

Reforms Taken By Government of Kerala in Improving Ease of Doing Business

S. Thampi

Department of Economics, Kariavattom campus, University of Kerala, Trivandrum, India

Author's Mail Id: suryathampisurya@gmail.com, Tel: +918157003788

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Abstract- The Ease of Doing Business, published by the World Bank, has been created to evaluate the impact of reforms in the respective countries on making it easier to do business. It provides 10 indicators. Based on these parameters, empirical research has been done to evaluate the performance of these countries. Economies are ranked from 1 to 190. A high Ease of Doing Business score indicates that the regulatory climate is more conducive to beginning a business. The industrial sector requires assistance. This is an area where the government should play a key role in ensuring grassroots reforms. According to the World Bank's "Doing Business" report 2020, India has risen from 130th place in 2015 to 77th place in 2019. According to the 2018 report, Kerala is only in the 21st position. Improvements to the ease of doing business will aid in recruiting more investors to the state. As a result, it is vital to investigate the reforms implemented by the Kerala government in order to improve the business environment. The government of Kerala has been taking various steps to improve the ease of doing business in the state. On the basis of secondary sources, it is found out that the Kerala government has introduced schemes and policies such as UAM, PMMY, Entrepreneur Support Scheme, KSWIFT, ReLIS, SANCHAYA for online tax payments, Vyavasaya Jalakam, etc., to ease doing business in Kerala. The government has also made numerous changes to legislation to make conducting business easier. Kerala improved in eight aspects, with two areas still requiring attention from policymakers.

Keywords: Ease of Doing Business, Amendments to laws and Acts, reforms, MSME, Kerala

I. INTRODUCTION

Investor-friendly businesses are required to welcome new businesses into the country. Governments throughout the world are proposing changes through amendments and legislative reforms, tax reforms, banking reforms, and liberalised economic and trade policies to attract and motivate local and foreign investment into the state. (Rajat, 2017). International benchmarking has emerged as the most successful method for organizing the public to demand better public services and political accountability, as well as assisting policymakers in creating and executing better policies.

The World Bank publishes a ranking system called Ease of Doing Business. It is a total figure that encompasses many characteristics that describe a country's ease of doing business. The Doing Business index was designed to assess the impact of economic policies or reforms on each country's efforts to promote and facilitate business. An increase in the state's Ease of Doing Business ranking aids in attracting more investors. It would promote indigenous technological innovation and help to alleviate the problem of unemployment to a considerable extent. Kerala is confronted with unemployment and a dearth of available land. (H. Dussa 2019). The Doing Business project, which began in 2002, examines small and medium-sized

businesses in the United States and calculates the regulations that apply to them. It includes signs for beginning a business, dealing with building permits, obtaining electricity, registering real estate, obtaining credit, safeguarding investors, paying taxes, trading across borders, enforcing contracts, and resolving insolvency. Consultants, lawyers, accountants, and other professionals carry out empirical studies based on these parameters to assess these countries' performance.

Economies are ranked from 1–190 on the basis of ease of doing business. A high rank in ease of doing business means that the regulatory environment is more suitable for the starting and functioning of a local firm. According to the World Bank's latest "Doing Business" report, New Zealand stands first, and India stands at 77 out of 190 countries with a score of 67.23 in the Ease of Doing Business. India has risen in the rankings from 130th place in 2015 to 77th place in 2019 (<https://www.doingbusiness.org/>).of India has been ranking states based on the ease of doing business. Kerala is in the 21st position as of the 2019 report. Kerala's position shows a downward trend from 18th position in 2015 to the 21st position in the 2018 report (<http://www.ksidc.org/ease-of-doing-business>). The downward movement in the rank indicates that the state has to improve a lot in easing its business environment.

The government of Kerala has been taking various steps to improve the ease of doing business in the state. The government has taken various schemes and policies, such as UAM, PMMY, Entrepreneur Support Scheme, KSWIFT, ReLIS SANCHAYA for online tax payments, Vyavasaya Jalakam, etc., to ease doing business among MSMEs in Kerala. Several pieces of legislation have also been changed by the government to make doing business easier. As a result, the study examines the idea of ease of doing business and its components. It is critical to ascertain the extent to which these policies have been implemented effectively in Kerala. The paper also intends to examine the government's plans for strengthening Kerala's economic environment.

The paper is divided into various sections. Section I provides an overview of the article and an introduction. The relevant works and theories that were used to shape the work are discussed in Section II. The research design, methods, and organisation of the analyses are discussed in Section III. The analyses are discussed in section IV. Relevant findings and conclusions are made in section V.

II. RELATED WORK

The various Doing Business Reports have highlighted the importance of maintaining a business-friendly environment in the economy as entrepreneurs are deterred by a situation with too many regulations. Many scholars and researchers have done work in the field of ease of doing business.

The macroeconomic influence of the World Bank's Ease of Doing Business (EDB) ranking was investigated by *Vivek Moorthy et al. (2016)*. The EDB rank was determined to have limited macroeconomic value and relevance, according to the findings. *Djankov Simeon et al. (2007)* investigated cross-country factors of private credit using new data on legal creditor rights and private and state credit registries from 129 countries. In Brazil, *Rita Almeida et al. (2009)* investigated how labour regulatory enforcement influences business size and other firm characteristics. According to this study, firm size is constrained by tougher enforcement of labour regulations. *Arne Bigsten et al. (2006)* reviewed the literature on the African business climate, concentrating on risk, availability of credit, labour, and infrastructure as well as how enterprises organise themselves and conduct business. *Caroline Freund et al. (2008)* used cross-country data from 126 countries to investigate the connection between openness and per-capita income. According to the findings, trade contributes to a higher quality of life in flexible economies but not in rigid ones.

Access to financing, business rules, corruption, and infrastructure were the subjects of *Reyes Aterido et al. (2011)*. The findings on the effects of finance and corruption on growth are contingent on whether and how the analysis accounted for the business environment's possible indigeneity. The relationship between the

investment climate and international integration was explored by *David Dollar et al. (2006)*. The researchers came to the conclusion that there is a systematic variation across cities within countries. The influence of market entry laws on the development of new limited-liability firms, the average size of entrants, and the growth of existing enterprises was researched by *Leora F. Klapper et al. (2006)*. It was discovered that high-cost restrictions stifle the formation of new businesses, particularly in industries where entry barriers are expected to be low. According to *Ricardo Pinheiro-Alves et al. (2012)*, the Ease of Doing Business Index is commonly used by multinationals in their investment location decisions. *Anjali Singh et al. (2018)* evaluated the parameters of the ease of doing business ranking and found that the Make in India campaign will be able to achieve its goal of transforming India into a manufacturing hub. The causal relationship between bank credit and GDP growth was investigated by *Dhiren Jotwani (2016)*. The findings reveal that financial availability in the form of bank loans does definitely lead to economic growth, as well as the possibility of alternative sources of capital that firms find more appealing.

In light of these circumstances, this research study examines a number of worldwide and national papers written by reputable economists, professionals, academicians, and others.

Related Theories

Policy learning is strongly connected to this work. Policy learning is defined as "relatively long-lasting changes in thoughts or behaviour intentions that are related to the achievement (or revision) of policy objectives as a result of experience (Hecló 1974: 306). A crucial part of policy reform is policy learning. Changes in the main aspects of a policy are usually the result of external factors such as macroeconomic conditions or the rise of a new political party; changes in secondary aspects of a coalition's belief system are usually the result of shifts in external factors such as macroeconomic conditions or the rise of a new political party. Systemic governance coalition (Sabatier 1988: 134).

Despite this, policy learning is a diverse category. As a result, different types of learning, such as social learning (Hall 1993), political learning (Hecló 1973), policy-oriented learning (Sabatier and Jenkins-Smith 1993), lesson drawing (Rose 1991), instrumental learning (May 1992), and causal and diagnostic learning (Levy 1994), are discussed in the literature (for more information, see Meseguer 2005). However, the questions of who learns, what is learned, and the effects of learning on resulting policies differ significantly across different types of learning (Bennett and Howlett 1992). For example, in policy-oriented learning, the learning agent is the policy network, and learning is more about ideas (i.e., members' beliefs in advocacy coalitions) than about organisations. Furthermore, learning is defined as a process by which networks learn from previous experiences and so is

primarily concerned with approaches and procedures for policy improvement (Bennett and Howlett 1992).

As previously stated, the advocacy coalition framework is unique in that it focuses on policy-oriented learning; actors' desires to realise core values in a world of limited resources create strong incentives to learn more about the importance of problems, the variables that influence them, and the implications for policy alternatives (Sabatier 1988: 158). On the other hand, understanding the process of policy change and the function of policy-oriented learning necessitates a ten-year or longer time horizon.

Policy diffusion, like policy learning, is the process through which policy innovations spread from one administration to the next (Shipan and Volden 2008). To put it another way, "knowledge of policies, administrative arrangements, and institutions in one time and/or place is employed in the formation of policies, administrative arrangements, and institutions in another time and/or place" (Dolowitz and Marsh 1996: 344).

The paper discusses how an index might lead to significant legislative changes that benefit a company's bottom line. A state's government compares its ranking to that of another and attempts to improve its policies. Healthy competition exists, which leads to the creation of a healthy corporate climate.

III. METHODOLOGY

The research is based on secondary data sources. Secondary data is mostly gathered from Doing Business Project reports (2009–2020) to better understand the concept and components. The reforms and measures taken by the government in improving the business environment are collected from the Ministry of Commerce and Industry-Ease of Doing Business reforms (2014–18), Annual Reports of MSMEs, Economic Surveys (2013–2020), Department for Promotion of Industry and Internal Trade (DPIIT), Department of Industrial Policy and Promotion (DIPP), Kerala State Industrial Development Corporation Ltd. (KSIDC), Directorate of Industries and Commerce (DIC), Kerala State Planning Board, and Department of Economics and Statistics. Data is also collected from various websites such as Make in India, Invest India, Invest Kerala, etc., and other published articles, journals, and newspaper reports.

The concept and components of ease of doing business are presented in a descriptive form. The data regarding the reforms initiated is gathered from the above sources and analyzed and interpreted using data presentation techniques like tables, charts, and statistical tools like AAGR, CAGR, percentages, and ratios.

IV. RESULTS AND DISCUSSIONS

i) Concept of Ease of doing business (EoDB):

Simeon Djankov of the World Bank Group invented the notion of ease of doing business. Professors Oliver Hart (economist) and Andrei Shleifer collaborated on the report's academic analysis and research. Higher rankings (a low numerical value) suggest that corporate rules and regulations are more stringent and that property rights are better protected. To defend their efforts, the World Bank funded scientific and empirical research that shows the economic impact of increasing these rules and regulations is significant. To determine the ideal amount of company regulation—for example, what the length of court procedures should be and what the optimum level of social protection is—empirical research analysis is required. The indicators produced as part of the Doing Business project allow for this type of research analysis to take place. Over 3,000 academic research publications have used one or more of the indicators developed in Doing Business, as well as the related background papers by its authors, since the initiative began in November 2001. The World Bank Group has been measuring the prices of business rules for enterprises in one hundred and ninety countries since 2003. The research has become one of the World Bank Group's hallmark data products in the domain of private sector development, and it is said to have influenced the formulation of numerous regulatory reforms in developing countries. The study publishes an in-depth analysis of prices, requirements, and the procedures to which a particular form of private corporation is subject in all countries once a year and then develops rankings for each country. The report is also protected by extensive communication efforts and by ranking countries and leaders who promote reforms, the study highlights them. Academics, policymakers, lawmakers, development specialists, journalists, and the professional commerce community have all used Doing Business to highlight procedure and urge reforms.

The index is composed of ten sub-indices that determine a country's rating.

1. Starting a business - Procedures, time, cost, and minimum capital required to start a new company.
2. Dealing with building permissions – Procedures, duration, and cost of constructing a warehouse
3. Obtaining electricity - procedures, time, and expense involved in obtaining a permanent electricity connection for a newly built warehouse.
4. Property registration – Procedures, time, and cost of commercial real estate registration
5. Obtaining credit – Strength of legal rights index, credit information depth index
6. Investor protection — Indices on the level of disclosure, the extent of director liability, and the ease with which shareholders can sue.
7. Paying Taxes - total tax payable as a percentage of gross profit, number of hours spent preparing tax returns per year, and total tax payable as a percentage of gross profit.

8. Cross-border trade – the number of paperwork, the cost, and the time required to export and import.
9. Contract enforcement - The procedures, time, and cost of enforcing a debt contract.
10. Resolving insolvency - The length of time, cost, and recovery rate (percentage) in a bankruptcy case.

The following datasets are also available through the Doing Business project.

1. Distance to frontier - Displays the distance between each economy and the "frontier," which indicates the best performance on each of the indicators across all economies since the indicator was added to Doing Business.
2. Entrepreneurship - This metric assesses the level of entrepreneurial activity. Over the last seven years, data on the number of newly registered companies has been collected directly from 130 company registrars.
3. Good practises - provide insight into how governments have changed the regulatory environment in the past in the Doing Business sectors.
4. Business regulation transparency - information on the accessibility of regulatory data measures how easy it is to find fee schedules for four regulatory processes inside an economy's biggest business city or town.

ii) Government Policies and Growth Rate of Industries on the basis of parameters

1. Registration

Micro, Small, and Medium Enterprises Ministry has notified the Udyog Aadhar Memorandum (UAM) under the MSMED Act, 2006, to advance the Ease of Doing Business for MSMEs. A one-page simple registration form for the online filing of UAM has been introduced, which replaces the filing of Entrepreneur’s Memorandum parts I and II. The filing of UAM can be done on (udyogaadhar.gov.in). Some of the features of UAM are as follows:

- Registration is online and user friendly
- UAM can be filed on a self-declaration basis.
- No fee for filling.
- File more than one Udyog Aadhar with the same Aadhar number.

Table 1: New MSME units with Udyog Aadhar Number each year

Year	Kerala
2015-16	7705
2016-17	15535
2017-18	20575
2018-19	41394
Average	24,121
Compound Annual Growth Rate (CAGR)	52.24%

Source: (Economic review, 2015-16 to 2018-19)

As per the data taken, the number of MSME s with Udyog Aadhar number during 2015-16 was 7705. The number rose to 41392 during the year 2018-19. The table shows an increasing trend with the average growth rate of 24121.

The Compound Annual Growth Rate (CAGR) for Kerala is 52.24%.

2. KSWIFT:

Kerala Single Window Interface for Fast and Transparent Clearance (KSWIFT), started in 2019, is a web-based application designed for all future transactions with the government on the issue of granting licences and approvals in a time-bound manner. Presently, the service of the 16 departments or agencies is being made available in KSWIFT, wherein the clearance can be submitted through a unified Common Application Form (CAF). CAF will ensure fast, transparent, and time-bound clearances. A 30-day time-bound limit has been reduced to a 15-day time-bound. It helps in providing all the necessary sanctions, approvals, or licences for industrial units under a single roof in a time-bound manner.

3. Credit facility

Kerala Financial Corporation (KFC) played a vital role in the development of industrially and economically backward areas in the state of Kerala.

Table 2: Size-wise categorization of Loan Sanctioned (in lakhs)

Years	Micro	Small	Medium	Total
2012-13	16989.22	33703	15200	65892
2013-14	47808.07	29224.3	24140.9	101173.29
2014-15	40901	40349.18	14005	95256.04
2015-16	95999	2789	614.5	102599
2016-17	37258.98	614.5	709.2	38582.68
2017-18	72422.13	810	514.5	73746.63
AAG	55.18	-19.07	-27.47	14.02

Source: (Annual reports of KFC 2012-13 to 217-18)

Table 2 describes the credits sanctioned to the MSMEs by KFC. The major part of the loan sanctioned went to the micro division (an average of Rs. 51896 lakhs). But there was an unfavourable tendency in the case of loans sanctioned to the small and medium sectors. An AAG of-19.07 was recorded in the small scale units, and an AAG of-27.47 was shown in the medium sector. We can see that the amount of loans sanctioned to the small and medium-sized businesses has decreased year after year. On the other hand, loans approved to the micro sector improved (AAG 55.18). From this, we can conclude that the micro sector takes more loans.

The Kerala State Self-Enterprise Development Mission (KSS EDM) was started in 2012 with a mission to teach entrepreneurial confidence among the youth of Kerala. The implementing agency was KFC. The subsequent government scrapped the mission in 2016. This has resulted in a significant decrease in the amount of loans sanctioned by KFC.

4. Vyavasaya Jalakam:

The geo-portal for MSME Vyavasaya Jalakam was started in 2017 to collect data regarding industrial ventures and the problems they face. The data is collected directly by department officials and used to create a GPS-enabled industrial map of the state. The information has been collected from 34,420 units until now.

5. Industrial Incentive Schemes:

Entrepreneurial Support Scheme intends to provide extensive support to MSMEs and give one time support to entrepreneurs, concerning special categories like women, SC/ST, etc. with more flexibility in operations.

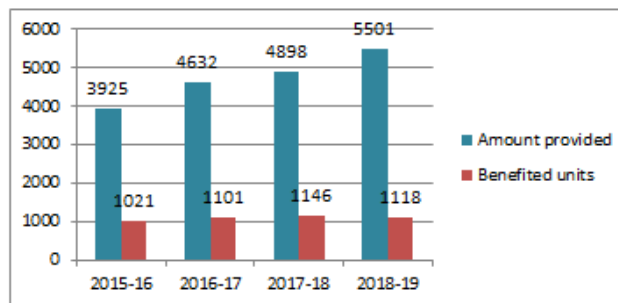


Fig 1.: Progress of Amount provided and units benefited under ESS

Source: economic review state planning board (2015-19)

As per the figure, the amount provided and the units benefited under ESS have increased over the years

6. Amendment to Acts and Rules:

Existing laws have been amended to make them more business-friendly. The following are some of the most significant changes implemented.

Table 3: Amendments to various acts

Act	Amendments
<p>Kerala Investment Promotion and Facilitation Act, 2018: This act is introduced by the Government of Kerala to avoid delay in granting various licenses, permissions, approvals, and clearances required under various enactments. Kerala Investment Promotion and Facilitation ordinance 2017 (22 of 2017) has been promulgated by the governor on October 20 2017 amending 17 acts including the Kerala Panchayat Act, 1994.</p> <p>The act mainly emphasis on the modernization of licenses and the need for establishing Single Window Clearance Board at the State, District and the Industrial Area Level.</p>	<ul style="list-style-type: none"> The heading ‘DANGEROUS AND OFFENSIVE TRADES AND FACTORIES’ is changed to ‘INDUSTRIES, FACTORIES, TRADES, ENTREPRENEURSHIP ACTIVITIES, AND OTHER SERVICES’. The secretary or authorized officer shall issue an acknowledgment to the applicant, and on the receipt of application along with the required documents shall verify on the spot. There won’t be any delay in the receipt of the application. Amendment of Act 5 of 2000: The Kerala Industrial Single Window Clearance and Industrial Township Area Development Act, 1999 (5 of 2000). As per this amendment, the district-level cells can approve MSMEs with an investment of Rs 15 crore. Earlier, such approvals can be done to only MSMEs with an investment of 10 crores.
<p>Kerala Panchayat Raj Act 1994:</p>	<ul style="list-style-type: none"> The heading ‘DANGEROUS AND OFFENSIVE TRADES AND FACTORIES’ is changed to ‘INDUSTRIES, FACTORIES, TRADES, ENTREPRENEURSHIP ACTIVITIES, AND OTHER SERVICES’. Delegation of power to officers authorized by the secretary for the speedy grant of permission and permits. The time limit for the issue of permission for the construction of factories and installation of machinery reduced from 60 days to 30 days. Deemed approval if no order on an application is communicated to the applicant within 15 days from the date of receipt of application. As per this act, the maximum annual fee that can be charged is 10000 for MSMEs and 15000 for Large industries.
<p>Kerala Panchayat Raj Rules Act, 1996</p>	<ul style="list-style-type: none"> Delegation of power to officers authorized by the secretary for the speedy grant of permission and permits. Automatic renewal of licenses under fee payment. Deemed approval if no order on an application is communicated to the applicant within 15 days from the date of receipt of application.
<p>Kerala Panchayat Raj Act Building Rules 2007 & Kerala Municipality Building Rules 1999:</p>	<ul style="list-style-type: none"> Reduction in the time limit for approving site plan. Deemed approval after the time limit of 15 days.

	<ul style="list-style-type: none"> No Doc required from Fire and Rescue but Self- certification for buildings having area up to 1000 sq.m. And height up to 15m (except hazardous and assembly occupancy). Added provision for recycling and reuse of wastewater in buildings. Added provisions for in-situ liquid waste management plants in buildings.
Kerala Municipality Act 1994	<ul style="list-style-type: none"> Delegation of power to officers authorized by Secretary for the speedy grant of permission and permits. Increased license validity of Industries Factories, trades, entrepreneurship activities, and other services to 5 years. Automatic renewal of a license upon fee payment. The time limit for the issue of permission for the construction of factories and installation of machinery reduced to 30 days from 60 days' permission. The time limit of 45 days for the issue of permission for the construction of factories and installation of machinery has been reduced to 30 days.
Kerala State Headload Workers Act- 1978:	<ul style="list-style-type: none"> The employer shall hire the service of only registered headload workers in notified areas. If technical expertise is required, an employer may engage their manpower or machinery for loading and unloading tasks.
Kerala Factories Rules, 1957:	<ul style="list-style-type: none"> To increase the validity of Factory license to 10 years. Provision for Self-certification for factories less than 25 workers.

Source: Based on various official sites of Government of Kerala

V. CONCLUSION

The industrial sector is critical to the growth of any economy. It is possible to boost the industrial sector by making business easier. Kerala's administration has made a number of efforts to improve the state's ease of doing business. It's important to know how effective these reforms were in enhancing the business sector. The study primarily examined the efficiency of various programmes and policies that aid in the facilitation of business among Kerala's industries. Various policies that aid in business ease were studied based on the information acquired from various sources. It was obvious from the research that starting a firm has been easier than in previous periods. This is because a number of laws have been changed, resulting in less red tape. With the advent of KSWIFT, the procedures for starting a business have become more transparent. Getting government permits and clearances for business has never been easier or faster. In order to conduct business, electricity is required. The procedures for obtaining power have been greatly simplified. The method for securing new water and sewage connections has also improved, as has the cost. When it comes to paying taxes, things have gotten a lot easier. Kerala has started online payment of taxes. The process of tax registration has also become simple and fast. The government's initiative towards digitalization has been successful. All information related to business procedures and compliance is available online. Various business procedures, like applications, approvals, tax payments, returns, clearances, etc., under various laws and acts, are IT-enabled. There is transparency in government activities. Various amendments to acts and rules are easily available and accessible. The only two areas that need to be improved are getting credit and lack of land availability.

Getting credit parameters revealed that access to credit is increasing but the time taken to obtain credit has not improved. Land as a factor is limited in Kerala and the cost of land is increasing. It is necessary to go for an alternative model, such as vertical buildings. Other issues include a lack of demand, a lack of information, corruption, and so on. The government should take proper steps to solve these problems. Rectifying these issues can make Kerala the best place for doing business.

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AUTHORS PROFILE

Surya Thampi, has completed her BA in Economics from Sree Narayana College for Women, Kollam. She did her post-graduation from Department of Economics, University of Kerala. She worked as Guest lecturer in Sree Narayana College for Women, Kollam. At present, she is pursuing MPhil from Department of Economics, University of Kerala. She has published 4 papers and presented more than 9 papers. She has gained 2 best paper awards by Lokmanya Mahavidyalaya, Warora and KM Mani center for Budget research (2021).

