

GOVERNMENT SCHEMES BOLSTERS FOCUSED DEVELOPMENT IN MYSORE DISTRICT

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ABSTRACT

Considering the pivotal role of MSMEs in the national economy, the government has been continuously trying to improve the availability of critical inputs to this sector and create an appropriate industrial environment. The easy financial assistance and incentives and subsidies have influenced many MSME entrepreneurs. This resulted in the growth of the small scale industrial units. The responses of the sample respondents of 520 to the 15 statements have been recorded. However many units were not able to function due to a number of reasons. Hence it is of interest to study the impact of government schemes on the growth of small scale industries in Mysore.

Keywords: Government Schemes, MSME Schemes, Awareness of the schemes, Rural Entrepreneurs.

INTRODUCTION

The economic development of developing and poor nations depends heavily on industrialization. The difference in the nature of their economies the former are predominately industrial economies, while the latter are primarily agricultural economies reflects the disparity in per capita income between developed and developing countries. Some nations have benefited from fortunate natural resource endowments to reach relatively high per capita income. But in the nineteenth century, when industry and trade were tightly intertwined, the pattern of "development through trade" in basic commodities was actually accomplished. While exports from industrialized countries increased at a rate of 6.2% annually, exports from developing countries grew at a rate of 3.6% annually. Their terms of trade have gotten worse, causing this export gap. Hence, industrialization is the only practical solution to the difficulties of poor countries in light of unfavourable trends in the global trade of primary commodities. They must activate dynamic aspects inside their economies since they can no longer rely solely on trade for their development. The ongoing high levels of investments, the quick rise in income and industrial employment are all largely due to the industrial sector, which has a relatively high marginal propensity to save and invest. Additionally, the process of industrialization is linked to the growth of mechanical knowledge, attitudes, and skills for industrial work, as well as experience in industrial management and other attitudes of a modern society, all of which are advantageous to the expansion of productivity in the agricultural, commercial, and distribution sectors of the economy, among other related ones. Because of these reasons, industrialization and significant, sustained economic development are inextricably linked. Every successful movement of labour from agriculture to industry promotes economic development. Microbusinesses and the small-scale industries sector were growing under the government's watchful eye. Since 1991, the economy has been gradually opening up and integrating with the global economy, with a focus on industrial quality improvement and raising the competitiveness of produced goods and

services abroad. As a result of liberalization and globalization, an increasing number of international businesses are now able to operate in India. Due to the rising accessibility of cheaper alternatives brought on by globalisation, domestic small-scale industries now face the difficulty of remaining competitive. The Indian government has taken the initiative to promote small scale industry units in order to increase their competitiveness, both directly and through states and financial institutions. The government has been promoting the industry through a variety of promotional programmes, including incentives and subsidies, in order to make small scale industries robust enough to compete on a national and international level. Due to the crucial role that small-scale enterprises play in the national economy, the government has made an ongoing effort to increase the supply of essential inputs to this sector and establish a suitable industrial setting. Several entrepreneurs have started small-scale companies as a result of the readily available financial support, incentives, and subsidies. The number of small-scale industrial units increased as a result. However, for a variety of reasons, several units were unable to operate. So, it is interesting to investigate how government initiatives have affected the expansion of small-scale companies in Mysore. In this regard, a study on the effects of government initiatives on the expansion of MSME units and the various issues they encounter has been carried out in Mysore.

OBJECTIVES

- To analyze the effect of governments' schemes in bolstering economic growth in Mysore District.
- To analyze the effect of governments' schemes in the development of small business (micro entrepreneurs) in Mysore District.
- To analyze the effect of governments' schemes in the development of rural markets across Mysore District.
- To analyze the effect of governments' schemes in encouraging entrepreneurs towards exports

The purpose of this article is to analyse the respondents' comments regarding the various effects of government initiatives on the socioeconomic circumstances of MSMEs in the Mysore district. A schedule for interviews that had 15 statements about the varied effects of government initiatives on the socioeconomic circumstances of small-scale industries was used to gather the replies. The 520 sample respondents' replies to the 15 statements have been documented. The following hypotheses have been created and constructed with the intention of analysing whether there are any differences in the importance ratings provided by the respondents on various statements.

Hypothesis

- The respondents' assessments on the value of government initiatives that promote economic growth varied.
- The significance of small business (micro entrepreneurs) development varies.
- The respondents' rankings of the importance of government initiatives that contributed to the growth of rural markets varied.
- There are discrepancies in the relevance ratings given by respondents for government initiatives, which have affected how entrepreneurs perceive exports.
- There is difference in the importance ratings given by the respondents on government schemes resulted in Infrastructural development.
- There is difference in the importance ratings given by the respondents on government schemes resulted in rural development.
- There is difference in the importance ratings given by the respondents on government schemes resulted

- in Human Resource development.
- There is difference in the importance ratings given by the respondents on government schemes resulted in Social development.

RESULTS AND DISCUSSION

The data on the opinion of the respondents regarding the statement “*Government schemes resulted in Economic development*” and the results of KS test are presented in table 1.

Table 1 RESPONDENTS “OPINION TO THE STATEMENT “GOVERNMENT SCHEMES HAVE ECONOMIC DEVELOPMENT” (KS TEST)							
Sl. No	Opinion	Observed Number	Observed proportion	Cumulative Observed Proportion „O”	Expected Proportion	Cumulative Expected Proportion „E”	O – E „D”
1	Strongly Agree	468	0.91	0.91	0.2	0.2	0.71
2	Agree	32	0.07	0.97	0.2	0.4	0.57
3	Cannot Decide	10	0.03	0.98	0.3	0.6	0.39
4	Disagree	10	0.03	1.00	0.3	0.8	0.21
5	Strongly Disagree	0	0.00	1.00	0.2	1	0.00

Source: Primary Data.

D value calculated: 0.70 (i.e., the largest difference) $1.36/520 = 0.059$, table value at 95% confidence level.

The null hypothesis, “*There is difference in the importance ratings given by the respondents on the statements-Government initiatives helped in economic development,*” is rejected because the calculated value (i.e., 0.70) is higher than the table value (i.e., 0.059). As a result, there is no variation in the respondents' assessments of importance.

Table 2 shows information on respondents' perceptions of the claim that “*Government programmes led to the development of small businesses*” and the outcomes of the KS test.

Table 2 RESPONDENTS’ OPINION TO THE STATEMENT–“GOVERNMENT SCHEMES AIDS SMALL BUSINESS (MICRO ENTREPRENEURS) DEVELOPMENT” (KS TEST)							
Sl. No	Opinion	Observed Number	Observed proportion	Cumulative Observed Proportion „O”	Expected Proportion	Cumulative Expected Proportion „E”	O– E „D”
1	Strongly Agree	229	0.45	0.45	0.2	0.2	0.25
2	Agree	146	0.29	0.73	0.2	0.4	0.35
3	Cannot Decide	42	0.09	0.80	0.2	0.6	0.20
4	Disagree	67	0.13	0.95	0.2	0.8	0.15
5	Strongly Disagree	36	0.07	1.00	0.2	1.0	0.00

Source: Primary Data.

D value calculated: 0.32 (i.e., the largest difference) $1.36/520 = 0.059$, table value at 95% confidence level.

The null hypothesis, *"There is difference in the importance ratings given by the respondents on the statements - Government plans resulted in small company development,"* is rejected since the calculated value (i.e., 0.32) is higher than the table value (i.e., 0.059). As a result, there is no variation in the respondents' assessments of importance.

Table 3 shows information on respondents' opinions of the statement *"Government programmes resulted in the establishment of rural markets"* as well as the outcomes of the KS exam.

Table 3 RESPONDENTS "OPINION TO THE STATEMENT "GOVERNMENT SCHEMES HAVE DEVELOPED RURAL MARKETS" (KS TEST)							
Sl. No	Opinion	Observed Number	Observed proportion	Cumulative Observed Proportion „O“	Expected Proportion	Cumulative Expected Proportion „E“	O – E „D“
1	Strongly Agree	84	0.17	0.16	0.2	0.2	- 0.03
2	Agree	202	0.38	0.55	0.2	0.4	0.16
3	Cannot Decide	37	0.07	0.62	0.2	0.6	0.02
4	Disagree	161	0.32	0.93	0.2	0.8	0.14
5	Strongly Disagree	36	0.07	1	0.2	1.0	0

Source: Primary Data.

D value calculated: 0.15 (i.e., the largest difference) $1.36/520 = 0.059$, table value at 95% confidence level.

The null hypothesis is that *"there is difference in the importance ratings given by the respondents on the statements-Government initiatives resulted in development of rural markets"* since the calculated value (i.e., 0.15) is bigger than the table value (i.e., 0.059). As a result, there is no variation in the respondents' assessments of importance.

Table 4 includes information on respondents' perceptions of the claim that *"Government programmes effect how entrepreneurs perceive on exports"* as well as the findings of the KS test.

Table 4 RESPONDENTS "OPINION TO THE STATEMENT "GOVERNMENT SCHEMES AFFECTS HOW ENTREPRENEURS PERCEIVE ON EXPORTS" (KS TEST)							
Sl. No	Opinion	Observed Number	Observed proportion	Cumulative Observed Proportion „O“	Expected Proportion	Cumulative Expected Proportion „E“	O– E „D“
1	Strongly Agree	265	0.52	0.51	0.2	0.2	0.32
2	Agree	203	0.40	0.90	0.2	0.4	0.51
3	Cannot Decide	37	0.08	0.98	0.2	0.6	0.39
4	Disagree	15	0.03	1.00	0.2	0.8	0.21

5	Strongly Disagree	0	0.00	1	0.2	1	0.0
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Source: Primary Data.

Value of D determined to be 0.50 (i.e., the largest difference) Value at 95% confidence level for the table: $1.36/\sqrt{520} = 0.059$.

In this case, the computed value of 0.50 is larger than the table value of 0.059, thus we can conclude that *"there is a difference in the importance ratings given by the respondents on the statements-Government programmes affects how entrepreneurs perceive on exports,"* which is the null hypothesis. In this way, the respondents' judgements of importance are consistent.

The data on the opinion of the respondents regarding the statement-*"Government schemes resulted in Infrastructural development"* and the results of KS test are presented in table 5.

Table 5 RESPONDENTS "OPINION TO THE STATEMENT- "GOVERNMENT SCHEMES HAVE INFRASTRUCTURAL DEVELOPMENT" (KS TEST)							
Sl. No	Opinion	Observed Number	Observed proportion	Cumulative Observed Proportion „O“	Expected Proportion	Cumulative Expected Proportion „E“	O – E „D“
1	Strongly agree	104	0.21	0.20	0.2	0.21	0.00
2	Agree	257	0.49	0.70	0.2	0.40	0.30
3	Cannot decide	0	0.00	0.69	0.2	0.60	0.09
4	Disagree	99	0.20	0.88	0.2	0.80	0.10
5	Strongly Disagree	60	0.11	1	0.2	1.00	0

Source: Primary Data.

Calculated D value: 0.29 (i.e., the largest difference) Table value at 95% confidence level: $1.36/\sqrt{520} = 0.059$.

The null hypothesis, *"There is no difference in the importance ratings given by the respondents on the statement-Government initiatives resulted in Infrastructural development,"* is rejected since the calculated value (i.e., 0.29) is higher than the table value (i.e., 0.059). As a result, there are discrepancies in the respondents' assessments of importance.

The data on the opinion of the respondents regarding the statement-*"Government schemes resulted in rural development"* and the results of KS test are presented in table 6.

Table 6 RESPONDENTS "OPINION TO THE STATEMENT "GOVERNMENT SCHEMES HAVE RURAL DEVELOPMENT" (KS TEST)							
Sl.No	Opinion	Observed Number	Observed proportion	Cumulative Observed Proportion „O“	Expected Proportion	Cumulative Expected Proportion „E“	O – E „D“
1	Strongly Agree	140	0.28	0.28	0.2	0.20	0.08
2	Agree	297	0.57	0.84	0.2	0.40	0.44

3	Cannot Decide	10	0.02	0.87	0.2	0.60	0.27
4	Disagree	58	0.11	0.98	0.2	0.81	0.18
5	Strongly Disagree	15	0.03	1	0.2	1.00	0

Source: Primary Data.

Calculated D value: 0.44(i.e., the largest difference) Table value at 95% confidence level: $1.36/\sqrt{520} = 0.059$.

The null hypothesis, "*There is difference in the importance ratings given by the respondents on the statement-Government initiatives resulted in Rural development,*" is rejected since the calculated value (i.e., 0.44) is higher than the table value (i.e., 0.059). As a result, there are discrepancies in the respondents' assessments of importance.

The data on the opinion of the respondents regarding the statement-"*Government schemes resulted in Human Resource development*" and the results of KS test are presented in table 7.

Table 7 RESPONDENTS "OPINION TO THE STATEMENT "GOVERNMENT SCHEMES HAVE HUMAN RESOURCE DEVELOPMENT" (KS TEST.)							
Sl. No	Opinion	Observed Number	Observed proportion	Cumulative Observed Proportion „O“	Expected Proportion	Cumulative Expected Proportion „E“	O - E
1	Strongly Agree	332	0.65	0.64	0.2	0.20	0.45
2	Agree	135	0.26	0.90	0.2	0.40	0.50
3	Cannot Decide	0	0.00	0.90	0.2	0.60	0.30
4	Disagree	53	0.10	1.00	0.2	0.80	0.20
5	Strongly Disagree	0	0.00	1	0.2	1.00	0

Source: Primary Data.

Calculated D value: 0.50 (i.e., the largest difference) Table value at 95% confidence level: $1.36/\sqrt{520} = 0.059$.

The null hypothesis, "*There is difference in the importance ratings given by the respondents on the statement-Government plans resulted in Human Resource development,*" is rejected because the computed value (i.e., 0.50) is higher than the table value (i.e., 0.059). As a result, there are discrepancies in the respondents' assessments of importance.

The data on the opinion of the respondents regarding the statement "*Government schemes resulted in communication development*" and the results of KS test are presented in table 8.

Table 8 RESPONDENTS" OPINION TO THE STATEMENT "GOVERNMENT SCHEMES HAVE SOCIAL DEVELOPMENT" (KS TEST.)							
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Sl. No	Opinion	Observed Number	Observed proportion	Cumulative Observed Proportion „O“	Expected Proportion	Cumulative Expected Proportion „E“	O – E „D“
1	Strongly Agree	130	0.25	0.26	0.2	0.20	0.06
2	Agree	228	0.44	0.69	0.2	0.40	0.29
3	Cannot Decide	89	0.17	0.86	0.2	0.60	0.26
4	Disagree	52	0.10	0.97	0.2	0.80	0.17
5	Strongly Disagree	21	0.04	1	0.2	1.00	0

Source: Primary Data.

Calculated D value: 0.29(i.e., the largest difference)

Table value at 95% confidence level: $1.36/\sqrt{520} = 0.059$.

The null hypothesis, "*There is difference in the important ratings given by the respondents on the statement-Government initiatives resulted in communication development,*" is rejected since the calculated value (i.e., 0.29) is higher than the table value (i.e., 0.059). As a result, there are discrepancies in the respondents' assessments of importance.

CONCLUSION

Respondents' comments on the many ways in which government programmes have influenced the growth of small-scale industries' socioeconomic situations were analysed. It provides a range of positive and negative statements, as well as scores for each. A questionnaire with 15 statements on the different events was used to collect the data. There are 520 recorded responses from the sample population to the 15 questions. There are fifteen hypotheses that have been established, formulated, and tested using the Kolmogorov-Smirnov test to determine if there is a significant difference in the importance ratings given by respondents on different assertions (KS–test).

Of the 520 people polled, 96% of them think the first assertion is false. As a result, the vast majority of respondents believe that government programmes have not contributed to economic growth.

When it comes to the second assertion, 375 (72%) of the 520 respondents had an unfavourable outlook on it. Most respondents believe that government programmes have not helped small businesses grow.

Among the 520 people who responded to the third statement, 286 (or 55%) had a negative stance, while 37 people were ambivalent. Hence, the vast majority of respondents believe that government programmes have not helped rural markets flourish.

- Out of 520 respondents, 468 (90%) take a negative view of the fourth statement, with 37 taking a neutral stance. As a result, the vast majority of respondents believe that government programmes have not prompted business owners to increase exports.
- Out of 520 respondents, 361 (69.16%) hold an unfavourable outlook on the statements in the first statement. Thus, the majority of respondents believe that government initiatives have not aided in the development of infrastructure.
- Out of 520 people that responded to the second statement, 437 (84.17%) have a negative

opinion of it, while 10 have a neutral opinion. 73 respondents express unfavourable views. Thus, the majority of respondents believe that the government's programmes have not aided in rural development.

- Out of 520 respondents, 467 (or 90%) had an unfavourable outlook on the third statement, and 23 respondents have a negative position. The vast majority of respondents believe that the government's programmes have not advanced the development of human resources.
- Out of 520 respondents, 358 (69%) have an unfavourable attitude towards the fourth statement, no one is in the neutral camp, and 89 individuals have a negative opinion.

This study shows that the rate of expansion for Mysore's small-scale industrial sector is quite low. By using cutting-edge machinery, it can be made better. Every manufacturing relies heavily on technological advancements. Better quality, more production, and lower costs are all achievable with the use of only the most cutting-edge technologies. Nevertheless, many smaller factories lack the resources to support their own R&D teams. The incapacity to invest in cutting-edge technology has a negative impact on the efficiency of the representative units.

Researchers in the current study recommend that the District Industries Centre and the Small Industries Development Corporation set up shop in Mysore to conduct their own research. It has been proposed that general insurance company managers and development officials conduct regular visits to the workplaces of small-scale industries in order to inform their owners and operators of the risks they face and the steps they can take to mitigate them. To this end, the government ought to step up and provide a new bare-bones minimum insurance package for small businesses at no cost or at a heavily discounted rate. There will be less uncertainty in the minds of businesspeople as a result.

Workers in any sector must be updated on the most recent innovations in their field. The units used as examples lack this crucial component. Perhaps the business owners are concerned about their employees' lack of training, or neither the company's developers nor its employees are aware of the latest advancements in the industry.

With regards to marketing issues, SSI units are famished for government support. The KVI goods are highly prioritised by both the federal and state governments. The SSI's wares could get preferential treatment from the government. Promotion of SSI goods requires action from the government in the form of trade shows and showrooms. The government should promote the purchase of goods and services from small scale industrial units by encouraging government agencies, institutions, and banks to do so.

As one of the most often practised forms of market promotion, advertising is noticeably lacking from the units we tested. They view commercials as a complete waste of money as compared to one-on-one interactions. In contrast, they might be taught the merits and constraints of advertising. The consequences of a federated or cooperative advertising system can be rather positive.

A significant issue for the units in the sample was financial difficulties. It has been observed that banks adhere to a lengthy list of policies and practises. It is proposed that processes could be streamlined.

Selected units' handling of their working capital falls short of expectations. While sick units are still making a profit as a whole, their liquidity and cash management are in a dire state. That could be because there aren't enough cash to fulfil the market's immediate requests. It is proposed that units set aside a portion of their net profits to act as a reserve that can be drawn upon in times of crisis.

Lack of institutional backing for SSI units was found to be a significant finding in the study. This term refers to a group for SSI units, such as a forum, union, confederation, or cooperative. The aforementioned forums for SSI units exist under various names in all of Tamilnadu's industrial zones. Lack of this forum reflects poorly on the SSIs' vitality and drive to compete. Concerns from certain sections are sent to the government through a designated spokesman. The SSIs in Mysore should stop moaning and start taking action by forming their own forums to air their concerns.

Lending financial institutions should be flexible when determining the timing of recovery of loan dues from the borrowers, at the time of repayment of loan by the industrial units. Capital-intensive small businesses need more time to generate enough revenue to repay a loan, but small businesses that don't need to make major purchases in plant and machinery can begin making payments whenever they like. Lending institutions should take a nuanced approach to collecting payments from small businesses.

Commercial banks should open specialized branches especially for catering to the demands of the SSI sector in all of the state's major industrial centres to enable a free flow of credit to the SSI units. Wherever SSI units are a concern, commercial banks should establish special units at their most pivotal branches to handle customer inquiries and complaints. For the sake of the smaller units, financial institutions need to adopt a more lenient credit policy.

Raw hides and skins are now in short supply, but this can be remedied by increasing agricultural output, animal populations, growth rates, corpse recovery, and raw hide and skin production.

If the government were to establish a central marketing agency for items produced by small scale manufacturing entities, this issue could be mitigated. With this system, the agency can provide designs and models to several manufacturers who can then sell them under a common brand. The SSI units would benefit greatly from marketing assistance if they had access to a data-bank, libraries, and the internet.

It is time for a radical overhaul of retail packaging and displays. The government should establish regional R&D centres along these lines.

Registration, as well as other ways, such as developing a letter of credit system or charging interest on delayed payments, could resolve the issue of parent firms paying its subsidiary units late.

Stabilizing a network of technology centres and establishing a technical arm under the small industries development agency are necessary steps towards bringing existing development agencies up to speed on technological advances. This group needs to maintain active and productive connections with other R&D institutions in India and elsewhere.

In order to effectively serve the public, the government must have the appropriate infrastructure in place to facilitate the following tasks: the preparation of adaptable reports; the provision of financial and credit facilities; The arrangement of supply of scarce items; the acquisition of bulk orders from parent industries; the arrangement of quality control and inspection of items; the enforcement of delivery schedules by manufacturers of small-scale units; and the timely payment of goods supplied to parent institution.

Power rates should be uniformly applied. An example of this would be capping

the rate at which electricity prices rise in the first, second, and third years. This allows business owners to predict their electricity costs in advance. If that isn't feasible, then at least customers should be informed in advance of any power rate increases or shifts.

In order to ensure that entrepreneurs have easy access to all required licenses and permissions, the "single window system" should be put into place.

In order to shield small businesses from the competition of giant industrial units, it is recommended that the goods reserved for production exclusively by small businesses be increased, rather than decreased.

When first establishing themselves, banks should offer advisory services to help small businesses plan for and assess their long-term and short-term financial needs in order to determine which loans to make. As a result of widespread limitations of operating funds, this recommendation is being made.

SSI should use cutting-edge manufacturing methods and qualified workers to boost product quality and eliminate distribution issues. To avert strikes, they should always be the ones to take precautions to ensure the safety of their employees.

Sadly, there is no Technical Training Centre or anything like to it in the area under investigation, thus students will have to look elsewhere for technical instruction. As a result, it has been proposed that similar institutes of higher education to SISI be set up in Mysore.

The SSI units should have access to the results of the marketing research and data produced by the central government agencies so that they can take appropriate action.

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