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## International Journal of Multidisciplinary Research in Science, Engineering and Technology (IJMRSET)

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# Effectiveness of Government Schemes on Agribusiness and Their Impact on Farmers Life in Akola District'

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**ABSTRACT:** Agriculture remains the pillar of the Indian economy, contributing approximately 17.5% to the Gross Domestic Product (GDP) and employing nearly 45% of the population. However, India's small and marginal farmers are faced with recurring problems like land fragmentation, price risks, and climatic vagaries, which limit their potential income. To address these issues and to uplift rural livelihoods, the government of India has launched various schemes that aim to establish agri-businesses outside the traditional agriculture. The present study assesses the performance of government schemes for agri-business promotion and their contribution towards the livelihood of farmers in the Akola district specifically in reference to non-farm agri-business like dairy farming, poultry farming, and fish farming. Government programs like Dairy Entrepreneurship Development Scheme (DEDS), Pradhan Mantri Matsya Sampada Yojana (PMMSY), and National Livestock Mission (NLM) have played a major role in extending financial help, training, and infrastructure facilities to farmers venturing into non-farm agri-business. These programs are meant for income diversification of farmers, minimizing crop farm dependence, and rural entrepreneurship promotion. It is questionable whether these programs are effective given several access barriers like unawareness, bureaucratic inefficiencies, and financial exclusion.

This study has followed the descriptive as well as exploratory research approach on primary and secondary data sources. The primary data are obtained through the structured interview and questionnaire method from 100 farmers involved in agri-business activities from the region of Akola, whereas secondary data consist of government reports, policy papers, and NABARD studies. The research evaluates the extent of farmer participation in the schemes, the extent of financial and technical assistance utilized, and the actual effect in terms of income increase, productivity improvement, and overall livelihood protection. The results indicate a wide awareness gap, with close to 40-50% of rural farmers not knowing that government schemes exist for them, and hence poor rates of enrollment. Bureaucratic delay, lengthy documentation, and inadequate banking facilities also impede access to monetary relief and subsidies. Even as many as 35% of rural households are without bank accounts, limiting their access to formal financial relief. Even for such farmers who receive such schemes, the relief amount provided is mostly less than the amount required for viable business growth.

Even in the face of such challenges, the study pinpoints a number of positive effects of government interventions. Those farmers who had been able to utilize scheme benefits effectively reported greater income stability, productivity, and improved market linkages. In addition, provision of innovative farming practices, cold storage, and animal health services has increased the overall efficiency of non-farm agri-businesses. Nevertheless, the study also calls for policy reforms to ensure such programs become as effective as possible. Some of the main suggestions are to enhance awareness campaigns, streamline the application and sanctioning process, enhance rural banking infrastructure, and institute proper monitoring and evaluation systems. Having direct involvement of farmers in policy making and implementation could further improve coverage and effectiveness of such schemes.

Finally, the study presents policy makers, farmers in agriculture, and rural entrepreneurs with a useful input in the shape of government intervention as an effective means of achieving sustainable rural development. With effective filling of





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gaps and maximized implementation plans, such interventions can have a potential to enhance farmers' bargaining power, enhance agribusiness growth, and help in the achievement of the ultimate objective of rural economic resilience.

**KEYWORDS:** NABARD, Government Schemes and Policies, Pradhan Mantri Matsya Sampada Yojana, National Livestock Mission, Dairy Entrepreneurship Development Scheme, Agricultural Marketing.

### I. INTRODUCTION

#### Background and Setting of the Research

General Position of the Agricultural Sector in the Indian Economy Since historical times, agriculture has been the mainstay of India's economy because it provides employment, ensures food security and helps to support rural livelihood. In the calendar year 2023, agriculture contributed about 17.5 percent to the Gross Domestic Product of the country. Although industries and services are gaining increasing importance, agriculture still remains the largest employer, employing close to 45% of India's workforce, mainly in rural areas. India is one of the leading producers globally for many critical crops. It is the largest producer in the world of pulses, spices, and milk; the second largest for rice and wheat; and the third largest for cotton and sugarcane. It further highlights the significance of the sector not only towards feeding the domestic population but also feeding global markets. Agriculture also constitutes a base for rural create wealth and livelihood sources for millions of small and marginal farmers. This sector is relatively more vulnerable to external shocks such as climate change, unpredictable weather patterns, and fluctuations in market prices, directly affecting the incomes of the farmers.

#### Role of Agribusiness in Rural Development

Agribusiness is a business associated with the production, processing, and distribution of agricultural products. It involves not only farming but also activities for instance, warehouse, marketing, logistics, thus opening up huge prospects for rural regions. Agribusiness is significant for the development of rural regions because it is capable of providing relatively stable and diversified sources of income, improving rural infrastructure, and offering employment opportunities in areas other than agriculture. Agribusiness in rural India, where about 65 percent of the population lives, plays a very significant role in Promoting economic development. The NABARD has reported that agricultural and allied activities are engaged by more than 70% of rural households. Since, sometimes farming alone cannot generate good income, agro based industries like food processing, packaging, and cold storage ensure additional sources of revenue. These ventures also enhance value addition to the agricultural produces with further rewards for farmers from their crops. Agrobusiness provides the impetus for the modernization of rural economies through the new technologies and practices adopted in the industry. For instance, the development of a cold chain prevents post-harvest losses, which can be 10-30% for perishable goods such as fruits and vegetables. As a result, there is great scope for increased earnings for the farmers. Rural agribusinesses also create a need for good roads, electricity, and communication networks that enhance the quality of life in the rural areas.

**Problems Faced by the Farmers in Agriculture** Though agriculture is a sector that plays a strong role in the economy, it is somehow stricken with challenges that restrain it from reaching further potential. This challenge comes in the form of the small size of farms. According to the Agricultural Census for the period 2021-22, about 86% of Indian farmers are either small or marginal, holding less than 2 hectares of land. The small holdings prevent these farmers from adopting new technologies and innovations that can increase productivity. Furthermore, concerns on inputs supply and quality face the farmers. The prices of inputs such as seeds, fertilizers, and pesticides have increased, and credit is still not easily reachable. There are only a few of them who are getting institutional credits. Thus, many are pushed to borrow to informal money lenders in which they become highly indebted. Poor end irrigation facilities still persist as one of the major difficulties.

#### Government Programs towards Agricultural Non-Farm Activities

By this, the government of India has already implemented several programs that would help agribusinesses that have potential, in order to enhance rural livelihood. By this, these programs will assist in giving more finances and trainings, and even a kind of technology that would permit farmers to diversify and ensure that they augment their sources of income. For example, through DEEDS, different subsidies are provided in order to construct dairy units and processing plants. This program has helped most small Farmers establish thriving dairy businesses. Besides all this, the National Livestock Mission provides financial assistance to poultry, goat, and pig farming so that the productivity in these as well as others becomes better and markets are available. Pradhan Mantri Matsya Sampada Yojana or PMMSY is



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basically an endeavor on the production of fish and employment recreation in fisheries sector. PMMSY assists the fish farmer in the following ways- specially for the setting up of fish farms, hatcheries, and cold storage. This scheme also focuses on the upgradation of the fisheries sector along with new technologies and upgradation of supply chain infrastructure. In sericulture, the government provides support through the Integrated Scheme for Development of Silk Industry (ISDSI), which offers subsidies for silk rearing equipment, training programs, and market development initiatives.

### Government Schemes and Policies for Agri-Businesses

1. Dairy Entrepreneurship Development Scheme (DEDS)
2. National Livestock Mission (NLM)
3. Pradhan Mantri Matsya Sampada Yojana (PMMSY)
4. Animal Husbandry Infrastructure Development Fund (AHIDF)
5. National Programme for Dairy Development (NPDD)-
6. Fisheries and Aquaculture Infrastructure Development Fund (FIDF)
7. Mega Food Park Scheme
8. Operation Greens.
9. National Horticulture Mission (NHM)
10. Pradhan Mantri Formalization of Micro Food Processing Enterprises (PMFME)
11. Cold Storage Subsidy Scheme
12. Gramin Bhandaran Yojana
13. Agri-Clinics and Agri-Business Centres (ACABC)
14. Paramparagat Krishi Vikas Yojana (PKVY)
15. Rashtriya Krishi Vikas Yojana (RKVY)
16. Maharashtra Agribusiness Network (MAGNET)
17. Balasaheb Thackeray Agri-Business and Rural Transformation (SMART) Project
18. Maharashtra State Livestock Development Board (MSLDB)
19. Small Farmers Agri-Business Consortium (SFAC) projects.
20. Venture Capital Assistance Scheme (VCAS)
21. National Mission on Oilseeds and Oil Palm (NMOOP)
22. Dairy Processing and Infrastructure Development Fund (DIDF)
23. Mission Organic Value Chain Development for North East Region (MOVCDNER)
24. National Beekeeping and Honey Mission (NBHM)
25. National Mission on Food Processing (NMFP)
26. NABARD's Dairy Entrepreneurship Development Scheme (DIDF)

## II. LITERATURE REVIEW

### 1. Role of Government Schemes in Promoting Agricultural Align Businesses

- Singh (2020). Impact of Government Policies on Agricultural Growth in India. Journal of Rural Development, 39(4), 453-468.

Singh (2020) talked about the impact of government policies on agricultural growth. He dealt with schemes like Dairy Entrepreneurship Development Scheme (DEDS) and the Pradhan Mantri Matsya Sampada Yojana (PMMSY), which promote dairy and fish agriculture respectively. Such schemes have enhanced the incomes of farmers by effective productivity and availed financial support to them. The schemes also ensure proper exploitation of resources besides sustainable developments in the long term. This is because such schemes focus on efforts to enhance the efficiency of small-scale agricultural units.

### 2. Impact of Government Initiatives on the Income of Agricultural Sectors

- Ghosh, A. (2021). Income Enhancement through Government Backed Agri-business Models. Journal of Agricultural Economics and Development, 38(1), 102-118.

Ghosh, (2021). Pradhan Mantri Kisan Sampada Yojana: An Analysis. A scheme developed to increase farmers' income through food processing and post-harvest management, providing value addition-that means the products sold in their processed stages by the farmer so that more revenue is generated. Once again, it reduces post-harvest losses, which prevail in India due to lack of adequate storage facilities.



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### 3 Barriers to receiving government aid

- Chandra, R. & Singh, M. (2020). Issues in Reaching Government Assistance for Agribusiness Enterprises. Journal of Public Policy and Governance, 11(2), 178-192.

Chandra and Singh (2020) stated that some bureaucratic issues that farmers encounter since they would be approaching the government for assistance. Most schemes involve boring works of paper cutting which keep away less-educated or less-exposed farmers for more information regarding these schemes. Besides, the infrastructural facilities for these schemes too get affected, particularly in the rural areas, which hampers the availability of funds and services promised by the government to the farmers. Less information is gained by the farmers about their availability.

### 4. Rural Development Impact

- Roy, S. (2019). Agri-business and Rural Development: A Government Perspective. Rural Development Review, 36(2), 58-72.

For instance, the programs such as Operation Greens that focus on stabilizing the prices for staple crops such as tomatoes, onions, and potatoes can be massive generators of rural economies, according to Roy (2019). The schemes also ensure that there is fair crop price for the farmers thus helping to achieve food security, and creating employment for most of the people in the rural areas. The scheme also gives capabilities in wastage reduction and improvement of supply chains. Generally, it benefits both the farmers as well as the consumers.

### 5. Theory-based Models on Policy Implementation and Rural Entrepreneurship

- Mehta, K. (2020). Policy Implementation in Agriculture: A Theoretical Perspective. Public Administration and Policy Journal, 37(4), 291-305.

Mehta (2020) attempts to conceptualize a theoretical model on how the implemented agriculture policies work out. He pointed out that such success of these schemes like Sub-Mission on Agroforestry (SMAF) purely depends upon the proper policy development, stakeholder engagement, and monitoring. In the absence of efficient monitoring means it is quite hard to prove whether the initiatives are reaching the targeted clients. Mehta's model is focusing on the continuous and on-going monitoring and adaptation.

## III. SURVEY-BASED EXPLORATORY RESEARCH

This research used a descriptive study design with a mixed-methods data collection method. Primary data was collected via structured questionnaires administered online through Google Forms for easy access and effective response capture. The questionnaire tool was fashioned to obtain quantitative measures as well as qualitative data from Farmers and Entrepreneurs on Agribusiness. 100 respondents were randomly sampled by Convenience sampling technique from the farmers communities of Akola district with a view to analyse the effectiveness of government schemes on agribusiness. Secondary data were collected by conducting a thorough review of corporate websites, government reports, Agricultural journals, in order to situate the primary results within current knowledge frameworks. This mixed-methods strategy enabled data triangulation, improving the validity and reliability of the research findings and offering both statistical trends and in-depth understanding of adoption impediments.

## IV. OBJECTIVES

1. To examine the performance of the government schemes on agri-businesses in the Akola region.
2. Determine the effect of these schemes on the farmers' economic development.
3. Identify the problems facing the farmers in getting and using government schemes.
4. To analyze the degree of awareness about these schemes from the perspectives of farmers.
5. To suggest ways in which the Schemes and their working could be improved.

## V. DATA COLLECTION METHOD

### 1. Primary Method of Data Collection:

- a. Questionnaire method

### 2. Secondary Method of Data Collection:

- a. Corporate website
- b. Internet/Books/Journals and other written data about company and Topics

### 3. Research type: Descriptive type of research



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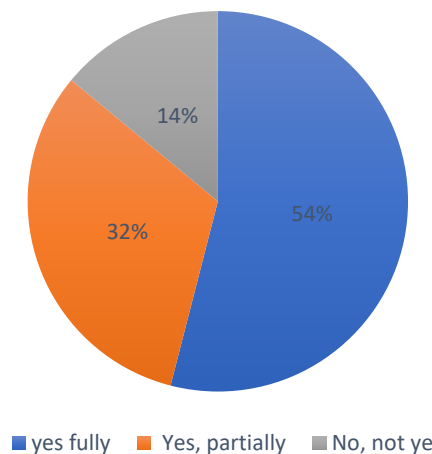
4. Sample size: 100
5. Sampling Techniques: Convenience Sampling
6. Collection of data through: Through online using Google Forms.

### VI. ANALYSIS AND INTERPRETATION

#### Analysis:

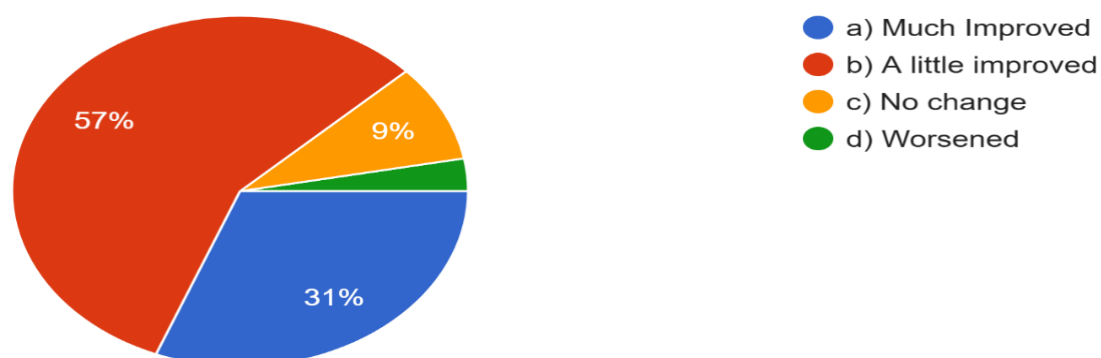
- 1) performance of the government schemes on agri-businesses

#### performance of the government schemes on agri-businesses



The pie chart shows responses from 100 people about whether they have received benefits from government schemes. It shows that 54% of them have fully received the benefits, meaning the schemes have worked well for most. However, 32% have received benefits only partially, which suggests there might be issues like delays, incomplete payments, or difficulty in completing the process. Another 14% have not received any benefits yet, possibly due to lack of awareness, eligibility issues, or complicated procedures. This data shows that while the schemes are helping many, some people are still facing challenges. To improve the impact, the government needs to make sure that more people can access the benefits fully and without difficulty.

- 2) Effect of these schemes on the farmers' economic development.





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The pie chart presents survey data from 100 respondents on the extent to which government schemes have influenced their socio-economic status. The findings indicate the following distribution.

**Much Improved (31%)** – A significant portion of farmers experienced a substantial positive impact, suggesting that the schemes have effectively contributed to their financial growth and stability.

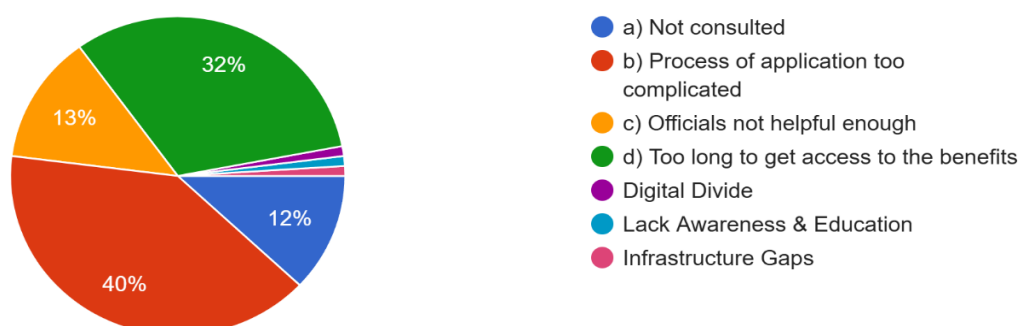
**A Little Improved (57%)** – The majority of respondents reported only a slight improvement. This suggests that while the schemes provided some benefits, they were not sufficient to bring major economic progress. Factors such as limited financial support, delays in fund disbursement, and partial implementation of benefits could be responsible.

**No Change (9%)** – A smaller fraction of farmers saw no impact on their economic situation, indicating inefficiencies in either the accessibility or effectiveness of these schemes for certain groups.

**Worsened (3%)** – A very small percentage reported a negative impact, which might be due to unmet expectations, administrative hurdles, or financial burdens associated with availing the scheme.

These results suggest that while government schemes have been beneficial to a majority of farmers, their full potential has not been realized. The high percentage (57%) of respondents experiencing only minor improvements highlights the need for better implementation, awareness, and accessibility of these programs. Addressing issues such as delays, bureaucratic challenges, and financial inadequacies could significantly enhance their effectiveness in promoting sustainable economic growth for farmers.

3) problems facing and barriers to the farmers in getting and using government schemes.



The pie chart illustrates the key challenges farmers encounter while applying for and utilizing government schemes. Based on responses from 100 participants, the data highlights several significant obstacles. **Complicated Application Process (40%)** The most common issue faced by farmers is the complexity of the application process. Many schemes require extensive paperwork and compliance with multiple formalities, making it difficult for farmers to apply successfully. **Delayed Benefit Disbursement (32%)** A considerable number of respondents expressed frustration over the long waiting time to receive the scheme's benefits. Delays in fund transfers, bureaucratic red tape, and slow processing times hinder timely support. **Unhelpful Officials (13%)** Some farmers found government officials to be uncooperative or ineffective in guiding them through the application and benefit retrieval process, leading to a lack of support in navigating the system. **Lack of Consultation (12%)** A portion of farmers reported that they were not properly consulted or involved in discussions regarding these schemes, which led to misunderstandings or missed opportunities. **Digital Divide (1%) & Lack of Awareness (1%)** A small percentage of respondents indicated that limited access to digital platforms and insufficient knowledge about the schemes prevented them from benefiting. This issue is particularly relevant for farmers in remote or technologically underserved areas. **Infrastructure Gaps (1%)** The



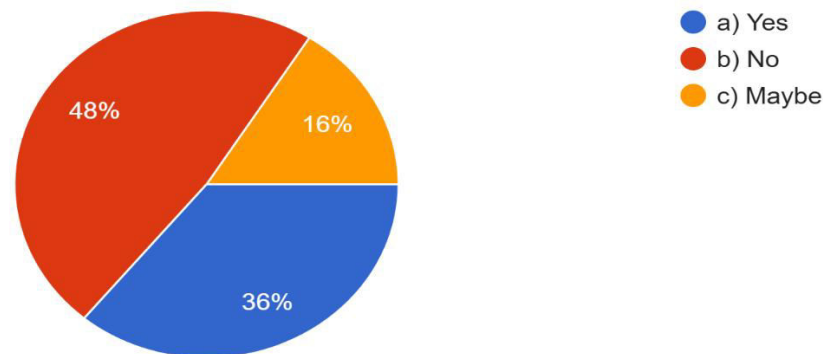


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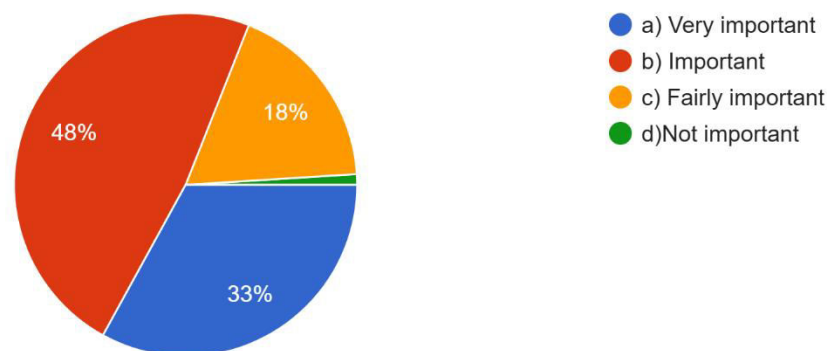
percentage of respondents citing poor infrastructure as a barrier is unspecified but remains a relevant issue. Inadequate rural banking, internet connectivity, and government outreach services further complicate scheme accessibility

4) Degree of awareness about these schemes from the perspectives of farmers.



The pie chart shows the level of awareness among farmers about government schemes. Not Aware (48%) – Nearly half of the farmers have no knowledge of these schemes, highlighting a major gap in outreach. Aware (36%) – Some farmers are informed, but the percentage remains low, suggesting limited effectiveness of awareness programs. Uncertain (16%) – A small portion is unsure, indicating possible confusion or lack of clear information. The data suggests that many farmers are not receiving adequate information about government schemes.

5) Importance of government support for improvement of agribusinesses



The pie chart illustrates farmers' perspectives on the importance of government support in improving agri-businesses. Important (48%) A significant portion of farmers consider government support crucial for sustaining and expanding their businesses. Very Important (33%) One-third of respondents believe government intervention plays a vital role in the growth of the agricultural sector. Fairly Important (18%) Some farmers acknowledge its relevance but may not rely on it entirely. Not Important (1%) A minimal percentage of respondents do not see government support as a key factor in their business development. The data highlights that most farmers recognize the necessity of government initiatives in strengthening agri-businesses.

## VII. CONCLUSION

The study highlights the critical role of government schemes in promoting agri-business and enhancing the socio-economic status of farmers in the Akola region. Schemes such as the Dairy Entrepreneurship Development Scheme (DEDS), Pradhan Mantri Matsya Sampada Yojana (PMMSY), and the National Livestock Mission (NLM) have positively impacted farmers' livelihoods by offering financial aid, technical training, and infrastructure support.





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However, despite these interventions, the study identifies a significant awareness gap, with approximately 48% of farmers unaware of the existence of these schemes. Moreover, 40% of the respondents reported facing challenges such as a complicated application process, delayed disbursement of benefits, and unhelpful government officials.

Although 54% of farmers have fully received the benefits, 32% have only partially benefited, and 14% have not received any assistance. Additionally, while 31% of respondents observed a significant improvement in their economic status, 57% experienced only minor improvements, highlighting inefficiencies in the implementation of these programs. The findings indicate that government interventions, when effectively implemented, can result in increased income, improved productivity, and better market linkages. However, issues such as bureaucratic inefficiencies, delays in disbursement, and inadequate outreach efforts restrict the full realization of these schemes' potential.

The study concludes that while government schemes hold immense potential to uplift farmers and promote rural entrepreneurship, achieving their intended objectives requires addressing implementation challenges and enhancing awareness among the farming community. Proactive measures to streamline processes, increase financial inclusion, and improve information dissemination can significantly enhance the impact of these schemes and contribute to sustainable rural development.

### VIII. SUGGESTIONS

To enhance the effectiveness of government schemes on agri-business and maximize their impact on farmers' lives, the following recommendations are proposed:

#### 1. Strengthening Awareness Campaigns

Conduct village programs (gatherings) and awareness camps at the taluka and village levels to ensure that information about government schemes reaches the remotest areas. Launch advertising campaigns on social media platforms to target the youth and digitally literate farmers. Develop a mobile application that provides comprehensive information on all available schemes, eligibility criteria, and application procedures. Utilize digital platforms, community radio, and television for wider outreach to improve awareness and understanding of government initiatives.

#### 2. Simplifying Application and Disbursement Processes

Streamline the application process to make it less bureaucratic and more farmer-friendly by reducing paperwork and formalities. Introduce mobile vans or outreach teams to assist farmers in filling out forms and submitting documents. Establish help desks and advisory centers at village levels to guide farmers in availing scheme benefits. Implement automatic tracking systems to update farmers on the status of their applications and disbursements.

#### 3. Leveraging Digital Platforms for Outreach and Monitoring

Develop an integrated digital portal for scheme application, progress tracking, and grievance redressal. Conduct online training sessions and webinars to equip farmers with technical knowledge and skills required for successful agri-business ventures. Create a centralized database to monitor and evaluate the performance of the schemes and identify gaps for improvement.

#### 4. Enhancing Financial Inclusion and Rural Banking Infrastructure

Expand access to banking services in remote areas to ensure that farmers without formal financial accounts can avail of the benefits. Encourage financial literacy programs to help farmers understand loan terms, subsidies, and credit facilities available under these schemes. Promote micro-financing institutions and self-help groups (SHGs) to support small and marginal farmers.

#### 5. Promoting Entrepreneurship and Skill Development

Develop entrepreneurship programs tailored for agri-business, focusing on areas such as poultry farming, dairy processing, and fish farming. Establish training centers in villages to equip farmers with knowledge of modern farming techniques, marketing strategies, and business management. Collaborate with agricultural universities and NABARD to offer specialized training and mentorship to aspiring rural entrepreneurs.

#### 6. Increasing Infrastructure Development in Rural Areas

Invest in cold storage, transportation, and processing facilities to reduce post-harvest losses and improve the value chain for agri-products. Develop market linkages and supply chains that connect farmers with national and international



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markets. Focus on enhancing internet connectivity and digital literacy in rural areas to facilitate smoother implementation of digital platforms.

### 7. Implementing Stronger Monitoring and Evaluation Systems

Establish a real-time monitoring system to track the progress of scheme implementation and ensure that funds are used effectively. Involve local village advisors and community leaders in the evaluation and feedback process to identify areas for improvement. Conduct regular impact assessments and policy reviews to fine-tune the design and implementation of government schemes.

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2. <https://pib.gov.in/PressReleaseIframePage.aspx?PRID=2002012>
3. <https://www.nabard.org/content1.aspx?id=23&catid=23&mid=530>
4. <https://mahadbt.maharashtra.gov.in/Farmer/Login/Login>
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