

Empowering Innovators: Accelerating Entrepreneurial Growth Through the Mudra Scheme



J Jamela Salasty, G Kanagavalli

Abstract: India is a developing country with a large population and ranks eighth in terms of size. Its vast population indicates a sizable potential market and highlights the increasing need for employment. In the current decade, India is making significant strides toward implementing laws that encourage start-ups and create a business-friendly environment. Globalization and technological advancements have fostered a competitive atmosphere that necessitates the development of innovative systems. As competition grows, more people are recognizing the benefits of self-employment. In India, entrepreneurship has the potential to serve as a solution for urgent issues such as homelessness and unemployment. In light of these benefits, the government has periodically launched several initiatives to support the growth of entrepreneurship in the country. These initiatives include industrial policies, five-year plans that prioritize the development of the small-scale sector, the creation of Special Economic Zones (SEZs), the establishment of institutions dedicated to entrepreneurship, the organization of Entrepreneurship Development Programs (EDPs), and other government initiatives. Currently, there are fewer job opportunities in India's public and large-scale industries. However, globalization has created numerous opportunities that are waiting to be seized. Entrepreneurs in India could potentially propel the country to the brink of becoming an economic superpower. This paper provides an overview of the government scheme, namely the Pradhan Mantri Mudra Yojana (PMMY), aimed at promoting new-generation entrepreneurs in India.

Keywords: Entrepreneurs, Pradhan Mantri Mudra Yojana, Promotion, Economic Development, Entrepreneurship, etc.

I. INTRODUCTION

India, being a developing country, requires its small entrepreneurs to grow and prosper. Considering the huge population and associated poverty levels, this is not an easy task to accomplish. Employment generation in the women's sector has been one of the key objectives of development planning in India. The issue of women's employment is closely linked to poverty eradication.

There are three main aspects of the employment problem in India: the proportion of labour to the total population, labour productivity, and the issues of unemployment and underemployment. To address this, the government has introduced the MUDRA Yojana Scheme. MUDRA stands for Micro Units Development and Refinance Agency. This scheme aims to address these challenges and empower every Indian, irrespective of caste, creed, religion, or gender. Three categories have been established under this scheme: Shishu, Kishore, and Tarun, each designed to ensure growth through varying ranges of microcredits and microfinance. Employing millions of young people who enter the job market every year was one of the key promises of the Modi government. The objective of the Mudra Yojana stems from the realization that providing employment doesn't necessarily mean creating jobs, but rather offering self-employment opportunities. With its aim of promoting the MSME sector and new entrepreneurs, the MUDRA Yojana is a vital part of the government's policy framework for job creation. The scheme was announced in the 2015 Union Budget and was formally launched by Prime Minister Narendra Modi in August 2015.

A. Components

The components of the Mudra Yojana are Shishu, Kishore and Tarun which are classified based on the total quantity of amount to be sanctioned under this Mudra card and are also available to the borrower.

COMPONENTS OF MUDRA YOJANA		
Shishu	Kishore	Tarun
Up to 50,000	50,000 to 5,00,000	5,00,000 – 10,00,000
Eligibility: This scheme aimed to cater for the financial needs of proprietary for meeting the initial expenses of the business unit.	Eligibility: The scheme aimed to improve running business and to divert the business – profitable ventures.	Eligibility: Entrepreneurs who have already started their business and want additional funds for expansion and renovation are eligible for this scheme

II. OBJECTIVES OF STUDIES

1. To review government initiatives in India aimed at promoting the forthcoming generation of entrepreneurs.
2. To make helpful recommendations in light of the results.

III. METHODOLOGY

The current investigation is supported by secondary information. The information was gathered from several sources, including scholarly studies, government of India publications, numerous RBI bulletins, reputable websites, official website of MUDRA YOJANA.

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IV. LITERATURE REVIEW

"Entrepreneurship Development in India: Focus on Start-ups" (January 2016) [1][10] by Sunita Sanghi and A. Srija discusses the MSME Act of 2006, which was approved to encourage the advancement, improvement, and competitiveness of micro, small, and medium enterprises. M. Amulya's article "An Overview of Government Schemes for Promotion of New Generation Entrepreneurs in India" (July 2020) [2][11] addresses the advancement of self-employment as a means of job creation and promoting entrepreneurship for further employment generation. The government has implemented various strategies for the growth of small businesses, including providing concessional finance, training in business development, marketing assistance, and more. "Why Business Entrepreneurs Are Important for the Economy" by Shobhit Seth (December 2015) [3] explains the role corporate entrepreneurship plays in the nation's financial development. Entrepreneurs are often viewed as national assets that should be nurtured, encouraged, and fairly rewarded. Uma S.N. & Ramesh H.N. in their study, "A Study on Government Support for Promoting Women Entrepreneurs in Karnataka State" (2018) [4], emphasize that entrepreneurs have the power to alter how we live and work. Entrepreneurs are essential for new business creation, increased national income, social change, and community development. They also often support other entrepreneurs with similar backgrounds and contribute to local causes through financial investment and network expansion. "A Study on the Process of Entrepreneurship Development in India" by Ms Indira Kumari (April 2014) [5][14][15] highlights how entrepreneurs influence a nation's financial future by creating wealth, generating goods and services, and providing revenue for the government. Entrepreneurship is closely tied to a country's economic growth. Dr R. Logambal, in "Challenges and Opportunities" (2017) [6], explains that entrepreneurs transform ideas into financial opportunities through innovation, which is a key driver in a rapidly globalizing world economy. As a result, most governments worldwide strive to develop competent and globally competitive business professionals. "The Role of Innovation and Creativity in Entrepreneurship" (October 2013) [7] by R. Ranga Babu, M. Murali Krishna, and A. Swathi explains that entrepreneurship means different things to different people. Harish H.V. et al. in "Startups India - An Overview" (2016) [8] clarify that entrepreneurship, rooted in the French verb "entreprendre" meaning "to undertake," involves taking risks, innovating, and pursuing new business ventures for profit. In today's global business environment, innovation has become essential, regardless of an organization's market size. Meghasham Chaudhari's work, "Indian Startups - Challenges and Opportunities" (2021) [9], provides further insights into the evolving landscape of startups in India.

V. PRADHAN MANTRI MUDRA YOJANA

On April 8, 2015, Prime Minister Shri Narendra Modi introduced the Pradhan Mantri MUDRA Yojana (PMMY), which aims to make it simple for small and micro-entrepreneurs who are neither corporations nor farmers to get collateral-free microcredit up to Rs.10 lakh for use in income-generating ventures Sana Tak, Start Up India: An Exploration of Youth Technology based Entrepreneur Opportunities in Rural Area, (2019). The Member Lending Institutions (MLIs), which include Banks, Non-Banking Financial Companies (NBFCs), Micro Finance Institutions (MFIs), and other financial intermediaries, supply the loans under PMMY. After celebrating the PMMY's eighth anniversary, Smt. Nirmala Sitharaman, the union minister for finance and corporate affairs, said, "Brought about under the visionary leadership of Prime Minister Shri Narendra Modi, the scheme has enabled easy and hassle-free access to credit to micro-enterprises and has helped a large number of young entrepreneurs establish their businesses."

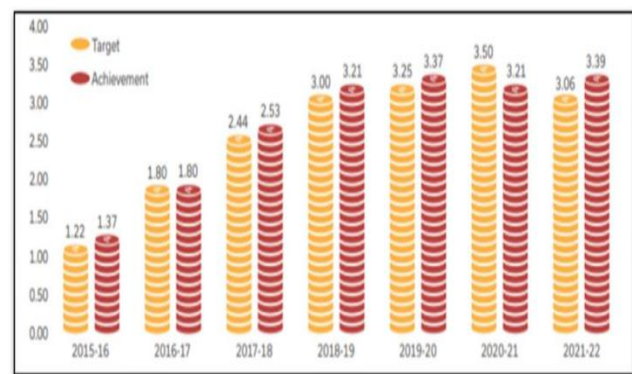


Figure 1: PMMY: Target vs Achievement

(Amt. in Rs. lakh crores)

Source: Mudra Annual Report 2021-22

Micro Units Development & Refinancing Agency Ltd. (MUDRA), a support organization, has performed a dual function over the past seven years by providing refinance support to several lending institutions and closely observing the PMMY implementation process through a dedicated portal that collects various aggregated data about the PMMY scheme by the needs of the Government of India Dr. Rohitash Bairwa & Dr. Shri Chand, Digital Education : Special Issue on Startup and Innovation February-2019, 372–375 (2019).

A. Institution Wise Achievement

The goal amount of Rs.3.06 lakh crores set by the Government of India under PMMY for FY 2021–22 was divided among different lending institutions, including banks, MFIs, and NBFCs, based on their reach and presence across the nation. Following is the category-by-category performance against their overall targets for FY 2021–2022:

Table 1: Institution-Wise Performance

(Rs.in crores)

Category	Target	Sanction Amount for FY 2021-22	Sanction Amount for FY 2020-21	Growth
Public Sector Banks (incl. Regional Rural Banks)	1,29,200	1,24,425	1,30,185.60	(4%)
Percentages of achievement for FY 2021-22		(96%)		
Private Sector Banks (incl. Foreign Banks)	91,444.59	1,17,679.30	93,342.02	26%
Percentages of achievement for FY 2021-22		(129%)		
Small Finance Banks	20,000	29,207.40	19,646.68	49%
Percentages of achievement for FY 2021-22		(146%)		
Micro Finance Institutions	41,005.81	49,101.18	46,601.40	5%
Percentages of achievement for FY 2021-22		(120%)		
Non-Banking Finance Companies	24,350	18,697.14	31,983.17	(42%)
Percentages of achievement for FY 2021-22		(77%)		
State Co-operative Banks	0	0.36	0.4	(10%)
Percentages of achievement for FY 2021-22		0%		
Total	3,06,000.40	3,39,110.40	3,21,759.30	5%

Note: The figures in the parenthesis indicate the percentage achievement over targets.

Source: Mudra Annual Report 2021-22

B. Bank Type-Wise Target vs Achievement

The achievement data shows a 5% improvement in the overall performance of the program conducted by all lending institutions over the prior year. This is primarily because the NBFC-MFI & SFBs made more disbursements in FY 2021-22.

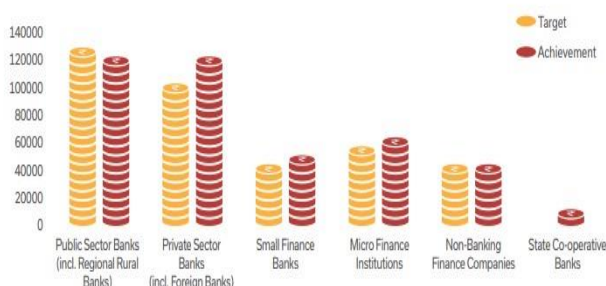


Figure 2: Bank Type-Wise Target vs Achievement

Source: Mudra Annual Report 2021-22

However, both public sector banks and private sector banks are disbursing more money. State Bank of India (SBI) topped the list of Public Sector Banks with a sanction of Rs. 28,511.62 crores to 9.86 lakh loan accounts. Punjab National Bank and Canara Bank, with respective sanction totals of Rs. 14,754.21 crore and Rs. 13,521.49 crore, came in second and third place behind SBI. With a sanction of Rs. 1,17,679.31 crores throughout the year, the Private Sector Banks showed performance improvement, representing a 26% increase over the prior year. With penalties totalling Rs. 41,944.51 crores and Rs. 41,338.61 crores, respectively, Indus Ind Bank and Bandhan Bank were the main contributors in the category of private sector banks. 139.73 lakh loan accounts received a total of Rs. 49,101.18 crores in loans from MFIs. With a sanction value of Rs. 6,480.05 crores in more than 19.68 lakh loan accounts, Samasta Micro Finance Limited was the top MFI. With a total sanction of Rs. 18,697.14 crores, NBFCs have also distinguished themselves as PMMY contributors. With a total sanction value of Rs. 10,050 crores, Shri Ram

Transport Finance Company Limited has contributed the most in this category. Small Finance Banks exceeded their goal by 146%. The 9 SFBs approved 62.11 lakh loan accounts for a total of Rs. 29,207.4 crores throughout the year. With a sanction amount of Rs. 7,809.57 crores to 14.82 lakh loan accounts, Ujjivan Small Finance Bank topped the list of SFBs.

C. States Wise Performance

While the Government of India issued targets for each institution, the targets were then divided up by state by the respective lending institutions depending on their network and lending capacity. The individual SLBCs of the states keep an eye on performance at the state level. West Bengal received the most money of any state, totalling Rs. 34,893.2 crores. It was followed by Uttar Pradesh, which received Rs. 33,663.73 crores, and Tamil Nadu, which received Rs. 32,477.55 crores.

Table 2: Performance of Top 10 States

(Rs. in crores)

Sr. No.	Name of State	Sanction Amt (2021-22)	Sanction Amt (2020-21)
1	West Bengal	34893.2	29335.98
2	Uttar Pradesh	33663.73	29231.35
3	Tamil Nadu	32477.55	28967.97
4	Bihar	32096.95	25589.31
5	Karnataka	28695.29	30199.18
6	Maharashtra	25797.74	25208.63
7	Rajasthan	18999.2	18571.38
8	Madhya Pradesh	18814.95	18474.24
9	Odisha	16900	15328.63
10	Gujarat	12152.39	11579.26
	Total	254491	232485.9

Source: Mudra Annual Report 2021-22

D. Analysis of Loan Categories

Depending on their amount, Mudra loans are given out in one of three types. Shishu (up to 50,000 rupees), Kishore (above 50,000 and up to 5 lakh rupees), and Tarun (above 5 lakh and up to 10 lakh rupees) are the three categories. The following table provides the results of an analysis of the three PMMY categories' respective shares:

Table 3: Category-Wise Analysis of the Pmmy Scheme

(Rs. in crores)

Category	Fy 2021-22		Fy 2020-21		% Change Sanction Amt.
	No. of loan accounts	Sanction Amt.	No. of loan accounts	Sanction Amt.	
	Share	Share	Share	Share	
Shishu	4,17,21,154	1,24,747.37	4,01,80,115	1,09,953.34	12%
Kishore	1,10,88,206	1,37,644.38	94,86,160	1,32,516.34	4%
	20.60%	40.59%	18.70%	41%	
Tarun	9,86,166	76,718.61	10,68,771	79,289.57	-3%
	1.80%	22.62%	2.10%	25%	
Total	5,37,95,526	3,39,110.35	5,07,35,046	3,21,759.25	5%

Source: Mudra Annual Report 2021-22

practically all lending institutions have released their data on district-level performance. A few agencies that were unable to offer a district-by-district breakdown have included their data under the respective states' "Other" districts. In the table below, the top 10 districts by PMMY performance are listed:

E. District-Wise Performance

Performance data for each district under the program was also recorded on the PMMY Portal. With a few exceptions,

Table 4: District-Wise Performance

(Rs. in crores)

Sr. No.	District Name	FY 2021-22		
		No. of A/Cs	Sanctioned Amt	Share of the Total Account Sanctioned
1	Murshidabad	7,49,415	3,727.08	1.10%
2	North 24 Parganas	5,26,846	3,363.96	1.00%
3	Bangalore Urban	3,49,917	3,230.27	1.00%
4	Howrah	3,35,470	2,464.56	0.70%
5	Pune	2,41,864	2,437.19	0.70%
6	Nadia	3,81,012	2,404	0.70%
7	Belgaum	3,56,812	2,359.83	0.70%
8	Chennai	2,53,799	2,339.39	0.70%
9	South24 Parganas	3,86,956	2,195.17	0.60%
10	Jaipur	1,52,892	2,148.29	0.60%
	Total	37,34,983	26,669.74	7.90%

Source: Mudra Annual Report 2021-22

During FY 2021–2022, these 10 districts made up 7.9% of the total sanctions. Due to their urban location, high potential for small business activity, and abundance of financial sources to support them, these areas performed better than others.

F. Assistance to Less Privileged Sections

Since its launch, PMMY has concentrated on giving the most vulnerable groups in society increasing financial help. The percentage of borrowers who fall into subgroups like SC, ST, OBC, women, and minorities under various types of PMMY loans was examined; specifics of the analysis are provided below.

Table 5: Sub-Categories of Borrowers: Sanctions (Fy 2021-22)

(Rs. in crores)

Category	Shishu		Kishore		Tarun		Total	
	(Loans Up to Rs.50,000)		(Loans From Rs. 50,001 to Rs.5.00 Lakh)		(Loans From Rs. 5.00 Lakh to Rs. 10.00 Lakh)			
	No. of A/Cs	Sanctioned Amt	No. of A/Cs	Sanctioned Amt	No. of A/Cs	Sanctioned Amt	No. of A/Cs	Sanctioned Amt
General	1,91,85,749	59,381.87	59,77,398	88,233.56	8,30,992	66,268.48	2,59,94,139	2,13,883.91
							-48.32%	-63%
SC	78,58,637	22,633.19	14,80,309	12,949.13	25,756	1,721.29	93,64,702	37,303.61
							-17.40%	-11%
ST	29,38,831	8,086.12	5,62,237	5,241.43	17,016	1,124.98	35,18,084	14,452.54
							-6.53%	-4%
OBC	1,17,37,937	34,646.18	30,68,262	31,220.26	1,12,402	7,603.86	1,49,18,601	73,470.30
							-27.75%	-22%
Total	4,17,21,154	1,24,747.37	1,10,88,206	1,37,644.38	9,86,166	76,718.61	5,37,95,526	3,39,110.35
Out of the Above								
Women Entrepreneurs	3,04,41,921	89,621.66	78,92,778	70,027.90	94,560	6,772.91	3,84,29,259	1,66,422.47
							-72%	-49%
New Entrepreneurs/Accounts	46,82,019	13,025.36	14,63,027	28,231.06	3,85,305	31,428.76	65,30,351	72,685.18
							-12%	-22%
Minority	54,11,850	15,076.89	19,71,117	21,468.42	65,872	4,765.35	74,48,839	41,310.66
							-14%	-12%

Source: Mudra Annual Report 2021-22

49% of the total sanctioned amount was given to female borrowers. 56.6% of the accounts in the Shishu category belonged to women, who received 26.4% of the total sanctioned amount. The MFIs' preference for extending microloans to women is the cause of the high proportion of women in the Shishu group. In terms of loan accounts and loan amounts sanctioned, the PMMY program's percentage of borrowers from the society's poorer sections (SC, ST, and OBC) was 51.9% and 37.1%, respectively. When it comes to the total number of loans approved for the fiscal year 2021–2022, the percentages of SC, ST, and OBC category borrowers were 17.5%, 6.6%, and 27.8%, respectively. In FY 2021–22 under PMMY, the minority-category borrowers represented 13.9% of the total number of accounts and 12.2% of the total amount sanctioned.

VI. CONCLUSION

In the previous seven years, MUDRA has come to be associated with small loans to the underserved and unserved groups that have not yet received funding. With a portfolio of Rs. 20,039 crores, it has grown from a modest beginning to have a significant role in properly focusing on micro-enterprises and continuing to promote an entrepreneurial culture. By introducing fresh, cutting-edge digital products, MUDRA can significantly influence its target market and directly and indirectly contact Micro Enterprises. The Pradhan Mantri Mudra Yojana (PMMY) continues to provide loans to millions of underfunded micro-borrowers nationwide to grow their businesses and improve their lives [12][13]. With a sanction of Rs. 18.91 lakh crores over the past seven years, the PMMY program has benefited 34.93 crores loan accounts, allowing the country's rural economy to contribute more significantly to the country's overall economic growth.

DECLARATION STATEMENT

After aggregating input from all authors, I must verify the accuracy of the following information as the article's author.

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AUTHORS PROFILE



Mrs. J. Jamela Salasty, is a distinguished research scholar at Alagappa University, where she is currently pursuing her Ph.D. She holds an M. Com and an M.B.A., complementing her extensive academic background. With 14 years of teaching experience Her academic journey is marked by a prolific output of research, with 17 papers published in internal conferences and 12 papers presented at national conferences. Additionally, she has participated in 11 Faculty Development Programs (FDPs) and attended 8 workshops, demonstrating her commitment to continuous professional development. Mrs J. Jamela Salasty has also presented papers at 2 seminars, further showcasing her expertise and engagement with the academic community. Her scholarly achievements include receiving the Best Paper Presentation Award at an international conference organized by Dr. Zakir Hussain College in Shivagagai District. In her current role as an Assistant Professor and Head of the M.Com Department at G.T College, Mrs Jamela Salasty plays a pivotal role in guiding and mentoring students. She has successfully supervised project dissertations for approximately 64 postgraduate students. Mrs. Jamela Salasty's leadership and commitment to education continue to inspire both her colleagues and students alike.



Dr. G. Kanagavalli, is a distinguished academician with an extensive educational background, holding multiple advanced degrees including a Ph.D., M.Phil., M.Ed., M.Com., and M.Sc. With 13 years of teaching experience and a decade of research expertise, Dr. Kanagavalli has made significant contributions to the fields of Marketing, Entrepreneurship, and Finance. Her scholarly work includes an impressive 34 publications in international journals, 16 presentations at international conferences, 7 publications in national journals, and 9 presentations at national conferences. She has also authored three books/chapters/monographs/manuals. Her research impact is underscored by a cumulative impact factor of 61.999, an H-index of 4, an i10-index of 3, and a total of 128 citations. Dr. Kanagavalli's achievements have been recognized with several prestigious awards. In 2018, she was honoured for her service in helping Alagappa University achieve an A+ Grade (CGPA: 3.64) in the Third Cycle of NAAC Accreditation. In 2020, she received recognition for her contributions to the RUSA 2.0 Theme-Based Research Project, which focused on enhancing the quality of teaching and research. Her leadership in academia was further acknowledged with the Distinguished Academic Leader National Award in 2021, the Outstanding Educator National Award in 2022, and the A.P.J. Abdul Kalam International Award in 2023. Additionally, she was honoured with the International Best Personality Award in 2023.

Dr. Kanagavalli is also actively involved in professional organizations, serving as a Life Member of the Pt. Deenadayal Upadhyaya Chair at Alagappa University and the Indian Commerce Association. She contributes to the academic community as an Associate Editor for the Maayan International Journal of Commerce and Foreign Trade (MIJCFT) and the Maayan International Journal of Business and Management Studies (MIJBMS). Her expertise is further recognized through her role in evaluating PhD theses, where she has assessed four dissertations to date. Dr. Kanagavalli's dedication to education and research continues to inspire and shape the academic landscape, both nationally and internationally.

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