



ANALYZE THE PRESENT STATUS OF COTTAGE INDUSTRY, ANALYZING THEIR CONTRIBUTION TO GDP, EMPLOYMENT POTENTIAL AND THEIR ROLE IN ECONOMIC DEVELOPMENT

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ABSTRACT

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Both developed and developing nations owe a great deal to the success of their small and medium-sized businesses (SMEs). These economic spheres are essential to India's progress. The expansion of these companies has helped boost the economy. Manufacturing contributes around forty-five percent of GDP and over forty percent of export income. The term "economic development" is often used to describe the process of improving a region's quality of living and economic health via means of both quantitative and qualitative improvements to the economy. The importance of the cottage industry to national economic growth is the subject of this essay.

KEYWORDS: Cottage Industry, Economic Development, SMEs, GDP

I. INTRODUCTION

To put it simply, a cottage industry is a home-based manufacturing business. The contribution of cottage industries to the Indian economy is significant. Cottage industries are essential to the growth of a local economy because they provide jobs, boost incomes, help spread regional traditions by disseminating distinctive handmade goods, and provide autonomy to business owners and employees. The textile, handicraft, and handloom industries all benefit from this market. Many households can afford to launch their cottage industry businesses because they require so little in the way of initial investment and ongoing support. However, because of the lower capital investment, these industries rely on low-quality, outdated equipment to get the job done. As a result, production time and unit costs may increase. This is because more

giant corporations that employ cutting-edge Technology and streamlined production methods pose a threat to cottage industries.

Despite this, a wide variety of home-based businesses are still going strong. Cottage industry manufacturers have built a name for themselves and a reputation for producing high-quality goods. Additionally, some cottage industry products, like the Banarasi saree, a popular cottage industry product in Varanasi, maybe more exquisite than those made by machines and similar modern Technology. The result is sustained demand, which fuels the sector's expansion.

As of 2020, roughly 65% of India's population resided in rural areas, and most of those people were economically disadvantaged. Their income comes mainly from cottage industries. Many people in India

can escape poverty thanks to the success of these industries. India's ability to export goods is boosted by its cottage industry sector. For these reasons, the cottage industry is often considered India's lifeblood.

Here are some goals that back it up:

- (i) We need to figure out which sector is vital to the economy,
- (ii) We need to learn more about the challenges facing cottage enterprises.
- (iii) To theorize the impact of the cottage industry on economic growth and put those hypotheses to the test
- (iv) To propose some policy changes to address these issues.

II. LITERATURE REVIEW

Researchers Yadav et al. (2021b) [1] looked into the state of Uttar Pradesh and found that the MSME sector, of which handicrafts are a part, saw a staggering income loss of more than 70%. Demonetization in 2016 proclaimed by the Union Government caused a total collapse of working capital and cash flow in the micro, small, and medium company sectors in recent years; just as recovery was beginning to form, COVID-19 exacerbated the situation (Yadav et al., 2021a, p. 2) [2].

(Isanto & Hadi, 2020) [3] Academics, researchers, and students may raise the income of workers and artisans in the handicraft industries by learning the worth and potential of craft in terms of marketing economics and supply techniques, as noted by professionals in the field. The results demonstrate a significant difference between the control and experimental groups regarding the value and quality of the learners' handiwork (Yadav et al., 2022).[4].

According to Bhat's research (2020) [5], Jammu and Kashmir have taken the path of industrialization to overcome economic backwardness by developing a small-scale manufacturing sector. Notwithstanding the current political upheaval in Jammu and Kashmir, small-scale enterprises remain crucial to the state's economic growth and rehabilitation.

Despite its scale, scope, and breadth, the MSME sector is vulnerable and may soon become unstable and unviable, particularly when confronted with external shocks. Small firms (those with ten or fewer workers) and startups (those with less than five years of experience) are particularly at risk (Liu and Parilla, 2020) [6]. As their access to capital is more constrained, and their reliance on consumer spending makes them more vulnerable, small firms often take the most hit during economic downturns like the one saw in Covid-19. Because of this, fewer people will patronize these establishments and fewer opportunities to make new

friends (Liu and Parilla, 2020) [6]. The resurgence of MSMEs is hampered by more than just a lack of capital.

Mahratta Chamber of Trade, Industry, and Agriculture (MCCIA) found that most MSMEs only operate at 20% capacity due to a lack of available labour and supply chain disruptions. Covid-19 has hurt small enterprises worldwide, including in the United States. The National Federation of Independent Business (USA) found that 92% of small businesses had felt a negative impact from the pandemic (Lake, 2020) [7].

Case study of cottage business in Pulwama District's Nikkas hamlet (Neelofar et al., 2019) [8]. Its stated purpose is to demonstrate how a cottage business may help to empower women, and it does so by describing the economic situation of these women and suggesting ways to improve it. The cottage industry not only creates employment opportunities for women but also gives them economic independence from their male counterparts. According to the available information, several types of cottage industry crafts provide a venue for women to achieve economic parity with their male contemporaries. Ladies cope with domestic issues just as well as men do. It does more than make them better people economically and socially; it also forges a link of mutual interdependence and shared accountability among them.

Yogesh C. Joshi and Kaushal Kishore (2018) [9] showed that although many MSMEs already engage in energy-saving practices, many more units might benefit from adopting the Data Collecting approach.

According to an analysis by Nihar Ranjan Jena and Lina R Thatte (2018) [10], disparities in MSME performance across states can be traced back to variations in enabling factors such as access to a skilled labour force, the quality of economic infrastructure, and the uniformity of regulations at the federal level.

We observed that Maharashtra performed best in the MSME sector, followed by Gujarat, Tamil Nadu, Andhra Pradesh, Uttar Pradesh, West Bengal, and Kerala. These results are based on the size of the GSDP and the density of MSME clusters, among other factors.

According to the study by Papiya Manna and Dr Tapas Mistri (2017) [11], the number of micro, small, and medium-sized enterprises (MSMEs) and their combined contribution to national or state GDP is on the rise. An upward trend with occasional volatility was seen in the data.

III.METHODOLOGY

All of the information in this study comes from secondary sources. Books, journals, RBI Bulletins,

theses, and websites were consulted to compile the secondary data.

IV. FEATURES OF COTTAGE INDUSTRIES

A cottage industry is a small home-based business run by the owner and their family. Some features of such businesses are given below.

- **Home-Based:** Cottage industry businesses generally operate from the owner's home, without any separate office or factory. This is mainly due to the low availability of resources at the owner's disposal while setting up the business. This work-from-home model helps reduce costs by saving on rent and increasing the flexibility to work.
- **Low Cost:** The cost required for starting a cottage industry unit is low. Such businesses use simple tools and conventional means of production involving significant human labour. This also helps in keeping the costs of operations low.
- **Involvement of Family Members:** Cottage industries are generally run by the owner's family members; On the other hand, small-scale businesses may hire workers. This is a significant difference between the two types of businesses. Cottage industry businesses may be run as a Hindu Undivided Family (HUF) where all the family members have a stake in the business. A home-based business allows flexible schedules for family members as they may work on the production, do some household chores and then continue with the business work. Outside workers may or may not be hired, depending on the scale on which the business is being run. This also helps in keeping the money in the family.
- **Cater to Local Markets:** Cottage industries, being small, generally cater to the local or regional markets. Given the significant time and resources needed to produce a single unit, production is limited. Additionally, many business owners are reluctant to make the efforts needed to market their products outside their local territory and thus do not need to develop complex supply chains. However, this is changing. Many cottage industries are exporting their products and serving global markets. The increasing internet and social media use is helping improve marketing and expand product reach. Many cottage industry businesses now boast a global customer base.
- **Low Technology Usage:** Cottage industries are known for handmade goods. The use of Technology among cottage industries is limited. Also, the Technology used is generally indigenous and may need to be updated. Overall, cottage industries are labour-driven. The government is encouraging cottage industries to increase the usage of Technology as it reduces cost and increases

efficiency. As part of this, the government has announced multiple schemes to provide cottage industries with easier access to loans; training on entrepreneurship, marketing and other fields of business; subsidies and so on.

- **Skilled Labour:** The goods produced by cottage industries require skilled labour and a high level of specialization. Many products and designs created by these industries are highly complex and thus may need to be more complex to produce using machines. Skilled people teach their children and other unskilled family members. Thus, the skills and business are passed from generation to generation, making the cottage industry a tradition in the family. This essential factor helps keep many cottage industries alive in the face of cut-throat competition from cheaper products.
- **Self-Help Groups:** Self-Help Groups (SHGs) are groups of a few women with similar socio-economic backgrounds. SHGs also operate cottage industries. Some general businesses run by SHGs are Sarvodaya Women Entrepreneurs Cottage Industries and Lijjat Papad. SHGs provide training to members and even help them during economic difficulties. This helps create a sense of unity and purpose in the group. This type of women's entrepreneurship has created employment opportunities among women, boosting the income levels of families. Cottage industries have, thus, given economic freedom to the women in these groups.

V. GOVERNMENT INITIATIVES

Cottage industries are crucial to the Indian economy. Encouraging people to start cottage industries will benefit the entire nation. To help these industries grow, it is necessary to help them improve their efficiency and competitive advantage, among other things. Accordingly, the government has launched several initiatives. Some of the initiatives are mentioned below.

- **One District, One Product:** The One District, One Product (ODOP) initiative was launched to incentivize districts to unlock their potential, create employment opportunities and boost overall socio-cultural and economic growth. Under this, at least one product from each district would be selected based on broad criteria, including recognisability of the district with the ODOP product, many workers involved in creating that product, marketing linkages and ODOP processing infrastructure in the district. Firms producing the product are provided with help in the form of subsidies, capital funding, marketing and branding support, entrepreneur training and so on. Some popular products selected under the scheme are soft toys from Jhansi, Uttar Pradesh (UP);

handicraft items from Gorakhpur, UP; millets from Thane, Maharashtra; and Kashmiri lal mirch from Kulgam, Jammu and Kashmir. Currently, 106 products have been selected across 103 districts in 27 states. The ODOP team is trying to identify new products across all districts in India.

- Khadi and Village Industries Commission (KVIC): The KVIC aims to develop khadi and village industries to generate employment opportunities. It coordinates with other agencies for rural development. Its functions include creating a reserve of raw materials and supplying them to producers, setting up shared service facilities to process these raw materials, helping with the marketing of KVI goods, and training artisans working in these industries. The KVIC also partner with marketing firms to increase sales and promote the marketing of goods such industries sell. One of the objectives of the KVIC is to promote research on the equipment used and production techniques. The KVIC must also assist individuals and industries by guiding them through the supply of prototypes and designs and providing other technical information. The commission must also ensure quality control and set standards to ensure the products are of good quality.
- Khadi is a fabric made from cotton but may include wool or silk. The fabric stays warm in winter and cool in summer. Khadi played an essential role in India's independence movement. When cheap foreign garments flooded Indian markets during the British Raj, Mahatma Gandhi started an organization to encourage handloom weaving, marking the birth of the Khadi movement. He spun with a charkha, a spinning wheel for producing the khadi cloth; he also encouraged people to be self-reliant and urged them to boycott foreign-made clothes. Today, the Indian government also encourages Indians to wear khadi clothes and be self-reliant.

| Product Name | Loan upto |
|--------------|---|
| Shishu | Up to Rs. 50,000 (US\$ 655.7) |
| Kishor | Above Rs. 50,000 (US\$ 655.7) and up to Rs. 5 lakhs (US\$ 6,557.4) |
| Tarun | Above Rs. 5 lakh (US\$ 6,557.3) and up to Rs. 10 lakh (US\$ 13,114.8) |

MUDRA loan is granted for multiple purposes, including the following (among others):

- To buy transport vehicles such as auto rickshaws, tractors, power tillers and two-wheelers for commercial purposes
- To undertake social and personal service activities (repair shops, gymnasium, boutiques and medicine shops)
- To manufacture food products such as jelly, pickle, and sweet; and set up cold storages and small service food stalls

- Districts as Export Hubs Scheme: This scheme enables farmers and MSM Es to benefit from exports and international markets and increase focus on self-sufficiency, led by district-led export growth. This will improve district investments to enhance manufacturing capabilities, promote innovation and growth, and increase exports. Products with export potential from districts are identified, and plans are made to boost export. Products may include goods or services. Committees such as the District Export Promotion Committees (DEPCs) are created at the district level, and the State Export Promotion Committees (SEPCs) at the state level. The DEPC organizes a plan and identifies products with export potential. The plan may include necessary policy reforms, supporting local industry and identifying bottlenecks and other issues in meeting the target. The scheme aims to ensure double-digit growth in exports from 500 districts over the next three to five years.
- Pradhan Mantri Mudra Yojana (PMMY): Under the PMMY scheme, a non-banking financial company (NBFC) was incorporated under the name Micro Units Development and Refinance Agency Ltd (MUDRA). MUDRA aims to promote and help MSMEs in India by providing credit to non-farm and non-corporate MSMEs. Under this scheme, MSMEs can approach commercial banks, small finance banks, regional rural banks, NBFC and microfinance institutions or even apply online on the portal; the loans disbursed are classified as MUDRA loans. Depending on the funding requirements and size of the MSMEs, three categories of loans were formulated, as listed below.

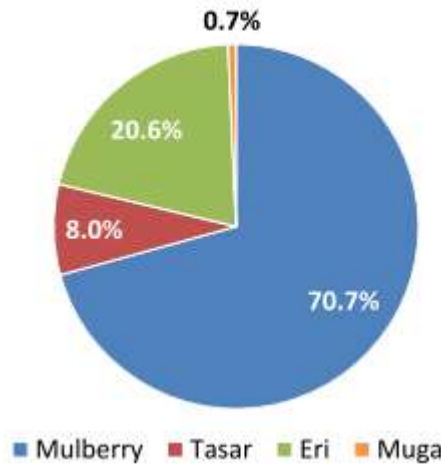
- To start micro units (under Equipment Finance Scheme)
- To undertake activities related to agriculture (beekeeping, poultry, dairy and agribusiness centres)
- To set up kirana shops, other small shops, grocery stores, etc. (under working capital loans).

VI. POPULAR PRODUCTS PRODUCED BY THE INDIAN COTTAGE INDUSTRY

India is a land of art and culture which are highly influenced by the diverse mix of population, various invasions, trade, and globalization. Products from India's cottage industry reflect varied art and culture. The cottage industry produces various types of goods. These include fabrics such as khadi, muslin, silk and cotton; precious items such as idols, jewellery, statues

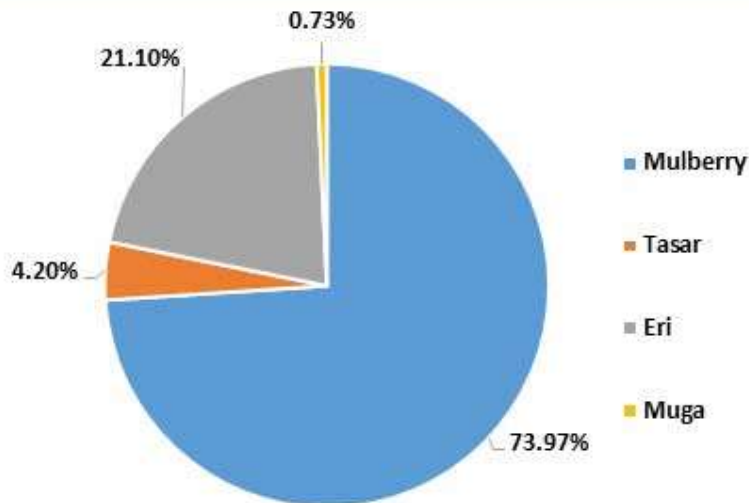
and gems; and food items such as oils, honey and spices. These products have significant global demand, which explains their high contribution to exports. In India, websites such as cottage emporium and HHEC promote artistic cottage industry products such as paintings, sarees, mugs, pottery, toys and carpets. Some of the well-known products produced by the cottage industry are given below.

Production Share of Silk Varieties



Source: Wikipedia

Share of silk-type in India's total silk production (2021-22)



Source: Central Silk Board of India

Performance of Sericulture Sector

| Particulars | 2018-2019 | 2019-2020 | 2020-2021 | 2021-2022 | 2022-2023 April-Dec |
|-----------------------------------|-----------|-----------|-----------|-----------|------------------------|
| Mulberry Plantation (Lakh ha.) | 2.30 | 2.39 | 2.38 | 2.42 | 2.55 |
| Raw Silk Production | | | | | |
| Mulberry (Bivoltine) | 6989 | 7009 | 6783 | 7941 | 6362 |
| Mulberry (Cross breed) | 18358 | 18230 | 17113 | 17877 | 13756 |
| Sub-Total (Mulberry) | 25345 | 25239 | 23896 | 25818 | 20118 |
| Tasar | 2981 | 3136 | 2689 | 1466 | 1070 |
| Eri | 6910 | 7204 | 6946 | 7364 | 6329 |
| Muga | 233 | 241 | 239 | 255 | 227 |
| Sub-Total (Vanya) | 10124 | 10581 | 9874 | 9085 | 7626 |
| Grand Total | 35468 | 35820 | 33770 | 34903 | 27744 |

Source: Compiled at CSB (Central Silk Board) from the data recovered from DUS

Source: Wikipedia

Raw Silk Production

Raw Silk Imports

| Year | Quantity (MT) | Value (Rs. in Crores) |
|-------------------------|---------------|-----------------------|
| 2018-19 | 2785 | 1041.35 |
| 2019-20 | 3315 | 1149.32 |
| 2020-21 | 1804 | 570.56 |
| 2021-22 | 1978 | 819.68 |
| 2022-23 (April-Nov) (P) | 2962 | 1299.46 |

Source: DGCIS, Kolkata P: Provisional

Source: Wikipedia

Exports (Rs. in Crores)

| Items | 2018-19 | 2019-20 | 2020-21 | 2021-22 | 2022-23 (April-Nov (P)) |
|---------------------------|---------|---------|---------|---------|----------------------------|
| Natural Silk Yarn | 24.72 | 16.77 | 29.37 | 52.62 | 29.10 |
| Silk Fabrics and made ups | 1022.43 | 982.91 | 729.50 | 837.41 | 377.47 |
| Ready made Garments | 742.27 | 504.23 | 449.56 | 671.13 | 474.62 |
| Silk Carpet | 113.08 | 143.43 | 107.56 | 79.12 | 246.93 |
| Silk Waste | 129.38 | 98.31 | 150.61 | 208.67 | 118.28 |
| Total | 2031.88 | 1745.65 | 1466.60 | 1848.96 | 1246.40 |

Source: Compiled from the statistics of DGCIS, Kolkata;

P: Provisional

Source: Wikipedia

The CSB has a chain of Basic Seed Farms supplying basic seeds to the States.

The table below indicates the total quantity of seed production during the year 2020-21 to 2022-23 (Up to December, 2022)

| Particulars | 2020-21 | | 2021-22 | | 2022-23 (upto Dec, 2022) | |
|-------------|---------|-------------|---------|-------------|--------------------------|-------------|
| | Target | Achievement | Target | Achievement | Target | Achievement |
| Mulberry | 410.00 | 356.18 | 400.00 | 329.74 | 425.00 | 236.26* |
| Tasar | 52.77 | 47.37 | 51.40 | 47.46 | 46.23 | 32.21 |
| Oak Tasar | 0.576 | 0.50 | 0.138 | 0.053 | 0.10 | 0.02 |
| Muga | 5.86 | 5.72 | 6.463 | 6.20 | 6.59 | 6.04 |
| Eri | 6.00 | 6.48 | 6.00 | 6.45 | 6.20 | 6.37 |
| Total | 475.206 | 416.25 | 464.001 | 389.903 | 484.12 | 280.90 |

*Tentative

Silk is a luxurious fabric that is also very durable, has a smooth hand, is highly absorbent, and does not weigh a ton. It is the "Queen of Textiles" because of these qualities. India is the only nation in the world to produce all five commercial varieties of silk—Mulberry, Oak Tasar, Tropical Tasar, Muga, and Eri—and its silk trade goes back to the 15th century. According to the government-backed encyclopedia project Vikaspedia, 87 lakh persons in the country's semi-urban and rural regions are employed by the sector. The majority of them come from lower-income backgrounds. India has become the world's second-biggest producer of silk because of its thriving cultural market and wide selection of silk clothing.

Karnataka, Andhra Pradesh, West Bengal, Assam, Tamil Nadu, and Jharkhand are all home to thriving mulberry sericulture communities. Almost 18% of India's silk comes from the region of Northeast India, which is also responsible for manufacturing four of the five silk kinds (Mulberry, Oak Tasar, Eri, and Muga). In 2020-21, Mulberry silk accounted for 70.7% of all silk production. Over 33,739 metric tons (MT) of raw silk were produced, and exports brought in about Rs. 1,419 crores (\$186.1 MM) in revenue. Baluchari Saree from West Bengal, Arani Silk from Tamil Nadu, Kancheepuram Silk from Tamil Nadu, Mysore Silk from Karnataka, and Chanderi Fabric from Madhya Pradesh are just a few examples of the many types of silk and silk textiles produced in India.

- Handicrafts: Handicrafts are crucial to India's economy as they are a significant employment generator and a large contributor to exports. The sector is highly fragmented, with over 67,000 exporters and over 70 lakh artisans promoting the art and culture of India across the world. Handicrafts include woodware, art metalware, crocheted and embroidered goods, scarves, handprinted textiles and imitation jewellery. Handicraft exports stood at US\$1.6 billion in April-August 2021, compared to US\$ 3.3 billion in FY21. The top importing countries are the US, the UK, the UAE, Germany and France.



- Handlooms: The handloom industry features various designs, highlighting a rich and diverse history and culture; multiple techniques manufacture these designs. The design and weave also depend on the place where it is produced and the climate of that location. The fabrics are worked over to produce complex, intricate designs and delicate embroidery. Per a paper published by the FICCI Ladies Organisation (FICCI FLO), the industry employs nearly 4.3 million people. Most employees are from lower-income families and rural and semi-urban areas; nearly 77% are women.
- The industry is known for its unique designs. The trend is to mix old designs with newer techniques to create new products. The industry has nearly 2.4 million looms of diverse designs, which suggests a large production capacity. This explains that approximately 15% of India's cloth production comes from the handloom industry. Production of hand-woven fabric in India constitutes nearly 95% of global hand-woven production.



VII.DISCUSSION

Significant problems and drawbacks of working circumstances in the research area are highlighted. The owners of the industry and the workers in the study area must work together to solve the existing problems.

The following are the researcher's main concerns. More understanding, instruction, raw supplies, and sales channels must be needed. Cottage and micro handicraft sector owners, NGOs, and the government in the study region need to work together to address these issues. Both domestically and internationally, the demand for handmade goods is quite strong. These days, handmade goods are highly sought after and widely used. Products from the micro, cottage, and handicraft industries play an essential part in the economies of developing nations and are in high demand elsewhere. Nearly 4% of India's total domestic revenue comes from the export earnings of its rural micro, cottage, and handicraft industries.

VIII.CONCLUSION

The cottage sector of the Indian economy is substantial. It is a big reason why the US economy is booming right now. It drives the economy by providing jobs, goods, and services. Helping and nurturing this industry is essential, but more is needed. Government and private sector collaboration are essential to developing effective technological solutions. It is crucial that funding be provided to keep up with these technological developments as investment demand rises. The government must outline a comprehensive plan to assist this industry in adjusting to the changing economic environment and expanding beyond the current pace of GDP development. This industry must take the initiative to solve this problem.

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