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The Indian Journal of Business Administration a national peer reviewed refereed journal is an official organ of the Department of Business Administration, Faculty of Commerce and Management Studies, Jai Narain Vyas University, Jodhpur (Raj.) publishing in the month of June and December every year. Since from starting issue of our departmental journal in year 1994-95, we aims at bringing and providing the surface to original studies - papers, research notes, reviews of literature - in different areas of Commerce & Business Administration, made by academicians, practitioners and independent thinkers having genuine concern with the theory and practice of Business Administration, for the purpose of fuller appreciation of the manifold dimensions of the subject that may lead to more effective and meaningful management of operations. Previously, it was yearly journal of Department but due to the huge academic demand the frequency of our journal has been changed as two issues for every year in the month of June and December and now it called as Biannual (half-yearly)journal.

The findings, interpretations and conclusions expressed in this journal are solely those of the authors and should not be attributed, in any manner, to the Department of BusinessAdministration.

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## **A PROFILE OF THE DEPARTMENT**

The Jai Narian Vyas University was established on 2nd June 1962 as 'The University of Jodhpur'. Later on, it was renamed as 'Jai Narain Vyas University.' The University has a residential character. The erstwhile 'Faculty of Commerce' of the university was restructured into four separate teaching departments, viz The Department of Accounting, The Department of Business Finance and Economics, The Department of Business Administration, and the Department of Management Studies in the year 1990 with a new umbrella name of 'Faculty of Commerce and Management Studies.'

The Department of Business Administration came into existence on 3<sup>rd</sup> Feb.1990 and since then it has grown both academically and professionally, With Prof. P.N. Saxena as its first and founder Head of the Department, we have had a long journey of two decades. Prof. Saxena is both satisfied and happy to see the Department growing for his successors Dr. D.P.Ghiya, Mrs. Asha Malhotra, Dr. A. B. L. Mathur, Dr. R. R. Lodha, Dr. L. C. Bhandari, Dr. Rajan Handa, and Dr R.C.S. Rajpurohit, all have taken the department to greater heights over the years.

The Department offers M.Com., Ph.D, and D.Litt in Business Administration. At the undergraduate level, the Department offers B.Com (Hons.), B.Com and BBA Degree courses in combination with sister departments. Two separate Post Graduate Diploma courses, namely Post Graduate Diploma in Marketing and Sales Management and Post Graduate Diploma in Human Resource Management have been successfully running on self-financing basis. Both the diplomas have proved quite useful as professional job oriented courses for past many years.

The M.Com. Program offers specialization in four different areas: The Human area, The Marketing area, The Finance area, and The Institutional area. Currently, teaching is provided in Marketing and Human areas. The Department is staffed with and enriched by Seven Assistant Professors. Since the creation of the Department to till date, regular research as good number of PhD degrees have been awarded and numerous of PhD researches are in progress thereby usefully contributing to Research for advancement of knowledge in the domain of business administration. Several of our graduates have been very well placed in different organizations both in India and Abroad. The Department is also contributing by working on major and minor Research projects undertaken by its faculty members. The department successfully organized various UGC Refresher Course, Workshops, National Seminar and Conferences sponsored by UGC, New Delhi.

I must say that we in the department have always worked with a team-spirit and therefore whatever we have achieved so far, it is the gainful result of that. For all communications, following is the address of the Department:

***Dr. Ramesh Kumar Chouhan***

*Head of the Department & Chief Editor, IJBA*

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**Dr. Ramesh Kumar Chouhan**

Chief Editor, IJBA & Head,  
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**MESSAGE**

Our Department of Business Administration is committed to not only the cause of imparting quality education in commerce & management stream but also committed to the cause of promoting high quality research work in commerce and management areas through quality research papers published in “Indian Journal of Business Administration (IJBA)”, a National Peer Reviewed Refereed Journal that contributes towards enlightening our researchers in the times to come.

The current issue of our departmental journal in my ex-officio capacity as the Chief Editor presents an academically proficient blending of research papers. The field of commerce and management is witnessing rapid changes and challenges due to dynamic changes at global level which is forcing and presenting new challenges & opportunities to academicians, researchers and practicing managers to keep themselves updated on the latest advancements in commerce & management area. Our journal acts as a connecting link to promote these exchanges of ideas among the scholars and practicing managers. The Journal explores subjects of interest to academicians, practitioners and others involved in the field of business. Our goal is to promote awareness, provide a research outlet for the students and faculty, and increase educational exchange. I believe the spectrum of papers in this issue will prove its worth to the readers.

I feel a sense of satisfaction in bringing out this current volume of our journal and we could not have reached this milestone without contributions and cooperation received at all levels of the editorial efforts and authors who have contributed to our growing and continued success. I must also express my sincere thanks to Prof. (Dr) Sunil Mehta, Dean, Faculty of Commerce and Management studies, Prof. (Dr) D.S. Kheechee, President, Jai Narain Vyas University Teachers’ Association and all my fellow teachers, friends and non-teaching staff members in the department as well as in the faculty of Commerce and Management studies for their affectionate and supportive behaviour. We are still learning, still experimenting and still attempting to improve our process and product. We would appreciate your feedback and suggestions, and welcome additional assistance to the editorial board.

**[DR. RAMESH KUMAR CHOUHAN]**



## **Dr. Ashok Kumar**

Managing Editor, IJBA & Assistant  
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### **EDITORIAL**

The “Indian Journal of Business Administration” is a National peer reviewed referred journal of the Department of Business Administration. Although, it is only a small star in the galaxy of learners, it has been doing its humble bit in bringing to the surface, some of the relevant issues in the realm of Commerce and Management, along with necessary and even implicit non-business orientations towards a wide range of public and offering possible tips or clues to the academicians, readers and managers for multiplying managerial/organizational effectiveness in general towards enhancing their quality of business as well as a successful life.

The current edition of the journal encompasses and touches several research areas which include Growing HRM in 21<sup>st</sup> Century, Waste Management v/s Green Management, Indian Banking Sector, Industry Revolution, Industry Revolution, Mutual Funds, Social Media Marketing and Consumer Behavior, Cryptocurrency, Impact of Russia – Ukraine War, Agro Tourism, Capital Market, E-Commerce & Leadership. The present volume is a modest and honest attempt to bring to light contemporary Researches to solve social and industrial problems, in the fervent hope that the exercise would help one have a better appreciation of the issues that matter. In the expectation that these expert studies, in their own right and limits, would help stimulate the thinking of the readers and generate responses, Possibly helping in ways more than one.

The current issue would not have been possible had we not received encouragement and support from our academic leaders. We are thankful to our Hon’ble Vice Chancellor Professor (Dr.) Kanhaiya Lal Srivastava for all his inspiration and kind assistance that enabled the present volume to see the light of the day. We would also like to extend our sincere gratitude to Professor (Dr.) Sunil Mehta, Dean, Faculty of Commerce and Management Studies for his precious support and blessings.

The Department has potential and drive and each of the members hold the key to open up the pathway to excellence. The members involved in this have done appreciable work and unless members participate wholeheartedly, improvements would remain elusive. The success of the journal will depend upon the deep involvement of the members of the department as a family and the kind support from the Faculty of Commerce and Management Studies as well as our University administration too.

Though a significant attempt has been made in the improvement, quality being elusive as to its boundary limits, the subsequent issues would be further developed for which an evaluated feedback from the readers would be of immense help. The Editorial Board will focus on professionalizing these management circles. It is believed that the patronage and co-operation extended by contributors and readers would enable the department to improve the quality of the journal as a continuous process in its value growth. We are looking forward to valuable comments from readers and contributors for the true improvement in the quality of our Departmental Journal.

**Dr. Ashok Kumar**



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## AN INVESTIGATION INTO BANK CUSTOMERS' AWARENESS OF PERMISSION MARKETING

Dr. Anil Verma\*  
Dr. Surendra Kumar\*\*

### ABSTRACT:

*Some individuals may not be aware of permission marketing, which is a revolutionary marketing method that may be utilised to create amazing company results. Many people may not be aware of permission marketing. It is possible that it is able to attract and retain a greater number of new consumers and prospects as compared to other marketing tactics such as disruption marketing, content marketing, and so on. It is important to note that permission marketing is distinct from the majority of other types of marketing since, in this technique, the receivers have either accepted to receive marketing messages from the marketer or have agreed to receive them. Furthermore, the majority of the recipients will be members of the organization's target market or audience. In light of this, the company is able to use this new marketing technique to expand its customer base beyond what it could have ever envisioned. Businesses are permitted to send marketing communications to receivers provided they have the recipient's complete agreement to do so after receiving clearance to do so. A large amount of importance is placed on the level of knowledge that consumers have about permission marketing in order to achieve effective results from permission marketing initiatives. In light of this, the purpose of this research is to investigate the level of knowledge about permission marketing among bank customers. Given the limited number of research that have focused on the awareness of consumers with relation to the permission marketing idea, the findings of the study will make a significant contribution to the existing body of literature.*

**KEYWORDS:** *Permission Marketing, Marketing Communications, Customer Awareness, Consent.*

### INTRODUCTION :

When sending out marketing messages about their goods or services, marketers need to have customers' approval, according to Godin (1999). Based on consumers' permission to receive marketing messages from marketers, permission marketing is a concept. With permission-based marketing, consumers voluntarily sign up to receive marketing materials as they may avoid becoming inundated with pointless and unsolicited spam messages. Businesses may expand their consumer base beyond what they had previously believed was feasible by using the permission marketing strategy. It's very simple to comprehend permission marketing. Anything is better than nothing at all when it comes to focus. Targeting the audience is something you should really work at. In order to sell a consumer something later on, one tactic is to ask for permission beforehand. Possibly, if the client is requesting further information on a certain product or course, permission will be granted. If the client agrees to receive marketing material from marketers, the marketer may, instead, really give them a prize or money. A company gets increasingly more permission as it develops a connection with a consumer. For company, it is advantageous to build a connection with a new prospect who has given permission to receive marketing materials. Permission marketing is something that both customers and marketers need to know about. With more communication, a tighter relationship develops between a marketer and a customer; examples of this include more intimate or helpful emails that assist the marketer in their career pursuits. Developing long-lasting, healthy connections and interacting with others are vital. With a range of social media

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technologies at their disposal, marketers may develop strategies for building strong consumer connections. The preferred way for marketers to conduct direct conversations with consumers is now via mobile phones. Although he is not aware of it, the prospect in this case is taking part in permission marketing. Think about this: when installing an app on your phone, a popup window asks you to log in using your Gmail or Facebook account. You're giving your info up right away by choosing the correct account. An extra example would be that some companies provide prizes in the form of ten or more Gmail IDs belonging to your pals. Future marketing campaigns will make advantage of this data. Marketers, on the other hand, worry that if they ask consumers for permission to receive marketing materials, they won't provide it. As such, they don't make any attempt to inform clients about permission marketing (Kaur and Kumar,2020). Therefore, it is crucial that consumers understand the permission marketing notion in order for the strategy to be effective. This research investigates permission marketing awareness as a result.

### **REVIEW OF LITERATURE:**

**Bhatia's (2020)** In today's world, it is crucial to provide relevant and customised communications to prospective customers, since clients get annoyed and resistant to being constantly bothered by messages or emails. A viable resolution to this problem might include acquiring explicit consent from customers who express interest in getting promotional material.

**Serna (2022)** The literature on permission marketing emphasises the crucial role of the internet in facilitating permission marketing and its substantial growth due to internet use. It can be executed through various forms of media, but the internet has made it a tangible concept. The internet motivates advertisers to develop campaigns that enable recipients to engage in multiple ways, leading to the growth of online advertising as a crucial element in expanding the audience reached by their messages.

**Srikanthamurthy (2001)** Permission marketing on the web is growing due in part to the failure of the direct mail approach of sending unwanted commercial messages.

### **OBJECTIVE OF THE RESEARCH:**

To investigate bank clients' awareness of permission marketing.

### **RESEARCH METHODOLOGY:**

Customers from four public and four private banks with branches in the Punjab State's Patiala area made up the study's respondents. Four private sector banks—HDFC Bank, ICICI Bank, Axis Bank, and IndusInd—as well as four public sector banks—State Bank of India, Punjab National Bank, Punjab and Sind Bank, and Canara Bank—have been taken into consideration for the research. Data has been gathered via convenience and judgmental sampling. The target respondents for this study are respondents from certain banks in the Patiala district of Punjab who have given their banks permission to send them promotional material. One hundred bank clients made up the study's sample size. Data was gathered using the self-structured questionnaire tool. The first section investigates consumer knowledge of permission marketing. There are two components to the awareness of permission marketing: the first portion asks about consumers' knowledge of the permission marketing idea, and the second part asks about customers' awareness of the permission marketing claims. Customers are required to respond with a Yes or No to the question about their awareness of the concept of permission marketing. However, the statements about permission marketing are evaluated using a five-point Likert scale, where 1 denotes that the consumer is not aware, 2 is somewhat aware, 3 is unsure, 4 is aware, and 5 is fully aware. Part B collects data about the respondents' demographic characteristics. Table 1 below displays the respondents' profiles.

**Table 1**

<b>Particulars</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Gender</b>		
Male	60	60
Female	40	40
Total	100	100
<b>Age</b>		
20-25	22	22
25-35	45	45
35-45	10	10
45-55	18	18
55 & above	5	5
Total	100	100
<b>Education</b>		
Undergraduate	15	15
Graduate	35	35
Post Graduate	40	40
Professional Degree	10	10
Total	100	100
<b>Occupation</b>		
Govt. Employee	20	20
Private Employee	35	35
Businessman	18	18
Professional	9	9
Others	18	18
Total	100	100
<b>Income</b>		
Below 20000	15	15
20000-40000	30	30
40000-60000	40	40
Above 60000	15	15
Total	100	100
<b>Bank Type</b>		
Public Sector	50	50
Private Sector	50	50
Total	100	100

## INTERPRETATION

Table 1 provides the respondents' demographic information. Data analysis revealed that 40% of respondents are women and 60% of respondents are men. According to the table, the bulk of respondents (45%) were in the 25–35 age group, followed by 22% in the 20–25 age group, 18% in the 45–55 age group, 10% in the 35–45 age group, and 5% in the 55 years and above age group. The majority of respondents (40%) had postgraduate degrees, followed by graduates (35%), undergraduate education (15%), and "others" (10%) in the education category. The majority of respondents—35% are private sector workers, 20% are government workers, 18% are company owners, 18% belong to other occupational groups, and the remaining 9% are professionals. The majority of respondents (40%) belong to the income group 40000–60000, which is followed by the income groups 20000–40000 (30%) and above 60000 and below 20000 (15%). Both public and commercial banks have contributed an equal number of responses.

## RESULTS FOR THE STUDY

### Awareness of Permission Marketing concept

- **Frequency Analysis and Percentage Analysis Table 2**

Awareness of Permission Marketing	Responses	Frequency	Percentage
	Yes	46	46
	No	54	54
	Total	100	100

Table 2 reveals that, of the 100 respondents, 46 are aware of the permission marketing idea, while the remaining 54 are not. This indicates that 46% of respondents are aware of the permission marketing idea, whereas 54% of respondents do not.

### Association of permission marketing awareness and demographic profile of respondents

The chi-square test results are shown in table 3 below. The findings demonstrate the relationship between awareness of permission marketing and demographics. The chi square test has been used to determine the relationship between respondents' demographics and their knowledge of the permission marketing idea.

**Table 3**

Demographics	P-value for Chi Square
Gender	.581
Age	.291
Education	.025
Occupation	.010
Income	.011
Bank Type	.691

Table 3's findings indicate that there is no correlation ( $p\text{-value} > 0.05$ ) between consumers' gender, age, or bank type and their knowledge of permission marketing. It demonstrates that consumers' knowledge of permission marketing transcends age, gender, and bank type. However, there is a correlation ( $p\text{-value} < 0.05$ ) between consumers' economic level, employment, and knowledge of permission marketing. It demonstrates how a customer's age, educational attainment, and economic level affect their knowledge of permission marketing.

### **Awareness for Permission Marketing statements**

In addition to gauging consumer understanding of the permission marketing idea, remarks about legislation and permission practices are utilised to assess permission marketing awareness. On a five-point Likert scale with 1–5 being the range of awareness, permission marketing claims have been assessed. This study uses the following statements: awareness of transactional messages, service messages, the unsubscribe process for promotional emails, the IT Act of 2000, the Indian Constitution's privacy provisions, the Data Security Council of India (DSCI), the Personal Data Protection Bill of 2019, the TRAI DND (Do Not Disturb) app, and the registry provisions. The awareness of consumers has been measured via the use of mean value analysis. Customers' awareness is shown in Table 4.

**Table 4**

<b>Statements</b>	<b>Mean Values</b>
Transactional messages/emails/calls from bank	4.16
Service messages/emails/calls from bank	4.09
Procedure to unsubscribe emails from bank	2.91
IT Act,2000	3.16
Constitutional Provisions for Privacy	2.94
Data Security Council of India	2.95
Personal Data Protection Bill	2.87
TRAI DND (Do not disturb) Provisions	2.81
TRAI DND app	3.01

Mean values have been used to quantify the awareness of clients about permission marketing messages. Customers are least aware of the DND provisions of TRAI, with a mean value of 2.81, and most aware of transactional communications from banks, with a mean value of 4.16, according to the mean values in Table 4 above. With means values of 4.09, 3.16, 3.01, 2.95, 2.94, 2.87, and 2.81, respectively, the customer's level of awareness regarding transactional messages from banks is highest (M- 4.16), followed by service messages from banks, the IT Act of 2000, the TRAI DND app, the Data Security Council of India, the Constitutional Provisions for Privacy, and the Personal Data Protection Bill.

## CONCLUSION:

The study's findings indicate that there is no correlation between a customer's knowledge of permission marketing and their age, gender, or kind of bank account. On the other hand, a customer's income, employment, and level of education are related to their knowledge of permission marketing. As a result, it demonstrates that although certain demographic characteristics are important for permission marketing awareness, others are not. As a result, banks should consider important demographic factors when crafting their permission-based marketing efforts. According to the percentage research, 46% of respondents are aware of the permission marketing idea, whilst 54% are not. As a result, banks need to work to raise client understanding of permission marketing. Customers, however, are quite conscious of transactional communications when it comes to declarations of permission marketing, since these are the messages they get whenever they trade with banks. Banks should make an effort to raise awareness of these ideas since the research based on statement mean values indicates that there is poor knowledge of several claims. In conclusion, neither the customer nor the prospect is aware that the marketer is utilising their personal data or consent. Stated differently, the prospect participates in permission marketing without even being aware that they are doing so. As a result, it's critical to increase consumer and marketer understanding of the advantages that permission marketing provides.

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## **A STUDY ON THE EFFECT OF A LEADER'S STYLE ON THE RETENTION AND MOTIVATION OF WORKER'S IN THE INDIAN RETAIL SECTOR**

**Dr. Dilip. S. Chavan\***

### **ABSTRACT:**

*This study looks at how a leader's style affects the motivation and retention of staff members in the Indian retail sector. The evaluation of prior research on the subject, which includes case studies, theoretical frameworks, and empirical studies, served as the foundation for this investigation. This study examines the various leadership philosophies that are often used in India's retail sector and how they affect worker retention and motivation. According to the study, autocratic and laissez-faire leadership styles have a detrimental impact on staff engagement and retention, while transformational leadership approaches have a favorable effect. The relevance of elements like pay and benefits, work environment, career development, and organizational culture in affecting employee motivation and retention in the Indian retail sector is also highlighted in the research. In addition to offering guidance for future research on the subject, the study offers retail managers and executive's information on how to create effective leadership techniques that can improve staff motivation and retention.*

**Keywords:** *Organizational goals, leadership style, employee motivation, organizational culture*

### **INTRODUCTION:**

Any company needs strong leadership since it is vital to attaining the organization's goals and objectives. It has been shown that a leader's style significantly affects the motivation and retention of their team members. Given the dynamic nature of the Indian retail industry, which is marked by intense competition and frequent changes, leadership style assumes even greater significance in this sector.

Both local and foreign businesses have made significant investments in the Indian retail sector, which has been expanding quickly in recent years. Based on an IBEF research, the Indian retail sector is projected to develop at a compound annual growth rate (CAGR) of 10.5% from 2018 to 2025, when it is valued at USD 1.1 trillion. Significant shifts in customer tastes, technology, and governmental regulations have affected the industry, increasing competition and necessitating the adoption of effective leadership styles by firms.

In the Indian retail sector, companies must have effective leadership styles in order to draw in and keep workers, which is vital to their competitiveness. Any organization's ability to succeed depends heavily on its ability to motivate its workforce, as motivated workers are more likely to be committed to the organization's objectives and productive. Additionally, maintaining expertise and experience within the company, lowering turnover costs, and fostering stability are all aided by employee retention.

Therefore, the purpose of this study is to investigate how leadership style affects employee retention and engagement in the Indian retail sector. The study will look into how different leadership philosophies, including transactional, transformational, and laissez-faire leadership, affect worker retention and engagement. Additionally, the study will look into how organizational culture affects the connection between employee engagement and retention and leadership style.

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## **LITERATURE REVIEW:**

Abassi and Hollman, 2000)."The actual bottom line is turnover." mentioned the following as causes of employee turnover in businesses: hiring procedures, management techniques, a lack of recognition program, an uncompetitive salary structure, and unfavorable work surroundings. Others include, among other things, a dearth of stimulating work, a lack of job security, a lack of opportunity for advancement, and insufficient training and development. These two types of motivational factors—extrinsic and intrinsic—can help managers impact employee retention inside their companies.

K. Jaskyte and W. W. Dressler's (2010)Studies examine how various leadership philosophies affect the retention of employees in the professional services industry. The findings show that whereas transactional and laissez-faire leadership styles have a detrimental impact on worker retention, transformational leadership has a favorable effect. These results provide valuable insights into the role that leadership plays in employee retention and are applicable to the retail sector in India.

Dr. AdarshPreet Mehta and Mrs. Ritu Mehta (2013) in their research paper "Managing Human Resources in Retail Sector - An Upcoming Challenge" claimed that the retail industry faces a number of difficulties, including the following: a workforce that is both semi-skilled and unskilled; a lack of formal education in retail management; attrition and the risk of poaching; and a dynamic and complex HR environment. They came to the conclusion that HR's primary responsibilities are to identify fresh sources of exceptional talent and to assist in creating a highly competent, engaged, and productive workforce.

MariyamImna&ZubairHassan(2015) in their paper "Influence of Human Resource Management practices on Employee Retention in Maldives Retail Industry" According to this study, employee retention is positively and significantly impacted by human resource policies such as career development, reward and recognition, and health and safety. This study comes to the conclusion that a business can achieve its goals of being competitive and successful while also retaining people by implementing certain HRM practices.

Singh and Tripathi's (2019) discovered that whereas transactional and laissez-faire leadership have a detrimental impact on employee retention, transformational leadership has a positive benefit. This research offers valuable insights that apply to the Indian retail sector regarding the function of leadership in staff retention.

## **RESEARCH GAP:**

There is a dearth of study on the relationship between leadership style and employee engagement and retention in the Indian retail sector, despite the abundance of literature on the topic. This study aims to fill this information vacuum by investigating the relationship between organizational culture and employee engagement and retention in the Indian retail sector, as well as the moderating effect of leadership style.



### **OBJECTIVES OF THE STUDY**

- To evaluate the connection between employee motivation and retention in the Indian retail industry and transformative leadership.
- To look into the relationship between employee motivation and retention in the Indian retail industry and a transactional leadership style.
- To investigate how organizational culture affects the connection between employee motivation and retention and leadership style in the Indian retail industry.

### **HYPOTHESES OF THE RESEARCH**

H1: In the Indian retail sector, a transformational leadership style significantly improves staff enthusiasm and retention.

H2: In the Indian retail sector, a transactional leadership style significantly improves staff motivation and retention.

H3: In the Indian retail sector, organizational culture plays a moderating role in the relationship between employee motivation and retention and leadership style. Specifically, supportive organizational cultures strengthen the positive effects of transformational and transactional leadership styles, while unsupportive cultures exacerbate the negative effects of laissez-faire leadership styles.

### **RESEARCH METHODOLOGY**

The secondary data sources for this study, which examines how leadership style affects employee motivation and retention in the Indian retail industry, include publications, academic journals, and research papers.

The study found and examined pertinent studies on the subject using a systematic review methodology. In all, fifteen studies were reviewed, and content analysis was used to examine the data. Finding recurring themes and trends in the data was made easier by the content analysis. For this investigation, using secondary data sources has a number of benefits. First of all, it makes it simple and quick for us to access a lot of data. Second, it makes it possible for us to spot patterns and trends in a wide spectrum of research. Lastly, it enables us to contrast and compare results from various studies, giving us a thorough grasp of the subject.

Nevertheless, there are several restrictions when it comes to accessing secondary data sources. First of all, because the data was gathered by several researchers using various techniques, there is a chance of bias. Second, the information might not immediately relate to the study's setting. Notwithstanding these drawbacks, analyzing secondary data sources is a legitimate and worthwhile way to look into how corporate culture affects workers' inventiveness and creativity in Indian startups.

### **FINDINGS**

The study's conclusions indicate that, in the Indian retail sector, leadership style significantly affects staff engagement and retention. The particular conclusions are as follows: The results of this study indicate that, in the Indian retail sector, leadership style significantly affects employee engagement and retention. The study found that whereas transactional and laissez-faire leadership styles have a detrimental effect on staff motivation and retention, transformational leadership has a positive effect. This study highlights the importance of transformative leadership in motivating and retaining employees, supporting previous findings.

Additionally, the research indicates a favorable correlation between employee motivation and retention, underscoring the necessity for organizations to prioritize employee motivation. The importance of pay and benefits in keeping employees was also discovered, underscoring the necessity of competitive benefits packages in the Indian retail sector. Overall, the study highlights how important a leader's style is to staff retention and motivation in India's retail sector.

The study's conclusions indicate that transformational leadership significantly improves employee motivation and retention in the Indian retail sector. This finding suggests that transformative leaders who inspire and encourage their people are more likely to retain them, which is consistent with other research).

An investigation carried out in India revealed that transactional leadership significantly impacted employee dissatisfaction and retention. According to this finding, which is in line with earlier studies, managers that emphasize rewards and penalties are less likely to inspire and keep their staff members. The study discovered that in the Indian retail sector, a laissez-faire leadership style significantly lowers staff motivation and retention. The present study's results are in line with earlier investigations (Bass & Avolio, 1994; Den Hartog et al., 1997) and indicate that leaders who exhibit passivity and offer no direction or assistance are unlikely to inspire and retain their workforce.

In the Indian retail sector, the study discovered a strong positive correlation between employee motivation and retention. This finding implies that motivated employees are more likely to stick with their current employer and is in line with other study (Gagne & Deci, 2005; Meyer & Allen, 1997). According to the survey, pay and benefits play a significant role in keeping employees in the Indian retail sector. This result is in line with earlier studies (Shin et al., 2014; Tzafirir, 2006) and implies that in order to keep workers; businesses must provide competitive pay and benefits.

## **ANALYSIS**

The results of this study provide valuable information about how leadership style affects employee engagement and retention in Indian retail. The results show that while transactional and laissez-faire leadership styles are less successful in inspiring and keeping employees, transformational leadership does. In order to increase employee enthusiasm and retention, executives in the retail sector of India need to embrace a transformational leadership approach.

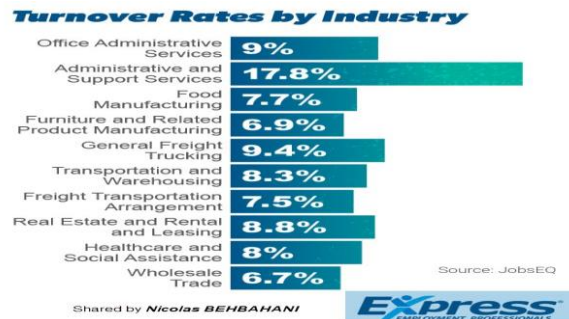
Employers must provide competitive benefits packages in order to keep their workforce, as evidenced by the finding that pay and benefits play a significant role in employee retention. This is especially crucial for the retail sector in India, where low pay and unfavorable working conditions contribute to a high employee turnover rate.

The study's overall findings indicate that, in the Indian retail sector, a leader's style is a critical factor in employee motivation and retention. In order to retain employees, employers must prioritize creating transformational leaders that can inspire and motivate staff members while also providing competitive pay and benefits. Retailers in India can use these results to lower turnover rates and increase staff retention.

Businesses in the Indian retail sector can use the study's findings to develop effective leadership tactics that would increase worker motivation and retention. The results have significant implications for employee behavior and attitudes toward the company, and they can also be utilized to cultivate and maintain a positive organizational culture. The significance of organizational culture in influencing worker attitudes and behavior toward the company is also highlighted by the study. Organizations in the Indian retail sector can use the study's findings to create efficient leadership plans and sustain a positive workplace culture.

In summary, the research offers significant understandings into how leadership style affects employee engagement and retention in the Indian retail sector. Retailers in India can use the insights to lower turnover rates and increase staff retention. The study also emphasizes the need for more investigation into the mediating function of company culture in the relationship between different leadership philosophies and employee motivation and retention.

**Table1: Turnover rates in the Indian retail industry**

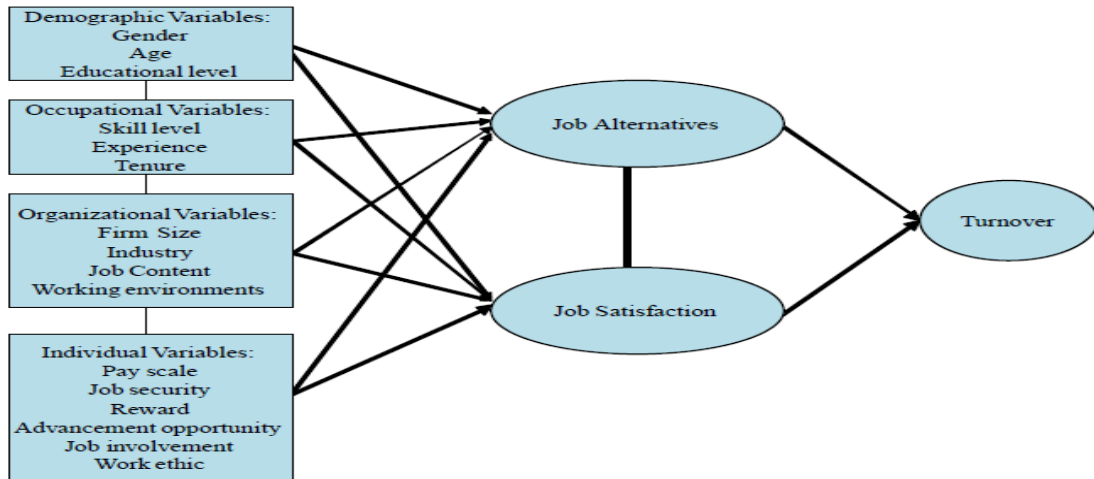


**Table 2: Types of leadership styles in the Indian retail industry**

Autocratic Leadership	Paternalistic Leadership	Participative Leadership	Delegative Leadership	Agile Leadership
Also known as authoritarian leadership	Involves a dominant authority figure who acts as a patriarch or matriarch	Invites input from employees on all company decisions	Type of leadership style in which leaders are hands-off	Falls in the area of participative, delegative, and total empowerment.
Characterised by individual control over all decisions and little input from group members	Treats employees and partners as though they are members of a large, extended family	The staff is given pertinent information regarding company issues	Allow group members to make the decisions	It is in the realm of servant leadership
Typically make choices based on their ideas and judgments and rarely accept advice from followers	The leader expects loyalty and trust from employees, as well as obedience	The majority vote determines the course of action the company will take	Decisions supported by management	Most authentic kind of leadership if done right

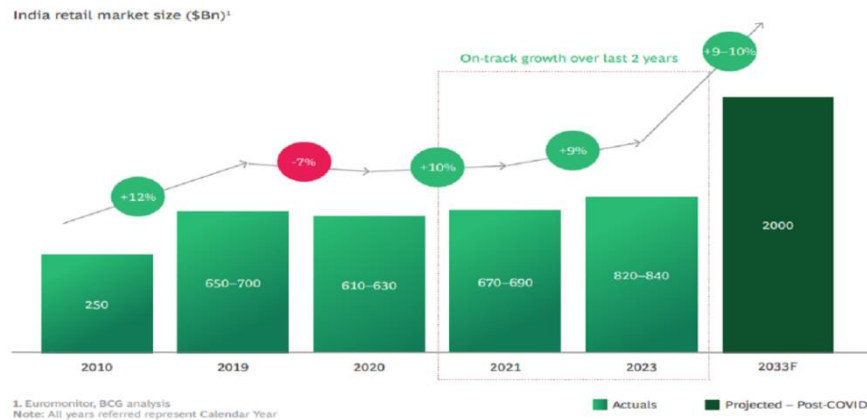
Source: Khurana, N. (2020) .Leadership styles in the Indian retail industry : A review.

**Table3:** Factors affecting employee motivation and retention in the Indian retail industry



Source: Singh, S., & Rao, A. (2021) .Employee retention in the Indian retail industry: Are view of factors affecting turnover.

**Table 4:**Indian Retail Industry Data



Source: Ministry of Labour and Employment, Government of India.

## CONCLUSION

This study examined the impact of leadership styles on employee engagement and retention in the Indian retail industry. The results show that whereas autocratic and laissez-faire leadership styles have a detrimental effect on staff retention and motivation, transformational leadership has a positive effect. The survey also found that important elements influencing employee motivation and retention in the Indian retail sector were organizational culture, career development, pay and benefits, and work environment.

The study adds to the body of knowledge on the subject by emphasizing the significance of leadership style in the fiercely competitive and fast-paced retail sector. Retail managers and executives can benefit from the study's findings in developing successful leadership strategies that increase staff motivation and retention. The report also makes recommendations for future research, including examining how gender and cultural variations affect the relationship between leadership styles and employee engagement and retention.

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## **INCORPORATING CSR PRINCIPLES INTO BUSINESS STRATEGIES: CHALLENGES AND SOLUTIONS**

**Dr. Umaid Raj Tater\***  
**Mr. Jai Tater\*\***

### **ABSTRACT:**

*Corporate social responsibility (CSR) refers to the actions taken by businesses toward addressing societal needs and issues while operating sustainably. The social impact of CSR involves evaluating how companies influence society through their activities and contribute positively towards sustainable development. This paper examines various dimensions related to corporate social responsibility including stakeholder engagement, environmental sustainability, economic viability, social equity, and reputation management. Additionally, it discusses the challenges faced by organizations implementing CSR initiatives as well as potential solutions for enhancing positive outcomes. Overall, this study highlights the importance of incorporating CSR principles into business strategies to promote positive change and foster long-term success.*

Corporate social responsibility (CSR) has emerged as a crucial concept influencing modern business practices worldwide. At its core, CSR focuses on integrating socially conscious considerations into organizational decision making processes so as to minimize negative impacts on stakeholders while maximizing positive contributions. Organizations recognize that taking a proactive stance regarding societal concerns enhances brand reputation, fosters employee motivation, improves operational efficiency, and ultimately drives profitability. As such, understanding the social impact of CSR becomes increasingly important for businesses seeking competitive advantages amidst growing consumer awareness and expectations.

### **STAKEHOLDER ENGAGEMENT:**

Effective communication channels between corporations and stakeholders play a pivotal role in shaping CSR initiatives' effectiveness. Stakeholders include customers, suppliers, employees, regulators, investors, communities where operations occur, and other interested parties who can affect or be affected by the company's decisions. Through transparent reporting mechanisms and engaging dialogues aimed at listening actively to feedback from all these groups, businesses demonstrate accountability and build trust among diverse audiences. Research indicates that engaged stakeholders promote higher levels of loyalty, advocacy, and innovation within firms.

### **ENVIRONMENTAL SUSTAINABILITY:**

Climate change poses one of humanity's most pressing challenges today, and businesses must take concrete steps to address this global crisis. Environmental sustainability encompasses preserving natural resources, reducing greenhouse gas emissions, minimizing waste generation, and promoting efficient resource utilization across operations. Companies practicing environmentally responsible behaviors often benefit economically too, given increasing regulatory pressures pushing them towards greener production methods and circular economy models. Additionally, adopting eco-friendly measures appeals to consumers prioritizing sustainable lifestyles and encourages investment opportunities focused on renewable energy sources.

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### **ECONOMIC VIABILITY:**

CSR cannot come at the expense of financial performance; rather, it should enhance productivity, competitiveness, and resilience when implemented correctly. Investing in skills training programs for employees and ensuring fair wages promotes workforce satisfaction and retention rates essential for sustained economic growth. Supporting small and medium enterprises also contributes significantly to building stronger local economies capable of thriving independently. Lastly, embracing innovative technological advancements like automation and artificial intelligence saves costs while simultaneously mitigating risks associated with manual labor and fossil fuels consumption.

### **SOCIAL EQUITY:**

Addressing inequalities remains central to CSR efforts. Organizations can leverage their scale and influence to advocate for marginalized populations' rights and better access to education, healthcare services, housing, and employment opportunities. Collaborative partnerships with nonprofits and government agencies facilitate targeted interventions tailored to specific needs and help bridge gaps in income distribution. Furthermore, creating inclusive workplaces fosters diversity and promotes creativity leading to improved problem-solving capabilities.

### **REPUTATION MANAGEMENT:**

Positive brand image is vital to maintaining customer loyalty and attracting new investments. Reputation management entails monitoring public perception and communicating transparently about CSR accomplishments and areas requiring improvement. Responding promptly to criticism allows companies to showcase ethical leadership and reaffirm commitment to sustainable values. Encouraging employees to engage in volunteering activities demonstrates care for the wider community and strengthens internal morale. Ultimately, maintaining strong reputations facilitates continuous learning opportunities and fosters agility necessary for staying ahead of evolving market trends.

### **CHALLENGES:**

Corporate Social Responsibility (CSR) has become integral to modern businesses aiming to thrive sustainably in today's hyper-connected world. However, despite recognizing its importance, implementing effective CSR strategies remains challenging due to several reasons. This article explores some common difficulties encountered while attempting to integrate CSR principles into business strategies along with practical solutions to surmount those obstacles.

### **INTERNAL RESISTANCE TO CHANGE:**

One significant barrier to successfully implementing CSR initiatives lies within organizations themselves. Senior management may perceive CSR as distracting attention away from revenue generation and business growth, leading to resistance and reluctance to invest time and resources into developing and executing CSR plans. One possible solution is to communicate the long-term benefits and competitive advantage accrued from successful CSR integration efforts to senior leaders effectively. Showcase case studies highlighting tangible improvements achieved through CSR projects will aid in motivating them to support CSR initiatives wholeheartedly.

### **LIMITED RESOURCES:**

Another obstacle to CSR implementation arises from inadequate budget allocation and scarce human resources dedicated to CSR activities. Organizations might struggle to strike a balance between fulfilling legal requirements related to CSR and investing in critical business areas demanding immediate attention. Solving this issue involves setting realistic priorities based on business objectives aligned with CSR goals. Organizations can strategically utilize available funds and staff while focusing on high priority CSR domains initially before gradually expanding their scope over time.

### **INTEGRATION WITH CORE FUNCTIONS:**

CSR initiatives must be integrated seamlessly with existing organizational functions to ensure maximum efficiency and effectiveness. Many companies find it difficult to merge CSR activities with daily operations because they lack adequate structures and systems enabling smooth coordination between departments involved in CSR initiatives. Establishing transparent communication networks and assigning dedicated coordinators to oversee CSR tasks efficiently helps combat this challenge.

### **STAKEHOLDER ENGAGEMENT:**

Engaging stakeholders plays a vital role in CSR success stories. However, managing stakeholder relationships proves tricky for many companies. Some fail to listen adequately to feedback received from various stakeholders, resulting in dissatisfaction and reduced participation. Actively soliciting feedback from stakeholders ensures increased transparency and aligns CSR initiatives closer to stakeholder preferences. Providing regular updates on progress made reinforces credibility and fosters mutual trust between corporations and stakeholders.

### **MANAGING CSR PERFORMANCE METRICS:**

Tracking and evaluating CSR performance accurately is another common difficulty experienced by organizations. Using ambiguous or inconsistent key performance indicators (KPIs) creates confusion around measuring CSR successes comprehensively. Developing standardized KPIs based on globally recognized frameworks such as the Global Reporting Initiative (GRI) assists organizations track their CSR performance systematically and comparatively evaluate progress year after year.

### **SOLUTIONS:**

Here are some solutions for incorporating Corporate Social Responsibility (CSR) principles into business strategies for sustainable growth:

1. **Conduct a CSR audit:** Assess your company's current practices and identify areas where improvements can be made regarding environmental, social, and governance issues. This will help guide future CSR initiatives.
2. **Develop a CSR vision and mission:** Clearly define your company's commitment to CSR, including its core values and guiding principles. Make sure these align with your overall business objectives.
3. **Engage stakeholders:** Encourage dialogue with employees, customers, suppliers, investors, and other stakeholders to understand their expectations and concerns related to CSR. Use this information to shape your CSR strategy.



4. **Set CSR goals and targets:** Establish measurable objectives related to sustainability, community involvement, human rights, and employee welfare. Ensure these goals are aligned with your company's strategic priorities.
5. **Integrate CSR into decision-making processes:** Make CSR considerations a key factor in all aspects of your organization's operations and decision-making. Employees at all levels should feel empowered to contribute ideas and implement sustainable practices.
6. **Communicate your CSR efforts:** Share your company's CSR initiatives with customers, employees, suppliers, and other stakeholders. Use marketing campaigns, annual reports, and other communication channels to showcase your commitment to sustainability and social responsibility.
7. **Collaborate with NGOs and other organizations:** Partner with non-profit organizations that share your CSR goals and values. These collaborations can strengthen your impact and credibility while providing valuable resources and expertise.
8. **Monitor progress and evaluate effectiveness:** Regularly assess your CSR performance against established goals and targets. Use this data to make informed decisions about adjustments and improvements to your CSR strategy as needed.
9. **Train employees on CSR principles:** Educate employees about CSR concepts, guidelines, and expectations. Provide training programs that foster awareness and understanding of how individual actions contribute to the broader CSR agenda.
10. **Lead by example:** As a company leader, demonstrate commitment to CSR principles through your own behaviors and actions. Encourage others within the organization to follow suit and prioritize sustainability and social responsibility.

## CONCLUSION:

Successfully integrating CSR principles into business strategies necessitates tackling obstacles posed by internal resistance to change, limited resources, integration challenges, stakeholder engagement, and managing performance measurement rigorously. By adopting practical solutions mentioned above, corporations can mitigate these challenges effectively and steer towards achieving sustainable growth alongside contributing positively towards socioeconomic development. Embracing CSR practices not only results in monetary gains but also leads to enhanced brand recognition, loyal customers, motivated employees, and resilient operations prepared to face future uncertainties confidently.

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## **PUBLIC VS PRIVATE SECTOR BANKS IN INDIA: AN OVERVIEW**

**Dr. Asha Rathi\***  
**Ms. Sanju Bhati\*\***

### **ABSTRACT:**

*The financial sector of our nation has been anchored by the banking industry. The nation's overall economic growth is significantly influenced by banks. Because they offer financial services to both consumers and corporations, banks are vital to the economy. When the government owns at least 51% of a corporation, it is referred to as a public sector bank. These banks are government-owned and run, with the goal of offering vital financial services to people, companies, and other economic sectors. A bank owned by a specific person, business, or group of people or businesses is referred to as a private sector bank. To be more precise, the government does not have any ownership or dependency on the company.*

**KEYWORDS:** Financial Sector, Commercial Banks, Private Banks, Government owned Banks

### **INTRODUCTION:**

Banks are the institutional organizations that take deposits, give credit to organizations, and are essential to preserving a nation's economic standing. Cash and credit are handled by the banking sector of a nation. In most nations, banks are subject to stringent regulations due to their significant economic role. The Reserve Bank of India (RBI) is the apex banking body in India and is responsible for overseeing monetary policy.

There are four types for banks:

- Commercial Banks
- Co-operative Banks
- Small Finance Banks
- Payment Banks

Commercial banks are governed by the Banking Regulation Act of 1949, and making money is their main goal. Their principal responsibilities include accepting deposits and disbursing loans to the general population, companies, and the government. Foreign banks, public sector banks, private sector banks, and regional rural banks (RRBs) are the four types of commercial banks. Conversely, there are two categories for cooperative banks: urban and rural. A small finance and payments bank is another relatively recent addition to the framework, in addition to these.

### **OBJECTIVE**

- To understand private sector and public sector banking.
- To discuss advantage and disadvantage of private and public banks.
- To comprehend the distinctions between private and public banks.

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## RESEARCH METHODOLOGY

Secondary data was used for the study from a variety of sources, including websites, articles, journals, research papers, etc.

## PUBLIC SECTOR BANK

A public bank is a financial institution that is owned by a state, municipality, or other public players. When the government owns at least 51% of a corporation, it is referred to as a public sector bank.

More than 75% of all banking activity in the nation is conducted by these nationalized banks. These government-owned banks have their shares listed on stock markets. The government owns the majority of stake of these banks. SBI is the largest public sector bank in India.

The welfare of society is their primary goal. These banks provide banking services to individuals, businesses, and government agencies, which has a substantial positive economic impact. Mobilizing funds, enabling credit, encouraging financial inclusion, and bolstering economic development are the responsibilities of public banks.

## LIST OF PUBLIC SECTOR BANK

<b>Punjab National Bank</b>	<ul style="list-style-type: none"> <li>• Establishment- 1894</li> <li>• Headquarter- Dwarka, NCT of Delhi</li> <li>• Government Shareholding- 73.15%</li> </ul>
<b>Bank of India</b>	<ul style="list-style-type: none"> <li>• Establishment- 1906</li> <li>• Headquarter- Mumbai, Maharashtra</li> <li>• Government Shareholding- 81.41%</li> </ul>
<b>Canara Bank</b>	<ul style="list-style-type: none"> <li>• Establishment- 1906</li> <li>• Headquarter- Bengaluru, Karnataka</li> <li>• Government Shareholding- 62.93%</li> </ul>
<b>Indian Bank</b>	<ul style="list-style-type: none"> <li>• Establishment- 1907</li> <li>• Headquarter- Chennai, Tamil Nadu</li> <li>• Government Shareholding- 79.86%</li> </ul>
<b>Bank of Baroda</b>	<ul style="list-style-type: none"> <li>• Establishment- 1908</li> <li>• Headquarter- Vadodara, Gujarat</li> <li>• Government Shareholding- 63.97%</li> </ul>
<b>Punjab and Sind Bank</b>	<ul style="list-style-type: none"> <li>• Establishment- 1908</li> <li>• Headquarter- New Delhi, NCT of Delhi</li> <li>• Government Shareholding- 97.07%</li> </ul>
<b>Central Bank of India</b>	<ul style="list-style-type: none"> <li>• Establishment- 1911</li> <li>• Headquarter- Mumbai, Maharashtra</li> <li>• Government Shareholding- 93.08%</li> </ul>
<b>Union Bank of India</b>	<ul style="list-style-type: none"> <li>• Establishment- 1919</li> <li>• Headquarter- Mumbai, Maharashtra</li> <li>• Government Shareholding- 83.49%</li> </ul>
<b>Bank of Maharashtra</b>	<ul style="list-style-type: none"> <li>• Establishment- 1935</li> <li>• Headquarter- Pune, Maharashtra</li> <li>• Government Shareholding- 90.97%</li> </ul>
<b>Indian Overseas Bank</b>	<ul style="list-style-type: none"> <li>• Establishment- 1937</li> <li>• Headquarter- Chennai, Tamil Nadu</li> <li>• Government Shareholding- 96.38%</li> </ul>
<b>UCO Bank</b>	<ul style="list-style-type: none"> <li>• Establishment- 1943</li> <li>• Headquarter- Kolkata, West Bengal</li> <li>• Government Shareholding- 95.39%</li> </ul>
<b>State Bank of India</b>	<ul style="list-style-type: none"> <li>• Establishment- 1955</li> <li>• Headquarter- Mumbai, Maharashtra</li> <li>• Government Shareholding- 57.62%</li> </ul>

### ADVANTAGE OF PUBLIC SECTOR BANK

- **Banking Integration:** By extending banking services to outlying locations, public sector banks help underprivileged communities become more financially integrated.
- **Client Support:** Public sector banks place a high priority on accessibility and client service. By serving a wide spectrum of clients, they hope to provide effective and fulfilling banking experiences.
- **Competitive interest rates:** In order to make credit more accessible and cheaper, public sector banks frequently offer loans at competitive interest rates.
- **Employment Generation:** Banks operating in the public sector create a lot of jobs and are major employers. Just State Bank of India alone has about 2.4 lakh workers, which helps to create jobs.
- **Government Support:** The government supports public sector banks, which gives investors and depositors stability and confidence.
- **Long-Term Loans:** Infrastructure projects can receive long-term financing from public sector banks.
- **Social Services:** These banks take an active interest in lending to the priority sector and other social welfare programs. Micro, small, and medium-sized firms (MSMEs) and agriculture receive over 40% of public sector bank loans, which boosts the economy.

### DISADVANTAGE OF PUBLIC SECTOR BANK

- **Capital Restrictions:** The reliance of public banks on government capital infusion might lead to capital restrictions at times. Their ability to meet regulatory standards and extend credit may be hampered by insufficient capital.
- **Competition:** Offering competitive goods and services in comparison to commercial banks may provide difficulties for public sector banks.
- **Governmental Intervention:** Public sector banks may experience political meddling in their operations because of government control. Their independence and ability to make decisions may be impacted by this.
- **Low Level of Flexibility:** Comparatively speaking to their private sector counterparts, public sector banks may not be as flexible and agile. This may have an impact on their capacity to apply creative tactics and adjust to shifting market circumstances.
- **Non-performing assets:** Managing non-performing assets—loans that are in default or at danger of failure—has proven difficult for public banks.
- **Productivity and Efficiency:** Comparing public banks to private banks, the former frequently exhibit higher operating expenses and lesser efficiency.  
**Regulatory Procedures:** Public sector banks frequently face criticism for their excessive bureaucracy, which is said to slow down decision-making.

### PRIVATE SECTOR BANK

Private sector banks are financial institutions that are run and owned by private companies or people as opposed to the government. Private banks do not have corporate status. Banks that have a significant amount of equity controlled by private shareholders are among them.

Profits for shareholders are the primary motivation behind these institutions' operations. Private sector banks play a crucial role in the banking system since they offer a broad variety of banking and financial services and compete with both public sector banks and other private banks. Although the nation's private sector banks were founded with different goals in mind, their main goal is to maximize profits while offering financial solutions to the public. Private sector banks are distinguished by their special offerings. It is projected that the Indian private sector bank industry will grow livelier as each bank offers a range of innovative products and services that are tailored to meet the needs of its customers.

## LIST OF PRIVATE SECTOR BANK

City Union Bank	<ul style="list-style-type: none"> <li>• Establishment- 1904</li> <li>• Headquarter- Kumbakonam, Tamil Nadu</li> </ul>
Karur Vysya Bank	<ul style="list-style-type: none"> <li>• Establishment- 1916</li> <li>• Headquarter- Karur, Tamil Nadu</li> </ul>
CSB Bank	<ul style="list-style-type: none"> <li>• Establishment-1920</li> <li>• Headquarter- Thrissur, Kerala</li> </ul>
Tamilnad Mercantile Bank	<ul style="list-style-type: none"> <li>• Establishment-1921</li> <li>• Headquarter- Thoothukkudi, Tamil Nadu</li> </ul>
Nainital Bank	<ul style="list-style-type: none"> <li>• Establishment-1922</li> <li>• Headquarter- Nainital, Uttarakhand</li> </ul>
Karnataka Bank	<ul style="list-style-type: none"> <li>• Establishment-1924</li> <li>• Headquarter- Mangaluru, Karnataka</li> </ul>
Dhanlaxmi Bank	<ul style="list-style-type: none"> <li>• Establishment-1927</li> <li>• Headquarter- Thrissur, Kerala</li> </ul>
South Indian Bank	<ul style="list-style-type: none"> <li>• Establishment-1929</li> <li>• Headquarter- Thrissur, Kerala</li> </ul>
DCB Bank	<ul style="list-style-type: none"> <li>• Establishment-1930</li> <li>• Headquarter- Mumbai, Maharashtra</li> </ul>
Federal Bank	<ul style="list-style-type: none"> <li>• Establishment-1931</li> <li>• Headquarter- Kochi, Kerala</li> </ul>
Jammu & Kashmir Bank	<ul style="list-style-type: none"> <li>• Establishment-1938</li> <li>• Headquarter- Srinagar, Jammu and Kashmir</li> </ul>
RBL Bank	<ul style="list-style-type: none"> <li>• Establishment-1943</li> <li>• Headquarter- Mumbai, Maharashtra</li> </ul>
IDBI Bank	<ul style="list-style-type: none"> <li>• Establishment-1964</li> <li>• Headquarter- Mumbai, Maharashtra</li> </ul>
Axis Bank	<ul style="list-style-type: none"> <li>• Establishment-1993</li> <li>• Headquarter- Ahmedabad, Gujarat</li> </ul>
IndusInd Bank	<ul style="list-style-type: none"> <li>• Establishment-1994</li> <li>• Headquarter- Mumbai, Maharashtra</li> </ul>
HDFC Bank	<ul style="list-style-type: none"> <li>• Establishment-1994</li> <li>• Headquarter- Mumbai, Maharashtra</li> </ul>
ICICI Bank	<ul style="list-style-type: none"> <li>• Establishment-1994</li> <li>• Headquarter- Vadodara, Gujarat</li> </ul>
Kotak Mahindra Bank	<ul style="list-style-type: none"> <li>• Establishment- 2003</li> <li>• Headquarter- Mumbai, Maharashtra</li> </ul>
Yes Bank	<ul style="list-style-type: none"> <li>• Establishment- 2004</li> <li>• Headquarter- Mumbai, Maharashtra</li> </ul>
Bandhan Bank	<ul style="list-style-type: none"> <li>• Establishment- 2015</li> <li>• Headquarter- Kolkata, West Bengal</li> </ul>
IDFC First Bank	<ul style="list-style-type: none"> <li>• Establishment- 2015</li> <li>• Headquarter- Mumbai, Maharashtra</li> </ul>

### **ADVANTAGE OF PRIVATE SECTOR BANK**

- **Client Support:** Personalized banking experiences and top-notch customer service are the main priorities of private sector banks. They try to comprehend client demands and provide individualized solutions, which increases client happiness.
- **Digital Banking and Technology:** When it comes to technology and digital banking services, private sector banks are leading the way. To provide clients with easy and convenient banking experiences, they have made significant investments in digital platforms, internet services, and mobile banking apps.
- **Effectiveness and Creativity:** When compared to public banks, private banks frequently operate more quickly and efficiently.
- **Innovation in Product Design:** Banks in the private sector are renowned for their capacity for innovation and the launch of fresh financial goods and services. They frequently deliver cutting-edge products and services, like wealth management programs, personalized loan products, and specialized banking services for different clientele.
- **Risk management:** Banks in the private sector usually have strong risk management procedures in place to guarantee the stability of their business and reduce hazards. Their emphasis on risk assessment and mitigation lowers non-performing assets (NPAs) and contributes to the maintenance of a healthy loan portfolio.

### **DISADVANTAGE OF PRIVATE SECTOR BANK**

- **Concentration of Authority:** Private sector banks could take the lead in the market in certain situations, raising worries about power concentration and possible anti-competitive behavior.
- **Lower Governmental Assistance:** The government does not assist private sector banks, in contrast to public sector banks. When there is a financial crisis, they can have trouble getting government assistance and bailouts.
- **Profit-Oriented Method:** Profitability and shareholder interests are given priority by private sector banks, which occasionally results in a concentration on high-net-worth individuals and corporate clients. Serving small enterprises and low-income groups may become less important as a result.
- **Rate of Interest:** When it comes to loans and credit products, private sector banks usually charge higher interest rates than public sector banks. This might make borrowing more expensive for both individuals and businesses.
- **Restricted Access in Rural Areas:** Rural and isolated communities have restricted access to financial services because private sector banks often concentrate in metropolitan and semi-urban areas. This may make it more difficult for rural residents to get banking services and become financially included.

### **DISTINCTION BETWEEN PUBLIC AND PRIVATE SECTOR BANK**

- **Accountability:** Public banks are answerable to the people and the government. Private sector banks are liable to their stockholders.
- **Branch Network:** Public sector banks have extensive branch network, especially in rural regions. Private banks may have fewer branches and focus on metropolitan regions.

- **Clientele:** Public banks have a sizable clientele. Private banks have a relatively small clientele.
- **Controlling Authority:** The government exercises authority over public banks. Banks in the private sector are governed by businesses or individuals.
- **Financial Support:** In times of need, the government infuses capital into public sector banks. Banks in the private sector depend on their own funds and marketing initiatives.
- **Foreign Direct Investment:** Up to 20% of FDI is permitted by public sector banks. Banks in the private sector allow 74% FDI.
- **Goal:** Public welfare and social goals are given top priority by public banks. The main goal of banks in the private sector is to maximize profits.
- **Governing Act:** A parliament-passed act creates public banks. The Indian Companies Act governs the registration of banks in the private banks.
- **Innovation and operations:** Public banks take a more bureaucratic stance and are thought to be sluggish to accept new technologies. Private sector banks more effective and creative in presenting their clients with new goods and services.
- **Job Security:** Public sector banks have very high levels of job security. In banks in the private sector, job security is lower.
- **Management:** Public sector banks overseen by representatives chosen by the government. Private sector banks hired by the bank's board of directors and recruiter officers, and run by experienced bankers.
- **Meaning:** Public banks are those in which the state or central government owns the majority of the shares. Private sector banks are those that have ownership holdings from either individuals or private enterprises.
- **Number of Banks:** India has twelve public sector banks. In India, there are twenty-one private sector banks.
- **Profitability:** Private banks are more profitable than public banks.
- **Rate of Interest:** Savings interest rates are high and lending interest rates are low in public sector banks. Private sector banks provide lower interest rates on savings and charge higher interest rates on loans.
- **Reliability:** Because public banks are overseen by the government, they are more reliable than private sector ones. Banks in the private sector are not as reliable.
- **Shareholding Pattern:** The government owns more than 50% of the shares in public sector banks. Banks in the private sector are mostly owned by private enterprises or individuals.
- **Technology Adoption:** Using contemporary technology may provide difficulties for public sector banks. When it comes to client experience and efficiency, private sector banks are at the forefront of technological use.

## CONCLUSION

In conclusion, there are differences between banks in the public and private sectors regarding ownership, management, governance, services, financial support, shareholding pattern, governing authority, operation, branches, reliability, accountability, job security, interest rates, and clientele. Whereas private sector banks concentrate on profitability and innovation, public sector banks place a higher priority on the public welfare and financial inclusion. In the economy, both kinds of banks play important roles since they can offer a variety of financial services to match the requirements of both public and corporate.



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## **ROLE OF WOMEN IN RURAL ECONOMY: A HISTORICAL ANALYSIS OF WESTERN RAJASTHAN (1800–1900)**

Dr. Shweta Sharma\*

### **ABSTRACT:**

*This research explores the indispensable role women played in the rural economy of Western Rajasthan during the 19th century. It examines women's contributions to agriculture, handicrafts, and livestock management while considering sociocultural constraints and colonial interventions. The study highlights how these contributions were central to the survival and prosperity of rural communities despite the socio-political challenges of the time. Through a gendered lens, the paper investigates the ways in which colonial policies marginalized women's economic agency, offering a nuanced understanding of gender, labor, and economic transitions. This work seeks to redefine the historical narrative of rural development in Rajasthan by centering women's economic contributions in pre-modern times.*

*Keywords: Rural economy, women's labor, Western Rajasthan, 19th century, colonial policies, gender roles, economic resilience*

### **INTRODUCTION**

The 19th century was a transformative period for Western Rajasthan, characterized by environmental challenges, sociopolitical changes, and the encroachment of British colonial policies. Western Rajasthan's semi-arid geography required resilience from its inhabitants, and women became the backbone of its rural economy. While much of the historical focus has been on male-dominated industries like trade and revenue collection, this paper aims to highlight the overlooked yet crucial role of women in sustaining local economies. By examining agricultural production, cottage industries, and livestock management, the research explores how women's economic agency was pivotal to rural livelihoods, even as colonial interventions increasingly marginalized their roles. Additionally, it assesses the impact of caste and gender dynamics on women's access to resources and economic autonomy.

### **RESEARCH OBJECTIVES**

To document the key economic activities undertaken by women in rural Western Rajasthan during the 19th century. To explore how caste, gender, and labor intersected to shape women's roles within the economy. To evaluate the impact of colonial policies on women's participation in the rural economy.

### **LITERATURE REVIEW**

The role of women in the rural economy has been a focal point for various scholars who have examined gendered labor in agrarian societies. Bose (1994) in *Agrarian Economy of Colonial India* highlights how colonial land policies reshaped agricultural systems, often excluding women from decision-making processes and access to resources. In the context of Rajasthan, scholars like Datta (2012) have explored the economic significance of traditional crafts, such as textiles and handicrafts, which were largely dependent on women's labor.

Sharma (2017) discusses the gendered division of labor in Rajasthan, detailing how women played a pivotal role in agricultural tasks and local industries. However, these contributions have often been downplayed due to the patriarchal structures that defined women's roles. In a broader South Asian context, Agarwal (1994) examines gender and land rights, particularly how colonial reforms hindered women's access to property and economic autonomy. Mukherjee (2005) provides a nuanced perspective on the effects of British industrial policies, which led to the decline of indigenous crafts and displaced women who were engaged in handicrafts.

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While these works have contributed significantly to our understanding of women's labor in pre-colonial and colonial India, there is still a gap in specific studies on the rural economy of Western Rajasthan. Much of the existing literature is regionally focused or overlooks women's contributions to the local economy during colonial rule. This paper aims to fill this gap by providing a detailed account of the economic roles of women in the rural economy of Western Rajasthan, examining their agency within the framework of colonial policies.

## **RESEARCH METHODOLOGY**

This research uses a historical qualitative methodology, combining primary and secondary sources to understand the role of women in the rural economy. Primary sources include archival records from the Rajasthan State Archives, Bikaner, and colonial administrative reports, which provide insights into economic transactions and land policies during the 19th century. Oral histories from descendants of rural communities, collected through interviews, offer a personal perspective on traditional labor practices and women's contributions in agricultural and craft production.

Secondary sources such as scholarly books, journal articles, and ethnographic studies provide contextual knowledge of the economic history of Rajasthan and the broader Indian subcontinent. Thematic analysis is used to categorize the data into key economic sectors: agriculture, handicrafts, and livestock rearing, while gendered analysis is applied to assess the impact of colonial policies on women's economic roles.

## **WOMEN'S ROLE IN THE RURAL ECONOMY**

The rural economy of Western Rajasthan in the 19th century was predominantly agrarian, with agriculture being the cornerstone of local livelihoods. Women's contributions to the agricultural sector, along with their involvement in cottage industries and livestock rearing, were indispensable to the survival of their communities.

## **AGRICULTURAL LABOR**

In the agricultural sector, women were involved in nearly every stage of crop production, despite often lacking direct access to land or resources. Pre-sowing activities were labor-intensive tasks that required considerable physical endurance. Women were responsible for clearing debris, preparing the soil, and plowing the fields alongside men. Their expertise in seed selection ensured the quality of the crops, and they were often the ones to decide which varieties would be planted based on experience and environmental knowledge.

During sowing and weeding, women worked in groups to manage the workload efficiently. These activities were vital for maintaining soil fertility and ensuring the growth of crops. Harvesting, threshing, and storing the harvested crops were also primarily women's responsibilities, requiring long hours of work to guarantee food security for the family and the village. Post-harvest activities such as threshing, winnowing, and grain storage were crucial for preserving the harvest for the coming months.

## **HANDICRAFTS AND COTTAGE INDUSTRIES**

Women's involvement in handicrafts was another significant aspect of the rural economy. Textiles were among the most important cottage industries, with women involved in spinning, weaving, and dyeing. Bandhani and block-printed textiles from Western Rajasthan gained regional recognition, and women were crucial in producing these high-quality fabrics. Women from various caste communities specialized in different forms of textile production, with lower-caste women often contributing significantly to the production of textiles that were traded in neighboring regions.

Embroidery and decorative arts were another area where women made substantial contributions. The Meghwal community, in particular, was known for its intricate embroidery, mirror work, and applique, which were used for local consumption and traded in regional markets. This industry provided women with a crucial source of income, even though their work was often undervalued and underpaid due to caste-based social hierarchies.

In regions like Sambhar, salt extraction became an important industry for women, particularly for lower-caste women. The physically demanding work of extracting and processing salt became a vital source of income for women and contributed to the local economy. However, like other industries, the colonial economy's emphasis on industrial goods and external trade led to the decline of many traditional crafts and industries, reducing women's economic opportunities.

### **LIVESTOCK REARING AND DAIRY ECONOMY**

Livestock rearing was another significant component of the rural economy. Women were responsible for managing cattle and camels, ensuring their health and productivity. They fed, grazed, and provided medical care for livestock, essential for the household's livelihood. The dairy economy was also largely women's domain. Milk was processed into ghee, curd, and buttermilk, which were used for both household consumption and barter within the local market. This was especially important in a region where agricultural production was often unpredictable due to harsh climatic conditions.

Wool processing was another task traditionally managed by women. The preparation of wool for weaving and the tanning of leather for tools were essential activities that contributed to the regional economy. Women were at the heart of these industries, ensuring that the raw materials produced by livestock were transformed into useful goods for local and regional consumption.

### **SOCIOCULTURAL STRUCTURES AND GENDERED LABOR**

The economic activities of women in Western Rajasthan were shaped by the patriarchal sociocultural structures that defined the region. While women's labor was indispensable to the rural economy, they operated within a system that limited their access to resources and power. Patriarchal norms restricted women's mobility, decision-making, and access to land and credit, which were critical for economic independence.

Despite these constraints, women exercised significant agency in subtle ways. They were responsible for managing household finances, often determining how the family's income was spent and allocating resources to ensure the household's survival. Women also formed informal labor networks, which enabled them to share resources and labor, especially during peak agricultural seasons or in times of crisis. These networks allowed women to navigate economic challenges and exert influence within their communities, even in the absence of formal economic or political power.

### **IMPACT OF COLONIAL POLICIES**

Colonial policies in the 19th century had a profound effect on the rural economy of Western Rajasthan, particularly concerning women's economic roles.

### **LAND REVENUE SYSTEMS**

The introduction of British colonial land revenue systems, such as the Permanent Settlement and the Mahalwari System, disrupted traditional land ownership patterns and excluded women from formal land ownership. In many cases, women lost their access to communal grazing lands and water resources, which were vital for their families' survival. This shift not only marginalized women economically but also eroded their traditional roles in managing land-based resources.

### **DECLINE OF HANDICRAFTS**

Colonial policies that promoted industrial goods over indigenous products led to the decline of traditional handicrafts. Women, who were crucial in the production of textiles, embroidery, and handicrafts, found themselves displaced by the influx of British manufactured goods. As traditional industries collapsed, women's economic opportunities were severely diminished, and many were forced into less secure and less remunerative forms of labor.

### **MIGRATION AND LABOR REDISTRIBUTION**

Colonial infrastructure projects, such as the construction of railways and roads, led to male outmigration, which left women to shoulder additional agricultural responsibilities. This redistribution of labor further entrenched gendered inequalities, as women were expected to take on the tasks left behind by men without commensurate recognition or compensation.

### **DISCUSSION AND CONCLUSION**

Women in Western Rajasthan played a crucial role in sustaining the rural economy during the 19th century, contributing significantly to agriculture, handicrafts, and livestock management. Their labor ensured the survival and prosperity of their communities, yet their economic agency was constrained by both colonial policies and patriarchal structures. While the colonial period disrupted many of these traditional labor practices, women's resilience in adapting to changing conditions demonstrated their vital role in economic life.

By revisiting the history of rural Rajasthan through a gendered lens, this research underscores the importance of recognizing women's economic contributions in historical narratives. Future scholarship should continue to explore how women in rural economies navigated colonialism and patriarchy to assert their agency and resilience.

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## A SYSTEMATIC STUDY OF OPPORTUNITIES FOR ELECTRIC SCOOTERS' MARKETING IN JODHPUR

Dr. Ramesh Kumar Chouhan\*

### ABSTRACT:

*The world of technology is entirely focused on developing new devices for the younger generation; these devices need to be highly developed and utilized. The general public desires prosperity, even if their goods are inferior to others'. Similar types of groups need varying degrees of technology depending on their lifestyle, with one type of technology being sufficient for them. The electric two-wheelers are shown in the exposé as a major mode of transportation in the theater 86 of marketing and promotions. The introduction, goals, parameters, restrictions, and results of the chi-square test for the employed instruments. Only the opinions of the respondents are used to construct the findings and recommendations.*

**KEYWORDS:** *At her energy, electronic bike, satisfaction, dual battery.*

### INTRODUCTION

There is a shift in urban transportation "in favor of eco-friendly, compact, and light vehicles." Since their inception in 2017, e-scooters, or scooters powered by electricity, have taken over cities all over the world, offering a potential key to the last-mile issue. They are proposed as viable substitutes for cars that could lessen noise, pollution, and traffic congestion, therefore aiding in the fight against climate change. The last-mile theory is somewhat contested by the fact that one-third of trips are even longer (Degele, 2018). Experience suggests that e-scooters could take the place of driving for these short distances instead of walking. E-scooters have sparked debates on injury hazards and safety issues in addition to their effects on the transportation system. According to earlier research, the majority of e-scooter users who were involved in accidents did not wear helmets (Liew, 2020), and manufacturers frequently advertise e-scooters without safety equipment (Allem and Majmundar, 2019).

It has been discovered that safety concerns impact not just motorcyclists but also other traffic participants, especially pedestrians (Sikka, 2019). According to Choron and Sakran (2019, p. 555), the technology has even been attacked for adhering to the "sell first, safety later" philosophy. As a result, it's critical to consider safety issues when assessing e-scooter technology adoption. Moreover, e-scooters are promoted as environmentally friendly solutions for urban traffic, despite the fact that there is currently little empirical data to support this assertion and data about electric vehicles paints a mixed picture. Understanding consumer motivations for using e-scooters and the relationship between various impact elements and behavioral patterns is essential to realizing their potential to minimize environmental stress. Utilizing an innovative research approach grounded in UTAUT2 (Venkatesh, 2012), the current study aims to illuminate the factors influencing consumers' propensity to utilize e-scooters. Acceptance of novel modes is not easy in a traffic environment dominated by automobiles since any alternative undermines the power structures that the prevailing system has developed (Gössling and Cohen, 2014). Prior studies concentrated on obstacles including safety and the infrastructure for charging (Hardt and Bogenberger, 2019). Nevertheless, public opinion demands are found only in practice and have not been the subject of scientific research (Gössling, 2020).

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By the end of 2020 and 2022, the electric scooter and motorbike market in India is expected to achieve a sales amount of 1080.5 thousand. Electric scooter and motorcycle sales are booming in India because of the country's increasing pollution levels and government incentives. Sales of electric motorcycles and scooters in the nation reached about 152,000 units in 2019, a 20.6% annual increase from 2014. The market is predicted to enhance at a compound annual growth rate of 63.9% in terms of retail sales value between 2020 and 2022, and reach revenue of over \$1.0 billion by 2025. The government's provision of economic incentives and subsidies for electric vehicles, along with tax exemptions and rebates, is a major factor driving the extension of the program and encouraging the use of two-wheelers and electric automobiles nationwide. The ease of access of a large variety of electric scooter models in the nation, their rational pricing, and their capability to function as exceptional substitutes for the habitual fossil fuel-powered mopeds are the main factors driving the scooters' explosive sales. As a result, Uttar Pradesh is currently experiencing the most growth in the Indian electric scooter and motorbike market, according to the publishers, an Indian marketing research organization. The state of Uttar Pradesh's electric scooter and motorcycle market is becoming more and more saturated, which affects how the market moves. Additionally, the sales of these two-wheelers are skyrocketing in the state's stage 2 and 3 cities, and numerous unique apparatus Manufacturers are quickly expanding their network of merchants. This in turn is beginning to approach the state's sales of thrilling motorcycles and scooters. Therefore, it is safe to say that the market will show a sharp increase in the upcoming years.

#### **THE TOP INDIA ELECTRICAL TWO-WHEELER COMPANIES**

Since the 2016 fiscal year, the electric two-wheeler segment has grown at a compound annual growth rate of 62%, which has resulted in sales figures exceeding 152,000 units in the previous fiscal year. That amount, still, indicates that FY 2020's year-over-year growth is very modest when compared to the preceding two years, when the market spent more than 100% in each of those years, according to an independent research firm.

#### **TOP ELECTRIC SCOOTERS BASED IN INDIA LAUNCHES FOUR MODELS IN 2023 HEROELECTRIC OPTIMA CX**

Hero Motor Corp., one of the biggest two-wheeler firms globally, is descending beneath the parasol. Hero Electric is the second-largest E2W Company in India for FY 2020. The company sold 7400 units in the fiscal year, building on a decade of success to retain a 27 % market share.

#### **ATHERENERGY 450X GEN**

Other Energy, a Bangalore-based company, is the most ostentatious and contemporary rival in the division. The Bangalore-based electric scooter startup is growing quickly, creating a demand for its best two-wheelers as it prepares to go nationwide very soon. In its second year of business, the company sold over 2900 units throughout the fiscal year, having a 10% market share.

#### **AMPEREMAGNUSEX**

The oldest company in the segment, Ampere Vehicle, which is too from Bangalore, comes in third place on the list following Anther Energy. This 12-year-old company, which has had over 30% of its workforce comprised of women since its founding, has played a significant role in India's shift to e-mobility. During the fiscal year, the company sold only about 2,500 devices, maintaining a 9 percent market share. The company just introduced the Magnus pro scooter, which pairs a better 60V 3Ah lithiumion battery with a 1.2 KW BLDC Vector Sine Wave motor.

## **REVOLTMOTORSRV400**

Revolt Motors is a newcomer to the electric mobility market. It was founded in Gurugram. Revolt has a lot of potential, especially with Rahul Sharma, the past director of Micromax Mobiles, after it. The company says it is selling the first fully loaded electric motorcycle with several facial expressions that is AI-enabled in India. Despite only being able to fulfill orders for six months of the fiscal year, the company was nonetheless able to reach the 1000 mark for sales. The company's market share is 4%. The feature-rich RV 400 electric bike is available for a genuine cost of Rs. 1.03 lakh or on a monthly contribution basis.

## **OBJECTIVES**

1. To understand the socioeconomic makeup of those who benefit from electric vehicles.
2. To raise awareness of the eco-friendly automobile convention.
3. To gauge the degree of satisfaction with fully electric two-wheelers.
4. To identify the elements that led Pure EV buyers to choose them.
5. To offer recommendations for raising the Jodhpur district's marketing profile.

## **REVIEW OF LITERATURE**

1. Mr. Omkar Tupe, Prof. Shewta Kishore and Arloph Johnvieira (2020) According to their analysis, India has to move to a more energy-efficient vehicle fleet due to the depletion of fossil resources and ongoing price increases. The government is promoting electric vehicles (EVs) and offering purchase discounts as a means of combating pollution. To increase output, the government has loosened FDI regulations. In India, a number of up-and-coming brands are introducing EVs.
2. Lingzhi Jin and Peter Slowik (2019) from their study of "Literature Review of Electric Vehicle Consumer Awareness and Outreach Activities" This report provides a first step toward investigating consumer outreach and awareness campaigns across several areas. We have found several studies that look at consumer attitudes about electric vehicles and/or point out that consumer knowledge is a barrier to their wider adoption based on our examination of the literature.

## **DATAANALYSIS**

The purpose of the study is to determine the current state of electric scooters in the Jodhpur area by examining their socioeconomic impact. There are six talukas in the Jodhpur district: Jodhpur City, Pipar, Phalodi, Osian, Luni, Shergarh. The survey included information from all six Taluks. A sample of 50 responders was chosen at random from each Taluka of EV users.

## **DATA ANALYSIS AND ITS INTERPRETATION:**

### **1.Demographic Profile:**

Examination of EVs by EV users This study is predicated on the consideration and analysis of demographic data, which includes variables like age, family structure, and the number of dependents in the household, among others. Some of the elements that are examined in a person's environment are the motivations for usage, the family's income, expenses, and decision-making authority.



**Table-1:Age-Wise Classification**

Age of Respondents	No of Respondents
Lessthan20	20
20-30	30
30-40	160
Above40	90
<b>Total</b>	<b>300</b>

Source: Primary Data

Table Number 1 above demonstrates that 7% of sample respondents are younger than 20 years old, while 53% of sample respondents are between the ages of 30 and 40. This indicates that there are more people in the research region than in the younger and older age groups.

**Table2: Educational Qualification**

Educational Qualification	No of Respondents
Illiterate	180
Primarylevel	60
Middlelevel	40
Highersecondary	20
<b>TOTAL</b>	<b>300</b>

Source:PrimaryData

Table Number 2 reveals that 60% of sample respondents are illiterate, 20% are at the primary level, 13% are at the middle level, and the remaining respondents are at the higher secondary level.

## CHISQUARE TABLE

### AGE AND AWARENESS LEVEL IN RELATION TO THE PRICE OF AN ELECTRIC SCOOTER

To investigate the strong correlation between age and awareness of the cost of electric scooters, the following null hypothesis has been developed and put to the test.

**TABLE:3AGE AND DEGREE OF SATISFACTION WITH THE HP LAPTOP'S PRICE**

AGE	PRICE				TOTAL
	Highly Awareness	Awareness	Low Awareness	Highly Low Awareness	
Lessthan20	8	8	8	8	32
20-30	8	40	16	8	72
30-40	16	12	24	12	64
Above40	10	6	8	8	32
<b>TOTAL</b>	<b>42</b>	<b>66</b>	<b>56</b>	<b>36</b>	<b>200</b>

Source: Primary Data

Table Number 3 Indicates that the highest percentages of highly aware people are between the ages of 20 and 30, at 38%, while the lowest number is between the ages of 20 and 30, at 19%. The highest proportion of informed people are between the ages of 20 and 30 (61%) and the lowest are over 40 (9%). The lowest percentage of low awareness is 14% among those under 20 and above 40 years old, while the highest is 43% among those between the ages of 30 and 40. The maximum percentage of respondents aged 30 to 40 who reported being highly low aware is 34%, while the minimum percentage among respondents aged 20 to 30 and older is 22%.

**AGE AND AWARENESS LEVEL WITH ELECTRIC SCOOTER'S BATTERY BACKUP**

The following null hypothesis has been developed and put to the test so as to investigate the importance of the association between age and level of awareness with battery backup on electric scooters.

**TABLE: 4 AGE AND AWARENESS LEVEL WITH ELECTRIC SCOOTER'S BATTERY BACKUP**

AGE	BATTERY BACKUP				TOTAL
	Highly Aware	Aware	Low Aware	Highly Low Aware	
Lessthan20	8	8	8	8	32
20-30	8	40	8	16	72
30-40	32	16	8	8	64
Above40	8	16	4	4	32
<b>TOTAL</b>	<b>56</b>	<b>80</b>	<b>28</b>	<b>36</b>	<b>200</b>

Source: Primary Data

Table 4 shows that the highest percentage of high awareness is found among those aged 30 to 40 (57%), while the lowest percentage is found among those aged below 20 (20 to 30) and over 40 (41%). The highest percentage of informed people are between the ages of 20 and 30 (50%) and the lowest is among those under the age of 20 (5%). The lowest percentage of low awareness is 14.5% among those over 40 years old, and the highest is 28.5% among those under 20, 20 to 30, and 30 to 40. The highest percentage of respondents aged 20 to 30 (44%) and the lowest percentage of respondents aged 40 and over (11%) are classified as highly low aware.

## **FINDINGS**

The younger students want to live with the best products available in the near future. The advancements in technology are not the consequence of a only year; rather, they are the outcome of decades of shifts in society. The age group opening needs to be filled with the most recent advancements in technology. Today's modification is a reflection of the new methods that will improve in the days ahead. Motor vehicles are a vital mode of mobility in today's culture, and electric scooters are the new generation of this kind of transportation. The degree of transportation needs to vary and go from place to location. The folks who were in the generation that had the money to buy two-wheelers at that time. People's capability has both external and internal sources of worth in terms of money. The electric scooter's upcoming year is being evaluated both realistically and imaginatively right now.

## **SUGGESTIONS**

- Based on the data collected from consumers, they are prepared to reveal more information about the current marketing scenarios of the two-wheeler manufacturers.
- The general public in India is a reasonable consumer, just like any other country in the world.
- One of the main issues at the start and during the financing stage is the time constraint.
- The opportunity product and the promotional product together represent the true value of the near future.
- The customer's entire belief system revolves around applying and using the next stage's realistic level. In the current market, producers of all stripes need to get both the single and the alternate.
- The product that needs to be marketed is for use in production and at the electric level in dwelling. The new product's users will likewise be branded and followed in the future.

## **CONCLUSION**

From the aforementioned perspective, every product is ready for clients to accept, but the most important thing is to manage it securely. The product's serviceability primarily depends on the brand and friendliness of the companies. The charitable organizations must be adhered to and run with the assistance of certain individuals due to the unique characteristics of each person. The marketing phase that humans are in is also a favorable one for any product's introduction to consumers. All consumers require that any new information about the product become well-known and widely accepted within the necessary time frame. The main factor influencing both the current and future marketing fields is technology advancement. The younger generation of marketers is more advanced financially.

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## A COMPARATIVE STUDY OF VARIOUS SOCIAL MEDIA PLATFORMS FOR SMALL BUSINESSES

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### ABSTRACT:

*In this regard, the use of “social media” has evolved into a conduit, allowing a brand and its followers to maintain personal contact. Regardless of the scale of the organization (small, medium, or large), “social media” has developed into a platform that has become an indispensable marketing tool for all types of businesses. “social media” has become an indispensable instrument due to its substantial user base of over 455 billion individuals and daily content consumption of 4 billion. Because the interests of people who use “social media” are always shifting, it is quite challenging to maintain the appropriate approach for a “social media” platform that perfectly meets all of needs. When it comes to marketing the company's goods and services, social networks are becoming an increasingly important form of communication. One of the most effective methods for establishing long-term brand loyalty, connecting with people, sharing material, managing feedback and reviews, and sharing your content is through social media. The forthcoming research endeavors to conduct a comparative analysis of the approaches adopted by businesses when utilizing “social media” platforms, specifically Facebook and Instagram. In addition to this, the study will analyze and contrast the most prominent “social media” platforms. In addition to this, the study will shed light on the ways in which various “social media” platforms might serve as a foundation for developing advanced marketing strategies.*

**Keywords:** Social media, Facebook, business, platforms, marketing strategies etc.

### INTRODUCTION:

The term “social media” medium” refers to an online social networking structure that consists of various social entities, such as organizations and individuals. These entities are defined by the existence of dyadic relations. Social network platforms offer various methodologies for evaluating and investigating the structures of all social actors. Websites that feature “social media” platforms make it possible for individuals and organizations to engage with one another and cultivate relationships. Consumers are able to directly communicate with a company on various “social media” sites when the firm has a presence on such platforms. This allows customers to ask particular questions or discuss specific issues. With this contact, users can have a more personal experience than they would with the traditional techniques of offline marketing and promotion that are already in place. This kind of personal contact has the potential to instill a sense of loyalty in prospective customers and subscribers. Additionally, by picking a specific individual to follow on “social media” platforms, businesses or products have the ability to communicate with a specific and targeted audience while simultaneously communicating with the various connections of their followers (Bhosale, 2022).

The world of “social media” has developed into one in which we have access to a great deal of data. Our consumers leave behind vast data footprints whenever they use our mobile application, our website, or our “social media” page. We are able to make sense of these fingerprints because we are able to analyze the data that they leave behind. A multitude of alternatives are available to customers, including the ability to scroll through them, Proceed to the subsequent tab and transition to the next browser, and move on to the next rival.

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In order to differentiate yourself in a market that is extremely competitive, where consumers have a lot of options to select from, and where attention spans are extremely short, the question that needs to be answered is how you can make use of this data and bring it to your company in a major way. To assess the effectiveness of every social media campaign and activity we undertake, we shall utilize the matrix, a crucial tool. The fact that we would be organizing ourselves in the shadows is something that should go without saying if we did not have these metrics. As “*social media*” strategists, it is our duty to bring to the table the things that are actually important to our clients in this day and age, because our clients are asking more from us than ever before. For the purpose of providing businesses with a more comprehensive comprehension of the manner in which things are carried out, we are going to demonstrate and walk through case studies collected from businesses, brands, small and medium enterprises, and freelancers. We will have a better idea of how we could put our thinking process or plan into action when we see things in action, whether it be on a Facebook feed, a post, or an Instagram feed. This is because we will see things in motion. It is simple to build a strategy on an Excel sheet or a PowerPoint presentation. However, when we see things in action, we will have a better notion of how we might put our strategy into action (Malik, 2020).

## **SOCIAL MEDIA IN SMALL BUSINESSES AND MARKETING TOOLS**

Through the utilization of social media marketing, businesses can acquire a more comprehensive comprehension of their customers' wants and desires, hence enabling them to develop more fruitful collaborations. Customer satisfaction is the cornerstone of any successful business. The implementation of social networking platforms presents numerous prospects for small enterprises to cultivate more intimate and financially advantageous connections with their clientele. Recognizing that certain “*social media*” platforms align better with specific marketing strategies is crucial “(Cox, 2012)”. Keeping social goals in mind, a marketer "first monitors all vehicles for content of interest, then identifies individuals associated with that content (for example, a customer indicating satisfaction or dissatisfaction), and finally decides whether or not to target those individuals and, if so, with what action (for example, continue marketing to them)" to watch, to engage in conversation, and to express gratitude); and finally, eventually, to direct them toward evangelism" (Weinberg &Pehlivan, 2011).

Engaging in “*social media*” activities can significantly lower expenses compared to traditional marketing methods. Consequently, small businesses can capitalize on heightened website traffic and visibility by leveraging “*social media*” platforms. Unquestionably, the most significant financial investment associated with “*social media*” marketing is the duration required to observe the results of one's contributions. Conversely, the utilization of “*social media*” platforms has the capacity to diminish or completely eradicate overall marketing expenditures. This is an extremely probable possibility. "Earned media" refers to positive publicity that comes from promotional channels other than advertising. Small businesses are capable of capitalizing on the advantages associated with "earned media," as the term implies. These public relations initiatives are the product of social media-driven grassroots movements. Furthermore, it's crucial to clarify that one cannot trade earned media; one must acquire it through acquisition. “*social media*” marketing offers a platform that enables small businesses to effectively and efficiently cultivate their existing consumer base while simultaneously accessing a substantial volume of new clients. This is the benefit that “*social media*” marketing provides (Ludwig, 2014).

According to, kousoulou, with 2.89 billion active users, Facebook has emerged as the dominant “*social media*” platform, surpassing all others to claim the title of the most widely used “*social media*” network globally. Individuals, including Hanna, share the viewpoint that the global reliance on digitalization is steadily increasing. Instead of functioning as a conduit for information, “*social media*” is increasingly transitioning from being a source of information to one of influence. Aichner and Jacob provide a definition of “social media” as online programs that enable many activities, including the sharing of information, communication, and promotion. According to their statement, “*social media*” can be classified as such. Furthermore, they have recognized an extensive range of “*social media*” platforms, including blogs, discussion forums, social networks, Some examples of online activities include business networking, video sharing, social gaming, and photo sharing. According to Yang et al., approximately nine percent of marketing budgets were allocated to “*social media*” marketing in the following year, 2014. According to Jain Zaher et al, indicates that stakeholders have high expectations about the marketing of their products on “*social media*” platforms. These platforms have become an essential component in the process of facilitating communication between the business and its consumers as well as between customers themselves. Based on the findings of their research, Smith et al. have reported that 88 percent of marketers have increased the amount of exposure their company receives as a result of using social media. Because of the introduction of “*social media*” marketing, there was an increase in the rankings of websites on search engines (Swathi, 2022).

At this point in time, consumers place more trust in “*social media*” than they do in any other company's messages. By utilizing “*social media*” platforms, it is possible to preserve customer loyalty, which in turn contributes to the maintenance of a robust relationship between customers and businesses. Loyal consumers constitute an invaluable reservoir of information for viral marketing due to the substantial knowledge they produce. There is a favorable association between the utilization of “social media” and a company's financial performance, according to the findings of a large number of studies, including those conducted by Taken Smith and other researchers. However, according to Yang and others, “*social media*” platforms are responsible for a rise in the profitability of businesses; however, it is challenging to quantify the return on investments of these platforms. Kousoulou asserted that businesses design products depending on the feedback they receive from clients via “*social media*” (Swathi, 2022).

The use of contemporary communication platforms such as Facebook and Instagram makes it possible for businesses to engage in conversation with their clientele. Customers positively respond to messages that are succinct, straightforward, and personally delivered by trusted individuals or peers. The audience is receptive to brief messages. Furthermore, they demonstrate a higher willingness to pay a premium for exclusive access to promotional materials they endorse. They are doing this solely to secure a promotion. According to “*Anderson et al., (2014)*” It is not unexpected that organizations are integrating “*social media*” platforms into their overall marketing approaches. Indeed, in 2014, e-commerce platforms conducted a social network survey that revealed the leading 500 retailers amassed merchandise worth approximately \$2.69 billion via “*social media*” platforms (Rana, 2023). Not only is “*social media*” used as a medium for communication and connection at the moment, but it is also used for other purposes. Businesses are more encouraged to sell their products on Instagram because of the enormous user base of the platform. Engaging and communicating with potential clients, in addition to increasing brand awareness and collecting demographic data, are all justifications for this practice. By facilitating contact with prospective clients, it becomes feasible to expedite and enhance the dissemination of the product across multiple accounts in a more viral fashion. Additionally, the comments column and the direct messaging option on can assist vendors in obtaining feedback from customers in a more expedient manner (Habibie et al., 2021).

In the current digital age, “*social media*” platforms like LinkedIn, Facebook, and Twitter have gained significant traction among both individuals and businesses, especially in light of the COVID-19 pandemic (Ainin et al., 2015). We anticipate a persistent advancement of this trend. These networks offer novel avenues through which teams can collaborate, engage in communication, and conduct business “(Quinton & Wilson, 2016)”. According to “Ainin et al. (2015) and McCann and Barlow (2015)”, users have the ability to develop information and connect with individuals through connections consisting of many-to-many, one-to-one, and one-to-many relationships. Ainin et al. (2015) and Kaplan and Haenlein (2010) have found that “*social media*” networks are primarily free of charge. These networks are not only utilized for social communication and information exchange, However, they also work for organizations to market, advertise, and promote their products “(Ainin et al., 2015)”. The use of “*social media*” networks has also provided numerous businesses with a modern approach to networking, which has been a significant benefit, resulting in a reduction in the amount of time spent on business interactions and the establishment of commercial partnerships (Quinton & Wilson, 2016). As a result, “*social media*” networks have the ability to produce a membership constituency that is fluid and varies depending on the aims and interests of the networks (Cenamor et al., 2019; Quinton & Wilson, 2016). This has resulted in the emergence of “*social media*” business networks (Tiwasing, 2021).

### **FACEBOOK:**

Users on Facebook include both individuals and organizations, making it one of the most widely used social networks in the world at the present time. The network that we are utilizing, which was compiled in 2017, is made up of 22,470 organizational pages that represent politicians, governmental bodies, television shows, and companies. Additionally, there are 171,002 edges that reflect mutual “likes” between these pages (Meginness, 2021). The “*social media*” platform Instagram has been around for a number of years and has amassed a sizeable user base. Despite the fact that Instagram's major audience consists of millennials and teenagers, it is considerably more difficult to discover older citizens on the platform. However, Instagram's international following is comparable to that of Facebook. The fact that Instagram is primarily focused on photographs is what sets it apart from other “*social media*” platforms; in order to achieve success on this network, you need to create high-quality video and still images. This is challenging for a lot of small businesses, but in the end, it is something that is worth it. Additionally, Instagram provides pay-per-click advertising possibilities (Keap.com (website), 2022).

When it comes to advertising methods, businesses have shifted their attention to “*social media*” approaches, which play a major role in assisting clients in remembering the name of the product as well as the features it possesses of. The creative ways in which several companies from all over the world have engaged with customers have had a significant impact on the evolution of the industry. Nevertheless, the advertising capabilities of “*social media*” have progressed, which has led to a drop in print media. At the moment, organizations are implementing specialized “*social media*” departments with the following objectives in mind: creating “*social media*” profiles, overseeing unique marketing initiatives, and expanding brand awareness (Antonov& Business, 2019).



#### DEEZER:

Deezer is a music streaming site that is quite similar to Spotify. It is the only platform that we were able to collect data for from two separate time periods, namely 2017 and 2020. We used three datasets from 2017 and one from 2020, all of which had people from three different nations in Europe who were connected to one another through "friend" relationships. One of the networks is from Romania (R), which has 41,773 users and 125,826 edges. Another network is from Croatia (C), which has 54,573 users and 498,202 edges. The final network is from Hungary (H), which has 47,538 users and 222,887 edges. Despite the fact that it is not representative of a single nation, the network from the year 2020 is far smaller. It consists of 28,281 people and just 92,752 edges over its entirety (Meginness, 2021).

#### **SOCIAL MEDIA STRATEGY FOR BUSINESSES**

When it comes to marketing, "*social media*" marketing and the methods that marketers employ are always growing. The methods that were utilized in the past are not the same ones that are utilized here and now. A failure to react to the changes brought about by the fact that content is now restricted to a platform would result in unsatisfactory results (Funk, 2014). Additionally, the "*social media*" strategies employed by small, resource-constrained businesses differ significantly from those utilized by large, budget-oriented corporations. While there has been several researches done on "*social media*" strategies for large budgets, there have been very few experts who have taken into consideration strategies for small businesses. This is especially true in this day and age, when organic development is quite simple to achieve. By virtue of their size, small firms have the distinct advantage of having access to close-knit support networks, specialized technologies, and content styles that naturally boost growth. However, in order to gain access to such regions, small businesses need to see the significance of their "*social media*" strategy as a significant investment in marketing on a huge scale (Deel, 2023).

According to Funk (2014), a "*social media*" strategy requires a significant amount of study as well as a mindset that is willing to change or perish. Both the environment of "*social media*" and the ways in which businesses interact with their clients are in a state of perpetual change simultaneously. As a result, it is essential for small businesses to possess the ability to adjust to new technologies and provide content that resonates with their target audience. Although the identities and content types of "*social media*" platforms are distinct from one another, there are a number of overarching strategies that organizations may implement in order to boost their online presence (2014).

A method that shops are using to market their brands or items and provide additional information about them is viral advertising, which has become increasingly popular. "According to Bampo et al. (2008)", a viral approach to internet advertising has a significant advantage since it allows for communication to be more specifically directed toward the consumer that a business is trying to reach. "Viral communication" is beneficial for marketers because it allows them to have more creative freedom in delivering personalized and intimate messages, increasing the chances of reaching difficult-to-reach audience members. This concept of "viral communication" refers to the unpaid sharing of provocative content by individuals, initiated by an identified sponsor, with the goal of persuading or influencing others through the internet. We commonly refer to this as "viral advertising" "(Porter and Golan, as cited by Chu 2011, 31)". Viral advertising is distinct from user-generated content (UGC) in that it is coupled with a known sponsor, which signifies the origin of the advertisement as well as the creator of the advertisement. The effectiveness of viral advertising has been the subject of extensive research. The results of these studies indicate that elements such as humor, sexuality, secrecy, and enjoyable experiences are effective in stimulating the creation of viral advertisements (Paquette, 2013).

Failure to effectively execute a “*social media*” marketing strategy will result in small business proprietors forgoing a potential avenue to augment sales and revenue. When it comes to incorporating “*social media*” into their marketing strategies, the leaders of small businesses are concerned about the lack of appropriate tools available to them (Chinen-Moore, 2020).

Business-to-business (B2B) enterprises have begun integrating “*social media*” platforms into their operations with the goal of improving their digital initiatives. The findings of Pulizzi and Handley (2017) and Sobal (2017) indicate that “*social media*” is the most commonly used marketing strategy. This is because 83% of businesses that sell to other businesses use social media. The “big four” “*social media*” networks consist of LinkedIn, Twitter, Facebook, and YouTube. It is worth noting that over seventy percent of businesses that provide their services to other businesses employ at least one of these platforms. Organizations that provide services to other organizations extensively utilize these platforms. Fifty percent of the businesses surveyed by Gregorio (2017) and Sobal (2017) found that enhancing the quality of the customer experience and optimizing marketing strategies via “*social media*” constituted a substantial improvement. Additionally, twenty-five percent of the companies reported that their revenue rose as a result of their investments in social media. “(Salo 2017; Siamagka et al. 2015; Juntunen et al. 2020; Iannacci et al. 2020)” Despite the fact that business-to-business (B2B) organizations are reaping the benefits of “*social media*” platforms utilized by marketers, it is maintained that research on this particular field is still in its infancy and must be continued. “Pappas et al. (2018), Chen et al. (2012), and Loebbecke and Picot (2015)” all agree that there is a lack of awareness of how business-to-business (B2B) organizations need to adjust in order to embrace recent technology breakthroughs and how this might contribute to societal and corporate transformation (Dwivedi, 2023).

“*social media*” facilitates customer engagement in communication, serving as an extension of traditional word-of-mouth communication. This is a defining attribute of “*social media*”“(Mangold&Faulds, 2009)”. When it comes to the subject of how this power can be utilized for the organization's benefit, managers are confronted with the challenge. Although businesses lack direct control over customer opinions, they possess the ability to influence the discussions customers engage in (Mangold&Faulds, 2009). “*social media*” marketing, often known as SMM, is a strategy that utilizes social networking platforms to assist businesses in expanding their client base and increasing the visibility of their brand. Typically, the goal is to create content that is captivating enough for consumers to share it on their own social networks “(Cox, 2012)”.

## **CONCLUSION AND FUTURE DIRECTION**

### **CONCLUSION**

Our research into network aspects has provided us with a more comprehensive understanding of how individuals interact with each other and how this interaction varies depending on the type of “*social media*” platform they are using. In the modern market, characterized by the dominance of “*social media*”, it is imperative for small enterprises to possess a comprehensive understanding of Facebook, Twitter, and the methodologies entailed in utilizing social media. Businesses now have the possibility to connect with a diverse range of publics thanks to this medium that is largely controlled. For this reason, it was essential to investigate the manner in which a small business utilized “*social media*” in order to engage customers.

The use of “*social media*” may be a novel venture for many newly established small enterprises. These individuals are gaining knowledge through active engagement, which may be a challenging endeavour for individuals who do not have a comprehensive awareness of the opportunities that are available at the venues. Small businesses must possess knowledge of utilizing “*social media*” platforms effectively to engage clients and establish relationships, thereby facilitating the growth of their firm.

## FUTURE DIRECTION

In the future, academics may perform a comparative case study including multiple small enterprises to analyze the strategies employed by owner-managers. In the future, scholars may also examine a small business that has determined that its attempts to interact with “*social media*” have been unproductive. By examining the owner-manager's approach and the “*social media*” content the business generates, the research can determine the factors contributing to a specific company's challenges in its “*social media*” endeavours.

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## AGRICULTURE MARKETING: SUSTAINABLE BUSINESS MODEL PRACTICES WITH REFERENCE TO INDIA

Dr. Vandana Gupta\*

### ABSTRACT:

*The intersection of agriculture and market dynamics plays a crucial role in fostering sustainable development, particularly in a diverse country like India. Smallholder farmers, who constitute a significant part of the agricultural work force, face persistent challenges in accessing fair pricing and efficient markets. At the same time, consumers struggle with issues related to the availability and quality of agricultural products. Addressing these concerns necessity a tesaro bust and sustainable marketing strategy that integrates modern innovations with traditional agricultural practices.*

*This study explores the role of sustainable business models in agriculture marketing, emphasizing profitability and ecological balance. Through a comprehensive analysis of case studies, theoretical frameworks, and policy implications, the research highlights innovative practices such as digital platforms, cooperative marketing, and direct farmer- to-consumer linkages that enhance transparency and efficiency. Furthermore, the study examines the challenges of India's agricultural supply chain, including priced isparities, inefficient infrastructure, and limited adoption of sustainable farming methods.*

*By identifying barriers to sustainable agricultural practices and proposing viable solutions, the research under scores the potential of entrepreneurship, technological integration, and policy reforms in transforming the sector. The findings suggest that a synergistic approach—combining modern technology, institutional support, and sustainable practices—can strengthen market resilience and improve the livelihoods of farmers. Ultimately, this study aims to provide actionable recommendations to empower stakeholders and drive transformative change in India's agricultural marketing landscape.*

**Keywords:** Agriculture Marketing, sustainable, business model

### INTRODUCTION

The dynamic interplay between agriculture and market practices has profound implications for sustainable development, particularly in a diverse nation like India. Over the years, it has become increasingly imperative to address the challenges faced by smallholder farmers, who represent a significant portion of the agricultural workforce. The agricultural sector in India faces significant challenges in terms of sustainable and profitable marketing. Farmers often struggle to receive fair prices for their produce, while consumers encounter issues with the availability and quality of agricultural commodities. To address these concerns, a comprehensive and sustainable marketing strategy is essential. Innovations in marketing strategies not only enhance the livelihoods of these farmers but also contribute to the overall resilience of the agricultural sector in the face of climate change and market fluctuations. By analysing various sustainable business models, researcher seeks to investigate practices that ensure both profitability and ecological balance. Through a multifaceted examination of case studies, theoretical frameworks, and policy implications, researcher elucidate the pathways through which agriculture marketing can foster sustainability while simultaneously meeting the growing demands of the Indian populace. Ultimately, the aim is to present actionable recommendations that can empower stakeholders and drive transformative change within the industry.

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## **OVERVIEW OF AGRICULTURE MARKETING IN INDIA AND ITS IMPORTANCE FOR SUSTAINABLE DEVELOPMENT**

Agricultural marketing in India serves as a critical conduit between farmers and consumers, playing a pivotal role in enhancing economic viability and promoting sustainable practices. By facilitating the movement of produce from rural to urban markets, effective marketing strategies not only ensure that farmers receive fair prices for their goods, but also contribute to the reduction of post-harvest losses, which are alarmingly high in many regions. The integration of modern technologies, such as e-commerce platforms and mobile applications, is revolutionizing traditional marketing methods, thereby increasing transparency and efficiency in supply chains. Moreover, promoting farmer collectives and cooperative marketing models can empower smallholders, allowing them to negotiate better terms and access larger markets. This transformation not only uplifts socioeconomic conditions in agrarian communities but also aligns with sustainable development goals by fostering environmentally sound practices, ultimately contributing to food security and resilience in the face of climate change.

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## **CHALLENGES IN THE INDIAN AGRICULTURAL SUPPLY CHAIN**

The current agricultural supply chain in India is characterized by inefficiency and lack of structure (Patidar & Agrawal, 2020). Farmers receive only a fraction of the prices paid by consumers, leading to dissatisfaction and unrest within the farming community. (Patidar & Agrawal, 2020) The supply chain is unstructured and fails to ensure adequate profitability for farmers, a key challenge for the Indian government and the research community. (Patidar & Agrawal, 2020)

In addition, the agricultural supply chain is heavily reliant on physical capital investments, which can be a significant barrier for farmers. Moreover, the lack of adoption of alternative sustainable farming methods, such as zero-budget natural farming, bio-dynamic farming, and natural farming, further exacerbates the problems within the supply chain (Patidar & Agrawal, 2020) (Priya & Vivek, 2015).

## **SUSTAINABLE BUSINESS MODELS IN AGRICULTURE**

The integration of sustainable business models in agriculture not only addresses environmental concerns but also enhances economic resilience for farmers, particularly in India. By embracing practices such as agroecology, organic farming, and diversified cropping systems, farmers can improve soil health, reduce dependency on chemical inputs, and foster biodiversity. These methods not only mitigate the adverse effects of traditional agriculture on ecosystems but also align with consumer preferences for environmentally friendly products, thereby creating a more robust market demand. Moreover, when combined with advanced technologies such as precision agriculture and data analytics, these sustainable practices can lead to improved yield and resource efficiency, ultimately benefiting both farmers and consumers. The rising interest in sustainable practices is not merely a trend but a necessary evolution in the agricultural sector as it strives for long-term viability and profitability in an era marked by climate change and resource scarcity.

## **ANALYSIS OF INNOVATIVE PRACTICES IN SUSTAINABLE AGRICULTURE MARKETING**

Innovative practices in sustainable agriculture marketing play a critical role in enhancing the visibility and viability of eco-friendly farming methods. By leveraging technology, such as digital platforms and mobile applications, farmers can directly connect with consumers, fostering transparent supply chains that promote trust and encourage local purchasing. Furthermore, participatory marketing strategies, which involve the community in decision-making and co-creation of value, have been shown to significantly improve customer engagement and loyalty toward sustainable products. This shift towards inclusive marketing frameworks also empowers farmers, enabling them to retain greater portions of the revenue generated from their produce, a crucial element for sustainability in a competitive market landscape. Consequently, incorporating these innovative approaches not only helps in promoting sustainable agriculture but also ensures that environmental considerations are integrated into the economic fabric of farming communities, thus reinforcing the overall resilience and sustainability of agricultural practices in India

## **CHALLENGES AND OPPORTUNITIES IN AGRICULTURAL MARKETING**

The landscape of agricultural marketing in India presents a complex interplay of challenges and opportunities, particularly highlighted by the values associated with sustainable practices. Farmers often grapple with pricing dilemmas, as illustrated in the case of Desiri Naturals, where the cost of naturally extracted oils significantly exceeded that of mass-produced alternatives (A Saldanha et al.). This price discrepancy creates a barrier for small-scale producers but simultaneously opens avenues for premium marketing strategies that emphasize quality and sustainability. Moreover, floriculture exemplifies an emerging sector where environmental consciousness can drive profitability; as demand rises for eco-friendly products, innovations in flower cultivation, like jasmine, can enable smallhold farmers to tap into niche markets and improve their livelihoods (Dr. S Rajamohan et al.). By leveraging experiential marketing and robust supply chains, stakeholders can navigate these challenges, fostering a more equitable agricultural framework that aligns with global sustainability goals.

## **EXAMINATION OF BARRIERS TO SUSTAINABLE PRACTICES AND POTENTIAL SOLUTIONS**

Numerous barriers impede the adoption of sustainable practices in agricultural marketing, particularly within the Indian context. Challenges such as resource scarcity and climatic changes complicate efforts towards sustainability, as highlighted in the analysis of global agribusiness mega-trends, which emphasize the need for innovative systems to combat these issues (Rishat A Migunov et al.). Additionally, the lack of infrastructure and market access limits farmers ability to implement sustainable methods effectively. To navigate these hurdles, fostering entrepreneurship in agri-business emerges as a viable solution. By stimulating innovative approaches and enhancing value chain integration, stakeholders can improve farmer income and promote sustainability across the sector (Sharma J et al.). Furthermore, the development of formal and informal institutions can provide necessary support and risk management frameworks, which are crucial for addressing the political instability and economic pressures identified in the agrifood system. Collectively, this multifaceted approach can pave the way for a resilient and sustainable agricultural marketing landscape in India.

## CONCLUSION

In summation, the implementation of sustainable business model practices in agriculture marketing, particularly within the context of India, is crucial for ensuring long-term economic viability and environmental health. The transition to a circular economy, as demonstrated in initiatives like the India – Australia Industry and Research Collaboration for Reducing Plastic Waste, illustrates the potential to effectively mitigate plastic waste while fostering economic growth (Retamal M et al.). Moreover, integrating diversified crop-livestock systems not only enhances farmers income stability but also improves nutritional outcomes, which is essential for community resilience in a changing climate (Gupta N et al.). Collectively, these strategies underscore the necessity of adopting holistic approaches that reconcile productivity with sustainability. As India forges ahead in developing its agricultural sector, the synergistic application of sustainable marketing practices can redefine success, ensuring that both economic and ecological objectives are met, ultimately securing a better future for farmers and consumers alike.

### Summary of Key Findings and Recommendations for Future Practices in Agriculture Marketing

Innovative strategies in agriculture marketing have emerged as pivotal mechanisms for enhancing farmer profitability and consumer satisfaction. Key findings reveal that the incorporation of digital platforms and e-commerce solutions significantly bridge the gap between producers and consumers, fostering direct-to-consumer sales that bypass traditional intermediaries. Moreover, educational initiatives aimed at farmers regarding market trends and consumer preferences have proven instrumental in increasing their competitive edge. Recommendations for future practices emphasize the need to invest in technology-driven marketing tools, such as mobile applications that facilitate real-time market access and data analytics for informed decision-making. Collaborative efforts between government and private sectors must prioritize infrastructure improvements to support widespread digital adoption, ensuring marginalized farmers are not left behind. By implementing these strategies, the agricultural sector can cultivate resilience, drive sustainable growth, and improve overall market efficiency, ultimately benefiting both producers and consumers alike.

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