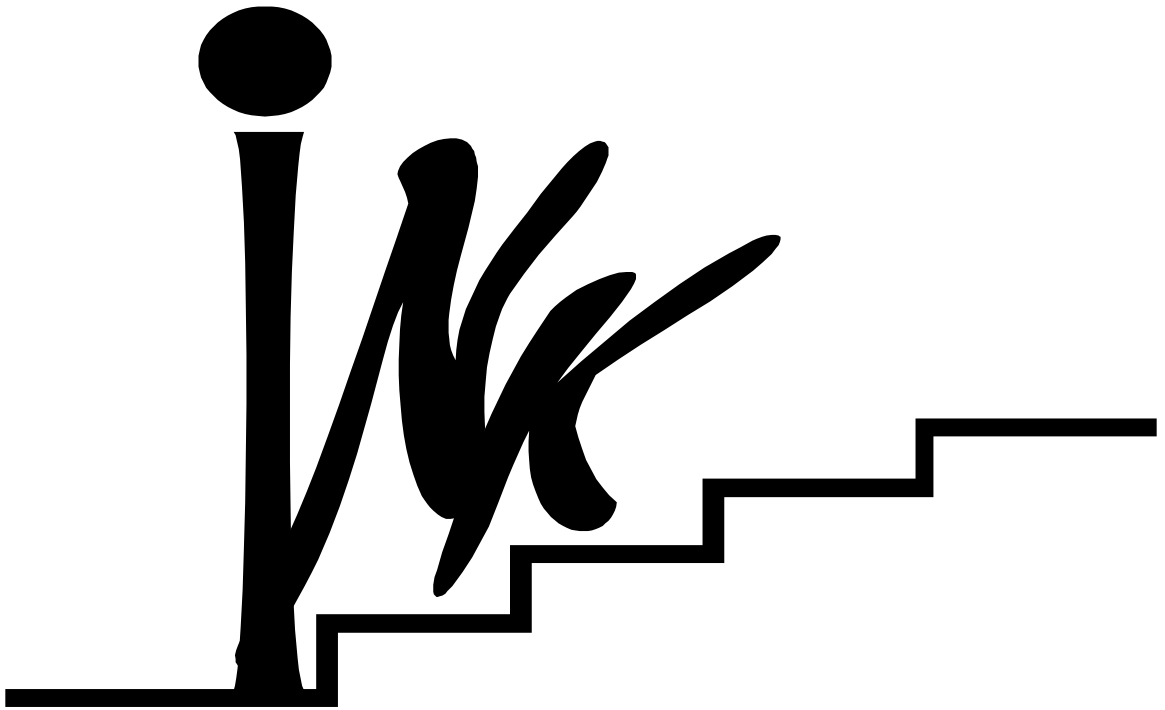




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SHRI SHIKSHAYATAN COLLEGE



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FOREWORD

The world witnessed a complete halt during the recent pandemic (2019-2022). The sudden down-turn of the economy as a consequence of covid-19 was followed by an immediate need for an economic recovery in the post-covid scenario. Unequivocally the prescription for economic recovery is enhanced investments and more innovation. In India, the post-covid phase witnessed a boost in entrepreneurship programs and technological upgradation that paved the path for the much-needed economic rehabilitation and growth.

We are immensely pleased to publish our digital edition of INK, the departmental journal of Commerce (Morning). INK contains articles on relevant socio-economic issues – contributed both by students and faculty members of the department.

This edition of INK focus on the post-covid scenario capturing the economic recovery phase. The articles reflect the ways and means implemented to put the economy back to a growth path and also highlight the finer technological advancements made in the post-covid world. There are articles that have explored the role of AI in brand management and the role of government in driving consumer preferences to ensure environmental protection and sustainability. Some articles have delved on women entrepreneurship and the impact of various programmes to boost their economic growth. There are also articles that have explored recent topics like impact of Global Reporting Initiatives on Corporate Social Responsibility in India and social issues like the migration of students from small towns to urban cities for higher education.

We hope our readers would enjoy the current edition of INK and remain our constant source of inspiration.

We are thankful to Dr. Papiya Chaudhary, our Teacher-In-Charge, Dr. Kajal Gandhi, In-charge (Commerce, Morning and Business Administration) and Smt. Fatema Mandlaywala, Head of the Department (Commerce, Morning) for providing us with all the support in making this publication possible.

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EXPLORING THE ROLE OF MICROFINANCE IN EMPOWERING WOMEN ENTREPRENEURS

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Abstract

This study investigates the role of microfinance in empowering women entrepreneurs by providing financial services to those traditionally excluded from conventional banking systems. Through a review of relevant literature and analysis of data from 125 participants in Kolkata, the research highlights how microfinance enhances financial inclusion, increases income, and supports business growth among women. The findings show that while microfinance contributes significantly to economic independence and social empowerment, challenges such as high interest rates and sustainability concerns remain. The study underscores the importance of financial literacy, supportive regulatory frameworks, and technological integration in maximizing the impact of microfinance on women's empowerment and economic development.

INTRODUCTION

Microfinance is a financial practice aimed at extending banking services to those traditionally excluded from conventional banking systems, particularly low-income individuals in developing countries or marginalized communities. Unlike traditional banks, microfinance institutions (MFIs) cater to clients who lack collateral or face other barriers to accessing formal financial services. MFIs offer a range of financial products tailored to the needs of their clients, including small loans, savings accounts, insurance, and money transfer services. These services are often provided without conventional collateral requirements, instead utilizing innovative approaches like group lending or social collateral to mitigate risk.

Microfinance is celebrated for its potential to alleviate poverty, empower women, and foster economic development by enabling individuals to access capital, build assets, and enhance their financial well-being. Beyond merely providing financial resources, microfinance often incorporates components of financial education, business training, and social support to equip borrowers with the skills and knowledge needed to manage their finances and businesses effectively. This holistic approach to financial inclusion aims not only to improve individuals' economic circumstances but also to enhance their overall quality of life and contribute to broader social and economic development goals. As such, microfinance represents a powerful tool for promoting economic empowerment and fostering sustainable livelihoods among marginalized populations worldwide.

LITERATURE REVIEW:

Kabeer (2001) : Naila Kabeer's research examined the multidimensional aspects of women's empowerment, including economic, social, and political dimensions. She argued that microfinance

can be a tool for women's empowerment when coupled with broader social changes that challenge gender norms and promote women's rights.

D'Espallier et al. (2011) : Bert D'Espallier, Isabelle Guérin, and Roy Mersland conducted a comparative study on microfinance institutions (MFIs) and their impact on women entrepreneurs in various countries. Their research highlighted differences in MFI models (e.g., group lending vs. individual lending) and their differential impacts on women's empowerment outcomes.

Johnson and Rogaly (1997) : Susan Johnson and Ben Rogaly's ethnographic study in India explored the socio-cultural dynamics of microfinance participation among women. They documented how microcredit programs not only provide financial resources but also empower women by challenging traditional gender roles and fostering collective solidarity among borrowers.

OBJECTIVES OF STUDY :

- Assess the impact of financial support services on women entrepreneurs' skills and empowerment.
- Explore how microfinance group participation influences women's social networks and community-level empowerment.
- Investigate how microfinance has helped women to generate income.
- Examine the psychological and well-being effects of microfinance participation on women entrepreneurs.
- Analyze how women's economic empowerment through microfinance affects household dynamics, decision-making, and gender roles.

RESEARCH METHODOLOGY

Area of Study :

Descriptive and analytical research covering diverse perspectives on a broad scale.

Sample :

- **Sample Unit** : Age 18-40
- **Sample Size** : 125 participants from Kolkata, selected via random convenience sampling.
- **Sampling Technique** : Convenience Sampling (non-probability).

Data Collection :

- **Primary Data** : Collected through Google Forms.
- **Secondary Data** : Sourced from journals, articles, research papers, and online platforms.
- **Method** : Questionnaire via Google Forms.

Tools for Analysis and Presentation :

Percentage methods, scatter diagrams, and graphical tools are used for data analysis and presentation.

PRESENTATION OF DATA, ANALYSIS AND FINDINGS

This data is collected from some journals, articles, case studies, websites, etc from online platforms.

Empowering Women Entrepreneurs through Microfinance : Harnessing Financial Inclusion for Economic and Social Empowerment

ASPECT	DATA POINT	ANALYSIS
Access to Finance	89% of microfinance clients are women globally (CGAP, 2020)	Microfinance significantly enhances financial inclusion for women who often lack access to traditional banking services, enabling entrepreneurship opportunities.
Access to Finance	70% of women entrepreneurs report business growth (UN Women)	Access to microfinance allows women to expand businesses, contributing to economic growth and poverty reduction within communities
Income Generation	Women's income increases by 20% on average (World Bank)	Microfinance loans enable women to invest in their businesses, leading to improved income levels and financial stability.
Social Impact	96% of women report increased self-esteem (Microfinance Focus)	Beyond financial gains, microfinance boosts women's confidence and status in households and communities, promoting gender equality.
Education and Empowerment	62% of women invest in children's education (UN Women)	Improved financial standing allows women to prioritize education, enhancing future opportunities for themselves and their families.
Challenges	High interest rates in some regions hinder sustainability (IFC)	Sustainability of microfinance initiatives remains a concern due to high interest rates and operational challenges in certain contexts, affecting long-term empowerment.

Analysis :

- ✓ **Access to Finance** : The high percentage of women as microfinance clients underscores its crucial role in financial inclusion, countering traditional banking disparities.

- ✓ **Business Growth** : Reported business growth among women entrepreneurs highlights how microfinance catalyses economic development through small enterprise expansion. Income Generation: Significant income gains indicate that microfinance loans effectively translate into tangible economic benefits for women.
- ✓ **Social Impact** : Improved self-esteem among women reflects broader societal benefits, reinforcing the transformative impact of financial empowerment.
- ✓ **Education and Empowerment** : Investment in education underscores the ripple effects of microfinance on future generations, promoting sustainable development.
- ✓ **Challenges** : Despite benefits, challenges like high interest rates necessitate careful consideration of sustainability to maximize long-term impact.

The above table and analysis illustrate how microfinance serves as a potent tool in empowering women entrepreneurs, addressing both economic and social dimensions of empowerment.

CONCLUSION AND RECOMMENDATIONS

Microfinance empowers women entrepreneurs by providing access to financial services, enhancing economic independence, and promoting social empowerment. It enables women to start and expand businesses, improve household income, and strengthen decision-making within families and communities. Despite its successes, challenges like high interest rates, sustainability, and cultural barriers persist, requiring ongoing efforts to ensure broader access and impact. Future focus should include enhancing financial literacy, improving regulatory frameworks, and leveraging technology to expand microfinance reach. Microfinance remains a vital tool for advancing women's empowerment, economic growth, and gender equality worldwide.

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CONSUMER PREFERENCES AND PERCEPTIONS OF ELECTRIC VEHICLES : ASSESSING MARKET ADAPTABILITY AND GOVERNMENT INCENTIVE ASSESSMENT IN BEHALA, KOLKATA

Paromita Mondal, B.Com., Roll No.-55, Semester 6

**Supervised by : Smt. Fatema Mandlaywala, Assistant Professor, Department of Commerce
(Head of the Department of Commerce – Morning), Shri Shikshayatan College**

Abstract

The transition from conventional fuel-powered vehicles to electric vehicles (EVs) marks a significant shift in the global automobile industry, with India emerging as a key player due to its large market size and government-led push towards sustainable mobility. This study explores the current state of EV adoption in Behala, Kolkata, analyzing consumer awareness, satisfaction, and the challenges faced in transitioning to electric mobility. It highlights the growing interest in EVs driven by environmental concerns and potential cost savings, despite barriers such as limited charging infrastructure and high initial costs. The literature review draws on insights from the International Energy Agency, Deloitte, and the World Economic Forum, emphasizing the role of public-private partnerships and government incentives in promoting EV adoption. A survey of 100 respondents reveals high familiarity with EVs and a strong intent to purchase within the next two years, with Tata Motors, Tesla, and Mahindra Electric as leading brands. However, concerns regarding charging station availability, costs, and range remain significant. The findings suggest that successful EV integration requires collaborative efforts among policymakers, industry players, and consumers, with a focus on expanding infrastructure, incentivizing domestic manufacturing, and increasing public awareness of the long-term benefits of EVs. Addressing these challenges holistically will support the growth of India's EV market, reduce carbon footprints, and enhance economic resilience.

INTRODUCTION

The way that automobiles will develop in the future has undergone a global paradigm shift. Even though flying automobiles might not be considered a realistic choice in 2024, we have made significant progress from the conventional fuel-guzzling cars to alternatives like EVs, which are available in both the two- and four-wheeler segments.

As one of the world's largest automobile markets, India's country-wide electrification will be a turning point for the entire world and the country itself. Driven by the Indian government's push towards sustainable mobility, growing consumer demand for new technologies, and the emergence of private players with an interest in EV technology, the future of electric vehicles in India looks promising. However, the country continues to face several challenges in its efforts to fully adopt electric vehicles, the most significant of which being the scarcity of charging stations and the high initial cost of EVs.

LITERATURE REVIEW

International Energy Agency (IEA) Global EV Outlook (2023) This edition features analysis of the financial performance of EV-related companies, venture capital investments in EV-related technologies, and trade of electric vehicles. Finally, the report makes available two online tools: the Global EV Data Explorer and Global EV Policy Explorer, which allow users to interactively explore EV statistics and projections, and policy measures worldwide.

Deloitte Global Automotive Consumer Study (2022) The study highlights that consumers are increasingly considering EVs due to environmental concerns and potential cost savings. However, range anxiety and lack of charging infrastructure remain significant barriers. Environmental sustainability is a major driver, but practical concerns about vehicle range and infrastructure need addressing.

World Economic Forum (WEF) (2021) The white paper highlights the role of public-private partnerships in promoting EV adoption. It stresses the importance of collaborative efforts to develop charging infrastructure and provide consumer incentives. Collaborative approaches between governments and private sectors enhance the effectiveness of incentive programs.

OBJECTIVE

The objectives of the study are :

- To analyse the awareness of consumers about the E-vehicles
- To analyse the level of satisfaction of consumers towards E-vehicles.
- Examine the current state of EV infrastructure in Behala, including the availability and convenience of charging stations.
- Identify the primary factors influencing the decision to purchase or lease an electric vehicle in Behala.
- Identify consumer concerns regarding electric vehicles.
- To analyse the level of awareness of customers towards various Government E-transportation initiatives.

RESEARCH METHODOLOGY

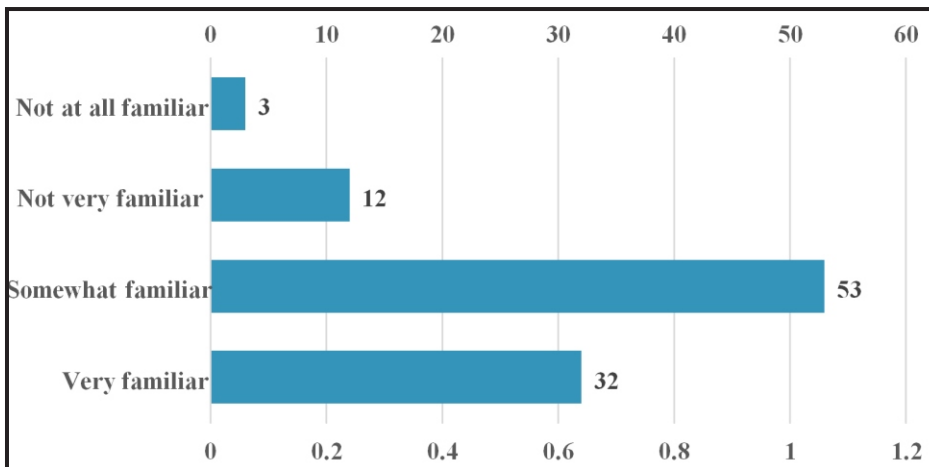
- **Research Instrument** : Questionnaire is a research instrument consisting of a series of a series of question and other prompts for the purpose of gathering information from respondents.
- **Sampling Design** : Sampling is a process used in the statistical analysis in which a predetermined number of observations are taken from a larger group. The sampling technique used in this study is snowball techniques.
- **Convenience Sampling** : a method of sampling in which units are chosen in such a way that they are easiest for the researcher to access
- **Tools used for analysis** : The data collection tools refer to the devices or instruments used to collect the data. The success of any research depends solely on the data which drives it. In this study data is collected through charts, graphs, percentages, tables.

ANALYSIS AND FINDINGS

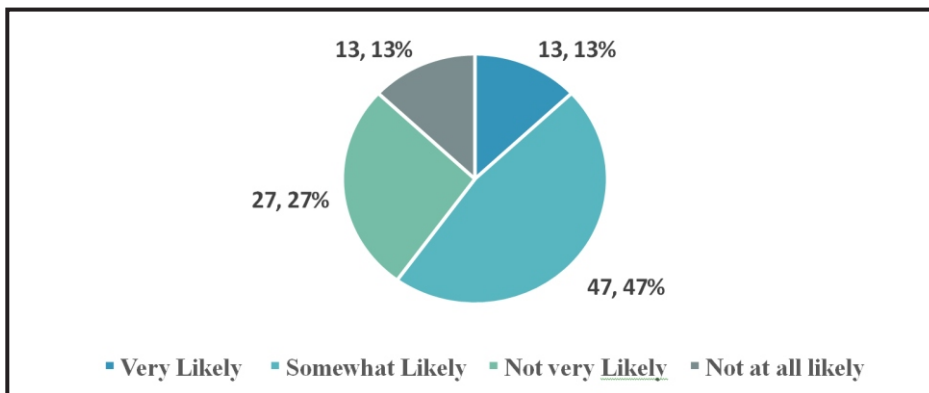
Occupational Profile : A majority (57%) of respondents are employed, with students (18%) and self-employed individuals (17%) also comprising substantial portions.

Vehicle Ownership : While 57% of respondents own a vehicle, ownership of EVs remains low at 5%, with petrol/diesel vehicles predominating (56%).

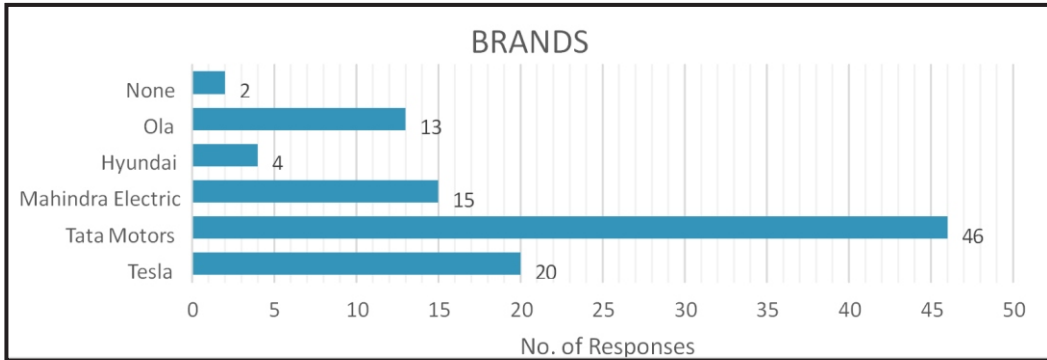
Familiarity with Evs : The majority (85%) of respondents are familiar with EVs, indicating a high awareness level, with positive experiences reported by 87% of those who have used Evs.



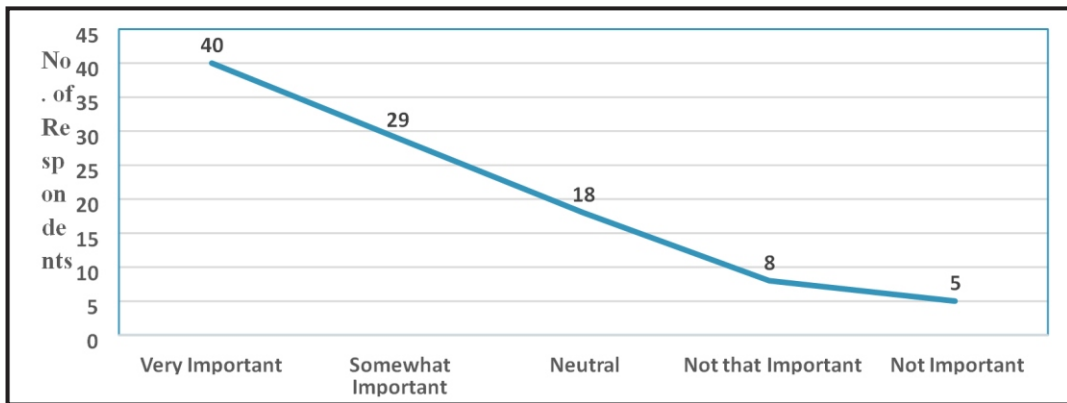
Likelihood to Purchase Evs : 74% of respondents express interest in purchasing an EV within the next 2 years, underscoring a strong potential market for Evs.



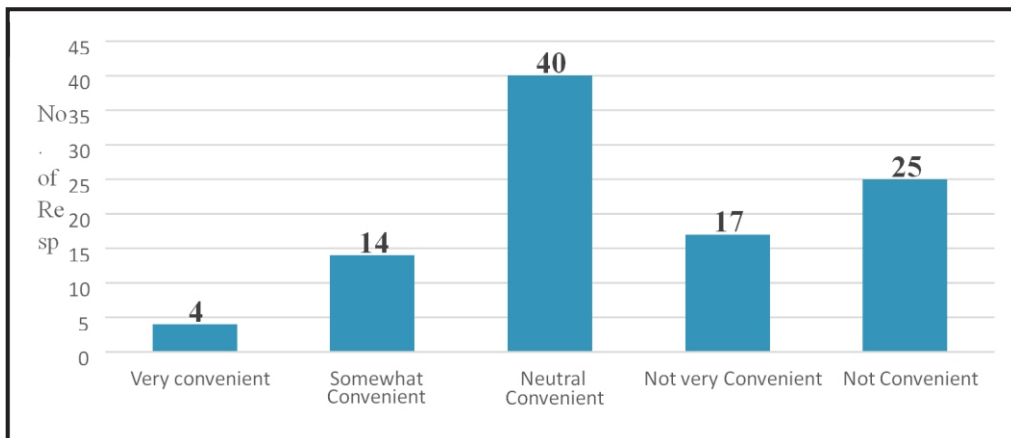
Brand Recognition : Tata Motors leads in brand association with EVs (46%), followed by Tesla (20%) and Mahindra Electric (15%), highlighting local brand strength in the EV market.



Decision Factors : Environmental impact (75%) and cost savings (60%) are the top considerations influencing EV purchase decisions, with technology and performance also influencing choices.



Charging Infrastructure : While 57% find the current charging infrastructure convenient, improvements are desired, especially concerning charging station availability (72%) and charging times (51%).



CONCLUSION

The adoption of electric vehicles (EVs) in Behala, Kolkata, is shaped by a complex interplay of consumer preferences, economic factors, and government incentives. A survey of 100 respondents revealed strong interest in EVs, driven by environmental awareness and potential savings in fuel costs, though barriers like pricing and limited infrastructure hinder wider adoption. While the Indian EV industry is gaining traction with government support and rising oil prices encouraging alternatives, a full transition from internal combustion engine vehicles requires expanded charging infrastructure and vehicles with greater range. The study also highlighted the importance of government incentives, though respondents pointed out issues with accessibility and effectiveness. For successful integration of EVs in Behala, collaborative efforts between policymakers, industry stakeholders, and consumers are crucial. Policy changes should focus on infrastructure development, incentivizing domestic manufacturing, and educating the public on the long-term benefits of EVs. Addressing these challenges holistically can help foster sustainable transportation, reduce carbon footprints, and strengthen economic resilience in India's emerging EV market.

RECOMMENDATIONS

To boost EV adoption in Behala, Kolkata, several strategies can be implemented :

- **Reduce Costs** : Financial incentives and subsidies can make EVs more accessible, encouraging consumers to switch from conventional vehicles.
- **Expand Charging Infrastructure** : Develop a comprehensive network of charging stations in key areas like residential zones, public spaces, and major routes to improve convenience and consumer confidence.
- **Consumer Education** : Conduct awareness campaigns to educate the public on the benefits and operational aspects of EVs, addressing common misconceptions.
- **Test Drive Events** : Organize regular test drives to allow potential buyers to experience EVs firsthand, overcoming skepticism and showcasing performance.
- **Invest in R&D** : Focus on improving battery technology, enhancing vehicle range, and reducing charging times to address performance-related concerns.

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IMPACT OF AI-DRIVEN PERSONALIZATION STRATEGIES IMPLEMENTED BY AMAZON INDIA TO ENHANCE BRAND ENGAGEMENT

Kankona Das, BBA, Semester 6

Supervised by : Smt. Jayita Dasgupta, Assistant Professor, Department of Business Administration (Head of the Department of Business Administration), Shri Shikshayatan College

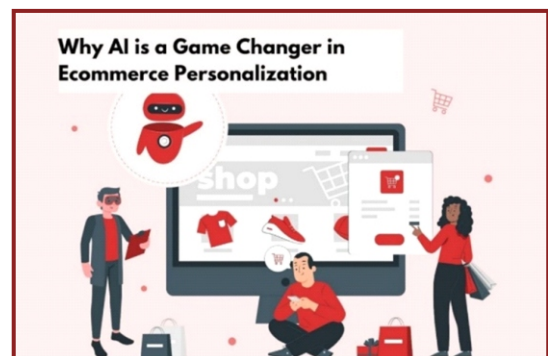
Abstract

This study examines the impact of AI-driven personalization strategies on brand engagement, focusing on Amazon India's use of advanced algorithms to tailor product recommendations, search results, and marketing messages. The research explores how these personalized strategies affect consumer engagement, satisfaction, loyalty, and brand perception. By analyzing primary data collected through a structured questionnaire and secondary data from existing literature, the study reveals that personalized recommendations significantly influence purchase decisions and enhance user experiences. Despite high user satisfaction and positive impacts on brand loyalty, challenges such as privacy concerns and the need for more accurate recommendations persist. Recommendations include improving personalization accuracy, increasing user awareness, enhancing conversion rates, expanding product discovery, providing greater user control, addressing privacy issues, and encouraging customer loyalty. Limitations include the study's short duration, potential inaccuracies in online responses, and the limited representation of certain demographic groups. The findings underscore the need for a balanced approach to AI-driven personalization that enhances user engagement while addressing privacy and recommendation accuracy.

INTRODUCTION

Advancements in AI and machine learning have revolutionized personalized marketing by leveraging algorithms to analyze vast customer data, preferences, behaviors, and interactions. This AI-driven personalization delivers tailored content, product recommendations, and experiences, enhancing customer engagement and satisfaction.

Amazon India, a leader in the e-commerce sector, utilizes AI-driven personalization to refine product recommendations, search results, marketing messages, and user interfaces based on customer browsing history, purchase patterns, demographics, and preferences.



This research explores how these personalized strategies influence brand engagement, which includes emotional connections, customer satisfaction, loyalty, repeat purchases, and brand perception. By delivering relevant and meaningful interactions, AI-driven personalization aims to deepen brand engagement, build loyalty, and drive business growth.

LITERATURE REVIEW

1. Lin (2022) in "AI-Based Marketing Personalization : How Machines Analyze Your Audience," emphasizes AI's role in modern marketing by analyzing data, personalizing messages, optimizing campaigns, and predicting behaviors, which boosts customer satisfaction, loyalty, and revenue.
2. GoDataFeed (n.d.), in "How Amazon Uses AI to Dominate E-commerce," highlights Amazon's use of AI for personalized recommendations, dynamic pricing, and supply chain optimization, enhancing shopping experiences and maintaining its market leadership.
3. AIContentfy Team (2023) in "The Role of AI in Content Personalization" explores how AI customizes content for users, with examples from Netflix and Amazon. The article discusses benefits, challenges like privacy, and AI's impact on engagement and brand loyalty.
4. Smith et al. (2020) in "AI-Powered Personalization and Customer Engagement," show how AI-driven strategies enhance customer engagement by delivering personalized content, improving satisfaction, loyalty, and repeat purchases.

OBJECTIVES

The following are the aims and objectives of this study:

- ✓ To Evaluate the Effectiveness of AI-Powered Personalization Strategies
- ✓ To Analyze Consumer Perceptions and Attitudes Towards Personalization
- ✓ To Examine the Role of Personalized Recommendations in Brand Engagement

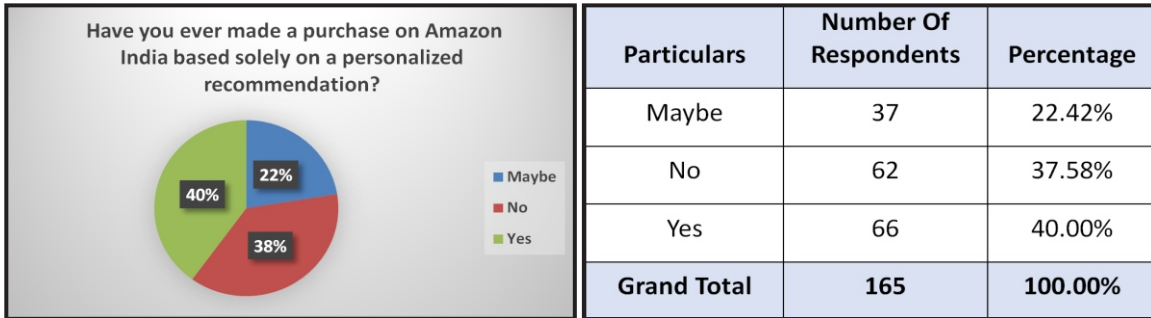
RESEARCH METHODOLOGY :

As mentioned before, the core aim of the study was to analyze the impact of AI-driven personalization strategies implemented by Amazon India to enhance brand engagement. Hence for this analysis, both primary and secondary data were used.

- ✓ **Primary data** was collected through a structured questionnaire made with the help of Google Forms and circulated online through various social media platforms.
- ✓ **Secondary data** - research reports by other researchers, published journals, articles on websites, etc. were studied to extract the required data
- ✓ **Sampling Method** – Samples were chosen through convenience sampling method
- ✓ **Place of study** : The study was conducted in Kolkata
- ✓ **Sample size** : The sampling method chosen was random sampling and the sample size was 165.
- ✓ **Period of study** : The survey was carried on for a period of 1 month.
- ✓ **Tools used for collecting data** : There are various statistical tools that have been used to interpret the data collected, such as frequency tables, bar graph, pie charts, etc.

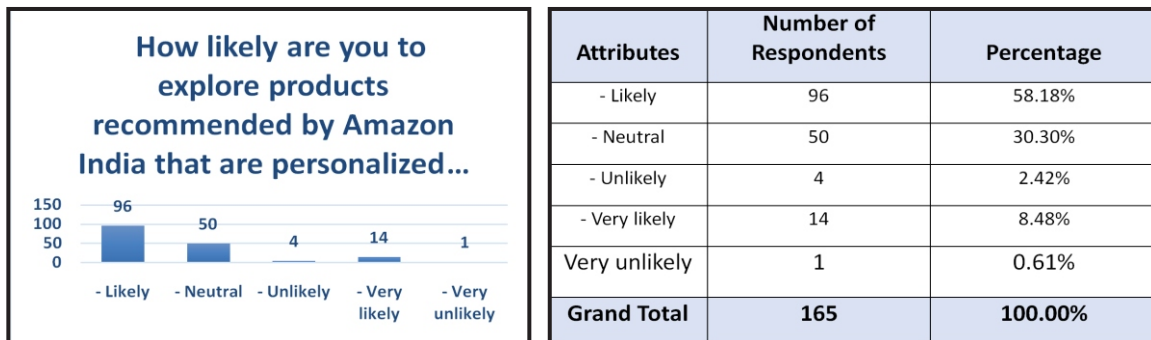
FINDINGS

Purchases on Amazon India Based Solely on Personalized Recommendations Interpretation



40% of respondents made purchases solely based on personalized recommendations, highlighting their effectiveness. 22.42% are influenced, showing a strong impact on purchase decisions, while 37.58% have not, indicating room for improvement.

Likelihood of respondents to explore products recommended by Amazon India that are personalized to their Interpretation :



58.18% of respondents are likely to explore personalized recommendations, showing strong interest. 30.30% are neutral and may explore depending on other factors, while 8.48% are very likely, indicating high receptiveness. Only 2.42% are unlikely, reflecting an overall positive response to this feature.

Impact of Personalized Recommendations on Loyalty to Amazon India Interpretation :



Interpretation :

27.27% of respondents agree, and 0.61% strongly agree, that personalized recommendations contribute to their loyalty to Amazon India, highlighting the belief that these recommendations play a crucial role in fostering loyalty. However, 9.70% disagree, and 4.85% strongly disagree, indicating that personalized recommendations are not a significant factor for their loyalty. The majority, 57.58%, remain neutral, suggesting that personalized recommendations do not strongly influence their loyalty.

Likelihood of Recommending Amazon India Based on Personalized Shopping Experiences

Attributes	Count	Percentage
1	1	0.61%
2	1	0.61%
3	3	1.82%
4	7	4.24%
5	23	13.94%
6	20	12.12%
7	38	23.03%
8	45	27.27%
9	16	9.70%
10	11	6.67%
Grand Total	165	100.00%

Interpretation :

27.27% of respondents are highly likely to recommend Amazon India, rating their personalized shopping experience 8 out of 10, while 23.03% rated it 7 out of 10. Additionally, 13.94% would recommend with a rating of 5 out of 10. Only 0.61% gave a low rating of 1 out of 10, indicating generally positive sentiments towards recommending Amazon based on personalized experiences.

CONCLUSION

- This project explored AI-driven personalized strategies on Amazon India, focusing on their impact on consumer engagement. The study highlighted the effectiveness of AI in shaping consumer behavior through tailored recommendations, especially among a student-based, lower-income demographic.
- Findings showed that most users noticed and were influenced by personalized content, enhancing their shopping experience and brand loyalty. However, privacy concerns and recommendation accuracy were notable issues, suggesting the need for a balance between personalization and user privacy.
- Recommendations include refining personalization accuracy, increasing user awareness, and addressing privacy concerns transparently. By enhancing AI-driven personalization, brands can deepen consumer connections, drive sales, and remain competitive in the evolving e-commerce landscape.

RECOMMENDATION

- **Enhance Personalization Accuracy** : Use advanced AI to improve recommendation accuracy based on user behavior.
- **Increase Awareness** : Boost user awareness of personalized recommendations through targeted marketing and educational content.
- **Improve Conversion Rates** : Optimize product placements, offer personalized discounts, and enhance the shopping interface to convert users into customers.
- **Expand Product Discovery** : Diversify recommendations to introduce users to more relevant products and brands.
- **Empower User Control** : Offer more customization options for personalization settings and feedback mechanisms.
- **Address Privacy Concerns** : Communicate transparently about data use and provide opt-in/out options.
- **Encourage Loyalty** : Develop personalized loyalty programs and exclusive offers to foster long-term customer relationships.

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AN ANALYSIS OF THE TEA PLANTATION WORKERS OF RANGIYA, ASSAM

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Abstract

This study explores the socio-economic conditions of tea garden workers in Rangiya, Assam, highlighting the historical and current challenges faced by this marginalized community. The introduction traces the origins of tea labourers in Assam, brought as indentured workers during the British colonial era, and describes their poor working and living conditions. The study investigates the contemporary issues faced by the labourers, such as low wages, lack of healthcare, seasonal employment, and the absence of educational opportunities. Data collected from Menoka Tea Estate reveals a mixed response from workers, with some expressing satisfaction, while others highlight issues like lack of owner presence and poor sanitary conditions. National and international comparisons underscore that tea plantation workers globally endure similar challenges, with low wages, poor working conditions, and inadequate support systems. The study concludes by emphasizing the need for owner involvement in estate management and recognizing the essential contribution of tea workers to the industry's revenue. Recommendations include enhancing working conditions, improving wages, and focusing on workers' welfare to ensure sustainable growth in the tea sector.

INTRODUCTION

In the 19th century, the British found Assam suitable for tea cultivation and wanted to increase their revenue by planting tea, so they brought labourers from different parts of the country to clear the large tracts of forest and make tea gardens. Tea garden workers were brought to the tea plantations of Assam in several phases from the mid nineteenth century to the mid twentieth century from the tribal heartland of central-eastern India as indentured labourers.

Emergence of tea labourers in Assam :

In 1841 the first attempt was made by the Assam Company to recruit labourers. In this attempt, 652 people were forcibly recruited, but due to an outbreak of cholera, most of them died and those who survived fled. Conditions of recruitment of labour from Bengal and Bihar were inhuman. Arakattis resorted to several fraudulent practices and physical force. After the journey, their life in the tea gardens was also difficult. Planters made barracks known as the Coolie line for the labourers and these were overcrowded. "Coolie" was a term used by tea garden authorities to denote labourers, and is now considered to be a derogatory term by the community.

The labourers did not enjoy any personal freedom at all, and were forbidden to meet labourers working at other tea gardens. Prior permission from the manager of the tea gardens was necessary for the marriage of the labourers. The wages paid to labourers were very low. This forced the whole of family members to work in the tea garden. The situation remained the same up to 1900. It was only by an Act of 1901 that wages increased to ₹5.5 for men and ₹4.5 for women. However, children's wages remained the same.

Health and education conditions during colonial times :

Thousands of labourers died annually due to the lack of availability of health care. The gardens did not appoint any doctors. The tea planters never encouraged education to garden labourers as it would prevent them from physical labour or encourage protest against exploitation. Most of the gardens didn't have hospitals to treat the labourers.

OBJECTIVES OF THE STUDY

The objective of my project topic: Study on the tea labourers of Rangiya, Assam mentioned below, and it is to be noted that the following objectives that will be pointed out here which will be analysed in detail.

1. In the current scenario, low productivity of workers, increasing social costs of production and fall in tea prices are the most discussed issues among the tea estate manufacturers. Moreover, this has been manifested through the closure and abandonment of many tea estates especially in areas of Bengal and Kerala as per the recent data; And this topic has been specifically selected to check whether Assam being the largest tea producing state in India is a victim of this situation or not.
2. To improve the overall situation of labourers of the tea estates of Assam and offer suitable suggestions on the basis of findings.
3. To explore the problems faced by the tea garden workers of Assam and to focus on their well-being in doing tea garden activities.
4. To check whether the company makes the payment of wages on time to the labourers without exploiting them.
5. To study the socio-economic conditions of the plantation workers in Assam.
6. As per the current situation, many labourers are falling victim to seasonal employment in many parts of India specifically North Bengal due to the careless attitude of the tea estate owners towards the estate labourers as the owners tend to operate maximum of the estate activities without being physically present

LIMITATIONS OF THE STUDY

The following are the limitations that I've faced while preparing my project:

- **Time Constraint** - Conducting a thorough analysis of the labourers of all the tea estates in Assam requires a considerable amount of time, but due to limited timeline of one month, the study might not be able to highlight all the issues of the labourers.

- **Limited Sample Size** - The responses from a limited sample size, mostly the responses are collected from Menoka Tea Estate, Rangiya which may not be an accurate representation of the entire labour community's views, leading to a limited generalizability of the findings.
- **Possibility of misinterpretation** - The interpretation of data can at times be influenced by personal biases or perception, which leads to a potential misinterpretation of data.
- **Limited scope** - Focusing only on some specific questions of the questionnaires could lead the survey to overlook certain important problems faced by the labourers creating loopholes in the survey procedure.

NATIONAL AND INTERNATIONAL SCENARIO

Tea industry is one of the oldest industries in India. In India the four main tea-producing states are Assam, West Bengal, Kerala and Tamil Nadu. Tea is also grown in parts of Tripura and Himachal Pradesh. There are more than one million workers in the tea industry in India comprising mainly of scheduled castes, tribes and ethnic minorities of which more than 50% are women. Over the past decade, the industry has witnessed a process of restructuring marked by the redefinition of the value chain of tea, assertion of the supremacy of value-added marketing over generalised production of tea, global brands leading this process, emergence of small tea growers a new model of production. Tea plantation workers in India face numerous problems that affect their health, livelihood, and overall quality of life. Tea plantation workers are paid very low wages, which are often below the minimum wage set by the government.

An estimated 13 million people in 48 countries work on tea plantations around the world, mostly women who are paid low wages and have few or no health and safety protections. Tea plantation workers often are forced to rely on their employers for food, housing and education, adding to their vulnerability.

Bangladesh : Historically, the tea industry in Bangladesh has been standing on the backbreaking labour of tea garden workers, most of whose ancestors were transported here from the impoverished states of Bihar, Odissa and West Bengal in British India.

Sri Lanka : Some of the world's leading tea manufacturers, including Tetley and Lipton, are examining working conditions on the plantations of its Sri Lankan suppliers, following a Guardian investigation. Tea pickers claim that estate owners failed to support them during the country's unprecedented economic crisis, which has seen prices of food, fuel and medicine soar, without wages rising to match.

China : Colonial tea cultivation was designed to lower the cost of tea in Europe, thus making the popular beverage available to customers of all classes. Unfortunately, it was funded primarily by trading companies, who were mostly interested in increasing their profit margins, with little regard for labour conditions. Even with communal support and valued skills, making tea is hard work.

DATA ANALYSIS AND FINDINGS OF THE STUDY

The data collected from the tea garden labourers of Menoka Tea Estate, Rangiya, Assam as per the survey reveals that maximum number of the respondents who have participated in the survey are in between the age of 35-50 years of age and majority of them turned out to be female. The Tea Industry is a women-oriented industry where maximum of the work is done by the female workers of the plantations. In the current scenario, India's tea sector is driven in large, by Assam and West Bengal which account for over 70 percent of the country's tea production. Tea industry being a labour driven industry provides employment to millions in these states. More than 100 people have reportedly died in five closed tea gardens since January 2014.

In the tea producing states of India, domestic demand for tea is soaring and retail brands are selling tea products at high prices making the workers fall victim to seasonal unemployment. The lack of a fair wage standard in the tea industry that keeps pace with changes in day-to-day economic realities means that tea workers are paid the lowest wages in comparison to any other workers in the organised sector. Furthermore, tea workers face problems with drinking water supply, both in terms of quality and quantity. Access to healthcare is also a major concern. When owners abandon estates, workers are left to starve.

However, the study has only been limited to a tea estate in the Rangiya district of Assam named "MENOKA TEA ESTATE PVT LTD.", just to ascertain the current working scenario and the facilities provided by the tea estate to the workers. The survey has been conducted personally interrogating the workers of the estate, regarding their experience working with the tea estate.

As per the survey responses it is quite evident that this situation is not prevailing in all the tea estates; still there are owners who are concerned with their workers as they are being looked after in terms of health, education and are paying the wages on time without any pending dues. Most of the workers are working as permanent workers with Menoka Tea for more than 10 years proving it wrong that that seasonal unemployment is an issue to be highlighted in case of every tea estate.

CONCLUSION AND RECOMMENDATIONS

The Assam Tea Industry is a cornerstone of the country's economy, with a rich history and impact on both the domestic and global markets. Assam is one of the largest tea producers and exporters, known for its diverse range of high-quality tea that cater to the diverse tastes of tea enthusiasts around the world. And, this is possible solely due to the efforts put in by the thousands and thousands of the tea workers working in the tea plantations. However, in the current situation it's really heartbreaking to witness the closure and suspension of hundreds of tea plantations across the country. When asked about their owner's presence in the estate, they added that the owner visits the plantation twice a month to looking after the operations minutely of the garden without vesting the whole of the responsibility in the hands of the management as it is often found that at times the management makes bias decisions while providing the daily work to the workers.

Thus, it can be concluded that though there have been issues that are being highlighted regarding the default of the estates in the payment wages and also careless attitude of the owner in

running of the daily operations of the estate, it is evident from the survey of the tea plantation workers of Rangiya, the labourers have showed a mixed response only to the sanitary conditions. The survey has been collected interacting with each and every respondent individually, who clearly stated they are satisfied working with this estate. Here are some recommendations drawn up based upon the survey and the analysis collected :

- The owners do not tend to be physically present in the estate to look after the management and the day-to-day operations which eventually lacks the focus upon the working conditions of the tea workers. The physical presence of the owner is needed in order to have a smooth running of the estate.
- In recent times, focusing on the revenue earned from this industry in the economy often tends to leave behind the focus on the contribution of the workers in the industry to bring about this revenue. In Assam and Bengal, it can be seen that inappropriate staffing, passive attitude of the planters on providing training to workers have been enlarged significantly which needs to be highlighted more as the industry is labour intensive and without them the revenue that it fetches is not attainable



A STUDY ON CONSUMER PREFERENCE IN PURCHASING SMARTPHONES

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ABSTRACT

Smartphones today are a necessity of life. In the 1990, people checked whether they have taken their wallet and keys, now we check whether we have taken our phone, wallet and keys. We simple use our phones for everything today. You want to order food to where you are, you order in online and it is delivered to you. You want to buy groceries you order online and it is delivered to you. You want to go in a cab, you book one online, you can't find a place, open GPS on your phone, almost everything and anything can be done online on your smartphones. Everyone from the age of 13 to 80 can be seen today to use a smartphone. A product that has such a large market, with so many users, it makes it important to understand what makes people buy it. People over the last decade have shown a willingness to spend more on the purchase of smartphones. This study is to understand and identify factors affect the decision of consumers in purchasing smartphones.

INTRODUCTION

The relevance of consumer behavior in purchasing a product is closely integrated with that of “requirement” and “marketing of features of the product”, This observation is clearly seen in case of smartphones. There are discrete functions included in making the categorisation of decisions before buying smartphones, which involve the rational behavior, which is based on factors like learning as well as experience and are directed towards a definite objective. Mobile phones can be considered as the first form of the electronic communication mobile technology in the year 1995, the sales of the mobile phone in India has been phenomenal. “Nowadays, mobile handsets have become an integral part of human daily life and personal communication across the globe. In the current highly competitive mobile phone market, manufacturers constantly fight to find additional competitive edge and differentiating elements to persuade consumers to select their brand instead of a competitor's”.

A smartphone is considered a hybrid device. It combines the best of mobile phones and PDA devices. It has managed to replace cameras, calculators, and many other devices by acting as mini computers. The smartphones, in the present times and scenario, have penetrated everywhere and raised the comfort level of the individuals in their everyday lives. The smartphones are proliferating at a very fast pace in India mainly due to the younger demographic and rapidly expanding economy. The way an individual deals with things is eased through the smartphones. “India is challenging the worldwide pattern in Smartphone Market since it is still a developing business segment an expanding number of individuals are upgrading from feature phone to a smartphone. More than 70 percent of cell phone smartphone users were relied upon to move up to premium smartphone models”.

LITERATURE SURVEY

Consumer preferences in the smartphone market have evolved significantly, as highlighted by **Deepa Guleria (2015)**, who defines them as subjective tastes measured by utility. The transition from traditional handsets to smartphones has marked a notable shift in usage and applicability across various brands and price ranges. **Mr. Pandey and Ms. Nakra (2014)** observed that advancements in communication technology have led users to prefer smartphones, with the Operating System (OS) being a major selection factor. Android, in particular, has captured over half the OS market share, surpassing Symbian, iOS, and Blackberry. Further emphasizing this shift, **Dr. Nithya Shankar and Karthik Raja S. (2021)** concluded that smartphones have become integral to daily life, facilitating both personal and organizational communication. In many regions, particularly India, smartphones are now seen as necessities rather than luxuries. **M. M. Khan (2016)** pointed out that smartphone features serve as critical differentiation tools for firms seeking competitive advantage, as consumers exhibit variety-seeking behavior. The smartphone industry has experienced continuous growth since 1983, as noted by **Dr. T Kannan and V. P. Padma (2022)**, with consumers increasingly reliant on smartphones for their convenience and multifunctionality. Lastly, **Ms. Harshleen Kaur Sethi (2017)** highlighted that consumers with fewer budget constraints are often willing to prioritize luxury smartphones for social status, although brand communication strategies may not significantly influence their attitudes towards these brands.

COCEPTUAL FRAMEWORK

Smartphones today are vastly different from the early cell phones, which primarily served as communication tools. While the first portable phones appeared in the 1980s, the concept of a smartphone emerged later, gaining popularity with the launch of the first iPhone. Initially, cell phones were used mainly for calls, with features like voicemail gradually added. As technology advanced, early smartphones enabled users to access email and use functions like fax and address books.

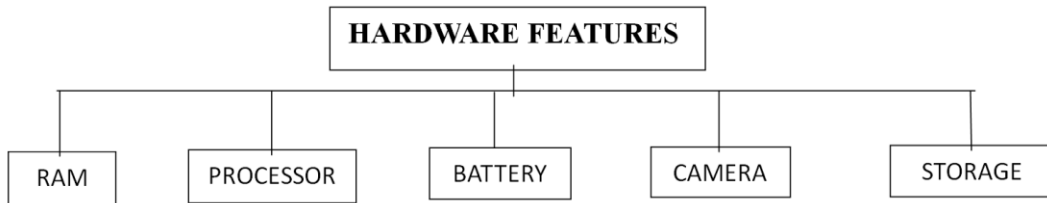
Now, smartphones are multimedia devices, used more for browsing the web, checking emails, and social media than for making calls. They have become essential for everyone—from corporate employees to homemakers—offering functions like online shopping, gaming, and video streaming.

The COVID-19 pandemic in 2020 further increased smartphone reliance, facilitating online classes and remote work while allowing people to stay connected through video calls. Despite other devices available, smartphones remain the most popular due to their versatility and affordability. The demand for specific features and user experience plays a significant role in consumer purchasing decisions, with many households owning at least one smartphone.

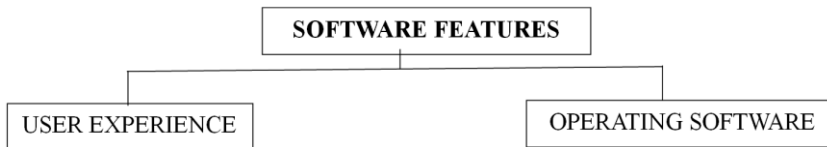
FEATURES OF SMARTPHONES

Smartphones are bought for the functions it can perform, like video calling, messaging, gaming, surfing the web etc.. When one goes to buy a smartphone they don't see the functions it can perform as almost all models can perform the same functions, they see the features or 'specs' (technical specifications) that particular model of smartphone offers or the brand of the smartphone model.

- **HARDWARE FEATURES** : Typically, hardware components of a mobile phone include display (LCD, touch screen), keypad, microphone, speaker, SIM card, battery, USB port, antenna, memory unit (RAM, ROM), camera, CODEC, RF part, DAC/ADC, baseband part (L1/Layer1/physical layer) running on DSP, Application/protocol layers running on CPU, ON/OFF switch and Bluetooth/GPS features. However not all factors are taken into consideration while buying a smartphone. The ones that are generally compared are as follows :



- **SOFTWARE FEATURES** : The user experience and the operating software are the two main software features we look at while comparing which smartphone to purchase.



OBJECTIVES OF STUDY

The objectives of the study are to determine the impact of different brands and features of smartphones on the purchasing decisions of consumers. At the end of this research, we will be able to understand the following :

- To understand the different features of smartphones that influence buying decision
- To understand the different brands of smartphones that influence buying decision
- To identify the influencing factors that influence the purchasing decision of consumers

METHODOLOGY

1. Data Type

Primary Data – Primary data is the data collected by the researcher themselves through interviews, observations, action research, questionnaires etc. For this project, I had to use the common research instrument or tool- Questionnaire.

Secondary Data – Secondary sources are data that already exist that is previous research, articles, web information etc. It is to be collected to add value to the study and have a clear understanding of the topic. This may be used to collect necessary data and records by different websites, magazines, articles and newspapers etc..

2. Data Source

For studying consumer behaviour towards choice of smartphones, data had been collected from wide range of people, from students to working individuals, businessmen, homemakers, labourers etc. use, age and awareness and other such factors at the forefront.

3. Period of Study

The period of study for this project is from March 2023 to June 2023.

4. Tools Used

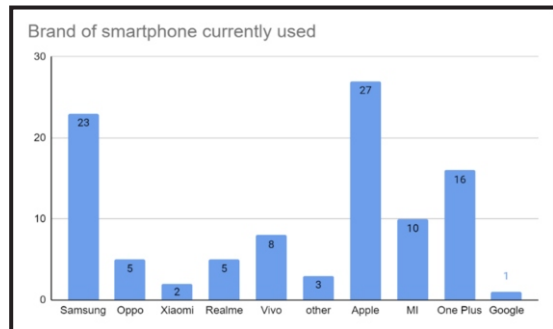
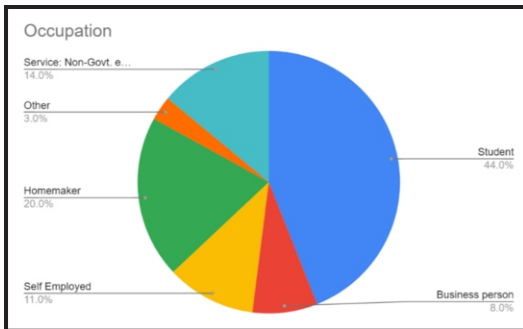
Manual questionnaire was done to collect primary data through

1. Random sampling
2. Convenient sampling

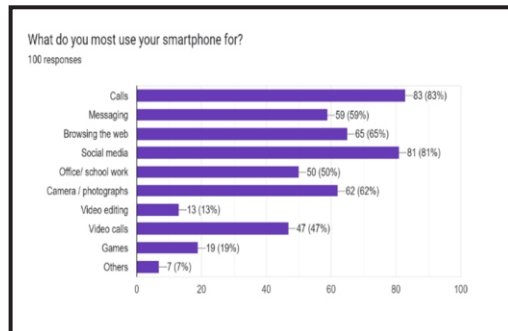
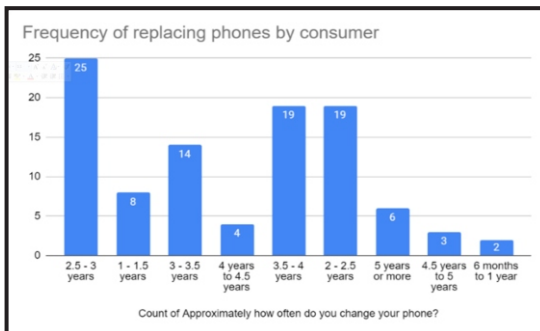
A google form was created and sent out, which had 100 responses.

ANALYSIS AND FINDINGS

The survey was conducted with 100 respondents. The researcher kept in mind the diversity of respondents, understanding their demography. There were 85 female respondents and rest were male, the age grouped varied from 18 to above 65 years, however the maximum respondents were between the age group of 18 to 24 years. People of different background were surveyed at random, mostly they were students, however, there were people in service, business and from other professions that responded to the survey. All respondents used smartphones. The researcher wanted to find out the current brand of phone the respondent is using and thus asked them to choose the company of which they were using the phone. The options given were Samsung, Oppo, Xiaomi, Apple, One Plus, Google, MI, Realme and Vivo. The respondents used Samsung, Apple, One Plus the most.

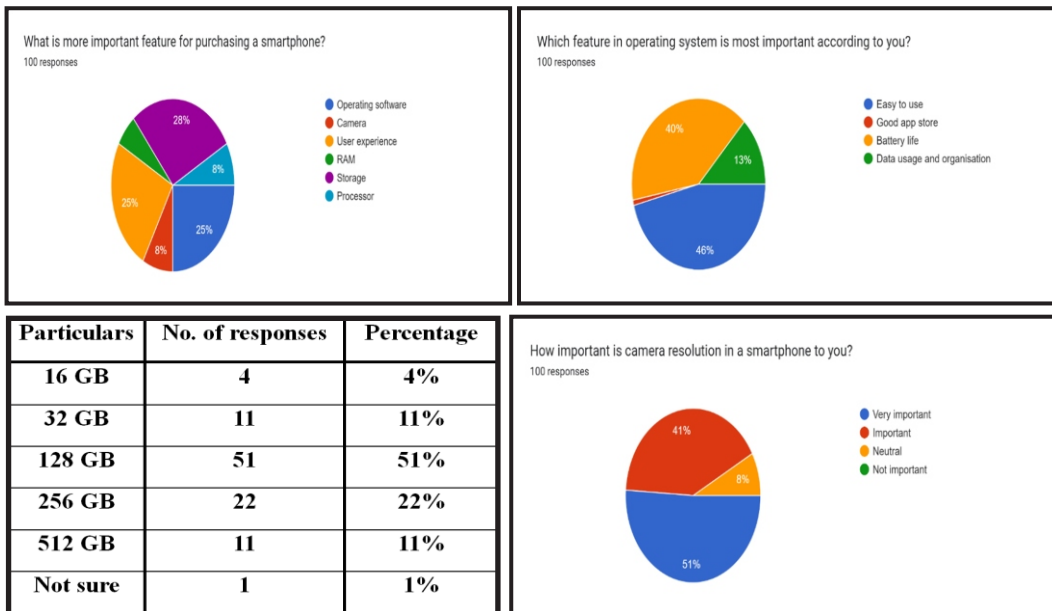


The consumer frequency of purchasing phones were also determined. Respondents mostly changed their phones in 2.5 to 3 years of time. However, the seeing the below figure, it can be seen that respondents' change their smartphones anywhere between 2 years to 4 years.



The researcher wanted to analyse the reason for change in smartphone. The survey had options out of which respondents were supposed to choose from. The below table shows, that even though the latest technology is wanted in today's fast developing world, people majorly change phones when the phone stops functioning properly. The use for smartphones is vast and the usage by consumer can be understood with the above figure. Respondents selected the multiple uses and we can see that calling is still the most used function of smartphones. More than 50% respondents have selected almost 80% of the functions mentioned.

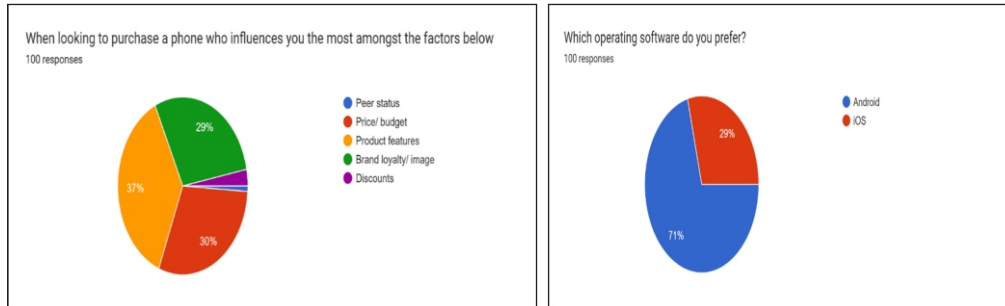
Table : Showing the reasons for changing phones



The features of a smartphone are the main decision maker in a consumer's preference in purchasing smartphones. Respondents to the survey give maximum importance to Operating Software, Storage and User Experience. In Operating Software respondents look for smartphones that are easy to use and have a good battery life.

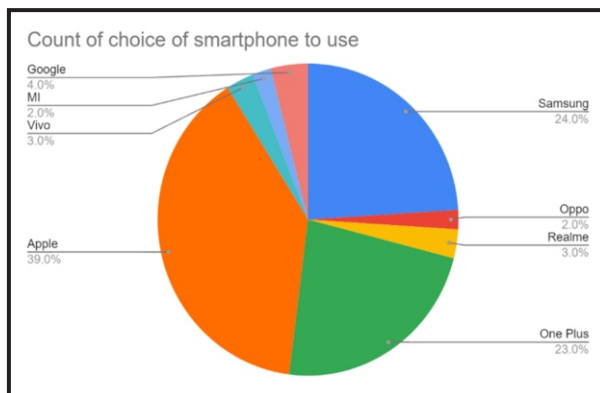
Table: showing storage requirements of respondents

Particulars	No. of Respondents	Percentage
like to have latest technology phone or latest model	16	16%
when phone stops functioning properly	64	64%
when updates stop coming for device	1	1%
when new phone of a particular brand is released	2	2%
certain features available in new model of <u>smartphone</u>	9	9%
during discounts /offers in the market	5	5%
Others	3	3%



Respondents want large storage in their phones. More than 50% of respondents want 128 GB of storage in their smartphones. Very few want less than 32 GB. There are many who want more than 128 GB of storage. Smartphones have replaced digital cameras over the years. Now days people buy phones to capture their memories everywhere. More than 50% of respondents believe camera resolution to be a very important feature of smartphone. Moreover, none of the respondents feel that camera resolution is not an important feature in purchasing of smartphones. Another feature that is given importance is RAM. Most of the respondents consider RAM to be very important feature while choosing the smartphone.

The features of a smartphone are not the only deciding factors in purchasing a software. Other factors such as price, brand loyalty, peer status, discounts etc., also play a major role in deciding. The responses here clearly indicate that product features and budget is what influences the decision of the consumers the most. Brand loyalty also plays a major role. The OS preference is given to iOS rather than android even though the respondents use Android phones majorly. This loyalty to Apple can also be seen through the desire for respondents to buy an Apple phone. The figure below explains this.



Particulars	No. of responses	Percentage
Samsung	24	24%
Oppo	2	2%
Google	4	4%
MI	2	2%
Vivo	3	3%
Apple	39	39%
Realme	3	3%
Oneplus	23	23%

Table : a choice which would be your choice of smartphone to use

SUMMARY OBSERVATION

The survey done on the topic: 'The study on consumer preference in purchasing smartphones', was to understand and study the factors that affect the decision of consumers while purchasing smartphones. The researcher sent-out a survey by creating a google form, which was filled by 100 people at random. The following observations were made by the researcher :

- The responses received by the researcher were mainly from females, between the age of 18-24 years.
- The respondents were mainly students.
- All respondents use smartphones
- The respondents use smartphones of various brands, however, smartphones manufactured by Apple and Samsung were used by maximum respondents. They are the two highly popular brands of smartphone
- It is observed that the respondents generally change their phones in a span of 2 to 4 years. The reason for change of phone is generally when the old phone stops functioning properly.
- The respondents generally use smartphones to make calls, message, browse the internet, use social media, capture memories by clicking photographs and do office or school work.
- The respondents consider storage as a very important feature while purchasing smartphones. Other features before buying a phone that are important are user experience and the operating software used in the smartphone.
- Other factors that contribute to the decision of the respondents are price or budget, product features and brand status.
- In Operating Software of the smartphone, the main criteria is easy of usage.
- The respondents also consider the RAM, camera resolution, storage and battery life of smartphone as important features
- The respondents prefer Android OS over iOS. However, many respondents aspire to purchase an apple phone even though they use iOS OS.

Thus, we can conclude that many factors affect the decision of consumers in purchasing a smartphone, and their decision is generally on the basis of their ultimate usage of the device. The brand preference of respondents lies with Apple and Samsung phones.

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EXPLORING THE IMPACT OF GLOBAL REPORTING INITIATIVE (GRI) STANDARDS ON CORPORATE SUSTAINABILITY IN INDIA

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ABSTRACT

The Global Reporting Initiative (GRI) was developed in 1997 by the United States-based nonprofits CERES (formerly the Coalition for Environmentally Responsible Economies) and consulting agency Tellus Institute. This project's background lies in the growing recognition of the need for businesses to address environmental, social, and governance (ESG) issues. This project reflects a collective effort among stakeholders, including businesses, NGOs, government, and investors to promote sustainable development and accountability in the corporate world.

INTRODUCTION :

The Global Reporting Initiative standards serve as a framework for organizations worldwide to report on their sustainability performance. The GRI standards enable any organization- large or small, private or public- to understand and report on their impacts on the economy, environment and people in a comparable and credible way, thereby increasing transparency on their contribution to sustainable development. In addition to companies, the Standards are highly relevant to many stakeholders- including investors, policymaker, capital markets and civil society. There are three main sections of the GRI Standards :

Universal Standards : The Universal Standards provide a foundation for all GRI reporting. They cover topics such as governance, strategy, and management approach.

Sector Standards : The Sector Standards provide additional guidance for organizations in specific sectors, such as agriculture, manufacturing, and financial services.

Topic Standards : The Topic Standards provide detailed guidance on specific topics like climate change, human rights, and corruption.

REVIEW OF LITERATURE :

Najul Laskar's (2018) "Impact of corporate sustainability reporting on firm performance: an empirical examination in Asia" shows how corporate sustainability reporting (CSR), guided by the Global Reporting Initiative (GRI), affects firm value across Japan, South Korea, India, and Indonesia. Analysing 111 listed non-financial firms over six years, the study finds varying CSR reporting levels, with Japan leading, followed by India and South Korea, while Indonesia lags. Despite differences, all countries show a positive link between CSR reporting and firm value, particularly in developed economies.

Laskar, N. and Maji, S.G. (2016), "Corporate sustainability reporting practices in India: myth or reality?" summarizes that corporate sustainability reporting in Indian firms is gaining traction, but the quality of disclosure varies. While some studies suggest a positive link between sustainability performance and financial outcomes, others indicate a more complex relationship.

Godha, A., & Jain, P. (2015). "Sustainability Reporting Trend in Indian Companies as per GRI Framework : A Comparative Study" states that the rise of sustainability has led to the adoption of sustainability reporting frameworks like GRI. Sustainability reporting communicates an organization's economic, social, environmental, and governance performance, fostering long-term value.

OBJECTIVES

The primary objective of this study is to investigate whether GRI reporting positively influences corporate sustainability practices, particularly in India. It aims to provide evidence supporting the notion that organizations implementing GRI guidelines demonstrate enhanced sustainability performance across various dimensions, such as environmental, social, and economic factors.

- To study the current scenario of corporate sustainability in India
- Evaluate the extent to which Indian companies have adopted and implemented GRI standards in their sustainability reporting practices.
- Examine the impact of GRI standards on the environmental, social, and governance (ESG) performance of Indian corporations.
- Identify the challenges faced by Indian companies in adhering to GRI standards and explore opportunities for improvement in sustainability practices.
- Assess the impact of GRI standards on the financial performance, market competitiveness, and longterm sustainability of Indian companies.
- Highlight case studies and best practices of Indian companies that have successfully implemented GRI standards and achieved significant improvements in corporate sustainability.
- Provide insights into the future outlook of corporate sustainability in India, including emerging trends, challenges, and opportunities influenced by GRI standards and global sustainability initiatives.

RESEARCH METHODOLOGY :

- ■ Industry Profile - The study will focus on Indian companies across various industries, including manufacturing, finance, energy, and IT. Company profiles will be categorized based on industry sectors to ensure representation across diverse sectors.
- Data Type- The present study will be based on the secondary data collected from sustainability reports published in the respective company's website
- Data Source- Data is sourced from publicly available sources on the internet such as annual reports, sustainability reports, and databases like GRI's Sustainability Disclosure Database and qualitative data is gathered through case studies of select companies.
- Sample Size : The top 10 listed companies which are disclosing sustainability report guidelines have been considered for the study.

- Period of study – This study is based on data availability and relevance to the research objectives, typically covering recent years to ensure currency and relevance of findings.
- Tools – Graphs, tables and Microsoft Excel is used for data cleaning, organization, and visualization purposes.

ANALYSIS & FINDINGS

In India, a rapidly developing economy with unique environmental and social challenges, the adoption and impact of GRI standards on corporate sustainability practices are of particular interest. Understanding how Indian companies are integrating GRI standards into their operations and the resulting implications for sustainability performance is essential for advancing sustainable development goals in the country. A sustainable corporation recognizes that its actions can have profound consequences on the world and aims to minimize negative impacts while actively contributing to positive societal change and continuous corporate growth. Below are some of the important GRI standards that will be used to analyse the Top 10 Listed Companies in India on the Bombay Stock Exchange (BSE) ranked by market capitalisation –

- GRI Standards 201 : Economic Performance – This addresses the topic of economic performance including the economic value generated and distributed (EVG&D) by an organization, and the financial implications of climate change.
- GRI Standards 203 : Indirect Economic Impacts – It contains disclosures for organizations to report information about their indirect economic impacts, and how they manage these impacts.
- GRI Standards 205 : Anti-Corruption – This contains disclosures for organizations to report information about their corruption-related impacts, and how they manage these impacts.
- GRI Standards 305: Emissions – This standard addresses emissions into air, which are the discharge of substances from a source into the atmosphere.
- GRI Standards 306 : Effluents & Waste – This includes water discharges; the generation, treatment and disposal of waste; and spills of chemicals, oils, fuels, and other substances.
- GRI Standards 308 : Supplier Environmental Assessment – This can be used by an organisation of any size, type, sector or geographic location that wants to report on its impacts related to this topic.
- GRI Standards 401 : Employment – It includes an organization's approach to employment or job creation, that is, an organization's approach to hiring, recruitment, retention and related practices, and the working conditions it provides.
- GRI Standards 403 : Occupational Health and Safety – It specifically focuses on indicators related to occupational health and safety, including injury rates, hazard identification, and mitigation.
- GRI Standards 406 : Non-discrimination – This addresses indicators related to non-discrimination policies and practices within the organization.
- GRI Standards 416 : Customer Health and Safety – It covers indicators related to the health and safety impacts of products and services on customers.
- GRI Standards 418 : Customer Privacy – This addresses indicators related to the organization's management of customer privacy and data protection.

The top 10 listed companies in India on the Bombay Stock Exchange (BSE) ranked by market capitalization

No.	Name of the company	Industry
1	Reliance Industries Ltd	Conglomerate
2	Tata Consultancy Services Ltd	Information Technology, Consulting, Outsourcing
3	HDFC Bank Ltd	Financial Services
4	ICICI Bank Ltd	Banking & Financial Services
5	<u>Bharti Airtel</u> Ltd.	Telecommunication
6	State Bank of India	Banking & Financial Services
7	Life Insurance Corporation India	Insurance
8	Infosys Ltd	Information Technology
9	Hindustan Unilever Limited Ltd	Consumer Goods
10	ITC Ltd	Conglomerate

Name of the company	GRI 200	GRI 300	GRI 400										
				201	203	205	305	306	308	401	403	406	416
1	Reliance	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
2	TCS	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No
3	HDFC	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
4	ICICI	Yes	No	Yes	Yes	No	No	Yes	No	No	No	No	Yes
5	<u>Airtel</u>	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
6	SBI	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
8	Infosys	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
9	HUL	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
10	ITC	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

Note : In the previous years, LIC has not adhered to GRI guidelines but has prioritized Environmental, Social, and Governance (ESG) as well as Corporate Social Responsibility (CSR) in its practices.

The above table shows the GRI (Global Reporting Initiative) Index scores provided reflect each company's commitment to transparency and accountability in sustainability reporting. Companies like Reliance Industries, Hindustan Unilever Limited, and ITC Limited, achieving perfect scores, demonstrate comprehensive disclosure across environmental, social, and governance (ESG) aspects. Their high scores indicate robust reporting practices, providing stakeholders with detailed insights into their sustainability initiatives and impacts. HDFC Bank, State Bank of India, and Axis Bank (assumed based on typical scores) also show strong performance with detailed disclosures, albeit with slight variations in reporting depth. Infosys displays solid reporting but with room for enhancement, while ICICI Bank lags behind, highlighting opportunities for improving transparency and alignment with industry standards in sustainability reporting. All of the companies listed (Reliance Industries, Tata Consultancy Services, HDFC Bank, ICICI Bank, Bharti Airtel, State Bank of India, Infosys, Hindustan Unilever Limited, and ITC Limited) are publicly traded, except for Life Insurance Corporation of India, which is government-owned.

Findings

Reliance Industries Limited (RIL), established in 1966 by Dhirubhai Ambani, is India's largest private sector conglomerate. It operates in diverse sectors such as refining, petrochemicals, retail, telecommunications (Reliance Jio), and digital services. RIL is known for its significant contributions to India's economic development and is recognized globally for its scale, innovation, and sustainable business practices.

The Global Reporting Initiative (GRI) Standards have significantly influenced Reliance Industries Limited's (RIL) approach to corporate sustainability over the years, as demonstrated through studies spanning fiscal years 2018-19 to 2022-23. Since adopting these standards as early as 2004, Reliance Industries Limited (RIL) has integrated a comprehensive approach to corporate sustainability across various dimensions. Recognizing the urgency to move away from fossil fuels, Reliance Industries is swiftly transitioning to renewable fuels for its energy needs. This includes maximizing the use of biofuels and utilizing bio-pathways to capture CO₂ and facilitate the conversion to renewable fuels and materials.

Tata Consultancy Services (TCS) is a global leader in IT services, consulting, and business solutions. Established in 1968, TCS is part of the Tata Group, India's largest industrial conglomerate. It operates in over 50 countries and serves clients across diverse industries, leveraging its expertise in digital technologies, cloud computing, and analytics to drive business transformation and innovation.

In 2015, Tata Consultancy Services (TCS), in collaboration with GRI (Global Reporting Initiative), launched a study titled 'Moving Beyond Disclosure: Leveraging Sustainability Reporting to Drive Change'. The study explores the evolution of sustainability reporting in India, highlighting trends such as a strong focus on community development over environmental and governance initiatives. It underscores the strategic importance of sustainability reporting for Indian businesses, facilitating transparency, stakeholder engagement, and operational integration. This initiative aims to foster a culture of sustainability and align reporting practices with broader corporate strategies.

TCS prioritizes transparent financial reporting, highlighting its contributions to local economies and equitable distribution of economic value. They are also committed to reducing its carbon footprint through energy-efficient practices, waste reduction initiatives, and sustainable sourcing strategies. Socially, TCS promotes a diverse and inclusive workplace culture, ensures robust occupational health and safety standards, and actively engages in community development initiatives. By integrating these pillars of sustainability into its business strategy, TCS not only strengthens its operational resilience and stakeholder relationships but also contributes positively to global sustainability goals and societal well-being. Implementing GRI standards has been pivotal for Tata Consultancy Services (TCS) in advancing its corporate sustainability agenda.

Tata Consultancy Services (TCS) has also achieved Level A+ rating from the Global Reporting Initiative (GRI) for its Corporate Sustainability Report covering the fiscal year April 2008 to March 2009. The report, externally assured by KPMG Advisory Services, highlights TCS's efforts across economic, environmental, and social dimensions, emphasizing achievements such as a 15.6% reduction in electricity consumption, a 42.5% decrease in paper usage, and 100% environmentally friendly disposal of e-waste. Additionally, TCS's initiatives include the Computer-based Functional Literacy program benefiting over 120,000 learners and fostering a diverse workforce with employees from 67 nationalities, including 30% women

HDFC Bank Limited (also known as HDFC) is an Indian banking and financial services company headquartered in Mumbai. It was incorporated in August 1994 and commenced operations as a scheduled commercial bank in January 1995.

HDFC Bank's sustainability efforts, guided by GRI standards, focus on areas such as financial inclusion, environmental management, community development, and governance practices. These efforts align with global best practices and also strengthens the bank's commitment to sustainable growth and responsible banking.

HDFC Bank provides transparent disclosures on its financial performance, economic contributions, and initiatives aimed at fostering economic growth and financial inclusion. This includes detailing financial impacts, economic value generated and distributed, and investments in community development projects. They focus on social impacts and initiatives that support its employees, customers, and communities including disclosures on employee welfare programs, diversity and inclusion practices, customer privacy protections, and community engagement initiatives. This helps in identifying and managing risks, improving operational efficiencies, and fostering stakeholder trust. HDFC Bank's sustainability initiatives. HDFC Bank was awarded as the 'Conscious Corporate of the Year' at the Economic Times Awards for Corporate Excellence 2023

ITC Limited is an Indian multinational conglomerate headquartered in Kolkata, West Bengal. Originally founded as the Imperial Tobacco Company in 1910, it has diversified into various sectors including FMCG (Fast Moving Consumer Goods), hotels, paperboards & packaging, agri-business, and information technology.

ITC exemplifies sustainability as a core driver of its business strategy, integrating economic growth with environmental stewardship and social responsibility. Guided by a vision of 'Putting India First,' ITC has pioneered innovative business models that balance economic success with ecological and social impact. As the only company globally of its scale to achieve carbon, water, and solid waste

recycling positivity, ITC demonstrates leadership in sustainability. Leveraging renewable energy for 43% of its consumption, adopting low-carbon growth strategies, and implementing initiatives like the WoW programme for waste management underscore ITC's commitment to reducing environmental impact. Additionally, ITC's extensive social investments in livelihoods, agriculture, women empowerment, education, and health reflect its dedication to community development and inclusive growth, reinforcing its status as a global sustainability leader.

Hindustan Unilever Limited (HUL) is India's largest fast-moving consumer goods (FMCG) company, founded in 1933 and headquartered in Mumbai, Maharashtra. It operates across multiple categories including home care, personal care, foods, and refreshments.

Hindustan Unilever Limited (HUL) has provided a comprehensive set of data files that capture various dimensions of its operations and corporate responsibility efforts. These datasets cover critical aspects such as environmental impacts, including waste and plastic packaging, greenhouse gas emissions, energy use, water consumption, and sustainable sourcing practices. Furthermore, workforce-related metrics such as workforce composition, gender diversity initiatives, learning and development programs, recruitment, retention, and workplace safety are included, demonstrating HUL's commitment to fostering a diverse, inclusive, and safe work environment.

Infosys is a global leader in consulting, technology services, and digital transformation. Founded in 1981 and headquartered in Bangalore, India, Infosys offers software development, maintenance, and consulting services to clients worldwide.

Infosys publishes its first sustainability report in 2008. This sustainability report was aligned with the Global Reporting Initiative (GRI) framework and thus reported information considered material to the business, investors, and stakeholders. Infosys Ltd has set a notable precedent in sustainability reporting by becoming the first IT firm globally to publish a sustainability report under the GRI (Global Reporting Initiative) G4 framework. This framework provides a structured approach for disclosing economic, environmental, and social impacts, aligning with global best practices in corporate sustainability reporting. By adhering to GRI guidelines, Infosys ensures transparency and accountability in its CSR initiatives, showcasing its commitment to sustainable development. These reports not only highlight Infosys' environmental and social stewardship but also serve as a strategic tool to engage stakeholders and align with global sustainability standards. Infosys Foundation FY 2022-23 report has won the bronze award, under the 'Corporate Social Responsibility Report' category at the 37th International ARC Awar.

CONCLUSION

Summary Observation

The study revealed the evolution of better transparency and quality of sustainability disclosures by the Indian companies in accordance with the GRI standards. The research unveiled the factual observation that companies in India are becoming more serious about sustainability reporting to communicate to their stakeholders about their responsibility toward the economy, society and environment. The study also concludes the statistically significant impact of the transparency and quality of the sustainability disclosures of the companies over the progress of the company. The results are well supported by the fact that the improvement in the quality and transparency of the

sustainability reporting not only makes a company compliant with the GRI standards but also creates its goodwill in the eyes of the stakeholders that company is serious about the benefit of the stakeholders and environment at large which in turn increases the investment as well as turnover of the company. Thus, though the sustainability disclosures are the part of non-financial aspects of a corporate but still play a whip hand in the image and progress of the company in the foreseeable future which is one of the most favourable factor for the corporates in the modern world in light of growing investor awareness round the world. Though the selected companies were found to be compliant with the disclosure standards of GRI sustainability reporting guideline, yet the analysis revealed a need to upgrade the disclosures of such corporate for achieving better transparency and quality of reporting. It has also been observed that quality of corporate disclosures in terms of governance is better in most of the companies but majority of them lack the transparency and quality of the aspects of economic disclosures in their sustainability reporting. The conclusion of the study is justified by the fact that in the recent past, various laws and Government of India as concentrated on 'good corporate governance' which eventually increased the quality of governance disclosures. Further, strict implementation of the environmental laws governing the liabilities and disclosures on 'no fault basis' lead to improvement in the aspects of environmental aspects of the sustainability disclosures of the companies in India. But comprehensive guidelines and regulations on economic disclosures is still awaited which is the major reason for Indian corporate lacking in the transparency and quality of economic disclosures in their sustainability reporting.

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EXPLORING STUDENT MIGRATION FROM SMALL TOWNS IN INDIA TO URBAN CENTRES FOR HIGHER EDUCATION

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Abstract

This research investigates the phenomenon of student migration from small towns to urban centers in India for higher education. Driven by limited educational facilities and enhanced opportunities in cities, this migration trend highlights both positive and negative impacts. The study reveals that students primarily migrate for better academic resources and personal growth, with major challenges including financial strain, housing difficulties, and cultural adjustment. Despite these challenges, urban centers offer superior educational resources, safety, and opportunities for social and professional development. The findings suggest that improving infrastructure in small towns, increasing financial aid, and providing support programs for transitioning students could mitigate migration challenges and foster more balanced regional development.

Introduction :

The growing trend of students migrating from small towns to urban centers for higher education has garnered attention due to its impact on individual aspirations and socio-economic dynamics. This migration is driven by the lack of educational facilities and limited study options in smaller towns, with urban centers offering better academic opportunities, personal growth, and social mobility. While cities benefit from an influx of talent and cross-cultural interactions, students face challenges such as financial constraints, housing issues, cultural shocks, and academic pressure, which can affect their well-being and academic performance. Additionally, migration deepens the urban-rural divide, as smaller towns experience "brain drain." However, returning graduates with new skills may contribute to local development, mitigating some negative effects. This research aims to explore the reasons behind student migration, its challenges, and effects on both sending and receiving regions, and propose strategies to address these complexities, contributing to the broader dialogue on education, mobility, and social transformation in India.

Literature Review :

The literature review highlights key studies on the migration of Indian students for higher education. **Deshmukh and Sankpal (2022)** analyze the factors influencing Indian students' migration to foreign institutions, focusing on wage levels and the quality of instruction. **Singh (1992)** explores the economic opportunities and desire for better education as driving forces behind this migration, emphasizing the incentive-aspiration dynamic. **Usha and Priyamvada (2010)** examine urban migration from rural areas, stressing the need for further research to distinguish whether economic factors or educational standards dominate migration decisions. **Abzhapparova (2020)**

investigates the economic and educational motivations for Indian students studying abroad, assessing the impact on both sending and receiving countries. Lastly, **Lee (1966)** push-pull theory provides a foundational framework, identifying push factors from the students' origin and pull factors from their destinations, guiding migration patterns from small towns to urban centers.

National Scenario :

Migration in India is driven by various socioeconomic, political, environmental, and demographic factors. A prominent trend is rural-to-urban migration, where people move from underdeveloped rural areas to cities seeking better economic opportunities, education, healthcare, and improved living standards. Inter-state migration is also significant, with people relocating from less developed to more developed states, leading to demographic shifts and cultural exchange. Additionally, circulatory migration is common, where individuals migrate temporarily or seasonally, particularly in sectors like agriculture and construction, often dividing their time between rural and urban areas.

International Scenario :

India is a major source of emigration, with millions of Indians seeking opportunities abroad for employment, education, or family reunification, particularly in Gulf countries, the US, Canada, the UK, and Australia. At the same time, India receives immigrants from neighbouring countries such as Bangladesh, Nepal, Sri Lanka, and Afghanistan, as well as from more distant regions, driven by factors such as economic opportunities, asylum, education, and family ties.

Objectives :

- To investigate the primary factors that drive students from small towns in India to migrate to urban centers for higher education.
- To analyze the challenges encountered by students from small towns during their transition to urban centers.
- To explore the role of urban centers as educational hubs and evaluate their capacity to provide adequate resources and support for students from small towns.

Research Methodology :

Study Time Frame :

The research covers the period from April 2024 to June 2024.

Data Collection :

This study relies on a combination of primary and secondary data. Primary data was collected through a Google Forms questionnaire, distributed via social media platforms to gather firsthand responses. Secondary data was obtained from credible sources such as websites, academic journals, research papers, and articles relevant to the subject.

Tools and Techniques :

Microsoft Excel was used to analyze and present the data through graphical and visual representations, providing clear insights into the findings.

Results :

1. **Age Group of Respondents :**

- o **Analysis :** Our study revealed that out of 102 respondents, the majority (88%) belong to the age group of 19-22, suggesting that most of the students migrating to urban centers are in their undergraduate years. A smaller proportion (7%) belongs to the 16-18 age group, indicating migration for higher secondary studies, while 3% are in the 23-25 age range, and 2% are aged 25 and above.
- o **Finding :** The primary age group of migrants is concentrated around those pursuing higher education (undergraduates), confirming that migration is largely driven by education in this stage.

2. **Gender Distribution :**

- o **Analysis :** Our study revealed that, 57.8% of respondents were female, and 42.2% were male. This indicates a higher migration rate among female students, which could reflect the growing pursuit of higher education among women from small towns.
- o **Finding :** Female students are slightly more represented in the migration trend, indicating a possible shift toward better educational access for women.

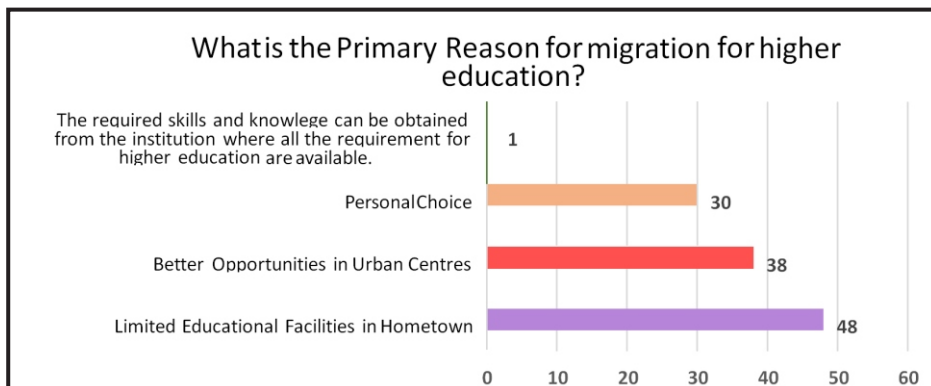
3. **Current Location After Migration :**

- o **Analysis :** Our study revealed that, 56% of respondents migrated to Kolkata, followed by 18% to Bangalore. Other popular destinations included Bhubaneswar (4.9%) and Hyderabad (1.96%). A dispersed 0.98% migrated to other cities like Mumbai, Jaipur, and Dehradun.
- o **Finding :** Major metropolitan areas like Kolkata and Bangalore attract the highest number of students, possibly due to better educational institutions and infrastructure.

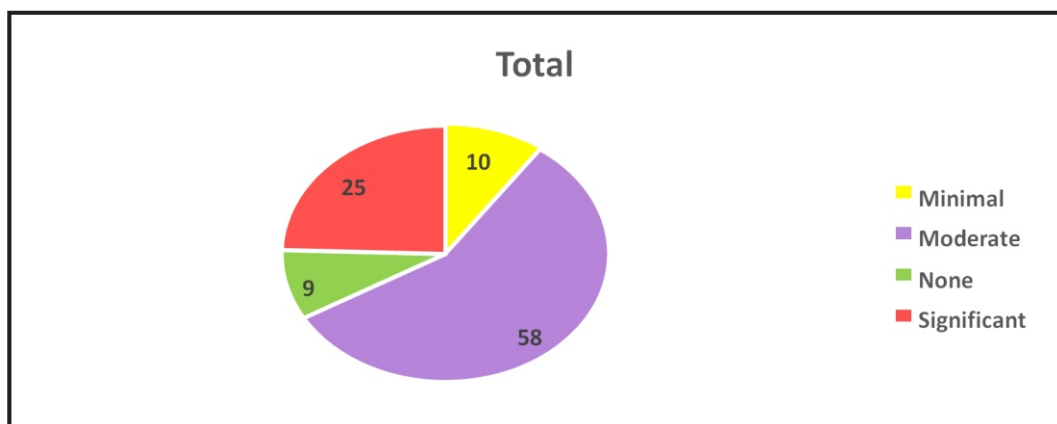
4. **Current Education Level:**

- o **Analysis :** 81.4% of the respondents are undergraduates, followed by 10.8% in higher secondary and 6.9% in postgraduate programs. Only 1% are pursuing professional courses.
- o **Finding :** This reveals that the majority of student migration is focused on undergraduate education, with a smaller percentage moving for postgraduate or professional studies.

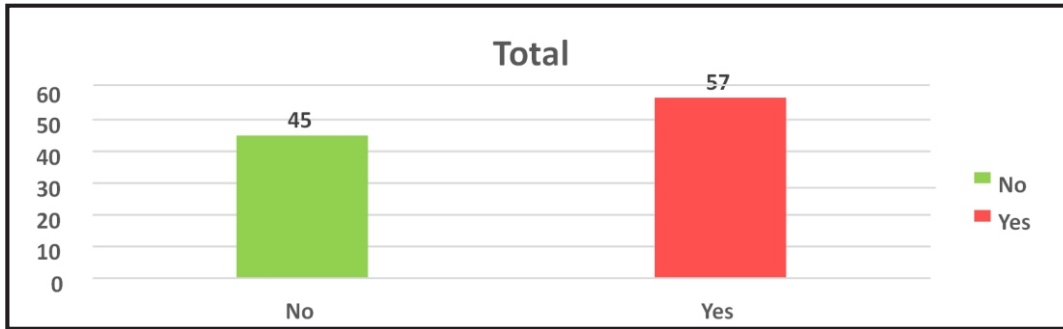
5. **Primary Reasons for Migration :**



- o **Analysis** : According to the multiple-choice responses, 47% of students cited limited educational facilities in their hometowns as the main reason for migration. Additionally, 38% sought better opportunities in urban centers, and 30% stated it was their personal choice.
 - o **Finding** : The primary driver for migration is the lack of advanced educational infrastructure in small towns, followed by better job and educational prospects in urban areas.
6. **Cultural Adjustment :**
- o **Analysis** : 52.9% of respondents described their cultural adjustment as "moderately smooth," while 25.5% faced challenges, and 15.7% found the adjustment very smooth. Only 5.9% found it highly challenging.
 - o **Finding** : Most students experience moderate difficulty in adjusting to urban culture, but a quarter face notable challenges, especially those from smaller towns with significant cultural differences.
7. **Academic Challenges :**
- o **Analysis** : The majority (57.8%) found academic challenges in urban centers to be significantly different from their hometowns, while 27.5% reported similar challenges, and 14.7% saw no noticeable differences.
 - o **Finding** : Urban centers pose unique academic challenges, likely due to higher competition, more advanced curriculums, and different teaching styles.
8. **Financial Strain :**



- o **Analysis** : 56.9% of respondents experienced moderate financial strain, while 24.5% faced significant strain. Only 9.8% experienced minimal financial strain, and 8.8% reported no strain.
 - o **Finding** : A majority of students deal with financial challenges during migration, highlighting the cost of living and educational expenses in urban centers.
9. **Housing Difficulties :**



- o **Analysis** : 55.9% of students faced challenges in finding suitable housing, while 44.1% did not.
- o **Finding** : More than half of the respondents struggled with accommodation, which is a common issue in urban areas with high demand and limited affordable housing.

10. **Homesickness :**

- o **Analysis** : 71.6% of students experienced homesickness, a common challenge for those transitioning from small towns to urban centers.
- o **Finding** : Homesickness is a prevalent issue, reflecting emotional and psychological challenges in adapting to new environments.

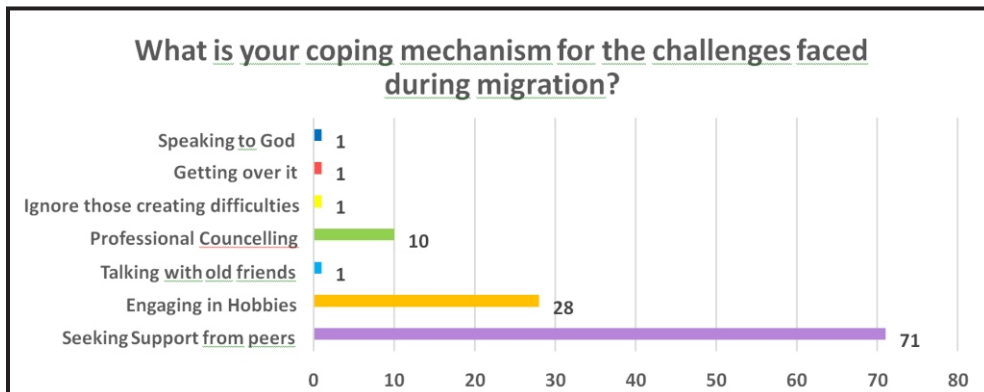
11. **Challenges with Diet :**

- o **Analysis** : 94.1% of students struggled to maintain a suitable diet, which highlights the difficulties in adjusting to new living conditions and food options in urban centers.
- o **Finding** : Nearly all students face issues with diet management in their new environments, which can affect overall health and well-being.

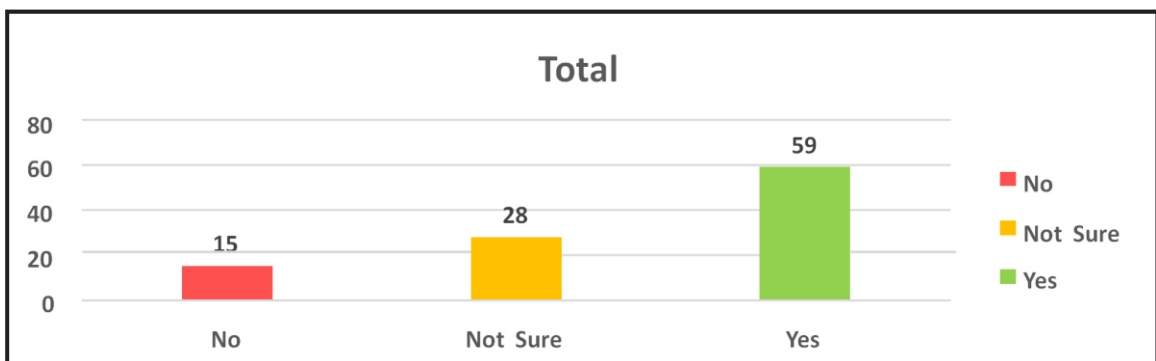
12. **Satisfaction with Living Arrangements :**

- o **Analysis** : 50% of students were neutral about their living arrangements, 25.5% were satisfied, and 15.7% were dissatisfied. A small proportion (3.9%) were very satisfied.
- o **Finding** : Half of the students have a neutral stance, indicating that while living conditions are not highly problematic, they are not ideal either.

13. **Coping Mechanisms :**



- o **Analysis** : Most respondents (69.6%) relied on peer support to cope with migration challenges, while others engaged in hobbies or sought professional counseling.
 - o **Finding** : Social support plays a crucial role in helping students adapt to the challenges of urban migration.
14. **Discrimination :**
- o **Analysis** : 57.8% of students did not face discrimination, while 24.5% did. The remaining 17.6% were unsure.
 - o **Finding** : Although the majority do not face discrimination, a significant portion still encounters this issue, which highlights the need for a more inclusive environment.
15. **Transportation Challenges :**
- o **Analysis** : 59.8% of students found transportation to be a challenge, while 40.2% did not.
 - o **Finding** : Transportation remains a significant concern for many students, indicating a need for improved infrastructure and accessibility.
16. **Access to Educational Resources :**
- o **Analysis** : 72.5% found access to educational resources better in urban centers compared to their hometowns, while 25.5% reported similar access, and 2% found it worse.
 - o **Finding** : Urban centers offer significantly better access to educational resources, motivating students to migrate for enhanced learning opportunities.
17. **Inclusive Curriculum:**



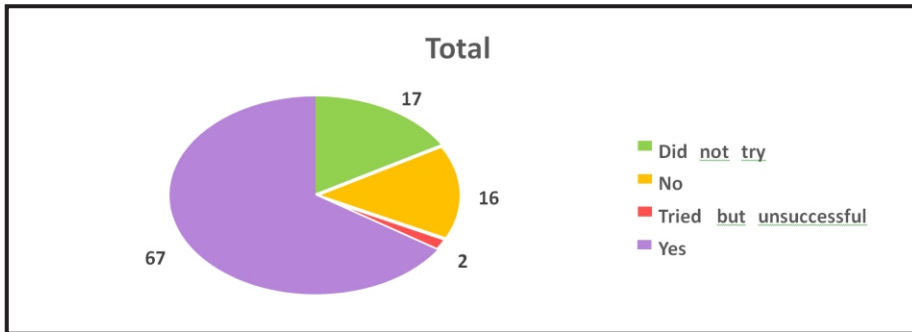
- o **Analysis** : 57.8% felt that the curriculum in urban centers is inclusive of diverse perspectives, while 27.5% were unsure, and 14.7% disagreed.
 - o **Finding** : Most students find the curriculum inclusive, but there is still room for improvement to ensure a more universally accepting educational environment.
18. **Support for Job Placement/Internships :**
- o **Analysis** : 64.7% of students felt there was sufficient support for job placements or internships, while 32.4% felt there was limited support.

- o **Finding** : A majority of students benefit from job placement support, but some still find the resources inadequate.

19. **Safety During Evenings :**

- o **Analysis** : 71.6% of respondents felt safe in urban centers during the evenings, with 17.6% feeling very safe. Only a small minority (8.8%) felt unsafe.
- o **Finding** : Safety is generally not a major concern for students, indicating that urban centers provide a secure environment.

20. **Social Networks :**



- o **Analysis** : 65.7% of respondents successfully built social networks in urban centers, while 15.7% did not.
- o **Finding** : Most students manage to establish social connections, which helps them adjust to their new surroundings.

Conclusion :

The findings from the study reveal that students migrating from small towns to urban centers primarily do so for better educational opportunities and resources, with the majority being undergraduates. While most students experience moderate cultural adjustment and financial strain, they generally find urban centers to provide superior educational resources and safety. Housing and dietary challenges are significant, with many students struggling to maintain a suitable diet and facing difficulties in finding appropriate accommodation. Despite these hurdles, a substantial number of students successfully build social networks and find support for job placements or internships. Overall, while urban centers offer valuable opportunities and resources, the migration process involves considerable adjustment and challenges.

Recommendation :

To address the challenges faced by students migrating from small towns to urban centers for higher education, several key measures are recommended. First, improving educational infrastructure in small towns is crucial; this involves allocating budgets to upgrade schools and colleges and fostering partnerships between government, businesses, and nonprofits to enhance resources in underserved areas. Second, increasing state funding for financial aid and scholarships will help remove financial barriers and improve access to higher education. Additionally, raising

awareness about these financial support options is important. Finally, implementing transitional programs and orientation initiatives can support students as they adapt to urban life, offering comprehensive services like counselling and peer support to help them manage the social, emotional, and academic adjustments required.

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ELEVATE HER : A COMPREHENSIVE PROJECT ON WOMEN'S EMPOWERMENT AND PROMOTING GENDER EQUALITY IN INDIA

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Supervised by : Smt Arti Sharma, Assistant Professor
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ABSTRACT :

“Elevate HER” represents a comprehensive endeavour to delve into the intricacies of women's empowerment and gender equality within the Indian context. India, as one of the world's most populous and diverse nations, faces significant challenges and opportunities in advancing gender parity. This project aims to explore these complexities, aiming to contribute nuanced insights and actionable recommendations towards fostering a more inclusive and equitable society.

INTRODUCTION :

In India, women's empowerment is a multifaceted concept encompassing social, economic, and political dimensions. It involves enhancing women's capabilities to participate fully in decision-making processes, access resources equitably, and exercise their rights without discrimination. Gender equality, meanwhile, strives for fairness in opportunities and outcomes for women and men in all spheres of life, challenging traditional stereotypes and structural barriers.

REVIEW OF LITERATURE :

The literature on women's empowerment and gender equality in India highlights key themes across various dimensions. **Kabeer (1999)** and **Sen (1999)** define women's empowerment as encompassing economic, social, and political aspects, providing a foundational conceptual framework. **Desai and Alva (1998)** and **Thomas and Mohanan (2016)** emphasize the transformative role of education in empowering women, highlighting its potential to enhance social and economic opportunities. Economic empowerment is underscored by **Boserup (1970)** and **Jackson (1998)**, who argue that employment and entrepreneurship grant women financial autonomy and decision-making power. Policy impacts are noted by **UN Women (2018)** and Government of India reports, which detail how initiatives like the National Policy for the **Empowerment of Women (2001)** have advanced gender equality and protected women's rights. Community-level dynamics, as explored by **Chakrabarti and Alok (2019)**, show how self-help groups and microfinance foster collective action and social support networks. Intersectionality, as discussed by Rao and Kelleher (2018), highlights the compounded discrimination faced by marginalized groups such as Dalit and tribal women, which limits their empowerment opportunities. Finally, **Chowdhury (2020)** examines how technological advancements enhance women's

empowerment through improved access to information, online education, and e-commerce, thereby opening new avenues for economic participation.

OBJECTIVES :

Investigate strategies for engaging men as allies in supporting women's leadership, advocating for gender equality policies, and combating biases.

Define gender equality as ensuring equal opportunities and rights regardless of gender and assess its societal importance.

Identify common barriers to women's empowerment, such as education gaps and gender-based violence, and propose solutions.

RESEARCH METHODOLOGY

The current study is based on primary data collected from 70 respondents across India. A structured questionnaire was meticulously designed to gather information from the participants.

Area of the Study : The study encompasses responses collected nationwide from a diverse group including family members, friends, and professionals.

Sampling Method : Convenience sampling was employed to select the 70 respondents, ensuring a broad representation of perspectives across different demographics.

Tools for Data Collection : Primary data was gathered exclusively for this study. The questionnaire served as the principal tool for data collection, designed to capture a wide range of insights and perspectives.

Data Analysis Approach : Quantitative methods were utilized for data analysis, focusing on the application of the simple percentage method to derive meaningful conclusions from the collected data.

PRESENTATION AND DATA INTERPRETATION :

Women's Empowerment Perceptions : The majority (81.9%) view women's empowerment as encompassing equal rights, overcoming discrimination, and personal autonomy. This suggests a broad understanding of empowerment as multidimensional, involving rights and autonomy.

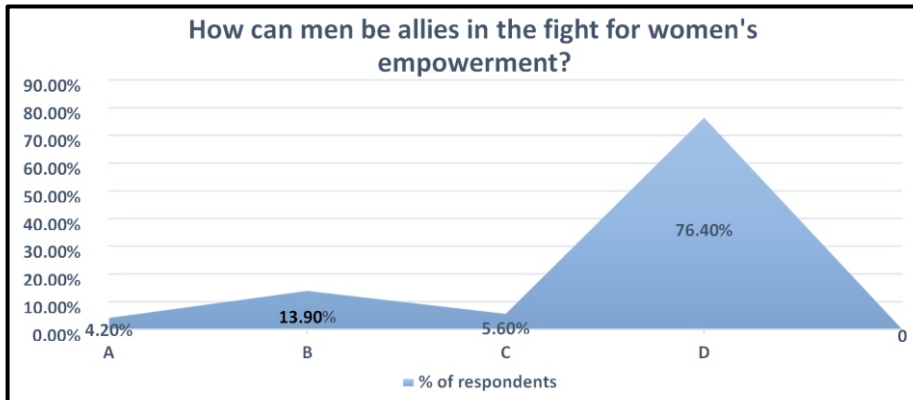
Education's Role : A significant 80.6% of respondents believe education empowers women by providing learning opportunities, skill-building, and promoting awareness of rights. This highlights education's pivotal role in advancing women's empowerment across various dimensions.

Economic Empowerment : Economic independence is viewed positively by 72.2% for providing autonomy and decision-making power. However, 22.2% express concerns that it might perpetuate poverty and inequality, indicating diverse opinions on its impact.

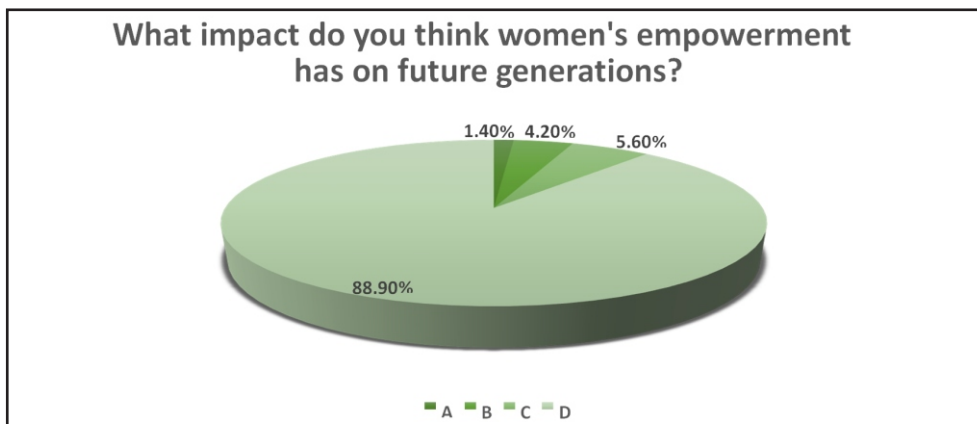
Importance of Economic Empowerment : An overwhelming 93.1% consider economic empowerment essential for overall women's empowerment, emphasizing financial independence as key to autonomy. A minority (5.6%) suggest empowerment extends beyond economic status.

Effective Community Initiatives : There is strong support (81.9%) for a comprehensive approach combining microfinance, legal protections, and safe spaces to promote women's empowerment in communities, highlighting the need for multifaceted strategies.

Male Allyship : A majority (76.4%) believe men can be allies in women's empowerment by challenging stereotypes, supporting women's leadership, and advocating for gender equality policies, highlighting the importance of male involvement.



Impact on Future Generations : Most respondents (88.9%) agree that women's empowerment positively influences future generations by promoting equity and fostering a culture of respect and equality, underscoring its transformative societal impact.

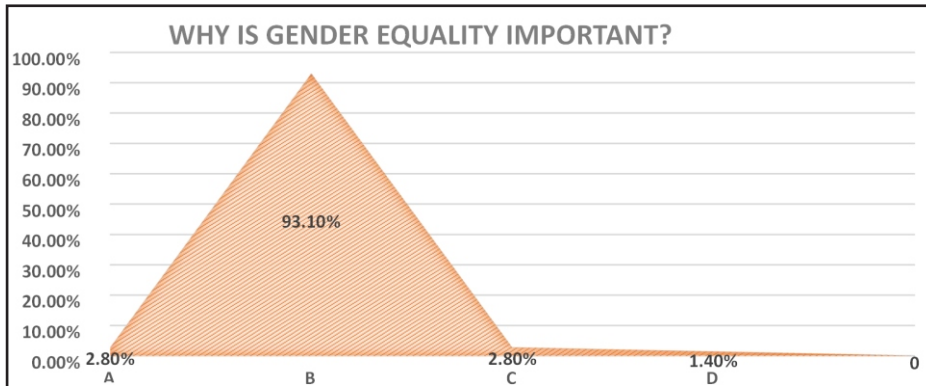


Women Entrepreneurs : 83.3% view women entrepreneurs as enhancing workplace diversity and inclusion, although some (8.3%) feel they reinforce traditional roles. This reflects mixed perceptions of their influence on workplace dynamics.

Gender Equality : The concept of gender equality is widely understood (87.5%) as providing equal rights and opportunities, although some hold differing views, including concerns about exclusion or reinforcing stereotypes.

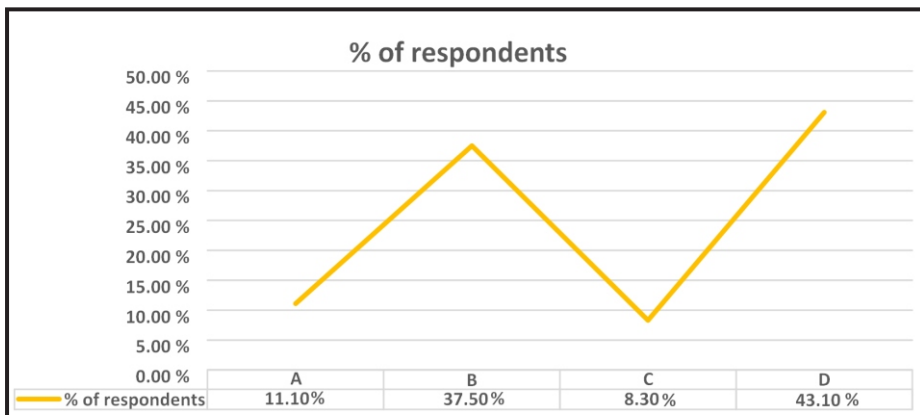
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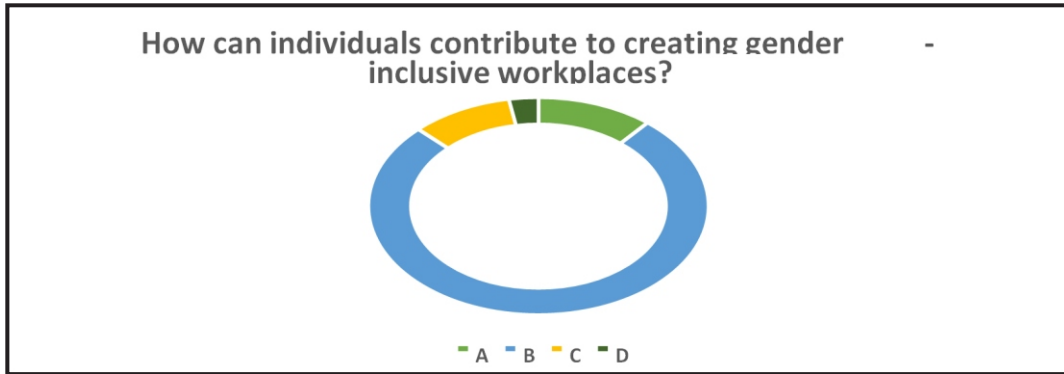


Importance of Gender Equality : There is broad consensus (93.1%) on the importance of gender equality in promoting fairness, justice, and human rights, with some expressing concerns about its societal impacts.

Barriers to Empowerment : The survey finds that women's lack of interest in empowerment is not seen as a major barrier (59.7%), suggesting that other factors, such as societal norms and access issues, are more significant obstacles.



Policies and Legislation : Most respondents (80.6%) recognize the positive role of policies and legislation in advancing women's empowerment, though some (11.1%) believe they might reinforce stereotypes and discrimination.



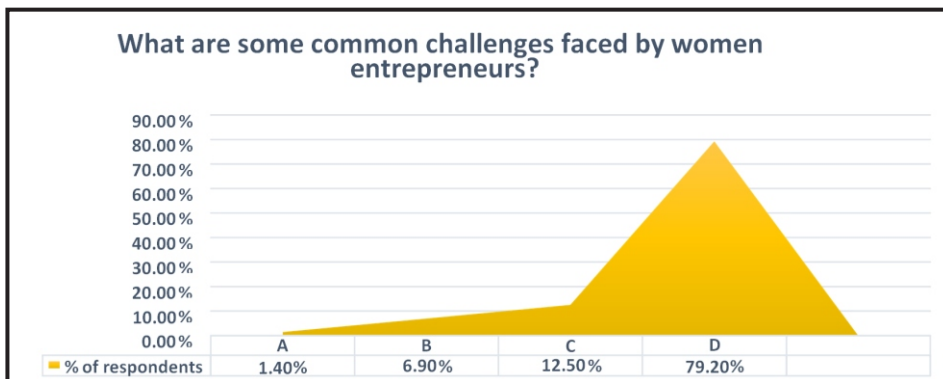
Common Barriers : Gender-based violence, societal norms, and access issues are recognized as significant barriers to women's empowerment, highlighting the interconnected nature of these challenges.

Gender-Inclusive Workplaces : A majority (76.4%) emphasize the importance of fostering a culture of respect and inclusivity, though differing views exist on effective strategies, indicating varied perceptions of inclusivity efforts.

Contributors to Empowerment : There is strong support (90.3%) for collaborative efforts between men and women in advancing empowerment, highlighting the importance of gender cooperation.

Women Entrepreneurs' Community Impact : Most respondents (93.1%) see women entrepreneurs as valuable contributors to communities through job creation and income generation, reflecting a positive perception of their economic role.

Challenges for Women Entrepreneurs : Women entrepreneurs face significant challenges, including limited access to finance, gender bias, and work-life balance, highlighting the need for targeted support.



Significance of Women Entrepreneurship : There is strong recognition (90.3%) of women entrepreneurship's role in promoting economic growth and job creation, with a minority suggesting it primarily benefits women rather than society.

CONCLUSION :

The findings underscore a broad consensus on the importance of women's empowerment as a multifaceted concept encompassing equal rights, overcoming discrimination, and achieving autonomy. Education is recognized as a key driver of empowerment, equipping women with skills and awareness, while economic empowerment is seen as crucial for financial independence and decision-making, despite some concerns about potential inequalities. Effective community initiatives, such as microfinance, legal protections, and safe spaces, are widely supported, emphasizing the need for comprehensive approaches. The role of male allies, policies, and legislation in advancing women's rights is acknowledged, although some believe these efforts can reinforce stereotypes. Barriers like gender-based violence, societal norms, and access issues remain significant challenges, highlighting the interconnected obstacles to empowerment. The influence of women entrepreneurs in workplaces and communities is perceived positively, with a strong recognition of their contributions to diversity, inclusion, and economic growth. The data collectively emphasize the critical role of collaborative efforts, inclusive policies, and targeted support to address barriers and advance women's empowerment, ultimately fostering equitable societies for future generations.

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