

Rural Self Employment Training Institutes in India : A Systematic Review

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Abstract

Rural self-employment training institutes (RSETIs) came into existence in India in 2009 based on the model of rural development and self-employment training institutes (RUDSETIs). The primary aim of these institutes is to assist the unemployed youth by creating a larger ecosystem of employment through their effective training programs. Since their founding, various studies have been conducted to assess different aspects of their functioning and performance. However, no review-based study on a systematic search of literature could be noticed. This review article looked at the literature around RSETIs/RUDSETIs to address this specific research gap and thus added value to the existing body of research. The study systematically reviewed the findings of several important publications on this topic and brought out significant policy implications. The study identified certain research gaps and recommended that it was needed to measure the effectiveness of these skill development institutes and assess their direct or indirect impact on the economic growth and development of India. The study concluded that further such studies would help stakeholders measure these institutes' genuine contribution at the macro level as an engine of growth and employment.

Keywords : Systematic review, entrepreneurial education, RSETIs/RUDSETIs, skill development, training effectiveness

JEL Classification Codes : I2, I20, I23

Paper Submission Date : March 29, 2020 ; **Paper sent back for Revision :** December 8, 2020 ; **Paper Acceptance Date :** March 9, 2021; **Paper Published Online :** October 20, 2021

The Government of India has taken up initiatives such as Stand-up India, Startup India, and Digital India to exterminate poverty and create employment opportunities. One such initiative by the Ministry of Rural Development aims to provide rural youth with either regular employment or self-employment through various skill development programs under the Rural Self Employment Training Institutes (RSETIs). One of the focus areas of the above initiative is to train and empower the youth who are at the bottom of the pyramid, especially in rural India, through entrepreneurship, which plays a very influential role in the social and economic development of a country (Aggarwal, 2019). The effort of the government has transformed millions of unemployed people into productive assets. This model is based on the historic policy decision of the Ministry of Rural Development to replicate the Rural Development and Self-Employment Training Institute (RUDSETI) model, which started in the year 1982 by establishing RSETIs throughout the country. Thus, the RSETIs, which came into existence in 2009, have continued to provide assistance and guidance to the unemployed youth in achieving their desired goals in life by establishing a large ecosystem that supports the trained candidates to secure

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DOI : <https://doi.org/10.17010/pijom/2021/v14i10/166643>

a better future. The sponsor banks, mainly the public sector banks in India, have also extended their support to these institutes by providing timely assistance, guidance, and credit linkage to the trainees. The core offering of this training model is the free and intensive short-term residential training programs offered to the rural youth. Skill shortage has been a cause of concern for employers and government agencies in India. Skilling of the youth has, therefore, become one of the foremost agendas of the industry, government, and academia (Tripathi et al., 2017). A unique feature of this training is its focus on skilling and settlement of trained candidates by helping them to set up their enterprises through continuous post-training follow-ups and handholding support for two years after the training.

This article aims to provide a detailed review of the training programs of RSETIs and present an in-depth description of these institutes and their contributions in developing an entrepreneurial culture in India. In addition, this review deals in detail with the organizational structure of the training institutes and discusses how the youth can be empowered by taking training from these institutes. The study also throws light on the socio-economic profile of the trainees.

Methodology

Review of Literature is a critical part of any research (Tripathi et al., 2020), and a systematic review is a rigorous and transparent form of literature review (Mallett et al., 2012). Petrosino et al. (2007) (as cited in Mallett et al., 2012) considered it the most reliable and comprehensive statement about any work. Systematic reviews involve identifying, synthesizing, and assessing all available evidence — quantitative or qualitative — to generate a robust, empirically derived answer to a focused research question. For our study, both published and unpublished literature from 2009–2019 were reviewed so that clear and consistent empirical evidence could be generated over the preconceived knowledge. A clear systematic review is effective not only in guiding researchers throughout the review process — keeping them on track — but also in improving the transparency of the review (Gough & Elbourne, 2002). The literature review was carried out through several stages designed to provide a systematic method of reviewing. In the first phase, we identified keywords such as entrepreneurs, entrepreneurship, youth empowerment, RUDSETI/RSETI, and so on, which were then combined with the main strings such as self-employment, wage employment, and development of entrepreneurial traits through RSETIs.

To the best of our knowledge, the entire gamut of research articles related to these institutes was taken into consideration. The whole review is divided into nine categories of studies related to (a) socio-economic and demographic traits of the trainees; (b) the role of RUDSETIs/RSETIs; (c) women empowerment through RSETI training; (d) success rate or settlement percentage of beneficiaries and their impact on employment generation and income levels; (e) case studies or success stories that highlight the motivational aspects of RSETIs/RUDSETIs in starting an enterprise; (f) RSETIs as a social enterprise; (g) development of entrepreneurial traits in the trainees; (h) microcredit, financial literacy, and RSETIs; and (i) problems or constraints of beneficiaries of RSETIs.

Analysis and Discussion

Socio-Economic and Demographic Traits of Entrepreneurs

Age, gender, education, family structure, family's income, marital status, caste or religion, debt position, sources of credit are considered to be specific socio-economic and demographic traits, and we consulted studies covering these aspects. Of particular importance is the study by Jagapathi Rao (2010), which showed the interrelationship between the age of entrepreneurs and their entrepreneurial ability, dedication, and involvement in a profession

with their overall entrepreneurial performance. The study concluded that at the time of starting their enterprises, 8.89% of the respondents were in the age group of 21 – 30 years, 25.93% were in the age group of 31 – 40 years, 37.78% were in the age group of 41–50 years, and 22.96% were in the age group of 51–60 years. These findings are in line with Kumar (2016), who also analyzed the socio-economic profile of trainees under the entrepreneurial development program by RSETI in Pudukkottai District of Tamil Nadu.

Kumar (2016) found that of the total trainees, 32.88% were in the age group of 18–25 years, 47.95% were in the age group of 26 – 30 years, and a mere 2.74% were in the age group of 41–60 years. The study also noted that 89.04% of the trainees were married, and 2.74% were unmarried. Another study conducted in northwest Karnataka concluded that the majority of the trainees were male participants (71%), married, belonged to the OBC category (61%), and were not well educated. The study also showed that while a number of respondents belonged to rural areas, a considerable majority (92%) were Hindus, followed by Muslims. Janardhana (2017) found that the majority of women who took training were in the age group of 26 – 35 years, and among them, 82% were married. The study also showed that the majority of women trainees had attained secondary level education, and the number of graduates was less. The study thus revealed that people with higher educational qualifications generally looked out for employment; whereas, those who could not gain higher education because of economic compulsions opted for entrepreneurship.

It can thus be concluded that a majority of the married persons were compelled to attend such training programs because of adverse economic conditions. The review also shows that RSETIs generally focus on developing entrepreneurial activities among young aspirants aged 18–35 years, especially from the Scheduled Castes and other backward classes.

The Role of RUDSETIs/RSETIs

The Government of India and various commercial banks have supported the RUDSETIs/RSETIs to foster technical growth and entrepreneurial traits among our Indian youth, which our formal education system lacks. However, the inadequacies in our formal educational system do not necessarily promote creativity, innovation, and entrepreneurial thinking. This is why attempts have been made of late to facilitate and encourage entrepreneurial training and learning in India (Dana, 2000). In this context, Roy (2017) examined the role of project “LIFE” (Livelihoods in Full Employment) under MGNREGA supported by RSETIs. The main objective of this paper was to understand the initiatives of RSETIs, particularly how some of their skill development programs were developed for the unorganized sector. The study was based on secondary data collected from a literature review of previous studies conducted in the Bankura district of West Bengal and concluded that if successfully implemented, the project LIFE would create sustainable livelihood through the development of employable skills. The study further predicted that RSETIs would continue to exploit local markets and look to create new opportunities and scope for beneficiaries in the near future. Kumar and Kulkarni (2013) declared that many Indian banks were delivering face-to-face training to rural communities on various aspects of farm and non-farm management. Training interventions by some public sector commercial banks and NGOs in India in the RUDSETI model made considerable reach among the rural youth. However, as the RUDSETI model had become replicable, the Ministry of Rural Development, GOI suggested establishing a bank-led training center in each district by the name RSETI. This is how these institutions started taking an active role in enhancing the farm and non-farm entrepreneurial skills among the youth of India.

Ramakrishna and Sudhakar (2015) assessed the proactive steps initiated by the Government of India with regard to skill development, particularly the role of RSETIs and the efforts of these institutions in offering self-employment training or entrepreneurial development programs. The study also brought out a set of recommendations on measures that the RSETIs could undertake in the immediate future to act as nurseries and

springboards for promoting a large number of start-ups who not only progress economically but also necessitate the development of the local economy. Makkar (2018) investigated the impact of RSETIs on income and employment generation and sought feedback from beneficiaries regarding the functioning of RSETIs. The study purposively selected Ludhiana, a district in Punjab (India), as the case. Data were collected through a well-structured and pre-tested interview schedule. The study reported that the majority of the beneficiaries had a medium level of media usage, and 50% of the respondents received information about entrepreneurship development programs (EDP) of RSETIs from district industrial centers. Beneficiaries perceived economic and social benefits from these programs and saw an increase in income after establishing or expanding their businesses.

The studies highlighted here thus show that training provided by RSETIs in the local districts contributed to facilitating efficient and quality support for youth employment by enhancing their income.

Women Empowerment

A number of studies have emphasized that women empowerment has been one of the critical contributions of RSETI institutions. Janardhana (2017) attempted to evaluate rural development related to women's entrepreneurship and assess the impact of RSETIs on women's empowerment in Karnataka. Primary data for the study were collected through interactions with directors, facilitators, support institutions, and trainees of the institutes. Statistical tools of percentages and chi-square statistics were used to interpret and analyze the primary data. The study also assessed the impact of EDP on women empowerment based on five indicators — welfare, access to information and services, awareness of self and environment, participation in decision making, and control over resources — and concluded that RSETIs had empowered women economically, socially, and psychologically. Prasad and Kumar (2015) assessed the awareness about RSETI programs among the rural women in Chittoor district. Their rates of settlement after the training and getting financial support from a bank were also taken into consideration in the study. Several suggestions and strategies that the institutes could adopt to improve their training methods, support services, and rate of settlement were also recommended. The study concluded that Andhra Bank Institute of Rural Development, Tirupati played a crucial role in empowering women in rural areas through self-employment and training, skill development programs, entrepreneurship, and wage employment programs.

Sharma (2016) examined the role of RSETIs in facilitating women towards self-employment in the period from 2011 – 2016 and compared the participation of men and women trainees. The results showed that women were keener to take training and establish their enterprises. The percentage of female trainees was 97.18%, 100%, 88.88%, 68.77%, 74.81%, respectively, from 2011 – 2016.

Success Rate or Settlement Percentage

Evaluation of RSETI/RUDSETI programs in terms of their success rate and settlement percentage is a very specific area of research. Jayasheela and Manjunath (2012) stated that the overall success rate measured in terms of starting an enterprise was 73.75% and the survival rate was 87.29%, employment growth was 78.29% for males and 69.64% for females. This clearly shows that entrepreneurial development programs run by RUDSETIs/RSETIs have successfully promoted entrepreneurship development and entrepreneurship culture in our country. As per the latest statistics collected from www.rsetimis.org, since April 2008 to November 30, 2019, there are 586 functional RSETIs spread over 32 States/UTs with the participation of 31 sponsoring banks, where more than 31.90 lakh unemployed youths have been trained, of which 21.92 lakh youths were settled through self and wage employment. Again, 19.71 lakh youths were settled through self-employment, and 2.20 lakh youths were provided with wage employment. The Final Report of the National Academy of RUDSETI (2012) also

showed how the RSETI training benefited the trained candidates and what measures could be taken by the institutes to improve the quality of training and rate of settlement of the trainees. The study also provided information about the nature of enterprises established by RSETI trainees and revealed factors that contributed to their success or failure, taking into account the case of Canara Bank's six institutes in the states of Uttar Pradesh, Kerala, Tamil Nadu, and Karnataka.

The rate of settlement among different agencies engaged in granting Rural Entrepreneurship Development Programme (REDP) training, as mentioned by Badatya and Reddy (2008), ranged from a minimum of 14.9% to a maximum of 67.5%, with an average of only 39.2%. The settlement rate was higher for entrepreneurship development institutes (67.5%) than NGOs (24.8%). As far as the activities are concerned, the settlement rate was highest (55.6%) for *zardosi* and embroidery and lowest (14.9%) for farm-based activities. Another research (Laxmana & Ishwara, 2008) revealed that among the sample trainees, the respondents' start-up rate was 77.35%. Despite being underachievers, many trainee respondents planned to start their enterprises, and this certifies the accomplishment of one of the goals of EDP programs, that is, to create entrepreneurs among the youth. This was the first study to reveal how these local enterprises set up by RSETI trainees generated local employment opportunities for others as well; nearly 203 jobs were created in one year by 54 units started by the RSETI trainees.

Motivational Aspects and Case Studies or Success Stories

There have been several studies that deal with inspirational cases and success stories of entrepreneurs and enterprises. The analysis of Khanka (2009), which was based on a review of 248 entrepreneurs of the most recent generation in Assam, disclosed that to start an enterprise, these entrepreneurs were primarily prompted by a desire for economic achievement, autonomy, recognition, and personal growth. The desire to serve the social community was not found to be a critical factor in becoming an entrepreneur. An analysis by Nichter and Goldmark (2009) highlighted the significance of mindsets and skills in enabling individuals to identify and capitalize on all entrepreneurial avenues. Banerjee (2011) and Sushma (2007), in their respective research, revealed that apart from education, annual income, age, and family size, factors such as a desire for achievement, motivation, and risk-bearing ability were positively and significantly associated with the extent of income generation by the EDP trainees. The most significant factors that contributed to the establishment and growth of enterprises by EDP trainees were found to be self-confidence (96.15%), cooperation from family members (90%), and necessary hard skills (75.38%) learned at the EDP training institute. Chatterjee and Rao Datrika (2016) also presented two cases of trainees from the Murshidabad district of West Bengal and the Naziabad district of Telangana. Both the entrepreneurs started their mobile shops and repairing units earning on an average INR 8,000 – 13,000 a month. Thus, it can be seen that RSETIs have successfully facilitated the right type of training to the youth, helping them settle in the right economic ventures.

Borana and Ameta (2017) undertook a study on similar lines, taking the case of Bank of Baroda (BOB) RSETI in Pratapgarh district of Rajasthan, and found out the settlement rates of 67%, 63%, 87%, and 75% for the years 2014–2017, respectively. According to this study, the BOB RSETI Rajasthan aimed at tackling the problem of unemployment and helped the rural people of the concerned area to get settled through rigorous training based on factual findings and inquiries of different kinds. This study used the relatively new concept of *elementary taste*, which the BOB RSETI institute incorporated. The institute also prepared an annual action plan about the initial and annual training programs, which acted as the platform to build the minds of trainees and their behavior. Besides, the success stories reviewed in the annual activity reports of RSETIs of various districts, further published by NIRD, revealed that the RSETI beneficiaries faced several hardships and dreamt of better living conditions, which were turned into reality only with the support of these institutes. Besides increasing their income, RSETI beneficiaries also contributed to providing employment to others in their micro-enterprises.

RSETIs as Social Enterprises

Social entrepreneurship is gradually acquiring a vital place in the worldwide discussion on volunteerism and civic commitment (Gandhi & Raina, 2018). A social enterprise is an organization that applies commercial strategies to maximize improvements in financial, social, and environmental well-being, which may include maximizing social impact alongside profits for external stakeholders.

Mamman et al. (2016) collected data from newspapers articles, annual reports, and government publications to try and understand the innovative model of social venture functioning in rural India. The paper threw light on the benefits attained by the rural population of India owing to the interventions by the training institutes based on the social venture model, which sustained and grew over a period of more than three decades. The paper also discussed new innovative ways of managing finances, infrastructure, and networks. Four constituents of the social enterprise were discussed. The first is incentive structure, which is a very significant part of human capital. The researchers observed that the notion of philanthropy and volunteerism is quite pervasive in RSETI institutes. The second constituent demonstrated by the researchers with evidence is efficacy and evaluation. The third constituent is sustainability, and it was highlighted that social enterprises took different steps to attain sustainability; whereas, RSETIs are highly dependent on the government. The fourth constituent is innovation, which was well presented with evidence concluding that RSETIs belonged to the category of NGOs and that corporates, government, and NGOs formed a unique partnership. The National Centre for Excellence of RSETIs (NACER) was selected by ASSOCHAM as the best NGO in skill development for its remarkable performance for 2016–17.

Microcredit, Financial Literacy, and RSETIs

Ramakrishna (2015) collected primary data from the Vetapalam and Prakasam districts of Andhra Pradesh and suggested that sponsor banks of RSETIs should focus on introducing market-driven innovative EDP programs and should also encourage the trained youth through their financial literacy initiatives. Sairam (2014) noted that banks were mandated to set up financial literacy centers and scale up their financial literacy initiatives in rural areas where they had their branches. Further, in 2013, RBI advised setting up RSETIs to strengthen the National Rural Livelihood Mission (NRLM), which acts as a key driver in catalyzing rural credit demand. Financial literacy programs were rolled out to be an integral part of RSETI courses in Udaipur and Jodhpur districts of Rajasthan. It is felt that further research is required to analyze why trainees have less access to bank credit when banks provide loan facilities at a nominal rate of interest.

Vijay Kumar and Naidu (2018) reviewed the existing literature from different countries to find the efficacy of microfinance training and took into consideration the case of RSETIs in India and their impact on the income of the trainees. The review showed divergent views on the subject, which dwelled mainly on two points of view: microfinance has either a positive or a negative impact on the income of trainees. The study also presented overwhelming evidence to show that there was a positive impact of training on the income of the trainees. It suggested that upcoming researchers should focus on the impact of microfinance training on the income of indigent trainees of RSETIs in India. Rathi (2019b) assessed the influence of RSETI training programs on entrepreneurial intention and financial literacy and tried to understand the relationship between the two variables. Data were collected from 62 women by using the financial literacy test and entrepreneurial intention questionnaire. The research hypothesized the significant differences of trained and untrained women in entrepreneurial intention and financial literacy. The statistical tools used in this study were correlation, *t*-test, and chi-square.

Constraints or Problems of RSETI Beneficiaries

Sinha (2016) studied the constraints experienced by trainees of RUDSETI Institutes of Bangalore, Ghaziabad, and Hazipur. The study used Garrett's ranking technique to identify the main constraints of trainees and concluded that the first, most serious constraint faced by the farm and the non-farm trainees was lack of financial capital, followed by lack of an entrepreneurial culture. The third constraint was the severity of rules and regulations of the government, while the fourth was the lack of access to new technologies. The fifth constraint was lack of market information, and the sixth was family issues. The last rank was assigned to lack of infrastructural facility.

Discussion

The literature review shows that prominent existing studies deal mainly with the socio-economic profile of beneficiaries and the impact of their psychological traits on their entrepreneurial ability. The review also reveals that most trainees were graduates or undergraduates and could not pursue higher education because of family problems and economic constraints. Since most of them belonged to agriculture-based families living below the poverty line in rural areas with a meager annual income, they were forced to pursue training on entrepreneurial skills with the hope of starting their own micro-enterprises for a better source of livelihood. Thus, directly or indirectly, the RSETIs are contributing to the Indian economy by converting the rural underprivileged youth into productive assets. The studies related to employment generation and settlement percentage showed that the success rate of these EDP training programs was quite high as they contributed to the establishment of new enterprises, thus helping to develop an entrepreneurial culture. The comparison between male and female trainees and their settlement percentages was highlighted in various studies that showed that RSETIs had a crucial role in empowering unemployed rural women and providing equal opportunities to both men and women to become successful entrepreneurs. Therefore, the economic empowerment of women through the right assistance given by RSETIs by helping them set up their micro-enterprises strengthened their capacities and enhanced their family income, thereby contributing significantly to national productivity. Evaluation of the effectiveness of this aspect of women empowerment through entrepreneurship as an initiative of RSETIs formed a major concern for most of the researchers.

Some of the studies assessed RSETI institutes as social enterprises and NGOs, emphasizing that NGOs also contributed to teaching small business management in India (Dana, 2001). Some existing studies also discussed the trainees' success stories and case studies from some of the alumni of RUDSETIs/RSETIs. In many research papers, proactive efforts of RSETIs in offering various kinds of skill development programs were considered a way to strengthen the skill India process and its contribution in achieving the inclusive growth of the society. Some recent studies have shown the correlation between entrepreneurial intention among women and financial literacy provided by RSETIs. Other studies explored the effectiveness of the training of RSETIs in the entrepreneurial personality development of rural women but not based on any model or theory (Rathi, 2019a).

The review also shows that both qualitative (including participant, observation, and interview methods) and quantitative methods were used in the existing studies. An analysis of the distribution of this research topic showed that only micro areas of research have been covered in previous studies, and macro areas such as assessment of the direct or indirect impact of training on economic growth and development are missing altogether. This means that studies on the institutional framework have attracted most researchers, but no considerable attention has been given to theory-building. Thus, the research related to rural self-employment institutes is incomplete, and it requires further axiomatic approach based on theory building.

Policy Implications for Stakeholders

The review makes it clear that the entrepreneurial training institutes have focused basically on self-employment and the development of soft skills, especially among women in rural areas in the middle age group who had not gone for higher education. It is also evident that most of the beneficiaries started their small businesses but not production units after training with very low investments and employed a small number of employees. The beneficiaries of these institutes faced problems related to finance, negative attitude of family and society, and a lack of entrepreneurial culture. It was noticed that the focus of most of the other skill training institutes was on developing hard skills in order to promote employment growth and sustenance, which is a different kind of intervention altogether.

In light of the review, however, the following pointers can be useful for the stakeholders :

- (1) To make these trainings more effective, the business performance of the beneficiaries should be enhanced by providing financial support so that they could invest more, generate more revenue, and create more employment.
- (2) The duration of the trainings should be increased so that the candidates can get the opportunity to learn both hard and soft skills and become proficient in technical skills.
- (3) A majority of the studies showed that women were benefitted more than men from these trainings because women could easily start their home-based businesses. There was a noticeable increase in the number of women entrepreneurs, and they became ready to opt for new jobs (Rajesham & Raghava, 2004). However, to tackle the problem of underemployment in rural areas, it is recommended that more rural men networks be formulated to facilitate and encourage rural men to start micro-enterprises.
- (4) Marketing is vital for the survival and growth of start-ups (Sharma & Goyal, 2020). Therefore, to improve the business performance of the beneficiary RSETIs, local and regional marketing fests could be organized, which would provide much-needed marketing support to the entrepreneurs.

Conclusion

The study provides insights into the training programs of the network of 582 (RSETIs) and 23 (RUDSETIs) in India. These institutes were formed (RUDSETIs since 1982 and RSETIs since 2009) to tackle the unemployment problem in India, fill the skill gap among the youth, fulfill the youth's career aspirations, and bring diversity in the incomes of the people, especially the poor families from rural areas. It is realized that more research is required to address the issues related to RSETIs, especially in terms of evaluating their effectiveness based on certain models, examining the causes that are stopping more beneficiaries from approaching the promoter banks for credit, and assessing how diverse skill development courses could be included in the training programs. At a macro level, it would be worthwhile to evaluate how these institutes can become the engine of growth and employment through their training programs that would shape the mindsets of the young people by inculcating an entrepreneurial culture in India. Existing studies have focused on different yet interrelated topics, highlighting a noticeable multi-disciplinary trend in approaches. The review shows that entrepreneurial training provided by the RSETIs/RUDSETIs resulted in better earnings for the beneficiaries and helped build an inclination toward self-employment.

Limitations of the Study and Scope for Further Research

The literature review provides a general summary of the studies that have been conducted since the skill

development policy was announced in India in 2009, and studies conducted before that have not been included. Moreover, studies related to other institutes that provide similar trainings have also been excluded. Thus, although a systematic review, this study did not make a systematic mapping of all studies, and hence, covers a low number of primary studies.

The scope of the present study extends to the activities of RSETI/RUDSETI institutes in promoting entrepreneurship in India. However, the study opens up several potential research topics for future researchers who would want to contribute to this stream of research, as it has highlighted specific gaps in research that could be investigated further. The study's possible outcome is that it would help stakeholders adjust and revise various programs related to these institutes and find more innovative solutions depending on the training needs.

Authors' Contribution

Dr. Pawan Kumar conceived the idea and developed the design to undertake the review based on systematic literature of the proposed study. The scope of the study is broad as the contribution of the study is significant for various stakeholders. Dr. Ritu Kumra extracted extensive research papers with high repute, filtered these based on keywords, and generated concepts and implications relevant to the study. Dr. Pawan Kumar verified the papers and formatted the article. Dr. Ritu Kumra wrote the manuscript in consultation with Dr. Pawan Kumar. Dr. Pawan Kumar did the final editing of the manuscript.

Conflict of Interest

The authors certify that they have no affiliations with or involvement in any organization or entity with any financial interest or non-financial interest in the subject matter or materials discussed in this manuscript.

Funding Acknowledgment

The authors received no financial support for the research, authorship, and/or for the publication of this paper.

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