

Rural Women Entrepreneurs Level Of Awareness Towards Governments' Different Schemes For Entrepreneurs Developments

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ABSTRACT

Financial inclusion is defined as a strategy to provide basic financial services to all members of society without considering their income or savings. The main goal of financial inclusion is to give the economically disadvantaged members of society trustworthy financial options without subjecting them to unfair treatment. Together, the governments of Tamilnadu and India launched a number of programs to support women who want to start their own businesses. However, in order to guarantee that the disadvantaged individuals continue to benefit, these programs must be regularly monitored. The survey may determine how aware consumers are of programs designed to support women who want to start their own businesses. The goal of this study is to gauge the awareness of incentive programs among female entrepreneurs. A primary source was utilized to gather data from 550 respondents, and the interview schedule was employed in this process. Data has been analyzed and interpreted using SPSS 20. Chi-square analysis, ANOVAs, and the T-test have all been applied. The findings of the study indicate that women entrepreneurs are not fully aware of the programs

designed to encourage them to pursue entrepreneurial endeavors; therefore, in order to raise awareness, the government and financial institutions should host various workshops and seminars.

Keywords: Awareness, Schemes, Women entrepreneurs, Financial Inclusion.

Introduction

India is a land of splendid contradictions. Although it is a global leader in the information economy, half of the world's uneducated and impoverished population the majority of whom are women lives here. Even if just a small percentage of them work in the business world or provide services, they nevertheless require greater financial clout to be on par with males in society. Women's standing has changed throughout the last few centuries. Women in Indian society have faced discrimination for ages. Gender dynamics have the capacity to create entrenched disparities between men and women in civilizations. The degree of household literacy determines whether financial services are needed. Savings, wealth building, and access to investment policies are all dependent on these financial services. People move around a country like India in search of work, therefore proving one's identification might be a barrier to using financial services or products that are offered for sale. The terms and conditions bankers place on creating bank accounts sometimes make customers hesitant to use these services. People who live in low-income or rural locations and are experiencing self-exclusion refuse to open bank accounts because they believe the banks will charge them for the services they receive and that they are not the right people for such heavy-duty activities.

Similar to how people aren't always the cause of financial exclusion, financial institutions occasionally deliberately leave out certain groups of people who are low income or live in rural or underdeveloped areas. Financial exclusion has negative effects on society, the

nation, and its citizens. Financial services are advancing their cashless practices by implementing digital payments and implementing the Core Banking System (CBS). People who do not use the financial services offered by the organized sector run the risk of falling into the financial trap created by the unorganized sector, where the marginalized group is forced to pay higher interest rates and even faces risks to their savings and deposits.

Need of Financial Inclusion

Financial inclusion is defined as a strategy to provide basic financial services to all members of society without considering their income or savings. The main goal of financial inclusion is to give the economically disadvantaged members of society trustworthy financial options without subjecting them to unfair treatment. The goal of financial inclusion is to involve and involve all members of society in prudent financial management. Many low-income households are ignorant of banks' operations. Many impoverished people lack access to bank services, even if they are aware of them. It aims to offer financial solutions devoid of any indication of disparity. Additionally, it pledges to be open and honest while providing financial support with no additional fees or surprises. Banks have standards that include minimum years of work experience, minimum income, minimum credit score, and age limitations. An applicant will only be granted a deposit or loan by a bank if they satisfy these requirements. A large number of the impoverished may be unemployed for lack of resources, money, education, or experience in the workforce. These members of society who are economically disadvantaged could also lack the necessary paperwork to show banks as proof of their identity or source of income. The goal of financial inclusion is to remove these obstacles and offer the less fortunate members of society reasonably priced financial services so they can become financially independent and stop relying on unsustainable sources of income like charity. The goal of financial inclusion is to raise societal understanding of

financial services and financial management. Additionally, it seeks to provide official, organized credit channels for the underprivileged.

Women Entrepreneurs

Women's empowerment and employment in general, including self-employment, are closely related. For rural women, self-employment is a major means of bridging the gap between the home and workplace worlds. It enables individuals to make a respectable living without interfering with their household and family obligations. The economic sphere is crucial for women's empowerment. Women's economic development is a result of their active engagement in the economy, the rise of female entrepreneurs in terms of their increased social standing and financial independence. The number of women engaging in economic activity is rising globally. Women are increasingly involved in practically every aspect of economic activity in India as well. The instrument of economic progress is entrepreneurship. With global economic reforms taking place, the spirit of entrepreneurship is growing. Large-scale human emergence of this mentality is necessary to achieve the goals of economic changes. Even in the present, women's entrepreneurship appears to have taken a detour. But women's entrepreneurship is still finding its place. Future development processes are likely to place a premium on women entrepreneurs, and they will continue to pursue their endeavors.

Following the saturation of the labor market, women are left with opportunities for entrepreneurship, mostly in the industrial sector. Women can only engage in business entrepreneurship since industrial entrepreneurship requires significant effort and time commitment. The current tendency in women's entrepreneurship is to focus on business, maybe including services. Microfinance is becoming a potent tool in the new economy to reduce poverty.

Self Help Groups (SHGs)-Bank Linkage Programmes are the main players in the microfinance industry in India.

They are an affordable way to offer financial services to the "Unreached Poor," and they have been successful in both empowering the poor by strengthening their collective self-help capabilities and meeting the financial needs of rural women. The nation's women are currently participating in an empowerment movement thanks to the SHGs' quick success. Women who are economically empowered have better status and a more active role in the home, more confidence, and the capacity to influence or make decisions. Microfinance is essential to combating exploitation and fostering the self-assurance needed by the impoverished in rural areas, especially for women who are largely marginalized in society. A group or individual of women who launch, plan, and run a business venture are known as women entrepreneurs. According to the Indian government, a women-owned and managed business is one in which at least 51% of the capital is owned by women and at least 51% of the jobs created by the business are held by women. Women who work in agriculture, animal husbandry, tiny shops, pottery, horticulture, handlooms, silk worm farming, and beekeeping are examples of female entrepreneurs in this field. Preschool and Montessori school owners are among the female entrepreneurs in the education sector, Coordinators, instructors, and heads of educational institutions.

Need and Significance of Study

In order to support as many women entrepreneurs as possible, the government's current financial aid programs for them need to be thoroughly examined for efficacy and, if necessary, modified. It is anticipated that this study will help female entrepreneurs, and that the government will be able to achieve its goals of entrepreneurship growth by utilizing the full potential of the female workforce. This study examined the efficacy of several financial aid programs for female entrepreneurs. The research's necessity and importance are demonstrated by its theoretical contributions and practical implications.

Statement of the Problem

Encouraging those who have been overlooked for years to become part of the official financial system is crucial to the development of a stable financial system in the nation. Every year, a significant portion of the populace in the nation is excluded from accessing standard financial services. This is not a problem exclusive to developing nations. The problem affects all nations, developed, developing, or undeveloped. In the modern era, the phrases financial exclusion and social exclusion are strongly related. Social exclusion is the outcome of financial exclusion. However, there have been numerous additional instances where financial exclusion has resulted from social exclusion. All people must have access to banking services, regardless of their community, religion, sect, faith, language, race, or other characteristics. As a result, a vulnerable segment is constantly left out of the nation's mainstream financial system. The gap is frighteningly prevalent in nations like India. Those who are financially excluded and vulnerable include women, the impoverished, those living in rural areas, and many others. Women make up the majority of people excluded from the official financial system. Women in Indian society have always received little attention. Women are still not permitted to participate in the nation's financial system, even after many years of independence. Even the era's statutes encouraged partisanship. If a woman finds it so difficult to create an account, she will never be able to borrow money from a bank. In addition, women in rural places are not as free to move about the community as males are. For this reason, rural women never leave their homes' four walls. Poverty is another problem that prevents financial inclusion in rural areas. In the current globalized world, all banks have updated their systems. Although bank modernization has boosted operational efficiency, costs have gone up. Furthermore, only the wealthy can afford the contemporary financial services. Rural residents who are impoverished are currently denied access to banking services. The parties who have allegedly been neglected also have little interest in being included, which is

another rationale for their financial absence. The fact that the supposedly neglected parties are ignorant of their financial exclusion is a terrible thing. They do not know about the new financial services that contemporary governments and banks are providing. Governments and financial institutions share some of the burden in this regard for the underutilized sector's lack of financial services popularity. Thus, a lack of understanding has emerged as a significant contributing factor to rural Indian women's financial marginalization. Do female entrepreneurs have a thorough understanding of the several government initiatives designed to support them financially?

Research Objectives

Following were the objectives set for the research

1. To study the policies, programmes, and the role of Government in promoting financial assistance schemes for women entrepreneurs.
2. To analyse the awareness of financial supporting institution in women Entrepreneurs and also understand the level at which women entrepreneurs availed various schemes.

Selection of Sample Respondents:

The study has made use of both primary and secondary data, according to the researcher. 15 banks and 550 people who opened basic bank accounts under various schemes were used as sample for this study. In Pondicherry, 1, 24,568 household were covered. Number of accounts created in the Pondicherry region under various government schemes for entrepreneurs; 64% of these accounts were taken out by men and 36% by women. With a 5% margin of error and a 1.96% confidence level, 550 samples were used for the study. The study has made use of both primary and secondary data, according to the researcher. 15 banks and 550 people who opened basic bank accounts under various schemes were used as examples for this study. In

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Entrepreneurs' Awareness towards Schemes for Entrepreneurs' Development

A vital component of a country's economic development is entrepreneurship. Entrepreneurship is viewed as a strategic invention that expedites the process of rural development by individuals and institutions involved in women's development. Finding a unique combination of resources is the hallmark of rural entrepreneurship, which may be attained by growing a farm business's foundation and integrating all non-agricultural enterprises within it customs. Therefore, a woman entrepreneur is someone who is in charge of generating income locally in her rural community and thereby advancing the economic development of the country. The villagers can be encouraged to adopt an entrepreneurial mindset and to develop technical, management, financial, and marketing skills by being taught valuable lessons and having their entrepreneurial attributes instilled in them. Numerous initiatives have been launched by the Indian government to support and encourage women entrepreneurs in the country. The programs were started with the goal of transforming women and underprivileged youth into self-sufficient, employable workers and a generation capable of providing for themselves through housing and money generating. Because the schemes were launched through banks and financial organizations, those who work in banks and those who are knowledgeable about banks and loans in general were able to gain from them. People in the South are unaware of the various programs that are accessible to them, despite the fact that numerous programs are designed and made available

around the nation. Therefore, an effort has been made to find out who is aware of the Central Government's accessible schemes. Is there a chance that female entrepreneurs are unaware of these kinds of initiatives? In keeping with this context, researchers were tasked with determining the level of knowledge among female entrepreneurs in the Pondicherry region regarding Central and State Government Schemes. The findings of their investigation are presented in Table 1.

TABLE 1 Rural Women Entrepreneurs Level of Awareness towards Governments' Different Schemes

Schemes / Programs	Fully Aware	Almost Aware	Somewhat aware	Less Aware	Not Aware	Total	Mean	% of Aware
Pradhan Mantri Jan Dhan Yojana (PMJDY)	128 (25.60)	212 (42.40)	92 (18.40)	50 (10.00)	68 (13.60)	550 (100.00)		
Atal Pension Yojana (APY)	92 (18.40)	218 (43.60)	98 (19.60)	56 (11.20)	86 (17.20)	550 (100.00)	3.32	66.33
Pradhan Mantri Vaya Vandana Yojana (PMVVY)	110 (22.00)	206 (41.20)	92 (18.40)	68 (13.60)	74 (14.80)	550 (100.00)	3.38	67.64
Stand Up India Scheme	350 (70.00)	80 (16.00)	50 (10.00)	26 (5.20)	44 (8.80)	550 (100.00)	4.21	84.22
Pradhan Mantri Mudra Yojana (PMMY)	116 (23.20)	224 (44.80)	80 (16.00)	50 (10.00)	80 (16.00)	550 (100.00)	3.45	68.95
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	164 (32.80)	212 (42.40)	68 (13.60)	74 (14.80)	32 (6.40)	550 (100.00)	3.73	74.62
Sukanya Samriddhi Yojana	110 (22.00)	332 (66.40)	38 (7.60)	62 (12.40)	8 (1.60)	550 (100.00)	3.86	77.24
Jeevan Suraksha Bandhan Yojana	152 (30.40)	224 (44.80)	56 (11.20)	44 (8.80)	74 (14.80)	550 (100.00)	3.61	72.22
Credit Enhancement Guarantee Scheme (CEGS) for Scheduled Castes)	398 (79.60)	74 (14.80)	44 (8.80)	14 (2.80)	20 (4.00)	550 (100.00)	4.48	89.67
Venture Capital Fund for Scheduled Castes	134 (26.80)	320 (64.00)	20 (4.00)	50 (10.00)	26 (5.20)	550 (100.00)	3.88	77.67

under the Social Sector Initiatives								
Varishtha Pension Bima Yojana (VPBY)	68 (13.60)	320 (64.00)	68 (13.60)	62 (12.40)	32 (6.40)	550 (100.00)	3.60	72.00
Pradhan Mantri Jan Dhan Yojana	14 (2.80)	50 (10.00)	56 (11.20)	236 (47.20)	194 (38.80)	550 (100.00)	2.01	40.15
MUDRA Yojana	116 (23.20)	290 (58.00)	38 (7.60)	74 (14.80)	32 (6.40)	550 (100.00)	3.70	73.96
Pradhan Mantri Jeevan Jyoti Bima Yojana	74 (14.80)	8 (1.60)	104 (20.80)	20 (4.00)	344 (68.80)	550 (100.00)	2.00	39.93
Pradhan Mantri suraksha Bima Yojana	219 (43.80)	208 (41.60)	60 (12.00)	7 (1.40)	56 (11.20)	550 (100.00)	3.96	79.16
Varishtha Pension Bima Yojana (VPBY)	296 (59.20)	182 (36.40)	50 (10.00)	6 (1.20)	20 (4.00)	550 (100.00)	4.32	86.47
Sukanya Samridhi Yojana	254 (50.80)	212 (42.40)	56 (11.20)	26 (5.20)	6 (1.20)	550 (100.00)	4.25	84.95
National Strategy for Financial Inclusion	8 (1.60)	74 (14.80)	110 (22.00)	176 (35.20)	182 (36.40)	550 (100.00)	2.18	43.64
Stree Shakti Package for Women Entrepreneurs	14 (2.80)	50 (10.00)	80 (16.00)	200 (40.00)	206 (41.20)	550 (100.00)	2.03	40.58
Dena Shakti Scheme	170 (34.00)	260 (52.00)	62 (12.40)	44 (8.80)	14 (2.80)	550 (100.00)	3.96	79.20
Cent Kalyani Scheme	88 (17.60)	104 (20.80)	70 (14.00)	116 (23.20)	172 (34.40)	550 (100.00)	2.67	53.45
CLCS(credit linked Capital subsidy)	114 (22.80)	150 (30.00)	80 (16.00)	100 (20.00)	106 (21.20)	550 (100.00)	3.12	62.40
UDAAN	170 (34.00)	240 (48.00)	42 (8.40)	54 (10.80)	34 (6.80)	550 (100.00)	3.81	76.29

Source: Computed from primary data

An observation of table 1 shows that 70.25 per cent of the respondents aware about Pradhan Mantri Jan Dhan Yojana (PMJDY) scheme, 66.33 per cent of the respondents aware about Atal Pension Yojana (APY), 67.64 per cent of the respondents aware about Pradhan Mantri Vaya Vandana Yojana (PMVVY), 84.22 per cent of the respondents aware about Stand Up India Scheme, 68.95 per cent of the respondents aware about Pradhan

Mantri Mudra Yojana (PMMY), 74.62 per cent of the respondents aware about Pradhan Mantri Suraksha Bima Yojana (PMSBY), 77.24 per cent of the respondents aware about Sukanya Samriddhi Yojana, 72.22 per cent of the respondents aware about Jeevan Suraksha Bandhan Yojana, 89.67 per cent of the respondents aware about Credit Enhancement Guarantee Scheme (CEGS) for Scheduled Castes), 77.67 per cent of the respondents aware about Venture Capital Fund for Scheduled Castes under the Social Sector Initiatives, 72.00 per cent of the respondents aware about Varishtha Pension Bima Yojana (VPBY), 40.15 per cent of the respondents aware about Pradhan Mantri Jan Dhan Yojana, 73.96 per cent of the respondents aware about MUDRA Yojana, 39.93 per cent of the respondents aware about Pradhan Mantri Jeevan Jyoti Bima Yojana, 79.16 per cent of the respondents aware about Pradhan Mantri suraksha Bima Yojana 86.47 per cent of the respondents aware about Varishtha Pension Bima Yojana (VPBY), 84.95 per cent of the respondents aware about Sukanya Samriddhi Yojana, 43.64 per cent of the respondents aware about National Strategy for Financial Inclusion, 40.58 per cent of the respondents aware about Stree Shakti Package for Women Entrepreneurs, 79.20 per cent of the respondents aware about Dena Shakti Scheme, 53.45 per cent of the respondents aware about Cent Kalyani Scheme, 62.40 per cent of the respondents aware about CLCS(credit linked Capital subsidy) and 76.29 per cent of the respondents aware about UDAAN. The respondents are classified into three categories according to their level of awareness, as respondents, with high level awareness, medium level awareness and low-level awareness towards e-retailer services. The different levels of awareness of the respondents are given in the following Table 2.

TABLE 2 CLASSIFICATION OF RESPONDENTS ON THE BASIS OF LEVEL OF AWARENESS

Sl. No	Level of Awareness	Respondents
1.	High	224 (40.73)

2.	Medium	191 (34.73)
3.	Low	135 (24.55)
	Total	550 (100.0)

Source: Computed from primary data

It is seen, from table 2, that out of 550 respondents, 40.73 per cent of respondents have high level awareness on different schemes. The respondents with a medium level of awareness were 34.73 per cent and 24.55 per cent of respondents had a low level of awareness towards different schemes for entrepreneurs.

Conclusion

The governments of Tamilnadu and India jointly launched a number of programs to support women who want to pursue entrepreneurial endeavors. Among the numerous programmes, the Rastriya Mahila Kosh, Udyogini, PMEGP, and Stree Shakti SGSY programmes are crucial to the growth of female entrepreneurs in the Pondicherry area. Unfortunately, a significant portion of female entrepreneurs' potential is still unrealized because of ignorance. As a result, the government must raise awareness among prospective female entrepreneurs through awareness campaigns, film slideshows, TV interviews, panel discussions, seminars, workshops, and symposiums, as well as other social media platforms.

Recommendation

The RBI and the Indian government run numerous programs aimed at encouraging entrepreneurship among a large portion of the population, particularly the impoverished. However, in order to guarantee that the disadvantaged individuals continue to benefit, these programs must be regularly monitored. Only about 32% of the respondents from the vulnerable part chose to use the additional services offered by the banks, despite the fact that the majority of them had bank accounts with

either public or private sector banks. It is vital to ascertain the cause of this in order to take the appropriate action to force them to utilize the services. The current research work makes it clear that respondents' lack of financial literacy with relation to banking goods and services is one of the main obstacles to financial inclusion. Better financial decisions that fit their needs can be secured by raising people's financial knowledge and assistance levels. Simultaneously, less expensive and more efficient alternatives must to be used, as this will eventually lead to higher individual savings.

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