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Editorial Message

This gives me immense pleasure to present before you "International Journal of Applied Marketing and Management (IJAMM)", a journal published by MIET Business School Volume 5 Issue 1&2 2020. IJAMM provides an opportunity to plunge into the advancement of the fast-growing field of research in marketing, social science & management.

The aim of IJAMM is to be a leading international journal and includes current knowledge, rich, and original contributions- research papers, reviews, case studies and reviews from corporates. With the international editorial board, the journal tries to provide the primary forum for improvement and propagation of scientific knowledge.

The first paper "India's Population - 'Bulging at its Seams?': A Learning Perspective" aims to highlight merits and demerits of India's burgeoning population have created more than a flutter in the lives of many an economist, yet interest never seems to peter out. By the end of 2020, 'the average age of an Indian will be 29 years, compared to 37 for China and 48 for Japan'. At the end of the paper author conclude our study with preeminent conclusion India ranked pretty high in GDP (especially in terms of Purchasing Power Parity) – thereby qualifying to be counted as one of the world's biggest economies, in 2019, India, deals with extremes that range from delightful to excruciating. A country juxtaposed with mysteries spread over centuries, demographic dividend offers a formidable contradiction, indeed. The author Rajib Dutta emphasis on the labour force, upswing in fiscal space, better savings rate and a rise in the women's work force are some of the positives emanating from Demographic Dividend; one needs to be also mindful of the fact that disguised employment, quality of work life and a better standard of living is the least that is expected out of this outcome.

The second paper "Parental and Organizational Support to Employees in Call Centres" authored by Suchet Kumar and discussed the supportive role played by parents and call centre organization to women employees working at Indian call centres. Despite challenging working conditions in the form of daily night shifts, monotonous work routine, the employees worked smoothly at call centres with the support mechanism given by their families and call centre authorities. In this paper first section highlight the supportive role of families for their unmarried, married daughters and wives working in call centres. Married women employees received the support of their family members in the Management of their family and working life. They also had social support of their in-laws. Unmarried women received social support from their families to work during night shifts at call centres. On the other hand, second part of the paper presents the role of call centre organization in maintenance of work-life balance.

The third paper entitled "An Application of Markovian Brand Switching Model to Develop Marketing Strategies in Sunscreen Market with Special Emphasis on the Determination of Long Run Steady State Market Shares" discussed data related to the current brands of sunscreen purchased by the customers of North 24 Paraganas districts of West Bengal in India and the possible sunscreen brands to be purchased by them in their next purchase have been collected by questionnaire method. In this paper made the questionnaire served to the sample of customers had several questions related to their perceptions and ratings of different sunscreen brands, frequency of usages etc., besides their demographic characteristics. Using the data thus obtained a one-step transition probability matrix has been designed/determined. The author Ranjan Kumar Gupta, Debdip Khan, Sudatta Banerjee and Falguni Samanta explained market shares of different brands have been estimated. Using Markovian steady state equations, the steady state probabilities of the different brands have been finally determined. These probabilities give us an idea about the predicted long run market shares of those different brands of sunscreen in the market mentioned above. Also, an effort has been made so that these brands can identify their potential competitors to whom they can lose their market shares, as well as the competitors from whom they can win back customers. Accordingly, they can decide on their strategies.

The fourth paper "Impact of Pandemic (2020) Disorders on Indian Consumers' Perception: Importance, Thinking and Consumption of Grocery Products" discussed about unprecedented social disorder created by COVID-19 has caused great concern to Indian households of different income segments in terms of income losses, in terms of prioritizing procurement of various products and in terms of managing the consumption. This may be reflected in the resulting consumer perception about the importance of various product categories, their assessment of consumption and the amount of thinking they might have put into various product categories. Authors Harsh Sharma and Vaibhav Lowalekar tried to assess the relative importance a general consumer assigns to various categories of products related to his daily uses in the Lockdown phase and tries to estimate the level of consumption and amount of thinking during the three phases of Lockdown, Unlock and Festive Future. The study may indicate the coping mechanism of the general consumer.

Further the students of MIET Business School have contributed articles for this issue. The article titled "Agricultural Policy Changes due to COVID-19 Pandemic" authored by Udit Chaudhary. He is represented in own paper supportive steps taken by the government in favor of the Indian Agricultural sector during the COVID-19 crisis and the changes made in the APMC Laws by the state governments. Further, he was discussed the Ministry of Agriculture and Farmers Welfare launched some new features in the electronic-National Agriculture Market (e-NAM) portal which will make it possible for farmers to sell their harvested crops without being physically present in the mandi and they can receive the payments online so that the risk for them of getting infected can be reduced. The Government has also passed some ordinances to allow farmers to do direct selling and facilitate contract farming. The Uttar Pradesh government has removed around 46 fruits from Krishi Utpadan mandi ordinance so that businessmen can purchase these products directly from farmers without being charged the mandi fee. Author also discussed the government announcements some changes in the Agricultural Produce Marketing Committee (APMC) which allows them to sell their produce at a gainful price and barrier-free trading over the states. Author concluded in the end, all these steps seem to be tilted towards the profit for the Agribusiness Companies. The Government also stated that farmers will be given Minimum Support Prices and is providing money under the PM-KISAN scheme although it is stated that these two were to be given even without lockdown so basically, some old points are again highlighted by the Government which is part of politics rather than remedial support for the needy farmers. But it should be kept in mind that a decline in the farmer's income will also lead to a decline in India's Economy.

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India's Population - 'Bulging at its Seams?': A Learning Perspective

Rajib Dutta*

Abstract

The merits and demerits of India's burgeoning population have created more than a flutter in the lives of many an economist, yet interest never seems to peter out. By the end of 2020, 'the average age of an Indian will be 29 years, compared to 37 for China and 48 for Japan'. According to the UNFPA, the window of demographic dividend opportunity in India is expected to be available for five decades from 2005-06 to 2055-56 - longer than any other country in the world. So in 2020, India seems to have entered into the 16 year period under the Demographic Dividend. While the brains of the country burn the midnight oil and grapple with the menacing pandemic – COVID 19, fact of the matter remains that, India's bulging population is indeed a blessing in disguise!. So what if half of the sub-continent is still struggling to come to terms with a two children per mother norm, and that too well into 2020?. To conclude, there's still enough light to be seen at the end of the tunnel. Ranked pretty high in GDP (especially in terms of Purchasing Power Parity) – thereby qualifying to be counted as one of the world's biggest economies, India, deals with extremes that range from delightful to excruciating. A country juxtaposed with mysteries spread over centuries, demographic dividend offers a formidable contradiction, indeed.

Keywords: People, Demographic Dividend, Dependency Ratio, Population Momentum, Population Pyramid Stages, Bulging Population, Demographic Transition Stages

Introduction

With a population of more than 1.2 billion, India is the world's largest democracy. Over the past decade, the country's integration into the global economy has been accompanied by economic growth. India has now emerged as a global player.

(https://www.worldbank.org/en/country/india/overview)

The merits and demerits of India's burgeoning population have long raised storms in tea cups and have created more than a flutter in the lives of many an economist, yet interest in the country's population never peters out.

According to the World Development Indicators (a report released by the World Bank on March 18, 2020), there is a total of 1352.60 millions Indians living in the world. Well, that makes up a cool 1.35 Billion!

Without complicating matters, let's try and figure out what these numbers portends for us.

Context Setting and Methodology

Context Setting

This sheer magnitude not only makes one in every six individuals in this planet an Indian, but also underscores the fact that India harbours more than 17.51% of the world population!

To put matters in perspective, the most populated state in the country, Uttar Pradesh's population numbers of 20 plus Crores more or less equals the whole of Brazil; while the state of Maharashtra's population numbers of 12 plus Crores is a match for a whole country like Mexico. And, even the state of Bihar whose current population numbers of 10 plus Crores is higher than the whole of Germany. The irony is in the midst of the last Census (2011), it was declared that, India's population growth rate was only 1.41%, ranking a lowly 93rd in the world. And with the next Census to follow pretty soon, there is bound to be a few pleasant surprises!

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Positives of a Bulging Population

People are a nation's biggest assets. Those who argue that a demographic decline does not necessarily lead to a social and economic implosion ought to take a re-look at the countries under the European Union, where the most vibrant sectors of the economy deal with death. Unfortunately the mortuaries and cemeteries are observed to be doing booming business, while the maternity wards and the preschools stand empty. The painful COVID 19 is a pointer too.

India, on the other hand, has more than 50% of its population below the age of 25 and more than 65% hovering below the age of 35. It is expected that by the end of 2020, the average age of an Indian will be 29 years, compared to 37 for that of China and 48 for Japan (https://en.wikipedia.org/wiki/Demographics of India).

So does this augur well for India? To find an answer, we can look at the Demographic Dividend and the Dependency Ratio.

Methodology

Objectives and Design

The overall purpose of this study is to have an overall understanding of the impact of Demographic Dividend and Demographic Transition of India in relation to the other nations. To undertake this, have looked up all available literature across various articles, compendia, seminar papers, journals, and websites in the secondary space to effectively study and analyze the same.

The Research Design adopted was Descriptive. Also since the study was an account of India in comparison with the other nations of the world, this study hinged towards being a case study based research, as well. Going forward, keeping this as a base, the researcher intends to develop this paper into an empirical one duly incorporating the concepts of Hypothesis Testing, Primary Data Collection and Analysis.

Study of Available Literature

The United Nations Population Fund states that - India, theoretically, could have a golden period in the decade of 2020 to 2040 (and continuing later, though with decreasing

results)...but it could happen only if the right policies and programmes are put in place right now (UNFPA, 2018). Thereafter, population ageing may influence the external current account balance through the saving-investment channel (Higgins, 1998; Fougère & Mérette, 1999).

It can also be noted that, the impact on growth through improvements in human capital is the most significant and the least tangible (Bloom et al., 2002). India needs to increase labour force participation by equipping workers with the right skills (Bloomberg, 2019).

Right from the mid 1980s, India has been looked upon to be in the midst of a demographic expansion and being one of the only few select countries which are expected to have an increase in the share of working-age population in decades to come. However, though the supply (labour) side looks promising, the major lookout is now the ability to provide the supply (labour) side with gainful jobs (Acharya, 2004).

The Ministry of Skill, Development & Entrepreneurship, GOI states that - India's demographic dividend began in the early 1980s and is expected to come to an end towards latter part of 2030s. India is just beyond the midpoint of its dividend, and this once in a life time opportunity is unlikely to last beyond another quarter of a century, from now. Thus, we need to increase and sustain our GDP growth, reduce poverty, and enhance human capabilities of our people. Every year lost will never return in the life of a child or youth and in the next 25 years, India will be an ageing society (Ministry of Skill, Development and Entrepreneurship GOI, 2019).

The growth of the share of working population adversely affects the growth of income which re-ignites the old debate whether India is capable or not to reap the benefits of demographic dividend (Bhattacharya & Haldar, 2015).

Demographic Dividend

According to UNFPA, 'Demographic Dividend' is defined as a nation's economic growth potential that can result from shifts in a population's age structure (UNFPA, 2016), mainly when the share of the working-age population (i.e. 15 to 64) is larger than the non-working-age share of the population (i.e. <=14, and >=65) .

This makes it obvious to note that, some of the Leading Asian Economies like China, Japan & Korea have only been able to ride the wave of this demographic dividend

transition. A prominent reason why this transition happens is due to the fact that the nation experiences a pleasant drop down in the total fertility rate (TFR), thereby enabling stabilization of the Average Life Expectancy of its citizens.

Interestingly the UNFPA mentions the window of demographic dividend opportunity in India to be available for five decades from 2005-06 to 2055-56, longer than any other country in the world. So in 2018, India seems to have entered a 37 year period under the Demographic Dividend, and hence its specific mention in The Economic Survey 2018-19. India's Demographic Dividend will peak around 2041 (The Economic Survey 2018-19), when the share of working-age, i.e. 20-59 years, population is expected to hit 59%. As observed in the past, such 'demographic dividend' periods are generally marked as High growth periods. The diagram below corroborates to the same.
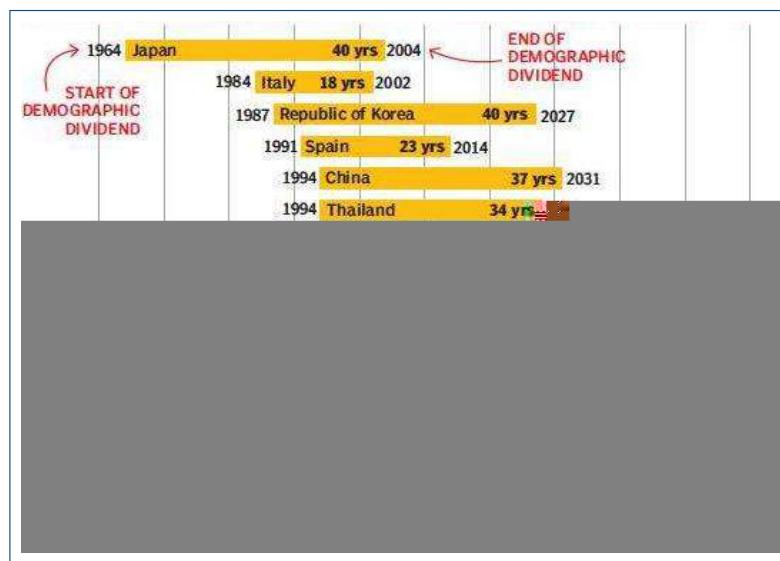
Source: The Economic Times, July 22, 2019

Fig. 1: Dependency – India and the World

Looking up further, we can observe the changes in Dependency Ratio as under
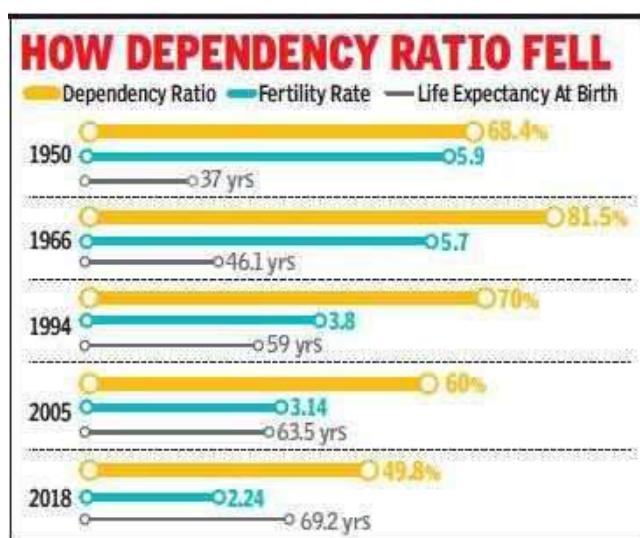
Fig. 2: Falling Dependency Ratio – India

Dependency Ratio Formulae

The basis of calculation of the Demographic Dividend is arrived from the Dependency Ratio. Higher the Dependency Ratio, more the number of people, who need looking after. Subsequently, it is also observed that countries that have a higher dependency ratio have more people who are not of working age, and have fewer people who are of working age and paying taxes.

Looking up the Formulae of Age Dependency Ratio, we have

Chart 1: Dependency Ratio Formulae

Total (Age) Dependency Ratio =	$\dfrac{\text{(Population 0-14 + Population 64>)}}{\text{Working age population 15-64}}$	X 100
Child Dependency Ratio =	$\dfrac{\text{Population 0-14}}{\text{Working age population 15-64}}$	X 100
Old-Age Dependency Ratio =	$\dfrac{\text{Population 64>}}{\text{Working age population 15-64}}$	X 100

Expressed normally as a percentage in published international statistics, the dependent part usually includes those under the age of 15 and over the age of 64. The productive part is made up of the population in between i.e. ages 15-64.

Understandably, a higher dependency ratio can cause serious problems for a country. The largest proportion of a government's expenditure is spent on health, social security and education which are most used by old and young people alike. Also the increasing expenditure on pension becomes a problem too (AUK notes, 2011).

In the year 2019, India's total dependency ratio (between the ages 0-14 and 65+ per 15-64) was 49.2. This total dependency ratio (again between the ages 0-14 and 65+ per 15-64) fell gradually from 79.3 in 1970 to 49.2 in 2019. According to the UNFPA, around 2025, India's dependency ratio will be 47.9 & by 2030, India's dependency ratio is expected to be reduced to about 45. Welcome numbers, indeed.

Accordingly, on looking up the UNFPA Repository, we can also cull out the Sub National i.e. State-wise data as under:

Source: The Mint, 11th January, 2019
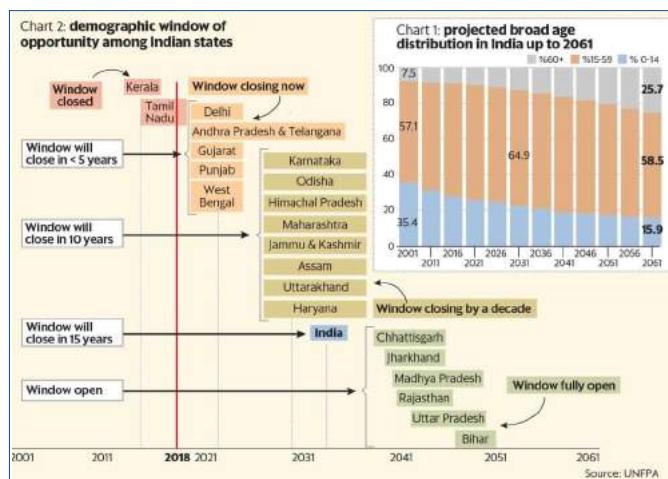
Fig. 3:   **State-Wise Demographic Window – India**

Rest of the World on Dependency

While India rests on its laurels on Dependency, the going's getting tougher for the rest of the world.

As per the data from United Nations Population Division, the Baby Boomers of 1980 would be entering retirement

in 2050. Coupled with the fact that there exists a huge dip in the multitude of populace walking the planet caused due to the superlative controls on reproduction resulting in dwindling Total Fertility Rates (TFR) and Crude Birth Rates (CBR) post 1980, the year 2050 and thereafter indeed does not auger well when looked at from the aspect of Dependency Ratio.

Demographic Dividend and the Current Pandemic

According to a study by the Centre for Monitoring the Indian Economy (CMIE), the COVID-19 lockdown hit the Indian employment scenario, hard.

By 13th May 2020, when the government lifted some of the lockdown restrictions, the unemployment rate had gone up to 23.97%. The worst affected seem to be India's youth, under the age of 35 years, who constitute approx 65% of India's population and form the majority of the labour force in both the organised sector or unorganized sector.

Source: The India Today, 10th May 2020

Fig. 4:   **Demographic Dividend and COVID19**

Analysis and Discussions

Crude Birth Rate and Total Fertility Rate

Looking up the formulae for Crude Birth Rate, we find

$CBR = B/P \times 1000$

Where

B = No of Births in a given year

P = Total Mid-Year population of the same year, and

CBR = Crude Birth Rate

Also for calculating the Total Mid-Year Population, we have,

$$Pt = Po (1 + r/100)^t$$

Where

Po = Population at an earlier period

Pt = Unknown population to be estimated

r = Annual population Growth Rate

t = Time interval between Po and Pt

The UNFTA data also enables us re-produce the following –

Total Fertility Rates for India – for 1980 & 2000 (as actual), 2020 & 2040 as expected & projected are:

Chart 2: Total Fertility Rates for India

1980	2000	2020 (Expected)	2040 (Projected)
4.97	3.48	2.30	1.95

Population Momentum and India

Population momentum refers to the tendency for population growth to continue beyond the time that replacement- level fertility has been achieved, because of a relatively higher concentration of people in the child bearing years (Population Reference Bureau, 2019).

Going by the latest data released by the US Census Bureau, International Database, population momentum in India can be observed due to a large, younger generation, replacing a smaller, older generation. This generally requires 50-60 years to happen – therefore a substantial growth continues even after replacement fertility has been attained (in 2025). Once the momentum has stopped, then births (additions) equal deaths (losses) – predictably in 2050 – and the growth ceases.

While the brains of the country burn the midnight oil to spare some time off the menacing pandemic COVID 19, and try and put up a brave front against the threat of rising population, fact of the matter remains that India's bulging population is indeed a blessing in disguise!. So what if half of the sub-continent still struggles to come to terms with a two children per mother norm and that too well into 2020? [As per the last Census, Census 2011, and the total fertility rate (TFR) by residents, 1990-2009: 2.6].
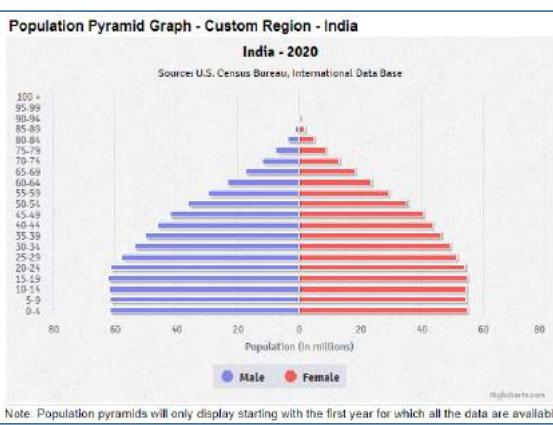
Source: USA Census International Data Base

Fig. 5: Population Pyramids – India – 2000 & 2020

Stages of Population Pyramid and India

Under population pyramid stages, India is currently moving from the middle transitional stage to the late transitional stage.

Population Pyramid is but a graphical representation of the Age-Gender distribution of a particular population. Practically speaking, Population Pyramid is the graphic profile of the population's residents.

If one looks at the population pyramid of India in 2019, we come up with the following:
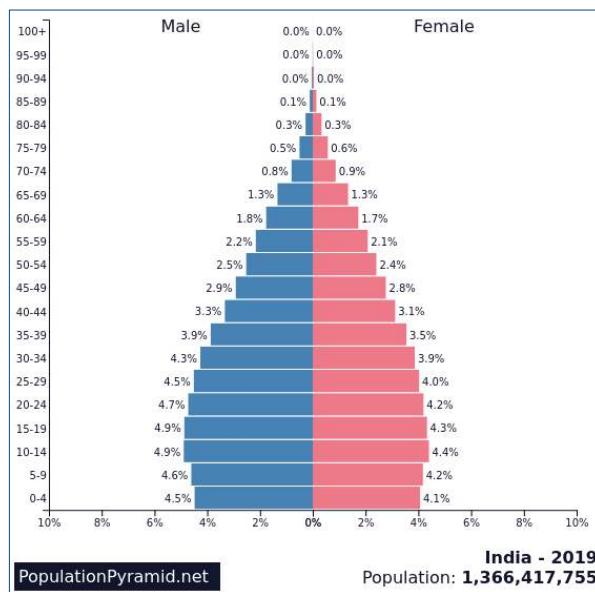
Fig. 6: **Stages of Population Pyramid – India**

India's Population Pyramid over the Years

The last part of our research has been on studying India's Population Pyramid.
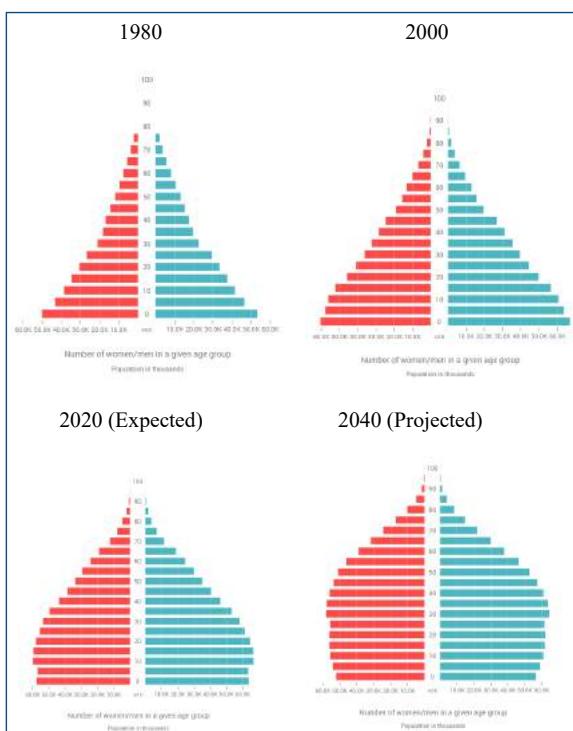
Data Source : UNFPA, 2019

Fig. 7: **India's Population Pyramids Over the Years**

Looking up the Graphs, we observe that Gender is shown both on the left & right sides, age is on the y-axis, and the population is depicted on the x-axis. Finally, each grouping (for Example – males in the 20-24 yrs bracket) is addressed as a cohort.

Going by the shape of the Population Pyramid, the more rectangular the graph, slower is the rate of population growth, thereby resulting in a more uniform spread across cohorts. Accordingly the older generations are being replaced by newer generations of approximately the same size. The more the graph looks like a pyramid, the faster the growth of population.

Also as the bottom of a Pyramid is larger than the top, the faster the speed at which the population is growing. This implies that the old generations are shrinking and larger new generations are coming up. This shape can also point out to the fact that, a large part of the country's population has just about reached their reproductive age, while a larger segment is yet to reach even that age. Hence, there exists much a potential for growth.

As mentioned earlier, population pyramids are graphical representations of the age and sex of the population. Hence, Population pyramids also find mention as Age-Sex pyramids, with the vertical line in the middle separating the two genders. Though the graphical representations of the population is commonly named as a Pyramid, these 'pyramids' can also take shapes that are different from a 'Triangle'.

Discussions

The five stages of Demographic Transition are - High Stationary, Early Expanding, Late Expanding, Late Stationary and Declining (Blacker, 1947).

Chart 3: **The Five Stages of Demographic Transition**

Stage 1 High Stationary	Stage 2 Early Expanding	Stage 3 Late Expanding	Stage 4 Late Stationary	Stage 5 Declining
High Birth and Death Rates leading to low growth rate of population.	Decline in Death Rate and no change in birth rate leads to population explosion.	Birth Rate starts falling with Death Rates declining rapidly. Population grows at a diminishing rate.	Birth Rate declines tending to equal the Death Rate. Stationary growth rate of population.	Death Rates exceed Birth Rates and the population growth declines.
⇒	⇒	⇒	⇒	⇒

Source: Blacker, 1947

Types of Population Pyramids

Expansive Population Pyramids depict a structure in which there is a larger percentage of population in the relatively younger age groups. Such type of population usually contains high fertility & lower life expectancy. Ex: Developing Economies.

Constrictive Population Pyramids are called so because they are constricted at the bottom. Which implies that there is a lower percentage of younger people, and hence, show declining birth rates. Ex: The United States.

Stationary population Pyramids are those in which there exists a somewhat equal proportion of the population in each age group. Populations in such countries are more or less stable, without much change in births and or deaths. Ex: Austria.
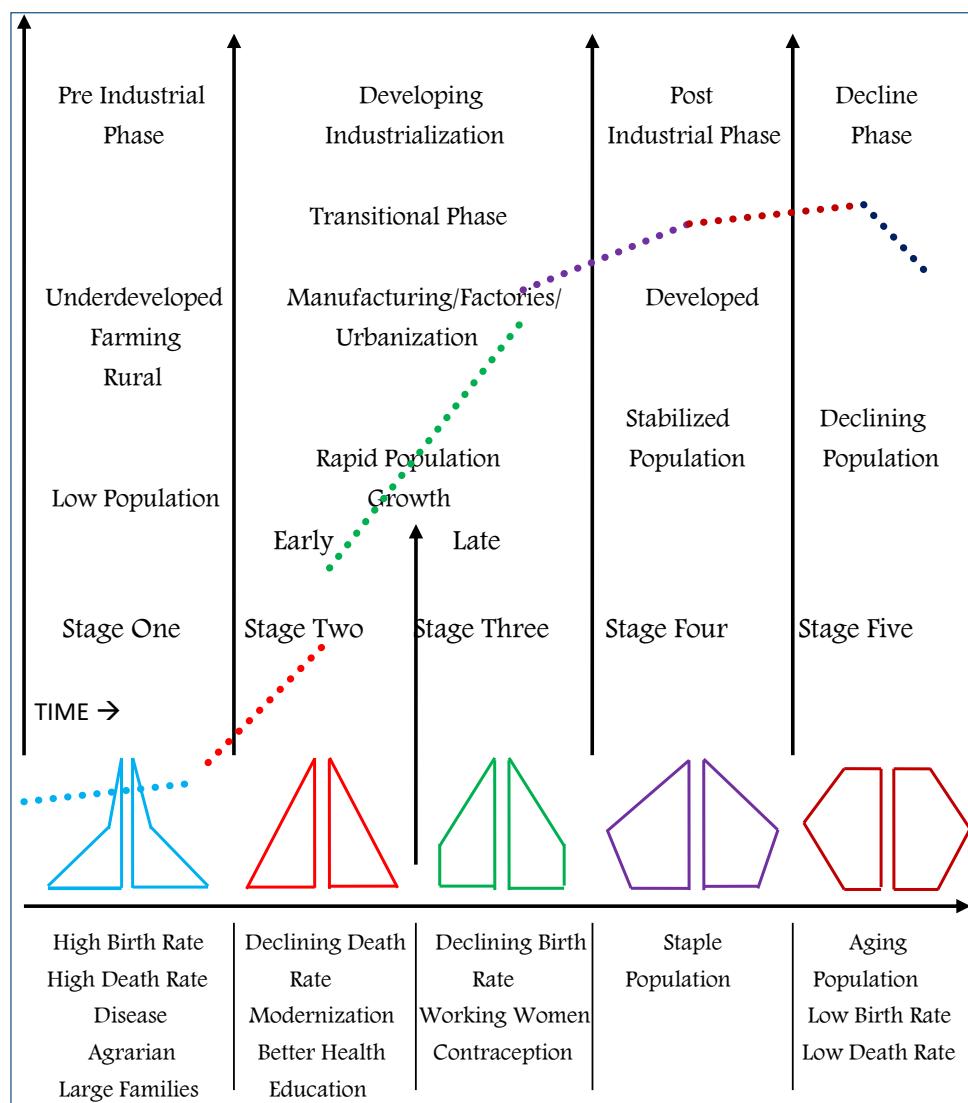
Fig. 8: **Demographic Transition**

Stages under Population Pyramids

Stage 1: High Fluctuating and Stationary

A stage characterized by high and fluctuating birth and death rates. Most of the countries in the Pre-industrial phase fall under this category. Birth rates are high due to a lack of family planning & birth control. The death rates are equally high – due to less available medication against diseases, as well as pandemics & plagues (ex – The Bengal Famine in 1943; Impact of EBOLA in 2014 in Liberia, Guinea & Sierra-Leone).

Stage – 2: Early Expanding

Birth rates stay high throughout. Death rates also fall faster as newer vaccines are invented and diseases controlled (For Ex: Polio vaccine by Dr Jonas Salk in 1955; Varicella Vaccine in 1995; Rotavirus in 2006).

A good example is the country of China, which had rapidly growing population levels, before it introduced the drastic one child policy.

Stage – 3: Late Expanding

A stage characterized by falling births rates and becoming at par with the death rates. Reasons are many – For ex: Due to the family planning programs like 'Mission Pariwar Vikas' and 'Mission Hum Do' as in India.

All of these make up the 'Late Expanding; stage in the Population pyramid (www.unicef.org).

Stage – 4: Low Fluctuating/Stationary

In this stage, both the birth and the death rates remain low and fluctuate, giving a steady population. In the low fluctuating stage, the shape of the population pyramid is of a narrow base, which also indicates that the birth rate is decreasing. The Low fluctuating stage of the population pyramid is typical of most of the countries that are well developed.

Stage – 5: Declining/Natural Decline

In the last stage - the Natural Decline stage, countries start experiencing the population decline. The same are being experienced by quite a few countries in today's times. In this stage, both the Birth (Crude Birth Rate) and the fertility Rate (Total Fertility Rate) generally fall below the replacement rate. Also with better medical facilities and medication, generally life expectancy is seen increasing here thereby resulting in ageing population for most of these countries.
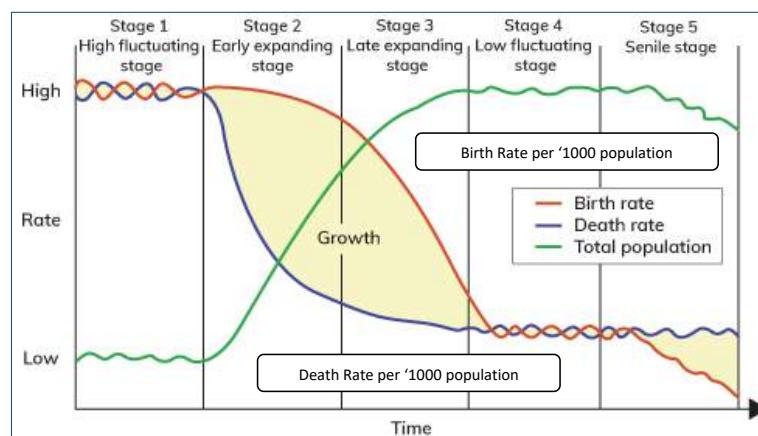
Fig. 9. **The Demographic Transition Model**

Chart 4: **Stages of Demographic Transition Model**

Stage	Pre-Industrial/ LDCs (1St Stage)	LDCs/LEDCs (2Nd Stage)	NICs (3Rd Stage)	MEDCs (4Th Stage)	Wealthier MEDCs (5Th Stage)
	High Fluctuating	Early Expanding	Late Expanding	Low Fluctuating	Decline/Senile
Birth Rate	High	High	Declining	Low	Very Low
Death Rate	High	Moderate	Low	Low	Low
Life Expectancy	Short	Medium	Long	Long	Long
Population Growth	Slow	Rapid	Stable	Stable	Shrinking

LDC = Least Developed Country; LEDC = Less Economically Developed Country

NIC = Newly Industrialized Country; MEDC = More Economically Developed Country

Produced under is a graphical representation of the Demographic Transition Model, and also how the population pyramids shape up to the Demographic Transition Model.

Hence, to sum up the discussion, we can say, in order to understand the stages in Population Pyramid, we have to indeed look up the Demographic Transition Model.

Conclusion

Not many decades ago, Population boom was indeed a bane at many a 'developing nation' and society. However, with the passage of time, better monitoring and accountability, many of these developing nations have indeed realized the boon of having a bulging 'working age population'.

Going through the Demographic Transition Model, the population pyramids and the Demographic Dividend that a nation like India is likely to en-cash in the not so distant a future, it can only be said that the bulging Indian diaspora is expected to indeed bring about a structural initiation in the Indian Society.

All of this makes the study a much sought after from the researcher's point in view, as well. Is India going to ape the trend that the Demographic Transition Model specifies or is there still something new that has not been unearthed in the model? Going by all of this, in the next part of the study, the Researcher desires to take this study into an exploratory and empirical one, with 'Primary' being the source of Data, and also test the Hypothesis drawn up basis the Research Objectives.

In conclusion, there's still enough light to be seen at the end of the tunnel. Ranked pretty high in GDP (especially in terms of Purchasing Power Parity) – thereby qualifying to be counted as one of the world's biggest economies, in 2019, India, deals with extremes that range from delightful to excruciating. A country juxtaposed with mysteries spread over centuries, demographic dividend offers a formidable contradiction, indeed.

While an increase in the labour force, upswing in fiscal space, better savings rate and a rise in the women's work force are some of the positives emanating from Demographic Dividend; one needs to be also mindful of the fact that disguised employment, quality of work life and a better standard of living is the least that is expected out of this outcome.

So look up world. Here comes the Economic Behemoth in making – India.

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Parental and Organizational Support to Employees in Call Centres

Suchet Kumar*

Abstract

The paper aims to present the supportive role played by parents and call centre organization to women employees working at Indian call centres. Despite challenging working conditions in the form of daily night shifts, monotonous work routine, the employees worked smoothly at call centres with the support mechanism given by their families and call centre authorities. The first part of the paper discusses the supportive role of families for their unmarried, married daughters and wives working in call centres. Married women employees received the support of their family members in the Management of their family and working life. They also had social support of their in-laws. Unmarried women received social support from their families to work during night shifts at call centres. The second part of the paper presents the role of call centre organization in maintenance of work-life balance. The study uses the work-family balance model to discuss the form of organizational time demands, perceived career consequences and managerial support to prove that the call centres through their flexible leave policies, medical aids, safe and secure transportation have helped women employees in managing their personal and family life. The data was collected upon 150 women employees working at six different call centres in the city of Gurugram, India. Thus silencing the critiques for calling call centres as electronic sweatshops and unsafe for women, the paper highlights the brighter aspects of call centre life.

Keywords: Parental Support, Organizational Support, Call Centre Employee, Business Process Outsourcing, Information and Communication Technology

Introduction

The Emergence of Call Centers in India

One of the hallmark features of globalized society is the computerized networks, satellite communication systems and sharing of the data and information via computer technology (Internet). It has made the process of business and trading faster and easier, resulting in the remarkable growth of the global economy. Organizations today, with the help of such advanced telecommunication services are generating high-income profits and economic gains towards themselves and to an individual, respectively. IT has become a role model for India's economic growth and development. The policy of Liberalization and Globalization, have been the two main drivers for bringing the I.T. revolution in India right from the period of early nineties. The term I.T. (Information Technology) or I.T. industry refers to the production of hardware and software services. However, in the Indian context, the I.T. industry is primarily associated with software services. The I.T. industry comes under Information Technology Enabled Services (ITES). The ITES sector includes a range of services, such as airlines ticket and insurance claims processing and medical transcription services. Call centres come under ITES service that provides 24x7 customer support, back-office services, and telemarketing, for banks, credit card companies and computer companies.

In India call centres come under the category of ITES services. These call centres are rendering various services concerning finance, accounts, customer care services, medical billing to the customers of North American

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and European countries (Britain, Germany) through customer care employees working in India. A call centre is a specialized office where employees (also known as agents or customer service representatives (CSRs) provide information, deliver services and conduct sales, using some combination of integrated telephone and information technologies, typically to enhance customer service while reducing organizational costs (McPhail: 2002). The service at call centres constitutes of two processes, namely Voice-based and Non-voice based. Our present study is based upon the call centre employees of Gurgaon working in the Voice based process.

Reviewing Literature on Call Centers

The various empirical studies done on call centres in India and abroad given below would be vital in knowing the extent of work done in the area of call centre study till today. Nature of call centres work is based on high audio & visual unit technological aid differing from traditional modes of working. A call centre is a place where an agent through the use of computer receives inbound calls from the customer and makes outbound telephone calls, Taylor and Bain (1999). The technology employed in call centres enables service activities to be provided from any location making this industry geographically mobile. Per Norling (2001) views that call centres have established new patterns of work via a network of organization connections through computer technology. There exists a hierarchical structure subjected to changes and replacements of its members with a spirit of teamwork and strict management control. In other words, it has made organizations' virtual' where through the computer all the connected actors (customer care executive & the customers) at the same time see, hear, analyze and cooperate and act on information obtained in real-time about the task given. Management scholars like Paul Bain (2000), Fernie and Metcalf (1998), Peaucelle (2000) have identified call centres as stressful places of work. It is the computer-based technology which accounts for stressful working conditions amongst call centre employees. 'Computers, meant to help employees to do the work more efficiently are regarded as extremely merciless monitoring tools' (Peaucelle, 2000). Vanadana Nath (2011) in her study entitled "Aesthetic and emotional labour through stigma: national identity management and racial abuse in offshored Indian call centres" explored the problem of stress in call centres of India. Based on 77 semi-structured interviews done on call centre employees

of Bangalore, her study revealed problems of stress, role complexity and work alienation associated with call centre work. The study demonstrated that employees in the call centre require overcoming the stigma of being related to their 'Indian Identity' to deal with challenges of racial abuse and emotional labour by their foreign customers on the phone. The problem of seeking self-identity, the balance of expectations, neutralization of stress and dealing with irate and abusive customers were various forms of emotional labour experienced by the customers at their workplaces (D'Cruz & Noronha, 2008).

On a positive front, Sociologists like Wienecki J. Donald (2009) and management professors, Noronha Ernesto and D'Cruz Premilia (2009) through their respective studies on call centres of America & India, see call centre as modern-day organizations. They incorporate self-disciple and professionalism amongst its employees. Based on employees experiences of International call centres in Mumbai and Bangalore the Noronnha & Cruz in their primary work entitled 'Employee Identity in Indian Call Centres' (2009) gives the lived experience of call centre agents along with the managers and trade unionists viewpoints. The work successfully brings out employee's identity by the notion of professionalism. It states how this notion of professional identity gets formed through the means of gaining employee commitment to achieve the goals of the organization.

The various studies show that the industry has also played an essential role in the growth of the Indian services sector. Between 2002 and 2009, the contribution of the IT-BPO industry to the services segment of GDP witnessed maximum incremental growth of 10%, where contribution by other segments either declined or remained almost flat. As a result, while the share of other components of GDP (Agriculture and Industry) declined over 2002-2009, the share of services increased from 56.3% to 62.6%.

The BPO industry has played a pivotal role in bridging the gender divide in the Indian workforce by ensuring no bias while offering positions to women candidates. With one of the highest gender ratios for the workforce, the industry has witnessed an increase in the number of women professionals over the years. As per the latest figures, 3,50,000 women employees are working at call centres in India. In addition, about one-fifth of the female employees in the IT-BPO industry is at the managerial level or above indicating the numerous opportunities provided to them by this industry. Companies have encouraged women

participation through various initiatives which take care of the unique needs of the female employees. These initiatives include outstanding 'pick-and-drop' cab facilities, the formation of anti-sexual harassment committees, and provision of maternity leaves during pregnancy, and the creation of exclusive web portals for females.

Shelly Tara has done a critical study relating to the increasing growth of women employees in call centres in India. Parental support to their daughters for a call centre job was cited as the main reason for the trend of an increasing number of women working in call centres. A similar perspective on aspects of employment of women in call centres in India was done by Singh Preeti, Pandey Anu (2005) based on a survey of 100 women employees of Delhi. The study examines the recent phenomenon of women working in night shifts as well as the impact of call centre employment on women's health, family life and decision-making powers. The study finds a direct and adverse effect of night shift employment on the health of women. However, on the other hand, it states about the greater acceptance of such 'non- traditional' jobs by families across a larger segment of society. Studies conducted by D' Cruz and Noronha (2009), Santanu Sarkar (2008), reveal the failure of trade unionism in Indian BPO-call centre industry. Companies' policies and strategies maintaining security, broad and complex hierarchy subjected to fast changes prevent unionization. Besides this, the perception of new middle Indian class in the post-liberalization era associates trade unions with "blue-collar workers" and not with their perceived upward mobility. The image of being professionals in private firms receiving high salaries and incentives and hectic work schedules at call centres make them think of unions as unnecessary.

Management research on call centres commenting upon Human Resource perspectives primarily highlight Training, Quality Management & Technology as the three prime areas of external resources required by companies for a successful setup and launch of call centre operations. Availability of I.T. infrastructure, skilled workforce and high turnover rates are central to the problem of Indian call centres. Thite and Rusell (2010) in their empirical study of four sizeable Indian call centres examine specific aspects of H.R. practices for effective employees retention. D'Cruz and Noronha (2011) in their study of Indian call centres of Bangalore and Mumbai, examines the role of High Management commitment practices (MCM). The study

reveals that challenge of attrition or employee retention in call centres cannot be dealt by strict H.R. practices but by the combination of relevant factors such as job design, task-related demands and removal of psychological barriers between the employer and the agent.

Thus a theoretical and empirical review of literature theorizes call centres as modern-day organizations which function on the principles of Taylorism having complex computer networking and communications system. Management researchers from the West have characterized them as stressful places of work involving much emotional labour and attribute it as a prime cause of death of call centre workforce in their region. The studies having been primarily conducted in Europe and Australia have focused on the Management and psychological problems in call centres (stress, emotional labour) without much sociological. Research upon Indian call centre industry has revealed the story of the growth and success of this flourishing industry, especially in urban metros of India. The call centres have offered ample of job opportunities to India's young population with lucrative salaries. It also has provided with an environment of western lifestyle and culture.

Two contrasting portrayals of the Indian call centre industry have emerged. The one depicting call centers as 'Sweatshops', where working conditions are similar to the worst south-east Asian textile factories. On the other hand, they are labelled as 'Corporate Powerhouses' which have lauded Indian workers as highly-educated, fluent English speakers, displaying a great commitment to their job and company. Undoubtedly Call Centers these days have become exciting places to work as they provide the thrill of working during night shifts coupled with an excellent working environment in the form of free food and transportation. Talking to customers situated in far of places in Europe and America during night shifts makes this profession more exciting as it provides opportunities for its employees to know about various people and their respective cultures and traditions. It is exciting to talk to people of diverse cultural backgrounds through phone and internet. However, on the other side experience of working at call, centres are associated with highly repetitive and stressful work tasks. The call centres are established to create an environment where work is standardized, uniform and repetitive to achieve the quality of customer services. The pressure of rendering qualitative customer service involves the pressure or 'emotional labour' on the part of the customer care executive of selling and marketing a particular product.

The call centres have not only attracted the younger generation by paying heavy monetary packages but have also absorbed this generation, and have emanated new 'work' culture. This has opened a new set of problems for both men and women working in these call centres, which require a sociological study. On one hand where it is assumed that lucrative salaries and exciting working night shifts are the major temptations for the youngsters to join this industry on the other side the prolonged working of night shift hours have made its employees vulnerable to various health hazards. Concerns regarding mental and social health are highly emerging in this industry. Working in different shifts coupled with long working hours have resulted in sleep disturbances and the irregular sedentary life of its employees. This has also made employees taking up to bad habits of smoking and drinking. This, in turn, is proving detrimental to their family and recreational life. Cases of sexual assault on women employees working in Delhi and Gurgaon has raised security concerns in call centres. Under such circumstances, what is the role of call centre management in supporting their employees? Do these employees receive the support of their family, mainly in case of women whose safety becomes important after returning from work after the night shifts?

The paper, therefore, presents the role of parents and call centre organization in supporting employees working at the call centre.

Social Support and Call Centres

Social support is defined as information leading the subject to believe that he or she is cared for and loved, esteemed, and a member of a network of mutual obligation (Cobb, 1976). Social support is an interpersonal transaction involving one or more of the following: (a) emotional concern (liking, love, empathy); (b) instrumental aid (goods or services); (c) information (advice, suggestions); or (d) appraisal (information relevant to self-evaluation) (House, 1981). Social support has been studied mostly in the realm of psychology as a resource to cope up with stress (Eriksen, 2003; Weiss, 1983) and psychological well-being (O'Driscoll, 2004). In the context of work-family role conflict, other aspects of social support are discussed, including workplace support, a supportive organizational culture, and coworker's support (Eriksen, 2003; Warren & Johnson, 1995), and family support systems such as a joint problem-solving approach by family members

(Sullivan, 1981; Wilson, Polzer-Debruyne, Chen, & Fernandes et al., 2007). Empirical investigations of social support for employees focus on the sources of social support originating from the family, especially the spouse, on the one hand, and the social support that originates from the workplace, on the other. Studies on call centres till to date provide inadequate information on the nature of social support available employees working in an unconventional work environment like call centres. The understanding of the social support provided to employees in call centres seems relevant against the background of individual facts, such as the following:

- Other known night shift jobs such as nursing and hotel administration alternate between night and daytime duties, but in India, the working hours in call centres are predominantly at night.

- Normal social patterns tend to operate around the traditional workday cycle, which effectively excludes call centre workers and leads to difficulties in structuring family and social interactions (Wilson et al., 2007).

- Call centres in India provide customer care services to the companies located in the West. As a part of the efficient service provisions, Indian employees are taught to learn, speak, and react like their clients. The newly acquired Western cultural traits are deviated from the dominant local culture, with possible cultural conflicts. (McMillin, 2006).

- Working during the night brings an experience of being cut off from interaction with the family members and the services to the household (Poster, 2007).

- Due to the flexibility of labour, the risk becomes the fundamental organizing principle for work. Workers are responsible for their job security by continually upgrading/changing their skills to suit the job market. Such a work culture has promoted the process of individualization, through its emphasis on autonomy, self-motivation, and achievement orientation (Upadhyay & Vasavi, 2006).

These outcomes of call centre employment, significantly being cut off from family members and being achievement-oriented, demand the support of the family from entry through career progression in the sector. The hectic nature of call centre work, long night shifts, customer calls, and detachment from coworkers adds to stress and monotony at the workplace, demands the organizational support by call centre managers especially for the employees. Against this

backdrop of the demands of the work culture at call centres and the expectation of gender roles in India, the present article explores the nature of social support provided to the parents and managers to employees in call centres.

Methodology

The study was carried out at Gurugram. Gurugram is located in the northern state of Haryana which comes under the National Capital Region (NCR) of Delhi. In 2001, Gurugram became a call centre cluster. Gurugram has become one of the leading IT-BPO destinations in India. It has become the best spots to set up a BPO centre in India and has indeed become a hub of outsourcing and offshoring in India.

According to NASSCOM's report (2019), about 500 International Call Centres are functioning at Gurgaon. NASSCOM has ranked these call centres based on two parameters, i.e. annual turnover and employee workforce. These two parameters are followed, and six call centres are selected by using systematic random sampling.

Data was collected through a quota sampling method. Thus, 50 males and 50 females from each category of call centre were selected, making it a total sample size of 100 from each category of the call centre. Thus out of total sample size of 300 employees, 150 were males, and 150 were females. In our research, 150 female employees were interviewed from six call centres of Gurugram. The focus of the study was both married and unmarried women employees of the call centres, with a particular emphasis on parental support. Although there were in total of 119 unmarried women, 29 married. Two of them were divorced, and their inputs were crucial to understanding whether the absence of parental support was the reason for leaving the job. Interviews were conducted at the call centres. The age group of the women employees was 16-30 years, and all of them had been working in call centres for more than a year. In order to elicit valid and reliable information from the employees, their anonymity was promised. Besides this, H.R.s of all six selected call centres were interviewed to know about the problems experienced by women employees at call centres and the role and functionary support played by call centres to women employees. This helped in knowing the role of call centre management to cope with the strains of working night shifts. In both phases of data collection, the women employees were probed about their parent's

reaction to their decision to join a call centre and the support provided by their parents.

In what follows, I focus on findings from my Sociological study based on six call centres of Gurugram, India. The three significant findings are as follows:

Married call centre employees received high support from their family members.

Employee's life at a call centre agent was busy and hectic. The hectic and stressful nature of call centre work had left them juggling between the work and family responsibilities. They underwent a constant struggle to balance work responsibility with personal commitment and, therefore, looked to their family and workplace to provide them with relief and support to their busy and stressful lives. Call centres employees in order to continue in the industry expected some support either from the family, friends, spouses or society. This support of family members became a necessity in case of both unmarried and married employees. Parental or family support played an essential role in the maintenance of balance between work and family life. This support came in the form of the cooperation and help of the family members in managing household tasks and works. This aspect became more important in the case of females, especially who were married. An unmarried woman relied on her parents and other family members for the support, whereas married women expected her spouse and in-laws to be supportive of her job. In the case of men who were married and lived with their parents, the support of the parents played a crucial role in the Management of household affairs, especially if the wife was working.

Support to Married Female Employees

N = 50	Males	Females	Total
Family Support	17	23	40
No Family Support	3	7	10
	20	30	50

From the above table, it is inferred that 80% of the married female call centre employees received the support of their family members in Management of their family and working life. Only 20% of the women employees refused to accept receiving any support from their family members.

Women employees gave credit to their spouses for helping them in the Management of their family affairs. They highly appreciated their husbands for rendering help in their domestic chores as that of cooking, washing clothes and especially looking after the children. Not only this, female call centre employees had high regard for their husbands for helping them in looking after their children. Employees felt proud of their husband, who effectively took care of her two young daughters in her absence. She said it made her feel guilty regarding her inability to perform the desired role of a good mother. There was no other way out as she cannot leave her job because of her spouse's inadequate salary to meet the family expenditure. Where on one hand employees received support from the spouses, on the other hand, call centre employees complain about not spending enough time with their family and requested them to change their jobs. The findings also revealed that married working couples in call centres thought that there was no compulsion of being supportive. Both of them worked in separate shifts in the same call centre. In such a situation, it was unthinkable for them to manage their domestic life without each other's support or cooperation. This each other's support came out of mutual understanding and cared for each other.

Thus, on the one hand, where married women call centre employees adulated their spouses for their constant social support. On the other hand, they also thanked their parents and in-laws for their supportive role. The working couples, both the male and female call centre employees, relied on their mother's assistance for providing care to their children and managing of household jobs in their absence. Besides females, male call centre employees also appreciated their parents in lending a supportive hand in managing of their families. Mahesh, who had a working spouse, had the highest regards for his parents and was often touched by their hospitality and care towards him and his wife. Such cases of supportive in-laws and parents indicate the fact that married women employees cannot thrive well in such industry as that of call centres, without the presence of strong support of their in-laws and husbands. It shows that families living in urban setups in India have broken the shackles of the conventional norms of patriarchy, which not only restricted women mobility but also associated her identity with that of a homemaker.

A significant factor for this instrumental support given by their in-laws can also be due to the realization of the fact that in order to meet the cost of family expenses at one of the costliest cities of Delhi and Gurgaon, it was important for both the husband and wife to be working. The above cases present the fact that in case of married call centre employees especially in a nuclear family, husband and wife, supported each other in managing their routine domestic chores as that of cleaning of the house, washing/ironing of clothes, cooking and dishwashing. Whereas, in case of joint family, it was the in-laws which played a supportive role in managing the household affairs for the call centre employees working in the late-night shifts of the call centres. Thus, the call centre employees who were married and living with their respective families underwent severe hardships due to call centre work. However, thanks to the supportive role played by their spouses and in-laws, which eased the burden of extra-familial responsibility on them.

Parental Support for Unmarried Employees

N = 248	Males	Females	Total
Family Support	88	84	172
No Family Support	41	35	76
	129	119	248

Above table reveals that out of 248 unmarried employees, 69% of the unmarried call centre employees acknowledged the support of their family members towards managing their call centre job. Only 21% of the call centre employees stated that they did not receive any support from their family members.

As support, parents showed empathetic understanding towards the desire for their children to work at the call centre, given their educational qualifications and limited employment opportunities had been perceived as very important especially in case of women employees who begin their careers in call centres. The inception of a career at a call centre at such a young age would not have been possible for most call centre employees without the support of their parents, especially their fathers. The fathers tried to interact with their colleagues and friends at their workplaces to comprehend the work culture of call centres. This interaction convinced and satisfied them about the work in a call centre because some of their colleagues were also allowing their daughters to work in the same sector. Incall centres family members viz., partner, parents and in-laws played a primordial role in maintaining a balance between work and family life.

The situation becomes quite critical, especially in case of married employees who are both working and therefore require each other's support or support of their parents to continue their night shifts in a call centre. Besides, family support, the role of any organization also becomes vital in lending some cooperation and support to its employees to maintain their family and personal life. The top organization sees to it that such support is provided through flexible working timings, adequate leaves, job sharing to its employees. Such policy of an organization also works as a critical strategy of retaining its employees, especially in the case of call centres where there is a high rate of attrition. Studies suggest that employees' morale, satisfaction and performance are improved among employees who have received work-life programs such as onsite childcare, time for elder care, opportunity to study, opportunities for telecommunication as these reduce the level and intensity of stress that employees experience (Meenakshi & Bhuvaneshwari, 2013). Today, therefore, the organizations are paying more attention to work and personal family life-friendly programs and are developing other benefits and activities that may help in reducing workplace stress and conflict between work-life.

Support of Call Centres

Apart from family support, the call centre authorities played an essential role in providing work balance life to its employees based on two major components, namely organizational time demands and managerial support. The first component, organizational time demands, refers to the extent to which there were expectations for long hours of work and for prioritizing work over family. The second component perceived career consequences referred to the degree to which employees perceived positive or negative career consequences for using work-family benefits. The third component managerial support captured the extent to which individual managers were sensitive towards the family needs of their employees. Thus, the first supportive element of the organization can be seen in the form of even distribution of the work for its employees.

Even Distribution of the Work

Distribution of Employees regarding even work distribution of call centres.

Table 3

Work Pressure	*Males*	*Females*	*Total*
Not evenly distributed	53	55	108
Work is evenly distributed	97	95	192
Total	150	150	300

One sees a fair amount of job satisfaction and commitment from employees towards their work if the work is evenly distributed. To examine this aspect of supportive role of call centre organizations, the call centre employees were first asked whether they had more pressure on them or was there an equal distribution of the work? 64% of the call centre employees were of the view that their organization did not make any discrimination amongst the employees by pressurizing an employee or group of employees with more work. All of them had fixed shift work timing of 9 hours. Moreover, the shifts were rotated continuously. Call centre employees were of the opinion that nobody was forced to work in a U.S. shift which was more stringent and challenging due to the night hours. Employees usually after 5-6 months of the time period were shifted to the Australian and U.K shifts which had less night working hours. However, 36% of the call centre employees believed that work in the call centre was not evenly distributed. They complained of being given more challenging tasks, especially in outbound calling service, which required the selling of the products. They were also of the view that their call centre authorities did not regularly rotate their shifts. Some of them even said that the authorities were lenient towards female employees and took a soft standing their case. Findings revealed that the majority of call centre employees 64% were shifted with the equal distribution of work at the call centre. Thus, authorities generally did not discriminate amongst its employees as far as allocation of work was concerned. Besides, equal work division, the other part which shows organizations concern and support for their employees was their leave policy. To examine this aspect, the call centre employees were asked whether they were satisfied or dissatisfied with the leave policy of their company.

Leave Policy of the Company

Company's Leave Policy	Male	Female	
Yes, Satisfied	93	97	190
No, Dissatisfied	57	53	110
Total	150	150	300

63% of the call centre employees were satisfied with the number of leaves they got from their call centres. Call centre employees were of the view that their call centres were flexible in giving them leaves when it was needed. The employees got the privilege of 2-3 paid leaves in a month. This facility gave the call centre employees a timely relief from the daily stressful and monotonous call centre work. Some call centres followed strict leave policy. The only one paid leave was allowed in a month. Sometimes, leave was not allowed even if it was urgently needed. Thus call centres were more liberal and accommodating as far as the provision of granting leaves to their employees. Call centres rendered full support and cooperation in Management of employees personal and family life.

Call centres provided maternity and paternity leaves to their employees. It was found that in call centres, there was a provision of maternity leave. A female employee was entitled to a maternity leave of three months. In one of the call centres, it was seen that their authorities made special arrangements to provide unique individual transportation facility to those female employees undergoing early maternity period. The call centre management also laid the provision of giving paternity leave to the male call centre employees. Apart from this call centres also ensured security, especially for their female employees working in night shifts. In past numerous cases of sexual assault have been reported against women on their way to returning from night shifts. Looking at these issues, call centres have implemented stringent security measures for their employees.

Security Measures Adopted by their Management

Regular checks were conducted on the cab drivers regarding their driving their habits of smoking and drinking. 62.66% mentioned that a male escort was being provided to female employees while dropping them home at late nights. The cabs hired by call centre authorities used vehicle tracking device as a security measure for their women employees. Necessary security measures featured like taking the drivers registration details, using vehicle tracking and providing male escort to female employees during their pick-up and drops at nights.

The women employees were appreciative of their managements transport facility. With the growing incidence of crimes against women in the cities of Delhi and Gurgaon, they dispelled any fears in terms of the transport facility provided by their offices. Call centres had an efficient transport pick and drop facility in terms of their cabs. It was found that it was a rule for every cab to have a security guard. In case of absence of security guard, the cabs were sent back by the employees to their respective offices and were replaced by the ones having a guard. The efficiency of security guards is further reflected by their immediate actions against employees indulging in smoking and drinking. This reveals call centre managements efficient security system for its employees.

Conclusion

Work and family roles are the two most important life roles for most people. An incompatibility between them is likely to create tension and negative feelings. Known as 'extra-role' conflict, it occurs when there are conflicting demands between work and non-work. The two types of work-family conflict: work interfering-with-family (WIF) conflict and family-interfering-with-work (FIW) conflict. Role conflict may cause conflict in the workplace and have an impact on one's domestic life, and if this conflict becomes excessive, it may have far-reaching consequences affecting an individual's feelings of self-worth. Call centres in India face a significant challenge of maintenance of work-life balance. The study has revealed the support rendered to married females to their husbands for lending full support and cooperation in Management of family affairs. This fact was reported by females who had a high appreciation and regard for their husbands for their full support and cooperation in Management of household affairs like cooking and taking care of children. An interesting observation came during the study was of social support received from in-laws in case of female employees. Primary reasons for this social support were

primarily due to the expensive living costs of Delhi and Gurgaon, necessitating the need of both husband and wife to work. Secondly, this supportive attitude, especially towards their daughters and daughter-in-law, can be seen as breaking of the conventional norms of patriarchy restricting the mobility of women in our society. Today, having working daughters and daughters-in-law in the highly paid corporate sector or at call centres has become a matter of pride for parents and in-laws. Thus, the article explored the role of call centre authorities in lending support for maintaining a work-family balance. The work-family balance model was studied using organizational time demands, perceived career consequences and managerial support proved that the call centres through their flexible leave policies, medical aids, safe and secure transportation facility helped employees in managing their personal and family life. In this situation management of these call centres through their flexible work policies and facilities have helped employees not only to overcome such problems but also have helped in retaining them. Thus, family and organizational support by call centres have helped employees in combating the stressful lives of call centres.

For future research studies are needed to know about the types of role conflict experienced by employees at call centres. How they, their families and call centre management helps in coping with such role conflicts. Secondly, due to increasing number of cases of sexual assault on women call centre employees in the past, studies are needed to know the will of the parents and husbands to send their daughters and wives to work at these call centres. Has there been a decline in the sex ratio, which in the past was on a higher side 60:40? Are there call centres in India where the organization is incapable of rendering support to its employees and giving them job satisfaction at their workplace. Therefore research on these issues is required to explore the present condition of employees at Indian call centres and the future of this industry.

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An Application of Markovian Brand Switching Model to Develop Marketing Strategies in Sunscreen Market with Special Emphasis on the Determination of Long Run Steady State Market Shares

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Abstract

Data related to the current brands of sunscreen purchased by the customers of North 24 Paraganas districts of West Bengal in India and the possible sunscreen brands to be purchased by them in their next purchase have been collected by questionnaire method. The questionnaire served to the sample of customers had several questions related to their perceptions and ratings of different sunscreen brands, frequency of usages etc., besides their demographic characteristics. Using the data thus obtained a one-step transition probability matrix has been designed/determined. The present market shares of different brands have been estimated. Using Markovian steady state equations, the steady state probabilities of the different brands have been finally determined. These probabilities give us an idea about the predicted long run market shares of those different brands of sunscreen in the market mentioned above. Also, an effort has been made so that these brands can identify their potential competitors to whom they can lose their market shares, as well as the competitors from whom they can win back customers. Accordingly, they can decide on their strategies.

Keywords: Brand Switching, Markov Chain, Sunscreen, Market Share, Steady State

Introduction

In marketing, which is an entrepreneurial activity (Ansoff, 1987), the practice of creating a name, symbol or design that identifies and differentiates a product from other products is known as branding. Basically, brand switching is the loss of own loyal customer to other brands and winning the loyal customers of other brands.

Out of the commonly used brands switching models of marketing, one extremely popular model is the Markovian Brand switching model. A. A. Markov, a Russian Mathematician invented Markov chains in the early 1900's. It is a method based on mathematical model with the consideration of a random phenomenon. This method was constructed by imposing a crucial additional assumption on discrete time stochastic process. The concerned random phenomenon changes with time. Though the model was invented in early 1900's but the major applications of the model started in the second half of nineteenth century. The applications were principally done on brand loyalty studies.

In the year 1953, Brown first worked on brand loyalty. Next, Osgood and Tannenbaum (1955) proposed some new ideas connected to attitude change. Anderson and Goodman (1957) focused on statistical inference of Markov chains.

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Later, Harary and Lipstein (1962) worked on the dynamics of brand loyalty and Ehrenberg (1965) on the appraisal of Markov brand switching models. In this phase, researchers started experimenting on the interaction/combination of brand switching with some other established mathematical models such as stochastic models of brand switching (Farley & Kuehn, 1965), brand switching and linear learning models (Carman, 1966), Markov model for switching regressions (Goldfeld & Quandt, 1973) etc. Jacoby and Chestnut (1978) tried to measure the brand loyalty. Parker (1979) worked on brand choice behavior. Markov model was used by several researchers to study different farms size (Stavins & Stanton, 1980; Edwards et al., 1985; Disney et al., 1988) and analyze their structural change (Ethridge et al., 1985). In 1986, Geweke et al., worked on the mobility of continuous time Markov Chains.

Next, Hansen (1992), tested the likelihood ratio under nonstandard conditions of brand-switching model (Markovian). Taking Markovian mean and variance shifts Albert and Chib (1993) worked on Bayesian inference. In 1994 some of the famous works of Markov switching were time dependent transitions in a model of GNP growth of United States (Durland & McCurdy), forecast exchange rates (Engel), Markovian switching based dynamic models (Kim) and Markov switching based analysis of economic time series (McCulloch and Tsay). After that, several others areas like multivariate Markov switching factor model approach (Kim & Yoo, 1995), non-stationary Markov analysis (Zepeda, 1995), Markov-switching time series models (Hamilton, 1996) were also explored. Lyong (1998) carried out research action on applied brand loyalty.

Aypar and Tuncay (2001) also analyzed brand loyalty with Markov chains. Rundle and Mackay (2001) and Ehrenberg et al. (2002) measured the performance of brand loyalty. Boas (2004) focused on consumer learning, brand loyalty, and competition. Roy and Lahiri (2004) carried out different tests on the suitability of different brand switching models. Kolba and Rademeyer (2005) used a combination of Markov and logistic model to predict accuracy in the cellular market. Roy and Banerjee (2007) proposed a model on strategic bonding between different attributes of brands. In 2010, Puligadda and Ross studied the unique effects of branding on variety perception, where as in the same year Shaker and Basem focused on relationship marketing and organizational performance.

In the recent times, Umoh et al. (2013) used Markovian application to brand switching behaviour for toothpaste, Adebiyi et al. (2015) predicted customer churn and retention rates using Markov chain, Adeyeye et al. (2016) emphasized on performance and control of Inventory for production based firms and Bishop et al. (2017) focused on unique solution of quantum stochastic differential inclusions.

However, to the best of our information, no researches have been done on the application of Markov analysis on the brand switching related to sunscreen market.

There is no denying to the fact that sunscreen is a hugely popular and necessary product with a considerable customer base throughout the world. India with its huge population and different states like West Bengal is not an exception.

In this work, the sunscreen brands like Lakme, Lotus, Keyaseth, Parampara, Others (Patanjali & Avon) which are available in the markets of the districts of North 24 Paraganas of West Bengal, India, have been considered. However, it has been surprisingly observed that the sunscreen customers of North 24 Paraganas do not have significant affinity for the brand Loreal.

In this study a sample survey has been carried out with sunscreen purchasing customers of the districts of North 24 paraganas of West Bengal, India, by employing questionnaire method. With the data thus obtained, a sincere effort has been made to assess the present market shares of various sunscreens brands mentioned above, the probability of transition of the customers from one brand to another, and finally to assess the market shares of the same brands in long run (i.e. steady-state).

However, the calculation of the market shares in long run (i.e. steady-state) has been done on the basis of the common Markovian assumption that during the period under consideration, none of the sunscreen brands employ any radical change in their marketing strategies in comparison to the strategies they are currently using, or else, in case there is a change in their marketing strategies then that change is more or less same for all the brands.

Besides, it has also been tried to make each brand aware of their potential competitors, i.e. the competitors to whom they can lose their market shares, as well as the competitors from whom they can win back customers. Accordingly, each brand can decide on their marketing strategies.

Objectives of this Study

- To determine the present market shares of different sunscreens brands in district of North 24 Paraganas of West Bengal, India.

- To determine the one-step transition probability matrix involving the different sunscreen brands.

- To make the different brands aware about their main potential competitors and provide them suggestions to formulate appropriate promotional/advertising strategies against their rival brands.

- To determine the long run Steady State market shares of various sunscreens brands by calculating steady state probabilities of transition between them.

Methodology

In the North 24 Parganas district (comprising of areas like Barasat, Madhyamgram, Bashirhat, Bongaon etc.) of West Bengal, India, a sample of 500 sunscreen using customers has been considered. Sampling technique employed is basically convenient sampling, although it has been ensured that randomness is incorporated as far as possible. Each of these 500 customers/respondents was served with a questionnaire seeking responses related to i) their demographic characteristics, ii) the brands of sunscreen they are currently using as well as the sunscreen brands which they have used in their previous purchases, iii) their rating of different brands of sunscreen in terms of different factors in a scale of 10, and iv) the probable sunscreen brand to be purchased by them in their next purchase.

Data/response thus obtained from the respondents has been subjected to Markovian analysis involving the determination of the probabilities of retaining the same sunscreen brand and the probabilities of transition from purchasing one sunscreen brand in a purchase to purchasing any of the other sunscreen brands in the next purchase, formulation of steady state equations and calculations of steady state probabilities.

Markovian Analysis

Markov Chain refers to a specific category of discrete-time stochastic process.

If X_t denotes the value taken by a system property at time t (t can be any of the discrete points in time that may be labeled as 0, 1, 2, 3, …), then in most of the situations, it is not possible to accurately know the value of X_t until time t comes. Hence, X_t is treated as a random variable. An exhibition of the relation between X_t 's (t=0,1,2,3,…) is known as a discrete-time stochastic process.

Let there be 'k' (finite) number of states numbered as 1,2,…,k. Let us also assume that at any time t (t can take any values like 0, 1, 2, 3,…) a discrete-time stochastic process is in any one of the above mentioned states. Then in order to qualify as a Markov chain, it has to satisfy the following condition:

$$P(X_{t+1} = u_{t+1} | X_t = u_t, X_{t-1} = u_{t-1}, ..., X_1 = u_1, X_0 = u_0) = P(X_{t+1} = u_{t+1} | X_t = u_t)$$

Further,

$P(X_{t+1} = v | X_t = u) = p_{uv}$ where p_{uv} is the probability of transition of a systemproperty from state u to state v in one time period. It is not dependent on the absolute value of t (but depends on the time gap), for stationary Markov chains

The ($k \times k$) matrix of one-step transition probabilities is given by

$$P = \begin{bmatrix} p_{11} & p_{12} & \cdots & p_{1k} \\ p_{21} & p_{22} & \cdots & p_{2k} \\ . & . & \cdots & . \\ . & . & \cdots & . \\ p_{k1} & p_{k2} & \cdots & p_{kk} \end{bmatrix} \qquad \text{Here, } \sum_{v=1}^{k} p_{uv} = 1, \forall u$$

The probability of transition of a system property from state u to state v in n time periods for a stationary Markov chain (which is in state u at time T), is given by

$P(X_{T+n} = v | X_T = u) = P(X_n = v | X_0 = u) = p_{uv}(n)$ where $p_{uv}(n)$ is known as the n–step transition probability and is independent of T.

It is known that when n takes integer values greater than 1, then $p_{uv}(n)$ = the value occupying the (u , v) th position/ cell of the matrix P^n.

Now let us discuss on the concept of steady-state probabilities. If we consider a k-state ergodic Markov chain, there has to be a vector $Л=[Л_1 \quad Л_2 \quad Л_3 \quad . \quad . \quad . \quad Л_k]$, such that

$$Lim_{m \to \infty} P^m = \begin{bmatrix} \pi_1 & \pi_2 & \cdots & \pi_k \\ \pi_1 & \pi_2 & \cdots & \pi_k \\ \cdot & \cdot & \cdots & \cdot \\ \cdot & \cdot & \cdots & \cdot \\ \cdot & \cdot & \cdots & \cdot \\ \pi_1 & \pi_2 & \cdots & \pi_k \end{bmatrix} \quad ie. \ Lim_{m \to \infty} p_{uv}(m) = \pi_v$$

The vector $Л=[Л_1 \ Л_2 \ Л_3 \ . \ . \ . \ Л_k]$ is known as the steady state distribution or equilibrium distribution and $Л_1 , \ Л_2 , \ Л_3 , \ . \ . \ . \ Л_k$ are the steady state probabilities. Now, at the steady state, $p_{uv}(m+1) = p_{uv}(m) = Л_v$. In order to determine the steady state probabilities, the following equations are to be solved:

$$Л = ЛP \qquad (i)$$

& $$\sum_{v=1}^{k} \pi_v = 1 \qquad (ii)$$

Analysis and Findings

The respondents were asked to mention their current sunscreen brands, as well as the sunscreen brands that they intend to purchase in their next purchase. From the responses thus obtained, the current market share of each of the sunscreen brand and the one step transition probability matrix has been calculated.

Current Market Shares

From the responses obtained, regarding the sunscreen brands currently used by the respondents of our sample, the present market shares of various sunscreens brands in the district of North 24 Parganas are estimated to be as follows (as depicted in Fig. 1): Lakme-28%, Lotus-26%, Keyaseth-22%, Parampara-16% and others (Patanjali+Avon)-8%.
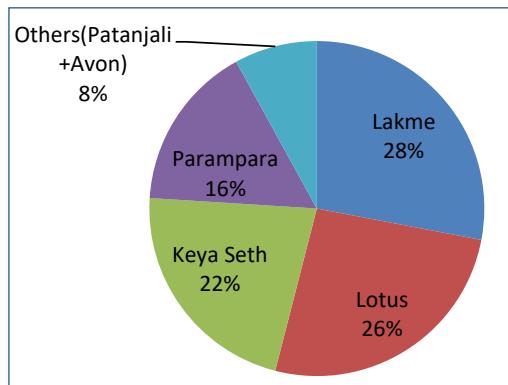

Fig. 1: Current Market Shares

Customers' Rating of Different Sunscreens

Table 1

Sunscreen	Lakme	Lotus	Keyaseth	Param-para	Others (Patan-jali + Avon)
Score (out of 10)	7.12	6.74	6.46	4.53	3.51
Rank	1	2	3	4	5

It is evident from Table 1 that the ranking of the sunscreens brands according to customers' ratings is perfectly matching with the ranking of the sunscreens according to their current market shares as displayed in Fig. 1. This implies that the customers' rating is fully reflected in their purchases.

From the responses obtained from each of the 500 respondents regarding the sunscreen brands that they intended to purchase in their next purchase, the following data comprising of the frequency of respondent switching their brands and also the frequency of customers retaining their old brands have been obtained (As depicted in Table 2).

Table 2

Currently Purchased Brands	Frequency of Customers Brands Purchased in the Next Purchase					
	Lakme	Lotus	Keyaseth	Param-para	Others	Total
Lakme	90	30	0	0	20	140
Lotus	30	100	0	0	0	130
Keyaseth	0	10	90	10	0	110
Param-para	23	0	11	23	23	80
Others	0	0	0	0	40	40
Total						500

Taking each row in the above table, on dividing each cell frequency by the total frequency of the corresponding row, the matrix of transition probabilities (considering one time gap/ one step) is obtained and displayed below in Table 3.

Table 3

Currently Purchased Brands	Transition Probability, $P_{uv}(1)$ Brands Purchased in the Next Purchase				
	Lakme	Lotus	Keyaseth	Parampara	Others
Lakme	0.643	0.214	0	0	0.143
Lotus	0.23	0.77	0	0	0
Keyaseth	0	0.091	0.818	0.091	0
Parampara	0.287	0	0.14	0.287	0.286
Others	0	0	0	0	1

The above transition matrix reveals some important facts. Lakme has 64% of its customers as brand loyal customers. However, it has to be careful with Lotus as its main single competitor, since it is taking away around 21% of its customers. 77% customers of Lotus appear to be brand loyal. However, 23% of Lotus's customers will probably switchover to Lakme. The above discussion makes it very clear that the main rivalry in this sunscreen market of the concerned district is between Lakme and Lotus. This necessitates that all the promotional and other advertising strategies of Lakme should be directed against Lotus and vice versa. The table further reveals that the sunscreen brand with maximum percentage of brand loyal customers is Keyaseth (81%). Another striking feature for Keyaseth is that its customers are not at all interested in purchasing Lakme in their next purchase. However, one of its main limitations is that it is incapable of winning customers from other brands apart from Parampara only. So it should focus on strategies instrumental in winning customers mainly from Lakme and Lotus.

Parampara will retain 28% of its own customers and loose 28% to Lakme, 11% to Keyaseth and 28% to other brands.

Using the transition matrix shown in Table 3 and taking the transition probability values upto 2nd decimal place, steady-state equations [equations (iii), (iv), (v), (vi), (vii) and (viii)] have been formed with the help of equations (i) and (ii). It may be noted here, that this is done on the basis of the common Markovian assumption that during the period under consideration, none of the sunscreen brands have employed any radical change in their marketing strategies in comparison to the strategies they are currently using.

Now, equation (i) may be written as,

$$[\pi_1 \ \pi_2 \ \pi_3 \ \pi_4 \ \pi_5] \begin{bmatrix} 0.64 & 0.21 & 0.00 & 0.00 & 0.14 \\ 0.23 & 0.77 & 0.00 & 0.00 & 0.00 \\ 0.00 & 0.09 & 0.81 & 0.09 & 0.00 \\ 0.28 & 0.00 & 0.14 & 0.28 & 0.28 \\ 0.00 & 0.00 & 0.00 & 0.00 & 1.00 \end{bmatrix} = [\pi_1 \ \pi_2 \ \pi_3 \ \pi_4 \ \pi_5]$$

Or

$$0.64\pi_1 + 0.23\pi_2 + 0 + 0.28\pi_4 + 0 = \pi_1 \quad \text{(iii)}$$

$$0.21\pi_1 + 0.77\pi_2 + 0.09\pi_3 + 0 + 0 = \pi_2 \quad \text{(iv)}$$

$$0 + 0 + 0.81\pi_3 + 0.19\pi_4 + 0 = \pi_3 \quad \text{(v)}$$

$$0 + 0 + 0.09\pi_3 + 0.28\pi_4 + 0 = \pi_4 \quad \text{(vi)}$$

$$0.14\pi_1 + 0 + 0 + 0.28\pi_4 + \pi_5 = \pi_5 \quad \text{(vii)}$$

And equation (ii) may be expressed as,

$$\pi_1 + \pi_2 + \pi_3 + \pi_4 + \pi_5 = 1 \quad \text{(viii)}$$

Solving the above set of steady state equations using software Mathemetica 7.0, the following solution has been obtained. These values give the long run predicted market share (i.e. steady-state market share) of each brand.

$\pi_1 = 0.3817762$ (i.e. for Lakme); $\pi_2 = 0.47774002$ (for Lotus); $\pi_3 = 0.1085932$ (for Keyaseth); $\pi_4 = 0.0222304$ (for Parampara); $\pi_5 = 0.01001$ (for Patanjali + Avon)

Thus, the market-shares of various Sunscreens brands in the long run will be as follows (as depicted in Fig. 2):

Lakme – 38.177%. ; Lotus - 47.774%. ; Keyaseth - 10.859%.; Parampara-2.223%.;

Others (Patanjali +Avon) - 1.001%.
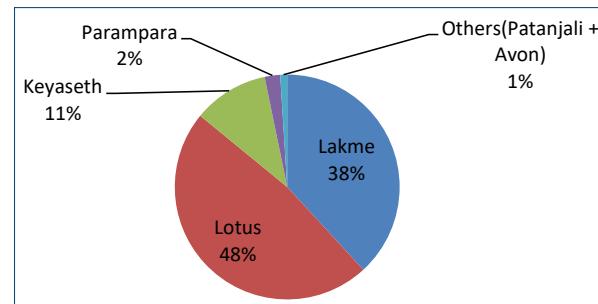
Fig. 2: Long Run Steady State Market Shares

From the values of current market shares and long run steady state market shares, it is evident that there is a gross difference between the two.

The long run market share shows that Lakme (38.177%) & Lotus (47.78%) will continue to be the main players in the sunscreen market in the future. However, Lotus will replace Lakme as the leading market player. Keyaseth will have just 10.859% market share in the future, compared to 22% if we consider its present market share. A bulk of the Keyaseth's market share will be captured by Lakme and Lotus in the future.

Conclusion

In this study we have applied Markovian brand switching model to determine the long run steady state market shares of different popular sunscreen brands in the districts of North 24 Paraganas of West Bengal, India. The matrix comprising of the probabilities of transition of customer from one sunscreen brand to another sunscreen brand in the next purchase has been determined. From these probabilities each of the brands can identify their potential competitors to whom they can lose their market shares, as well as the competitors from whom they can win back customers. Accordingly, they can decide on their marketing strategies. With the help of this one step transition matrix and using Markovian steady state equations, the steady state probabilities (representing the market shares in long run) of the different sunscreen brands have been finally determined. Further, a comparison between the current and long run (ie. the steady-state) market shares of the various brands reveals that Lotus will replace Lakme as the sunscreen brand with maximum share in the above mentioned district in future. The majority of the sunscreen market, i.e., 86% (Lotus – 48% and Lakme – 38%) will possibly be captured by the two main players, viz. Lotus and Lakme. Unless the brand Keyaseth employs any radical change in its marketing strategy so that it can win customers from Lakme and Lotus, its market share will drop down from the present 22% to just 11% in future. Rest of the local brands will be almost wiped out from this market.

For future study one may carry out similar analysis in other districts by taking other products. Furthermore, one may formulate problems by considering the transition probabilities to be imprecise and solve the same using stochastic or fuzzy or interval arithmetic approach.

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Impact of Pandemic (2020) Disorders on Indian Consumers' Perception: Importance, Thinking and Consumption of Grocery Products

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Abstract

Unprecedented social disorder created by COVID-19 has caused great concern to Indian households of different income segments in terms of income losses, in terms of prioritizing procurement of various products and in terms of managing the consumption. This may be reflected in the resulting consumer perception about the importance of various product categories, their assessment of consumption and the amount of thinking they might have put into various product categories. This study tries to assess the relative importance a general consumer assigns to various categories of products related to his daily uses in the Lockdown phase and tries to estimate the level of consumption and amount of thinking during the three phases of Lockdown, Unlock and Festive Future. The study may indicate the coping mechanism of the general consumer.

Keywords: Consumer Perception, Pandemic, COVID-19, Grocery, Consumer Behavior

Introduction

Consumers are understood to be very sensitive about various stimuli and can become very cautious at the time of social disorders caused by events like global pandemic. A negative atmosphere of any pandemic can affect the consumption practices of a large group of consumers. Any disruption caused by a global scale pandemic will force the consumer to rethink his consumption habits as the disorder will affect him economically, socially and mentally. Forbes indicated that though the world has seen many major disturbances earlier like 11/9 (2001), Iraq war (2003), the global financial crisis (2008) etc.,

their impact was limited to few regions while this global pandemic has far reaching collective impact felt by the whole world. In realty there is no comparison to any future events as the world is in a very unique state due to this global level disruption.

Creating an understanding of impact on consumer behavior during these epidemic led social disorders is important from the economic and managerial perspective and marketers, policy experts and practitioners can better prepare themselves for any such eventuality coming out of an epidemic. While macro economic data may be available with economists, policy experts and practitioners based on fuel consumption, electricity production, manufacturing index etc. a micro level individual consumer's response can only be known through understanding the individual consumers. The severe restriction in movement of people and goods, shutting of malls-markets and shops, seizure of supply lines, uncertain information, has put consumers under tremendous stress and strict restraint. Rather than using conventional assumptions about consumers' response to global social disorders it would be prudent to approach the consumer and understand his coping mechanism, changes in practices and perceptions.

As an epidemic or similar global social disorder is rarely occurring phenomenon, the relevant research work regarding consumers' response is difficult to find. Not only consumers evolve, but technology, communication channels, supply chain and services advance within the longtime available between the two consecutive global pandemic disorders leading to requirements of fresh perspective about consumption behaviors.

In this exploratory study we try to understand the coping mechanism, changes in consumer practices and various

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perceptions formed during various phases of social disorders related to COVID-19 global pandemic and try to capture empirical evidences related to the impact of global pandemic disorder on the consumption and buying practices of a general consumer. Using Google form based data collection tools, the consumers' responses were solicited to create an insight about consumer behavior, stocking habits, price perceptions and future expectations.

Background and Literature Review

Outbreak of COVID-19

Times of India (June'20) has reported that while the first confirmed case of Corona Virus infection in India was recorded on January'20 in Kerala, the Scientists estimated that COVID-19 may have entered India in November-December'19. Outbreak of COVID-19 in India was effectively taken into administrative consideration in mid-march 2020 and a country wise sudden, swift and severe lockdown was imposed in the last week of March'20. The lockdown was later extended four more times as the virus was not showing any sign of being contained and the number of cases of COVID-19 infection kept rising. The government was severely criticized by many agencies for freezing all economic activities in lockdown and causing an uncalled for trauma to its citizens and also affecting the necessary goods availability to a billion and more people. Table 1 shows the various phases of lockdown, unlock and festive future.

Table 1: The Phases: Lockdown, Unlocks and Festive Future

Phases	Phases	Dates	Open
Lock-down	1	25th March to 14th Apr'20	Nationwide lockdown, All Factories, Offices, shops, markets and services suspended. Pharmacy opened
	2	15th Apr to 3rd May'20	Certain relaxation, Grocery opened, Vegetable & Fruit vendors allowed.
	3	4th May to 17th May'20	3 zones creation based on severity of virus spread
	4	18th May to 31st May'20	Additional relaxations, states were given a larger say, containment and buffer zones

Phases	Phases	Dates	Open
Unlock	1	1st June to 30th June'20	Lockdown only in containment area, Phased relaxation of services, offices opened
	2	1st July to 31st July'20	Lockdown only in the containment area, Night curfews continue, Inter- and intrastate travel was permitted.
	3	1st Aug to 31st Aug'20	night curfews relaxed and gymnasiums and yoga centres allowed to reopen, Educational institutions to be kept shut Within state and between state travel and transportation is allowed
	4	1st Sept to 30th Sept'20	Lockdown in containment zone, Metro Rail was allowed, Marriage functions & funeral rites were allowed with limited people
Festive Future		1st Oct to 31st Dec'20	Indian festivals like Durga Puja & Diwali and Christmus like major festivals to be celebrated

Source: Created from the information available online

The various phases of lockdown and unlocks have thrown tremendous challenges to a general consumer who seemed to struggle to get the required goods and services for his requirement on the one hand and sustaining his monthly income on the other. A CMIE (July'20) study has claimed that about 84% of Indian households see a loss of income during lockdown and found a very sharp and broad negative impact on household income. People in the lower and middle segments of the income distribution were affected more brutally the study added.

A Statista (Aug'20) report suggested that about more than 40% respondents in study indicated having felt mild to severe stress during the period of lockdown in India while a majority about 60% felt no stress. Financial express (May 20) reported after speaking to various marketing experts that the forced lockdown to fight COVID-19 has changed buyers' buying choices, as consumers are spending more on products related to health and hygiene, adjusting to inadequate availability of goods, and choosing home deliveries rather than visiting stores.

Related Literature

Jung et al. (2016) studied the impact of epidemic led disorder in Korea on consumer spending and used scanner panel data of debit and credit card transactions. They found that the epidemic led disorder caused considerable disruption of consumer expenditures but interestingly the disruption was not widespread across all categories. Also they have noticed substantial decrease in expenditure in traditional shopping channels and seen consumers preferring e-commerce to avoid the risk of epidemic.

Bloom and Mahal (1995) in a study to evaluate the economic effect of the AIDS epidemic in across fifty one emerging and industrial nations compared the changes in the occurrence of AIDS and the proportion of growth of GDP per capita. The study found that the AIDS epidemic has had an minor influence on the growth rate of per capita income. They further indicated that the minor influence of AIDS on income per capita is qualitatively comparable to an paltry outcome on pays of the Black Death in England and France during the Middle Ages and an inconsequential result on output per capita of influenza in India during 1918-1919.

Mehta et al. (2020) in their article on the shopper behavior during COVID-19 distubances and in the following lockdown phase and attempted to a meta analysis of various relevant literature and consultancy reports, indicated about the transformation in consumer behaviour and also suggested that the consumer behavior models may change and take a different form after the pandemic situation. They suggested the need for the business firms to understand these transformed models to survive in the post COVID-19 scenario and indicated that this crisis has uncovered the materialism in consumer behavior which was not need driven and also highlighted the challenges of trade dependence for essential goods and market complexities.

Laato et al. (2020) established in their investigation a solid linkage between a resolve to self-quarantine and intent to undertake uncommon procurements and indicated that the stated shopper behavior was found to be directly connected to expected time spent in self quarantine. Their study discovered that being exposed to online information led to bigger information burden and assumed intensity of the condition had substantial influences on consumers' intent to undertake uncommon acquisitions and willingly self-quarantine. Their investigation outcome showed that the unfamiliar shopping actions witnessed in March 2020 worldwide were related to isolation measures. In difference to their hypothesizing neither being exposed to information available on internet nor information burden had a statistically important effect on how intensly respondents viewed the state of epidemic.

Sheth (2020) articulated that there is a forced transformation and disruption in consumer habit of purchasing as well as shopping as buyers are required to improve and embrace novel practices. He expected that the consumer will return to old ways of shopping as situations become normal but there are also strong chances that consumers will be evolved as they might have discovered more useful, inexpensive and comfortable substitutes. He suggested that novel ways will moreover be developed by technological progresses, shifting demographics and inventive methods.

Laguna et al. (2020) observed variations in popularity of food related searches during the lockdown period as people avoided going to restaurants while compared to health related searches the searches for recipe and delivery soared. A change in shopping habits has been observed for Spanish consumers. It is also noted that concern in food products like Fruits, Bread, Flour, Chicken and Milk, and the related preparation of food, and storing increased. Changes in lifestyle for not being able to go outdoors for shopping or exercising has also caused concern about mood and body weight and it has led to decreased buying for non-perishable prepared meals as being perceived harmful and also due to extra time available for food preparation etc. Decreased consumption was also observed of the fresh food items like fish and seafood which are greatly consumed in usual times while fresh vegetables being perceived healthy were purchased more.

Pathak and Warpade (2020) have observed in their primary study that many customers' behavior changed significantly as they faced various difficulties in procuring goods during lockdown. Note that customers have shown a change in their preferences related to buying grocery items, FMCG products and bakery items as many customers have shifted their buying from organized stores to unorganized and online stores and easy availability, less crowd and following prescribed rules were the main motives behind particular channels. Free home delivery, hygiene and credit availability was found to be weak reasons to prefer a channel for buying.

Stanciu et al. (2020) in their secondary data study noted that in the disturbances and home containment condition a new context of retailing is evolving in the form of online shopping so the marketers are required to understand fears and needs of consumer that creates barrier to distribution and should their distribution channel to create ease for them. They also indicated that those customers that were averse to online shopping due to difficulties in adopting technologies due to preference of fresh products were compelled to adopt new online mode. They suggested based on the Nielson study that those marketers who would be able to persuade consumers by superiority, competence, local products and ability to adopt newer modes of retailing will be back to normal sales faster than others and would create strong customer patronage.

Kumar et al. (2020) in its primary study found that food products sales of a leading Indian multinational company got affected significantly as lockdown progressed. Also noted that the awareness about safety and hygiene related actions taken by the company during lockdown was limited to about half of the respondents approached for the study. Also found that not many respondents were buying the company's products as about 47% respondent indicated using the company's food products and more than half of the respondents were not buying outside packed food products fearing COVID-19.

The Research Objectives

The primary research objectives are as given below:

- To study the felt relative importance of different categories of products like grocery, apparel, cosmetics etc. during the Lockdown related to COVID-19.
- To study the amount of thinking about grocery products of consumers during three phases of Lockdown, Un-lock and Festive Future related to COVID-19.
- To study the consumption of grocery products during three phases of Lockdown, Un-lock and Festive Future related to COVID-19.

Research Hypotheses

The study will be guided under the following hypotheses:

- The consumer felt greater importance of some product categories than the other.
- The level of thinking about availability and procurement of grocery was higher during lockdown.

- The level of consumption about availability and procurement of grocery was higher during lockdown.

Research Methodology

This research has been conceived as an exploratory study to understand consumer dynamics during three mentioned phases which were distinct in themselves based on opening of parts of the market. To understand consumer behavior during this period a primary data study was undertaken with the help of structured e-questionnaire to solicit the response from the consumer. Relevant literatures were reviewed before finalizing information fields to be studied. The concerned population for the study was considered to be very large so a convenience based judgmental sampling method user for the sampling. A sample size of 400 consumers (n=400) were taken with appropriate cross sections of demographic segments into it. The time period for the data collection was 25th August 2020 to 15th September 2020, as by this period a typical consumer has experienced both Lockdown phase, and Unlock phase and has formed some expectation for the third phase of study of festive future. Most of the respondents were from Bhopal (India) and nearby areas.

Grocery products considered here are the daily need items which are required for a family and it includes all the food and non food items. Some of the items can be staples, oils, packed food items like tea, biscuits, breads etc., dry fruits and specific grocery items are the goods which are specific to certain family classes like special sauces and cheese etc. Grocery buying refers to purchasing foodstuff and regular need goods. Foodstuff and grocery goods purchasing contains shopping for grains, pulses, fresh fruits and vegetables, packaged food, personal products and some household goods (Sinha, Mathew & Kansal, 2005). General grocery products considered here are most essential daily need items like floor, oil, sugar, salt, tea leafs etc. while specific grocery products are occasional need items which may not be needed on a daily basis in by a household like cheese cubes, specific sauces, custard powder, some essence etc.

The first hypotheses will be tested using a single factor analysis of variance and tukey krammer post-hoc test. by comparing the generated p-value to 0.05 level of significance and the remaining two hypotheses will be tested using chi-squared test of independence.

Data Analysis

Demographic Review of Respondents

Table 2: Gender Wise Distribution

| Gender	Number of Respondents
Female	224
Male	199
Grand Total	**423**
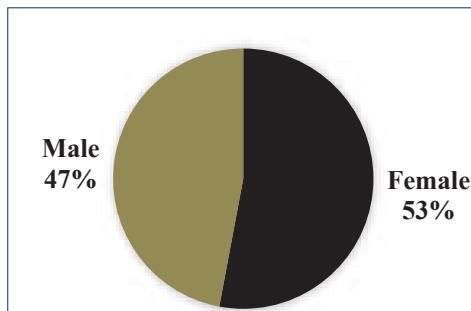
Fig. 1: Distribution of Respondents According to Gender

As grocery is a female controlled category a suitable representation to the female was given in the sample.

Table 3: Distribution of Respondents According to Family Size

| Family Size	Number of Families
4 or Less	262
5 - 6	116
7 or More	45
Grand Total	**423**
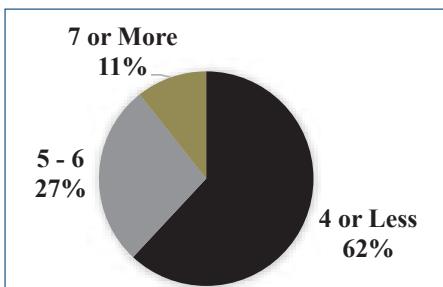
Fig. 2: Distribution of Respondents According to Family Size

Most of the respondents had a family size of less than 4.

Table 4: Monthly Income Wise Distribution

| Monthly Household Income	Number of Respondents
40000 or Less	168
41000 - 80000	167
81000 or More	88
Grand Total	**423**
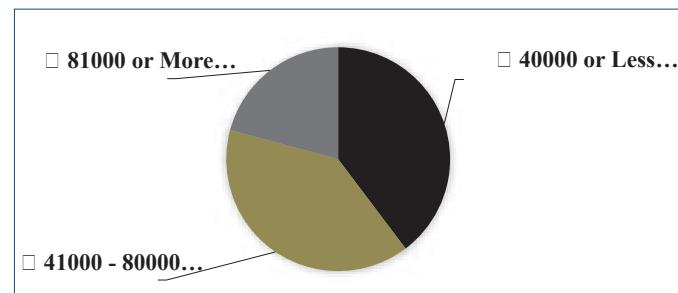
Fig. 3: Distribution of Respondents According to Monthly Household Income

Most of the respondents belong to the Middle or Lower Middle Class.

Descriptive Statistics

Importance Scores of Product Categories

It was of academic interest to understand the importance given by consumers to different products categories during lockdown by understanding the relative importance shown by the respondents. The product categories considered here are Grocery, Cosmetics, Apparel, Health & Immunity Products, Entertainment and Electronics. A sample of 423 respondents indicated the relative importance, on a scale of 1 to 6, they associate with a product category. Here 1 indicated least importance while 6 indicated maximum importance.

The following tables shows the frequency of scores (1 to 6) given to each of the six categories and the mean and standard deviations of the importance scores.

Table 5: Product Category Wise Importance Scores

Importance Rating	Grocery	Health & Immunity Products	Cosmetics	Entertainment Products	Electronics	Apparel
1	46	34	175	74	70	107
2	75	74	126	109	113	135
3	77	93	64	77	81	86
4	30	42	34	80	78	63
5	26	38	17	51	49	24
6	169	142	7	32	32	8

Table 6: Descriptive Statistics for Importance Score

| Product Category	Mean Score	Standard Deviation
Grocery	3.998	1.881
Health & Immunity Products	3.95	1.755
Cosmetics	2.085	1.229
Entertainment products	3.05	1.521
Electronics	3.045	1.504
Apparel	2.494	1.275
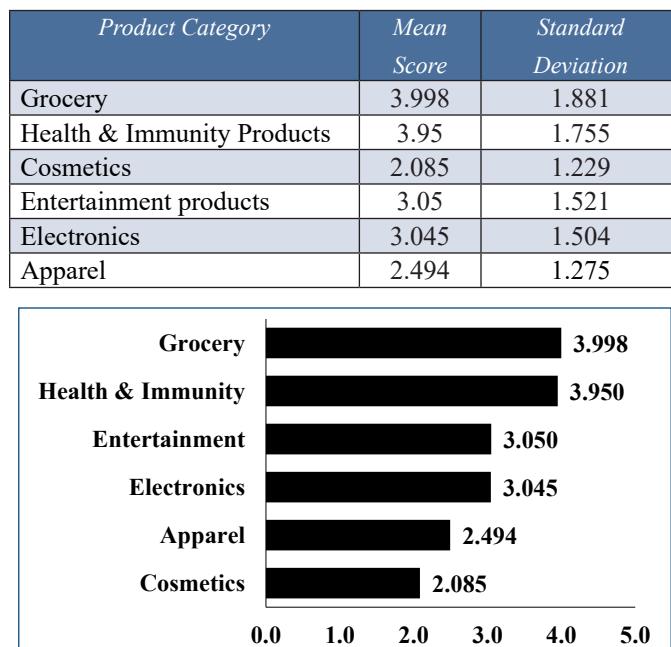
Fig. 4: Mean Importance Scores of Product Categories

Thinking and Consumption of Grocery

Respondents were asked to indicate the level of thinking and consumption on a nominal scale during the three phases i.e. lockdown, unlock and festive future. It must be noted that respondents were asked to indicate expected level of thinking and consumption during the upcoming festive season in India. The two levels were namely, Normal and Higher.

The researchers were interested in knowing whether during the lockdown phase the consumers were thinking more about the grocery goods in terms of procurement, stocks etc in comparison to other two phases of unlock and festive future. Thinking more about grocery may indicate the

concern about the timely availability and required quantity of the daily needs during the lockdown period.
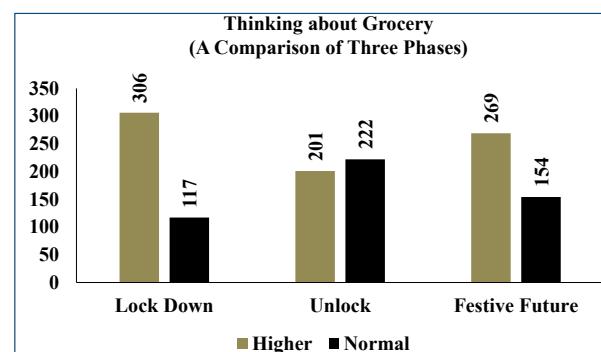
Fig. 5: Respondents Thinking about Grocery

Consumption of Grocery Goods

It was also felt that consumers may resort to different levels of consumption of grocery products during the three phases of our study as they may be in different mental and physical make up during the lockdown, unlock and festive phase. It would certainly be interesting to find out whether consumers consumed substantially different quantities in these phases.

The results are shown in the following bar charts representing the number of respondents indicating each level.
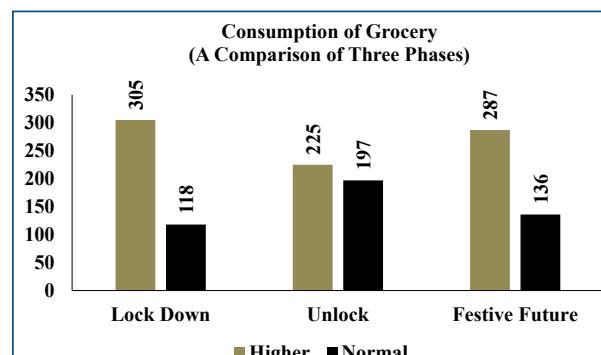
Fig. 6: Consumption of Grocery

Tests of Hypotheses

Test of Hypothesis One

A statistical tool known as single factor analysis of variance (ANOVA), to compare the means of groups of measurement data, was used to compare the mean rating scores given by respondents to the six categories of the products. In a one-way anova, there is one measurement variable and one nominal variable. Multiple observations of the measurement variable are taken for each value of the nominal variable. The collected data consists of rating scores given by a consumer to the importance felt by her/him for each of the six categories of product. In addition to ANOVA, Tukey post hoc test is also applied for multiple comparisons to identify which categories of products differed from each other in terms of importance.

Ho (Null hypothesis): The mean importance scores for all categories of the products are equal. i.e.

$$\mu_1 = \mu_2 = \mu_3 = \mu_4 = \mu_5 = \mu_6$$

H1 (Alternative hypothesis): The mean importance scores for all categories of the products are not equal.

$$\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4 \neq \mu_5 \neq \mu_6$$

The outputs of the ANOVA analysis and Tukey post hoc test are given below.

Table 7: Summary of ANOVA Statistics

Level of Significance = 0.05				
Categories	*Count*	*Sum*	*Average*	*Variance*
Grocery	423	1691	3.998	3.538
Health & Immunity	423	1671	3.950	3.081
Cosmetics	423	882	2.085	1.509
Entertainment	423	1290	3.050	2.313
Electronics	423	1288	3.045	2.261
Apparel	423	1055	2.494	1.625

Table 8: ANOVA

Source of Variation	SS	df	MS	F	P-Value	F crit
Between Groups	1240.016	5	248.003	103.866	0.00	2.218
Within Groups	6045.731	2532	2.388			
Total	7285.747	2537				

Table 9: Tukey Post Hoc Test (Where Means are not Different)

Comparison	*Absolute Difference in the Means*
Grocery to Health & Immunity	0.047
Entertainment to Electronics	0.005
Result : Means are not different	

Table 10: Tukey Post Hoc Test (Where Means are Different)

Comparison	*Absolute Difference in the Means*
Cosmetics to Grocery	1.913
Cosmetics to Health & Immunity	1.865
Cosmetics to Entertainment	0.965
Cosmetics to Electronics	0.96
Cosmetics to Apparel	0.409
Grocery to Entertainment	0.948
Grocery to Electronics	0.953
Grocery to Apparel	1.504
Health & Immunity to Entertainment	0.901
Health & Immunity to Electronics	0.905
Health & Immunity to Apparel	1.456
Entertainment to Apparel	0.556
Result: Means are different	

Interpretation

One-way ANOVA output ($F(5, 2532) = 103.467$, $p = 0.00$) revealed that the mean importance scores of different categories of products were statistically significantly different. Thus the null hypothesis is rejected.

A Tukey Krammer post hoc test shows that the mean importance scores for Grocery Products and Health & Immunity Products are not significantly different and the mean importance scores for Entertainment and Electronic products are also not significantly different while all other pairs of categories are statistically significantly different from each other.

Thus, grocery and health & immunity products were equally most important for consumers during lockdown; next important products were entertainment and electronics. The apparel and cosmetics were of low importance with cosmetics having lowest importance.

Test of Hypothesis Two

Ho: The level of thinking about grocery is independent of the three phases.

H1: The level of thinking about grocery is not independent of the three phases.

The results of Chi-squared test are given in the Table XI below:

Table 11

Results	
Critical Value of χ^2	5.99
The Level of Significance (α)	0.05
Chi-Square (χ^2) Test Statistic	56.45
p-value	0.00

Interpretation

The level of thinking about grocery is not independent of the three phases as determined chi-squared test (p = 0.00). Thus the null hypothesis is rejected.

Test of Hypothesis Three

Ho: The level of consumption of grocery is independent of the three phases.

H1: The level of consumption of grocery is not independent of the three phases.

The results of Chi-squared test are given in the Table 12 below:

Table 12

Results	
Critical Value of χ^2	5.99
The Level of Significance (α)	0.05
Chi-Square (χ^2) Test Statistic	1268.00
p-value	0.00

Interpretation

As determined chi-squared test (p = 0.00) the level of consumption of grocery is not independent of the three phases. Thus, the null hypothesis is rejected.

It can be concluded that during the lockdown, the majority of the consumers were thinking about grocery in terms of availability and procurement at the higher or highest level and at the same time the level of consumption was also at the higher or highest level. The consumption was also at the similar levels.

During Unlock, the level of thinking and consumption of grocery is considerably low in comparison to lockdown stage.

Level of thinking and consumption is expected to again rise to the higher levels during the festive future.

Conclusions

It is noted in the analysis that when compared to other product categories the Grocery products were the most important in the Lockdown Phase as indicated by the respondents. The ANOVA test confirmed that consumers have given significantly different importance to various product categories. As Grocery being the daily need essential and being forced down to stay indoors due to lockdown (for them) the most other product categories like Cosmetics, Apparel, Electronics and Entertainment became secondary in comparison to Grocery Products. The other category of products which were also indicated to be most important (second most) was Health and Immunity products. In fact Tukey post hoc test (Multiple Comparisons) found no significant difference between the importance of Grocery Products and Health & Immunity products. This indicates that people were concerned about their food & daily needs and health during the Lockdown phase due to COVID-19. It also comes out that at the time of distress the people don't bother much about Cosmetics, Apparel, Electronics and Entertainment, in fact the Cosmetics Products were indicated to be the least important category of products compared here. As grocery came out to be the most important product category, it was also found that more than two third consumers (72%) were having higher thinking levels for it as they may be concerned about availability of the same. It also indicates that there may be some challenges in procuring grocery products during lockdown which forced them to think more about grocery. Similarly it was also found that the majority of consumer consumed grocery products higher than normal levels indicated that as confined to the boundary of their houses they could not avail the external foods.

Scope for Further Research

There is a scope for studying consumer behaviour related to other categories like Cosmetics, Health Immunity Products, Services, entertainment etc. from the perspective of COVID-19 related disturbances etc. Also the researchers should try to find out the challenges faced by consumers in procuring and stocking these products like grocery, health & immunity, cosmetics etc. during the lockdown phase.

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Agricultural Policy Changes due to COVID-19 Pandemic

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Abstract

The paper aims at representing the supportive steps taken by the government in favor of the Indian Agricultural sector during the COVID-19 crisis and the changes made in the APMC Laws by the state governments. The Ministry of Agriculture and Farmers' Welfare launched some new features in the electronic-National Agriculture Market (e-NAM) portal which will make it possible for farmers to sell their harvested crops without being physically present in the mandi and they can receive the payments online so that the risk for them of getting infected can be reduced. The Government has also passed some ordinances to allow farmers to do direct selling and facilitate contract farming. The Uttar Pradesh government has removed around 46 fruits from Krishi Utpadan mandi ordinance so that businessmen can purchase these products directly from farmers without being charged the mandi fee. The government also announced some changes in the Agricultural Produce Marketing Committee (APMC) which allows them to sell their produce at a gainful price and barrier-free trading over the states. But in the end, all these steps seem to be tilted towards the profit for the Agribusiness Companies. The Government also stated that farmers will be given Minimum Support Prices and is providing money under the PM-KISAN scheme although it is stated that these two were to be given even without lockdown so basically, some old points are again highlighted by the Government which is part of politics rather than remedial support for the needy farmers. But it should be kept in mind that a decline in the farmer's income will also lead to a decline in India's Economy. so all such steps should be taken after due consideration and discussion with the stakeholders.

Keywords: Agriculture, Farmers, COVID-19, Economy

Introduction

"The farmer is the only man in our economy who buys everything at retail, sells everything at wholesale, and pays the freight both ways." — John F. Kennedy

The above statement in itself highlights the problems that a farmer faces in his everyday dealings; these problems become even more grave at the time when every sector of the country's economy has suffered huge loss due to the improper and unplanned enforcement of countrywide Lockdown by the central government by using the Disaster Management Act, 2005.

Since March 2020, there has been a sudden rise in the number of COVID-19 cases in India. To contain the spread of COVID-19 in India, the government of India has imposed a nation-wide lockdown on March 24 till April 14, which was later increased till May 31 although now Unlock-I have been officially kicked in but the condition of the economy will still take some time to stand on its feet again. Thus, to ensure proper supply of agriculture products during the lockdown and control the rapid spread of the disease, some states of India have enhanced their respective agricultural policies especially concerning the Agriculture Produce Marketing Committee (APMC) laws. By this project, I will try to explain how agriculture marketing is manged in India, steps taken by the Government for the agriculture sector during the COVID-19 crisis, and the Recent Changes in the APMC laws that are being announced by various states of India.

How is Agriculture Marketing Managed in India?

As we realize that agribusiness falls under the List-II of the VII Schedule that is the State List of the Constitution. Horticulture showcasing in has changed states is

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controlled by APMCs built up by state governments under the particular APMC Acts. The APMCs give a framework to showcasing farming produce, the direct offer of such products and gather advertise expenses from such deal, and control rivalry in horticultural promoting. In 2017, the focal government delivered the model Agricultural Produce and Livestock Marketing (Promotion and Facilitation) Act, 2017 to give expresses a layout to authorize new enactment and bring exhaustive market changes in the agribusiness area. The 2017 model Act means to permit free rivalry, advance straightforwardness, bind together divided markets and encourage the stream of items, and empower the activity of different showcasing channels. In November 2019, the fifteenth Finance Commission (Chair: Mr. N. K. Singh) in its report gave that states which sanction and execute all highlights of this Model Act will be qualified for certain monetary motivating forces.

What Steps were Measure by the Government in Light of COVID-19?

On April 2, the Ministry of Agriculture and Farmers' Welfare has launched new features of the electronic-National Agriculture Market (e-NAM) platform to build-up agriculture marketing by decreasing the need for farmers to physically come to wholesale mandis for selling up their harvested produce. The e-NAM platform provides for distant bidding and mobile-based 24x7 payment for which traders do not need to either visit mandis or banks. This helps to assure social distancing and safety in the APMC markets to stop the spread of COVID-19.

On April 4 2020, the Ministry of Agriculture and Farmers' Welfare issued a notice to states for limiting the regulation under their APMC Acts. The advisory committee also called for facilitating direct marketing of the agricultural product, enabling the direct purchase of the product from farmers, farmer producer organizations, cooperatives by bulk buyers, Large retailers, and processors.

On May 15, 2020, the Union Finance Minister of India has announced some reforms for the agriculture sector of the country to decrease the impact of COVID-19 and the lockdown. Some of the major amends include:

- Develop a central law to make sure adequate choices to farmers to sell agricultural produce at attractive

prices, restrictions free inter-state trade, and framework for e-trading of agricultural produce,

- Amending the necessary Commodities Act, 1955 to enable preferable price realization for the agricultural product such as all cereals, pulses, oilseeds, onions, and potatoes, and

- Creating a facilitative legal Plan for contract farming, to make sure farmers engage directly with processors, large retailers, and exporters.

On June 03, 2020, the Union Cabinet of India has approved the changes to the 65-year-old Essential Commodities Act, removing cereals, pulses, oilseeds, edible oils, onion, and potatoes from the list of necessary commodities. The changes will be made effective immediately via an ordinance, according to the Agriculture Ministry of India.

At its meeting, the Government also approved ordinances to remove barrier on farmers selling their produce outside notified market yards, as well as to facilitate contract farming and allow farmers to engage in direct marketing.

All these part that were promised in the Aatmanirbhar package declared by Finance Minister of India Nirmala Sitharaman last month as stated in the above paragraphs.

The to the ECA, which has been under discussion for more than a decade, will decontrol the production, storage, movement, and distribution of these food products. By removing the private sector's fears of "excessive regulatory interference," the Centre hopes to raise private and foreign investment, mainly in cold storage facilities and the modernization of the food supply chain. Adequate processing and storage facilities will lower down the wastage and increase income for farmers of perishable products.

To protect consumers, the changes allows regulation during war, scarcity, extraordinary price increased and natural calamity, while providing discharge for exporters and processors at such times as well.

The Farming Product Trade and Commerce (Promotion and Facilitation) Ordinance, 2020 aims to open up agricultural marketing outside notified mandis for farmers, and also erase barriers to inter-State trade. While both agriculture and markets are State subjects, the Government is counting on the fact that trade and commerce in foodstuffs is part of the parallel list to push through its ordinance.

Changes Made by Uttar Pradesh Government in Agriculture Marketing Laws?

The Uttar Pradesh Cabinet has approved an ordinance, to relax regulatory aspects of their APMC laws. These Ordinances are summarised below: The Uttar Pradesh Cabinet approved the Uttar Pradesh Krishi Utpadan Mandi Ordinance, 2020. Uttar Pradesh government has decided to remove 46 fruits and vegetables from the ambit of the Uttar Pradesh Krishi Utpadan Mandi Act, 1964. The 1964 Act provides for the regulation of sale and purchase of notified agricultural produce and the establishment and control of agricultural markets in Uttar Pradesh.

Certain Fruits and Vegetables are Exempted from the Provisions of the Act: These fruits and vegetables consists of mango, apple, carrot, banana, and ladies' fingers. The proposed changes aims to facilitate the purchase of these products directly from farmers from their farms. Farmers will be grant to sell these products at the APMC mandis as well, where they will not be charged the mandi fee. Only the user charge will be collect as prescribed by the state government. As per the state government, this will call for a loss of revenue of approximately Rs 125 crore per year to the APMCs.

Can Change in the Agriculture Laws Help Farmers? Agriculture devote to 17.5% of India's GDP. As per PRS India, a research firm, India is among the world's top producers of wheat, rice, pulses, sugarcane, and cotton. India is also the highest maker of milk and the second-highest maker of fruits and vegetables in the world. In 2013, India assumed for one-fourth of the world's pulses production, 22%, and 13% of rice and wheat production respectively.

India's evident agricultural prowess in the world, farmers' groups said it has not emerged in the prosperity of Indian farmers. With the changes announced by the government in India's agricultural laws, the government aims to change that.

In her package, Sitharaman had announced changes to the Essential products Act to enable better price realization for farmers. She had stated that with these changes, cereals, edible oils, oilseeds, pulses, onions, and potato shall be decontrol and the stock limit will be required under very exceptional circumstances like national calamities, misery with a surge in prices. The government has also announced changes in the Agricultural Produce Marketing Committee (APMC) architecture stating that a central law will be developed to provide adequate choices to the farmer to sell their produce at a gainful price, barrier-free inter-state trade and a framework for e-trading of agriculture products. In May 2020, states like Uttar Pradesh, Madhya Pradesh, Gujarat, and Karnataka have brought ordinances to change the APMC architecture. According to me, the biggest problem is that the package is tilted towards helping the companies involved in agri-business and not farmers, this hasn't translated into more money in the hands of farmers.

Conclusion

Initially, when the lockdown was announced, the government of India allowed the movement of harvested crops to calm woes of the farmers, & most farmers continued their agricultural activities against all lockdown similar problems. But farmers were let down by markets as they fall to get a proper price for their produce. Thereafter, the government highlighted that it is offering farmers the Minimum Support Prices (MSP) and is front-loading instalment under PM-KISAN (Pradhan Mantri Kisan Samman Nidhi), a central scheme. The point is that these two things were to be given to farmers anyways whether there was a lockdown or not. Thus, planning the whole facade of doing efforts to upgrade the farmer's condition just "Old wine in a new bottle".

The announcement, different experts claim, was a repackaging of statement made in the budget and built further questions about the possibility of corporate taking beyond agriculture and uncertainty of rural people incomes as migrant laborers entry to their villages. Additionally, some feel that the Changes to agricultural laws that were declared, while a step in the right, will have an impact only in the longer term.

"Farmers' lives are interlinked with local traders and even after this package, it will be so. The resolved announced are part of the continuing programs of the government. But those plans are too slow in their implementation and will take years before anything specific happens. The need of the hour was to increase the number of mandis (agriculture markets) so that limited and marginal farmers have more access to mandis".

So, bringing us to the outcome that the governments' actions to improve the trouble of farmers are more of political "Jumlebaazi" then some real foundation, which this current government is usually charged with of doing when the country's citizens are suffering. It is important to understand that if a farmer's income keeps on decline there buying capacity also reduce which in turn harms the economy. So, the government should start looking the advice of stakeholders so that more impressive and comprehensive policy can be implemented.

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