



Achieving Gender Equality: Exploring Correlation Between Investment For Female Child In Government Scheme With Special Reference To Sukanya Samriddhi Yojanaⁱ

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ABSTRACT

Purpose: The objective of present study to find out the effect of central government scheme Sukanya Samriddhi Yojana in the investment on female child. The study approaches qualitative research using descriptive method.

Findings: we have to find out the 3 types of attitude prevailing in respondents attitude towards investment on female child with Sukanya Samriddhi Yojana. - Impartial approach, Financial comfort-ness , Financial backing

Practical Implications: The practical implications are about providing information about motivating factors , gender equality factors affecting the investment in Girl child . Government is promoting more number of scheme for development of female child, but the attitude of the people lies in these 3 factors- Impartial towards the development of female child ,Financial Comfort-ness ,Financial Backing, that makes the people to make the people in investment.

Originality After: initiating pilot study, the questionnaire is updated and revised with various variables and constructs and initiated with primary data collection method. The application of various statistical tools for measuring the relationship between the attitude of the female child and parents , guardians attitude about gender equality.

Paper Type: Empirical Research

Keywords: SSY , Female Child , Gender Equality

INTRODUCTION:

Gender equality stands as one of the fundamental principles of a just and equitable society. Disparities still exist despite notable progress made toward gender parity in a number of areas, most notably in terms of opportunities and resource availability. Governments all throughout the world have implemented a variety of programs and policies targeted at advancing gender equality and empowering women and girls because they understand how important it is to address these differences . Sukanya Samriddhi Yojana (SSY), an important government of India initiative, comes into focus when discussing financial inclusion and the empowerment of female children.

SSY was introduced as a component of the Beti Bachao, Beti Padhao initiative, with the goal of assisting girl children from birth to marriage in creating long-term savings and financial security. Parents or legal guardians may start an account in a female child's name under this program and contribute on a monthly basis to help with her future financial needs. The socio-economic standing of female children can be improved by SSY and related programs, but a careful analysis of the relationship between funding these programs and the more general objective of attaining gender equality is necessary. By examining the effects of funding female children through government initiatives with a particular emphasis on the Sukanya Samriddhi Yojana .This study aims to investigate this association. There are various reasons why investigating this association is essential. First off, it advances our knowledge of how well government initiatives to advance gender equality work, particularly

when they involve financial means. Secondly, it clarifies the socio-economic effects of investing in female children, both for the society as a whole and the individuals actively involved. Third, by offering insights into the difficulties and possibilities involved in bringing such plans into practice, it helps shape policy and program design for maximum impact. With reference to, Hemanta Mudoi (2022) a study on Government initiatives for gender equality and constitutional provisions in India. Rajkumar. A Gupta, et. al., (2023) conducted a study on analysis of Sukanya Samridhi Yojana. The objective of the study was to study the Sukanya Samridhi scheme concept and its benefits. This study uses data from other sources. The result showed that this scheme was a great savings option for parents or legal guardians of a girl child. The purpose of this study is to provide light on the relationship between government initiatives that support female children and the advancement of gender equality. The study examines into the awareness, strengths and weaknesses of the SSY scheme, its effectiveness in promoting the financial well-being of girl children and gender equality.

TRIGGER OF THE STUDY :

India's sex ratio in 2023, in rural areas is 1,020 females to 1,000 males .In urban areas is 985 females to 1,000 males. In Tamil Nadu as per 2023, Sex ratio is 99.611 male per 100 females .There are 38,393,000 or 38.4 million or 3.84 cr males and 38,543,000 or 38.5 million or 3.85 cr females in 2023. Due to attitude on financial burden many people still continue practice of female foeticide is common although it is illegal and ban in India . Many government schemes have been implemented to protect and reduce financial burden of female child. Government Schemes like "Beti Bachao – Beti Padhao". Our focus on Study is Sukanya Samridhi Yojana in correlation to gender equality.

RESEARCH GAP :

Investment is putting money into any kind of asset with aim of higher rate of return. Different modes of investments are saving or endowment plans, provident fund, mutual funds , crypto currencies , stocks , securities, real estate , post office savings schemes etc., but there are only few investment avenues for the female child. Saving investment in girl child are precedingly low in relation to gender equality .In this study, we throw light about financial investment with the correlation to Sukanya Samridhi Yojana and Gender equality .

OBJECTIVES OF THE STUDY :

1. To analyse impact of socio-demographic profile of respondent in choosing SSY scheme.
2. To analyse relation between gender equality and SSY scheme.
3. To identify the reasons for selecting SSY scheme and effects of gender equality.

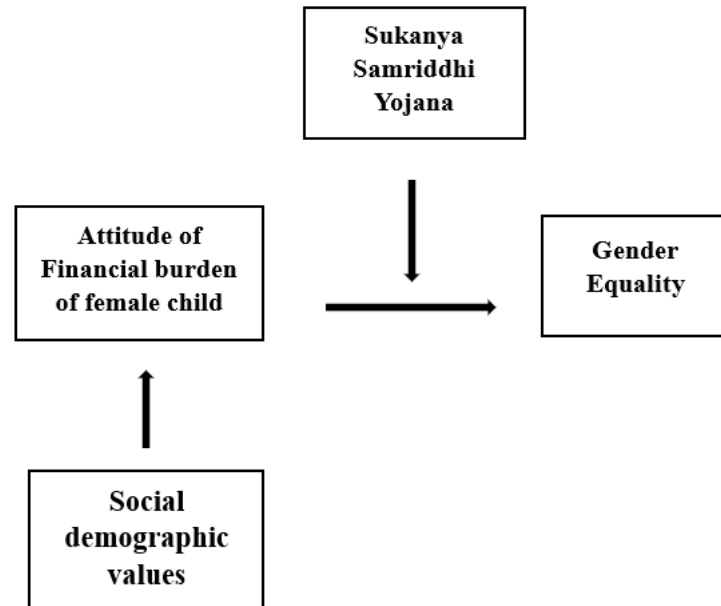
REVIEW OF LITERATURE:

Women empowerment is the primary cause for any national development, without women fullest growth cannot be achieved. **Dr . Pooja rani,2022** "Women Empowerment ; A Move for Change ",women empowerment consider as the power which inculcate the feeling of independence to take the decision and promoting the sense of self-worth .They ensure safety and security of all women , prevention of crime and violence against the women. They conclude the optimal growth of a family, society, nation and a sustainable planet. It has been reflected in improvement in achieving gender parity in educational attainment , as well as health and survival., **Ms. Bhawna Madhok, et. al., (2022)** examined a study on government initiatives in empowering women in India. The result found that women empowerment was one of the central issues in the process of achieving a country's sustainable development. Due to social responsibility to female child ,there is limited freedom and more chance of losing opportunities. **Dr . Vineet Bala 2022**, " Some Challenges in Gender Equality and Development: A Geographical Analysis", Women's improvement in economic growth and achievement in Sustainable Development Goals (SDGs). The significant opportunity with youth population, implement measure that ensure gender equality , poverty eradication, education and skills . They conclude the youth population in shaping the country and it is reflected in women's empowerment and gender equality. **Nisha Shukla (2022)**, "Role of Government Led Schemes In Empowering Women in India" examines how women gets equal opportunity throughout the country. But In rural areas women are not treated equally, so that Government of India have implemented schemes like RMSA , NSIGSE , SSY. The author concludes that a country can't truly develop if it doesn't educate its women. Education helps women become more aware, participate in politics, and secure their rights. **Gitashree Sharma et al (2022)** , " Beti Bachao Beti Parhao: An Indian government initiative to Promote gender equality", the Indian society is patriarchal and hierarchical, with men considered as superiors and women as second-class citizens in both the public and private spheres. It creates inequalities and hierarchies that harm women and girls, families, and entire nations. It is common to view women as the property of their male counterparts. **Dr . Yogesh Khandre et al , (2023)** , "Important Aspects Of the Sukanya Samridhi Yojana : A pathway to Women's Empowerment" , The practice of female infanticide in India, which has historically been linked to the dowry system and poverty, is a reflection of the belief held by society that girls are a financial burden. The Government of India has launched programs like the Sukanya Samridhi Yojana (SSY), which aims to finance girls' marriage and education costs, in order to solve this issue and promote gender parity. Launched in 2015 under the "Beti Bachao Beti Padhao" mission by Prime Minister Narendra Modi, SSY makes banking and savings services more accessible through post offices

and banks, hence promoting financial inclusion. This program empowers women and encourages inclusive development by permitting withdrawals for a variety of reasons, supporting economic growth and poverty reduction in addition to encouraging equality in marriage, health, and education. **Namreen Asif V. A (2023)** undertaken a study on a comparison of the Mahila Samman savings certificate with other small savings schemes for the empowerment of women in India. **Dr. Anbu Arumugam, in (2019)**, "National Institute for Transforming India (NITI) Aayog and Achieving Gender Equality in the Sustainable Development Framework by the year 2030", focuses about the 2030 Agenda for Sustainable Development's framework for advancing gender equality is examined in the literature study along with the function of the National Institute for Transforming India (NITI) Aayog. It investigates the differences in Indian women's participation in the workforce, political representation, enrolment in education, and literacy rates. The evaluation underscores the importance of NITI Aayog in tackling gender gaps and its potential influence as the lead agency for implementing the Sustainable Development Goals (SDGs) in India. **Venkatachalam. V, et. al., (2016)** a study on account holder's satisfaction towards Sukanya Samriddhi account of postal department. The results showed that the researcher identified that awareness level and satisfaction level of the Sukanya Samriddhi account holders. **Dr. Dajinder Kaur et al , in 2019 "Declining Sex Ratio in India: Reasons of Gender Gap and Need for Policy Reforms"**, examines the literature study how essential gender composition is for census statistics, especially for the sex ratio which shows how many women there are for every 1000 men. This downward tendency puts cultural, socioeconomic, and ethical systems at jeopardy and raises questions about the poor standing of women in society. This study analyses previous studies on gender ratios, the declining proportion of female children, prenatal sex selection, and related topics. They conclude to explain the causes of this discrepancy and the downward trend while promoting changes in legislation and their successful implementation. Interest rate that encouraged investors to invest in Sukanya Samridhi Yojana, **Divya Baburaj (2019)** examined a study on an analysis of satisfaction towards Sukanya Samriddhi Yojana. The findings concluded that with a steady and higher interest rate this scheme was sure to attract more savers. **R. Selvakumar, et. al., (2019)** evolution of Sukanya Samriddhi yojana in India. The findings concluded that this scheme also plays a role in economic development of the country by giving importance to girl child by promoting the educational opportunities for them. **Dr. U. Vani, et. al., (2019)** conducted a study on customer preference towards Sukanya Samridhi. The study concluded that the intent of the scheme was quite noble and would certainly provide a lot of financial independence to the girl child as well as their parents and guardians. **Aathira, et.al., (2019)** a study on Sukanya Samriddhi yojana its awareness and effectiveness. The findings resulted that government should focus on these schemes and that would help in increasing the investments. **B. Prashanthi, et. al., (2019)** a study on the extent of awareness and utilization of the selected central government schemes by the women. The study concluded that majority of the respondents had awareness about government schemes by the women. **Ingrid Jorgensen, et. al., (2020)** gender – related differences in investment decisions – through the lens of equity crowdfunding. The campaign level allows them to include cross section individual -level data. The results showed that growth of crowdfunding platforms would be interesting to follow the further development of alternative financing sources. **Mohammed Ayub. A (2021)** a study on gender equality in the IT sector. The findings concluded that there exists a slight degree of gender inequality in the workplace, not a big difference but small difference which can be sorted out. **S. M. Sale, et. al., (2021)** undertaken a study of awareness of Sukanya Samridhi Yojana special reference to Aurangabad city. The study resulted that bank deposits score number one routes among various avenues for investing. **Hemanta Mudoi (2022)** analysed a study on government initiatives for gender equality and constitutional provisions in India. The findings revealed that women play a key role in the socio – economic progress of any society. **M. Deepikasri, et. al., (2022)** undertaken a study on performance assessment of SSY at post office. The study resulted that the goal of the plan was to give a girl child's guardians and parents financial freedom. **AP. Christy Epsi (2022)** undertaken a study on an empirical study on gender differences in parental investment with special reference to education of their children. The study concluded that there was no wide gap between men and women in education and learning opportunities. **Gourav Kumar & Prof. Madha Tyagi (2022)** undertaken a study on awareness of Sukanya Samriddhi yojana. The findings concluded that the awareness of Sukanya Samriddhi yojana was the highest among the people whose education level was high. **Rajroop Singh chahal (2023)** a study on government initiatives to improve gender equality in India. The result revealed that throughout the past ten years, India's gender equality situation had improved. The findings concluded that modern women want to put more of an emphasis on their financial planning so they could live independently. **Rajkumar. A Gupta, et. al., (2023)** conducted a study on analysis of Sukanya Samriddhi Yojana. The result showed that this scheme was a great savings option for parents or legal guardians of a girl child.

Research methodology:

In this study we have approached quantitative descriptive design to examine the gender equality within Larsen & Toubro, following quota sampling for our study. We have chosen 66 sampling units from the Larsen & Turbo company. Out of which girl child proportion is low in the company, this research is gender based.

RESEARCH MODEL:**DEMOGRAPHIC ANALYSIS:**

Demographic values	Parameters	No, of Frequencies	Percentage
Gender	Male	45	68.2
	Female	21	31.8
			100.0
Age	20-30	53	80.3
	40-50	13	19.7
			100.0
Location	Rural	6	9.1
	Semi urban	16	24.2
	Urban	44	66.7
			100.0
Income	Less than 5,000rs	26	39.4
	5,000-10,000rs	3	4.5
	10,000-15,000rs	37	56.1
			100.0
Marital Status	Single	43	66.2
	Married	22	33.8
			100.0
Type of family	Nuclear family	43	64.2
	Joint family	22	32.8
			100.0
Children	1	26	40.0
	2	29	44.6
	More than 3	10	15.4
			100.0
Girl Child	Yes	71`9	64.2
	No	28.1	32.8
			100.0
No. Of Girl Child	1	53	82.8
	2	7	10.9
	More than 2	4	6.3
			100.0

HYPOTHESIS TESTED :

H1: There is a relationship between socio demographic values with their attitude about the financial investment on female child.

H2: There is a relationship between attitude of investment in female child and gender.

H3: There is a relationship between Sukanya Samriddhi Yojana for Equality.

H4: There is a moderating relationship between attitude with SSY and achieving gender equality.

ANALYSIS AND FINDINGS:

Reliability Statistics

Cronbach's Alpha	N of Items
.871	24

Test Applied	Hypothesis Tested	P value	Result
H-test	The relationship between ssy and gender equality with age.	.65	Null hypothesis is rejected. Researcher's hypothesis is accepted.
H-test	The relationship between contribution to gender equality and age	0.496	Null hypothesis is accepted
H-test	The relationship between government incentives and income	0.200	Null hypothesis is accepted
H-test	The relationship between ssy provides financial support and income	0.053	Null hypothesis is accepted
H-test	The relationship between tax benefits and occupation	0.006	Null hypothesis is accepted
H-test	The relationship between rating of ssy scheme and occupation	0.112	Null hypothesis is accepted.
U-test	Ther is a relationship between Government schemes and occupation	0.00	Null hypothesis is accepted.
U-TEST	Ther is a relationship between ssy contribution to gender equality and gender	0.024	Null hypothesis is accepted .

Regression:

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.957 ^a	.916	.912	.405	2.205

a. Predictors: (Constant), IMPROVING SOCIO ECONOMIC STATUS OF GIRL, EQUAL EDUCATIONAL OPPORTUNITIES, EMPOWERING GIRL CHILDREN FINANCIALLY

b. Dependent Variable: SSY PROVIDES FINANCIAL SUPPORT TO GIRL CHILD

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	109.432	3	36.477	222.187	.000 ^b
Residual	10.015	61	.164		
Total	119.446	64			

a. Dependent Variable: SSY PROVIDES FINANCIAL SUPPORT TO GIRL CHILD

b. Predictors: (Constant), IMPROVING SOCIO ECONOMIC STATUS OF GIRL, EQUAL EDUCATIONAL OPPORTUNITIES, EMPOWERING GIRL CHILDREN FINANCIALLY

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.260	.109		2.380	.020
1 EMPOWERING GIRL CHILDREN FINANCIALLY	.832	.163	.852	5.098	.000
EQUAL EDUCATIONAL OPPORTUNITIES	.078	.134	.081	.581	.563
IMPROVING SOCIO ECONOMIC STATUS OF GIRL	.027	.093	.029	.290	.772

a. Dependent Variable: SSY PROVIDES FINANCIAL SUPPORT TO GIRL CHILD

In this regression analysis , to the analyse the relationship between gender equality and SSY scheme. We have taken educational opportunities for girl child and improving socio economic status of group and empowering female child financially . These 3 are the independent variable . The dependent variable is SSY provides financial support to girl child .

In the model summary R value is 0.957 which indicates strong positive correlation. R^2 value is 91.6% that independent variable influence the variable of the dependent variable. Here F value is 222.187 which is significant. So, the model fit is for the regression analysis. In the coefficient empowering the girl child financially which is significant having the influencing relationship with the dependent variable. So, government providing SSY scheme to provide the financial support to the girl child. Here the empowering girl child is the Hypothesis is accepted.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.958 ^a	.917	.914	.400	2.204

a. Predictors: (Constant), FEAR OF FINANCIAL BURDEN, TAX BENEFITS

b. Dependent Variable: SSY PROVIDES FINANCIAL SUPPORT TO GIRL CHILD

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	109.523	2	54.762	342.152	.000 ^b
Residual	9.923	62	.160		
Total	119.446	64			

a. Dependent Variable: SSY PROVIDES FINANCIAL SUPPORT TO GIRL CHILD

b. Predictors: (Constant), FEAR OF FINANCIAL BURDEN, TAX BENEFITS

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.079	.199		.399	.691
1 TAX BENEFITS	.052	.052	.039	1.003	.320
FEAR OF FINANCIAL BURDEN	.947	.038	.970	25.033	.000

a. Dependent Variable: SSY PROVIDES FINANCIAL SUPPORT TO GIRL CHILD

Cluster analysis:

Final Cluster Centres

	Cluster		
	1	2	3
I AM AWARE OF SUKANYA SAMRIDHI YOJANA	1	1	1
SOURCE OF FIRST INFORMATION TO KNOW ABOUT THE SSY SCHEME	2	3	3
HOW DO YOU THINK SSY CONTRIBUTION TO GENDER EQUALITY	2	2	2
HAVE YOU OR YOUR FAMILY INVESTED IN SSY	2	2	2
IF YES WHAT MOTIVATED THE INVESTMENT	2	3	2
SATISFIED WITH SSY ACC	2	3	3
DO YOU SEE A CORRELATION BETWEEN INVESTING IN SSY AND PROMOTING GENDER EQUALITY	2	3	2
FINANCIAL TOOLS ARE COMPLEMENTED SSY IN ACHIEVING GENDER EQUALITY	2	3	2
THE SSY SCHEME HELPS IN GENDER EQUALITY IN TERMS OF OPPORTUNITIES FOR GIRLS AND WOMEN	3	4	1
THE SSY SCHEME IMPACTED THE FINANCIAL WELL BEING OF ENROLLED GIRL CHILD	2	3	2
SSY HELP IN PROMOTING FINANCIAL INDEPENDENCE AMONG GIRLS AND WOMEN	1	3	2
SSY SCHEME CONTRIBUTE TO PROMOTING FINANCIAL INCLUSION IN INDIA	2	3	2
HOW WOULD YOU RATE THE SSY SCHEME CONTRIBUTION TO WOMEN'S FINANCIAL EMPOWERMENT ON SCALE FROM 1 TO 5 WITH 1 BEING LOW AND 5 BEING HIGH	4	4	3
GOVERNMENT INCENTIVES	2	3	3
TAX BENEFITS	2	3	3
SSY PROVIDES FINANCIAL SUPPORT TO GIRL CHILD	4	4	2
DUE RECOGNITION GIRL CHILD IS EQUALLY TREATED	2	3	3
GOVT SCHEMES ARE GIVEN ARE SAFE AND SECURED	4	4	1

Cluster 1-Imparital, the people want to show the unbiased towards their female child development , they want make investment in Sukanya Samridhi Yojana to avoid biased between male and female child .Normally, the development of the female child viewed as the financial burden for the parents. With this saving's scheme Sukanya Samridhi Yojana , people wants to reduce their biasedness towards female child and want to promote their equal growth opportunity for both male and female child .

Cluster 2-Financial Comfort ,with investment of Sukanya Samridhi Yojana the parents and guardians of girl child feel financial comfort-ness, with some of investment of sum of investment made for the marriage of the female child as well as the education. That makes the investors to relieve from the financial burden.

Cluster 3-Financial Backing , so the people making investment in Sukanya Samridhi Yojana as a financial backup support for the female child . Normally upcoming of the female child improves more amount of money needed for development , education, marriage . With this central government scheme , people have financial support for developing their female child .

FINDINGS AND CONCLUSION:

Gender equality includes that Individuals, regardless of their gender, enjoy equal rights, opportunities . It strives to assure that both men and women have identical access to resources, privileges, and opportunities through all aspects of life. The correlation between a girl child's education and marriage is remarkably influenced by the Sukanya Samriddhi Yojana (SSY). The scheme, designed to secure the financial future of the girl child, involves strategic investments that can positively impact both education and marriage .

The Sukanya Samriddhi Yojana is a government savings scheme created with the intention to benefit girl child under the initiative called "Beti Bachao – Beti Padhao". The Sukanya Samriddhi Yojana contributes consider to gender equality by promoting positive changes in the financial background for female child. By providing a financial opportunity with competitive interest rates and tax benefits, the SSY enables families to invest in their daughters' future . with special reference to **Rajroop Singh chahal (2023)** examined a study on government initiatives to improve gender equality in India. The result revealed that throughout the past ten years, India's gender equality situation had improved.

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