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Dear Readers,

Welcome to the Seshadripuram Journal of Social Sciences (SJSS), the flagship journal of the Seshadripuram Research Foundation (SRF), the research arm of the Seshadripuram Educational 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

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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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“Awareness of CSR Activities among Indian Consumers”

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Abstract

The research paper talks about awareness of CSR activities among Indian consumers. In this research paper, these objectives have been identified to study the theoretical framework of awareness of CSR activities among Indian consumers. To analyze the important factors affecting awareness of CSR activities among Indian consumers, like personal awareness, environmental consciousness, community involvement, ethical decision-making, communication, and advocacy. To measure the impact of the above-mentioned five important factors on the awareness of CSR activities among Indian consumers. To give the necessary findings and suggestions. The research methodology adopted in this study was constructed to collect data and identify the five important factors that influence awareness of CSR activities among Indian consumers. The research is conducted on CSR activities among all Indian consumers in the population of Karnataka State, Mysore district. The population includes individuals engaged in a wide array of industries, from technology and finance to agriculture and manufacturing. The diversity within this population is essential for obtaining insights into how awareness of corporate social responsibility varies across different segments of society. By targeting a representative sample from this extensive population, the research endeavors to elucidate patterns, preferences, and levels of awareness that contribute to an enhanced understanding of the role of CSR in the Indian consumer landscape. The research was conducted using the probability method with a simple random sample method. This approach involves dividing the diverse population into distinct strata based on relevant characteristics such as demographics, geographic location, and socio-economic status. Each stratum is then treated as a separate subpopulation, and a random sample is selected from each stratum. The use of stratified random sampling enhances the study's validity by capturing the heterogeneity

present in the population and facilitating a more accurate analysis of the different factors influencing CSR awareness among Indian consumers. The research data are analyzed with the use of the statistics package social science (SPSS) software to make the data entry, and the descriptive table shows the mean and standard deviation variance relationship between the factors. A one-way Anova test is conducted for the hypothesis testing. The major findings of this study are that a study on CSR awareness among Indian consumers found that a significant portion are increasingly aware of corporate social responsibility initiatives. This indicates a growing consciousness of the societal impact of businesses, driven by factors like increased transparency and digital information dissemination.

Key words: Awareness, CSR, Activities, Consumers.

1. Introduction:

The increasing awareness of corporate social responsibility (CSR) activities among Indian consumers is rooted in a multifaceted interplay of factors. India's rapid economic growth and globalization have exposed consumers to global standards of corporate responsibility, influencing their expectations. The widespread access to information through digital media and social platforms ensures that consumers can easily learn about companies and their CSR initiatives. The expanding middle class, coupled with higher education levels, has contributed to a more discerning and socially conscious consumer base. Cultural values emphasizing community, ethics, and social responsibility align with contemporary CSR issues, further influencing consumer preferences. The country's environmental and social challenges have sparked collective awareness, prompting consumers to seek businesses that contribute positively to addressing these issues. The rise of consumer activism and advocacy groups has brought attention to CSR matters, while government initiatives and policies endorsing CSR activities underscore the importance of corporate contributions to societal welfare. This evolving landscape reflects a symbiotic relationship between consumer awareness and corporate responsibility, shaping a more socially responsible business environment in India. The increasing awareness of corporate social responsibility (CSR) among Indian consumers refers to the growing understanding and attention that individuals in India are giving to the social and environmental impact of businesses. Consumers are becoming more conscious of how companies engage in activities that benefit society and the environment. This awareness is driven by factors like media coverage, corporate transparency, and a broader societal emphasis on sustainable and ethical practices. As a result, consumers are showing a preference for businesses that actively contribute to social and environmental causes, indicating a shift towards a more socially responsible consumer culture in India. Corporate social responsibility (CSR) refers to the ethical and voluntary initiatives that businesses take to contribute positively to society and the environment. It involves actions and policies that go beyond legal requirements, demonstrating a company's commitment to addressing social, environmental, and ethical concerns. CSR activities can include philanthropy, sustainable practices, community engagement, and efforts to minimize environmental impact. The aim is to balance economic success with social

and environmental responsibility, contributing to the overall well-being of communities and the planet. The problem at hand lies in the existing gaps and challenges within the realm of corporate social responsibility (CSR) awareness among Indian consumers. Despite a growing body of research, there is insufficient exploration of regional variations, particularly in a culturally diverse country like India. The role of small and medium enterprises (SMEs) in CSR remains understudied, limiting our understanding of their unique dynamics in fostering responsible business practices. Additionally, the literature tends to emphasize positive aspects of CSR awareness, leaving unexplored potential consumer scepticism. Furthermore, there is a lack of comprehensive research into the long-term impact of CSR initiatives on corporate performance and sustainability. These gaps underscore the need for a more nuanced investigation that considers regional nuances, SME perspectives, consumer scepticism, and the enduring effects of CSR efforts on businesses in the Indian context. Addressing these aspects is crucial for fostering a more holistic understanding of CSR awareness and its implications for both companies and consumers in India because this is the concept and this is the problem, and we are doing this on this topic. Hence, awareness of CSR activities among Indian consumers has many constraints that need an analytical study of the above-discussed constraints. In detail, with the help of statistical data, this research paper concentrates on a few limitations in CSR activities.

2. Theoretical framework of Awareness of CSR activities among Indian consumers

The increasing awareness of corporate social responsibility (CSR) among Indian consumers refers to the growing understanding and attention that individuals in India are giving to the social and environmental impact of businesses. Consumers are becoming more conscious of how companies engage in activities that benefit society and the environment. This awareness is driven by factors like media coverage, corporate transparency, and a broader societal emphasis on sustainable and ethical practices. As a result, consumers are showing a preference for businesses that actively contribute to social and environmental causes, indicating a shift towards a more socially responsible consumer culture in India. Corporate social responsibility (CSR) refers to the ethical and voluntary initiatives that businesses take to contribute positively to society and the environment. It involves actions and policies that go beyond legal requirements, demonstrating a company's commitment to addressing social, environmental, and ethical concerns. CSR activities can include philanthropy, sustainable practices, community engagement, and efforts to minimize environmental impact. The aim is to balance economic success with social and environmental responsibility, contributing to the overall well-being of communities and the planet.

Engaging in CSR activities can build a positive public image for a company. Demonstrating a commitment to social and environmental causes can lead to increased trust and credibility among customers, stakeholders, and the public. Companies practicing CSR may gain a competitive edge. Consumers often prefer products and services from socially responsible businesses, which provides a distinct market advantage. CSR initiatives can foster customer loyalty. Consumers tend to support companies that align with their values, and a positive perception of a company's

social responsibility can lead to repeat CSR activities that contribute to a positive workplace culture, boosting employee morale and engagement. Employees often take pride in working for a socially responsible company, which can positively impact productivity and retention. Proactively addressing social and environmental issues can mitigate potential risks. Companies with strong CSR practices may be better equipped to handle challenges related to legal compliance, public relations, and changing market dynamics.

Implementing CSR initiatives can be financially demanding. Companies may incur additional expenses related to charitable contributions, sustainable practices, and social programs, impacting profitability. Some companies may engage in "greenwashing," where they exaggerate or misrepresent their CSR efforts to appear more socially responsible than they actually are. This can lead to a loss of trust among consumers and stakeholders. Meeting CSR standards and reporting requirements can be complex. Companies may struggle with understanding and complying with diverse regulations, both locally and globally. If CSR initiatives are perceived as insincere or if a company faces unexpected controversies, it can lead to negative publicity. This could harm the company's reputation and erode the trust of customers and stakeholders. Companies might need to make short-term sacrifices, such as reducing profits or adjusting business practices, to align with long-term CSR goals. This could face resistance from shareholders focused on immediate returns.

The increasing awareness of corporate social responsibility (CSR) activities among Indian consumers is rooted in a multifaceted interplay of factors. India's rapid economic growth and globalization have exposed consumers to global standards of corporate responsibility, influencing their expectations. The widespread access to information through digital media and social platforms ensures that consumers can easily learn about companies and their CSR initiatives. The expanding middle class, coupled with higher education levels, has contributed to a more discerning and socially conscious consumer base. Cultural values emphasizing community, ethics, and social responsibility align with contemporary CSR issues, further influencing consumer preferences. The country's environmental and social challenges have sparked collective awareness, prompting consumers to seek businesses that contribute positively to addressing these issues. The rise of consumer activism and advocacy groups has brought attention to CSR matters, while government initiatives and policies endorsing CSR activities underscore the importance of corporate contributions to societal welfare. This evolving landscape reflects a symbiotic relationship between consumer awareness and corporate responsibility, shaping a more socially responsible business environment in India.

The growing awareness of corporate social responsibility (CSR) activities among Indian consumers can be attributed to a convergence of several key factors. Firstly, India's remarkable economic growth and increased integration into the global economy have exposed consumers to international standards of corporate responsibility, fostering a heightened awareness of CSR practices. The widespread availability of information through digital

media and social platforms plays a pivotal role, enabling consumers to access details about companies and their CSR initiatives. Additionally, the expanding middle class, coupled with higher education levels, has led to a more discerning and socially conscious consumer base that actively seeks out information on a company's ethical and social practices. Cultural values emphasizing community, ethics, and social responsibility align with contemporary CSR issues, resonating with consumers and influencing their preferences. The prevalence of environmental and social challenges in the country has further fuelled collective awareness, encouraging consumers to support businesses contributing positively to societal and environmental well-being. The rise of consumer activism and advocacy groups, along with government initiatives promoting CSR, underscores the significance of corporate contributions to societal welfare. Together, these factors contribute to a changing landscape where consumers in India are increasingly cognizant of and responsive to the CSR activities of the businesses they engage with.

Factors determining CSR awareness among Indian consumers:

1. Personal awareness:

Personal awareness in corporate social responsibility (CSR) activities involves

individuals recognizing and understanding the social and environmental impacts of their actions and decisions. This awareness goes beyond the corporate domain and extends to how one's choices contribute to the greater good of society.

An illustrative example of personal CSR awareness is the conscious decision of an individual to adopt sustainable lifestyle practices, such as reducing single-use plastic consumption, choosing eco-friendly products, and supporting businesses with ethical and environmentally responsible practices. This individual recognizes the interconnectedness between personal choices and their broader societal and environmental implications, actively contributing to a more sustainable and socially responsible world through everyday actions.

2. Environment consciousness:

Environmental consciousness plays a pivotal role in the awareness of corporate social responsibility (CSR) activities. As individuals become more environmentally conscious, they are increasingly attentive to the ecological impact of businesses and expect companies to adopt sustainable practices. An illustration of this awareness of CSR activities can be seen in consumer preferences for eco-friendly products and services.

For instance, a growing number of consumers are inclined to support companies that prioritize environmentally sustainable sourcing, reduce carbon emissions, and implement eco-friendly packaging. This heightened environmental consciousness influences purchasing decisions, shaping market trends, and compelling businesses to integrate sustainable practices into their CSR initiatives. The awareness of the environmental implications of

business activities thus becomes a driving force in shaping the landscape of CSR, emphasizing the need for companies to align their practices with the growing eco-conscious mindset of consumers.

3. Community Involvement:

Community involvement in CSR awareness activities is crucial for fostering sustainable development and creating a positive impact. One illustrative example of community involvement in CSR awareness is a collaborative initiative between a manufacturing company and the local community to promote environmental sustainability. The company, recognizing its environmental footprint, initiated a CSR program aimed at raising awareness about waste reduction and responsible disposal. Instead of implementing top-down strategies, the company engaged with the local community to co-create and implement awareness campaigns. This involved collaborating with local schools, community groups, and environmental organizations. Together, they organized workshops, seminars, and cleanup drives to educate community members about the importance of reducing, reusing, and recycling. The initiative went beyond disseminating information; it actively involved community members in practical activities such as setting up recycling centers, organizing tree-planting events, and conducting awareness rallies in the neighborhood.

4. Ethical decision-making:

In the context of corporate social responsibility (CSR) activities, ethical decision-making is fundamental to ensuring that businesses engage in socially responsible practices. An illustrative example of ethical decision-making in CSR activities could be a company facing a choice related to its supply chain. When the leadership becomes aware of unethical labour practices among one of its suppliers, an ethical decision will involve taking steps to address the issue. This may include working with the supplier to improve working conditions, conducting audits, or even terminating the relationship if necessary. By making ethical decisions in CSR activities, the company demonstrates a commitment to social responsibility, ethical sourcing, and fair labour practices. This not only aligns with ethical standards but also enhances the company's reputation and contributes to building trust with stakeholders, including consumers and investors. Ethical decision-making in CSR activities is a critical aspect of demonstrating a genuine commitment to making a positive impact on society and the environment.

5. Communication and advocacy:

The company, in collaboration with local environmental groups and community leaders, designs a comprehensive communication strategy. They leverage various channels, such as community workshops, social media, and informational pamphlets distributed in local gathering spots. To ensure inclusivity, the company also hosts multilingual sessions and partners with local media outlets to feature stories on sustainable living.

To complement the communication efforts, the company initiates advocacy programs that actively involve community members. They establish a community-led environmental committee comprising residents, environmental experts, and company representatives. This committee is tasked with identifying and implementing sustainable initiatives within the community, such as community gardens, waste reduction programs, and energy-saving initiatives.

As part of its communication strategy, the company hosts interactive workshops in collaboration with local schools and community centers. These workshops cover topics like renewable energy, waste management, and the impact of individual actions on the environment. Simultaneously, advocacy initiatives involve community members directly in sustainable projects. For example, the committee organizes a neighborhood clean-up day and initiates a tree-planting campaign with active participation from residents.

This integrated approach not only disseminates information but also empowers the community to take ownership of sustainable practices. The advocacy initiatives, driven by community members themselves, create a sense of shared responsibility and foster a sustainable mindset within the community. The communication and advocacy efforts work synergistically to build a more environmentally conscious community, showcasing the potential of CSR activities to drive positive change at the grassroots level.

3. Review of literature:

Hegde, Bloom, & Fuglister (1997) conducted a case study of the Steel Authority of India (SAIL), a public sector company. They set up that SAIL has been published in a social income statement and a social balance sheet to measure the social benefits as a whole including workers, the public, and the community, costs also involved. These reports showed the efforts made by SAIL in fulfilling its social obligations and liabilities.

Vijaya Murthy (2003–2004) conducted a logical study on the commercial social disclosure practices of the top 16 software enterprises in India by analyzing their periodic reports using content analysis to examine the attributes reported relating to financial aspects, community development conditioning, products and services conditioning, and environmental conditioning. It was revealed that the financial aspects order was the most constantly reported, followed by community development conditioning, and environmental conditioning were the least reported. Most of the information was qualitative. Numerous enterprises were having or bounded with separate sections for every order, in that numerous others have revealed their social practices in the preface part of their periodic report.

Raghendra Jha and Muthy Jha (2006), in their book *Environmental Sustainability*, have mentioned that with globalization fast getting an unrecoverable process, it's necessary to pay increased attention to the counteraccusations for environmental sustainability. Jha and Murthy considerably estimated accessible approaches

to environmental sustainability and critically reviewed empirical studies of environmental declination and profitable development.

MeeraMitra (2007), in her book *India's Commercial Social Responsiveness in a Globalized World*, and **SeemaG. Sharma(2009)**, in *Commercial Social Responsibility in India An*

Overview, have refocused out that Gandhi's conception of "Trusteeship" was a significant Indian redefining of the part of business in society. There are Indian companies' moment that admit the conception as a guiding force in their CSR work.

Vikramaditya Singh Malik and Roshan Santhalia (2007), in their paper *Commercial Social Responsibility and Environmental Ethics The Indian Context*, defined the conception of commercial social responsibility (CSR) with relation to the newer conception of environmental ethics, extending to the boundaries of pots involving themselves in the transnational carbon trading request. The paper gave reasons as to how exactly carbon trading is an excellent answer to the prevailing discourteousness shown by pots toward environmental trading. They've stated that India should also try to develop artificial ways and product styles that use renewable sources of energy.

According to Sanjay Kumar Panda (2008), in *Commercial Social Responsibility in India Past, Present, and Future*, the need of the hour is to institutionalize CSR interventions to deal with major public issues like malnutrition, education, health, severance, and poverty. The private sector too has to play its part in participating some responsibility for the society they operate in. He notes that CSR is important for pots because no business can succeed in a society that's failing.

Nilesh R. Berad (2011), in his exploration paper *Commercial Social Responsibility Issues and Challenges in India*, concluded that the need for further dependable pointers of progress regarding CSR and the dispersion of CSR strategies are significant challenges the companies are facing. To make a business more dependable and push up the norms of other associations, translucency and dialogue can help in this regard.

Jorge A. Arevalo and Deepa Aravind (2011) JorgeA. Arevalo and Deepa Aravind(2011) in *marketable Social Responsibility Practices in India Approach, drivers, and walls* have concentrated on four approaches the ethical, the statist, the liberal, and the stakeholder approach, and excavated the reported drivers and walls to administering CSR practices. The study finds that the CSR approach that is utmost favored by Indian enterprises is the stakeholder approach, followed by the strategic or profit motive. Further, the results indicate that the most significant obstacles to CSR performance are those related to a lack of resources, followed by those related to the complexity and difficulty of administering CSR.

Sumeet Gupta and Debashish Bag (2011) explain in their disquisition that in the 21st century, India will have no

choice other than to apply CSR. CSR does not give immediate results. CSR conditioning accepted by various pots might in a way be directed towards their own benefits, like adding brand value, adding employment, acting for environmental sustainability, or just clinging the government and societal laws.

4. Research gap:

Despite the extensive research on CSR awareness among Indian consumers, certain gaps persist in the current literature. Firstly, there is a need for more in-depth exploration of the regional variations within India, considering the diverse socio-cultural landscape of the country. Additionally, limited attention has been given to the role of small and medium enterprises (SMEs) in CSR practices, and further research could illuminate their unique challenges and contributions. Moreover, while existing studies often focus on the positive aspects of CSR awareness, a critical examination of potential cynicism or scepticism among consumers is warranted. Furthermore, there is a gap in understanding the long-term impact of CSR initiatives on corporate performance and sustainability. Addressing these gaps would provide a more nuanced understanding of CSR awareness in India and offer practical insights for businesses and policymakers.

5. Objectives:

1. To study the theoretical framework of awareness of CSR activities among Indian consumers.
2. Factors were identified to analyze the important factors affecting CSR activity awareness.
3. To measure the impact of five different factors like personal awareness, environmental consciousness, community involvement, ethical decision-making, communication, and advocacy.
4. To give the necessary findings and suggestions on CSR.

6. Hypothesis:

H1: “One-way Anova has been used to test the research hypothesis of the study. H1: There is an impact of **age** on the awareness of CSR activities among Indian consumers. The results of Anova show a significance value less than 0.05. So, the research hypothesis is accepted.”

H2: “One-way Anova has been used to test the research hypothesis of the study. H1 there is the impact of **occupation** on the awareness of CSR activities among Indian consumers. The results of Anova show a significance value less than 0.05. So, the research hypothesis is accepted.”

H3: “One-way Anova has been used to test the research hypothesis of the study. H1: There is an impact of **income level** on the awareness of CSR activities among Indian consumers. The results of Anova show a significance value

less than 0.05. So, the research hypothesis is accepted.”.

H4: “One-way Anova has been used to test the research hypothesis of the study. H1: There is an impact of education on awareness of CSR activities among Indian consumers. The results of Anova show a significance value less than 0.05. So, the research hypothesis is accepted.”.

H5: “One-way Anova has been used to test the research hypothesis of the study. H1: There is an impact of geographic area on awareness of CSR activities among Indian consumers. The results of Anova show a significance value less than 0.05. So, the research hypothesis is accepted.”.

7. Research methodology:

This section gives a brief introduction to the research methodology and statistical methodology applied in the research article to prove the above-formulated research objectives and hypotheses.

7.1 Research design -

In this study, we adopted the descriptive research method. The target population comprises Indian consumers, and a stratified random sampling strategy will be employed. Data collection will involve both quantitative and qualitative methods. A carefully designed questionnaire will measure variables related to CSR awareness. This research design provides a structured framework for investigating CSR awareness among Indian consumers, balancing rigor and practicality.

7.2 Research instruments -

This research instrument is a questionnaire with a 5-point Likert scale for dependent and independent variables. The questionnaire will comprise closed-ended, 5-point Likert scale questions, ensuring quantifiable data on the level of awareness. The initial section will focus on demographic information to contextualize responses. Subsequent sections will delve into specific aspects of CSR, gauging familiarity with corporate initiatives, perceived impact, and preferred communication channels for CSR-related information.

7.3 Population -

The research is conducted on CSR activities among all Indian consumers in the population of Karnataka State, Mysore district. The population includes individuals engaged in a wide array of industries, from technology and finance to agriculture and manufacturing. The diversity within this population is essential for obtaining insights into how awareness of corporate social responsibility varies across different segments of society. By targeting a representative sample from this extensive population, the research endeavors to elucidate patterns, preferences, and levels of awareness that contribute to an enhanced understanding of the role of CSR in the Indian consumer

landscape.

7.4 Sample size-

The sample size is 250. The determination of the sample size for the study on the awareness of CSR activities among Indian consumers involves considering factors such as the desired level of precision, the confidence interval, and the variability within the population. Given the diverse nature of the Indian consumer population, 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.

7.5 Sample method-

The research was conducted using the probability method with a simple random sample method. This approach involves dividing the diverse population into distinct strata based on relevant characteristics such as demographics, geographic location, and socio-economic status. Each stratum is then treated as a separate subpopulation, and a random sample is selected from each stratum. The use of stratified random sampling enhances the study's validity by capturing the heterogeneity present in the population and facilitating a more accurate analysis of the different factors influencing CSR awareness among Indian consumers.

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 Indian consumers. These surveys, tailored specifically for this research, will employ closed-ended and Likert scale questions to quantitatively assess various aspects of CSR awareness, including levels of awareness, perceptions, and communication preferences. Second, in-depth interviews will be conducted with a subset of participants to gather qualitative insights into attitudes, motivations, and experiences related to CSR awareness. This qualitative approach aims to provide a deeper understanding of the nuances surrounding consumer 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

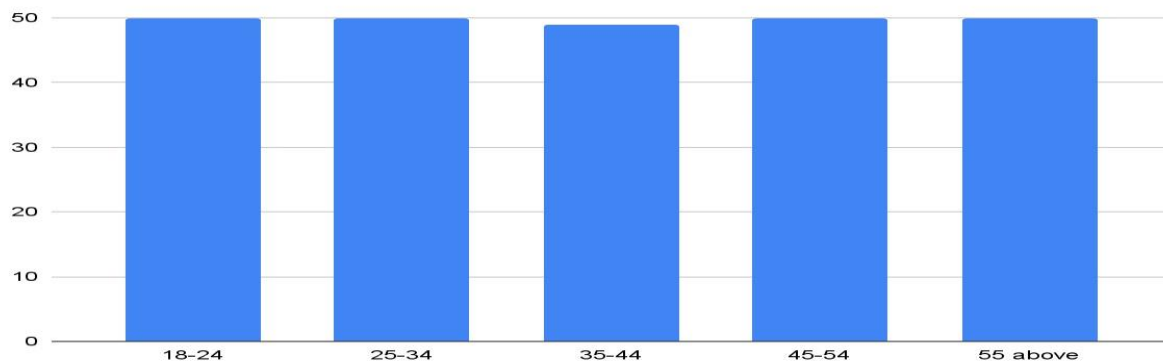
on corporate social responsibility trends and initiatives in the Indian market. Government publications related to CSR regulations and initiatives will contribute to understanding the broader context. Finally, existing market research data on consumer behaviour, preferences, and awareness regarding CSr activities in India will serve as valuable secondary sources.

8. Data Analysis and Interpretation

8.1 Analyzing the Impact of Demographic Variable Age

Table 1 shows “Descriptive Statistics of Demographic Variable of Age							
	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
Age	250	22.00	1.00	23.00	3.0800	1.89948	3.608
NOR	250						

Chart 1 : Descriptive Statistics of Demographic Variable Age



The above chart shows descriptive statistics for the demographic factor age. The mean value of age is 3.08; the proportion values are classified as proportion one (18–24), proportion two (25–34), proportion three (35–44), proportion four (45–54), and proportion 55 and above. The mean value shows 35–44, with 250 total respondents being from the 35–44 age group. Which

has been justified by the above table. In this response, the highest proportions are 1, 2, 4, and the lowest proportion is 3. So, it clearly shows the respondents have responded to all the proportions.

Table 2 shows in result of one-way Anova for Age Variable					
Avg25					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	502.261	4	125.565	8816.786	.000
Within Groups	3.489	245	.014		
Total	505.750	249			

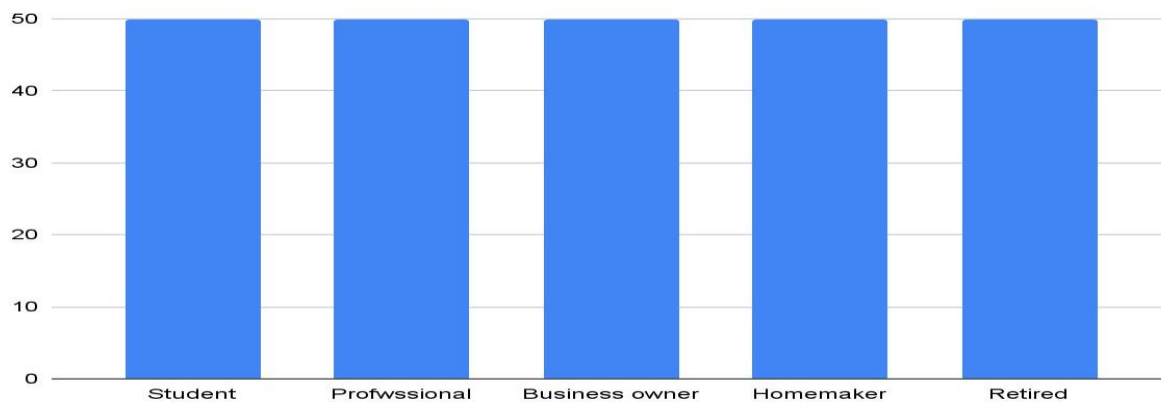
One way Anova has been used to test the research hypothesis of the study. H1: There is an impact of age on the awareness of CSR activities among Indian consumers. The results of Anova

show a significance value less than 0.05. So, the research hypothesis is accepted.

8.2 Analyzing the Impact of Demographic Variable Occupation

Table 2 shows Descriptive Statistics of Demographic Variable Occupation							
	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
Occupation	250	4.00	1.00	5.00	3.0000	1.41705	2.008
NOR	250						

Chart 2 : Descriptive Statistics of Demographic Variable of Occupation



The above chart shows descriptive statistics for the demographic factor age. The mean value of business owner is 3.00. The proportion values are classified as: proportion one student, proportion two professional, proportion three business owner, proportion four homemaker, and proportion retired. The mean value shows students, with a total of 250 respondents being from the business owner group. Which has been justified by the above table. There is no highest or lowest proportion in this factor. So, it clearly shows the respondents have responded to all the proportions.

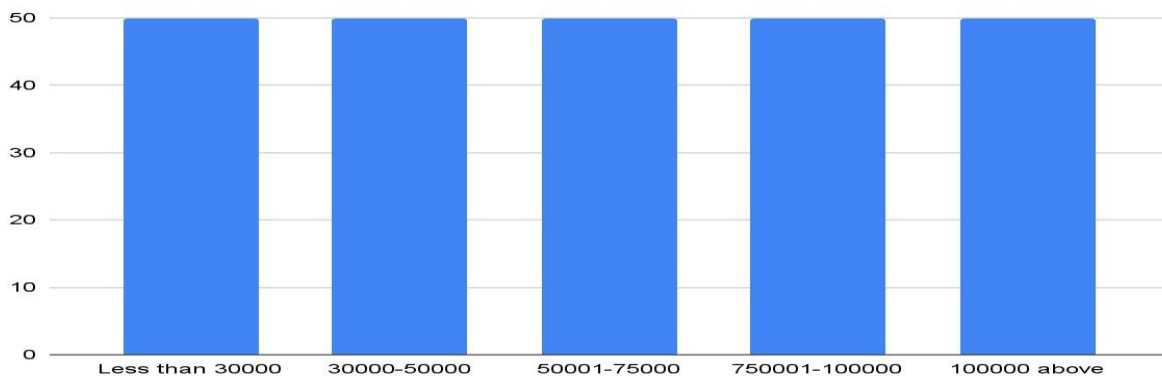
Table 2 shows result of one-way Anova for Occupation Variable					
Avg25					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	503.241	4	125.810	12286.156	.000
Within Groups	2.509	245	.010		
Total	505.750	249			

One way Anova has been used to test the research hypothesis of the study. H1 there is the impact of occupation on the awareness of CSR activities among Indian consumers. The results of Anova show a significance value less than 0.05. So, the research hypothesis is accepted.

8.3 Analyzing the Impact of Demographic Variable Income Level

Table 3 shows Descriptive Statistics of Demographic Variable Income Level							
	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
Income Level	250	4.00	1.00	5.00	2.9960	1.41846	2.012
NOR	250						

Chart 3: Descriptive Statistics of Demographic Variable Income Level



The above chart shows descriptive statistics for the demographic factor of income level. The mean value of 50001–75000 is 3.00. The proportion values are classified as: proportion one less than 30000, proportion two 30000–50000, proportion three 50001–75000, proportion four 750001–100000, and proportion 100000 above. The mean value shows 50001–75,000, with the total respondents of 250 being from the 50001–75,000 income level group. Which has been justified by the above table. In this response, the highest proportions are 1, 2, 4, and the lowest proportion is 3. So, it clearly shows the respondents have responded to all the proportions.

Table 3 shows in result of one-way Anova for Income Level					
Avg25					
	Sum of Squares	df	Mean Square	F	Sig.

Between Groups	502.261	4	125.565	8816.786	.000
Within Groups	3.489	245	.014		
Total	505.750	249			

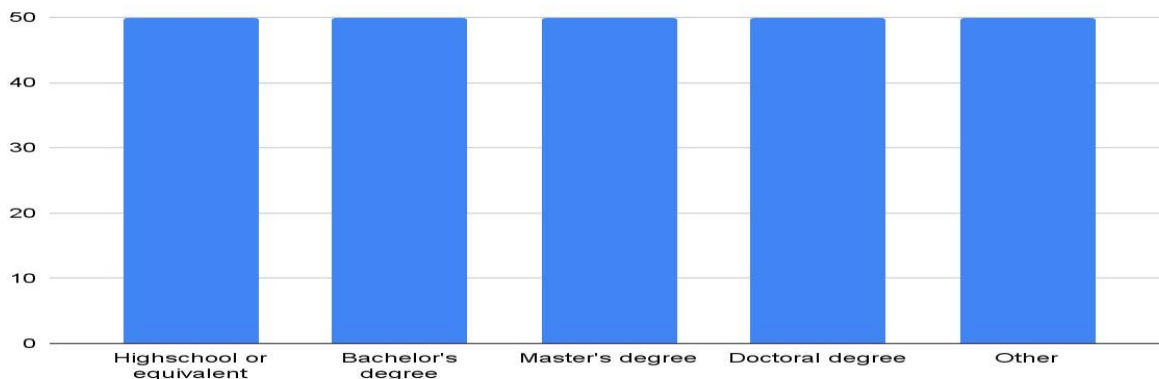
One way Anova has been used to test the research hypothesis of the study. H1: There is an impact of income level on the awareness of CSR activities among Indian consumers. The results

of Anova show a significance value less than 0.05. So, the research hypothesis is accepted.

8.4 Analyzing the Impact of Demographic Variable Educational Background

Table 4 shows Descriptive Statistics of Demographic Variable Educational Background							
	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
Educational background	250	4.00	1.00	5.00	3.0000	1.41705	2.008
NOR	250						

Chart 4: Descriptive Statistics of Demographic Variable Educational Background



The above chart shows descriptive statistics for the demographic factor education. The mean value of education is 3.00. The proportion values are classified as proportion one high school or equivalent, proportion two bachelor's degree, proportion three master's degree, proportion four doctoral degree, and proportion five other. The mean value

shows a master's degree, with 250 total respondents being from the master's degree group. Which has been justified by the above table. There is no highest or lowest proportion in this factor. So, it clearly shows the respondents have responded to all the proportions.

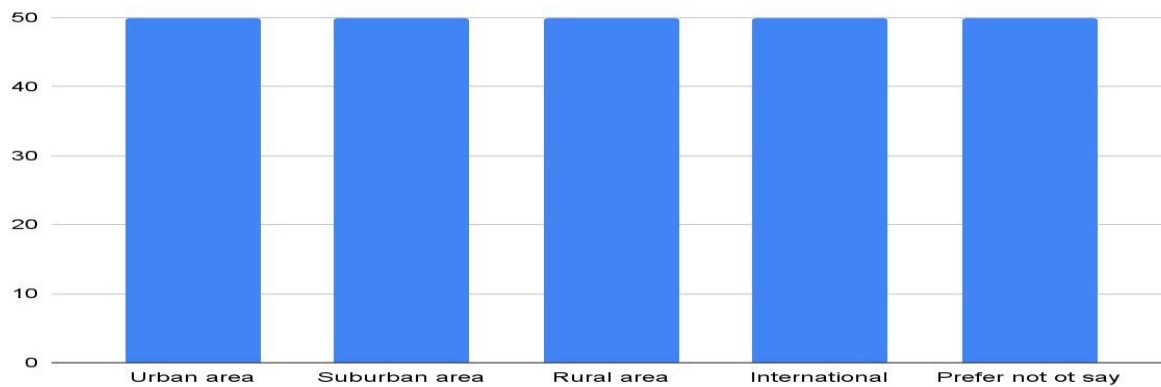
Table 4 shows in result of one-way Anova for Educational Background					
Avg25					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	503.241	4	125.810	12286.156	.000
Within Groups	2.509	245	.010		
Total	505.750	249			

One way Anova has been used to test the research hypothesis of the study. H1: There is an impact of education on awareness of CSR activities among Indian consumers. The results of Anova show a significance value less than 0.05. So, the research hypothesis is accepted.

8.5 Analyzing the Impact of Demographic Variable Geographic Area

Table 5 shows Descriptive Statistics of Demographic Variable Geographic Area							
	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
Geographic Location	250	4.00	1.00	5.00	3.0000	1.41705	2.008
NOR	250						

Chart 5: Descriptive Statistics of Demographic Variable Geographic area



The above chart shows descriptive statistics of the demographic factor, geographic area. The mean value of the geographic area is 3.00. The proportion values are classified as: proportion one urban, proportion two suburban, proportion three rural area, proportion four international,

and proportion prefer not to say. The mean value shows rural areas, with a total of 250

respondents from the rural area geographical area group. Which has been justified by the above table. There is an equal between all the proportions. There is no highest or lowest proportion in this factor. So, it clearly shows the respondents have responded to all the proportions.

Table 5 shows in result of one-way Anova for Geographic Area					
Avg25					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	503.241	4	125.810	12286.156	.000
Within Groups	2.509	245	.010		
Total	505.750	249			

One way Anova has been used to test the research hypothesis of the study. H1: There is an impact of geographic area on awareness of CSR activities among Indian consumers. The results of Anova show a significance value less than 0.05. So, the research hypothesis is accepted.

8.6 Analysis of Personal Awareness Impacting Awareness of CSR activities among Indian consumers

Table 1 Shows Analysis of Personal Awareness							
	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
I am aware of social and environmental issues affecting my community.	250	4.00	1.00	5.00	3.0000	1.41705	2.008
I actively seek information about various CSR initiatives in my region.	250	4.00	1.00	5.00	3.0000	1.41705	2.008
I believe individuals play a crucial role in supporting social issues.	250	4.00	1.00	5.00	3.0000	1.41705	2.008
I regularly educate myself about ethical and sustainable living practices.	250	4.00	1.00	5.00	3.0000	1.41705	2.008
I feel a personal responsibility to contribute to the well being of society.	250	4.00	1.00	5.00	3.0000	1.41705	2.008
Valid N (listwise)	250						

The above descriptive table shows the mean value of personal awareness impacting on CSR activities among Indian consumers, with an average mean value of 3 for all five questions that come under being aware of social and environmental issues, information about various CSR activities, individuals playing a crucial role in supporting social issues, educating ourselves about ethical and sustainable living practices, and personal responsibility to contribute to the well-being of society. It provides a positive attitude towards CSR activities among Indian consumers; that is, the mean 3 range between the highest and lowest is 4 (5–1). The highest mean is 5, and the lowest mean is 1. Yes, there is a difference in the mean value between the five factors in the Personal Awareness factor. So, it justifies the awareness of CSR activities among Indian consumers.

8.7 Analysis of Environmental Consciousness Impacting Awareness of CSR activities among Indian consumers

Table 2 Shows Analysis of Environmental Consciousness									
			N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
I make conscious efforts to reduce my environmental impact in daily life			250	4.00	1.00	5.00	3.0000	1.41705	2.008
I am aware of ways to support and promote environmental sustainability			250	4.00	1.00	5.00	3.0000	1.41705	2.008
Environmental responsibility is an important consideration in my decision making			250	4.00	1.00	5.00	3.0000	1.41705	2.008
I actively participate in or support initiatives that focus on protecting the environment			250	4.00	1.00	5.00	3.0000	1.41705	2.008
I believe individual actions can collectively			250	4.00	1.00	5.00	3.0000	1.41705	2.008

contribute to a healthier planet									
Valid N (listwise)			250						

The above descriptive table shows the mean value of **environmental consciousness** impacting on CSR activities among Indian consumers, with an average mean value of 3 for all five questions, which come under conscious efforts to reduce environmental impact, awareness of ways to support and promote environmental sustainability, environmental responsibility being an important consideration in decision-making, active participation or support initiatives on protecting the environment, and individual actions collectively contributing to a healthier environment. It provides a positive attitude towards CSR activities among Indian consumers; that is, the mean 3 range between the highest and lowest is 4 (5–1). The highest mean is 5, and the lowest mean is 1. Yes, there is a difference in the mean value between the five factors in environmental consciousness. So, it justifies the awareness of CSR activities among Indian consumers.

8.8 Analysis of Community Involvement Impacting Awareness of CSR activities among Indian consumers

Table 3 Shows Analysis of Community Involvement

	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
I engage in activities that contribute positively to my local community	250	4.00	1.00	5.00	3.0000	1.41705	2.008
I feel a sense of responsibility to address social issues in my community	250	4.00	1.00	5.00	3.0000	1.41705	2.008
I actively seek opportunities to volunteer or support community projects	250	4.00	1.00	5.00	3.0000	1.41705	2.008
I am aware of the needs and challenges faced by different	250	4.00	1.00	5.00	3.0000	1.41705	2.008

groups in my community							
I believe in the power of individuals to make a positive impact on their communities	250	4.00	1.00	5.00	3.0000	1.41705	2.008
Valid N (listwise)	250						

The above descriptive table shows the mean value of **community development** impacting on CSR activities among Indian consumers, with an average mean value of 3 for all five questions that come under engage in activities that contribute positively to the local community, sense of responsibility to address social issues in the community, opportunities to volunteer or support

community projects, needs and challenges faced by different groups, and the power of individuals to make a positive impact. It provides a positive attitude towards CSR activities among Indian consumers; that is, the mean 3 range between the highest and lowest is 4 (5–1). The highest mean is 5, and the lowest mean is 1. Yes, there is a difference in the mean value between the five factors in community involvement. So, it justifies the awareness of CSR activities among Indian consumers.

8.9 Analysis of Ethical Decision-Making Impacting Awareness of CSR activities among

Indian consumers

Table 4 Shows Analysis of Ethical Decision Making							
	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
I prioritize ethical considerations in my	250	4.00	1.00	5.00	3.0000	1.41705	2.008
personal and professional decisions.							

I actively seek information about the ethical practices of products and services.	250	4.00	1.00	5.00	3.0000	1.41705	2.008
I believe in conducting personal affairs in an honest and transparent manner.	250	4.00	1.00	5.00	3.0000	1.41705	2.008
I am aware of the ethical implications of my actions on others.	250	4.00	1.00	5.00	3.0000	1.41705	2.008
Ethical behavior is a fundamental aspect of my personal values.	250	4.00	1.00	5.00	3.0000	1.41705	2.008
Valid N (listwise)	250						

The above descriptive table shows the mean value of **ethical decision-making** impacting on CSR activities among Indian consumers, with an average mean value of 3 for all five questions that come under ethical consideration in personal and professional decisions, information about the ethical practices of products and services, conducting personal affairs in an honest and transparent manner, being aware of ethical implications of actions, and ethical behaviour as a fundamental aspect. It provides a positive attitude towards CSR activities among Indian consumers; that is, the mean 3 range between the highest and lowest is 4 (5–1). The highest mean is 5, and the lowest mean is 1. Yes, there is a difference in the mean value between the five factors in the ethical decision-making factor. So, it justifies the awareness of CSR activities among Indian consumers.

8.10 Analysis of Communication and Impacting Awareness of CSR activities among Indian consumers

Table 5 Shows Analysis of Communication and Advocacy							
	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
I share information about social and environmental	250	4.00	1.00	5.00	3.0000	1.41705	2.008

issues with my network.							
I believe in the importance of advocating for positive social change.	250	4.00	1.00	5.00	3.0000	1.41705	2.008
I use social media or other platforms to raise awareness about relevant causes.	250	4.00	1.00	5.00	3.0000	1.41705	2.008
I actively support and participate in campaigns addressing societal challenges.	250	4.00	1.00	5.00	3.0000	1.41705	2.008
I feel a responsibility to communicate and simplify the voices of marginalized communities.	250	43.00	1.00	44.00	3.1600	2.95454	8.729
Valid N (listwise)	250						

The above descriptive table shows the mean value of **communication and advocacy** impacting on CSR activities among Indian consumers, with an average mean value of 3 for all five

questions, which come under information about social and environmental issues, the importance of advocating for positive social change, the usage of social media or other platforms to raise awareness about relevant causes, support for or participation in campaigns addressing societal challenges, and responsibility to communicate and simplify the voices of marginalized communities. It provides a positive attitude towards CSR activities among Indian consumers; that is, the mean 3 range between the highest and lowest is 4 (5–1). The highest mean is 5, and the lowest mean is 1. Yes, there is a difference in the mean value between the five factors in the communication and advocacy factor. So, it justifies the awareness of CSR activities among

Indian consumers.

Findings:

1. The research shows a high level of impact on awareness of CSR activities among Indian consumers with AGE. Which can be justified with a significance value of 0.000. Further, research also finds an equal distribution of 250 respondents among all the recognized age group classifications, which is evident in chart no. 1.
2. The research shows a high level of impact on awareness of CSR activities among Indian consumers with OCCUPATION. Which can be justified with a significance value of 0.000. Further, research also finds an equal distribution of 250 respondents among all the recognized occupation group classifications, which is evident in chart no. 2.
3. The research shows a high level of impact on awareness of CSR activities among Indian consumers with INCOME LEVELS. Which can be justified with a significance value of 0.000. Further, research also finds an equal distribution of 250 respondents among all the recognized income level group classifications, which is evident in chart no. 3.
4. The research shows a high level of impact on awareness of CSR activities among Indian consumers with EDUCATION. Which can be justified with a significance value of 0.000. Further, research also finds an equal distribution of 250 respondents among all the recognized education group classifications, which is evident in chart no. 4.
5. The research shows that high level impact on Awareness of CSR activities among Indian consumers with GEOGRAPHIC AREA. Which can be justified with the significance value of 0.000. Further, research also finds equal distribution of 250 respondents among all the recognised Geographic Area group classification, which is evident in chart no.5.
6. The personal awareness impacts on the CSR activities among Indian consumers with the average mean of 3 It is an accepted hypothesis under personal awareness. All the questions equally get the mean value of 30000.
7. In the environmental analyses 250 responses from the respondents, the range between all the questions are 4.
8. In the descriptive factor of all the 5 doesn't have variance in standard deviation with the value of 1.41705.
9. The minimum value of all the factors is 1.00 and the maximum is 4.00.

10. In communication and advocacy the responsibility to communicate and simplify the voice of marginalized is the only factor that difference with range of 43.00 and mean of 3.1600 and the SD is 2.95454 compared to other factors. It is the only factor that gets values.

11. In the correlation we have taken 2 tailed tests on the average of all the 5 factors.

Suggestions :

1. Diversify online content to sustain engagement, strengthen social media presence across platforms.
2. Expand on-the-ground initiatives to reach wider audiences, tailor messages to resonate with diverse demographic segments.
3. Implement real-time analytics for agile campaign adjustments, foster partnerships with local influencers for wider impact.
4. Conduct pre- and post-campaign surveys for attitudinal insights, invest in targeted advertising for heightened online visibility.
5. Develop interactive online tools for user participation, establish a continuous feedback loop for ongoing improvements.

Conclusion :

This paper has attained awareness of CSR activities among Indian consumers. The increasing awareness of corporate social responsibility (CSR) among Indian consumers refers to the growing understanding and attention that individuals in India are giving to the social and environmental impact of businesses. Consumers are becoming more conscious of how companies engage in activities that benefit society and the environment. This awareness is driven by factors like media coverage, corporate transparency, and a broader societal emphasis on sustainable and ethical practices. As a result, consumers are showing a preference for businesses that actively contribute to social and environmental causes, indicating a shift towards a more socially responsible consumer culture in India. The sample size is 250. The research is conducted on CSR activities among all Indian consumers in the population of Karnataka State, Mysore district. The population includes individuals engaged in a wide array of industries, from technology and finance to agriculture and manufacturing. This section gives a brief introduction to the research methodology and statistical methodology applied in the research article to prove the above-formulated research objectives and hypotheses. In this study, we adopted the descriptive research method. A carefully designed questionnaire will measure variables related to CSR awareness. The research shows a high level of impact on awareness of CSR activities among Indian consumers with education. Which can be justified with a significance

value of 0.000. Further, research also finds an equal distribution of 250 respondents among all the recognized education group classifications, which is evident in chart no. 4. The research shows a high level of impact on awareness of CSR activities among Indian consumers with OCCUPATION. Which can be justified with a significance value of 0.000. Further, research also finds an equal distribution of 250 respondents among all the recognized occupation group classifications, which is evident in chart no. 2.

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From Fragmentation to Fulfillment: Identity Evolution in V.S. Naipaul's Half a Life

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Abstract:

The concept of identity crisis, integral to developmental psychology, underscores the pivotal phase of self-discovery and exploration that individuals undergo, predominantly during adolescence. Originating from Erik Erikson's psychosocial theory, the term encapsulates the tumultuous period wherein individuals grapple with existential questions, seeking to define their values, beliefs, and societal roles. This abstract delves into the psychological and emotional intricacies of the identity crisis, emphasizing its influence on the formation of a stable and resilient sense of self. The exploration extends beyond adolescence, acknowledging that identity development is an ongoing process, subject to continual refinement throughout various life stages. Successful navigation of this crisis is deemed imperative for fostering a sense of purpose, self-confidence, and a cohesive understanding of one's identity, while the failure to do so may result in confusion and challenges in forming meaningful connections. This abstract seeks to encapsulate the essence of the identity crisis as a dynamic and transformative aspect of human development emphasizing its profound implications for personal growth and societal integration.

Key Words: Half a Life, Identity Crisis, Migration, Dogma and Belief

Introduction:

V.S. Naipaul's life and literary career are characterized by a complex interplay of cultural influences, personal experiences, and a distinctive writing style that often reflected a pessimistic view of developing countries. Born on August 17, 1932, in Trinidad to Hindu Indian parents who had immigrated as indentured servants, Naipaul's upbringing provided him with a unique perspective on post-colonial identity and the challenges faced by societies in the developing world. Naipaul, the Nobel Prize-winning author of Trinidadian descent, is often regarded as a significant voice representing third-world consciousness in literature. His body of work spans novels, essays, and travelogues, reflecting a nuanced exploration of complex global issues. In his research Dr. Ashok Chaskar quoted that:

V.S. Naipaul has used fiction not only as a way of chronicling life but also as an instrument of analysis and clarification of the reality... some of Naipaul's recurring themes of the collusion of cultures and ambiguities in human adjustment: the colonial situation which reduces a sense of alienation: and the motives within the individual

which create the structure of human relationships unique to the colonial or postcolonial society. [02]

Critics have engaged in extensive debates and discussions about Naipaul's writings, offering analyses and critiques that vary widely in terms of negation and acceptance. One prominent aspect of the critical discourse surrounding Naipaul's work is the attention given to both biographical and fictional perspectives. The examination of his personal history, cultural background, and travels often plays a crucial role in deciphering the motivations behind his narratives. Naipaul's life, including his travels through Africa, the Caribbean, and India, has been a rich source for analysis, offering insights into his evolving perspectives on colonialism, cultural dislocation, and identity. This phenomenon is often explored in the context of postcolonial studies in literature, where the complexities of identity formation and renegotiation are central themes.

Discussion: In the realm of postcolonial literature, the impact of colonial history on identity is a recurrent theme. Colonization often resulted in the disruption of indigenous cultures, contributing to a complex web of identity issues for individuals and communities. The process of decolonization and the aftermath of colonial rule further amplify these challenges, as people grapple with the legacy of colonization and attempt to reconstruct their identities in a changed world. Identity holds paramount importance in various aspects of life, including self-concept, social norms, and national understanding. It forms the basis of how individuals see themselves, how they relate to others, and how they position themselves within the broader framework of society. In the context of postcolonial studies, understanding and addressing identity crisis contribute to a more profound exploration of the intricacies of cultural, social, and national identity in the aftermath of colonialism. The central character of the novel *Half a Life*, Willie Somerset Chandran, is seen grappling with an identity crisis as he makes his way through different domains and roles in life. The intricate nature of personal identification is explored throughout the book while also highlighting how cultural identities can clash with one's individuality. Having been born into mixed heritage family roots that include Brahmin ancestry yet being given a Christian name, Willie must reconcile questions relating to belongingness and self-discovery head-on. Naipaul mentions the sentiment of his protagonist by saying: "...Once again, Willie finds himself in a predicament. He feels, I don't know where I am. I don't think I can pick my way back. I don't ever want this view to become familiar. I must not unpack. I must never behave as though I am staying." (Naipaul 01)

Willie's discomfort with his mother's social and financial status suggests a tension between his personal identity and societal expectations. The disparity between his father and mother's backgrounds may contribute to his unease, and he may feel a need to distance himself from any perceived shortcomings. His decision to pretend to be someone he is not reflects his desire to escape the societal judgment and embarrassment he associates with his mixed identity. This coping mechanism, driven by survival instincts, is a common response to the pressure of societal expectations. This internal conflict becomes a driving force for him to seek a sense of belonging and identity outside the constraints of his family background. The physical journey becomes a metaphor for his internal exploration and the

need to break free from the limitations imposed by his familial and societal context. Willie finds himself trapped in uncertainty during his time in London. This reflects the challenges of identity formation and the complexities of self-discovery. The inability to make effective progress in studies or personal development underscores the depth of his internal struggles. He says that:

I don't know where I am going. I am just letting the days go by. I don't like the place that is waiting for me at home for the past two and a half years I have lived like a freeman. I don't like the idea of marrying someone like Sarojini. The trouble is I don't know how to go out and get a girl on my own. No one trained me in that. I am like my poor father. All men should train their sons in the art of seduction. Nobody talked about sex and seduction at home, but I discover now that it is a fundamental skill all men should be trained in.... (Naipaul 117-118)

Despite his academic achievements and the publication of his book, Willie comes to the realization that London does not hold a promising future for him. This realization may stem from a combination of personal, professional, and perhaps cultural factors that contribute to his decision to seek opportunities elsewhere. The decision for Willie and Ana to leave England for Africa reflects a significant geographical and cultural shift. Africa, often depicted as a diverse and complex continent, becomes the new setting for their journey. This decision might be driven by a quest for new experiences, a desire for a fresh start, or the search for a more authentic sense of identity. In her article, *A Critique of Naipaul's Half a Life: Searching for Identity in Limbo*, Asha Chouby says, "In a room full of strange faces even a mirror comes as a relief because therein one can see a familiar face. Half a Life the story of a race in search of a familiar face in the mirror; the irony however lies in the fact that even the mirror reflects a face which is not recognizable" (Mohit 227). The continuous self-reflection and inner dialogues of Willie indicate the depth of his contemplation about language and identity. The process of self-talk may be a mechanism for him to process his thoughts, emotions, and the complexities of adapting to a new linguistic and cultural landscape. As he thinks that, "I am not staying here. I am leaving I will spend a few nights here and then I will find some way of going away" (Naipaul 133).

Ana's decision to enroll in a language school in England reflects her proactive approach to addressing the challenges of diaspora life, particularly the linguistic barriers that contribute to feelings of alienation. Language becomes a bridge for her to connect with the new environment and possibly regain a sense of belonging. Willie's role as an emerging writer further emphasizes the crucial role of language in the diaspora experience. For a writer, language is not merely a means of communication but a fundamental tool for expression, storytelling, and capturing the nuances of culture. The writer's identity is intricately tied to the language through which they convey their thoughts and experiences. "I wanted to break out of the Portuguese language; I feel it was that had made my grandfather such a limited man. He had no true idea of the world.... And I didn't want to learn South African English, which is what people learn here. I wanted to learn English, English" (Naipaul 154-155). Naipaul's literary contributions offer a profound examination of the immigrant experience, emphasizing the emotional weight of language loss and the

broader challenges to heritage preservation in the face of migration and colonization.

Naipaul's exploration of these themes is described as nuanced, indicating a deep and subtle understanding of the intricacies involved in the immigrant experience. His portrayal goes beyond surface-level observations, delving into the complex interplay of personal, cultural and societal factors that shape the lives of immigrants. "...Existence is meaningless unless it is expressed appropriately and language is the tool and power of expression, displacement brings dispossession of this power which aggravates the sense of alienation." (Asha Choubey 232). Willie's journey in Africa reflects a deep awareness of the impact of colonization on identity and the challenges of asserting one's individuality in a post-colonial context. His decision to stop making a fool of himself and emerge from the shadow of imposed identities signifies a crucial step towards self-discovery and autonomy. By sharing his feelings with Ana he claims that, "I mean I've given you eighteen years. I can't give you any more. I can't live your life any more. I want to live my own." (Naipaul 136)

On the otherhand Ana's words convey a sense of introspection, shared acknowledgment of dissatisfaction and a willingness to allow each other the freedom to shape their own destinies. The complexity of their relationship is highlighted as they navigate the challenges of personal identity and fulfillment within the context of marriage. In her words, she tells Willie, "Perhaps, it wasn't really my life either" (128). Ana's decision to let Willie move out signifies a nuanced and understanding approach to their shared situation. It reflects a respect for autonomy, acknowledgment of unfulfilled desires, and the recognition that relationships are complex and can evolve over time. After spending about two decades in Africa, Willie experiences a lack of belonging. The irony is evident as the place where he has lived for a significant period becomes a source of alienation and a feeling of being a "nobody" and "nowhere." This sense of displacement contrasts with the expectation of finding a sense of home in the place he has inhabited for many years. The contrast in Willie's identity between London and Africa is striking. In London, he had a recognizable identity as a writer known as Willie Chandran. However, in Africa, he is reduced to the label of "Ana's London Man." This shift in identity reflects the impact of cultural and geographical transitions on one's sense of self. The contrast between Willie's perception of himself and the actions of the Tamil boys highlights the theme of courage and self-acceptance. The boys, by openly supporting their cause and risking everything for it, symbolize a willingness to confront adversity and stand up for their beliefs. In contrast, Willie sees himself as having hidden from his true self and having risked nothing significant. By seeing them Willie realizes "they have proclaimed who they are and they are risking everything for it. I have been hiding from myself. I have risked nothing. And now the best part of my life is over" (Naipaul 138).

Conclusion: The novel serves as a poignant reflection on Willie's transformative journey and the broader exploration of identity. It is not merely an endpoint but a culmination of Willie's evolution. He attempts to convey, in his novels, a particular situation in which alienation and absurdity occur in contemporary life. "He has succeeded in tickling men's minds by very compelling portrayals of men without identity and roots determined to survive at

all costs to build a home" (Kamra 39). Through the exploration of identity crises, Naipaul prompts readers to ponder the universality of the struggle to define oneself in a world often marked by cultural, racial and personal complexities. The resolution underscores the idea that embracing one's true identity requires confronting discomfort, risking vulnerability and acknowledging the multifaceted nature of individuality.

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**WOMEN DAIRY CO-OPERATIVES AND MILK PRODUCTION IN DHARWAD DISTRICT,
KARNATAKA**

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ABSTRACT:

Rural women play an essential role in dairy farming in rural Karnataka. The manufacturing and sale of dairy products is a significant area for women's empowerment and entrepreneurship. All members of Dairy Cooperative Societies are given extensive knowledge by STEP, other governmental schemes and actions with Karnataka Milk Unions. It guarantees rural women's dairy business growth, empowerment, effective involvement, and equitable opportunity at various levels of economic, social, and dependency decision-making. Through the Women Dairy Cooperative Societies (WDCS) in Dharwad, Karnataka, this research attempts to analyse Rural Women Dairy farms assists in empowering and developing rural women.

Key words: Karnataka, Dharwad, KMF, Rural Women's Empowerment, Entrepreneurship, Women Dairy Co-Operative Societies.

"I trust, in a humble way - dairying is such as instrument of change: an instrument not only of technical change, but also of economic and social change. It is to such instruments that we must look to build the India tomorrow."

- Verghese Kurien, I Too Had a Dream

INTRODUCTION:

Dairying has become an important secondary source of income for millions of rural families and has assumed the most important role in providing employment and income generation opportunities particularly for marginal and women farmers. Dairy farming in Karnataka, as elsewhere in the country, is largely characterized by the prevalence of dairy enterprises that are mostly subsidiary occupations alongside the main agricultural activity of the farmers. Karnataka stands sixth in milk production in the country and it occupies the third position with respect to milk production under the cooperative sector in the country.

Rural Women dairy development is an important part of human resource development. Dairy entrepreneurship enhances financial independence and self-esteem of rural women to empower socially and economically. The entrepreneurial potentials of rural women have gradually been changing and growing the role and economic status in society. During the last two decades, rural women have entered the field of entrepreneurship in growing numbers. Rural women dairy entrepreneurship is the capacity for innovations and quality to introduce innovative techniques in dairy business operations.

In addition to improving family nutrition standards and generating ongoing revenue, dairy businesses next to agriculture also help combat poverty and the unemployment problem. Dairy is increasingly being seen as having the potential to contribute more positively to rural welfare and poverty reduction through creating jobs at the farm level. Dairy farming that is sustainable and profitable will enable rural residents to start their own businesses and earn money. One of the world's most populous nations is India. The two biggest issues in rural India are poverty and unemployment. One of the most important and essential factors in determining growth is human resource management. People with an entrepreneurial spirit contribute to the advancement of a country's development.

DAIRYING IN KARNATAKA

In Karnataka and Dharwad, the analysis indicated that growth in milk production has increased significantly in the past 3 decades. Overall, except during 2000-01 to 2009-10 period for Karnataka. As of July, 2020 there were 14 Milk Unions covering all the districts of the state with 14682 Dairy Cooperatives functioning and 25.30 lakh milk producers. Bengaluru and Kolar milk unions are larger unions in the state contributing around 25 per cent to total dairy cooperatives and milk producers in Karnataka, while contributing around 34 per cent to average milk procurement. The wide spread establishment of WDCs was possible in Karnataka through STEP scheme which was implemented by KMF with the support of Government of Karnataka. The total number of WDCs registered in Karnataka is of 4494 and currently functioning ones among them is 4046. Around 60 per cent of WDCs are set up through STEP in Karnataka over the years.

METHODOLOGY:

The present research is based on secondary data and aimed to study women dairy cooperatives' evolution and especially in Dharwad District, Karnataka. The indicators used in study are growth rate and percentages. Also latest available data regarding number of dairy cooperatives, number of dairy producers, milk procurement details and status of exclusive WDCs in Dharwad district has also been collected and presented. The tools used in the study are growth rate to assess change in milk production and percentages for easy understanding of major dairy cooperative union. The study also majorly based on the secondary data collected from the various published sources of Karnataka Milk Federation (KMF), Department of Economics and Statistics, Karnataka, etc. The data regarding

milk production Karnataka and Dharwad were collected for the period from 2018 to 2023 from Dharwad milk union.

OBJECTIVES:

- To study rural women dairying in Dharwad District.
- To assess the Milk Production growth in Dharwad District.
- To spot rural women dairy cooperatives development in Dharwad District.

DHARWAD MILK UNION LIMITED:

The Karnataka Milk Mahamandal (Kahama) successfully managed by the dairy farmers of Karnataka State is one of the top Co-operative Milk Mahamandals in the whole of South India. Among the 16 District Cooperative Milk Unions of the State, the Karnataka Milk Mahamandal has 26.44 lakh milk producers out of more than 15453 milk producers' cooperative societies operating at the rural level. The mission of the Mahamandal is the upliftment of rural areas through dairy development. Due to Kahama's cooperative dairy development programs over the last four decades, the dairy industry in Karnataka state has been able to progress from a situation of milk scarcity to a situation of abundance.

Dharwad Co-operative Milk Producers Union Ltd. (DAMUL), which serves the districts of Dharwad, Haveri, Gadag, and Uttara Kannada, was established in March 1986 and registered under the Karnataka Co-operative Act. The infrastructure of DAMUL, which has 995 functional DCSs spread throughout 28 taluks, allows it to process 2.10 lakh liters of milk per day and create 10 tonnes of milk powder, 9 tonnes of butter, and 4 tonnes of ghee. It has chilling centres with a combined capacity of 92 TLPD in Haveri (20 TLPD), Hirekerur (20 TLPD), Gadag (Mallasandra) (20 TLPD), Sirsi (20 TLPD), Rona (10 TLPD), and Kumta (2 TLPD). In the union, there are 351 Automatic Milk Collection units and 18 Bulk Milk Coolers. The union buys an average of 2.34 lakh kg of milk per day, sells 0.96 lakh litres per day, and produces 0.09 litres of curd per day. Excellence: Well-known for its 10g butter chiplets, Kuduke Mosaru (set curds in an earthen pot), and premium Dharwad peda.

Table 1: Milk production and per day availability of milk in Dharwad District (2018-2023)

SL. NO	YEAR	PRODUCTION (MILLION TONES)	STORAGE OF MILK (KGS/DAY)
1.	2018-19	198.9	55498
2.	2019-20	189.4	51905
3.	2020-21	166.8	45706
4.	2021-22	181.2	49645

5.	2022-23	195.3	53525
Total		931.6	256279

Source: 2022 Annual report, Dharwad Co-operative milk producers Union Ltd.,(DAMUL)

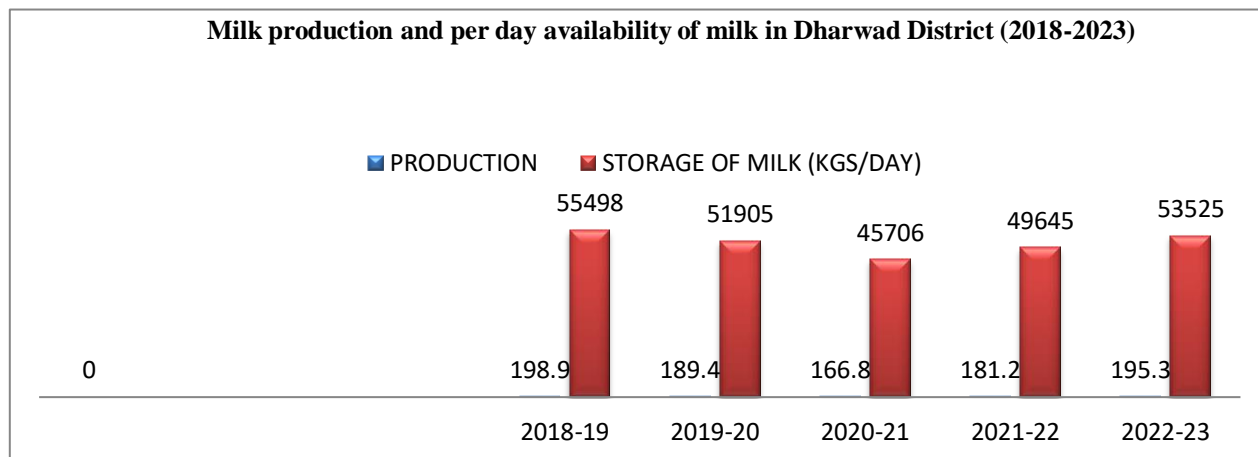
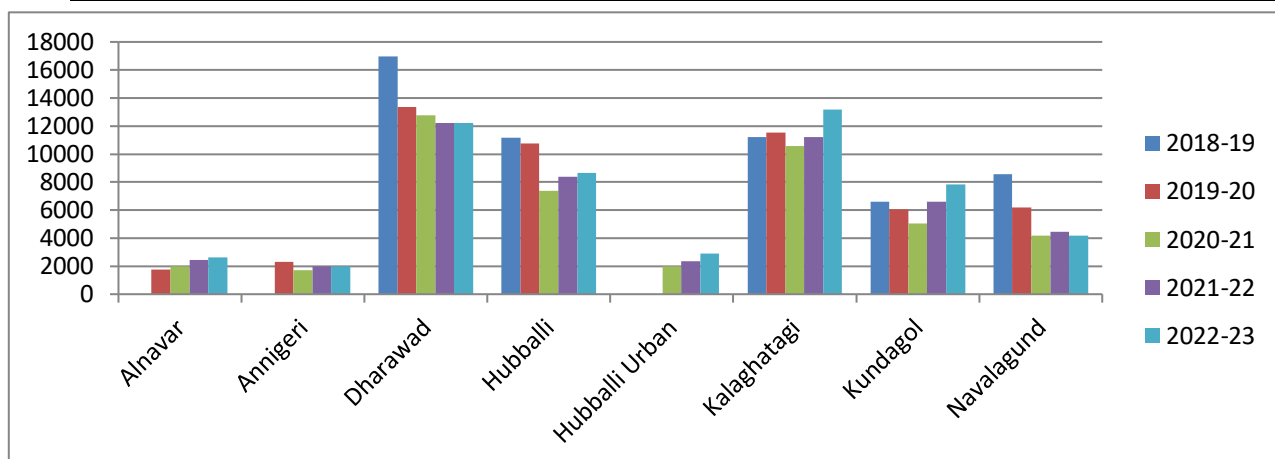


Table 1 reflects that Milk production and per day availability of milk in Dharwad District and total production for the various years for (2018-2023). After the pandemic year 2019-20 milk production has increased to 166.8 to 195.3 in 2022-23 where, per day storage of milk is also increased from 45706kgs in 2020-21 to 53525kgs in 2022-23 Dharwad District.

Table-2: Growth of Milk Production and Procurement in KGs by Talukha wise in Dharwad District Milk Union from 2018-2023

SL. No	Talukhas	Years				
		2018-19	2019-20	2020-21	2021-22	2022-23
1	Alnavar	0	1748	1999	2440	2606
2	Annigeri	0	2284	1718	2002	1980
3	Dharawad	16985	13374	12786	12216	12225
4	Hubballi	11162	10754	7381	8390	8642
5	Hubballi Urban	0	0	1979	2349	2881
6	Kalaghatagi	11220	11532	10590	11196	13179
7	Kundagol	6591	6048	5068	6602	7818
8	Navalagund	8540	6165	4186	4449	4194

Source: 2022 Annual report, Dharwad Co-operative milk producers Union Ltd.,(DAMUL)



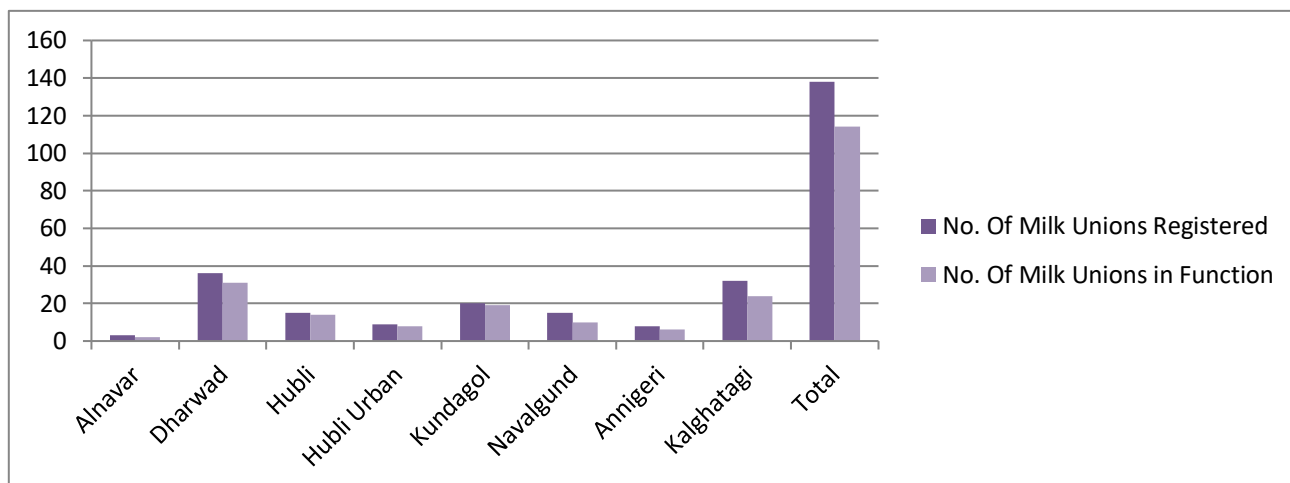
The table 2 and above diagram reflects that Milk production and per day availability of milk in Dharwad District and total production for the various years for (2018-2023). After the pandemic year 2019-20 milk production has significantly increased to 166.8 to 195.3 in 2022-23 where, per day storage of milk is also increased from 45706kgs in 2020-21 to 53525kgs in 2022-23 Dharwad District. The production of milk in 2018-20 were significantly higher than the year 2020-22.

- It represents that Dairy cooperatives significantly increasing production procurement of milk in Dharwad District.
- The production of milk in 2018-20 was significantly higher than the year 2020-22.
- It represents that Dairy cooperatives significantly increasing production procurement of milk in Dharwad District.

Table 3: Development of Organization and WDCS Operations Dharwad STEP Programmes in (Numbers)

Taluks	No. Of Milk Unions Registered	No. Of Milk Unions in Function
Alnavar	03	02
Dharwad	36	31
Hubli	15	14
Hubli Urban	09	08
Kundagol	20	19
Navalgund	15	10
Annigeri	08	06
Kalghatagi	32	24
Total	138	114

Source: 2022 Annual report, Dharwad Co-operative milk producers Union Ltd.,(DAMUL)



Establishing exclusive women's dairy cooperatives is the first step in this process. Next, participants will engage in employment and income-generating activities that offer extensive training based on skill improvement needs. Step also aims to inform women about self-help organisations and credit access options. Increase awareness through a planned programme, offering support services, improving women's work opportunities, fostering backward and forward connections, boosting women's confidence, and developing leadership abilities.

SIGNIFICANCE OF THE STUDY:

This study provides a significant understanding of rural women dairy farming in Dharwad district. The study analyse various prospects of Dairy development among rural women co-operatives. This study looks at how dairy farms help to empower and promote rural women through the Women Dairy Cooperative Societies (WDCS) in Dharwad, Karnataka.

RESEARCH GAP:

The situation in the dairy industry is quickly changing due to the growing appreciation for the dynamic work done by women and the inherent benefits of their empowerment in a changing economy. There have been relatively few studies that analyse the progress, issues, and opportunities of rural dairy women from a gender viewpoint.

CONCLUSION:

By analyzing the rise of rural women's economic standing in the dairy farming in Dharwad district. It highlights rural women as they enter the field of progressive dairy farming and become rural dairy entrepreneurs. Enhancing rural women's holistic development by increasing their participation at all levels of dairy-related activities would improve their knowledge, awareness, self-confidence, and social standing. Women's active participation has a multiplier impact since it raises the family's children's educational attainment, secures the family's food and nutritional security, and ensures equality and equity in society.

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Exigency of Shariat in the Contemporary Era

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Abstract

Religion has played a vital role in the life of an individual since time immemorial. Life becomes meaningful only when it is lived according to the laws and regulations of religion. Muslims across the globe are of the opinion that in order to live a life of all round development and opulence one has to follow the rules and regulation of Islam (sharia) downrightly. As holy Quran says in its second chapter, “Oh you who have believed, enter into Islam completely (and perfectly) and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy” (2:208). This research paper will delineate the idea that the Islamic laws are not confined to Muslim Ummah only but it gives provisions and reservations to non-muslims and also to all the creatures that are living in this world. It will also emphasis that there is no loophole in the Islamic constitution and there is no issue related to any affair from personal or private life to the highest state of affairs which is not available in the constituent of Islam. Every problem and difficulty has a detailed and comprehensive explanation and solid solution too. The commandment of Islam is the only decree in the whole universe which is complete and impeccable in it.

Keywords: Religion, Sharia, Constitution, Provisions, Muslim Ummah.

Introduction

It is a common misconception that Islam emerged as a religion in the world with the advent of Prophet Muhammad (S.A.W) in 610 CE. To trace the genesis of Islam, an individual has to go back to the inception of humanity as well as to the nascence of the whole universe. The concept of Islam emerged when the first human (Adam Allialam) was not even created by the Almighty Allah and Allah Subanatallah had already set up the rules and regulations for the smooth and fair conduct of the universe. **“Then his Lord chose Adam, relented towards him and guided him”** (Surah Ta Ha 20:122). These laws are not specific to any generation, race, culture, region, gender and religion etc. but for all who come to this world from the day of inception till day of requital. Till today no one has alleged that Islam has not elucidated this issue or that and till the armageddon it shall remain the same as the constitution of Islam is not created by any human where there are some human boobos but it is framed by Almighty Allah Himself and HE said that it is complete in every sense. As the holy Quran opines, “Unquestionably, to Allah belongs whatever is in the heavens and the earth. Unquestionably, the promise of Allah is truth, but most of them do not know” (Sura Younis 10:55).

Discussion

Allah Subanataallah has bestowed humans with everything whether they know it or not and in return He covets that humanity should follow the righteous path, be righteous in conduct and submit their will to His will. Humans have to spend their whole life according to the laws and regulations of Islam and have to enter into Islam downrightly. One who does this is efficacious and fortunate enough here and hereafter. As Hammudah Abdalati enunciates in his book *Islam in Focus*:

Submission to the good Will of God, together with the obedience to His beneficial Law, is the best safeguard of peace and harmony. It enables man to make peace between himself and his fellow men on the one hand, and between the human community and God on the other. It creates harmony among the elements of Nature. According to Islam, everything in the world or every phenomenon is administered by God-made Laws. (10)

All the countries whether developed or developing frame their own constitution according to their own customs, traditions and beliefs but that is not the case with Islam, and it transcends these all and covers all. Every activity that an individual does in twenty four hours from the blink of an eye to the taking off shoes has a complete and well flourished elucidation in the commandments of Islam. There is no such activity which has not the complete and detailed commentary on the Islamic dogma. “And We have sent down to you the Book as clarification for all things and as guidance” (Nahl 16:89). And in chapter 2, verse 185, Allah Subanatala enunciates, “The month of Ramadhan is that in which the Quran was revealed as a guidance for the people and clear proofs of guidance and criterion.”

The holy Quran is not only a spiritual manuscript and remains circumscribed to recitation only and to the mosques and homes of Muslims but Its guidance and counselling commence from individual life to the socioeconomic and political spheres of a country. There is no constitution in the world that can guide an individual in all domains of life. Their central locus mainly remains the physical realm of human life and hardly matters about the other components of human life like mental, emotional, psychological etc. but the canon of Islam leaves no realm of life untouched. Islam pays much attention to the development of the soul as compared to the physical body because soul acts as a pivot to the whole body. It also recounts a common man his way of life and at the same time it appropriates to the king and a leader as well. It gives the right to the common masses to criticise their leaders about their iniquitous policies and programmes and offers the duty to the leader to work for the welfare and wellbeing of the people without any bias and work with the intention that day of judgement is very soon.

The Islamic constitution foregrounds suggestions not for the Muslim Ummah only but for all other people and creatures of the universe as holy Quran many times repeats the word “O people of the world” or O children of Adam (allhi salam). This indicates that Islam and its laws and regulations are not set up in particular for its believers

only. The legislation of Islam appraises that every Muslim should respect the religious beliefs and freedom of others religions and also strictly constraints from compulsion to renovate them. The Quran clearly appraises “There shall be no compulsion in religion. Surely, guidance has become distinct from error” (2:257). Even more clearly and plainly it proclaims “The Truth is from your Lord; wherefore let him who will believe and let him who will disbelieve” (18:30).

There is no doubt that every religion and every constitution of the world conferences about welfare, prosperity and development of humankind but the decree of Islam not only parleys about it but gives it a practical shape. The last revelation of Almighty Allah is full of rubrics but Prophet Muhammad (S.A.W) is its practical form. In order to discover all the aspects of life and to get acquaintance of hidden secrets of life one has to read the life of Prophet Muhammad (S.A.W) as HE is the practical description of the Quran. He has presented the human values in its highest degree. He is apostle and epitome of whole humanity. It is due his practical portrayal of the holy Quran that HE has impressed many great personalities of the world. As Michal Hert in his book *The 100* (1978), describes the most legendary and influential personalities from all the fields of the world and after his rigorous research and study he gives the first rank to none other than the Prophet Muhammad (S.A.W) among these hundred celebrities.

Conclusion

Every constitution of the world remains specific to the human life in this world whereas the constitution of Islam (sharia) including its laws and regulations deal with all the three spheres of life - aquatic, terrestrial and aerial. To quote one example, Prophet Muhammad (S.A.W) said to his companions, “Fear God in your treatment of animals.” All the constitution across the globe promulgates dos and don’ts only and hardly bothers about its practice. They are concerned with what to do on the other hand Islam gives focus on how to make the practical of it, ‘How’ plays a very vital role and it is this how which Islam emphasis. In the contemporary world, if everyone really covets for peace whether at Individual level or at the global level then they should not wait to any decree for the approval of accepting the legislature of Islam as the supreme constitution.

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Value Creation Models in Indian Life Insurance: A Comparative Study of Selected Companies

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Abstract

The purpose of this research is to investigate the types of revenue creation models that life insurance firms in India generally employ, as well as how effective they are at accurately evaluating the financial performance of these companies. SBI Life and ICICI Prudential Life Insurance are the two life insurance providers that we have selected for this. To achieve the goals of the study, a variety of statistical and financial methods are employed in conjunction with secondary sources to gather data pertaining to the five-year period between 2018 and 2023. To analyze their performance, one must include financial, intellectual, human, social, and relationship capital. In all four of the models utilized in this analysis, SBI Life insurance outperforms ICICI Prudential Life insurance in terms of performance.

Key words: Value Creation Models, Insurance, SBI Life, ICICI Prudential, Financial capital, intellectual capital, human capital, social and relationship capital.

INTRODUCTION

Value creation is the process of transferring something valuable in exchange for something more valuable. The biggest obstacle facing management of an insurance company, like any other business, is comprehending the elements that make up the value creation process and knowing how to influence and control these elements to increase the firm's long-term worth. By enhancing value, businesses can increase customer retention and attract

new clients without increasing the cost of their products or services. The value creation model illustrates this vicious cycle and how a system develops by adding value to the surroundings that give it existence rights. The value creation model is a useful tool for defining your identity and qualifications that set you apart from the competition, but it can only be applied when it makes sense in the environment in which you work. Insurance companies offer risk management through insurance contracts, with insurers guaranteeing payment for uncertain future events, and policyholders paying a premium for protection.

The insurance sector is centered on risk management, analyzing policies and performing actuarial analysis to understand outcomes. Premiums are adjusted or benefits revaluated based on variances in data and projections. Life insurance companies offer lump sum death benefits, term life, and permanent policies, with cash accumulation components. They also offer long-term disability policies. Property and casualty companies insure against non-physical accidents, including lawsuits, personal asset damage, and car crashes. India's insurance market consists of 58 insurance companies: 26 are life insurers, 26 are non-life insurers, 5 are health insurers, and 1 is a reinsurer. Life Insurance Corporation (LIC) is the only life insurer in the public sector. The non-life insurance market is served by six public sector insurers. General Insurance Corporation of India (GIC Re) is the only national re-insurer in addition to these. Individual and corporate agents, brokers, surveyors, and third-party administrators who handle health insurance claims are among the other players in the Indian insurance sector. The life insurance industry in India evolved after the IRDA was established in 2000, abolishing LIC's monopoly. The Malhotra Committee suggested co-existence between public and private companies. However, IRDA's regulations on solvency margin and investment rules have led to rapid growth of private life insurance companies.

LITERATURE REVIEW

In this section, an attempt has been made to review the studies conducted in this field by scholars and researchers. The summarized findings of the existing relevant literature are presented below.

Upadhyaya and Badlani (2011) conducted a study on customer satisfaction in the life insurance industry in India. They collected data from 206 customers from ten companies. The study found that despite high satisfaction levels, there is still room for improvement in service quality and management to maximize customer satisfaction. The study highlights the importance of technology in achieving customer satisfaction. Charumathi (2012) analyzed the profitability of Life Insurers in India, revealing that size positively influences profitability, while leverage, premium, growth, and equity capital negatively impact it over a three-year period. The study by Namasivayam, Rajendran, and Eswaran (2012) found that socio-economic factors like age, gender, occupation, family nature, and income levels significantly influence policyholders' preferences, while educational level, caste, and marital status do not. Gour and Gupta (2012) analyzed the solvency ratio of Indian Life Insurance from 2009-10 to 2011-12, finding ICICI as the best among selected companies. They found that solvency depends on returns from total

investible funds and interest rate.

Padhi Bidyadhar (2013) and Bawa and Chattha (2013) conducted studies on private insurance companies' performance from 2001 to 2012. They found satisfactory overall performance and recommended continued growth to penetrate the market. Life insurance profitability was positively influenced by liquidity and size, negatively by capital, but not by solvency or insurance leverage. The study by Rai and Medha (2013) and Bawa and Chattha (2013) found that Indian customers value public sector status for security and stability. They also found that profitability of Indian life insurers is positively influenced by liquidity and size, and negatively by capital. Dey, Adhikari, and Bardhan (2015) studied the impact of firm-specific factors on the financial performance of life insurance companies in India. They found no significant positive relationship between tangibility and liquidity with financial performance. Mohd. Arif (2015) studied the Indian life insurance industry trends and patterns, suggesting insurers should offer customized products to serve untapped markets effectively. Sumit Bodla et al. (2017) found that ICICI Prudential had the highest average net premium for the last five years, followed by HDFC Standard and SBI Life. They also found a decline in CAGR of underwriting income in most private sector companies.

The aforementioned studies focused on the factors that influence insurance companies' financial performance, but no study has explicitly addressed the value creation models that life insurance companies employ. In order to fill this knowledge gap, we conducted the proposed study, which will analyze the value creation models that life insurance companies in India use.

STUDY OBJECTIVES

The following objectives are set for the study;

1. To understand value creation models in relation to the life insurance industry.
2. To know the makeup of value creation models used in selected life insurance companies
3. To know outputs and outcomes of SBI life and ICICI prudential life insurance companies.
4. To present the summary of findings and offer the suggestion in light of the study.

RESEARCH METHODOLOGY

The present study is of an empirical and quantitative in nature. SBI Life Insurance and ICICI Prudential Life Insurance are the two life insurance firms that we chose for this study. The five-year span from 2018 to 2023 was covered. Trustworthy secondary sources, such as the official websites of SBI, ICICI, IRDAI, RBI, LIC, and others, are the source of pertinent data. Additionally, books, research projects, journals, and other publications are used for collecting the supporting data. We analyzed the gathered data using statistical and financial tools to uncover the insights concealed within the dataset.

PROFILE OF LIFE INSURANCE COMPANIES SELECTED

SBI Life Insurance, a trusted life insurance company in India, was established in October 2000 and registered with the Insurance Regulatory and Development Authority of India in March 2001. Serving millions of families, it offers Protection, Pension, Savings, and Health solutions. SBI Life prioritizes customer-first efficiency and ethical service, enhancing digital experiences for customers, distributors, and employees. SBI Life is a leading insurance company in India, with 996 offices, 22,015 employees, and a large agent network. The company is committed to providing a healthy work environment and promoting a culture of giving back. In 2022-23, it reached over 1.1 lakh direct beneficiaries through CSR interventions. SBI Life is listed on the BSE and NSE with an authorized capital of Rs. 20.0 billion and paid-up capital of Rs. 10.0 billion.

ICICI Prudential Life Insurance, established in 2001, is a joint venture between ICICI Bank Limited and Prudential Corporation Holdings Limited. With assets under management of around Rs.1 billion, the company has grown significantly since its inception. In 2010, it reached Rs.500 billion in AUM, and in 2015, it crossed Rs.1 trillion. In 2016, it became the first insurance company listed in the Indian stock market, with a market capitalization of Rs.50 billion. In 2020, it crossed Rs.2 trillion in AUM, and in 2022, it reached Rs.2.5 trillion.

DATA ANALYSIS AND INTERPRETATION

Financial capital, intellectual capital, human capital, and social and relationship capital are the four revenue creation models that were used to analyze the data gathered about two selected life insurance companies. The performance of companies in these four models is presented below.

4.1 FINANCIAL CAPITAL

Financial resources include shareholder equity and internal accruals. We optimally deploy our financial capital to grow the wealth of our stakeholders and secure our customers' future in the event of any unforeseen circumstances. The Financial Capital represents the amount of capital employed in the business to support operations and business strategy to generate shareholder value.

Table 4.1: Inputs and Outputs of Financial Capital Model of Selected Companies

YEAR	INPUTS (Net worth Rs. In b/n)		OUTPUTS (Profit after Tax Rs. In m/n)	
	SBI	ICICI	SBI	ICICI
2018-19	13.27	11.41	75.76	70.46
2019-20	14.22	10.69	87.43	72.19
2020-21	14.56	9.60	104.00	91.19
2021-22	15.06	7.54	116.21	91.63

2022-23	17.21	8.11	130.16	100.92
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Source: Collected data is analysed and summarized by the author

Table 4.1 shows the net worth of selected life insurance in India from 2018-19 to 2022-23. SBI's net worth was 75.76 bn at the start, increasing to 130.16 billion by the end of 2022-23, while ICICI PRUDENTIAL's net worth was 100.92 bn. It also shows profit after tax for selected life insurance in India from 2018-19 to 2022-23. SBI's profit after tax was 13.27bn, increased to 17.21bn by 2022-23. ICICI PRUDENTIAL's profit after tax was 11.41, increased to 8.11 by 2022-23.

4.2 INTELLECTUAL CAPITAL

Intellectual Capital represents technical excellence and digital readiness which enables to gain competitive advantage. The underwriting expertise of people represents technical excellence. Digital technologies facilitate enhanced operational efficiency, superior customer service and a quick response time. Intellectual capital comprises collective knowledge and expertise to offer innovative products with distinct customer value propositions. This enables us to stay ahead of the curve in today's dynamic world.

Table 4.2: Inputs and Outputs of Intellectual Capital Model of Selected Companies

YEAR	INPUTS (Investment in Technology Rs. In M/n)		OUTPUTS (Solvency Ratio in Percentage)	
	SBI	ICICI	SBI	ICICI
2018-19	810	1238.8	213	215
2019-20	631	1175.5	195	194
2020-21	520	1138.7	215	217
2021-22	446.2	1293	205	204
2022-23	342.5	1927	215	208

Source: Collected data is analysed and summarized by the author

The study reveals that the technology spend for SBI life insurance in 2018-19 increased from 810Mn to 1238.8m in 2022-23, while ICICI PRUDENTIAL life insurance's spend increased from 342.5m in 2018-19 to 1927m in 2022-23. It also displays the solvency ratios of selected life insurance in India from 2018-19 to 2022-23. SBI's ratio was 213% at the start, increasing to 215% by the end of the study, while ICICI PRUDENTIAL's ratio was 208.9%.

4.3 HUMAN CAPITAL

Human Capital represents employees who enable to operate the business smoothly, serve customers and achieve business objectives. Company tries to attract the best talent, provide them with multi-faceted development opportunities, support them in maintaining a healthy work-life balance and recognise their achievements through targeted performance-based rewards.

Table 4.3: Inputs and Outputs of Human Capital Model of Selected Companies

YEAR	INPUTS (Workforce Strength)		OUTPUTS (Revenue Earned Per Employee Rs. In m/n)	
	SBI	ICICI	SBI	ICICI
2018-19	14961	14099	20	7.2
2019-20	16759	14630	14.87	8.7
2020-21	17464	14413	11.81	9
2021-22	18815	15530	13.75	5.2
2022-23	20787	17825	34	5

Source: Collected data is analysed and summarized by the author

Table 4.3 shows workforce strength of SBI and ICICI PRUDENTIAL life insurance in India from 2018-19 to 2022-23. SBI's strength increased from 14961 to 20787, while ICICI PRUDENTIAL's increased from 14099 to 17825. Both insurance companies experienced significant growth. It also shows revenue generated per employee for SBI and ICICI PRUDENTIAL life insurance in India from 2018-19 to 2022-23. SBI's revenue increased from 20 Mn to 34 Mn, while ICICI PRUDENTIAL's increased from 7.2 Mn to 5 Mn.

4.4 SOCIAL AND RELATIONSHIP CAPITAL

Social and Relationship Capital represents the quality of relationship with customers, business partners, the community and other stakeholders. They help to enhance reputation, grow business and remain commercially and socially viable. Companies have to build long-standing relationships with customers, business partners, shareholders, regulators and employees. As a responsible corporate citizen, they commit to playing an active role in uplifting the communities around them.

Table 4.4: Inputs and Outputs of Social and Relationship Capital Model of Selected Companies

YEAR	INPUTS (Spending on CSR Rs. In Millions)	OUTPUTS (Claims Settlement Ratio)
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	SBI	ICICI	SBI	ICICI
2018-19	190	226.9	97.82	98.6
2019-20	221.70	171.6	97.04	97.8
2020-21	260	109.8	96	97.9
2021-22	267.28	68.2	97.05	97.8
2022-23	226.2	39.6	98.39	98.7

Source: Collected data is analysed and summarized by the author

Table 4.4 shows CSR spends of SBI and ICICI PRUDENTIAL life insurance in India from 2018-19 to 2022-23. SBI's CSR spend was 190m, increasing to 226.2m in 2022-23, while ICICI Prudential's increased to 39.6m. The claim settlement ratio of SBI and ICICI Prudential life insurance in India from 2018-19 to 2022-23 was 97.82% and 98.6% respectively, with an increase from 97.82% in 2018-19 to 98.39% in 2022-23, respectively.

FINDINGS AND SUGGESTIONS

Several intriguing statistics and data regarding the performance of selected life insurance companies were discovered through the aforementioned investigation. The abridged version of them is provided below.

1. The study reveals that ICICI Prudential life's net worth was 70.46 billion in 2018-19, while SBI's net worth was 75.76 billion. By 2022-23, ICICI Prudential life had the lowest ratio at 100.26, while SBI life had the highest at 130.16.
2. The study reveals that ICICI Prudential Life had the lowest profit after tax (PAT) in 2018-19, with a total of 11.41 billion, while SBI Life had the highest at 13.27 billion, reaching 17.21 billion by 2022-23.
3. The study reveals that SBI Life's expenditure on intellectual capital for technology was the lowest at 810 million in 2018-19, followed by ICICI Prudential Life at 1238.8 million and SBI Life at 342.5 million in 2022-23.
4. The study reveals that SBI Life has the lowest solvency ratio at 213% in 2018-19, followed by ICICI Prudential Life at 215%. By 2022-23, both companies have the lowest solvency ratio at 208.9%, while SBI Life has the highest profit after tax.
5. The study reveals that SBI Life had the highest workforce strength at 114961 employees in 2018-19, followed by ICICI Prudential Life at 14099 and SBI Life at 20787 at the end of 2022-23.
6. The study reveals that ICICI Prudential Life's revenue per employee was 7.2m in 2018-19, while SBI Life's was 20m. By 2022-23, ICICI Prudential Life had 5m revenue, while SBI Life had 34m.
7. The study reveals that SBI Life had the lowest CSR contribution of 190 million in 2018-19, followed by ICICI Prudential Life with the highest expenditure of 226.9 million, and SBI Life with the lowest

expenditure of 39.6 million.

8. The study reveals that ICICI Prudential Life has the highest claim settlement ratio at 98.6% in 2018-19, while SBI Life has the lowest at 97.82%. By 2022-23, ICICI Prudential Life has the lowest at 98.7%.

CONCLUSION

Undoubtedly life insurance companies of India is marching towards a remarkable success accomplishing its goal it has made notable growth in this field. But to improve its business performance so as to show substantial growth, following important suggestions have been forwarded to improve the short term as well as long term solvency financial position of the sample life insurance companies. The insurance company has to concentrate on the rural areas in order to increase its business in order to increase the growth rate the insurance companies has to introduce many new products. As per analysing the trends in net worth of selected life insurance companies I have find the ICICI PRUDENTIAL Life Insurance Company has the lowest net worth of 70.46 compared to SBI life insurance companies so I will suggest increasing the net worth of the company for upcoming year. So in the human capital the revenue generated per employees very low in ICICI Prudential Life Insurance Company that is 5m so I will suggest working on this.

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