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SESHADRIPURAM EDUCATIONAL TRUST, BENGALURU

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About SRF: Seshadripuram Research Foundation (SRF) has been established to carry out high quality research work in various domains including the areas of Commerce and Management as well as interdisciplinary studies. Research undertaken by the First Grade colleges and Postgraduate Departments of M. Com, M.Com-FA(MFA) and MBA are aimed at addressing contemporary social issues. Thus, the research foundation seeks to integrate academic rigor with ethically sound and socially relevant research for community action. The Seshadripuram Research Foundation also provides a platform for Post – Graduation students/ research scholars and members of the faculty to interact with world – class domain experts in India and abroad. Sharing quality outcomes of research within the Seshadripuram Research Foundation with the larger community of Faculty members and research scholars will help to open the doors to scientific collaboration with the world – class institutions.

About SJSS: Seshadripuram Journal of Social Sciences (SJSS) aims to publish high quality and original research papers that analyze the issues relating to social sciences at national and global level. Contributions can be theoretical, empirical, case study in nature. The SJSS has a two-stage review process. In the first stage the editor will ensure the practical acceptability of the topic and its relevance. And all those accepted at screening stage will be sent to peer-review committee for comments. The authors of selected papers will be intimated about the acceptance through email by the editorial board.

From the Desk of Hon. General Secretary, SET.

Dear Readers,

Welcome to the Seshadripuram Journal of Social Sciences (SJSS), the flagshipjournal of the Seshadripuram Research Foundation (SRF), the research arm of the SeshadripuramEducational Trust (SET).

SJSS and SRF have their home and habitation at Seshadripuram First Grade College (SFGC), SET's A+ accredited higher education institution.

It is the avowed mission of SJSS to develop, promote, coordinate, and disseminate avant-garde developments and practises in the social sciences and bridge the gap between research and practise. SJSS has captured the attention of researchers across India and abroad as a forum for theoretical and conceptual research.

Living in a rapidly evolving world, SJSS is responsive to present challenges and anticipates and encounters future directions. Committed to quality but fair, flexible, and responsible in its editorial policy, SJSS is balanced, informative, insightful, and objective in its perspective on content.

I am immensely grateful to the editorial board of the journal, reviewers, and contributing authors. While I hope that this issue will be an enriching learning experience, your comments, feedback, suggestions, and scholarly contributions will be highly appreciated.
Happy Reading….

Dr. Wooday P Krishna

From the Desk of Principal

Dear Readers,

SESHADRIPURAM JOURNAL OF SOCIAL SCIENCES, the research journal of Seshadripuram Research Foundation is in its Sixth year of publication. This issue has high quality research papers showcasing present challenges and future directions in social science research. All the papers are well researched, and as a result informative and challenging, They point towards the changing directions in their respective fields. The journal has been positively impacting social science research by providing a forum for discussion. All the papers in this issue open up new vistas of research, challenging future researchers to explore further.

The editorial team, reviewers, authors and readers deserve kudos for carrying forward this academic initiative. I look forward to your responses and suggestions for the future issues of the journal.

Happy Reading….

DR. S N VENKATESH

From the Desk of Editor-in-chief

SESHADRIPURAM JOURNAL OF SOCIAL SCIENCES is the flagship journal of Seshadripuram Research Foundation, the research wing of Seshadripuram Educational Trust. Seshadripuram First Grade College, the NAAC A+ accredited higher education institution, is the home of the journal.

With the publication of SJSS, we have embarked on a mission to develop, promote, coordinate and disseminate present developments and future directions in social science research. Social scientists across the world consider SJSS as a sounding board for discussion and a forum for debate. SJSS is responsive to the evolving scenario to meet the present challenges and chart the future course of social science research.

Dr M L Ashok

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A comparaive study on the attitudes and practices regarding menstrual hygiene among adolescent girls from urban and rural areas – With special reference to Bengaluru city and Bellary in Karnataka.

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Abstract

Adolescence has been recognized as a special period that requires specific attention as it marks the onset of menarche (the first menstrual period in a female adolescent), an important milestone, and hence good hygienic practices during menstruation are crucial to maintain a healthy life.

Menstruation is a normal physiological process through which millions of women and girls across the world pass through each menstrual periods. Hygiene is process in which women and adolescent girls use clean menstrual management materials to absorb or collect blood that can be changed in privacy room for the duration of menstrual time. To effectively manage their menstruation, girls and women require access to water, sanitation and hygiene (WASH) facilities. This study aimed to find out the attitudes and practices regarding menstruation and also to assess hygiene among adolescent girls from urban and rural areas with special reference to Bengaluru (urban) and Bellary (rural) cities in Karnataka.

Keywords: Menstruation, Menarche, Hygiene, Sanitation, Menstrual Management, Attitudes, Practices.

Introduction

Menstruation is normal biological process that indicates adolescent girls' entrance into womanhood. Adolescence marks a period of rapid growth and development during which many changes at the physical, physiological, and behavioral levels occur. The World Health Organization defines adolescence as individuals between 10 and 19 years of age. Menstruation marks the beginning of reproductive life of a girl. Menstruation is surrounded by various psychological and religious barriers due to lack of knowledge about the scientific process of menstruation. Although menstruation is a natural process, it is linked with several perceptions and practices within the community, which sometimes may result in adverse health outcomes.

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Menstrual hygiene is a taboo which often women are uncomfortable discussing. Menstrual hygiene management should be an imperative part of healthcare. The United Nations defines adequate menstrual hygiene management as "women and adolescent girls using a clean menstrual management material to absorb or collect blood that can be changed in privacy as often as necessary for the duration of the menstruation period, using soap and water for washing the body as required, and having access to facilities to dispose of used menstrual management materials". Poor menstrual practices lead to the development of various morbid conditions such as reproductive tract infections and urinary tract infections. Learning about menstrual hygiene is an important part of health education in order to prevent various ill effects of poor menstrual hygiene practices, which may lead to reproductive tract infections, infertility, miscarriages, toxic shock syndrome, and cancer. Most of adolescent girls are uncomfortable when it comes discussing about menstruation, and thus, they do not have access to adequate information about this social taboo. Moreover, the lack of knowledge further impairs a girl's daily activities, affects her attendance in college, and thus leads to poor academic performance.

The reproductive health decisions which they will make today will affect the health of the upcoming generations. Women who have good knowledge about menstrual hygiene are less liable to suffer from reproductive tract infections. Adequate knowledge regarding menstruation and menstrual hygiene is of paramount importance among adolescent girls in a given community as it will have a directly impact on reducing the burden of reproductive tract infections/sexually transmitted infections in primary care practice. This study is therefore aimed to assess the knowledge, beliefs, source of information, practices of menstrual hygiene, and menstrual pattern and problems and also to identify status of hygiene and the restrictions practiced by adolescent girls from urban (Bengaluru City) and rural (Bellary Town) areas during menstruation.

Objectives

To study attitudes and practices regarding menstruation among adolescent girls in both rural and urban areas.

Review of Literature

1. **A literature review of the non-health impacts of sanitation**

   JOANNA PEARSON and KATE MCPHEDRAN

   DOI:10.3362/1756-3488.2008.005

   The health benefits are really considered to be the most significant impacts of sanitation but other factors are also important. This literature review examines both published and grey literation on the non-health impacts of sanitation. This report summarize the social impacts of sanitation on women, adolescent girls, children, the disabled and the environment safe. Private sanitation facilities can help women and girls to be secure and healthy can encourage girls attendance in the school past puberty can help preserve the dignity of disabled people and can improve the environment.

2. **Explaining the relationship between sanitation and mental and social well-being and systematic review and qualitative synthesis**

G D Sclar , G Penakalapati , B A Caruso , E A Rehfuess , J V Garn , K T Alexander , M C Freeman , S Boisson , K Medlicott , T Clasen.

PMID: 30316053 DOI: 10.1016/j.socscimed.2018.09.016

Gender based violence (GBV) and studies indicates that inadequate sanitation may put women and girls greater side of experiencing violence [WHO 2013].

A growing body of literature showcases how poor and inaccessible sanitation at school inhibits young girls from safely and comfortably managing their menstruation which may ultimately influence their social and educational engagement, concentration, and attendance (Caruso et al., 2013; Haver et al., 2013; Long et al., 2013; Sommer, 2010).

A recent study by Caruso et al., (2018) found that despite having access to a latrine, women in rural Odisha, India may experience negative impacts to their mental well-being when urinating and defecating.

Recent study in Bangladesh found that school absence was significantly less common among menstruating girls in schools with accessible girl's toilets (Alam et al., 2017).

3. **Menstrual hygiene among adolescent girls – A study from slum areas**

Tanvi Nitin Deshpande, Supriya Satish Patil, Supriti Balaram Gharai, S. R. Patil, and P. M. Durgawale.

PMID: 30613539 DOI: 10.4103/jfmpc.jfmpc_80_18

Menstrual hygiene was unsatisfactory among adolescent girls because of low level of education and improper assumptions about the phenomenon of menstruation. Hence it is very important to educate girls about the physiological facts of menstruation, wipe off false taboos and lead them to proper hygiene practices to safeguard themselves against reproductive tract infection. NGOs, Social Welfare Foundations should provide awareness about menstrual hygiene, pattern and problems. In this study, since majority of girls were school dropouts, knowledgeable parents plays a vital role in implementing hygiene practices among adolescent girls. It is a strong belief that an educated women is a first teacher of family i.e. why education of the mother and adolescent girls is very important. But presently as we live in a male dominated society, educating men about basic needs of women of his family during menstruation will help in contributing towards cleaner and healthier menstrual practices. Therefore when the whole family is in acquaintance with the phenomenon of menstruation, age old restrictions, traditional perceptions, false beliefs and wrong attitude can be effectively eliminated.

4. **Menstrual Hygiene Management – knowledge, attitudes and practices among female college students in Bhutan.**

Tashi Tshomo, Mongal Singh Gurung, Safieh Shah, Julita Gil-Cuesta, Peter Maes, Rinchen Wangdi, Jamba Tobden.

PMID: 36303967 DOI: 10.3389/frph.2021.703978

Girls facing substantial menstrual hygiene management (MHM) challenges in the low-middle income countries. These challenges are related to inadequate knowledge's and insufficient water sanitation and hygiene (WASH) facilities. This study is aimed to explore the knowledge attitudes and practices (KAP) of female college students from all the 10 Government colleges of Bhutan. A cross sectional KAP survey was conditional with a random sample of female students from all years and a random sample of menstrual hygiene management facilities at each college and hostel was done.

This socio-demographics of students was found and overall KAP findings and differences was found between 1st year students and 3rd year students were analyzed. College and hostel toilets were self-reported and directly observed.

5. **Knowledge, Attitude and Practice on Menstrual Hygiene Management among School Adolescents.**

Tashi Tshomo, Mongal Singh Gurung, Safieh Shah, Julita Gil-Cuesta, Peter Maes, Rinchen Wangdi and Jamba Tobden. Front. Reprod. Health, 27 August 2021 Sec. Gynecology

Volume 3 - 2021 | https://doi.org/10.3389/frph.2021.703978

The objective of the study was to assess the current knowledge, attitude and practice of school adolescents on Menstrual Hygiene Management in Doti district in Far-Western Nepal. This cross-sectional study was carried out from October to December 2016 at 7 villages in Doti, Nepal. This study was conducted on 7th grade to 11th grade. Total 276 students participated. Self-administered structured questionnaire was used to obtain the information. Half of the respondents had positive attitude towards Menstrual Hygiene Management related issues but still the attitude and practice need to improve.

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6. **Perception and practices of menstruation restrictions among urban adolescent girls and women in Nepal: A cross-sectional survey**

Ram Naresh Yadav, Shrijana Joshi, Rajesh Poudel, Pawan Pandeya
Public Health, Good Neighbors International, Nepal.

This study aimed to assess socio-cultural perceptions of menstrual restrictions among urban Nepalese women in the Kathmandu valley. Using a clustered random sampling, 1342 adolescent girls and women of menstruating age (≥15 years) from three urban districts in the Kathmandu valley completed a survey related to menstrual practices and restriction. This was a cross-sectional survey study using a customized program allowing pull-down, multiple choice and open-ended questions in the Nepali language. The self-administered questionnaire consisted of 13 demographic questions and 22 questions related to menstruation, menstrual hygiene, socio-cultural taboos, beliefs and practices. Unadjusted associations of socio-cultural practices with ethnicity, education, four major social classes, three major religions, marital status and family type were assessed using logistic regression models.

More than half (59%) of the participants were aged between 15- < 25 years. The majority were Hindus (84.5%), reported not praying during menstruation (83.1%) and were encouraged by their mothers (72.1%) to practice a range of menstrual restrictions. Purifying either the kitchen, bed, bed sheets or other household things on the fourth day of menstruation was reported by 66.1% of the participants, and 45.4% saw menstruation as a "bother" or "curse." There were differences among social classes, where participants of the Janajati caste, an indigenous group, were more likely to enter places of worship [OR (95%CI): 1.74 (1.06–2.86)] and pray [OR (95%CI): 1.79 (1.18–2.71)] while menstruating, compared to the Brahmins. Participants with a master's degree were more likely to pray while menstruating, compared to participants with less than a high school education [OR (95%CI): 2.83 (1.61–4.96)]. This study throws light on existing social discriminations, deep-rooted cultural and religious superstitions among women, and gender inequalities in the urban areas of Kathmandu valley in Nepal.

Materials and Methods:

Context:

There are vast disparities of information gaps between urban and rural adolescent girls in Karnataka which do not have an impact on the practices during menstruation from both urban and rural areas.

Setting and Design:

It was stratified random sample which was conducted on adolescent girls from Bengaluru city and Bellary. Two women colleges were chosen at both the places. One at Maharani Lakshmi Ammanni College for Women (mLAC), Bengaluru and the other is Smt. Allum Sumangalamma Memorial College for Women (SMTASMC), Bellary.

Sample Size:

The sample size was for the study is 150 adolescent girls. Out of which 75 were rural and other 75 were urban adolescent girls.

Data Collection:

The data was collected through a self-administered questionnaire. The participants were randomly selected from the list of eligible adolescent girls enrolled in 2 women colleges (mLAC and SMTASMC). The questions related to attitudes and practices regarding menstrual hygiene were asked. "Attitudes" were assessed using a rating scale from agree, disagree, and strongly disagree, very often, often and rarely for questions on social and cultural beliefs. To ascertain "Practices", the respondents were asked regarding type of absorbents used their cost, absenteeism, hygiene practices and disposal.

Data Analysis:

There are certain graphs that speaks about the practices of menstrual hygiene followed by the adolescent girls. At both rural and urban areas, adolescent girls were following significantly more restriction practices such as not entering the kitchen, puja room at home followed by avoiding going to temples, attending religious functions and contrary to this food restrictions were also prevalent among rural and urban areas. Some of them reported of sleeping on floor on the mat and on those 3 days using separate plate, glass, blanket and avoid touching things at home like cooked food, other's clothes, and blankets etc. This particular practice is still prevalent at urban areas as well than in rural areas might be because of their culture and religion. They also prefer to use new products other than sanitary pads like menstrual cups, tampons and etc. or any other things but they don't have the awareness of or knowledge about the usage of it reported by the girls at both the rural and urban areas.

Chart 1:

Socio-demographic profile of the respondents of both the areas, out of 110 adolescent girls, 75 completed the questionnaires from urban area (Bengaluru) and out of 100 adolescent girls, 75 completed the questionnaires successfully from rural area (Bellary).

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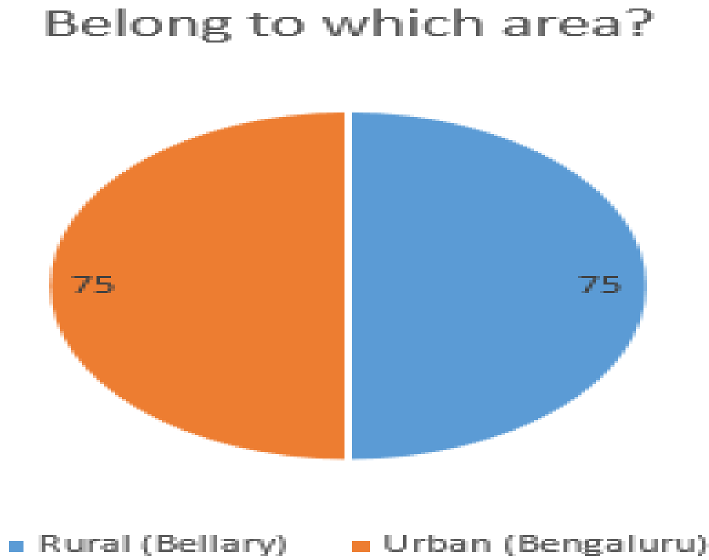

Chart 2: 53.3% adolescent girls mean age was 20 to 25 years.

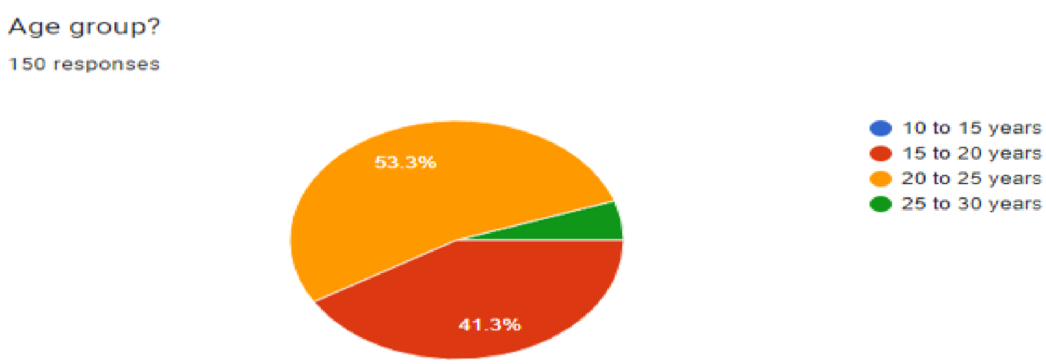

Chart 3: 93.3% adolescent girls belong to Hindu religion.

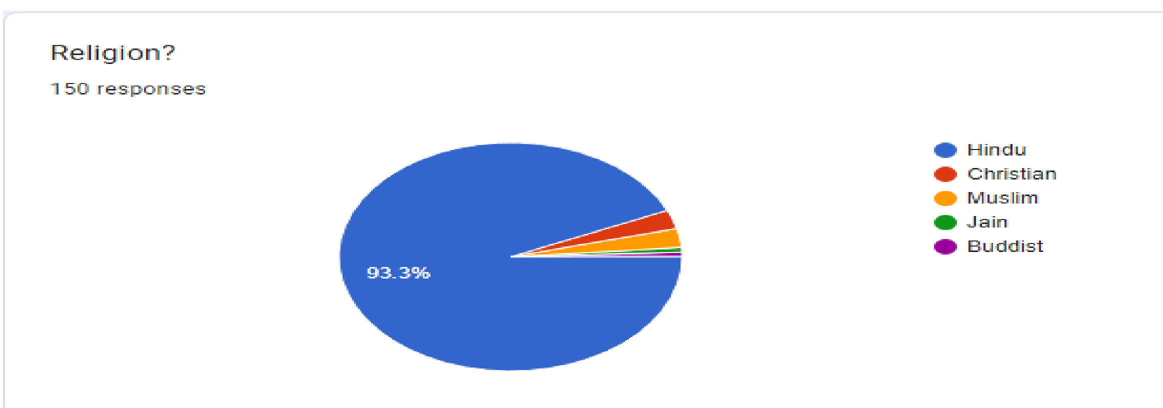

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Chart 4: 36% of adolescents girls mother's education is Primary Education.

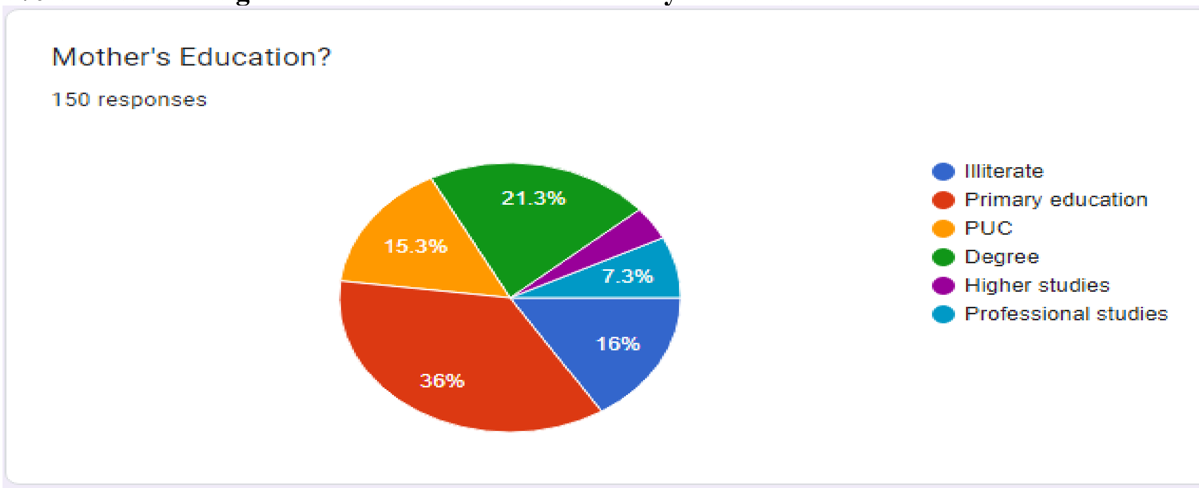

Chart 5: 55.3% of adolescent girl's mother's occupation is Homemaker.

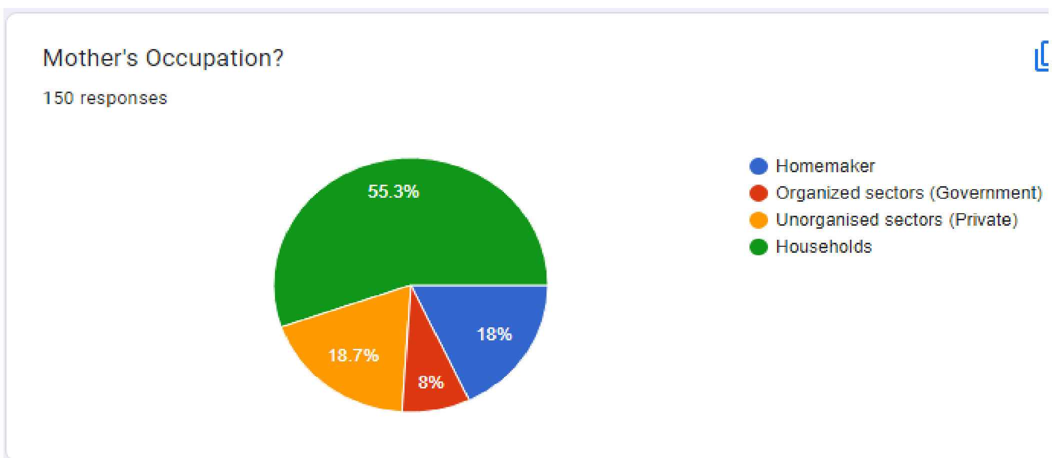

Chart 6: 75.3% of adolescent girl's family income is 1 lakh to 5 lakhs per annum.

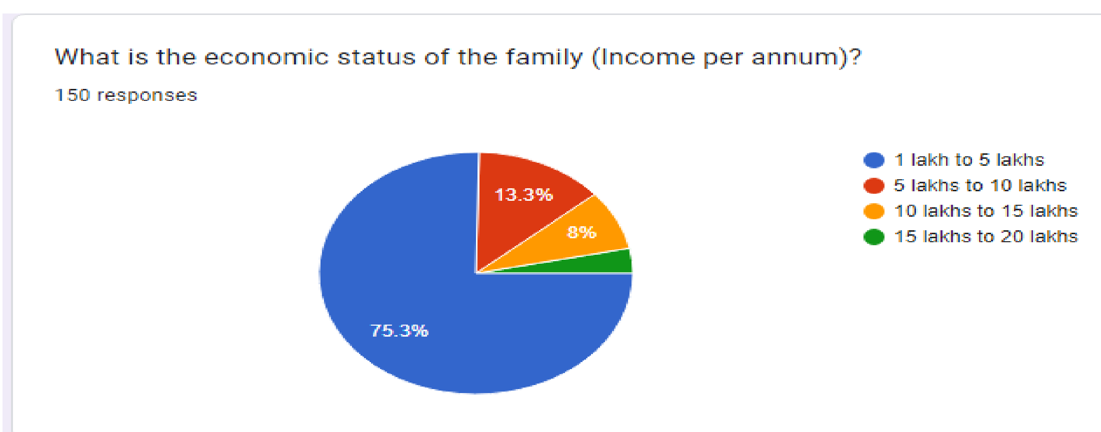

Chart 7: 49.3% of adolescent girl's age group is 13 to 15 years of their Menarche.

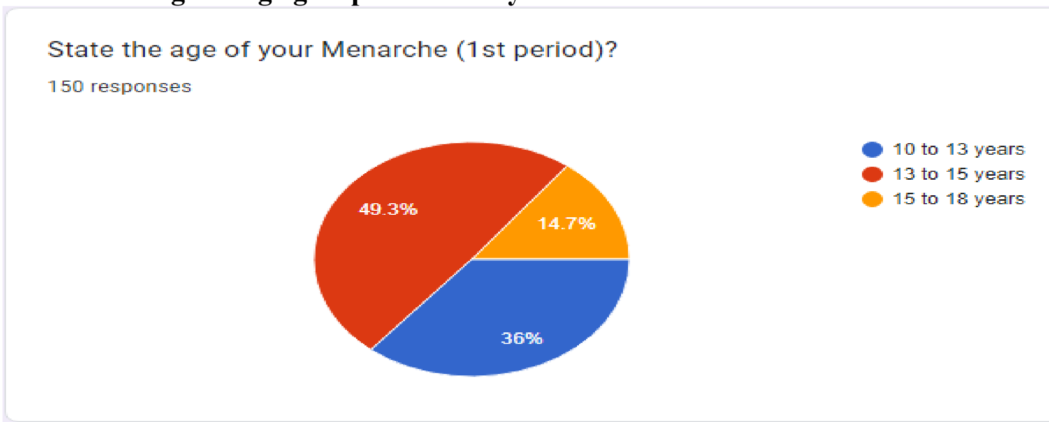

Chart 8: 80.7% of adolescent girls got the knowledge of menstruation from their Mother/Sisters.

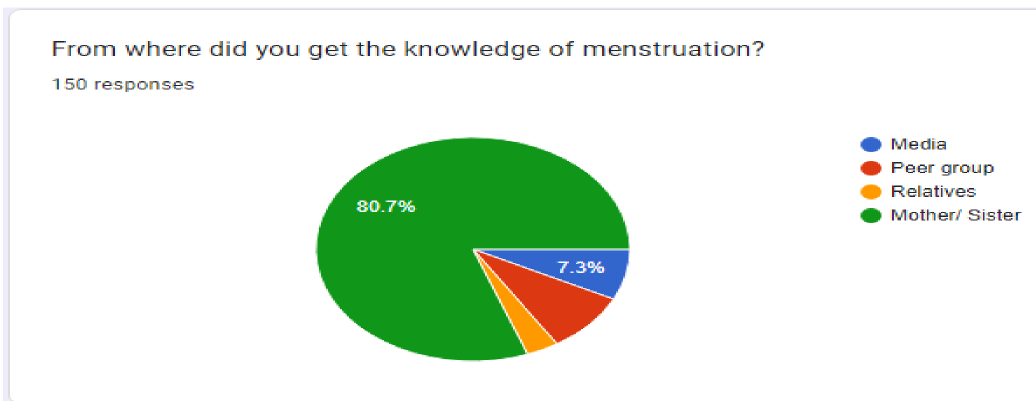

Chart 9: 82.7% of education centers provides information about sanitary hygiene.

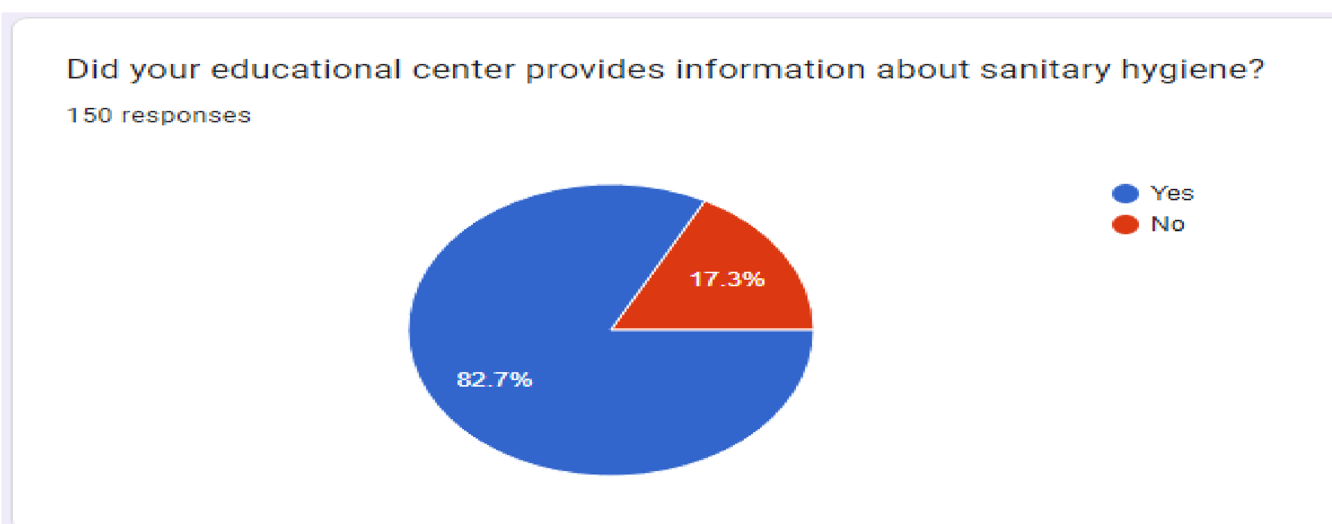

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Chart 10: 60% adolescent girls are comfortable sharing the feelings about menstruation with Mother.

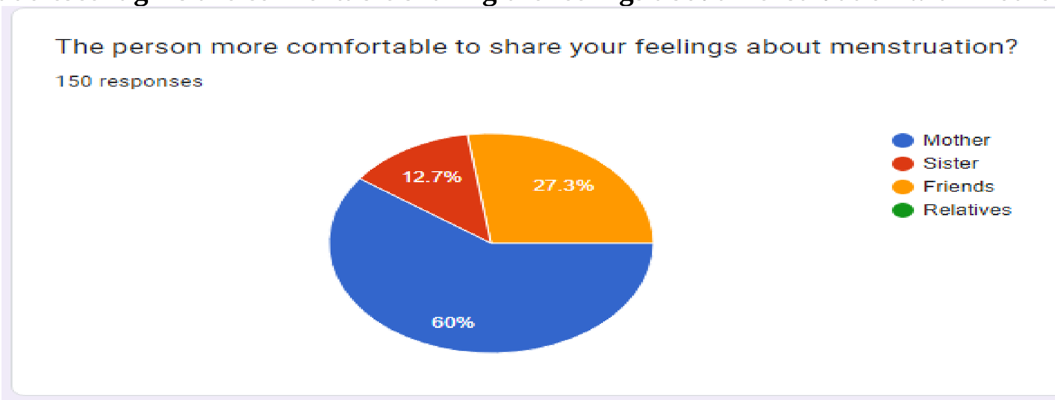

Chart 11: 58.7% adolescent girls daily activities were affected due to menstruation.

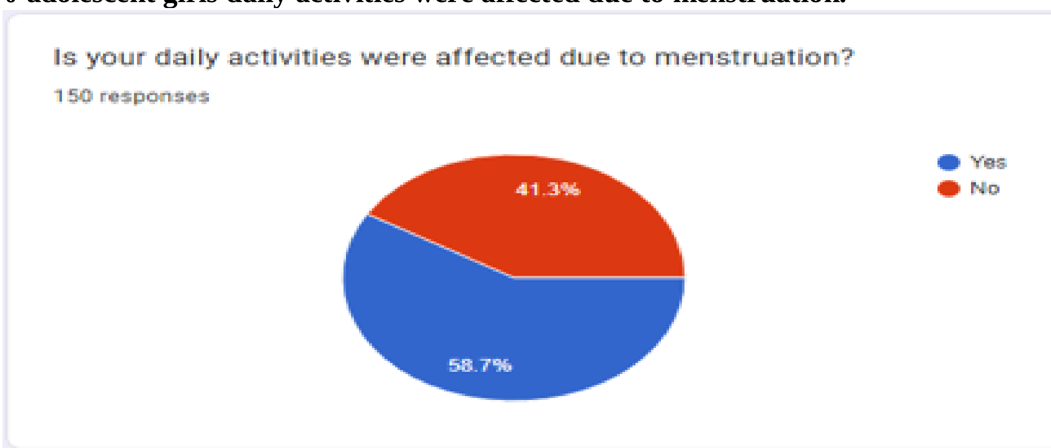

Chart 12: 71.4% adolescent girls demand/support for providing 3 days leaves during menstruation.

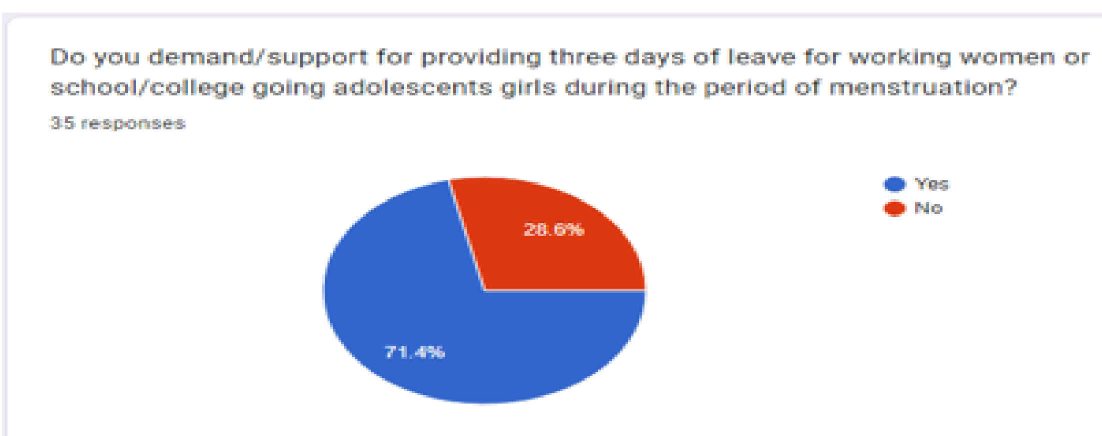

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Chart 13: 88.7% adolescent girls prefer to use sanitary pads.

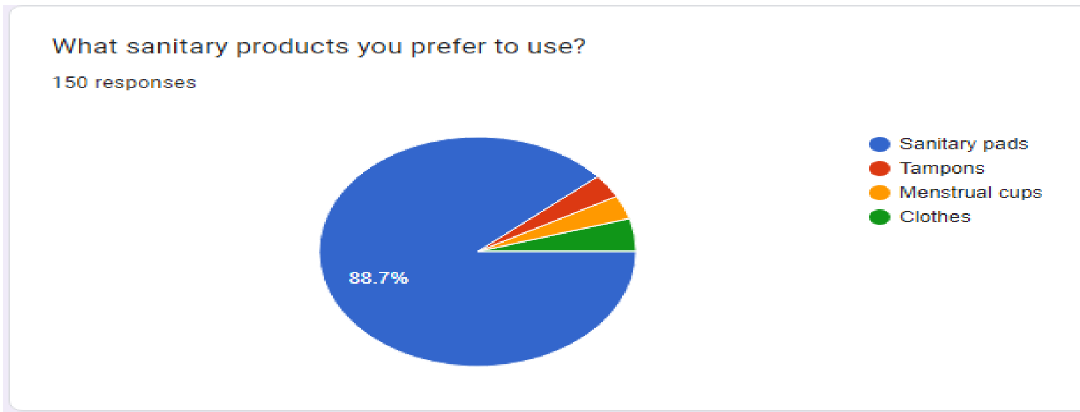

Chart 14: 80% adolescent girls are able to afford using sanitary pads.

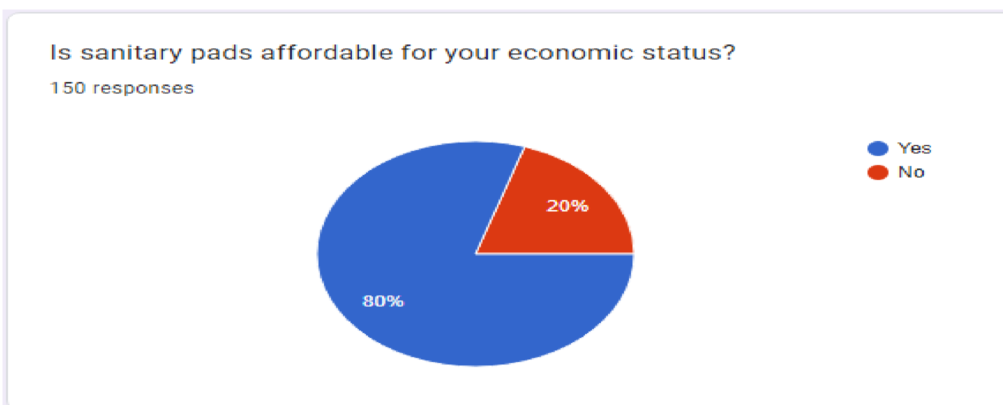

Chart 15: 78.7% is of moderate flow during menstruation.

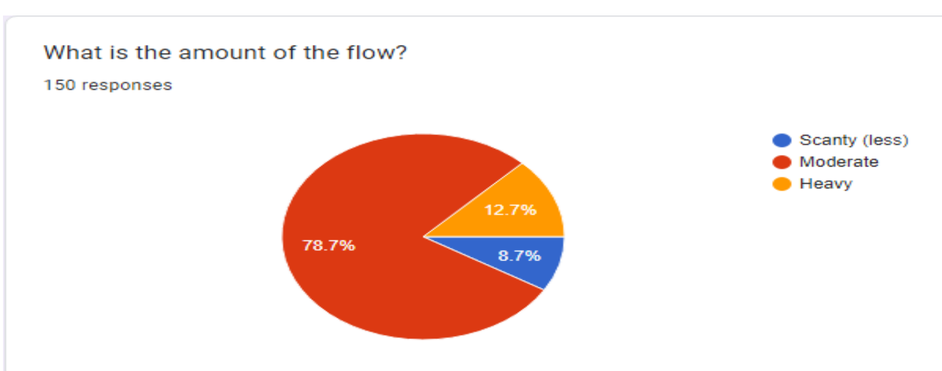

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Chart 16: 4 to 6 days is the duration of flow with 56.7%.

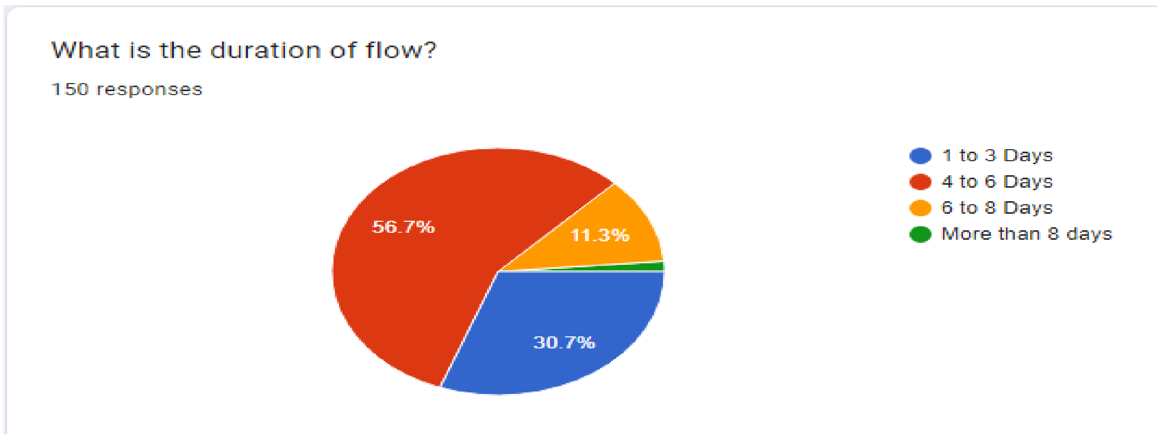

Chart 17: 39.3% adolescent girls change their pads in every 2 to 3 hours.

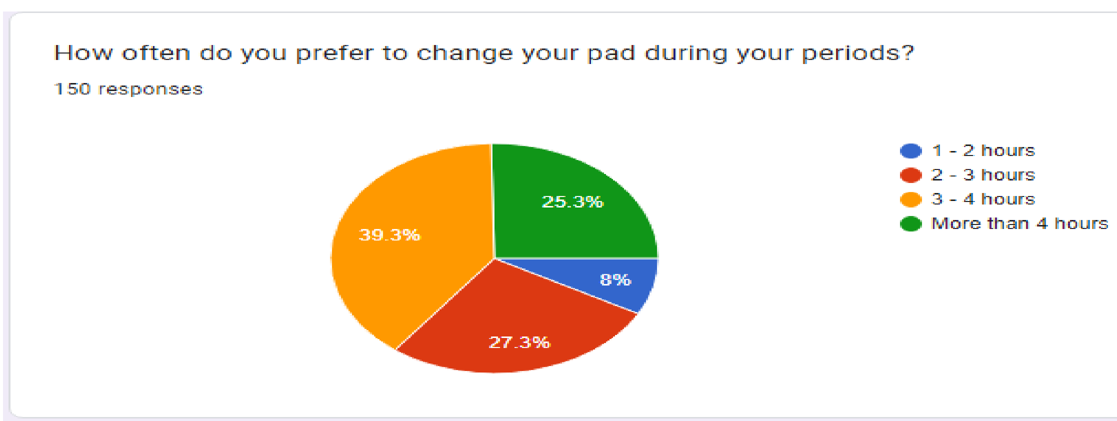

Chart 18: 57.3% vending machines for getting pads are available at public toilets/colleges.

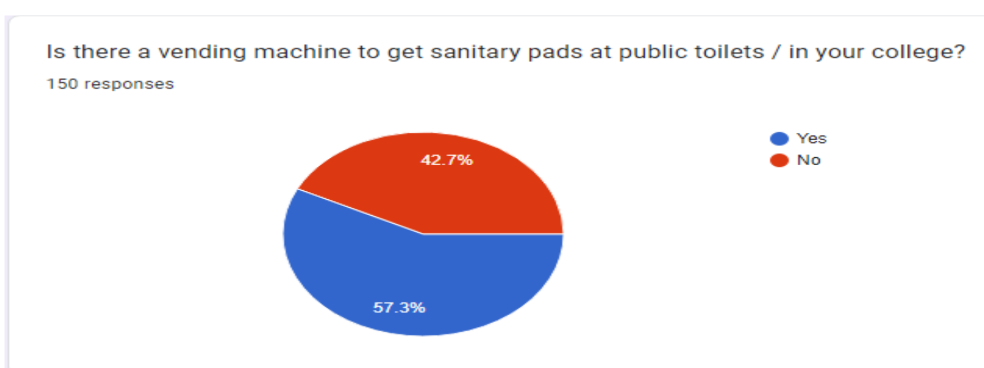

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Chart 19: 52% adolescent girls often wash their genital area during periods.

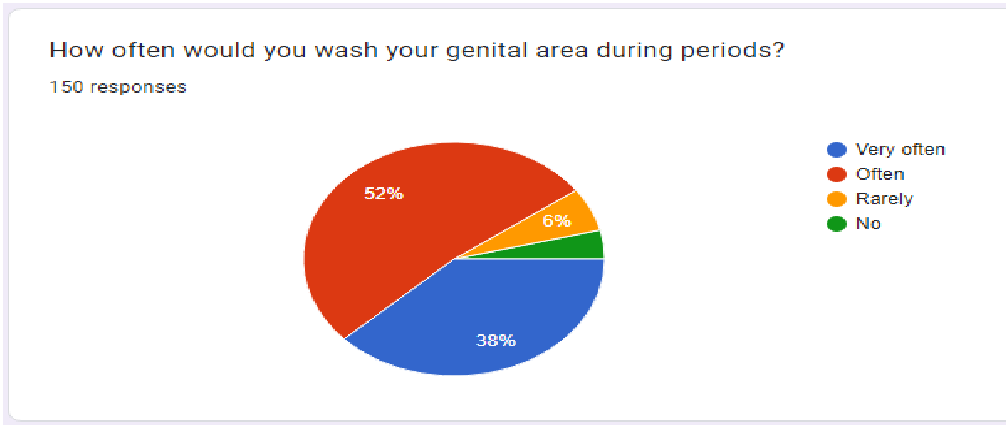

Chart 20: 80% adolescent girls dispose used pads by paper wrapped and dumping.

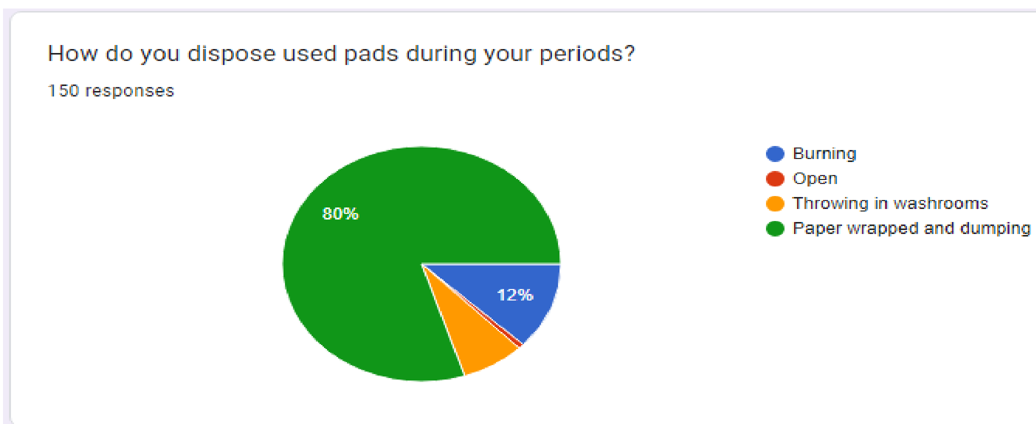

Chart 21: 92.7% water, soap & hand wash are available during periods.

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Chart 22: 75.3% schools or colleges have availability to exchange of pads and sanitary materials.

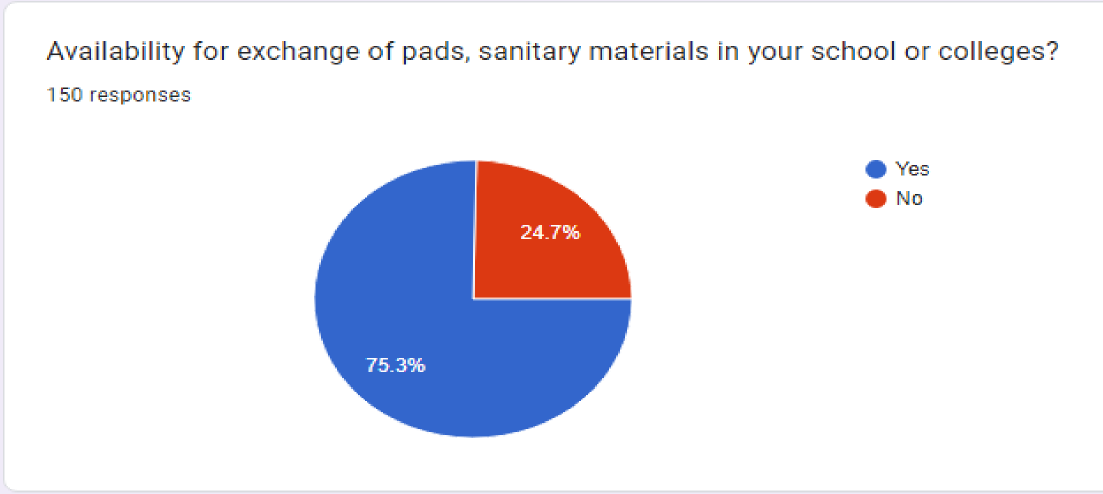

Chart 23: 56% adolescent girls reported menstruation interference in school/college performance.

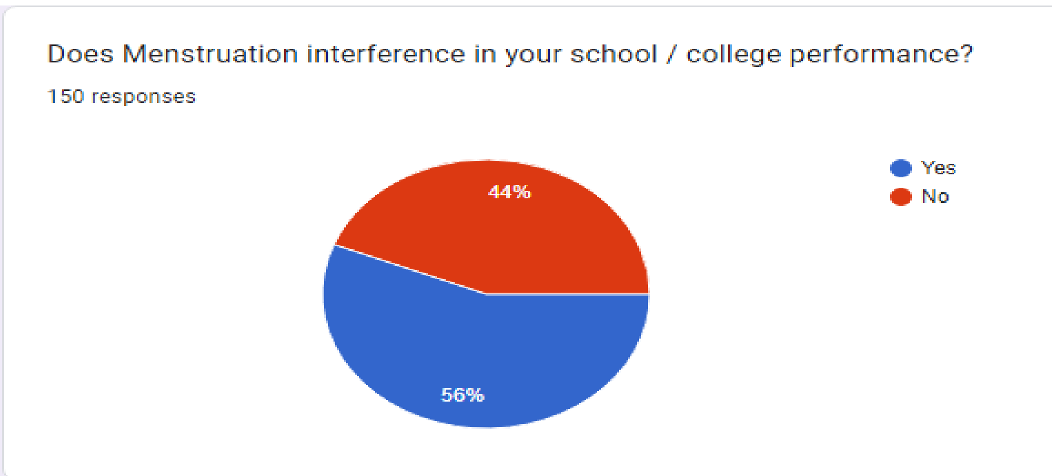

Chart 24: 65.3% adolescent girls have privacy at home/school/college during menstruation.

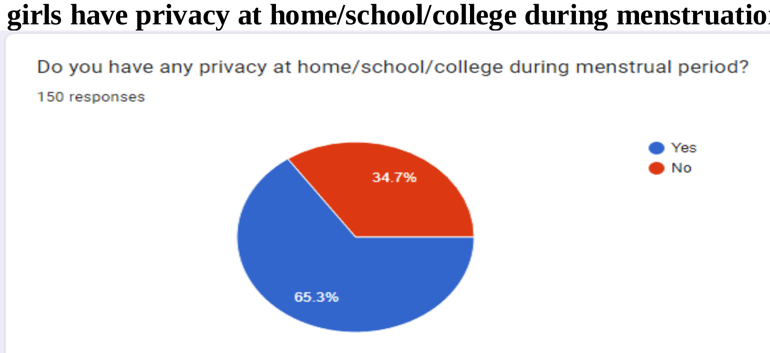

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Chart 25: 65.3% adolescent girls says using sanitary pads is comfortable.

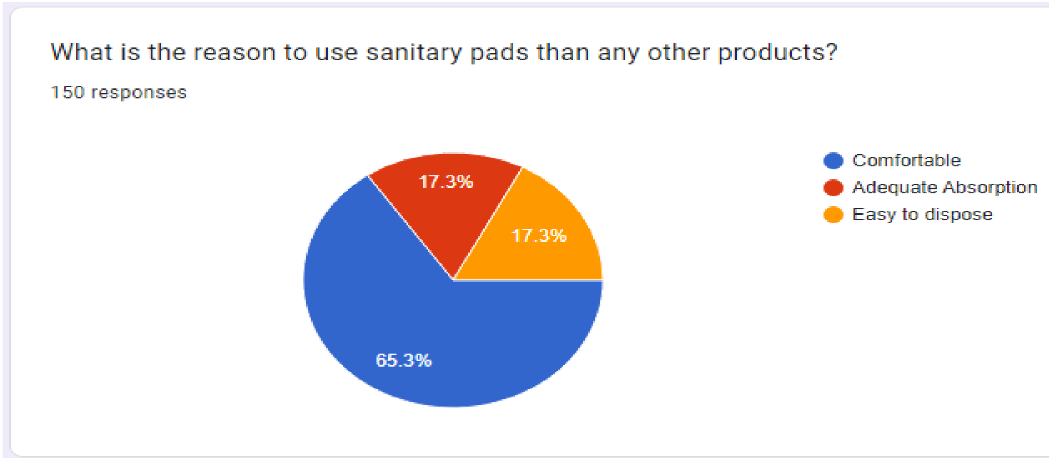

Chart 26: 68.7% adolescent girls do not use clothes at all.

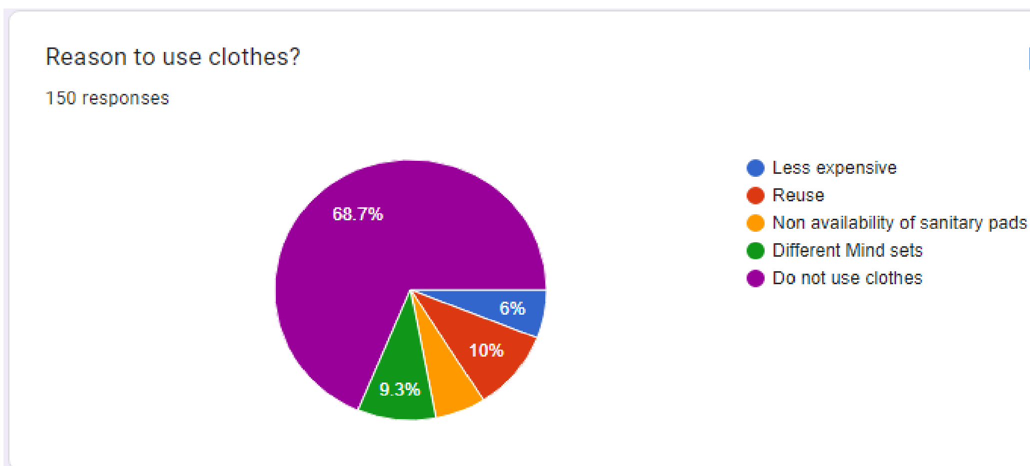

Chart 27: 84.7% adolescent girls aware of consequences of unhygienic practices.

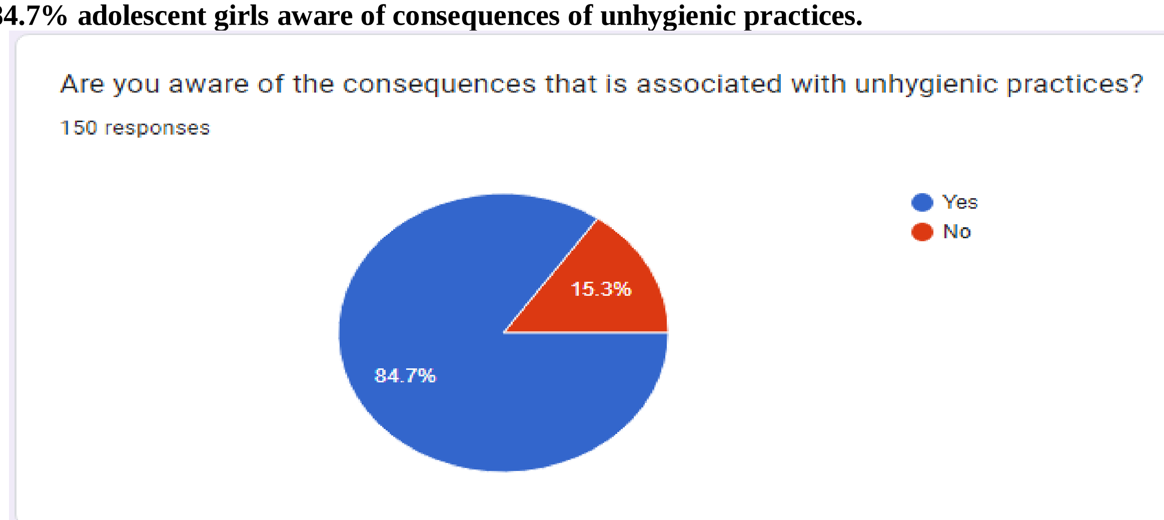

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Chart 28: 64% adolescent girls comfortable talking about menstrual hygiene with male family members.

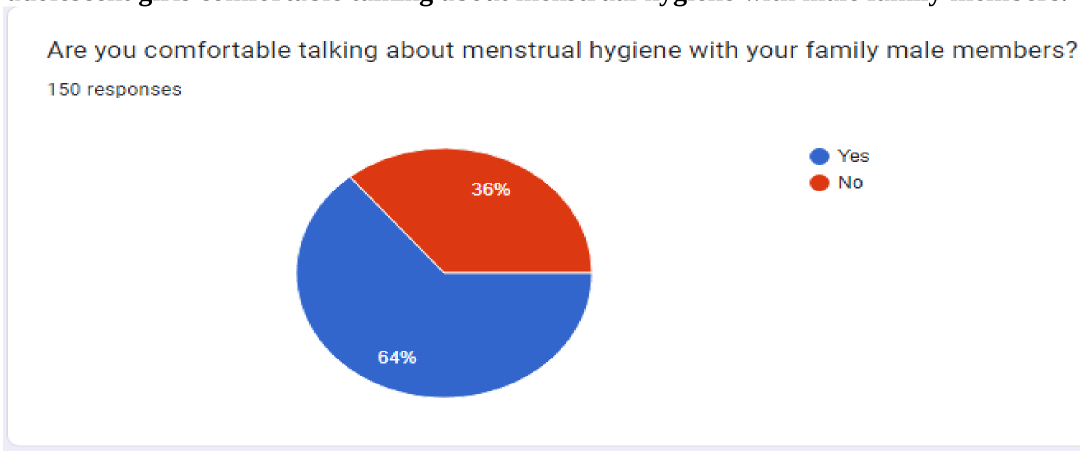


Chart 29: 68.7% adolescent girls aware of the facilities from Government.

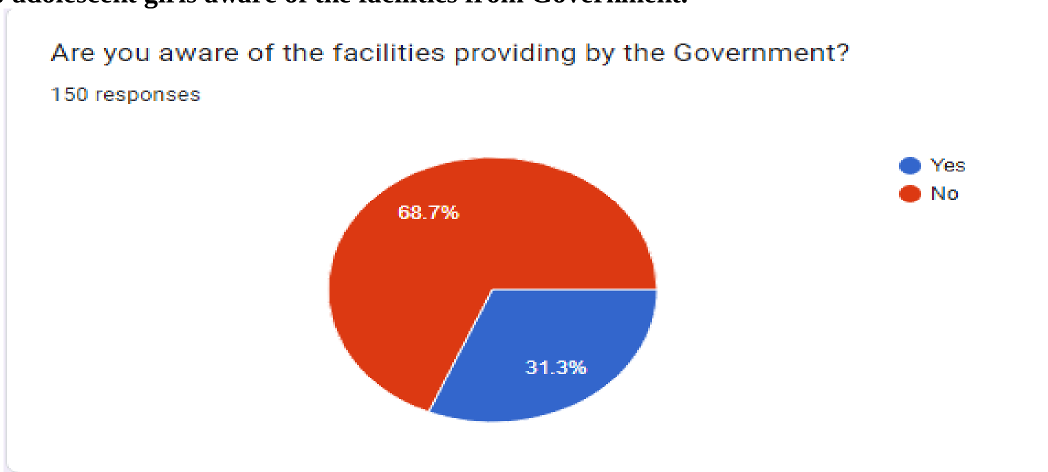


Chart 30: 76% adolescent girls feels cleaning panties with water is enough to remove blood stains.

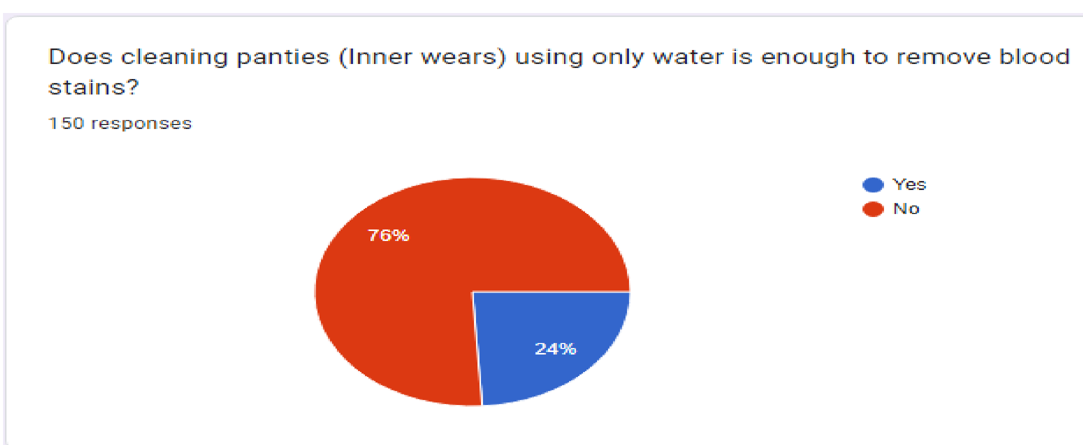


Chart 31: 79.3% adolescent girls feels drying the washed panties inside the room is enough.

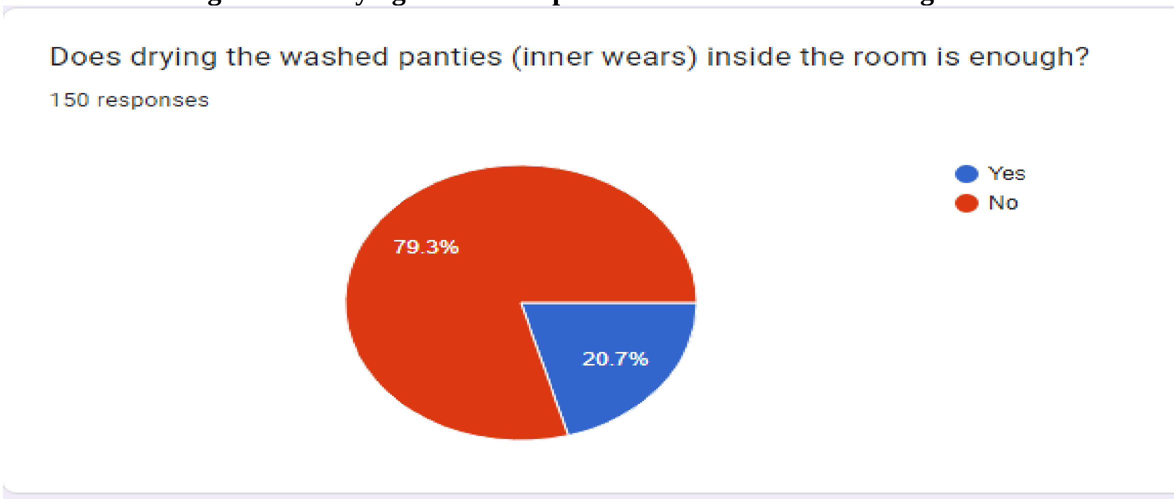
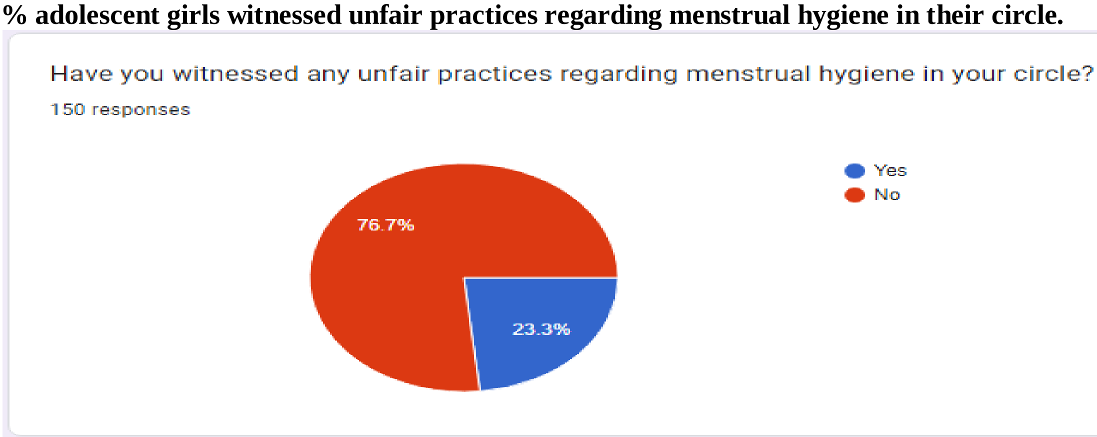


Chart 32: 76.7% adolescent girls witnessed unfair practices regarding menstrual hygiene in their circle.



The main source of information on menstruation and sanitary hygiene was mothers and their sisters. 80.66% of the adolescent girls was reported that their mothers were Homemakers. They also shares their feeling about menstrual hygiene is their mother (60%). They share information about MH (98%). Hampering on daily activities were reported during menstruation was 58.66%. Many a time 58.66% adolescent girls prefer to put leave during their menstruation period. 88.66% of adolescent girls preferred using sanitary products than cloths, Tampons, menstrual cups. 80% of adolescent girls report that sanitary pads are afford able. When the amount of blood flow is moderate (78.7%), 39.33% adolescent girls change their pads every 3 to 4 hours once. 56.66% adolescent girls says that the duration of the flow is from 4 to 6 days. 57.66% adolescent girls reported that the two private colleges mentioned (mLAC and SMTASMC) have vending machine to get their sanitary pads during their college time. 56% of adolescent girls reported that menstruation interference in their college performance. 65.33% of adolescent girls also prefer privacy during this period of time. 68.66% of adolescent girls don't prefer to use traditional method of using clothes during menstrual period. 64% of adolescent girls are comfortable talking about menstrual hygiene with their family members.

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Data Interpretation

Social-Demographic Characteristics

This speaks about the age group, religion, family background, income of the family of rural or urban areas and mother's education.

Attitudes of the adolescent girls in rural area (Bellary) and urban (Bengaluru)

This data interprets that adolescent girls from both urban and rural areas were using sanitary napkins during menstruation. And also to prefer to use the clothes and re-use the clothes based on the availability of sanitary pads and places. If adolescent girls at rural areas or at their remote villages, they can't get pads on time in their nearby shops. Even in urban areas because of overflow, not able to afford and influence of mother. Knowledge of menarche is given by mother, sister, peer at both areas. There are chance where I found some girls who does not have mother or sister, they get information from their care takers like father, grandfather and uncle's.

Girls are quite comfortable in discussing issues related to menstruation with their mother, sisters, and peer groups, boyfriends in both urban and rural areas. Adolescent girls initially felt uncomfortable and uneasy when they had their periods but now they have got used to it otherwise it effects their routine especially during exams, practical's, rural classes. Till date rural girls are not comfortable to speak or discuss issues with their male members of the family but this is not found at urban areas. Adolescent girls in rural areas don't change their pads for more than 6 to 7 hours as they find it difficult buying sanitary pads are quite expensive. They save their pocket money for purchasing sanitary pads especially girls from low family income groups.

Rural adolescent girls are unaware of the consequences that is associated with unhygienic practices. There was privacy at home and college during their menstrual period at both the rural and urban areas. Most of the adolescent girls found that there is no vending machines facilitating pads at colleges so that they can use it during their periods. This was found at rural or urban hostels and colleges. In contrast to this, there was no disposal of absorbent machine found as well so that girls can burn it off. By doing this, it does not leads to any problems like blockage toilets, throwing it in and around the washrooms. So that others should not feel embarrassed. Also found that there was no water facilities, clean toilets and dustbins found in the colleges, and hostels.

Conclusion:

This study reveals that significance differences were observed among urban and rural adolescent girls in their attitudes and practices related to their menstrual hygiene. Unhygienic practices were prevalent. Dustbins for disposal of absorbents, unclean toilets and water facilities to be provided always both at Hostels and Colleges. These issues should be addressed immediately. This indicates that they need health awareness programs about the consequences of unhygienic practices and counseling should be provided for the girls especially at rural areas. The sanitary napkins to be provided for all the adolescent girls for free of cost or with less price with better quality.

The cross-sectional study found is inadequate, comprehensive knowledge of menstrual hygiene among adolescent girls in Bengaluru and Bellary. A majority of women [>50%] appeared to be quite knowledgeable. The scores for practices were found to be better than for disposed products properly. Only one-quarter still agreed with beliefs such as not entering shrines or not touching holy books during menstruation being dirty. This may indicates that beliefs do not change with an increase in educational level although this study did not find the association between the two areas. The effects of the practices getting better with years spent in college be attributed to peer support. While menstruation is a healthy and integral part of female identity, the cultural message of menstruation to be gross, troubling, or shameful has a negative, troubling and problematic experience for those who menstruate.

Approximately, half of our participants claimed that menstruation affected their usual activities. The maximum girls reported of menstrual cramps during their periods and also they feel more tired than usual days. Therefore this study shows that people becoming educated have enhanced knowledge, promoted a more positive attitude and improved practices among both urban and rural areas.

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INDIAN BANKING – UNDERGONE A REMARKABLE TRANSFORMATION FROM TRADITIONAL TO DIGITAL BANKING

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ABSTRACT:

A sound financial system with banks as an integral part is essential for the prosperity of any country, including India. As repositories of deposits and providers of credit, banks play a strategic role in the sustainable socio-economic development of the country. Initially, banks in India served the banking needs of only the affordable and affluent sections and continued such a system during the Pre-Independence Period. However, like other sectors of the economy, the banking sector is also expected to be responsive to the needs of the disadvantaged sections to achieve the goals of a socialistic pattern of society. To enable weaker sections and vulnerable groups to enjoy access to formal banking facilities, the government had to go for the nationalization of banks. Banks were asked to focus on massive branch expansion and priority sector lending, which led to unremunerated lending practices. To make the banking sector more competitive, the government focused on the reformation of the banking industry through steps such as the consolidation of the banking industry through mergers and the adoption of ICT. Thus, the Indian banking industry has had a long journey, beginning with class banking and subsequently shifting to mass banking and social banking, and now settled in e-banking, providing various benefits to customers, such as easy and anytime accessibility to banking services, ease of doing banking, and cost-effectiveness in enjoying banking services.

Keywords: Banking, Information and Communication Technology, Technology- Enabled Banking Services, Electronic Transfer of Funds, Point of Services

INTRODUCTION

The Indian banking industry has come a long way since the pre-independence period when it primarily focused on branch banking and security-oriented lending. However, with time, it had to shift its focus from "class banking" to "mass banking" to play a defined role in enabling the government to achieve socio-economic development in the country.

Nationalization of Banks enabled the Union Government to establish Bank branches in unbanked areas, thus reducing regional disparities to some extent. After nationalization, banks began prioritizing sector advances and

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played a significant role in bringing neglected sections of society into the banking sector.

"REFORM ERA IN THE INDIAN BANKING INDUSTRY: A JOURNEY TOWARDS IMPROVED OPERATIONAL EFFICIENCY."

Although the nationalization of banks has played a significant role in improving the living conditions of the less fortunate in India, banks' practices of lending without considering profitability have resulted in a large number of non-performing assets (NPAs). These practices have adversely affected the banks' financial health and consequently, the overall economy.

The banking industry has been facing various challenges due to its unprofitable lending practices. Additionally, the banks have attempted to expand their branches indiscriminately, coupled with deploying a significant amount of manpower imbued with an urban lifestyle. This has further aggravated the situation and weakened the entire banking industry.

The banking industry faces challenges at a global level from banks in other countries. To remain resilient and responsive to customers' ever-changing needs, and to improve operational efficiency, the government needed to review the industry. To further overhaul it, the government adopted a basket of measures to make it more globally competitive.

Adoption of reforms has become an urgent need to address various issues faced by the banking industry. These include the regulated environment in which banks operate, low productivity and efficiency of public sector banks (PSBs), continuous losses suffered by the PSBs, increasing non-performing assets (NPAs), deteriorated portfolio management, poor customer service, obsolete technology, and lastly, the inability of banks to work in a competitive, volatile, and exciting environment.

To ensure that the Indian banking industry could withstand competition, the Government of India, led by the late Prime Minister P.V. Narasimha Rao, established a committee chaired by former RBI Governor Sri Narasimhan. After conducting a thorough examination of the banking industry's functioning, the committee proposed the following recommendations.

- De-regulation of interest rates
- Transparent guidelines for the entry and exit of PrivateSector Banks
- Liberalization of branch Licensing policy

- Setting up of Debt Recovery Tribunals
- Asset Classification and Provisioning
- Income Recognition
- Asset Reconstruction Fund
- 40 % of the advances to be earmarked for the PrioritySector

Although the banking industry has made significant progress in expanding its branches and mobilizing deposits, there are several issues plaguing the system. The industry lacks a competitive spirit, leading to an increase in Non-Performing Assets (NPAs) and outdated technology. As a result, the operational efficiency of our banking industry lags behind that of many other countries.

To address these issues, the Union Government must take serious steps to streamline the banking industry and implement further reforms. In light of liberalization, privatization, and globalization, banks need to consider another set of reforms. The Government of India has requested Sri Narasimhan to propose policy measures to make the banking industry healthier.

The Narasimhan Committee suggested several recommendations to help the Banking Industry become self-sufficient. One of the immediate steps they suggested was for the government to reduce its stake in banks to 33%. The committee also suggested consolidating the banking industry by encouraging weaker banks to merge with stronger ones.

The most notable recommendation made by the Narasimhan Committee was to bring technological improvements to the banking industry. Banks deal with people's money and offer almost identical products and services, so they cannot sustain their position without being successful in customer service. Therefore, the adoption of "Information and Communication Technology" (ICT) has become the foremost requirement for banks to remain competitive in the banking field.

The Public Sector Banks are facing a pressing need to adopt technology due to the increasing competition from New Generation Private Sector Banks and Foreign Banks. These new players have fine-tuned their Customer Service Strategies (CSSs) and are focusing more on technology, posing a significant challenge to the Public Sector Banks, which have been following traditional banking methods through Bank Tellers operating through Bank's Branch Counters (BBCs).

Private Sector and Foreign Banks chose "DigitalPlatform" as a “Road Map" to reach widely spread clientele to offer Banking Services with convenience, any-time and everywhere accessibility, ease of use, and cost-effectiveness. However, the Indian banking industry has come a long way and has now reached a stage of consolidation. It has embraced information and communication technology (ICT) to offer customized banking products and services, price them effectively, and market them to a diverse customer base.

Today's customers are more informed, demanding, and tech-savvy than ever before. They are constrained by time and geography and want banking services at their fingertips. To meet their needs, banks, especially public sector banks (PSBs), must prioritize the provision of "technology-enabled banking services" (TEBSs).

The adoption of ICT has become a necessity for banks to survive in the long run. They must satisfy younger customers who make up a significant share of their customer base and cannot afford to wait in long queues for banking services.

Thanks to the sustained and conscious efforts of successive Union Governments and the Reserve Bank of India (RBI), the banking industry in India has matured and can withstand the challenges of economic recession. This has been possible due to the leadership provided by the Union Governments and the enlightened guidance provided by the RBI.

SCENARIO OF INDIAN BANKING INDUSTRY DURING POST-REFORM ERA

The Indian Banking Industry has undergone a significant transformation during the "Post-Reform Era" to become more efficient and successful in providing customized services to its vast network of clientele. To achieve this, banks have been forced to adopt modern technology and embrace Information and Communication Technology (ICT) to remain competitive.

As a result of ICT's entry into the Indian Banking Sector, banks must implement a multi-pronged strategy to become more efficient. They must focus on expanding "Fee-Based" and "Fund-Based Income" and reduce their reliance on earning more "Interest Income". In addition, banks must introduce new products and services to meet the expectations of younger customers and retain them. This requires banks to pay attention to market segmentation, product positioning, innovative delivery channels, cross-selling, and other measures.

To gain a competitive advantage, banks must also reorganize their branch networks, reduce their dependence on manpower, and bring dramatic reductions in establishment expenditure. By reducing manpower, banks can reduce

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the strain on their financial resources and provide banking services to customers in a cost-effective manner. This strategy will help banks achieve customer satisfaction and retain these customers, who will support the bank by purchasing banking products and services repeatedly.

Banks must accept that the financial resources deployed for ICT is not an expenditure, but an investment that brings qualitative changes in their overall functioning, aimed at enabling them to compete effectively with their competitors both domestically and globally. Without ICT, banks' efforts to continue in the market will be of no avail, and they will disappear from the banking field. In conclusion, ICT has become an unavoidable requirement for banks to remain competitive and remain in the banking field in the Post-Reform era.

"ALTERNATIVE CHANNELS OF BANKING: A GATEWAY TO BETTER CUSTOMER SERVICE"

With the advancement of information and communication technology (ICT) in the post-reform era, banks have been compelled to adopt "alternative channels of banking". This is because traditional "branch banking" has almost become outdated in meeting the diverse banking needs of customers located in different geographical regions.

Today's customers are increasingly tech-savvy and have busy schedules. They want to be able to access banking services from anywhere and at any time. To retain these customers and attract new ones, banks must offer alternative channels of banking that provide convenience, ease of use, and cost-effectiveness. Traditional branch banking is no longer sufficient to meet these needs. Banks that fail to provide alternative channels of banking risk losing business to foreign banks and new-generation private sector banks that are pioneers in information and communication technology (ICT). Therefore, ICT has become a necessity rather than an option for banks in our country.

Banks in our country must follow the guidelines issued by the RBI regarding "Alternative Channels of Banking" to remain competitive. They must also adapt their e-banking services to meet the changing needs of customers.

By adopting "Alternative Channels of Banking", banks in our country can offer customers the convenience of "Anywhere and Any Time Banking" through a variety of digital platforms, including ATMs, internet banking, mobile banking, telebanking, e-payments through ECS (debit and credit), electronic transfer of funds (ETF), NEFT, RTGS, debit and credit cards, point of sales services (POS), and more.

With the rise of information and communication technology (ICT), banking has become more customer-friendly. Customers are now able to access banking services from any branch, regardless of whether they maintain their accounts with that branch or a different one known as the "home branch". This innovative approach to banking has

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been made possible by banks adopting "core banking solutions" (CBS), which offer the benefit of easy and convenient banking for customers without the need to physically visit their home branch. Banks have been able to revolutionize the banking system through CBS by implementing reforms and creating a "central data repository". This has not only provided cost advantages to customers when accessing banking services but also improved the management information system (MIS) and helped to mitigate the problem of fraud that customers often face with traditional "branch banking".

Customers are now able to enjoy several banking services through "Alternative Channels of Banking". These services include cash deposits and withdrawals, obtaining bank statements and Demand Drafts, sending requisitions for checkbooks, knowing bank balances, instantaneous payments, and obtaining acknowledgments for these payments, among others.

Aside from these Banking Services, banks also offer several value-added services to customers, such as payment of utilities, insurance premiums, and income tax, recharging mobile phones, and purchasing bus, train, and flight tickets with ease and convenience. Customers who avail banking services via Alternative Channels of Banking are thus able to lead a quality life more efficiently than those availing these services via Branch Banking.

Although e-banking services provided by banks through digital platforms or alternative channels have gained popularity in different ways, the majority of our country's population lives in rural areas, and many of them are illiterate and lack the necessary IT infrastructure to access e-banking services. As a result, branch banking remains the preferred choice for most customers due to its personalized human interactions and consultative services. It may take some time for e-banking to penetrate rural India through alternative channels.

Banks can overcome this challenge by launching more customer awareness programs to educate them about e-banking services. While e-banking continues to expand its reach through these programs, banks must also focus on making branch banking more responsive to the diverse banking needs of customers by providing personalized and consultative services to enhance their banking experiences.

INCLUSIVE GROWTH THROUGH COMMERCIAL BANKS

Commercial banks are supposed to play a crucial role in driving economic progress by making efforts to bring all sections of society, including both the affluent and vulnerable ones, into the banking system. However, despite the Indian banking industry's long journey, the fate of disadvantaged sections remains unchanged.

Although the Indian government and the Reserve Bank of India have emphasized the importance of the banking industry through nationalization and liberalization policies, the country is still facing unsatisfactory conditions. The apex bank of the entire Indian banking industry has urged banks to implement inclusive banking policies that can help change the living conditions of those living below the poverty line. However, many unreached sections in the country are yet to be reached by the banking sector.

Despite nationalizing private sector banks and implementing banking sector reforms, commercial banks in India have failed to meet the expectations of the government and the Reserve Bank of India (RBI), the regulatory body overseeing the entire banking activity in the country. Although they were obligated to reach the unbanked areas and customers by opening bank branches in rural and semi-urban areas and providing credit to the priority sectors, many people belonging to weaker sections and vulnerable groups still do not have access to the formal financial system. This has resulted in social exclusion, making it crucial for the Union Government and RBI to devise a concrete strategy to bring these socially excluded sections into the fold of the formal banking system.

The socioeconomic development of a country is dependent on providing access to financial services to everyone, including those who are socially excluded. To achieve this goal, the Union Government and RBI (the Apex Body of the Banking Sector of our country) have recognized the need for "Inclusive Growth Strategies".

Both the Indian government and the Reserve Bank of India (RBI) have emphasized the important role that banks play in extending financial services to disadvantaged groups. This is particularly important for enabling inclusive growth strategies to reach those who have been historically neglected. The RBI has encouraged banks to participate in the execution of these strategies by utilizing innovative banking services and technology to offer customized banking services to these groups. This participation began in India after the acceptance of the recommendations of the Khan Commission and Rangarajan Commission by the RBI in 2004 and 2008, respectively.

To reduce the gap between the "Haves" and "Have Not" in society, and promote inclusive growth while avoiding regional imbalances, commercial banks in our country have been asked to take several steps. These include ensuring every household has access to a bank account, providing "No-Frill Account" facilities (now known as Basic Saving Bank Accounts or BSBA) with zero balance requirements, offering the services of Bank Correspondents (BCs) and Bank Facilitators (BFs) to provide customers with counseling services for availing banking services. These efforts are primarily aimed at bringing more unbanked customers into the formal banking system.

In addition to the usual banking procedures, commercial banks are required to encourage unbanked customers to join the formal financial system through financial literacy programs. These programs aim to educate customers about banking and finance.

To bring more unbanked customers into the formal banking system, the Union Government and RBI have decided to increase the number of ATMs in rural and semi-urban areas. This will help customers in these areas become comfortable with e-banking.

The Indian government has launched several important schemes such as "Pradhan Mantri Jan Dhan Yojana" (PMJDY), "Atal Bima Yojana" (ABY), and "Sarv Shiksha Abhiyan" (SSA) to promote inclusive growth among the neglected sections of society. These schemes aim to encourage these sections to take advantage of the benefits provided by the government.

The government, in collaboration with the Reserve Bank of India, has also taken other measures like "Direct Benefit Transfer" (DBT), "Micro Insurance" (MI), and "Micro Credit" (MC) to promote inclusive growth among socially excluded sections. These measures have helped those who had been deprived of access to the formal banking system for a long time.

CONCLUSION

The Indian banking industry has come a long way in adapting to the changing environment. It has learned valuable lessons not only from its own experiences but also from the global players. This has led to time-to-time changes in its business and marketing strategies, with a focus on meeting the banking needs of the new generation of customers through digital platforms. At the same time, it has ensured that the needs of both the aged and vulnerable sections are met through branch banking and inclusive growth strategies. As a result, banking has become an important and strategic industry that is closely associated with every facet of economic activity in our country.

Being a people-sensitive service industry, the banking industry needs to live up to the expectations of its stakeholders. To achieve this, it has had to rethink its customer service strategies (CSSs). By doing so, the industry has gained an edge over its international counterparts in terms of both customer loyalty and customer retention.

Recruiting new customers is more expensive for banks than retaining existing ones. Therefore, banks need to customize their products and services to meet the needs of their customers. Today's customers expect high-quality service, affordable pricing, and convenient, 24/7 access to banking services. As a result, the banking industry must focus on improving the quality of their services to retain customers. Failure to do so can lead to customer attrition, which can be detrimental to the bank's long-term survival.

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"Analysis of Perception of Post Graduation Students on Financial Allocation for Vacations among Mysore University Students"

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Abstract:

The study report describes postgraduate students' perceptions of how much money should be set aside for vacation. These goals have been further defined in the research paper: analyse factors impacting allocation, assess financial planning tactics, look at social and economic consequences, and talk about sustainable tourism. Additionally, the descriptive research approach used in this study included A structured questionnaire was created to gather information on post-graduate students' perceptions of the distribution of vacation funds. Five key factors were identified, namely the influence of technology, social media, politics, the economy, and culture on the dependent variable. Expand the study's population by This study aims to investigate the opinions of postgraduate students in the Mysore area on the distribution of vacation funds. Those involved in a broad range of activities make up the population. Postgraduate scholars from all throughout the state of Karnataka. It is imperative to gain insight into this population's financial allocation for the holiday due to its diversity. Through selecting a representative sample from this large population, the study aims to clarify trends, inclinations, and degrees of interest related to tourism. Additional discoveries are the study demonstrates that there is no influence on post-graduate students' perceptions of the location and budgetary allocation for vacations, which is supported by a significant value of 0.157. Additional investigation reveals that the 73 respondents are not evenly distributed over all necessary Location group classifications, as shown in Chart No. 3.

Keywords: *Allocation, Finance, Vacation, Post Graduation, Students.*

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1. INTRODUCTION:

Arranging a trip is a thrilling task that offers the chance to anticipate novel encounters, leisure, and the delight of discovery. However, wise financial management is the key to making these goals come true. Allocating money for a vacation requires more than simply math; it also entails carefully weighing priorities, preferences, and available funds. This review explores the significance of strategic financial preparation for travel, highlighting the need for an organized strategy to guarantee a smooth and pleasurable trip. Making your fantasy vacation a reality requires careful budgeting, whether your vision is of an exciting outdoor adventure, a tropical beach getaway, or a cultural city escape. So, let's go out on this adventure together, navigating the financial waters to make sure your trip fantasies sail smoothly. can lead to conflicts between civilizations, commercialization, and environmental harm. Low-level jobs are the primary employment generated by tourism; small enterprises cannot keep up with the seasonal nature of tourism. A number of elements from the technological, social, political, environmental, and cultural realms affect how money is allocated for vacations. This is how each of these variables may impact how much money is set aside for travel. These include websites for planning travel, travel accessories and services, digital payment methods, social media influence, travel trends and preferences, entry costs and regulations for visas, natural disasters and climate change, cultural events, and festivals. As a result, there are numerous restrictions when it comes to allocating funds for vacations, all of which require a thorough analytical analysis using statistical data. The technological, environmental, cultural, economic, and religious aspects of how money is allocated for vacations are the main topics of this study article.

Conceptual Framework of Tourism

The term "tourism" describes the actions of individuals or groups of people who go to and stay in locations other than their normal surroundings for business, pleasure, or other reasons. A variety of experiences and activities are included in tourism, such as going to attractions, discovering new places, taking part in cultural events, and having fun.

Definition:

"Tourism" refers to the activities of individuals or groups of people who travel to and stay in places other than their home environments for recreational, business, or other purposes. Tourism encompasses a wide range of experiences and activities, including visiting attractions, exploring new locations, engaging in cultural events, and having fun.

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Factors affecting Allocation of finance for vacation

1. **Technological Factor:**

   People may now more easily search for and compare vacation possibilities online thanks to technology. Users can search for the best rates by browsing through a variety of travel alternatives. On numerous platforms, such as flights, lodging and activities. Competitive prices and discounts are frequently offered by online travel agents and booking websites, empowering travellers to plan their trip budget wisely. Thanks to technology, people can design personalized vacation budgets that account for a range of costs, including travel, lodging, food and activities. The ability to simply track spending, get transaction alerts, and keep a record of all expenses gives travellers a clear picture of how their money was spent while on vacation. Users may make cost-effectiveness judgements by being updated about pricing fluctuations through real-time updates and notifications from travel applications and websites.

2. **Environmental Factor:**

Increased interest in eco-friendly and sustainable travel is a result of increased environmental awareness. Travelers' dedication to environmental conservation may influence the places and lodgings they select. The time of year and weather conditions can affect travel plans and financial allocations. Sustainable travel choices may have an impact on financial allocations because environmentally friendly options may have different pricing structures than conventional alternatives. Seasonal fluctuations could affect the price of travel, lodging, and activities. Natural calamities, such hurricanes, earthquakes, or wildfires, might cause financial adjustments and disruptions to travel arrangements. It might be necessary for travellers to budget more for travel insurance or select locations with fewer natural catastrophe hazards. A destination's suitability and financial decisions can also be impacted by climate factors, such as harsh weather or wet seasons.

3. **Economic Factor:**

On the other hand, people may face lower incomes or job uncertainty during economic downturns or recessions, which could make them more frugal with their vacation spending. Variations in interest rates may have an impact on the total financial allocation by making it more or less affordable to finance travel expenditures. People might need to make adjustments to their vacation budgets to take inflation and growing costs into consideration, making sure they have enough money to cover anticipated costs. The degree of employment in the economy is directly related to people's income and purchasing power. High employment rates support steady income and may increase self-assurance, which in turn promotes vacation spending. Exchange rates are a significant factor in influencing the cost of overseas travel. Travelers' purchasing power may change in their destination country due to currency volatility.

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4. **Social Factor:**

Changing societal trends and lifestyle patterns might affect where people choose to travel. For example, broader societal tastes may have an impact on the popularity of particular vacation spots or activities. The rise of social media has a significant influence on travel decisions. People may allocate finances based on societal trends, selecting locations or experiences that are deemed popular or in line with current lifestyle choices. On social media sites like Facebook, Instagram, and Twitter, people frequently post about their trip experiences, affecting the opinions and wishes of others. Choices about vacations might be influenced by social expectations from family, friends, and peers. People could feel pressured to spend more on vacations in order to live up to the expectations that their social circles have of them. Preferences for particular kinds of vacations might be influenced by cultural customs and values. Cultural festivals, celebrations, and rituals, for instance, might have an impact on people's travel plans by encouraging them to set aside money for excursions that reflect their cultural heritage.

5.Political Factor:

Travel decisions may be influenced by the political ties between nations. International cooperation and diplomatic relations can affect visa-free travel policies and cultural exchanges, which in turn affect how appealing a place is. Travel bans or limitations may result from political choices, particularly in emergency situations or times of crisis. Travel restrictions may be imposed by pandemics, natural disasters, or security concerns. Exchange rates can also be impacted by political decisions made about fiscal measures, monetary policy, and economic policies. Currency exchange rate fluctuations may have an effect on the price of travel abroad. People's willingness to spend money on vacations and their choice of destinations may be influenced by their perceptions of geopolitical hazards. The distribution of money for holidays can also be impacted financially by political decisions made on taxation, currency controls, or subsidies.

Review of literature

A study by ***Bengkel Ginting et al. (2018)*** was carried out in Indonesia, a country with a wealth of fishery resources. The potential has not been fully realized, as evidenced by the marine and fisheries sector's meager contribution to national income—just 14.7% of GDP—in comparison to other nations. The striking difference in the potential and actual use of marine resources points to the predominance of coastal communities, the majority of which are engaged in maritime fishing. Because traditional fishermen rely on outdated equipment and little human resources to go fishing, their standard of living could be considered low. Descriptive research was conducted with ten traditional fishermen, members of the fishermen group committee, and representatives of the marine and fisheries departments. Focus group discussions (FGD), in-depth interviews, and observation were the methods used to gather data. The results of the study on the socioeconomic status of the traditional fishermen in Precut Village are clearly visible in the overfishing of catching grounds, the lack of adequate fishing equipment, and the housing and sanitation indicators that do not support a healthy lifestyle.

According to ***Abd. Rahiman et al. (2018),*** one reason traditional fishermen in Indonesia have poor household incomes is because of seasonal fluctuations in their catch (or lack thereof). The traditional fishermen's household income has been impacted as a result. They calculate the variables that have an impact on the traditional fishermen's household income in South Sulawesi, Indonesia. The Barru District's traditional fishermen are examined there as a case study community that has experienced reduced income in recent years. Their study revealed that the household income of traditional fishermen was significantly impacted by the head household's education, the education of the fishermen's wife, the number of dependents, and the dummy of differences in housing among fishermen; however, the head household's age was not significantly impacted.

According to ***Ida Kurnia et al.'s (2019)*** study on traditional fishermen in Malaysia and Indonesia, the government should recognize that, in addition to discussing the profession of fishermen, it also needs to understand that, in order to manage marine fisheries resources by making fishermen the primary pillar, it is essential to eradicate any potential conflict as well as the causes of conflict in the sea. This is a result of Indonesia's proximity to ten other nations. This is the primary cause of Indonesia's frequent involvement in maritime border conflicts. Fishermen can carry out their operations for their financial well-being by preventing such disputes (Ida Kurnia, 2018).

According *to* ***Manaa Saif Alhabsi's (2012),*** article, the majority of Oman's artisanal fishermen—roughly 26.6%—originate from the Albatinah state, where they also account for 28% of the country's landings made using traditional techniques. Due to socioeconomic unrest and rising fishing pressure, the region has seen a general decline in its fishery during the past 20 years. Sohar, Liwa, and Shinas are the three cities (sample areas) from this state that were included in the current study. The study focused on respondents who were either fishermen or non-fishers. It was also done to look at the industry's structure and comanagement techniques and to gather baseline socioeconomic data for the area. The fishermen are mostly elderly and have modest incomes. Although family sizes vary by city, Sohar has small families, Liwa has medium-sized families, and Shinas has large families.

According to ***Ahamed Salim Al-Margudi et al. (2006),*** knowledge of the fundamentals of the fishing community's structure is essential for a nation's economic policy. Determining socioeconomic shifts between various geographic regions and fishing communities can be aided by basic data on the age, income, and educational attainment of fishing participants. Information on market supply and demand is crucial for advancing initiatives aimed at improving the fishing sector and for advancing food subsidy laws. There is a dearth of social and economic information about traditional fishermen in Oman. Information now available suggests that traditional fishermen in

Oman may account for up to 80% of the nation's entire catch; globally, this percentage is barely 25%. The fishing industry in Oman is currently confronted with a number of issues, including fish quality, market improvements, and the degree to which traditional fishermen are taking part in government-sponsored initiatives. The study's conclusions have real-world policy ramifications.

Rayen et al. (2016), state in their article that traditional fishermen in Tamil Nadu's Kanyakumari area encountered a number of issues as a result of the advent of mechanized fishing. They claim that the presence of a warm, salty ocean covering more than two-thirds of Earth's surface sets it apart from all other known planets. The fact that human survival depends on the health of the ocean and the products and services it offers has brought the ocean's immeasurable significance to our planet into sharp relief. The academic community has paid particular attention to the Kanniyakumari district's fishermen and the fishing industry. Despite this, fishing has remained mostly undeveloped, much like most other productive occupations. Numerous issues with marine fishing and its socioeconomic effects on the fishermen in the Kanniyakumari district were brought about by the mechanical fishing method.

After mechanization was introduced, the marine fishery sector in India experienced rapid change, according to ***Panikkar et al. (1981).*** Crafts are now more mobile and efficient when they are powered for transportation or fishing. Many other fishermen switched from traditional to mechanized fishing after the Agricultural Research Development Corporation (ARDC) introduced mechanization in this area in 1971–1972. This led to an increase in landings and more job opportunities in the net-making, ice plant and work shop operations, sorting, auctioning, transporting, and fish trading industries. The lack of these kinds of economic activity in the nearby village of Elathur serves as a reminder of how crucial it is to have access to financial facilities in order to invest in better fishing methods. Any fishing village's lower level of credit facilities may be a sign of its lower level of fishing activity. ***Bijayalakshmi Devi et.al.,*** associates (2014) The socioeconomic status of Indian fishermen is extremely poor. In general, fishermen live in substandard homes and have not pursued as much schooling. Because they had to support a large family with relatively little money from fishing, fishermen had to dig for credits to meet their fundamental demands. The fishermen's income was extremely meager, and they continued to be trapped in a cycle of poverty. India is a nation with a diverse population, and its fishing practices also reflect this diversity. In much of India, training programs and scientific orientations are offered in a variety of ways. As a result, good fisheries management laws, efficient input delivery, and social and technical assistance may enhance fishermen's quality of life, which will eventually raise India's total fisheries productivity.

The goal of ***Malik, Rather, et al.'s (2015)*** study on the Kashmiri fishing community was to determine the specific socioeconomic characteristics of the fishermen who make up the majority of the state's fishing population. The results showed that the state's fishing community practices traditional fishing methods, which either need to be improved upon or replaced by cutting-edge scientific technology, and that its members live in extreme poverty. The study also found that 87.5% of people had few knowledge sources and that 99% of people had only completed primary school. Additionally, 0% of people participate in extension programs. Fishermen's socio-psychological behavior has suffered as a result of their poverty. Fishermen are having difficulty obtaining the necessities of life, which indicates a clear lack of support and disregard from the government for the community. A community's socioeconomic uplift depends on concrete support from governmental and non-governmental groups; training and technology interventions alone won't help it deal with financial stress. Establishing cooperatives and self-help groups (SHGs) could be a good step in improving their lives and assisting them in realizing their aspirations. In their research on the socioeconomic position of fishermen and the various fishing gear used in the Beki River in Assam, Kalita, Sarma, Goswami, and Rout (2015) noted that, during the course of seven months in 2014, They were assessing the socioeconomic status of fishermen and the various types of fishing gear they used using statistical research. 276 fishermen made up the sample of respondents in total. According to their study's findings, the majority of respondents (68.48%) were Muslims. Since 72.10% of the respondents in the survey were found to be illiterate, illiteracy was determined to be one of the main issues facing the area. In this instance, men controlled the fishing industry 97.10% of the time, and the majority of fishermen (90.22%) were married. The age group of 31 to 40 years old was found to comprise approximately 49.28% of all respondents. A little over 52.17% of respondents said they worked as farmers in addition to being fishermen. In the Beki River, fishermen employed a variety of fishing gear, including cast nets, scoop nets, gill nets, fishing lines, and traditional bamboo traps.

Research on the socioeconomic status of traditional fishermen was conducted in the fishing village of Alanthalai, near Tiruchendur, along the Tirunelveli Coast of Tamil Nadu, according to Sathiadhas et al. (1991). Interviews with the heads of households yielded information about housing patterns, ownership of means of production, job status, occupation, annual income, debts, marketing issues, and other topics from every family in the village. According to a study of housing patterns, 31% of families reside in huts, which are temporary buildings, 28% live in semipermanent homes with tile roofs; and 41% live in permanent homes made of concrete. Approximately 70% of the homes are smaller than 500 square feet. The typical family size is six members. The majority (98%) support the dowry system and oppose Ninety percent of fishermen oppose family planning. The only vessel in operation in this region is the Catamaran. A little over 38% of fishing households have catamaran boats, while 7% have nets exclusively. Less than two types of nets are owned by 60% of catamaran owners, which is insufficient for effective operation year-round. A catamaran unit typically requires an initial expenditure of Rs. 9,950. On its own, Chalamla makes up 55% of the overall investment in OP gears. Eighty-three percent of a catamaran's yearly catch is made up of other sardines. Active fishing accounts for 71% of the families' income, with 11% coming from activities related to fishing and the other 18% coming from other sources. A household with fishermen makes an average of Rs.

4,886 per year. Families that fish are about 44% indebted. The average amount of debt outstanding for each household with debt is Rs. 2,915. Approximately 49% of the loan amount is put to good use. Just 34% of credit comes from institutional agencies. Some recommendations made for enhancing the financial situation of traditional fishermen include easier access to finance via institutional agencies, chances for side jobs, and improved infrastructure for marketing.

4. Research Gap:

The topic of the paper and our study differ, creating a research gap. Our theme is PG students' perceptions of how much money is appropriate for vacations, and the article's focus is on consumer knowledge and the difficulties posed by dynamic pricing in the travel sector, with a particular focus on Rajasthan. This article focuses on the population of Rajasthan, with particular attention paid to Karnataka. The people of Rajasthan were their respondents, and the postgraduate students of Karnataka were our respondents. While we solely used primary data, they used both primary and secondary data for the sampling.
They collected data both offline and online, but we exclusively used the internet.

5. Objectives:

- To research the theoretical foundation for vacation budget allocation.
- To examine the crucial elements influencing the distribution of funds for travel.
- To assess how five crucial variables affect how much money is set aside for travel.
- To provide relevant information and recommendations on the distribution of funds for vacation.

6. Hypothesis:

H_1: *"There is the impact of Income of dependents to perception of Post Graduation students on allocation of Financial resources for vacation."*

H_2: "*There is the impact of Gender to perception of Post Graduation students on allocation of Financial resources for vacation."*

H_3: "*There is the impact of Location to perception of Post Graduation students on allocation of Financial resources for vacation"*

H_4: "*There is the impact of Stream to perception of Post Graduation students on allocation of Financial resources for vacation."*

H_5: *"There is the impact of Where do you like to stay to perception of Post Graduation students on allocation of Financial resources for vacation."*

7. **Research Methodology:** These sections provide a concise synopsis of the research and statistical techniques used in the study article to support the aforementioned research goals and hypotheses.

7.1 Research Design: In this study the descriptive exploration approach is used. The target population is Postgraduation students at Karnataka State. The process of collecting data will involve the operation of both Qualitative and Quantitative approaches. A precisely designed questionnaire will estimate a factor related to Tourism. This study design provides a methodical frame for probing the opinions of Post Graduate Students regarding to spend on Vacation or Tourism.

7.2 Research instrument: We employed a questionnaire as a research instrument in this study. For the dependent and independent variables, we employed a 5-point Likert scale. Closed-ended, five-point Likert scale questions make up the questionnaire, which ensures that data on impact is dubious. The first portion contextualized replies by focusing on demographic parameters. The sections that follow will focus on particular facets of budgeting for travel. For example, the influence on the economy, society, politics, and so forth

7.3 Population: The purpose of the study is to find out how PG students in the state of Karnataka perceive the distribution of vacation funds. Those involved in a broad range of activities make up the population. Postgraduate scholars from all throughout the state of Karnataka. It is imperative to gain insight into this population's financial allocation for the holiday due to its diversity.

Through selecting a representative sample from this large population, the study aims to clarify trends, inclinations, and degrees of interest related to tourism.

7.4 Sample method: The study was carried out using a basic random sample approach and the probability method. This strategy entails separating the heterogeneous population into discrete groups according to pertinent attributes, including socioeconomic position, geography, and demography.

After that, every stratum is considered a distinct subpopulation, from which a random sample is drawn. By capturing the heterogeneity seen in the population and enabling a more precise analysis of the various influencing factors on the allocation of funds for vacation, the use of stratified random sampling improves the study's validity.

7.5 Sample size:

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The sample size is 72. The determination of the sample size for the study on the perception of PG students on the allocation of finance for vacation involves considering factors such as, the desired level of precision, confidence interval, and the variability within the population. Given the diverse nature of the PG students of Karnataka, a sufficiently large sample size is crucial for obtaining reliable and generalizable results. Ultimately, the chosen sample size should balance statistical considerations with practical constraints and the resources available for data collection and analysis.

7.6 Data Collection:

In this research used two ways of data collection methods they are:

7.6.a. Primary Data:

The primary data collection for the study involves two main methods. First, structured surveys will be distributed to a stratified random sample of PG students of Karnataka. These surveys, tailored specifically for this research, will employ closed-ended and liker scale questions to quantitatively assess various aspects of Perception of PG students on allocation of finance for vacation by perceptions, and communication preferences. Second, in-depth interviews will be conducted with a subset of participants to gather qualitative insights into attitudes, motivations, and experience related to requirement of finance for vacation. This qualitative approach aims to provide a deeper understanding of the nuances surrounding Post graduate students perception.

7.6.b. Secondary Data:

In addition to primary data, secondary data will be sourced from existing literature, industry reports, government publications, and market research. A comprehensive literature review will integrate insights from previous studies, offering context and background to the current research.
Industry reports and analyses will provide secondary data on tourism trends and initiatives in the Indian market. Government publications related to allocation of finance for vacation and initiatives will contribute to understanding the broader context. Finally, existing market research data on consumer behaviour, preferences, and awareness about allocation of finance on tourism will serve as valuable secondary sources.

8. Data analysis and interpretation

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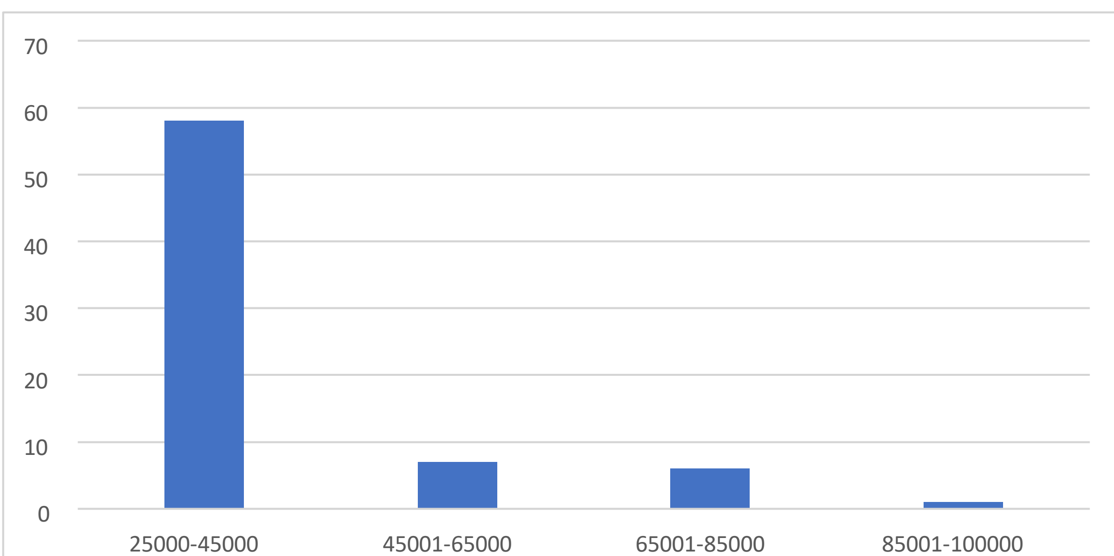
8.1: Analysing The Impact of Demographic Variable Income

Table 1: Shows Descriptive Statistics of Demographic Variable Income

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
Income	73	1	4	1.30	.681	.463
NOR	73					

The above table shows the descriptive statistics of demographic variable i.e. Income per month of dependent. In the dependent income the variable has divided into 4 classification i.e. 1) 25,000 to 45,000 2) 45001 to 65,000 3) 65,001 to 85,000 4) 85,001 to 1,00,000. The mean value of 1.30 with the total respondents of 73 are been from 25,000 to 45,000 which has been justify in the below chart also. Further there is an grap of 90% between 25,00 to 45,000 there is only 1 person in 85,001 to 1,00,000.

Chart1: Descriptive Statistics of Demographic Variable Income



Testing of Hypothesis :1

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One-way Anova has been used to study the impact of Income of dependents to perception of Post Graduation students on allocation of financial resources for vacation.

H_0: There is no the impact of Income of dependents to perception of Post Graduation students on allocation of financial resources for vacation.

H_1: There is the impact of Income of dependents to perception of Post Graduation students on allocation of financial resources for vacation.

Table 2: Showing Results of One- Way Anova For Income Variable

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.454	3	.151	.847	.473
Within Groups	12.145	68	.179		
Total	12.599	71			

One-way Anova has been used to test the research hypothesis of the study. There is the impact of Income of dependents to perception of Post Graduation students on allocation of financial resources for vacation. The result of Anova shows the significance value above 0.05 i.e. 0.473 by rejecting the research hypothesis. Proving that there is no the impact of Income of dependents to perception of Post Graduation students on allocation of financial resources for vacation.

8.2: **Analysing The Impact of Demographic Variable Gender**

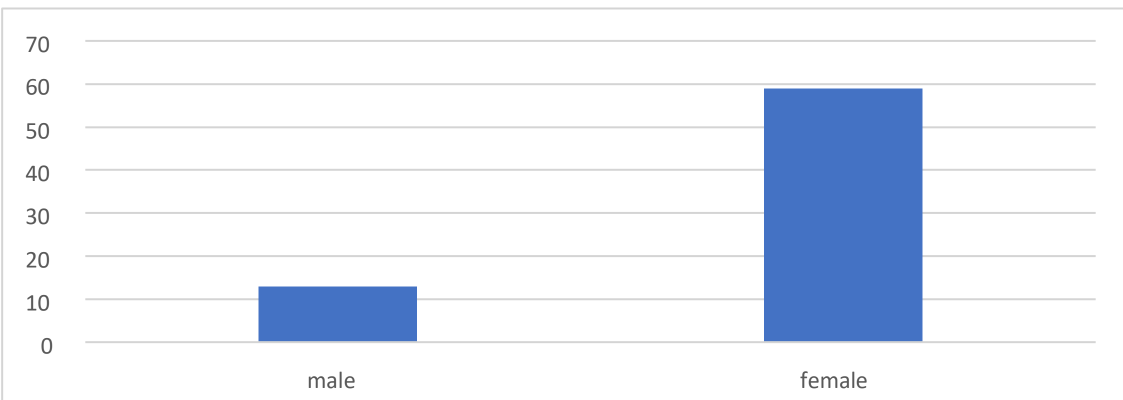
Table 1: Shows Descriptive Statistics of Demographic Variable Gender

	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
Gender	73	1.00	1.00	2.00	1.8219	.38523	.148
NOR	73						

The above table shows the descriptive statistics of demographic variable i.e. Gender. In the dependent income the variable has divided into 2 classifications i.e. 1) Male 2) Female. The mean value of 1.82 with the total respondents of 73 are more respondents are women, which has been justify in the below chart also. Further there is a graph of 90% is women there is limited number

of Male person response.

Chart2: Descriptive Statistics of Demographic Variable Gender



Testing of Hypothesis:2

One-way Anova has been used to study the impact of Gender to perception of Post Graduation students on allocation of financial resources for vacation.

H_0: There is no the impact of Gender to perception of Post Graduation students on allocation of financial resources for vacation.

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H_1: There is the impact of Gender to perception of Post Graduation students on allocation of financial resources for vacation.

Table 2: Showing results of one- way Anova for Gender variable

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.011	1	.011	.063	.802
Within Groups	12.588	70	.180		
Total	12.599	71			

One-way Anova has been used to test the research hypothesis of the study. There is the impact of Gender to perception of Post Graduation students on allocation of financial resources for vacation.

The result of Anova shows the significance value above 0.05 i.e. 0.802 by rejecting the research hypothesis. Proving that there is no the impact of Income of dependents to perception of Post Graduation students on allocation of financial resources for vacation.

8.3: Analyzing The Impact of Demographic Variable Location

Table 1: Shows Descriptive Statistics of Demographic Variable location

	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
Location	73	3.00	1.00	4.00	3.4658	.91412	.836
NOR	73						

The above table shows the descriptive statistics of demographic variable i.e. Location. In the location the variable has divided into 4 Classification i.e. 1) Metropolitan city 2) Corporation 3) Urban 4) Rural The mean value of 3.4

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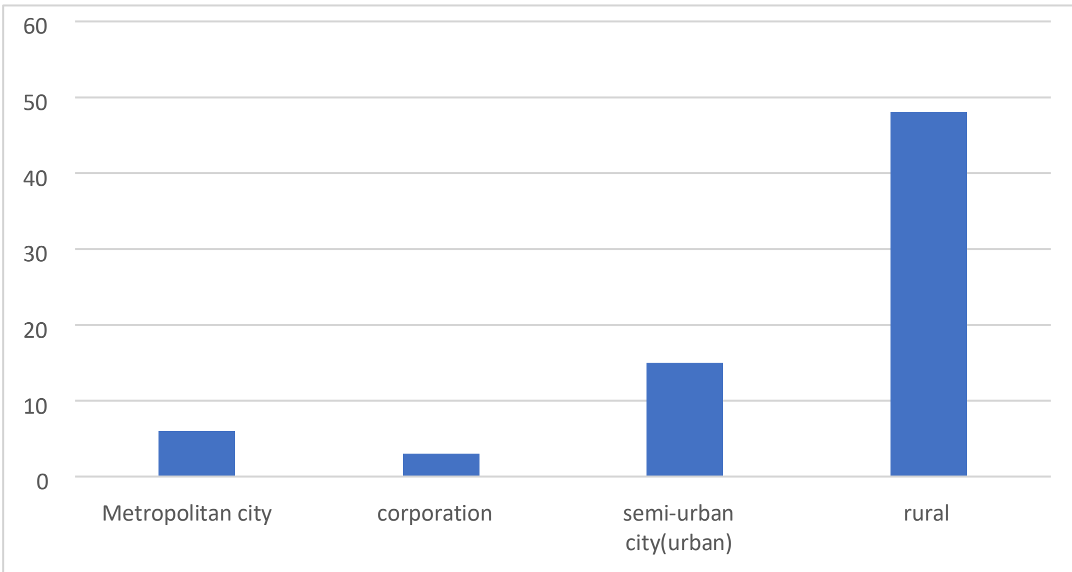
with the total respondents of 73 are been from rural which has been justify in the below chart also. Further there is an graph of 90% of rural population and there is only few respondents from Corporation.

Chart3: Descriptive Statistics of Demographic Variable Location



Testing of Hypothesis: 3

One-way Anova has been used to study the impact of Location to perception of Post Graduation students on allocation of financial resources for vacation.

H_0: There is no the impact of Location to perception of Post Graduation students on allocation of financial resources for vacation.

H_1: There is an impact of Location to perception of Post Graduation students on allocation of resources for vacation

Table 2: Showing results of One-way Anova for Location Variable					
	Sum of Squares	df	Mean Square	F	Sig.

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Between Groups	.924	3	.308	1.794	.157
Within Groups	11.675	68	.172		
Total	12.599	71			

One-way Anova has been used to test the research hypothesis of the study. There is the impact of Location to perception of Post Graduation students on allocation of financial resources for vacation. The result of Anova shows the significance value above 0.05 i.e. 0.157 by rejecting the research hypothesis. Proving that there is no the impact of Location to perception of Post Graduation students on allocation of financial resources for vacation.

8.4: Analysing The Impact of Demographic Variable Stream

Table 1: Shows Descriptive Statistics of Demographic Variable Stream

	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
Stream	73	3.00	1.00	4.00	1.5205	1.06861	1.142
NOR	73						

The above table shows the descriptive statistics of demographic variable i.e. Stream. In the Stream the variable has divided into 4 classifications i.e. 1) M. Com 2) MBA 3) MCA 4) MSc. The mean value of 1.5 with the total respondents of 73 are been from M. Com which has been justify in the below chart also. Further there is a graph of 90% of M. Com there is only few respondents from MCA.

Chart4: Descriptive Statistics of Demographic Variable Stream

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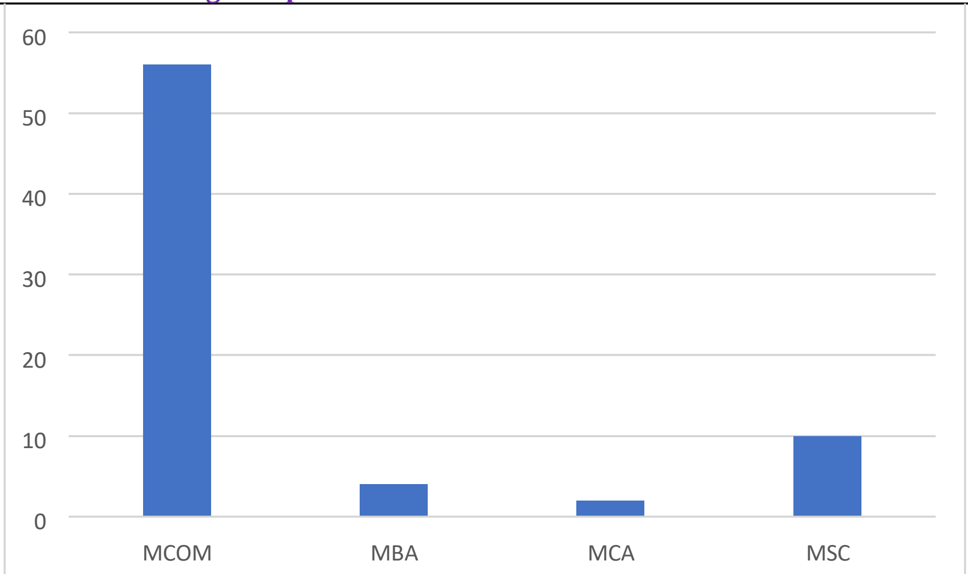

Testing of Hypothesis: 4

One-way Anova has been used to study the impact of stream to perception of Post Graduation students on allocation of financial resources for vacation.

H_0: There is no the impact of Stream to perception of Post Graduation students on allocation of financial resources for vacation.

H_1: There is the impact of Stream to perception of Post Graduation students on allocation of financial resources for vacation.

Table2: Showing results of one- way Anova for Location variable

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.098	3	.033	.177	.912
Within Groups	12.502	68	.184		
Total	12.599	71			

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One-way Anova has been used to test the research hypothesis of the study. There is the impact of Stream to perception of Post Graduation students on allocation of financial resources for vacation. The result of Anova shows the significance value above 0.05 i.e. 0.912 by rejecting the research hypothesis. Proving that there is no the impact of Stream to perception of Post Graduation students on allocation of financial resources for vacation.

8.5: Analysing The Impact of Demographic Variable Like to Stay

Table:1 Shows Descriptive Statistics of Demographic Variable Like to stay

	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
Where do you like to stay	72	3.00	1.00	4.00	2.4444	.78523	.617
NOR	72						

The above table shows the descriptive statistics of demographic variable i.e. Where do you like to stay. In the Where do you like to stay the variable has divided into 4 Classification i.e. 1) Expensive hotel 2) Home stay 3) Resort 4) Others. The mean value of 2.4 with the total respondents of 72 are being like to stay in home stay which has been justify in the below chart also. Further there is an grap of 90% of the respondents would like to stay in Home Stay there is only few respondents would like to stay in expensive hotels.

Chart5: Descriptive Statistics of Demographic Variable Like to Stay

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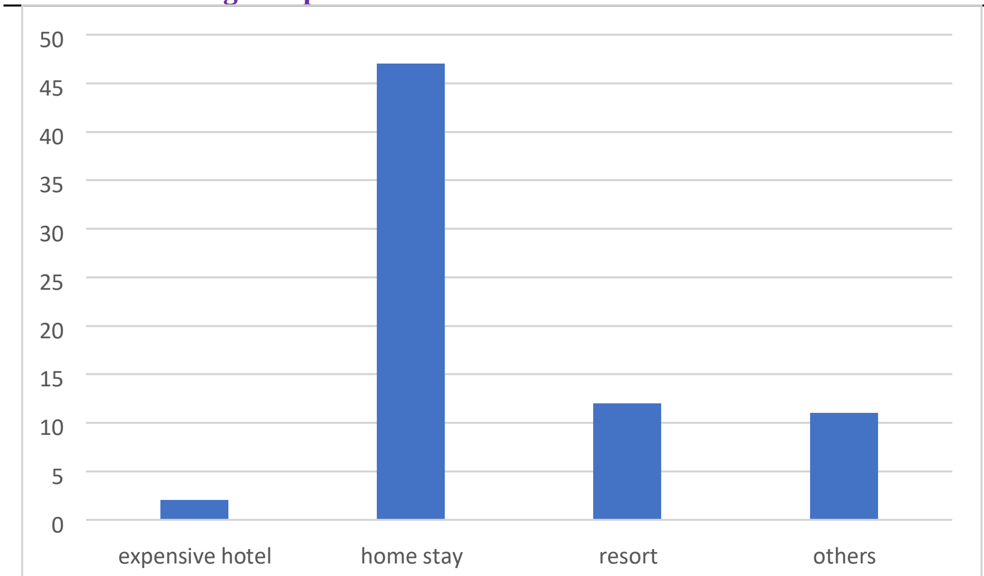

Testing of Hypothesis: 5

One-way Anova has been used to study the impact of Where do you like to stay to perception of Post Graduation students on allocation of financial resources for vacation.

H_0: There is no the impact of Where do you like to stay to perception of Post Graduation students on allocation of financial resources for vacation.

H_1: There is the impact of Where do you like to stay to perception of Post Graduation students on allocation of financial resources for vacation.

Table2: Showing Results of One-Way Anova For Like to Stay Variable					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.329	3	.110	.608	.612
Within Groups	12.270	68	.180		

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Total	12.599	71			

One-way The study's research hypothesis was tested using an Anova. The perception of postgraduate students regarding where to stay has an impact on how financial resources are allocated for vacations. The Anova result rejects the study hypothesis with a significance value of 0.612, which is above 0.05. Demonstrating that the attitude of post-graduate students toward the allocation of financial resources for vacation is unaffected by the question of where they would like to remain

8.6: Analysis of Technological factor Impacting allocation of Finance for Vacation

Table1: Showing Analysis of Technological factor

	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
Do you find that online resources are always more beneficial than inperson interactions?	72	4.00	1.00	5.00	3.4028	.83345	.695
Do you agree online booking were safe and helpful.	72	4.00	1.00	5.00	3.5694	.81925	.671
Do you agree online payment is safe for travelling.	72	4.00	1.00	5.00	3.6389	.81024	.656
Do you agree technological knowledge is important while travelling.	72	4.00	1.00	5.00	3.6944	1.00195	1.004
Do you agree websites will helps while planning for vacation.	72	4.00	1.00	5.00	3.8194	.77508	.601

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NOR	72						

Interpretation:

The above descriptive table shows mean value of technological factor impact in the Perception Post Graduation students on financial allocation for vacations with average mean value of 3.6 for all the 5 questions which comes under technological factor proving a positive attitude towards financial allocation for vacation i.e. 3.6 means range between neutral to disagree. The highest mean value was recorded in the questions (3.8) do you agree websites will help while planning for vacation. And lowest as been recorded in (3.4) do you think the online information always helpful rather than personal contact.

Between the five question there is less variation in the mean value proving that technological factor has less impact on the Perception of post graduate students on financial allocation for vacations.

8.7: Analysis of Environmental factor Impacting allocation of Finance for Vacation

Table3: Showing Analysis of Environmental factor

	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
I believe tourism makes a destination clean and free from environmental pollution.	72	3.00	2.00	5.00	3.4722	.75007	.563
I believe tourism support mechanism developed for bio-gas plant and its distribution.	72	4.00	1.00	5.00	3.4861	.78710	.620

I believe tourism encourages minimizing waste and where necessary of it with care.	72	4.00	1.00	5.00	3.5139	.80479	.648
I believe present tourism programmes mainly focus on different awareness programmes for the protection of our environment.	72	4.00	1.00	5.00	3.5694	.93185	.868
I believe tourism supports waste collections for the protection of environment.	72	4.00	1.00	5.00	3.6111	.88103	.776
NOR	72						

Interpretation:

The above descriptive table shows mean value of environmental factor impact in the Perception post-graduation students on financial allocation for vacations with average mean value of 3.5 for all the 5 questions which comes under environmental factor proving a positive attitude towards financial allocation for vacation i.e. 3.5 means range between neutral to disagree.

The highest mean value was recorded in the questions (3.6) I believe tourism supports waste collections for the protection of environment. And lowest as been recorded in (3.4) I believe tourism makes a destination clean and free from environmental pollution.

Between the five question there is less variation in the mean value proving that environmental factor has less impact on the Perception of post graduate students on financial allocation for vacations

8.8: Analysis of Economic factor Impacting allocation of Finance for Vacation

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Table2: Showing Analysis of Economic factor

	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
Tourism is likely to provide more businesses for local people and small businesses.	72	4.00	1.00	5.00	3.6944	.94405	.891
Local residence is likely to suffer from high living cost in tourism destination areas.	72	4.00	1.00	5.00	3.7500	.76453	.585
I feel tourism improves the standard	72	4.00	1.00	5.00	3.7917	.74941	.562
of living of local community.							
Tourism increases the demands of local product.	72	4.00	1.00	5.00	3.8472	.78111	.610
Tourism is likely to create more jobs.	72	3.00	2.00	5.00	3.8611	.58876	.347
NOR	72						

Interpretation:

The above descriptive table shows mean value of economic factor impact in the Perception post-graduation students on financial allocation for vacations with average mean value of 3.7 for all the 5 questions which comes under economic factor proving a positive attitude towards financial allocation for vacation i.e. 3.7 means range between neutral to disagree.

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The highest mean value was recorded in the questions (3.8) tourism is likely to create more jobs. And lowest as been recorded in (3.6) tourism is likely to provide more businesses for local people and small businesses Between the five question there is less variation in the mean value proving that economic factor has less impact on the Perception of post graduate students on financial allocation for vacations

8.9: Analysis of Social factor Impacting allocation of Finance for Vacation

Table4: Showing Analysis of Social factor

	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
Tourism development encourages engagement of local communities in the decision-making	72	4.00	1.00	5.00	3.5694	.85294	.728
process of destination management.							
Development of destination bring social programmes and schemes for the local community.	72	3.00	2.00	5.00	3.6944	.70489	.497
Tourism is likely to result in more cultural exchange between tourist and local resident.	72	4.00	1.00	5.00	3.7361	.90372	.817
Tourist are getting chance to experience the village life.	72	3.00	2.00	5.00	3.8611	.69820	.487

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Training programmes provides skills development and vacation training opportunities for local residents.	72	3.00	2.00	5.00	3.9306	.61269	.375
NOR	72						

Interpretation:

The above descriptive table shows mean value of social factor impact in the Perception postgraduation students on financial allocation for vacations with average mean value of 3.7 for all the 5 questions which comes under technological factor proving a positive attitude towards financial allocation for vacation i.e. 3.7 means range between neutral to disagree. The highest mean value was recorded in the questions (3.9) Training programmes provides skills development and vacation training opportunities for local residents. And lowest as been recorded in (3.5) Tourism development encourages engagement of local communities in the decision-making process of destination management Between the five question there is less variation in the mean value proving that socials factor has less impact on the Perception of post graduate students on financial allocation for vacations

8.10: Analysis of Political factor Impacting allocation of Finance for Vacation

Table5: Showing Analysis of Political Factor							
	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance

Frequent changes in local government subsides tourism development.	72	3.00	2.00	5.00	3.5972	.68505	.469
Arrests of political leaders create panic in the tourists.	72	4.00	1.00	5.00	3.5972	.94436	.892
Violent protests pose physical harm to tourists.	72	4.00	1.00	5.00	3.6250	.84649	.717
Govt. instability leads to safety and security issues for the tourists.	72	4.00	1.00	5.00	3.6250	.82969	.688
Frequent shutdowns creates problems in itinerary of tourists visiting various local places.	72	4.00	1.00	5.00	3.6806	.76594	.587
NOR	72						

Interpretation:

The above descriptive table shows mean value of social factor impact in the Perception postgraduation students on financial allocation for vacations with average mean value of 3.6 for all the 5 questions which comes under technological factor proving a positive attitude towards financial allocation for vacation i.e. 3.6 means range between neutral to disagree. The highest mean value was recorded in the questions (3.68). Frequent shutdowns create problems in itinerary of tourists visiting various local places. And lowest has been recorded in both (3.5) and (3.5) . Frequent changes in local government subsides tourism development. And Arrests of political leaders create panic in the tourists. Between the five question there is less variation in the mean value proving that socials factor has less impact on the Perception of post graduate students on financial allocation for vacation

9. Findings:

1. The study shows that there is no impact on the Perception of post-graduation students on financial allocation for vacation with the dependent income which can be justify with the significance value of 0.47. further research also finds there is no equal distribution of 73 respondents among all the required Dependent income group classification which is evidence in Chart No-1.
2. The study shows that there is no impact on the Perception of post-graduation students on financial allocation for vacation with the Gender which can be justify with the significance value of 0.802. further research also finds there is no equal distribution of 73 respondents among all the required Gender group classification which is evidence in Chart No-2.
3. The study shows that there is no impact on the Perception of post-graduation students on financial allocation for vacation with the Location which can be justify with the significance value of 0.157. further research also finds there is no equal distribution of 73 respondents among all the required Location group classification which is evidence in Chart No-3.
4. The study shows that there is no impact on the Perception of post-graduation students on financial allocation for vacation with the stream which can be justify with the significance value of 0.912. further research also finds there is no equal distribution of 73 respondents among all the required Stream group classification which is evidence in Chart No-4.
5. The study shows that there is no impact on the Perception of post-graduation students on financial allocation for vacation with the demographic factor where do you like to stay which can be justify with the significance value of 0.612. further research also finds there is no equal distribution of 72 respondents among all the required Gender group classification which is evidence in Chart No-5.

10. Suggestions:

- Postgraduate students sometimes face financial constraints as a result of their educational expenditures and other costs.
- Setting aside a portion of their budget for tourism-related vacations can be viewed as an investment in their personal development and general well-being.

- Postgraduate students can rejuvenate and return renewed and driven to pursue their academic goals by traveling to new places, experiencing new cultures, and taking a vacation from their studies.
- Investing in tourism requires a diversified approach to maximize funding allocation. First and foremost, significant investments in infrastructure—such as transportation systems and tourism amenities—are essential to improving accessibility and the experience of visitors. Second, in order to boost destination exposure and draw a variety of visitor demographics, effective marketing efforts catered to target groups have to be given top priority.
- Long-term environmental and socioeconomic advantages are also guaranteed when funding sustainable projects like community development initiatives, eco-friendly practices, and conservation efforts are allocated.
- Moreover, the tourism industry may improve service quality and creativity by investing in training initiatives and technological breakthroughs.
- Destinations may foster competitiveness, sustainable growth, and beneficial socioeconomic effects within the tourism sector by carefully allocating funds among these areas.

11. Conclusion:

This essay has succeeded in the opinions of postgraduate students regarding the distribution of funds for travel frequently provide subtle insights. These students usually come to the conclusion that efficient financial distribution in the tourism industry is essential for long-term, sustainable growth and development after doing in-depth study and analysis. They frequently stress how crucial it is to strategically allocate funds to important projects like marketing, environmental efforts, and infrastructure development. In addition, they frequently emphasize that, in order to guarantee the best possible use of resources, financial processes must be accountable and transparent. In general, postgraduate students in this discipline tend to support evidence-based decision-making procedures that give priority to stakeholder interests and long-term benefits in order to support the tourism industry's sustainable expansion.

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"An analysis of financial challenges faced by women entrepreneurs in SMEs in Mysore district"

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ABSTRACT:

The study discusses the financial difficulties that female entrepreneurs in small and medium-sized businesses (SMEs) encounter. Further in the research paper, these goals have been noted. to research women entrepreneurs' theoretical underpinnings. to examine the critical elements that influence female entrepreneurs, including stress and elements related to economic, psychological, social, and entrepreneurial ability. to assess how five key variables—marriage status, level of education, size of family, yearly income, location, years of experience, and revenue sources—affect female entrepreneurs. Women entrepreneurs in small and medium-sized businesses in the Mysore region are taken into account as a population. Indicate that women who are actively engaged in entrepreneurial ventures make up the population. Describe the requirements that define a person as a woman entrepreneur, such as business ownership or leadership positions. Women entrepreneurs running small and medium-sized businesses in a specific industry or area, for instance, may comprise the population. When determining the sample size for a study on the financial difficulties experienced by female entrepreneurs, start by providing a rationale for the size based on research objectives and statistical factors. In order to ensure that the sample is representative of the larger population, specify the required level of precision and confidence interval for a quantitative study.The financial obstacles that female entrepreneurs in SMEs face are complex and frequently derive from structural inequalities. Limited access to finance is a crucial factor; evidence suggests that, in comparison to their male counterparts, women-led enterprises receive a lesser portion of available funding. This disparity can be linked to gender prejudice in lending organizations, where women might be subject to more stringent approval standards or higher interest rates. According to the study's findings, 93 out of 200 female *entrepreneurs saw financial difficulties as a major obstacle, and investors lack confidence in women-owned enterprises since they are thought to be riskier.*

Keywords: *women, finance, businesses, and economic progress.*

1. **INTRODUCTION**

The introduction gets started. The process by which women locate opportunities, arrange resources, and control risks in order to launch and run enterprises is known as "women's entrepreneurship." It entails women assuming leadership positions in the conception, growth, and management of their own businesses. Women entrepreneurs are people who create businesses, frequently from the ground up, with the intention of being financially successful, following their passions, and boosting the economy. This idea is more comprehensive than just being a business owner; it includes the creative and calculated actions that women take to launch and expand prosperous companies. by emphasizing how gender equality in economic involvement is being increasingly recognized on a worldwide scale. The discussion then shifts to the particular context of SMEs, highlighting their significance as catalysts for innovation, the creation of jobs, and economic diversity. The story is told to highlight how, even if the environment of business is changing, women entrepreneurs face particular financial obstacles that prevent them from reaching their full potential.

One of the main areas of concern is the restricted access to financing, which makes it difficult for women-led SMEs to obtain funding and affects their capacity to grow and compete in the market. The topic of gender biases and stereotypes within the financial ecosystem is also introduced in the introduction, illuminating the ways in which preconceived notions influence funding decisions and business collaborations. Furthermore, the significance of financial literacy and societal norms is investigated to offer a thorough comprehension of the diverse obstacles encountered by female entrepreneurs.

The project's ultimate goal is to sort through this complexity, providing information about the unique financial difficulties faced by female entrepreneurs and suggesting remedies that open the door to a more diverse and equal business environment. ways to empower women, giving them the ability to get over institutional hurdles, take charge of their financial destiny, and have an impact on larger social systems.

Therefore, there are numerous financial barriers that women entrepreneurs in SMEs must overcome. To fully understand these barriers, an analytical analysis of the previously mentioned barriers using statistical data is required. This study focuses on a few restrictions on the financial difficulties that women business owners in SMEs encounter.

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2. Conceptual Framework of Women Entrepreneurs

The process by which women locate opportunities, arrange resources, and control risks in order to launch and run enterprises is known as "women's entrepreneurship." It entails women assuming leadership positions in the conception, growth, and management of their own businesses. Women entrepreneurs are people who create businesses, frequently from the ground up, with the intention of being financially successful, following their passions, and boosting the economy. This idea is more comprehensive than just being a business owner; it includes the creative and calculated actions that women take to launch and expand prosperous companies. The proactive approach of women entrepreneurs is what sets them apart from the rest, as they use their knowledge, abilities, and inventiveness to overcome obstacles in the commercial sector.

Definition

Sara L. Jack and Jeanne M. Hilt: Women's entrepreneurship entails women assuming leadership positions, acting pro-actively in starting and running enterprises, and making innovative and economic contributions.

Candida G. Brush and Patricia G. Greene: Women's entrepreneurship is viewed as a dynamic process in which they take risks, seek opportunities, establish and expand businesses, and do all of this in an effort to succeed both financially and personally.

Factors Affecting the Women Enterprises

1. **Economic Factors**

- Gender pays gap and its impact on access to capital
- Access to financial resources and funding opportunities
- Market conditions and industry biases

. Psychological Factors

- Confidence and self-efficacy among women entrepreneurs
- Imposter syndrome and its effects on decision-making
- Psychological barriers to risk-taking and innovation

3. Social Factors

- Cultural norms and societal expectations

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- Support networks and mentorship opportunities

- Gender stereotypes and discrimination

4. Entrepreneurial Competence

- Skills and attributes required for successful entrepreneurship

- Training and development programs for women entrepreneurs

- Overcoming competency gaps and challenges

5. Stress Factors

- Balancing work-life responsibilities

- Coping with uncertainty and financial instability

- Dealing with discrimination and bias in the workplace

3. REVIEW OF LITERATURE

The literature review that follows provides insight into the financial obstacles that female entrepreneurs must overcome. A significant body of scholarship **Goffee and Scase.,(1983)** emphasizes the obstacles that women confront as a result of their lack of capital and how banks and government support can help them get over them.

Harrison., (2006) reported on a few issues related to gender, entrepreneurship, and finance that have been identified as problematic in the literature. She also emphasized the fact that studies of female entrepreneurship in general and access to finance in particular are more heterogeneous and that neither women entrepreneurs nor their businesses are homogeneous in nature. specifically. In their research, **Dr. Parul., (2017)** examined the financial issues that businesses face, including a lack of sufficient funding, trouble getting bank credit, low risk-bearing capacity, difficulties raising capital for expansion, ignorance of suitable funding sources, collateral shortages, convoluted and drawn-out loan applications, etc.

According to **Ahmad., (2012)** the primary obstacles faced by female entrepreneurs in running their firms include bureaucracy, a lack of credit choices, and an unfavourable business environment. They also noted that it is difficult to secure financial help. Unpredictable regulatory changes, an unwelcoming business environment, insufficient government support, and a lack of training are other significant issues. These obstacles differ based on the business's line of work.

Thorsten Beck., (2013) reviewed the literature in Lessons from the Literature.

It is crucial to distinguish between the various subgroups of SMEs, particularly between transformational and subsistence microentrepreneurs. It also covers the significance of market structure, competition, and regulations for SMEs, as well as how these factors affect SMEs' access to financing throughout the business cycle and in times of crisis.

Rutabayiro-ngoga., (2017) investigated the ways in which banks, governments, alternative lenders, and entrepreneurs address funding shortages for small and medium-sized businesses (SMEs). Additionally, it views valuation as a sociological construct in which participants employ various calculative tools to create an assembly that, in part, casts the assessment of entrepreneurial finance as a contentious and socially constructed procedure. In his work, **Rasem N. Kaye., (2012)** attempted to determine whether profit and loss sharing (PLS)

Crawely., (2011) drew on studies from the domains of education, cognitive psychology, and entrepreneurship to examine gender-related attitudes about financial management. They found that the combination of worry and a lack of confidence when it comes to handling finances was only partially supported by this research. In contrast, **Panda.,(2018)** offered a framework for distinguishing between the obstacles experienced by male and female entrepreneurs and attempted to classify and rank the challenges faced by women entrepreneurs in developing countries. Work-family conflicts, gender discrimination, inadequate infrastructure, unpredictable business, economic, and political (BEP) settings, a lack of training and education, and personality differences are some of the impediments that have been identified.

Nuseibeh Rana.,(2009) The government's financial assistance, particularly with startup costs, plays a major role in encouraging women to launch their own businesses. Personal fulfilment, education, experience, and ties to one's father's or spouse's business are all crucial components in the development of female entrepreneurs. In contrast to earlier studies, societal norms, the market network, and competition do not appear to be obstacles that prevent women from pursuing entrepreneurship.

Women entrepreneurs in Tanzania view semi-formal capital as the most accessible external capital, according to research by **Hakan Boter., (2015)** on how they evaluate their accessibility to various external financial sources. Formal bank loans are ranked as expected, with government subsidies coming in second and informal capital—such as loans from friends, family, and investors—coming in third.

The biggest obstacle facing entrepreneurial businesses is access to financing from Poland's small- to medium-sized enterprise (SME) sector. **Klonowski., (2012)** evaluated public interventions and discovered that there are still noticeable liquidity gaps for SME sector businesses in Poland and that government programs are ineffective in bridging these gaps.

Cindy Millman., (2010) theorized and investigated the gender differences in the impact of financial capital on the growth of Chinese firms. She also looked into the role of guanxiz, or connections and networks, in the financing process and discovered that, in some ways, women in China seem to be in a better position than men when it comes to obtaining financing. Companies run by both men and women are

In their investigation into the impact of non-economic factors on family business financing in the **Middle East, Jardali et al., (2018)** discovered that financing decisions involving religious beliefs are directly impacted by the decision-maker's attitude, which is heavily influenced by social and familial pressures.

With a focus on women entrepreneurs, **Trifilova et al., (2013)** investigated the entrepreneurial environment, specifically government support programs and the availability of financial resources, and studied female entrepreneurship in two post Soviet countries: Russia and Ukraine. Their findings demonstrated that these nations had successfully made the transition from a command to a market economy and that the locals were gradually acclimating to the new environment by focusing on macro/micro and money elements from the 5M model. The literature study discusses a variety of financial issues, including gender disparity in loan eligibility, entrepreneurship, government assistance, training, the financial restraints faced by SMEs, economic growth, etc. There is a gap since suggested ideas for female entrepreneurs are not thoroughly investigated, despite their potential for further study and the potential to improve women's funding for entrepreneurship in the small-scale industry. The study is necessary since finance is the lifeblood of businesses and perhaps the most difficult obstacle for female entrepreneurs. It is imperative to assist SSI women entrepreneurs in obtaining the money they need to begin, operate, and grow their businesses in a way that promotes greater job opportunities, gender diversity,

4. OBJECTIVES

1. To research the conceptualization of female entrepreneurs.
2. To examine the critical elements that influence female entrepreneurs, including stress and elements related to economic, psychological, social, and entrepreneurial ability.
3. To assess how five key variables—marriage status, level of education, size of family, yearly income, location, years of experience, and revenue sources—affect female entrepreneurs.
4. To provide pertinent research and recommendations from female entrepreneurs.

5. HYPHOTHESIS

H_1: *Marital status affects how financial constraints are perceived by women entrepreneurs in small and medium-sized businesses.*

H_2: *The impression of financial challenges experienced by women entrepreneurs in small and medium-sized businesses is influenced by their level of education.*

H*$_3$*: *The impression of financial challenges experienced by women entrepreneurs in small and medium-sized businesses is influenced by the size of their families.*

***H*$_4$**: *The impression of financial obstacles experienced by women entrepreneurs in small and medium-sized businesses is influenced by their annual revenue.*

H*$_5$*: *The impression of financial obstacles experienced by women entrepreneurs in small and medium-sized businesses is influenced by their location.*

H*$_6$*: *Years of company experience have an impact on how one perceives the financial difficulties experienced by female entrepreneurs.*

6. RESESRCH METHODOLOGY

6.1 Research design: In the part on research methodology that delves into the financial obstacles encountered by female entrepreneurs, clearly state the overarching approach and framework of the study to establish the research design. A mixed-methods approach, which combines quantitative data on financial measures with qualitative insights from surveys or interviews, may be helpful given the complexity of financial difficulties.

6.2 Research instruments: Describe the research instruments as the instruments or procedures used to collect data in the section on research methodology that addresses the financial problems faced by women entrepreneurs. These tools might include questionnaires, interviews, or financial performance measures for a study on financial difficulties.

Name the survey questions and interview questions that are intended to collect data regarding the particular financial obstacles that women business owners face. Make sure the tools are responsive to the subtleties of financial difficulties, like cash flow management, investment hurdles, and capital access. They should also be tightly aligned with the study objectives.

6.3 Population and sample size: Women entrepreneurs in small and medium-sized businesses in the Mysore region are taken into account as population Indicate that women who are actively engaged in entrepreneurial ventures make up the population. Describe the requirements that define a person as a woman entrepreneur, such as business ownership or leadership positions. Women entrepreneurs running small and medium-sized businesses in a specific industry or area, for instance, may comprise the population.

When determining the sample size for a study on the financial difficulties experienced by female entrepreneurs, start by providing a rationale for the size based on research objectives and statistical factors. In order to guarantee that the sample is representative of the larger population of women entrepreneurs encountering financial

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difficulties, specify the appropriate level of precision and confidence interval for a quantitative study.

6.4 data collection:

6.4.a. primary data: Collected from structured Questionnaire with 5 liker scale. 1 being Strongly disagree, 2 being Disagree, 3 being Neutral, 4 being Agree, 5 being Strongly agree.

6.4b Secondary data: Data from journals, books, newspapers, various research papers for this study.

6.5 Data analysis:

This statistical package Statistical package for social science (SPSS) is use for data analysis. Further in our study we use Descriptive statistics such as Mean, Median, SD, etc. and also Inference statistics such as ANOVA and correlation.

7.DATA EXAMINATION AND COMMENTARY

7.1 Examining the influence of marital status and demographic characteristics

Table 1 shows descriptive statistics of demographic variable marital status

	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
MARITAL STATUS	172	3.00	1.00	4.00	1.8663	.50682	.257
NOR	172						

The marital status demographic variable's descriptive statistics are displayed in the above table. The four categories of marital status are: married, single, divorced, and widowed. Of the total respondents, 172 fall into the single category, as indicated by the chart below, which likewise has a mean value of 1.8663. Moreover, there is a 90% difference in income between widows and single people.

Chart 1: descriptive statistics of demographic variable marital status

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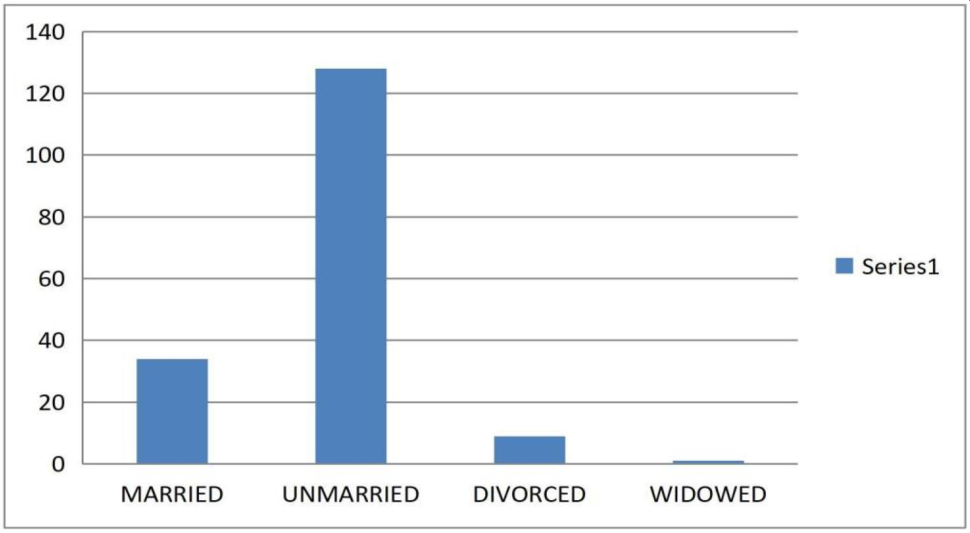


Examining the first hypothesis

The impact of marital status on the perspective of financial obstacles faced by women entrepreneurs in small and medium-sized businesses has been studied using one-way ANOVA.

H_0: *The impression of the financial difficulties faced by women entrepreneurs in small and medium-sized businesses is unaffected by their marital status.*

H_1: *The perception of financial challenges faced by women entrepreneurs in small and medium-sized businesses is influenced by their marital status.*

Table 2: showing results of one-way Anova for marital status

Avg25

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.504	3	.168	.508	.677
Within Groups	55.567	168	.331		
Total	56.071	171			

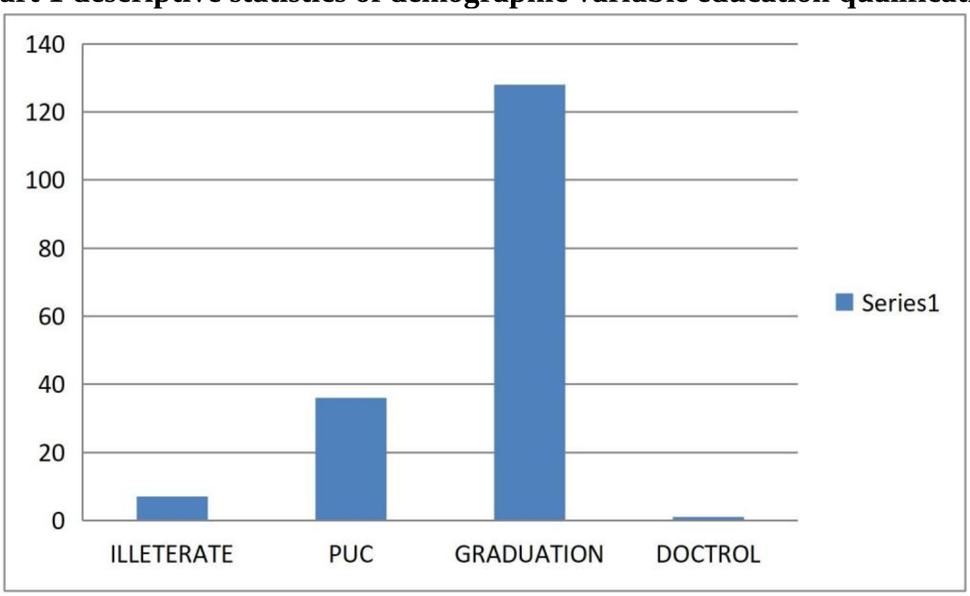
Anova has been one method employed to test the study's research hypothesis. The impression of the financial difficulties faced by women entrepreneurs in small and medium-sized businesses is influenced by their marital status. The anova result demonstrates a significant value over 0.05, or 0.677, refuting the research hypothesis and demonstrating that married status has no bearing on how small and medium-sized business owners perceive the financial difficulties experienced by their female entrepreneurs.

7.2 Analysing The Impact Of Demographic Variables Education Qualification

Table 1 shows descriptive statistical of demographic variable education qualification							
	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
EDUCATION QUALIFICATION	172	3.00	1.00	4.00	2.7151	.54634	.298
NOR	172						

The above table shows the descriptive statistics of demographic variable that is education qualification. In education qualification has been divided into four classification (illiterate, PUC, graduation, doctoral) the mean value of 2.7151 with total respondents of 172 are been from graduation which has been justify in the below chart also. Further there is a gap of 90% between the graduation and doctoral.

Chart 1 descriptive statistics of demographic variable education qualification



Testing of hypothesis 2 One- way anova has been used to study the impact of education qualification to perception of financial challenges faced by women entrepreneur in small and medium enterprises

H_0* : *There is no impact of education qualification to perception of financial challenges faced by women entrepreneur in small and medium enterprises.

H_1*: *There is impact of education qualification to perception of financial challenges faced by women entrepreneur

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in small and medium enterprises

Table 2 showing results of one-way Anova for education qualification					
Avg25					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.521	3	1.174	3.752	.012
Within Groups	52.550	168	.313		
Total	56.071	171			

One-way anova has been used to test the research hypothesis of the study. There is impact of education qualification to perception of financial challenges faced by women entrepreneur in small and medium enterprises. The result of anova shows significance value less than 0.05 i.e. 0.012 proving by accepting research hypothesis proving that there is impact of marital status to perception of financial challenges faced by women entrepreneur in small and medium enterprises.

7.3 Analysing the Impact of Demographic Variable Family Size

Table 1 shows descriptive statistics of demographic variable family size							
	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
FAMILY SIZE	172	3.00	1.00	4.00	1.5640	.72667	.528
NOR	172						

The family size demographic variable's descriptive data are displayed in the above table. Family size is classified into four categories: fewer than 4, 5–6, 7-8, and more than 8. The mean value of 1.5640 for all 172 respondents falls within the less than 4 and 5–6 categories, as shown in the chart below. Furthermore, the difference between less than 4 and more than 8 is 90%.

Chart 3 descriptive statistics of demographic variable family size

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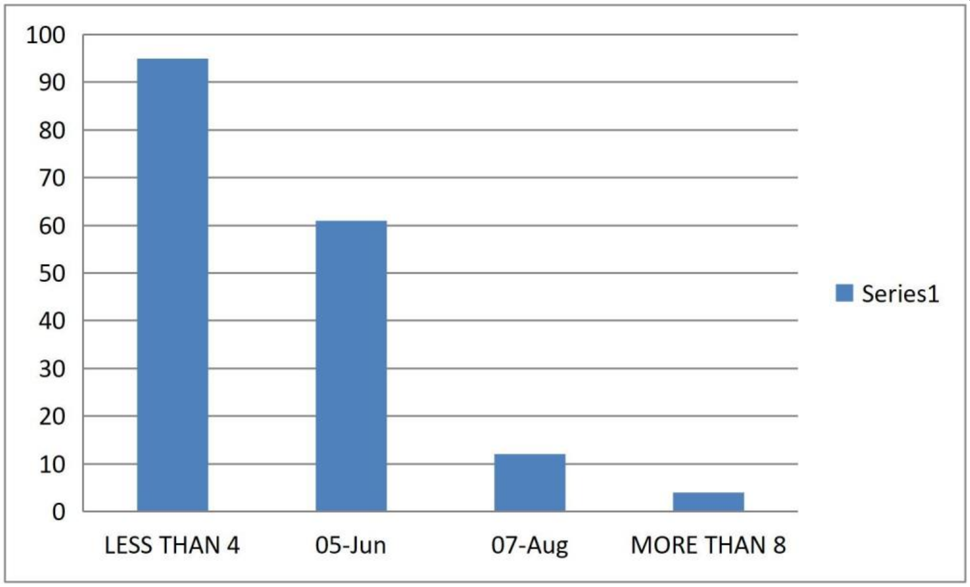

Testing the third hypothesis

The impact of family size on the perspective of financial obstacles faced by women entrepreneurs in small and mediumsized businesses has been studied using one-way ANOVA.

***H₀:** The perspective of the financial difficulties faced by women entrepreneurs in small and medium-sized businesses is unaffected by the size of their family.*

***H₁:** The impression of financial challenges experienced by women entrepreneurs in small and medium-sized businesses is influenced by the size of their families.*

Table3 showing results of one way Anova for education family size

Avg25

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.396	3	.132	.398	.755
Within Groups	55.676	168	.331		
Total	56.071	171			

Anova has been one method employed to test the study's research premise. The size of a family affects how financially challenged women entrepreneurs in small and medium-sized businesses are seen. The analysis of variance result indicates a significant value of 0.755, which means that the research hypothesis that there is no correlation between marital status and the perception of financial obstacles experienced by women entrepreneurs in small and medium-sized businesses is rejected.

7.4 analyzing the impact of demographic variable annual income

Table 1 showes descriptive statistics for demographic variable annual income

	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
ANNUAL INCOME	172	3.00	1.00	4.00	1.3663	.74112	.549
NOR	172						

The annual income demographic variable's descriptive statistics are displayed in the above table. The four categories of yearly income are: less than 100,000, 100,000–500000, 500,000–1000000, and more than 100,000. Of the 172 respondents, 172 fall within the less than 100,000 category, as shown by the chart below. The mean value of 1.3663 is indicative of this. Furthermore, the difference between less than 100,000 and greater than 100,000 is 90%.

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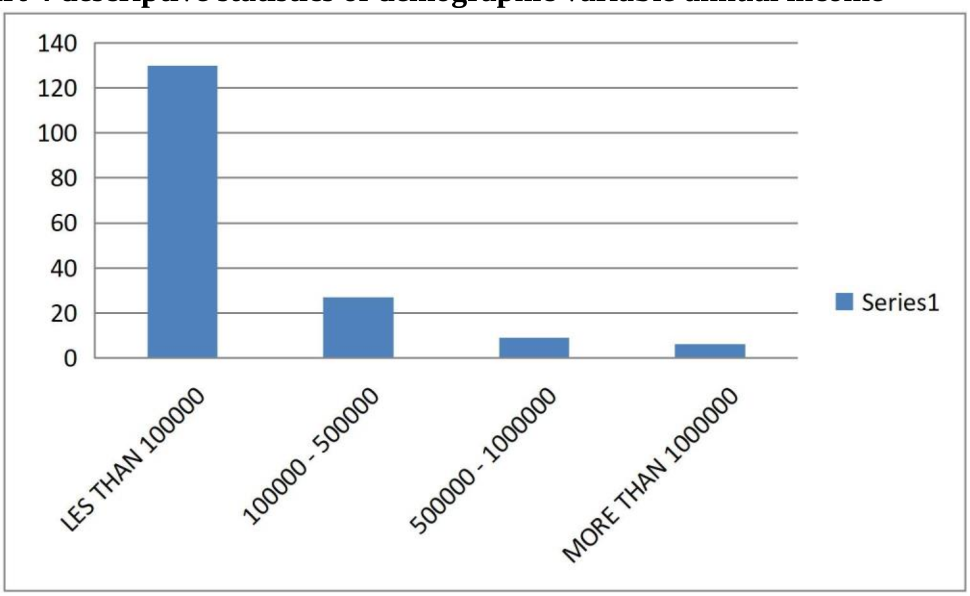
Chart 4 descriptive statistics of demographic variable annual income



Examining hypothesis number four

The relationship between annual revenue and the perception of financial difficulties faced by women entrepreneurs in small and medium-sized businesses has been examined using one-way analysis of variance.

***H₀:** The assessment of the financial difficulties experienced by women entrepreneurs in small and medium-sized* *businesses is unaffected by annual income.*

***H₁:** The impression of financial obstacles experienced by women entrepreneurs in small and medium-sized businesses is influenced by their annual revenue.*

Table 1 showing results of one way Anova for annual income					
Avg25					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.816	3	.272	.827	.481
Within Groups	55.256	168	.329		
Total	56.071	171			

Anova has been one method employed to test the study's research premise. The perspective of the financial difficulties faced by women entrepreneurs in small and medium-sized businesses is influenced by their annual revenue. The anova result demonstrates a significant value over 0.05, or 0.481, refuting the research hypothesis and demonstrating that married status has no bearing on how small- and medium-sized business owners perceive the financial difficulties experienced by their female entrepreneurs.

7.5 Analyzing The Impact Of Demographic Variable Area Of Location

Table 1 shows the descriptive statistics for demographic variable area of location							
	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
AREA OF LOCATION	172	3.00	1.00	4.00	3.5116	.91440	.836
NOR	172						

The descriptive statistics for the demographic variable—area of location—are displayed in the above table. The four classifications of the location are: corporation, urban, semi-urban, and rural. The mean value of 3.5116 indicates that 172 of the total respondents were from a rural region, which is also supported by the chart below. Additionally, there is a 90% difference between rural and corporate areas.

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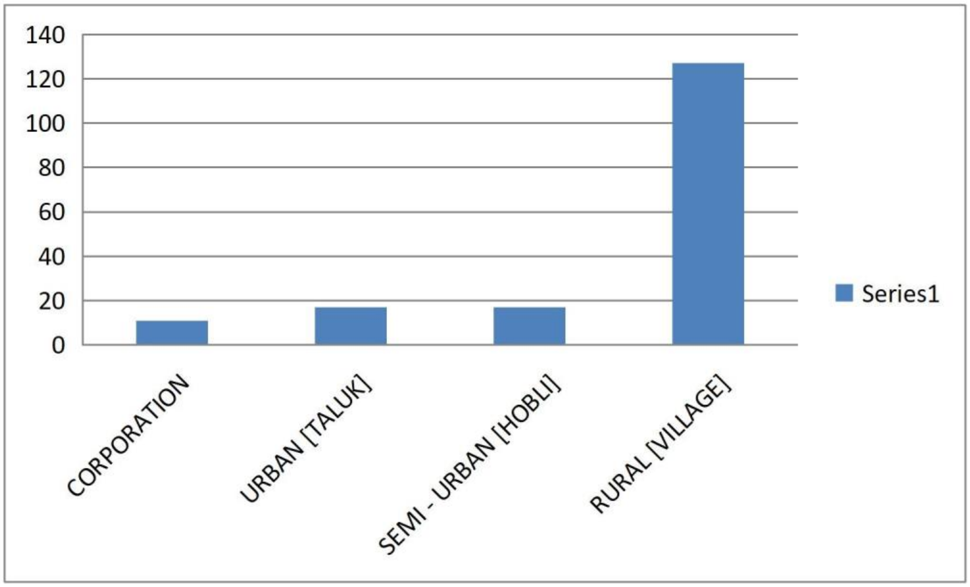
Chart 5 descriptive statistics of demographic variable area of location



Testing of the fifth hypothesis

The influence of geography on the perspective of financial obstacles faced by women entrepreneurs in small and medium sized businesses has been investigated using one-way analysis of variance.

***H₀*:** *The impression of the financial difficulties experienced by women entrepreneurs in small and medium-sized businesses is unaffected by their location.*

***H₁*:** *The impression of financial obstacles experienced by women entrepreneurs in small and medium-sized businesses is influenced by their location.*

Table 5 showing results of one way Anova for area of location					
Avg25					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.635	3	1.212	3.882	.010
Within Groups	52.436	168	.312		
Total	56.071	171			

Anova has been one method employed to test the study's research premise. The perspective of the financial difficulties faced by women entrepreneurs in small and medium-sized businesses is influenced by their location. The anova result demonstrates a significant value of less than 0.05, or 0.010, supporting the research hypothesis that there is a relationship between married status and the perception of financial difficulties faced by women entrepreneurs in small and medium sized businesses.

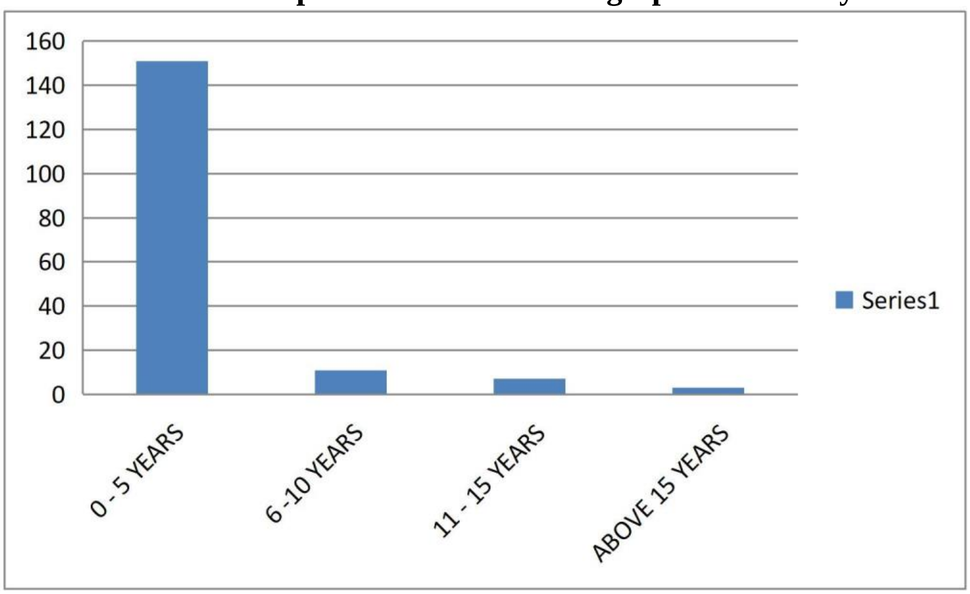
7.6 Analyzing The Impact Of Demographic Variable Years Of Business

Table 1 shows descriptive statistics of demographic variable years of business

	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
YEARS OF BUSINESS EXPERIENCE	172	3.00	1.00	4.00	1.1977	.58878	.347
NOR	172						

The years of business experience demographic variable's descriptive statistics are displayed in the above table. Years of business experience are categorized into four groups: 0–5 years, 6–10 years, 11–15 years, and above 15 years. The mean value is 1. 1977 indicates that 172 of the total respondents have 0–5 years of experience, which is also supported by the chart below. Furthermore, the period between 0 to 5 years and over 15 years differs by 90%.

Chart 6 descriptive statistics of demographic variable years of experience



Examining hypothesis number six

The influence of years of company experience on the perception of financial obstacles faced by women entrepreneurs in small and medium-sized businesses has been investigated using one-way analysis of variance.

H_0: *Years of business experience have little bearing on how one perceives the financial difficulties experienced by female entrepreneurs running small and medium-sized businesses.*

H_1: *Years of business experience have an impact on how one perceives the financial difficulties experienced by female entrepreneurs in small and medium-sized businesses.*

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Table 2 showing the results of one-way anova for years of experience

Avg25

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.160	3	.387	1.183	.318
Within Groups	54.911	168	.327		
Total	56.071	171			

Anova has been one method employed to test the study's research premise. Years of business experience have an impact on how one perceives the financial difficulties faced by female entrepreneurs in small and medium-sized businesses. The anova result demonstrates a significant value over 0.05, or 0.318, rejecting the research hypothesis and demonstrating that married status has no bearing on how small and medium-sized business owners perceive the financial difficulties experienced by their female entrepreneurs.

7.7 analyzing the impact of demographic variable sources of fund

Table 1 shows the descriptive statistics of demographic variable sources of fund

	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
SOURCES OF FUNDS	172	3.00	1.00	4.00	2.4535	1.01632	1.033
NOR	172						

The descriptive statistics for the demographic variable representing sources of funding are displayed in the above table. The four categories of sources of funding include bank loans, personal savings, government programs, and any other. Of the 172 respondents, the mean value of 2.4535 comes from personal savings, which is also supported by the figure below.

Additionally, personal savings had the highest response rate, with government programs coming in second.

Chart 7 descriptive statistics of demographic variable sources of fund

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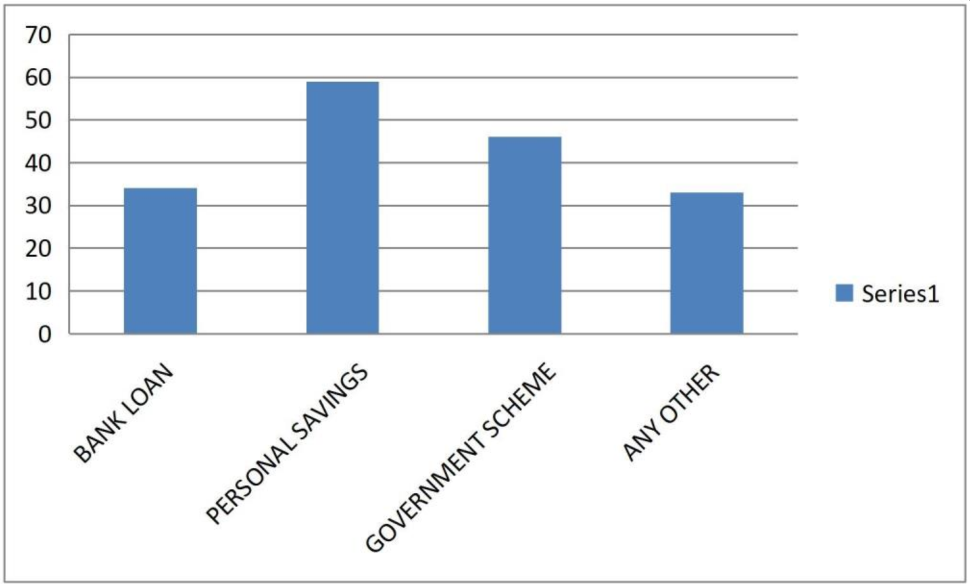

Testing of the seventh hypothesis

The influence of the years of funding sources on the impression of the financial difficulties faced by women entrepreneurs in small and medium-sized businesses has been investigated using one-way analysis of variance.

***H_0:** The perception of financial difficulties faced by women entrepreneurs in small and medium-sized businesses is unaffected by the source of funding.*

***H_1:** The assessment of the financial difficulties faced by women entrepreneurs in small and medium-sized businesses is influenced by the number of years of funding sources.*

Table 2 showing the results of one way anova for sources of fund

Avg25

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	7.949	3	2.650	9.251	.000
Within Groups	48.122	168	.286		
Total	56.071	171			

Anova has been one method employed to test the study's research premise. The perception of the financial difficulties faced by women entrepreneurs in small and medium-sized businesses is influenced by the source of funding. The anova result demonstrates a significant value of less than 0.05, or 0.000, supporting the research hypothesis that there is a relationship between married status and the perception of financial difficulties faced by women entrepreneurs in small and medium-sized businesses

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7.8 analysis of economic factor impacting financial challenges faced by women entrepreneurs

Descriptive Statistics							
	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
Since I started my business, my income level has significantly increased.	172	4.00	1.00	5.00	3.5988	.92818	.862
My ability to bear financial risk has grown since I launched my business.	172	4.00	1.00	5.00	3.6628	.86667	.751
I can use my Savings for my personal and business need now.	172	4.00	1.00	5.00	3.6744	.94827	.899
I am more free to choose my own investment plan now..	172	4.00	1.00	5.00	3.7326	.90385	.817
I pay my own personal expenses after starting my business and am no longer dependent on others.	172	4.00	1.00	5.00	3.8779	.98656	.973
Valid N (listwise)	172						

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Interpretation

With an average mean value of 3.7093 for each of the five questions under the economic factor, the above descriptive table demonstrates the impact of economic factors on the financial challenges faced by women entrepreneurs in small and medium-sized businesses. This indicates a positive attitude toward the financial challenges faced by women entrepreneurs in small and medium-sized businesses, as the 3.7093 means range between neutral and agree. In the query, the greatest mean value was noted. After beginning my business, I cover my own costs and am not reliant on anyone else; this results in a 3.8779 rating, which is the lowest that has been noted in the inquiry. After I started my firm, my income level climbed significantly, as evidenced by the 3.5988 means range between the five questions, which shows that the economic aspect

7.9 Analysis of Psychological factor impacting financial challenges faced by women entrepreneurs

Descriptive Statistics							
	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
TO IMPACT OTHERS IN STARTING BUSINESSES	172	4.00	1.00	5.00	3.6686	.91801	.843
I MAKE CHORES ABOUT THE HOUSEHOLD.	172	4.00	1.00	5.00	3.8140	.87875	.772
I Feel Like I'm Making Progress	172	4.00	1.00	5.00	3.8314	.85193	.726
Over life, I had got more control	172	4.00	1.00	5.00	3.8605	.84691	.717

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I had become more confident in myself.	172	4.00	1.00	5.00	4.0174	.77591	.602
Valid N (listwise)	172						

Interpretation

The psychological factor that affects the financial challenges faced by women entrepreneurs in small and medium-sized businesses is shown in the above descriptive table, with an average mean value of 3.838 for all five questions. This indicates a positive attitude toward the financial challenges faced by women entrepreneurs in small and medium-sized businesses, with a 3.838 meaning range between neutral and agree. The question "I had developed greater selfconfidence" had the greatest mean score (4.0174), and the question with the lowest mean value was The 3.6686 mean range amongst the five questions shows less variance in the mean value, indicating that psychological factors have less of an impact on the financial obstacles experienced by women entrepreneurs, which in turn encourages others to establish their own businesses.

7.10 analysis of Social factors impacting financial challenges faced by women entrepreneurs

Descriptive Statistics							
	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
WORK FORCE AND I HAVE A CORDIAL RELATIONSHIP.	172	4.00	1.00	5.00	3.6919	.93242	.869
MY CONTACTS (NETWORKS) WITH OUTSIDERS ARE BETTER.	172	4.00	1.00	5.00	3.7151	.90818	.825

I AM MORE SOCIALLY SURE OF MYSELF NOW.	172	4.00	1.00	5.00	3.7500	.89263	.797
My consciousness of society has grown.	172	4.00	1.00	5.00	3.7791	.92908	.863
I was now morewell-known in society.	172	4.00	1.00	5.00	3.8198	.87664	.768
Valid N (listwise)	172						

Interpretation

The mean value of the social factor influencing the financial challenges faced by women entrepreneurs in small and medium-sized businesses is displayed in the descriptive table above. The average mean value for all five questions under the social factor is 3.7511, indicating a positive attitude toward the financial challenges faced by women entrepreneurs in small and medium-sized businesses. The 3.7511 means range between neutral and agree. There is less variation in the mean value between the five questions, indicating that social factors have less of an impact on the financial challenges faced by women. The highest mean value, 3.8198, was recorded in the question I had gained more social recognition, and the lowest, 3.6919, was recorded in the question I have a cordial relationship with the work force.

7.11 Entrepreneur competence impacting financial challenges faced by women entrepreneurs

Descriptive Statistics							
	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance

I AM ABLE TO TAKE USE OF OPPORTUNITIES AND MAKE A PROFIT FROM THEM.	172	4.00	1.00	5.00	3.6163	.82602	.682
I CAN PERSUADE PEOPLE TO BUY MY GOODS OR SERVICES.	172	4.00	1.00	5.00	3.7791	.96003	.922
I AM EXCELLENT AT GETTING PEOPLE TO WORK COOPERATIVELY.	172	4.00	1.00	5.00	3.8605	.86738	.752
I WANT TO ASSUME COMPLETE ACCOUNTABILITY FOR THE SUCCESS OR FAILURE OF MY COMPANY.	172	4.00	1.00	5.00	3.8779	.81088	.658
I AM A GOOD BUSINESS MANAGEMENT UNDERSTANDING	172	4.00	1.00	5.00	3.8895	.85464	.730
Valid N (listwise)	172						

Interpretation The aforementioned descriptive table illustrates how the mean value of entrepreneur competence affects the financial challenges that women entrepreneurs in small and medium-sized businesses face. The average mean value for all five questions under the entrepreneur competence category is 3.75356, indicating a positive attitude toward the financial challenges that these women entrepreneurs face—that is, the range of 3.75356 means between neutral and agree. The question "I have a good understanding of how to manage business" had the greatest mean value, 3.8895, and the question "I am able to exploit opportunities and turn them into profit" had the lowest mean value, 3.613. The five questions were then asked again. The mean value is less variable, indicating that entrepreneurial competency has less of an effect.

7.12 Analysis of Stress factor impacting financial challenges faced by women entrepreneurs

Descriptive Statistics							
	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
MY FAMILY AND FRIENDS ARE NOT SUPPORTIVE AND NOT WILLING TO SHARE MY WORKLOAD	172	4.00	1.00	5.00	3.2209	1.14352	1.308
I DO NOT GET SATISFACTORY GOVERNMENT SUPPORT	172	4.00	1.00	5.00	3.4128	.91028	.829
BIENG TOO BUSY WITH OFFICIAL WORK I AM UNABLE TO DEVOTE SUFFICIENT TIME TO MY DOMESTIC AND PERSONAL PROBLEMS	172	4.00	1.00	5.00	3.4535	.94475	.893

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I FIND DIFFICULT TO ACCESS NEW TECHNOLOGY / MARKET	172	4.00	1.00	5.00	3.4593	1.01657	1.033
MY WORKLOAD IS TOO HEAVY AND I HAVE TO WORK LONG HOURS	172	4.00	1.00	5.00	3.4826	.98808	.976
Valid N (listwise)	172						

Interpretation

This descriptive table illustrates how the average mean value of stress affects the financial challenges that women entrepreneurs in small and medium-sized businesses face. The average mean value of 3.40582 for all five questions under stress indicates that these women have a positive attitude toward the financial challenges they face; that is, the range of 3.40582 means between neutral and agree. In the query, the greatest mean value was noted. I have an excessive amount of work to do and must put in long hours (3.4826), which is the lowest number ever recorded in this regard. The 3.2209 mean range amongst the five questions indicates that my family and friends are not willing to share my workload and are not supportive. The mean value is less variable, indicating that stress

Findings, analysis and discussion

According to the study's findings, 93 out of 172 female entrepreneurs saw financial difficulties as a major obstacle, and investors lack confidence in women-owned enterprises since they are thought to be riskier.

1. Funding availability
2. Discrimination against women in financial institutions
3. Restricted security
4. Difficulties with networking
5. Education and financial literacy disparities.

Suggestions :

1. Gender Disparities in the Selection of Investments
2. Inability to Obtain Venture Capital
3. Limited Collateral Availability
4. Differences in Personal Savings and the Gender Pay Gap

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5. Insufficient presence in business networks
6. Expectations from society and culture
7. Prejudicial Loan Activities
8. Difficulties with Financing Growth and Scaling
9. Difficulties in Obtaining Contracts and Grants from the Government
10. Investors' Aversion to Financial Risk

CONCLUSION :

In conclusion, women entrepreneurs in small and medium-sized businesses in the Mysore region are regarded as the population Indicate that women who are actively engaged in entrepreneurial ventures make up the population. Describe the requirements that define a person as a woman entrepreneur, such as business ownership or leadership positions. Women entrepreneurs running small and medium-sized businesses in a specific industry or area, for instance, may comprise the population. When determining the sample size for a study on the financial difficulties experienced by female entrepreneurs, start by providing a rationale for the size based on research objectives and statistical factors. In order to guarantee that the sample is representative of the larger population of women entrepreneurs encountering financial difficulties, specify the appropriate level of precision and confidence interval for a quantitative study. In addition to running their individual households, an increasing number of women in Mysore are starting to become financially independent and make a living to support themselves and their families. Women are a tremendous human resource that may be employed as a mediator of growth and development, as has been realized all over the world. One method to achieve it is through female entrepreneurship. In addition to generating new employment prospects, female entrepreneurs offer society alternative approaches to organizational, managerial, and business issues. Entrepreneurship is a powerful tool for empowering women both financially and socially. It allows them to make a positive difference in the lives of others, particularly other women.

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The Socialist Dimension of the National Conference in the Freedom Struggle of Jammu and Kashmir, 1939–1947

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Abstract:

The British handed over the state of Jammu and Kashmir to Maharaja Gulab Singh under the Treaty of Amritsar in 1846 in lieu of 75 lakh of Nanuk shahee, leading to the establishment of Dogra rule. The century-long Dogra rule in Kashmir continued the feudal structure, causing exploitation, oppression, and injustice and other practices that jeopardized people's lives in the predominantly Muslim-populated state. The autocratic rule and unsympathetic socio-economic conditions caused widespread resentment as well as political consciousness among the Muslim citizens of the state. The formation of the first political party Muslim Conference and later its transformation into National Conference in 1939 was primarily to give the party more secular and progressive shape and to counter against the autocratic and undemocratic rule of Dogras. The party was a secular, socialist, and radical, focusing on Socialism, Secularism, and Democracy. This study explores the socialist dimension of the National Conference in Jammu and Kashmir freedom struggle.

Key Words: National Conference, Indian National Congress, Sheikh Abdullah, Peasants, Workers.

Introduction:

The Maharaja Gulab Singh became the first monarch of Jammu and Kashmir with the signing of the Treaty of Amritsar. The Dogra governance was utterly rotten and maintained the practice of unmitigated sufferings; people were systematically exploited and oppressed. The majority of the Muslim population was tillers, labourers and artisans classes which were generally exploited. Bazaz mentioned that "the masses were groaning under the unbearable load of taxes and crushing economic poverty."[1] The economic exploitation, social mal-adjustment and political domination give upsurge to the rigorous fight for self -identification of the masses of suffering under an imposed political system which had reduced then sullen and submissive. In the 1930s, the movements initiated in British India by Indian nationalists in different states had encouraged and articulated genuine public grievances against their respective rulers significantly impacted the Indian states. In this period, many things happened in Kashmir that changed the whole complexion of Kashmir's political history. Sir Albion Banerjee expressed the genuine case of the poverty-stricken people of the state in a press statement on May 15, 1929, in which he said the people of Kashmir are governed like 'dumb-driven cattle'. The statement caused a stir, and as a result, left-wing Muslim intellectuals in Srinagar started the Reading Room Party to address Dogra's oppression and discrimination, aiming to organize public opinion and pressure the government for reforms. The 13 July, 1931, uprising was a historic day in the annals of Srinagar; 'the dumb-driven cattle' raised the standard of revolt, marking the beginning of the resistance movement in Kashmir. From that day on, Sheikh Mohammad Abdullah, hitherto unknown,

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emerged as the sole representative of the Kashmiri people. Following a public uprising in 1931, a committee chaired by B.J. Glancy was formed which provided testimony regarding the situation of Kashmiri Muslims and made several recommendations. Under Sheikh Mohammad Abdullah's direction, the All Jammu and Kashmir Muslim Conference- the first political party was founded in 1932 with the aim of defending the rights of unprivileged people in the princely state of Jammu and Kashmir. The Muslim Conference aimed to mobilize against the status quo by outlining social and economic and overthrowing oppressive dictatorships to establish a democratic popular government. In the mid-thirties, the Kashmir Movement came closer to the Indian National Congress due to the growing consensus between Congress leaders, particularly Nehru and Sheikh Abdullah. The overwhelming success of the Congress and resolutions favoring the freedom struggle in the states led a huge influence also on the state of affairs in Jammu and Kashmir. Sheikh Abdullah's proximity with Indian National Congress contributed much to further strengthen Abdullah's quest for a secular and national political movement. The Jammu and Kashmir Muslim Conference, under the guidance of the Indian National Congress was transformed into the National Conference on June 11, 1939. Abdullah's political career reached a milestone when he contributed to the organization's secular and socialist attitude, deeply devoted to democratic socialism, secular humanism, and worker-run cooperatives.

National Conference 1939-1947:

Since 1938, Muslim Conference leaders have been heavily influenced by socialist ideology, particularly the Indian National Congress's, leading to a strong emphasis on economic and political independence, resulting in a growing consensus against tyrannical government. Therefore, on June, 28, 1938, in a mass meeting of the people, Sheikh Mohammad Abdullah proposed the reorientation of the Muslim Conference into the National Conference, aiming to unite all societal aspects towards political independence and economic self-sufficiency. The working committee held a meeting in Srinagar to discuss the change of the party's name, which lasted about fifty-two hours.[2] Therefore, on June 10 and 11, 1939, a special session of the Muslim Conference was held in Srinagar under the presidency of leftist G.M Sadiq, who believed on scientific socialism, said that 'the Kashmir freedom movement as a part of the world revolution' and declared that "it was a follow up event of a revolutionary era that had transformed the fate of major nations like France and Russia."[3] He further said: "this day will be termed as a red letter day in the national struggle. The decision which party took is not being watched only by the Kashmir Government but by the whole India."[4] The modified constitution and the manner of the conferencites exhibited a strong stance towards socialist leanings, emphasizing economic autonomy. Thus, on June 11th, 1939, the Muslim Conference was officially discarded, and the "National Conference" was announced, allowing all residents of Jammu and Kashmir, regardless of religion, caste, creed, or race, to join, marking a historic day for the state..[5]

The newly founded party aimed to adhere to socialist ideology, advocating for the fight for all poverty-stricken masses of the state, rather than specific communities. Abdullah might be a Muslim, but socialism was his economic credo, emphasized the need for a reorientation of the organization's economic policy, and urged the

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government to address economic problems of every part of society on the basis of land ownership and using all land rentals for public purposes. The working class and peasantry require improved conditions, and it is crucial to demonstrate our progressiveness to the international community. The inaugural session of the National Conference was held in Sarnal, Anantnag (Islamabad), from September 30th to October 2nd, 1939. Sheikh Abdullah was chosen as president and his first presidential address emphasised that the new organization's goal is to establish a government that is completely responsible to the people. Abdullah congratulated Muslims, Hindus, and Sikhs for joining the freedom struggle from a common platform.[6]

The first session of the National Conference, which was of historical importance, added a second chapter to the freedom struggle in Kashmir. Abdullah emphasized the importance of unity among workers, peasants, artisans, and other wage earners for economic equality based on socialist principles and a progressive outlook. He underlined the economic importance of the working class and emphasized the need for state rehabilitation, including the creation of floating limited liability joint stock companies, export promotion of dry & fresh fruits, and the large-scale revival and promotion of local handicrafts. The agricultural sector must be prioritized providing improved seeds, fertilizer, livestock support, and large-scale poultry farming to the peasantry.[7] During the conference, several resolutions were adopted; with the most significant being the ratification of the "National Demand" issued by Jammu and Kashmiri leaders on August 29, 1938. The National Conference designed a new party flag, symbolizing its socialist nature, featuring a red color with a white plough inscribed at its center, representing the Socialist Revolution of Kashmiri peasants who form a majority. Prem Nath Dhar, a Kashmiri Hindu party member, designed the flag.[8] During a conference a prominent National Conference leader Budh Singh expressed his thoughts on the flag selection: “it is the flag that symbolizes our unity and history." He emphasized that the flag should represent the laboring millions of Kashmir’s not just depict its beauty and charm. Both Lalla Roop Lal Vakil of Poonch and Budh Singh suggested that the plough symbol be imprinted on the blood (red) of the toilers. Budh Singh said that this blood was reflected in the forts, mansions, paddy fields, and other buildings that the aristocracy had erected to flaunt their wealth and live luxurious lives.[9] The National Conference evolved into a people's party, comprising peasants, artisans, workers, and other oppressed people, became a significant part of the ongoing freedom movement. The regime now had to confront the combined struggle of the people.

The growth of secular and socialist ideas in Kashmir was hastened by the spread of Marxist outlook. Notable leftists, including K.M Ashraf, Fazal Ilahi Qurban, Professor Abdullah Safdar, B. P. L. Bedi and his English wife Freda Bedi, Ajay Gosh, Dhanwantri, H. K. Singh, Surjeet, Rajbans Khan, Dr. Adhikari, Com. Gopal Dass, Com. Atta Mohd Peshwari from N.W. Frontier, Com. Soli Batliwala, Dr. Khursheed Mantoo of Lahore, P.C Joshi, Niranjan Nath Raina, with strong socialist beliefs, popularized the concept of a socialist Kashmir.[10] They created new organizational patterns in the freedom movement, focusing on students, workers, peasants, laborers, and traders. The movement aimed to shift its focus from middle class bourgeois nationalistic to socialistic character.

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These communists didn't establish any branches of their party within the state; instead, they infiltrated into the National Conference and its allied organizations, like the Youth League, Students Federation, Mazdoor Sabha and Trade Unions which were operated by Nationalists. With Abdullah and Sadiq's support, they made an effort to extend their influence far and wide.[11]The cumulative effect of these progressive men significantly influenced the freedom movement and its leaders. Their approach and ideology earned the admiration of leaders, who subsequently became National Conference office-bearers and had played a vital role in it. In the 1940s, the National Conference's progressive wing had grown as a result of the socialist tendencies. The party included men who had strong socialist beliefs. Some of the men lined with the Sheikh Abdullah —including G. M. Sadiq, Pt. Rughnath Vashnavi, Madan Lal, Dina Nath Hanjora, Ghulam Nabi, Ali Mohammad, Ved Prakash, Kishori Lal, Faiz Ahmad Paracha, Mohammad Jamal, Prem Nath Dhar, Dwarka Nath Kachroo, Jia Lal Kilam, N. N Raina, Peer Abdul Aziz, D. P. Dhar, Peer Giyassuddin, Mr. Bedi, Dr. K. M. Ashraf, Fazl Elahi Qurban, Ajay Gosh, Dhanwantri, H.K Singh, Surjeet, Rajbans, Gopal Das, and many more socialists—were drawn to the National Conference because they were looking to join a political party.[12]

From September 27 to 29, 1940, the National Conference held its annual session at Baramulla, presided over by Mahatma Sardar Budh Singh, known for his unwavering devotion to the underprivileged. Budh Singh quoted Abdul Guffar Khan's statement in his presidential address, stating that "I was pained to observe the poverty in Kashmir…"[13] The conference passed some radical resolutions, including one that "no scheme of Responsible government would be acceptable to the nation in which the tillers of the soil are not allowed to enjoy the fullest fruits of their labour; for this there can be no other way than those alone should possess and own soil who tilled it." Another resolution, proposed by Sofi Mohammad Akbar, was passed, stating that "all debts which have been cleared by the poor but still continue due to compound interest and high rates be declared null and void." The Resolution promised debtors that "all such debts would be lawfully liquidated when a responsible Government to the people comes into existence."[14]

This session provides a bleak assessment of the socio-economic condition of Jammu and Kashmir. It addresses Hindu-Muslim issues, representation in services, communal trends in politics, corruption, unemployment, lack of rural education, lack of sanitation, lack of irrigation facilities, and mineral exploitation, and grieves the state's poor communication system, which lacks bridges over rivers and nallas. The president went on to illustrate the exploitation of many by a few: hardly one lakh out of forty lakh Muslims, one lakh out of four lakh non-Muslims, and one thousand out of sixty thousand Sikhs were well off. These comprised Jagirdars, mansabdars, zaildarars, numberdars, and some of the salaried class. The peasantry, comprising ninety percent of the population, was exploited by various groups, including Rajas, Jagirdars, Mansabdars, shukars, Zaildars, and religious gurus. They were burdened by debts from the Sahukaras and Revenue officials engaged in tyranny when collecting taxes, cesses and other kinds of levies.[15]

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The National Conference adopted the socialist program "Naya Kashmir" in September 1944, transforming the organization into a more socialist one. Manzoor Fazili mentioned: "Naya Kashmir manifesto was in content and essence socialist."[16] Sheikh Abdullah's autobiography *Aatish Chinar* asserts that Punjabi leftist leader Baba Pyare Lal Singh Bedi was commissioned to draft the manifesto, with his European wife Freda Bedi also contributed to its content.[17] The front cover of Naya Kashmir, featuring a Marianne-style image of a Kashmiri peasant woman wearing a *pheran* and holding the National Conference flag, emphasized the socialist tone.[18] The Naya Kashmir manifesto, emphasizing the need for a reorganization of economic and political structures in the state. The manifesto, introduced by the National Conference, proposed to establish a "New Kashmir" characterized by prosperity, equality, and an end to exploitation, capitalism, imperialism, feudalism, and autocracy. It aimed "to fight the immemorial poverty of the peasant and the artisan, and the unmitigated helplessness of the workers.[19] Instead of seeing the struggle in religious terms – a Hindu State versus the Muslim masses – the manifesto declared that the struggle was along class lines: "it is for the poor, against those who exploited them; for the toiling people of our beautiful homeland against heartless pranks of the social privileged…."[20] The manifesto proposed a revolutionary economic plan, abolishing feudalism, providing land to tillers, establishing cooperative associations, and focusing on state-led industrialization. The aim was to achieve national self-sufficiency and improve living standards through a nation-building program, aligning with the economic welfare of the general population. Sumantara Bose described it as "the most significant political document in the history of modern Kashmir.*"*[21] According to the National Conference and its leaders, it served the struggle for freedom in two ways: first, it provided a unified platform for their political education, and second, the party's proclaimed objective was supported by the people who rallied around it.

On May, 1946, National Conference started the Quit Kashmir Movement, which quickly spread like a wild fire throughout the state. The movement aimed to establish a responsible government, eradicate feudalistic authoritarian structures, abolish landlordism without compensation, cancel peasants' debt to money lenders, and redeem mortgages. This event marked a significant moment in the Kashmiri freedom struggle and a final blow to Dogra autocratic rule.[22]

Conclusion

The National Conference, led by Sheikh Abdullah in Jammu and Kashmir from 1939 to 1947, adopted a socialist and democratic approach. This shift was influenced by leftist ideologies, leading to a more progressive and democratic stance. The party aimed to address inequities by implementing policies that focused on the upliftment of marginalized sections of society, such as peasants, artisans, and laborers, ensuring fair labor practices, just wages, reasonable working hours, and improved working conditions for industrial and agricultural workers. The Naya Kashmir Manifesto, put forth by the National Conference, outlined a vision for socio-economic reforms and land redistribution. The Manifesto envisaged a political and economic system that was inclusive, participatory, and responsive to the needs and aspirations of the common masses. The National Conference established a strong base among the masses through the Naya Kashmir Manifesto. Besides, the Quit Kashmir movement also gained substantial support from various sections of society, including workers and peasants, leading to widespread protests, reflecting the movement's strength. Thus, the socialist purpose of the National Conference during the period of 1939-1947 was characterized by a commitment to socio-economic justice, land reforms, workers' rights, civil liberties, responsible governance, poverty alleviation, and the promotion of progressive ideals, reflecting a comprehensive vision for the transformation of Jammu and Kashmir's political and socio-economic landscape.

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