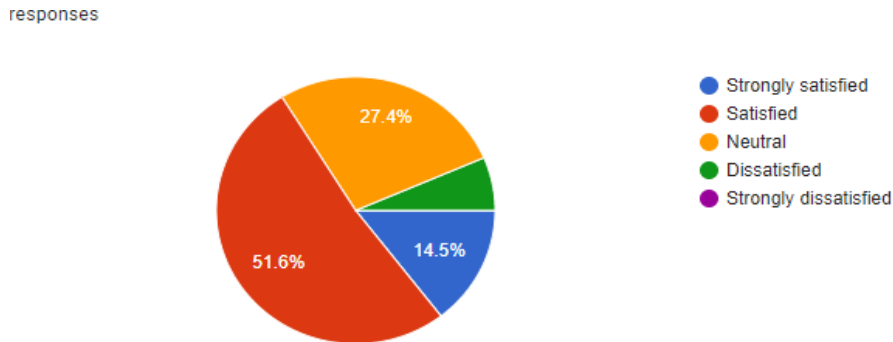
Source Surey Data

The pie chart related to satisfaction with working hours indicates that 51.6% of respondents are satisfied with their working hours, suggesting that these hours generally accommodate their personal lives well. However, a considerable 27.4% remain neutral regarding their satisfaction, indicating ambivalence about their work-life balance. A smaller but notable percentage (21%) expresses dissatisfaction, with 14.5% being strongly dissatisfied and 6.5% dissatisfied. This data reveals that a portion of respondents faces challenges in achieving a harmonious balance between work and personal life.

6. Work-Life Balance

Chart 6 Work-Life Balance: Perceived Effectiveness in Managing Professional and Personal Responsibilities
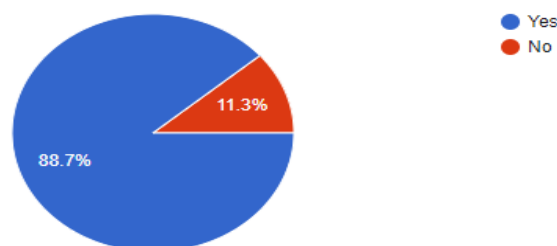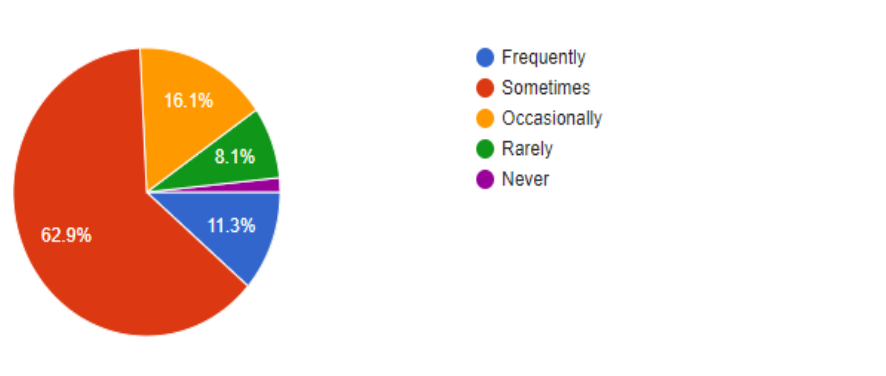

Source Survey Data

The bar diagram highlighting work-life balance shows that an overwhelming 88% of respondents feel capable of balancing their work and personal lives effectively. This high percentage underscores a widespread sentiment of satisfaction and success in managing work-life harmony among the surveyed group. Conversely, 11.3% report

difficulties in achieving this balance, indicating a minority facing challenges in juggling their professional and personal responsibilities.

7. Work-Related Thoughts Outside of Work

Chart 7   Prevalence of Work-Related Thoughts During Personal Time: Analyzing the Intrusion of Work into Personal Life

Source   survey   data

The bar diagram analyzing work-related thoughts during personal time reveals that 90.3% of respondents (62.9% sometimes, 16.1% occasionally, and 11.3% frequently) think about work when they are not at work. This prevalence suggests that work-related thoughts intrude significantly upon personal time for most respondents. In contrast, only 9.7% (8.1% rarely and 1.6% never) report rarely or never thinking about work outside of work hours, indicating that a minority successfully maintains a separation between their professional and personal lives.

9. HYPOTHESIS TESTING:

Test 1: Chi-Square Analysis of the Relationship Between Working Hours per Day and Satisfaction with Work Time

Hypothesis Testing:

- **Null Hypothesis (H_0):** There is no association between the number of working hours per day and the level of satisfaction with work time.
- **Alternative Hypothesis (H_1):** There is an association between the number of working hours per day and the level of satisfaction with work time.

Methodology:
The chi-square test was conducted to evaluate the association between the number of working hours per day and satisfaction with work time.

Results:

Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
working hours per day × satisfaction with work time	50	100.0%	0	.0%	50	100.0%

working hours per day × satisfaction with work time

			satisfaction with work time				
			strongly satisfied-	satsfied	neutral	strongly lissatisfied	Total
working hours per day	7-8	Count	2	9	8	1	20
		Row %	10.0%	45.0%	40.0%	5.0%	100.0%
		Column %	28.6%	33.3%	53.3%	100.0%	40.0%
		Total %	4.0%	18.0%	16.0%	2.0%	40.0%
	8-9	Count	5	7	6	0	18
		Row %	27.8%	38.9%	33.3%	.0%	100.0%
		Column %	71.4%	25.9%	40.0%	.0%	36.0%
		Total %	10.0%	14.0%	12.0%	.0%	36.0%
	9-10	Count	0	11	1	0	12
		Row %	.0%	91.7%	8.3%	.0%	100.0%
		Column %	.0%	40.7%	6.7%	.0%	24.0%
		Total %	.0%	22.0%	2.0%	.0%	24.0%
Total		Count	7	27	15	1	50
		Row %	14.0%	54.0%	30.0%	2.0%	100.0%
		Column %	100.0%	100.0%	100.0%	100.0%	100.0%
		Total %	14.0%	54.0%	30.0%	2.0%	100.0%

Test	Value	df	Sig. (2-tailed)
Pearson Chi-Square	12.67	6	0.049
Likelihood Ratio	14.41	6	0.025
Linear-by-Linear Association	2.17	1	0.14
N of Valid Cases	50		

The analysis was performed using PSPP software. The results of the chi-square tests are as follows:

- **Pearson Chi-Square:** $\chi^2 = 12.67$, p = 0.049
- **Likelihood Ratio Test:** $\chi^2 = 14.41$, p = 0.025
- **Linear-by-Linear Association Test:** $\chi^2 = 2.17$, p = 0.140

Interpretation:
Based on the results of the chi-square tests, the null hypothesis (H_0) is rejected. Both the Pearson Chi-Square test and the Likelihood Ratio test yielded p-values less than 0.05, indicating a statistically significant association between the number of working hours per day and satisfaction with work time.

However, the Linear-by-Linear Association test resulted in a p-value of 0.140, suggesting that while there is an association, it may not be linear in nature. Overall, the findings support the conclusion that an association exists between the number of working hours and the level of satisfaction with work time, thus leading to the rejection of the null hypothesis.

Findings:

1. **Marital Status Distribution:** The survey results indicate a higher representation of married individuals among the respondents, suggesting that married self-employed women constitute a significant segment of the population studied.
2. **Age Distribution:** The age demographics of the survey reflect a balanced distribution, with a nearly equal percentage of respondents under the age of 30 and those aged 41 and over. Conversely, the group aged 31 to 40 years represents the smallest demographic.
3. **Satisfaction Levels by Age:** Analysis of satisfaction levels reveals that there are no significant variations across different age groups. The mean satisfaction scores demonstrate consistency among respondents, regardless of their age brackets.
4. **Health Impact:** A notable 40.3% of respondents reported that their health is adversely affected due to work-related stressors.
5. **Support Systems:** A substantial 66.1% of respondents indicated that they benefit from a support system that assists them in managing their work and personal responsibilities effectively.
6. Work Hours Flexibility: A significant majority of respondents reported that having flexible work hours positively impacts their ability to balance personal commitments with professional responsibilities.

7 Impact of Work Environment: The work environment, including workspace organization and support from family members, significantly influences the respondents' satisfaction with their work-life balance.
8 Mental Health Awareness: Many respondents expressed the need for increased awareness of mental health issues and stress management techniques among self-employed women.
9 Technology Utilization: The effective use of technology (e.g., scheduling apps, communication tools) was noted to enhance productivity and improve the balance between work and personal life.
10 Community Engagement: Respondents who engaged in community networks or groups reported feeling more supported and better able to manage their work-life balance.

Suggestions:

1. **Support for Care Responsibilities:** Implement resources and support systems aimed at assisting self-employed women with childcare and eldercare responsibilities, facilitating a more manageable balance between professional and personal commitments.
2. **Fostering a Work-Life Balance Culture:** Promote a workplace culture that prioritizes work-life balance through active leadership support and recognition of employees' personal needs, thereby encouraging a more harmonious integration of work and life.
3. **Wellness Programs:** Introduce wellness initiatives and stress management activities designed to alleviate work-related stress, enhancing overall well-being among self-employed women.

4   Promoting Flexible Work Arrangements: Encourage self-employed women to implement flexible work schedules that allow for better alignment of personal and professional responsibilities.

5 Creating Supportive Work Environments: Foster work environments that prioritize organizational support, including access to resources that assist in managing workloads effectively.

6 Mental Health Resources: Provide workshops and resources focused on mental health awareness, stress management, and coping strategies tailored for self-employed women.

7. Leveraging Technology: Encourage the adoption of productivity tools and technologies that facilitate efficient time management and enhance communication, helping self-employed women maintain their work-life balance.

8 Building Community Networks: Create networking opportunities for self-employed women to connect, share experiences, and support one another, which can contribute to improved well-being and balance.

9. Regular Feedback Mechanisms: Establish regular feedback channels that allow self-employed women to express their challenges and successes in achieving work-life balance, enabling the development of targeted support initiatives.

10 Clear Communication Channels: Establish transparent communication channels for addressing concerns related to work-life balance. Provide opportunities for feedback and suggestions to ensure that employees feel heard and supported in their efforts to achieve balance.

10. CONCLUSION:

In conclusion, achieving work-life balance presents its challenges, yet it offers significant rewards that can profoundly impact the lives of self-employed women. The journey towards this equilibrium is often fraught with obstacles, including the struggle to juggle business responsibilities, family commitments, and personal health. However, by prioritizing their well-being and actively pursuing effective strategies to foster balance, self-employed women can not only excel in their entrepreneurial pursuits but also cultivate rich and fulfilling personal lives.

To navigate these challenges successfully, it is essential for women entrepreneurs to engage in ongoing self-reflection, allowing them to assess their needs and adjust their strategies accordingly. This adaptability is crucial, as it enables them to respond effectively to changing circumstances, whether that involves scaling their business, managing familial responsibilities, or addressing personal health issues.

A steadfast commitment to self-care is equally vital. By recognizing the importance of mental and physical health, women can create sustainable practices that promote resilience and reduce stress. Incorporating wellness routines, seeking social support, and establishing boundaries between work and personal life can lead to enhanced productivity and overall satisfaction.

Furthermore, the insights gained from this exploration underscore the need for supportive policies and resources tailored to the unique challenges faced by self-employed women. Employers, policymakers, and community leaders must recognize and address these needs to foster an environment conducive to work-life balance.

Ultimately, the pursuit of balance is not just about managing time; it is about creating a holistic approach to life that values both professional achievements and personal fulfillment. By embracing this mindset, women entrepreneurs can pave the way for a more sustainable and enriching future in both their professional and personal spheres. This balanced approach not only enhances their quality of life but also sets a powerful example for future generations, inspiring them to pursue their dreams while maintaining their well-being.

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