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DR. A.K. TALUKDER

Executive Editor
DR. RANJIT PAUL

A YEARLY REFEREED RESEARCH JOURNAL OF PUBLIC COLLEGE, DIMAPUR : NAGALAND

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FROM THE EDITOR'S DESK

It is with great pride and a deep sense of academic responsibility that I present to our readers the latest issue of PCC Journal of Economics and Commerce, VOL- XV a dedicated platform for research in the fields of economics and commerce. Since its inception, the journal has sought to foster rigorous inquiry, critical reflection, and innovative thought in areas that shape our economic systems and commercial practices. This issue continues in that tradition, bringing together diverse contributions that address both classical questions and emerging challenges of our times.

The discipline of economics has always been at the heart of understanding societal progress. In an age marked by globalization, digital transformation, climate change, and shifting policy landscapes, the study of economics acquires renewed urgency. Alongside it, the field of commerce has expanded beyond traditional boundaries, encompassing new domains of entrepreneurship, e-commerce, supply-chain innovation, and financial inclusion. Together, economics and commerce provide the foundation for sustainable development, inclusive growth, and resilient markets. It is within this dynamic context that our journal seeks to position itself—as a forum where scholars, practitioners, and policymakers can engage in meaningful dialogue.

The present issue of PCC Journal of Economics and Commerce, VOL- XV includes research papers that span a wide range of themes. Some articles explore macroeconomic policy frameworks and their implications for developing economies, while others address pressing concerns in trade, financial markets, and taxation. Several contributions also highlight the micro-level dynamics of business practices, consumer behavior, and technological disruption in commerce. Each article has been carefully reviewed to ensure academic rigor, originality, and relevance, and together they reflect the vibrancy of contemporary scholarship.

As the editorial team, we remain committed to upholding the highest standards of peer-reviewed research. The journal thrives not only on the intellectual efforts of authors but also on the painstaking evaluations offered by our reviewers. Their expertise, constructive criticism, and commitment to academic quality ensure that every published paper makes a meaningful contribution to the field. I wish to place on record my sincere appreciation for their invaluable service.

Equally important is the encouragement of our readership, which includes academicians, researchers, practitioners, students, and policymakers. The continued engagement of our

readers inspires us to strengthen the journal's role as a repository of knowledge and a catalyst for critical debate. It is our firm belief that the insights contained in this issue will stimulate further research, inform policy, and guide practice in economics and commerce.

Looking ahead, PCC Journal of Economics and Commerce VOL- XV aspires to broaden its horizons by encouraging interdisciplinary research, welcoming perspectives from allied disciplines such as management, political science, sociology, and technology studies, which increasingly intersect with the domains of economics and commerce. We also invite comparative studies and global perspectives, which can enrich our understanding of how economies and markets evolve in different cultural and institutional contexts.

In conclusion, I extend my heartfelt gratitude to the contributors for entrusting us with their work, to the reviewers for their dedication, and to the readers for their sustained interest. It is my sincere hope that this issue not only adds to the body of knowledge but also inspires fresh thinking and innovative approaches to the challenges facing our economies and societies.

*With warm regards,
Dr. R. Paul
Executive Editor
PCC Journal of Economics and Commerce*

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RELEVANCE OF GANDHIAN ECONOMIC IDEAS WITH REFERENCE TO PRESENT INDIAN CONTEXT

Dr. Dharmendra Narayan Dev¹

Rupa Debadhikary²

ABSTRACT

Mahatma Gandhi was not only the father of the Indian nation but also a visionary economic thinker. His economic philosophy emphasized self-sufficiency, decentralization, ethical living, and sustainability. While some consider Gandhi's economic ideas outdated in the era of globalization and technological advancement, a deeper analysis reveals that they are more relevant today than ever- particularly in addressing poverty, inequality, climate change, and rural distress. The father of nation Late Mahatma Gandhi's idea of self-sufficiency is very much relevant in the modern world of globalization, privatization and liberalization. Gandhi's concept of bread labour is very much relevant to achieve self-sufficiency. To be self-reliant in basic amenities of life such as food, clean water, clothing, clean water, sanitation, housing, education etc. he introduced the concept of Gram Swaraj. The concept Atmanirbhar Bharat which means self-reliant India was used and popularized by honourable Prime Minister of India Narendra Modi led Government of India in the year 2020. It is almost synonymous to Gandhian concept of Swadeshi. The government used this concept as vocal for local which led to self-reliance economy. In the paper the authors want to find out the relevance of Gandhian ideas of self-sufficiency in the context of present Atmanirbhar Bharat and the relationship between Gandhian economic ideas and sustainable development. It is basically analyzed through descriptive method by reviewing extensive literature and find out how the Gandhian economics is relevant in the present context. This article critically examines the continued relevance of Gandhian economic principles in contemporary India and suggests ways to incorporate them into present economic policies and development strategies.

Keywords: *Relevance, Atmanirbhar Bharat, Self-reliant, Rural Development, Gandhian economics*

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INTRODUCTION

Gandhian economics is rooted in moral and spiritual values, focusing not merely on wealth accumulation but on human welfare and social justice. Gandhi believed that true economic development should uplift the poorest, preserve nature, and promote dignity of labour. In today's India, where economic growth often co-exists with widening disparities and ecological degradation, Gandhi's model provides a path toward inclusive and sustainable development.

The concept Atmanirbhar Bharat which means self-reliant India was used and popularized by honourable Prime Minister of India Narendra Modi led Government of India. It is almost synonymous to Gandhian concept of Swadeshi. The government used this concept as vocal for local lead to Swadeshi movement. The father of nation Late Mahatma Gandhi's idea of self-sufficiency is very much relevant in the modern world of globalization, privatization and liberalization. Gandhi's concept of bread labour is very much relevant to achieve self-sufficiency. To be self-reliant in basic amenities of life such as food, clean water, clothing, clean water, sanitation, housing, education etc. he introduced the concept of Gram Swaraj. Aatmanirbhar Bharat Abhiyan is the mission started by the Government of India on May 13, 2020, towards making India self-reliant especially relieving the country from pandemic economy. It is initially focused on five components, viz, Economy, Infrastructure, Systems, Vibrant Demography and Demand (Samvaad, n.d.). Sustainable development means to meet the need of the present generation without compromising need of the future generation. Though Mahatma Gandhi did not give idea regarding sustainable development his different works contained all the requirements of sustainable development. The 17 sustainable development goals (SDG's) that are adopted in 2015 by United Nations member States to be achieved in 2030 is very much relevant to Gandhi's concept of self-reliant. All these have been discussed in this paper.

India is a developing country majority of whose population lives in rural areas. To attain a self-reliant India, it is necessary for the government to decentralize its policies, take policies for rural transformation that can make India a self-sufficient nation. Gandhi's model of self-reliance articulated as a social interdependence and mutual cooperation in a society. Prime Minister Narendra Modi's emphasis on 'Atmanirbhar Bharat' or self-reliant India which means use of swadeshi goods through 'make in India' or 'vocal for local' slogan. In the Indian context, self-reliance should not mean divorcing international trade. India will strengthen its own domestic industry by streamlining the governance system. Swadeshi does

not and should not be interpreted as isolation. M.K. Gandhi's Swadeshi movement and self-reliance were two sides of the same coin that would find currency in a globalized world (Shikhare, 2020).

REVIEW OF LITERATURE

Gandhian economic ideas with reference to the contemporary Indian economic context can be analyzed through reviewing different literatures discussed as under-

Gandhian economics has far reached impact in the modern world of globalization, privatization and liberalization. It continues to be relevant in the context of sustainable development. Gandhi's concept of bread labour is very much relevant to achieve self-sufficiency. To be self-reliant in basic necessities of life such as food, clothing clean water, housing sanitation, education etc. he introduced the concept of Gram Swaraj (Nair, 2014).

Self-sufficiency and self-reliance in terms of Indian goods is known as Atmanirbhar Bharat which means moving towards a self-reliant India. In order to encourage economic self-sufficiency and reduce dependence on imports particularly in essential industries like manufacturing and technology, the Indian government introduced the "Atmanirbhar Bharat Abhiyan". The idea behind the Atmanirbhar Bharat, has been a dream of India since its independence. In 2020, government of India brought this concept as initiative to strengthen India's domestic market and reduce its reliance on imports and services, especially after the COVID-19 pandemic. Mahatma Gandhi had a vision of a self-reliant and self-sufficient India. Gandhiji used Swaraj and Swadeshi as his major weapons of self-reliant India. Self-reliant economy strengthened the Indian economy while promoting domestic products in India as well as all over the world. MSME (Micro, Small, and Medium Enterprises), strengthen agriculture sector, healthcare initiatives, one nation- one ration card, reforms in the defense sector, make in India, skill India, etc. are numerous schemes and policies that boost up the Atmanirbhar Bharat initiative. however, there are many challenges, such as the need for infrastructure improvements, capital investments, ensuring quality and competitiveness, balancing economic growth with sustainability and addressing dependence on key imports. (Dalal & Malik, n.d.)

Gandhian idea of self-reliant economy was adoption of Indian tradition, culture, education and Gram Swaraj. The kind of skill based vocational education catalyst for self-employment in our indigenous language was visualized by Gandhi what forms the cornerstone of our new education policy, 2020. The present proposal of Atmanirbhar Bharat

Abhiyaan by Prime Minister Modi is by and large was used for relieving the economy from the pandemic covid-19 context (Kumar, 2019).

Gandhi's idea of creating of economically self-sufficient local economy is now at the closest proximity to 'Atmanirbhar Bharat' which he tried to launch many years back. There were five basic concepts of Gandhian economics- **Swadeshi** which means self-reliance, **bread labour** which means personal action in the swadeshi context, **aprigraha** implying a demand function with an increase in the level of minimum consumption with a general lowering of price level, **trusteeship** implies purity of character and **non-exploitation and equality** which shift the price vector by lowering the prices of necessities and raising those of luxuries. These concepts define two different types of affluence- one where a person is surrounded by material goods and the other where one is surrounded by people who care about other people. These distinctions between two affluences explain the divergence between economic growth and quality of life in industrialized countries. The role of government in Gandhian economics is to maintain and develop effective institutions. Since the object is to strengthen communities, the government needs to be highly decentralized (Karmakar & Jana, 2023).

The self-transformation, manifestation and realization of truth and love are deeply embedded in Gandhian Revolution. Gandhian philosophy is a phenomenal illustration of self-transformation which is a driving force for a paradigm shift. Addressing the economic problem of scarcity and choice the attributes of decentralization, self-sufficiency and self-reliance envisage that individuals are satisfied with minimum consumption. In addition, non-violence, truth and love create a subsequent balance in ecology and the environment. Ethical responsibility is not just limited to socio-economic and political systems but also integrates environmental and ecological sustainability (Sharma, 2023).

OBJECTIVES

The main objectives of the paper are as under-

- (i) To outline Gandhian core economic ideas for rural development and self-sufficiency.
- (ii) To find the relevance of Gandhi's economic policy in the present Indian context.

1. Data Sources and Methodology:

The study is a qualitative study which uses only secondary sources data from different research articles and publications.

The present study uses only descriptive method to analyse holistic education through Indian knowledge system in the present context. The discussion and findings of the study has been analysed mainly from literature review.

2. Gandhi's Economic Ideas:

The core Gandhian Economic Ideas can be outlined as under-

- (1) **Sarvodaya (Welfare of All):** Gandhi advocated for a development model that ensures the upliftment of the poorest sections of society. He said, "Recall the face of the poorest and the weakest man... and ask yourself if the step you contemplate is going to be of any use to him."
- (2) **Swadeshi and Self-Reliance:** Gandhi believed India should produce and consume its own goods. The Swadeshi movement promoted- local industries and artisans, reduction of dependence on foreign goods, economic self-respect and independence, decentralization and village economy. He envisioned Gram Swaraj (village self-rule) where each village would be a self-sufficient republic. For the success of Gram Swaraj, he advocated decentralized production, local governance, adoption of Small-scale industries like khadi and handicrafts.
- (3) **Trusteeship Model:** Gandhi proposed that wealth should not be concentrated but held in trust by the rich for the benefit of society. For the success of trusteeship model, he stressed voluntary redistribution of wealth, moral responsibility of business owners and ethical capitalism.
- (4) **Simple Living and Sustainability:** He emphasized consumption based on needs, not wants. For this he advocated protection of nature, non-violence in lifestyle, frugal and minimalist economic practices.

3. Relevance in Present Indian Context:

Economic ideas of Mahatma Gandhi have far reached impact in every economy of the World. In the present Indian economy Gandhi's economic ideas are very much relevant especially in the following contexts-

- (1) **Rural Development and Decentralization:** India's rural economy still supports nearly 65% of the population. Unemployment, migration, and agrarian distress demand revival of rural industries and local governance, as Gandhi envisioned. Schemes like Mahatma Gandhi National Rural Employment Guarantee Scheme

(MGNREGS), National Rural Livelihood Mission (NRLM), Pradhan Mantri Gram Sadak Yojana (PMGSY), Antadaya Anna Yojana etc. can uplift rural development by minimizing poverty and unemployment similar to Gandhian rural upliftment.

- (2) **Atmanirbhar Bharat and Swadeshi:** The Atmanirbhar Bharat initiative launched in 2020 to promote self-reliance echoes Gandhi's Swadeshi philosophy. There is renewed focus on local manufacturing, indigenous products, and MSME development. The key objectives of the 'Self-reliant India' mission are to develop India into a global supply chain hub, build the government's trust in the private sector capabilities and prospects, establish 'good force multipliers' for Indian manufacturers, enter the global markets to export goods including agriculture, textiles, clothing, and jewellery and determine adequacy of each sector.
- (3) **Sustainability and Environment:** With growing environmental degradation and climate change, Gandhi's ideas on living in harmony with nature are vital. Policies like National Solar Mission, Swachh Bharat Abhiyan and sustainable agriculture practices reflect his environmental ethos. The Gandhian economic ideas are continued to be relevant in the context of sustainable development. In the 21st century sustainable development is indispensable to the development of countries having limited resources. There are water crisis leading to poor quality of environment. The different activities in the freedom struggle all are used for sustainability. Use of Khadi goods is very much important for self-reliant economy like India. He was of the opinion that there are enough resources on the earth for the need of everybody but not enough for the greed of everybody. Gandhiji advised the people of India to limit their greed and allow future generation to taste the fruit of real development. The 17 Sustainable Development Goals (SDGs) recognize that ending poverty and other deprivations must go hand-in-hand with strategies that improve health and education, reduce inequality and spur economic growth.
- (4) **Wealth Inequality and Trusteeship:** India faces rising income and wealth disparities. While Gandhi's idea of voluntary trusteeship may be idealistic, modern interpretations-like Corporate Social Responsibility (CSR) and inclusive capitalism carry similar intent.
- (5) **Ethical Business Practices:** Gandhi believed in truthfulness and non-exploitation in business. In today's corporate world, there's increasing attention on ESG (Environmental, Social, and Governance) standards, fair trade, and ethical entrepreneurship.

4. Criticisms and Limitations:

The main limitations of Gandhian economics in the present context of Indian economy are as under-

- Globalization and large-scale industrialization challenge Gandhi's preference for small-scale economies.
- His non-industrial approach may not meet the needs of a rapidly growing population and a technology-driven economy.
- Voluntary trusteeship may lack enforceability in today's profit-driven markets.

However, reinterpretation, not rejection, of Gandhian ideas is the need of the hour. Blending moral economy with modern tools is possible.

5. Blending Gandhian Economics with Modern Development:

- (1) **Rural Entrepreneurship:** Promote startups in agriculture, crafts, and services.
- (2) **Green Technology:** Use sustainable innovation to revive traditional sectors.
- (3) **Digital Decentralization:** Empower villages with e-governance, e-learning, and digital health.
- (4) **Education in Ethical Values:** Include Gandhian ethics in economics and business studies.
- (5) **Policy Balance:** Combine large-scale development with grassroots inclusivity.

CONCLUSION

In an age where economies chase rapid growth often at the cost of equity and ecology, Gandhian economic thought offers a conscience- a moral compass to guide India's development. While we cannot return to the exact conditions of Gandhi's time, the spirit of his philosophy- self-reliance, ethical production, rural empowerment and sustainability remains timeless. In the 21st century, a Gandhian framework can ensure that India's economic progress is inclusive, balanced, and truly human-centric.

The "Atmanirbhar Bharat" initiative is very much important for a rural economy having low socio-economic rural economy like India in current and future time. Benefits from the Atmanirbhar Bharat Abhiyaan are expected to reach every section of society if the Government and its implementation agencies are transparent for the success of the mission. It

will also help labourers, migrant workers and the others from both the organized and unorganized sectors. Mahatma Gandhi's economic concept regarding self-reliant economy by developing villages has very much implications in modern India and has co-relationship with Atmanirbhar Bharat. By using khadi product by local producers, he in the pre-independence period he used the make in India or vocal for local concept. The Atmanirbhar Bharat Abhiyaan serves as the foundation needed to build a powerful, cohesive and vibrant India wherein it can boost up the economy and prosperity of the entire nation. To attain a self-reliant India, it is necessary for the government to decentralize its policies, take policies for rural transformation that can make India a self-sufficient nation. Gandhi's model of self-reliance articulated as a social interdependence and mutual cooperation in a society.

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5G/6G TECHNOLOGIES: NEW BUSINESS MODELS AND VALUE CREATION OPPORTUNITIES

Dr Jayashree Patil Dake¹

Prashant Hiru Butani²

ABSTRACT

The way we communicate far distances has changed over a period of time from using humans, animals, birds to various laws of physics put to use. Right from sending a letter to text messages, telephones, mobile phones, text messages to audio and video calling in real times. Technology is rapidly changing and our lives all over the world are changing accordingly.

The development of 5G and 6G networks is a result of constant and rapid technological advancements and evolution in communication and network technologies. The modern wireless communication technology has completely revolutionized the way we communicate, connect, interact, and manage our digital lives. Therefore there is a need to explore the advancements, challenges, and opportunities that 5G and 6G bring to the business world. This paper attempts to explore and discuss the various opportunities for value creations in the present scenario and various business models with the advent of 5G/6G technologies.

Keywords: 5G/6G, Telecommunication Technology, Networks, Business Models, Value Creation, Business Opportunities

INTRODUCTION

The development of 5G and 6G networks is a result of constant and rapid technological advancements and evolution in communication and network technologies. The modern wireless communication technology has completely revolutionized the way we communicate, connect, interact, and manage our digital lives. Therefore there is a need to explore the advancements, challenges, and opportunities that 5G and 6G bring to the business world. This paper attempts to explore and discuss the various opportunities for value creations in the present scenario and various business models with the advent of 5G/6G technologies.

BUSINESS MODELS IN 5G/6G MOBILE COMMUNICATIONS

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(Ahokangas, P. et al, 2024) discusses the evolution and significance of business models in mobile communications, particularly focusing on the transitions expected with the advent of 5G and 6G technologies. Historically, business models in mobile communications have been relatively stable, primarily revolving around providing connectivity. However, the shift to 5G and beyond is poised to bring about substantial changes.

TRADITIONAL BUSINESS MODELS

Up to the 4G era, mobile communication business models predominantly centered around selling connectivity services. These models relied on a linear value chain where mobile network operators (MNOs) played a central role, focusing on voice and data services. Revenue generation was largely based on subscription and usage fees.

DISRUPTION WITH 5G AND 6G

With 5G, and eventually 6G, the business landscape is expected to undergo a paradigm shift. These new generations of mobile technology are characterized by enhanced capabilities such as ultra-low latency, massive machine-type communications, and significantly higher data rates. These advancements open up new avenues for innovation and service delivery.

EMERGENCE OF PLATFORM-BASED MODELS

One of the most notable shifts is towards platform-based business models. These models emphasize creating ecosystems where multiple stakeholders, including developers, service providers, and end-users, interact on a common platform. This approach fosters innovation and facilitates the development of a diverse range of applications and services, from smart cities to autonomous vehicles and advanced healthcare solutions.

VALUE CREATION AND CAPTURE

It is important to highlight how 5G and 6G enable value creation at multiple levels. For instance, at the service level, enhanced connectivity allows for new applications such as augmented reality (AR) and virtual reality (VR). At the platform level, there is potential for integrating various services and applications, creating a comprehensive ecosystem that enhances user experience and engagement.

NEW REVENUE STREAMS

5G and 6G technologies also introduce new revenue streams. These include data monetization, where data generated from connected devices can be analyzed and sold, and network slicing, which allows operators to provide customized network experiences for different applications or customer segments. Furthermore, as-a-service models (e.g., Connectivity-as-a-Service, Infrastructure-as-a-Service) become more prevalent, offering flexible and scalable solutions to meet diverse business needs.

CHALLENGES AND OPPORTUNITIES

The transition to these advanced business models is not without challenges. Regulatory and security concerns, high investment costs, and the need for interoperability and standardization are significant hurdles. However, the potential benefits, such as enhanced innovation, increased efficiency, and new market opportunities, make this transition a compelling prospect for stakeholders in the mobile communications industry.

It is imperative to emphasize the importance of adapting to these new business models to leverage the full potential of 5G and 6G technologies. Stakeholders are encouraged to embrace the opportunities these changes present while addressing the

accompanying challenges to foster a robust and dynamic mobile communications ecosystem.

GLOBAL COVERAGE FOR MOBILE SERVICES IN 6G NETWORKS

(Tong, W. et al, 2021) details upcoming 6G wireless network aims to provide comprehensive global coverage, ensuring uninterrupted Internet access anywhere and anytime. This will be achieved by integrating terrestrial networks with non-terrestrial access nodes like satellites, drones, High Altitude Platforms (HAPs), and flying cars, forming a seamless global communication network. Such integration will support connectivity for users regardless of their location or the state of the infrastructure.

KEY FEATURES OF THE INTEGRATED 6G NETWORK

1. **Consistent Service Experience:** The integration of terrestrial and non-terrestrial networks at the system level will ensure a unified service experience, with seamless transitions between different network types. This includes supporting broadband and IoT services in areas lacking terrestrial coverage, such as remote farms, ships, and aircraft.
2. **Broadband Wireless Access:** The 6G network will eliminate coverage gaps, providing high-speed wireless links in remote and unpopulated areas, aboard ships, and on oil-drilling platforms. Users will have high-quality broadband access anywhere, using the same mobile device.
3. **Mobile Broadband on the Move:** 6G will offer high-speed connectivity for various modes of transportation, including cars, trains, aircraft, and ships. For instance, aircraft passengers will enjoy robust MBB connections, with an expected data rate of 15 Mbit/s for downloading and 7.5 Mbit/s for uploading per user.
4. **First Responder Communication and Disaster Relief:** The 6G network will enhance emergency services by ensuring uninterrupted connectivity even during natural disasters. Integrating terrestrial and non-terrestrial networks will support resilient communication for disaster management and emergency response teams.
5. **Wide-Ranging IoT Services:** 6G will extend IoT services to previously unconnected locations, such as remote areas and oceans. This will enable real-time data collection from IoT devices deployed in these regions, improving applications in environmental monitoring, agriculture, and logistics.
6. **High-Precision Positioning and Navigation:** Integrated GNSS and LEO constellation technologies will provide high-precision positioning and navigation with accuracy up to 10 cm. This will support advanced applications like self-driving cars, precision agriculture, and mechanical construction.
7. **Real-Time Earth Observation and Protection:** The 6G network will facilitate real-time earth observation and remote sensing. This will enable immediate data transmission and analysis, supporting applications like environmental monitoring and disaster management.

The 6G network's ability to provide global coverage, integrate various services, and ensure high-speed connectivity will significantly enhance the user experience and support a wide range of applications across different sectors.

1. ARCHITECTURE LANDSCAPE

(Bulakcı, O. et al, 2023) discusses the evolution of network architecture, emphasizing the transition from 5G to 6G and the societal, economic, regulatory, and technological factors driving this change. This section aims to present the envisioned societal impact, use cases, and the end-to-end (E2E) architecture for 6G, including technical enablers and system views.

The Societal Impact of 6G

Mobile telephony has transformed lives and economies, and 6G aims to enhance this impact by ensuring continuous communication and information availability. This section highlights how each generation of wireless technology has become increasingly integral to modern life and how 6G will continue this trend by addressing global challenges such as climate change, pandemics, and social inequalities.

Trends and Evolution Towards 6G

It is required to identify several trends influencing the evolution towards 6G:

- Societal Trends: The need for sustainable digitalization to address global challenges.
- Economic Trends: The economic value derived from new use cases and reduced operational costs.
- Regulatory Trends: The importance of accommodating regulatory requirements in network design.
- Technological Trends: Emerging technologies and their role in enabling new use cases.

Use Cases: Revolution or Evolution?

6G will support a wide range of use cases, some of which will be evolutionary improvements on existing applications, while others will be revolutionary, enabling entirely new functionalities. These use cases include immersive smart cities, AI-assisted vehicle-to-everything (V2X) communication, and more.

The Need for a New Architecture

To meet the demands of 6G, a new network architecture is necessary. Key architectural principles include:

- Scalability: Supporting deployments of varying scales.
- Resilience and Availability: Ensuring robust service provision.
- Cloud-Native Interfaces: Utilizing modern cloud platforms.
- Separation of Network Functions: Allowing independent development and deployment.
- Simplification: Reducing complexity compared to previous generations.

End-to-End Architecture

The envisioned 6G architecture comprises three layers: Infrastructure, Network Service (NS), and Application. Key features of the infrastructure layer include low latency, high reliability, and high data rates. The NS layer is cloud- and microservice-based, extending from the central cloud to the edge. The architecture aims to support autonomous and adaptable networks with minimal human intervention.

Security & Privacy Architectural Components

Security and privacy are integral to the 6G architecture, affecting all network layers and management domains. Key components include privacy-enhancing technologies, AI/ML security, and distributed ledger technologies.

Service Management and Orchestration

Management and orchestration (M&O) in 6G will focus on increasing automation and closed-loop control, leveraging advancements in AI/ML to support reliability, flexibility, and resilience. The architecture aims to adapt dynamically to new use cases while maintaining cost and energy efficiency.

This section concludes by summarizing the key points of the 6G architecture and its enablers. It emphasizes the need for a scalable, resilient, and simplified architecture that integrates new technological advancements to meet future network requirements.

2. EMERGING SERVICES AND APPLICATIONS

(Oestges, C. et al, 2021) discusses the proliferation of devices and applications in smart environments due to the advent of 5G and IoT technologies. This section explores various emerging services and applications that are being developed to meet the needs of different sectors, such as smart homes, smart health, smart manufacturing, and more.

Smart Grids

Smart grids require real-time monitoring, control, and protection of electrical power systems. Key components include Phasor Measurement Units (PMUs) and Smart Meters (SMs), which provide synchronized measurements and consumption data respectively. The feasibility of using LTE networks for real-time smart grid state estimation has been investigated, showing that LTE can accommodate a significant number of nodes if certain delay constraints are met.

Vehicular Applications

Vehicle-to-Vehicle (V2V) and Vehicle-to-Infrastructure (V2I) communications enhance road safety and efficiency. Key challenges include ensuring reliable connectivity and large capacity for smart vehicles, which is affected by factors such as penetration loss. Studies have evaluated LTE coverage and path loss for V2X systems, indicating the importance of optimizing communication technologies for vehicular applications.

Public Protection and Disaster Relief Systems

Current narrowband systems used for public protection and disaster relief are evolving towards broadband LTE/LTE-A networks. Essential features include Proximity-based services (ProSe), Group Communication System Enablers (GCSE_LTE), and Mission Critical Push to Talk (MCPTT). Migration to broadband systems will require addressing network resource prioritization, QoS provision, and spectrum management to ensure coexistence with commercial services.

Key Takeaways

- The introduction of 5G and IoT technologies will significantly impact various sectors by enabling smart environments and applications.
- Smart grids benefit from real-time data collection and analysis, which can be supported by existing LTE networks.
- Vehicular applications require robust communication systems to handle penetration losses and ensure connectivity.
- Public protection and disaster relief systems are transitioning to broadband networks, necessitating new strategies for resource management and service provision.

These insights highlight the importance of developing tailored technical solutions to meet the diverse requirements of emerging applications in a 5G/6G-enabled world.

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GREEN ACCOUNTING – A CONCEPTUAL STUDY

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ABSTRACT

The 21st century is marked by continued progress and prosperity but at the same time it is also characterized by significant global challenges, including growing economic inequality and profound environmental crises. So there has been a growing awareness to determine the art of living in harmony with nature. In spite of rapid industrialization which has positive effect on economic development yet it has seriously threatened the world's natural environmental balance.

There is an increasing pressure from environmentalists, government, society, customers, employees, and competitors on business firms to be environmentally accountable. Proper balancing of economic development and environment protection is gradually being recognized by all concerned. Green accounting is considered one of the important management systems to enable improvement of economic and environmental performance of a business firm. So the present study would like to throw a light on the concept of green accounting and its importance in the present scenario.

Keywords: Green Accounting, environmental accounting sustainable development,

INTRODUCTION

A very innovative term in respect of accounting is prevailing these days called Green accounting or environmental accounting. The term Green Accounting or Environmental Accounting was used for the first time in the year 1980's by Professor Peter Wood. It plays a vital role in today's Corporate Social Responsibility. It is an innovated accounting for the environment and its wellbeing. It's a totally a dynamic study and practice. The introduction of green accounting reveals the assurance that an enterprise has towards the environment. It deals with 3 P's namely PEOPLE, PROFITABILITY & the PLANET.

Green accounting or Environmental accounting is a new but fast-growing branch of study that aims at accounting for environment and its sustainability. In India, green accounting is still at a developing stage. It is a kind of accounting which takes into consideration environmental cost for calculation of income of an enterprise. Green accounting encompasses accounting for environmental assets, the costs associated with

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them and the monetary quantification of impacts that the organization has on the environment.

LITERATURE REVIEW

Malik, P., & Mittal, A. (2015) in their paper “A Study of Green Accounting Practices in India” revealed that environmental accounting is in the preliminary stage in India and more or less compliance with relevant rules and regulations in the Act. Unless ordinary Indians are made aware of environmental safety, the development of accounting in this respect is somewhat questionable. A well-defined environmental policy as well as proper monitoring and accounting procedures are essential for the sustainable development of the country.

Solanki. A. (2016) in his article “A Study About Green Accounting: Its Importance And Concept” argued that India is a large country heavily burdened by overpopulation, natural disasters, global warming reactions, climate change, pollution, natural resource depletion, ozone depletion, desertification, species decline, marine pollution and many more environmental hazards. In order to save the country, it is essential that laws and provisions be enacted and implemented without further loss of time.

Vandna. (2018), argued that Green accounting is the popular term for accounting for the environment and natural resources, including environmental assets and their source and functions in national and corporate accounts. Green accounting will help organizations to identify the use of resources and the costs incurred by the activities of the industries in the eco system. This green accounting system is a new accounting system that records the costs and benefits of the eco system for an enterprise.

Alka Solanki (2016), focused to study and analyse the available literature based on the green accounting and to understand how it has been studied and evaluated by different authors who are working on it.

Dr. Preeti Malik and Dr. Alka Mittal (2015), studied on stages to be followed by the corporate for action of green accounting in India, such as identifying the environmental reporting parameters, the environmental reporting parameters, specify the environmental reporting targets to be achieved, developing the environmental performance indicators, report the environmental performance results. They also touched the legal framework for environmental accounting in India. At the end of their study, they found that environmental accounting is in preliminary stage in India.

OBJECTIVES OF THE STUDY

1. To analyze the concept of Green Accounting.
2. To review the importance of Green Accounting in India
3. To get an overview of the present scenario of Green Accounting in India.
4. To analyse the limitations of the Green Accounting.

RESEARCH METHODOLOGY

This study is mainly conceptual in nature. The present study is based on secondary data; information has been derived from various websites, research papers, journals and articles on the concerned topic.

Need for the study

The green accounting is inevitable to protect and save the green environment. So the present study is essential to make familiar to the concept green accounting and thereby creating awareness about the green accounting. The present study is also essential to review its history and development of Green Accounting in India and its importance. The study will help the authors who are working on it as well as potential learners of green accounting.

Concept of Green Accounting

The first environmental accounts were constructed in several European countries working independently of each other. Norway was the first which was adopted Green Accounting. As per was one of the peer members of the country it was developed accounts for accounting natural resources. Netherlands was also a leader in the development and adoption of environmental accounting. France was a third early adopter of Green Accounting in the 1980s.

The term ‘Green Accounting’ also called environmental accounting or sustainability accounting refers to the tracking and study of organizational efforts and investments to protect the natural environment. Green accounting is a type of accounting that attempts to factor environmental costs into the financial results of operations. Green accounting measures the impact of human activity on the earth’s ecology systems and resources and not just the financial effects of such activity.

In simple words, Green accounting, also called environmental accounting is a trend concept that incorporates the environmental assets and resources into the corporate accounts. Environmental accounting is an attempt to broaden the scope of the accounting frameworks used to assess economic performance, to stock of elements that are not recorded in public or private accounting books.

TYPES OF GREEN ACCOUNTING

Green accounting can be broadly classified into the following:

- A. **Green Financial Accounting-** This type of accounting deals with the financial aspects of the business with respect to the environment. This type of accounting is concerned with accounting for environmental transactions which have an impact on the financial performance of an organization. The financial analysts responsible for Environmental Financial Accounting analyze the financial risks as well as profits with respect to the environmental factors specific to the business.
- B. **Green Cost Accounting (GCA):** GCA is an extension to the traditional cost accounting deals with organizational costs incurred towards avoidance or minimization of loss to environment as result of business operations. In general environmental is both internal and external where internal cost bear of the organization and external cost bear by the society. For the organization environmental costing comprises in the form of direct, indirect and contingent costs.
- C. **Green Management Accounting-** This type of green accounting incorporates both environmental and economic information by identifying the resource usage and the expenses involved in a company's economic impact on the environment. GMA defines the approach that a business is expected to follow in order to analyze the environmental factors and manage the workflow of the organization accordingly.
- D. **Green National Accounting:** This type of accounting involves national-level accounting with a focus on green costs and natural resources. With Environmental National Accounting, the environmental aspects related to a nation are integrated with the National Accounts (NA).

GREEN ACCOUNTING OBJECTIVES

The objectives of Green Accounting are:

- To integrate environmental costs and benefits into national accounts and decision-making processes.
- To provide a comprehensive view of the true costs and benefits of economic activities by incorporating environmental and social considerations.
- To promote sustainable development and support the transition towards a green economy.
- To encourage transparency and accountability in the use of natural resources and the management of environmental impacts

- To foster stakeholder engagement and participation in environmental decision-making.

GREEN ACCOUNTING IMPORTANCE

Green accounting is important for several reasons:

- Environmental protection- Green accounting helps to identify the environmental impacts of economic activities and promotes sustainable development by encouraging the conservation and efficient use of natural resources.
- Cost Savings- By measuring and managing environmental impacts, businesses can identify opportunities for cost savings through improved resource efficiency, reduced waste, and lower environmental compliance costs.
- Risk Management- Green accounting helps business to identify and manage environmental risks that could impact their operations or reputation, such as regulatory changes or environmental disasters.
- Stakeholder Engagement- By reporting on environmental and social performance, businesses can demonstrate their commitment to sustainability to stakeholders, including customers, investors and regulators.
- Policy Development- Green accounting can inform the development of policies and regulations that promote sustainable development and help to address environmental changes such as climate change and biodiversity loss.

BENEFITS OF GREEN ACCOUNTING

Green accounting plays a vital role in attaining sustainability, both economically and socially. It helps corporate sectors and other sector to boost their public trust and confidence and is associated with receiving a fair assessment. It tries to meet the needs of present generation without compromising the needs of the future generation. Green accounting deserves the following merits:

- Reduced risks associated with climate change and pollution and will lead to lesser harm done to the environment.
- Green accounting encourages consumers to purchase the environmentally friendly products, i.e., green products.
- Green accounting gives an idea about industrial development, nation's economic progress and social welfare and fulfillment of social responsibility.
- Green accounting helps in discharging organizational accountability and increasing environmental transparency.
- Green accounting identifies that part of the gross domestic product which exhibits the cost necessary to compensate for the negative impact of economic growth.

- Green accounting only makes sustainable development possible as it helps to include ecological ability of enterprise.
- Green accounting promotes environment conservation which would help in reducing cost related to waste and raw material utilities
- Green accounting makes business entity more cautious and sensitive towards environment which creates good image among society.
- Green accounting serves as a linkage between Green data and an economic data related to economic growth.
- Green accounting can help in curbing problems related to climate change.
- Green accounting can help in developing green processes and products.
- Green accounting can help in improving environmental performance, both at micro and macro level.

GREEN ACCOUNTING IN INDIA

Green Accounting has gained importance in India in recent years, as the country faces numerous environmental challenges, including air pollution, water scarcity and climate change. In response to these challenges, the Indian government has implemented various policies and initiatives to promote sustainable development and encourage businesses to adopt green accounting practices.

The first announcement regarding this green accounting was made in the year 1991. The Ministry of Environment and Forests has proposed that “Every company shall, in the Report of its Board of Directors, disclose briefly the particulars of steps taken or proposed to be taken towards the adoption of clean technologies for prevention of pollution, waste minimization, waste recycling and utilization, pollution control measures, investment on environmental protection and impact of these measures on waste reduction, water and other resources conservation.” The Union Ministry of Environment and Forests has issued various instructions in to prepare environment statements. It is mandatory in the country to get an environmental clearance for all new projects that concerns both the Union Ministry of Environment and Forests and the corresponding State Government department of environment. There are various guidelines in this regard and all such projects are expected to obtain environmental and anti-pollution clearance before they are actually set up.

One such initiative is the National Green Accounting System (NGAS), which was launched by the Indian government in 2014. The NGAS aims to integrate environmental and economic accounting by incorporating environmental costs and benefits into the national accounts system. The NGAS also includes a set of

environmental performance indicators to monitor progress toward sustainable development goals.

Beside the Directive Principles of the Indian Constitution, there are numerous laws that support the green accounting in India. Some of them have direct influence and some other have indirect influence. Important laws having direct influence on green accounting include (Prevention and Control of Pollution) Act 1974, Water (Prevention and Control of Pollution) Act 1974, Water (Prevention and Control of Pollution) Cess Act 1977, Water Biomedical Waste (Management and Handling) Rules 1998, The Air (Prevention and Control of Pollution) Act 1981, The Forest (Conservation) Act, 1980, The Environment (Protection) Act, 1986, Hazardous Waste (Management & Handling) Rules 1989, Municipal Solid Waste (Management and Handling) Rules 2000 etc. and laws bearing indirect influence on green accounting include constitutional provision Article 51A, The National Environment Tribunal Act 1995, The Factories Act 1948, Public Liability Insurance Act 1991, Motor Vehicle Act 1991, Indian Fisheries Act 1987, Merchant of shipping Act 1958, Indian Port Act, Noise Pollution (Regulation and Control) Rules 2002 (Amendment), Biological Diversity Act 2002 etc. (Malik & Mittal, 2015).

In addition, the Indian government has introduced various policies and regulations to promote environmental sustainability such as the National Action Plan on Climate Change and the Swachh Abhiyan (Clean India Mission). These policies and initiatives have encouraged businesses to adopt green accounting practices, such as conducting environmental audits, reporting on environmental performance, and implementing environmental management systems.

LIMITATIONS OF GREEN ACCOUNTING

Green accounting is very important for our future generations. Yet it is not possible to make it as popular as traditional or conventional accounting because it has been regarded as daunting task to measure value of natural resources consumed that too in absence of universally acceptable model. As Green accounting is in infancy stage, it requires lot of study to be conducted in this field to implement it. Due to changes in accounting methods, comparisons between two companies and two countries are not possible. It is not possible to accurately value every component of natural capital and human capital. The costs of training staff and employees are quite high that's why companies are not very keen about it. Moreover; it would be difficult to make proper distinction between environmental expenditure and business expenditure. Finally it

cannot work independently, it should be integrated with financial accounting which is not easy.

CONCLUSION

Green accounting must be viewed as a dynamic and ongoing process rather than a onetime activity. India still is not in promising stages of development when it comes to the Green accounting. The time has come for corporate to prepare a firm environmental policy, take steps for pollution control, comply with the norms and mention adequate details of environmental aspects in their annual report. They should also conduct some programmes to educate corporate sector about Green accounting and its execution in the companies. A well-defined environmental policy, with proper follow-ups and proper accounting, is imperative. Hence, there is a genuine need to develop concrete guidelines for the Environmental Accounting or Green Accounting.

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IMPACT OF ASSAM TEA ON INDIAN ECONOMIC GROWTH

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ABSTRACT

Tea has been central to India's agricultural economy for nearly two centuries, and Assam is at the heart of this success story. Renowned worldwide for its robust flavor, Assam tea accounts for over half of India's tea production, making it the single largest contributor to the country's tea economy. Assam tea, is not merely an agricultural product but a cornerstone of India's economic, social, and cultural fabric. Contributing nearly 55% of India's total tea production, Assam plays a pivotal role in export earnings, employment generation, and rural development. This article critically examines the role of Assam tea in India's economic growth, focusing on its contribution to exports, employment, rural development, foreign exchange earnings, and India's global economic identity. It also explores the challenges confronting the sector—climate change, labor welfare, competition, and price volatility—before proposing strategies for ensuring the sustainability and resilience of Assam tea in India's economic landscape. Policy implications and strategies for sustainable development are also discussed to ensure Assam tea's continued contribution to Indian economic growth.

Keywords: Assam tea, Indian economy, exports, employment, rural development, GDP contribution, agriculture, Global markets

1. INTRODUCTION

Tea is more than a beverage in India; it is a livelihood, a cultural practice, and a global identity marker. Among all tea-producing regions, Assam stands out as the largest contributor to India's tea industry. With an annual production of 650–700 million kilograms, Assam alone produces more than half of the country's total output. Beyond sheer quantity, Assam tea has acquired a global reputation, earning a Geographical Indication (GI) tag for its distinctive flavor and quality. This dominance has made Assam tea an indispensable component of India's agricultural exports and a vital source of employment. The industry contributes significantly to India's economy by generating export revenue, creating employment, and facilitating rural infrastructure development. This article delves into these contributions while highlighting existing challenges and policy needs. This paper also explores the multi-dimensional impact of Assam tea on Indian economic growth, covering historical evolution, production trends, contribution to GDP and trade, employment, global recognition, challenges, and policy prospects.

2. REVIEW OF LITERATURE

The economic significance of Assam tea has been widely examined by scholars, policymakers, and international organizations. The literature highlights its historical evolution, contribution to production and exports, labor dynamics, and the challenges of sustainability.

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- Choudhury (2017) in “The Political Economy of Tea Plantations in Assam” provides a comprehensive account of the colonial roots of the industry, emphasizing how British planters developed tea estates that later became the backbone of India’s tea economy. Borah (2020) further explored the transition of the industry in the post-independence period, highlighting the gradual shift from British ownership to Indian management and the rise of small tea growers (STGs).
- The Tea Board of India (2023) and the International Tea Committee (2022) report that Assam accounts for nearly 52–55% of India’s tea production, making it the world’s largest tea-producing region. FAO (2021) noted that India, led by Assam, remains the second-largest global producer after China. Das (2015) analyzed India’s tea export competitiveness and concluded that Assam’s share in global exports has remained strong but vulnerable to price fluctuations.
- The tea industry is one of the largest organized employers in Assam. Hazarika (2016) studied the gender dimension of plantation labor, noting that women workers constitute nearly half of the workforce, which has significant socio-economic implications. Saha (2021) examined labor welfare policies and highlighted the persistent challenges of low wages, housing shortages, and inadequate healthcare despite the Plantation Labour Act of 1951. Goswami (2019) emphasized the growing role of small tea growers in rural development and their contribution to income generation and entrepreneurship.
- Dutta (2018) discussed Assam tea’s global branding, noting that the Geographical Indication (GI) status has enhanced its premium value in international markets. UNCTAD (2020) observed that Assam tea continues to face stiff competition from Kenya and Sri Lanka, but its strong brand identity helps maintain market presence. Baruah (2012) studied the impact of WTO trade policies and argued that while liberalization opened new opportunities, it also exposed Assam tea to global price volatility.
- Baruah (2022) examined the impact of climate change on Assam’s tea production, concluding that rising temperatures and irregular rainfall patterns are major threats to productivity and quality. The FAO (2021) similarly stressed the need for climate-resilient cultivation techniques to sustain long-term growth.
- The Tea Board of India has published several reports emphasizing support for small tea growers, quality certification, and promotion of organic tea. Government schemes such as the Tea Development and Promotion Scheme (2017–2022) aim to mod

3. RESEARCH GAP

Although several studies have been conducted on Assam tea and the Indian tea industry, a number of gaps remain in the existing body of literature:

3.1. Macro–micro disconnect: Many studies (Tea Board of India, 2023; FAO, 2021) provide aggregate statistics on production and exports but do not connect these figures with India's broader economic growth indicators such as GDP contribution, employment elasticity, and foreign exchange earnings.

3.2. Limited focus on regional disparities: Scholars such as Goswami (2019) and Saha (2021) highlight the role of small tea growers and labor welfare, but there is limited analysis on how these micro-level dynamics influence regional development and poverty reduction in Assam.

3.3. Inadequate exploration of global competitiveness: While Das (2015) and UNCTAD (2020) studied India's export competitiveness, there is insufficient focus on Assam's unique position in global trade compared to competitors like Kenya, Sri Lanka, and China.

3.4. Climate change impact underexplored: Baruah (2022) stressed the threat of climate change on tea production, but comprehensive studies linking climate change with productivity, quality, and export revenue in Assam remain limited.

3.5. Policy evaluation gaps: Although several government policies and welfare measures have been implemented, systematic academic evaluations of their effectiveness in enhancing productivity, labor conditions, and sustainability are scarce.

3.6. Lack of integrated perspective: Most existing works examine either labor, trade, or production separately. Very few studies adopt a holistic framework that examines Assam tea's contribution to India's economic growth from multiple dimensions—historical, social, environmental, and macroeconomic.

CONTRIBUTION OF THE PRESENT STUDY

- This study seeks to fill these gaps by:
- Linking Assam tea production and exports directly with India's economic growth indicators.
- Highlighting both the opportunities and challenges in employment, rural development, and foreign exchange earnings.
- Examining Assam tea's unique role in India's global economic identity.
- Providing integrated policy recommendations for sustaining and enhancing the contribution of Assam tea to India's economy.

4. OBJECTIVES OF THE STUDY

- To trace the historical evolution of the Assam tea industry and its role in shaping India's tea economy.
- To analyze the contribution of Assam tea to India's overall tea production, agricultural GDP, and foreign exchange earnings.

- To examine the role of Assam tea in employment generation and rural development, especially with reference to plantation workers and small tea growers.
- To assess the significance of Assam tea in India's global economic identity, including exports, branding, and soft power diplomacy.
- To identify the major challenges faced by the Assam tea industry such as climate change, labor issues, and global competition.
- To evaluate government policies and institutional support provided for the sustainability and growth of Assam tea.
- To suggest policy recommendations for enhancing the competitiveness, sustainability, and socio-economic impact of Assam tea on the Indian economy.

5. RESEARCH METHODOLOGY

5.1. Research Design

The present study adopts a descriptive and analytical research design. It combines both qualitative and quantitative approaches to examine the impact of Assam tea on India's economic growth. The descriptive aspect focuses on tracing historical evolution, production trends, and labor dimensions, while the analytical aspect evaluates tea's contribution to GDP, exports, and employment.

5.2. Nature of Study

The study is secondary data-based, relying on published reports, government documents, academic literature, and statistical databases. This allows for a comprehensive analysis of the structural, economic, and social role of Assam tea.

5.3. Data Sources

Primary Sources (Indicative): Limited references from stakeholder interviews, reports of tea associations, and field surveys cited in secondary studies.

Secondary Sources: Reports of the Tea Board of India, Government of Assam, and Ministry of Commerce & Industry.

International databases such as FAO (Food and Agriculture Organization), UNCTAD, and the International Tea Committee.

Research papers and articles published in reputed journals (e.g., Indian Journal of Agricultural Economics, Journal of Rural Development Studies).

Books on the political economy and social history of Assam tea (e.g., Choudhury, 2017; Borah, 2020).

6. DATA COLLECTION TECHNIQUES

Relevant data were collected from annual reports, survey bulletins, journal articles, and official statistics. Time-series data on production, exports, and employment were compiled for trend analysis.

7. ANALYTICAL TOOLS

The following analytical techniques were applied:

- **Descriptive Statistics:** To examine production, employment, and export patterns.
- **Comparative Analysis:** India's position in global tea trade vis-à-vis competitors like Kenya, Sri Lanka, and China.
- **Trend Analysis:** Time-series examination of Assam's contribution to India's tea production and exports.
- **Qualitative Review:** Analysis of policy measures, labor issues, and sustainability challenges.

8. SCOPE OF THE STUDY

The study covers the period 2000–2023 for statistical analysis, while historical references extend back to the colonial era to capture the long-term evolution of the industry. The scope includes:

- Assam's role in India's total tea production
- Contribution to exports and foreign exchange earnings
- Employment and rural development impacts
- Policy initiatives and institutional support
- Challenges such as climate change and labor welfare

9. HISTORICAL BACKGROUND OF ASSAM TEA

9.1 Discovery and Colonial Origins

The commercial cultivation of tea in Assam began in the early 1830s after British planters discovered indigenous tea plants in the region. By 1837, the first commercial plantation was established in Chabua, leading to large-scale cultivation under British planters.

Tea from Assam soon became a major export to Britain, reducing dependence on Chinese tea imports. By the mid-19th century, large estates dominated Assam's landscape, establishing the state as a key supplier of tea to Britain and the global market.

9.2 Post-Independence Expansion

After independence in 1947, the tea industry underwent significant transformation. Ownership structures diversified, small tea growers emerged, and Assam's production capacity expanded steadily. From a colonial export-oriented industry, Assam tea transformed into a diversified sector contributing to domestic consumption and international trade.

Today, both large estates and smallholder farmers coexist, creating a more inclusive tea economy.

9.3 Global Recognition

Assam tea is now a globally recognized product, exported to markets in Europe, North America, Russia, and the Middle East. The GI status awarded in 2007 enhanced its reputation and protected its brand identity in international markets. Today, Assam tea exports reach **over 80 countries**, including the UK, USA, Russia, Iran, and the Middle East.

10. ECONOMIC CONTRIBUTIONS OF ASSAM TEA

10.1 Production and Market Share

Assam contributes nearly 55% of India's tea production. This dominance ensures that the performance of Assam's tea industry directly affects India's overall tea economy and its standing in global markets.

- India's annual tea production: ~1,350 million kg (2023)
- Assam's contribution: ~650–700 million kg (around 52–55%)
- Global position: Assam is the **largest tea-growing region in the world**

This high share means fluctuations in Assam's tea production directly affect India's trade balance and export performance

10.2 Export Earnings and Foreign Exchange

Tea remains a vital agricultural export for India, and Assam tea constitutes the bulk of these exports. Annual tea exports bring in billions of rupees in foreign exchange, which helps balance India's trade deficit. Key export markets include Russia, the United Kingdom, Iran, and the United States.

- India's annual tea export revenue: approx. **₹6,000–7,000 crore**
- Assam's share: More than **50% of export volume**
- Export destinations: UK, USA, Russia, Iran, UAE, Germany, Egypt

Tea exports play a crucial role in earning foreign exchange and balancing India's trade deficit.

10.3 Employment Generation

The Assam tea industry is one of the largest private sector employers in India. It directly employs over one million workers, with women constituting a majority of the labor force. Indirect employment is generated in packaging, transport, auctions, and retail networks, making the industry a lifeline for millions.

10.4 Rural and Regional Development

Tea plantations have historically brought infrastructural development to rural Assam, including housing, schools, hospitals, and roads. The rise of small tea growers has further decentralized economic benefits, creating entrepreneurship opportunities in semi-urban and rural areas.

Tea plantations have led to the development of rural Assam through:

- Plantation schools and hospitals
- Road and transport connectivity
- Small tea growers' entrepreneurship (over **1.2 lakh STGs** in Assam)
- Local markets and allied industries (fertilizers, machinery, logistics)

10.5 Contribution to GDP

While tea's direct contribution to India's national GDP is modest, it plays a disproportionately large role in Assam's state GDP and agricultural income. Moreover, its multiplier effects extend to allied industries such as logistics, warehousing, and export services.

While tea contributes around **1% to India's agricultural GDP**, in Assam it is far more significant. Tea plantations contribute substantially to Assam's **state domestic product**, rural infrastructure, and industrial growth.

10.6 Employment and Livelihoods

- Direct employment: Over **1 million workers** in Assam
- Indirect employment: Additional **2–3 million** in transportation, packaging, blending, warehousing, and retail
- Women workers: Around **50–60% of workforce**, making tea plantations a key source of female employment

Tea estates also provide housing, healthcare, and basic education facilities, although conditions remain uneven.

11. ASSAM TEA IN INDIA'S GLOBAL ECONOMIC IDENTITY

11.1 Geographical Indication (GI) Tag

The GI recognition of Assam tea has elevated it to a premium global product, enhancing India's agricultural branding. The GI tag safeguards authenticity and ensures higher price realization in international markets.

11.2 Cultural and Diplomatic Soft Power

Assam tea is frequently presented as a diplomatic gift, symbolizing India's agricultural prowess and cultural heritage. Its presence in global markets strengthens India's identity as a leading tea exporter. It enhances India's "soft power" in global forums.

11.3 Domestic Market Influence

Tea is India's most consumed beverage after water. Assam tea dominates domestic consumption as well, ensuring steady internal demand alongside exports

12. CHALLENGES FACING ASSAM TEA INDUSTRY

12.1 Climate Change

Erratic rainfall, rising temperatures, and pest infestations have negatively impacted both yield and quality. Climate change poses one of the most severe long-term threats to Assam's tea economy.

12.2 Global Competition

Countries like Kenya, Sri Lanka, and China offer stiff competition in global markets. Competitive pricing and marketing strategies from these nations often reduce India's market share.

12.3 Labor Issues

Tea plantation workers face challenges such as low wages, inadequate housing, limited healthcare access, and lack of educational opportunities for children. Worker welfare remains a pressing concern.

12.4 Price Volatility

The global tea market is subject to frequent price fluctuations, making the income of growers and workers unstable.

12.5 Structural Issues in Small Tea Growers' Sector

Small growers face barriers in accessing credit, modern technology, and reliable market channels, which reduces their profitability and competitiveness.

12.6 Small Growers' Struggles

Despite their numbers, small growers face difficulty accessing finance, technology, and marketing channels.

12.7 Declining Quality

Overproduction and lack of quality control can reduce brand value globally

13. GOVERNMENT INITIATIVES

- **Tea Board of India:** Provides marketing support, research, and export facilitation.
- **Worker Welfare Schemes:** Housing, healthcare, and education programs are mandated under the Plantation Labour Act.
- **Organic and Climate-Resilient Initiatives:** Efforts are being made to encourage sustainable cultivation practices.
- **Financial Inclusion:** Government schemes provide small growers with credit and technical assistance.
- **Sustainability Efforts:** Promotion of organic tea and climate-smart agriculture

14. POLICY RECOMMENDATIONS

- **Value Addition and Branding:** Focus on packaged, branded, and specialty teas (organic, green, herbal) to capture higher export value.
- **Climate-Smart Agriculture:** Invest in research and dissemination of climate-resilient tea varieties.
- **Worker Welfare Reforms:** Improve wages, housing, education, and healthcare to enhance worker productivity and well-being.
- **Export Diversification:** Explore emerging tea markets in Africa, East Asia, and Latin America to reduce dependency on traditional buyers.
- **Support to Small Growers:** Strengthen cooperatives, provide credit access, and create direct market linkages.
- **Digital Transformation:** Use technology in e-auctions, marketing, and supply chain management to increase transparency and efficiency.
- **Market Diversification** – Explore new export markets in Africa, East Asia, and South America

15. CONCLUSION

Tea is more than a commodity in India; it is an integral part of its economy, heritage, and diplomacy. Among all tea-growing regions, Assam has emerged as the single most significant contributor to India's tea industry. Known globally for its strong liquor and malty flavor, Assam tea holds a unique place in international markets. Assam tea has been a backbone of India's tea industry for nearly two centuries.

Assam tea is far more than a beverage—it is a pillar of India's agricultural economy, a livelihood for millions, and a cultural symbol of the nation's global presence. Its contributions to exports, foreign exchange earnings, and rural employment highlight its economic significance. However, climate change, labor welfare, and global competition pose serious challenges. Through targeted policies focusing on sustainability, welfare, and market diversification, Assam tea can continue to drive economic growth in India while preserving its global prestige. In fact, it is an economic engine for India.

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EVOLUTION AND FUNCTION OF INDIAN RUPEES AND RBI**Revathy A¹****ABSTRACT**

The research study delves into a comprehensive analysis of the evolution of money starting from the barter system to the digital exchange of money. This transformation of money includes where barter system changed to coins made with different kinds of metals in the different era after that comes the currency notes and now in the modern era digital money. For maintain these money the government has bought a central bank. The central bank its evolution from the earlier stage to its functions has been discussed. Key functions of money such as medium of exchange, measure of value, standard of deferred payments, store of value and liquidity have also been discussed. The Reserve Bank of India roles regarding commercial banks, foreign exchange, issuing of currency has also been explored. Thus, this study provides a clear understanding about the history and functioning of the Indian Monetary System and stating about the significance of RBI in maintaining economic stability.

Keywords: *Evolution of money, Barter system, Digital money, Indian Rupees, Reserve bank of India, currency transformation, central banking, monetary policy.*

INTRODUCTION

We all use money for almost everything in life, often echoing the saying, "Money makes the world go round". Alfred Marshall has stated that "Money is the centre around which economics science clusters". But have you ever wondered how money came to hold such immense value? Initially, it was tied to valuable commodities, yet today, it's merely a piece of paper or digits on a screen.

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The evolution of money was gone through commodity, metallic money, paper and now it is digital money. In the earlier days people used to exchange goods instead of money as this was popularly known as Bater System. After that because of the problem in commodity value of exchange they started to pay with valuable things like gold, silver, etc; and then the bank money (credit money) came into existence and due to the storage problem plastic money (e.g. debit card, credit card) came into existence. Now a days digitalization has got famous, and e-money started to emerge, and the transactions took place in electronic transfer. When we think about money the thing that comes to our mind is that how money is processed and how they function? According to Robertson money can be, "Anything which is widely accepted in payments for goods, or in the discharge of other kinds of business obligations." When we discuss about the main functions of money it can be divided into 5 parts namely a medium, a measure, a standard, a store and liquidity.

First function is "Money as the medium of exchange" basically for buying a commodity we exchange with money thus money can be referred as medium of exchange. Secondly "Money as a measure of value" there must be a common value for everything to measure, we measure all things with money, and it serves as a common unit and a standard unit. It has also brought a solution for the bater system of common measure. Thirdly, "Money as the standard of deferred payments" deferred payments are postponed payments that are made in future, money maintains its value at present as well as in future and the debts that are taken now are to be repaid in future. The fourth function is, "Money as a store of value" J N Keynes states that the storage of today's money in liquid form can be used in future for buying of commodities. Thus, even if money is stored then it has value in the future. Another function is "Liquidity of Money" Money is perfectly liquid; liquidity of money can be converted into cash. The convert of assert into money without any loss of value is known as liquidity of assert.

To have a detail knowledge of money it is necessary to come across some important terms related to money. Have you come across the term legal tender? The money which has a legal sanction by the government behind it is known as legal tender money. For example, in India the currency (notes) and coins are legal tender as no one

can refuse to accept them in terms of exchange of goods and services, but they can reject the cheques, drafts and bill of exchange as they are known to be non-legal tender money. In legal tender money there are also some exceptions as coins of Rs.1, Rs.2, Rs.5 and Rs.10 can be rejected for payments if they exceed the amount of Rs. 1000 as per the Coinage Bill passed on 11th August 2011 and this is known as limited legal tender. As per the Section 2 of Coinage Act 2011 “Coin” refers to any metal or any other material stamped by the government or any other authority which is a legal tender including commemorative coin and Government of India one rupee note, this excludes credit card, debit card, e-money and postal order which is issued by bank, post office or financial institution.

So basically, money plays a great role in the life of everyone and have a very past history. We mean a saying that “a coin has two sides” and that can be interrupted that it useful in the past as well as in the future. Every coin you see has its own history which is mesmerizing which takes us back to the 6th Century BC. When we observe the country of India people call money as Rupee. Do you know from where the name rupee has been derived? The name Rupee has been derived from the Sanskrit word “Rupyakam” which means as silver coin. During the late 1540 – 1545 Rupiya was introduced and issued by Sher Shah Suri. Now according to section 22 of RBI Act 1934 the making and issuing right of currency has also been granted to RBI (Reserve Bank of India).

The Indian coins was introduced in or around 6th Century with punch marked and was called as Puranas, Kashapanas and Pana by the kingdoms of Ancient India. During the Mauryan period the coins has been minting with Gold(suvarnarupa), Silver(rupyarupa), Copper(tamararupa) and Lead (sisarupa) which has been stated in the Arthashastra by Chanakya. After them came the Indo-Greek Kushan kings and introduced the Greek Custom in portraying heads on coins. This was followed for about eight centuries. When the Gupta Empire came into existence a large number of gold coins resembling the kings performing the rituals was made and used. This was followed till the arrival of Turkish Sultanate in North India. The Sultanate replaced the royal designs to Islamic Calligraphy and produced coins in gold, silver and

copper. This was referred as Tanka and the lower value coins were called as Jittals. During the period of 1540-45, after defeating Humayun Sher Shah Suri introduced a coin of silver which was termed as Rupiya, and this was divided into 40 copper pieces which was known as Paisa. These coins remained till the end of Mughal period.

During the British period they introduced gold coins (Carolina), Silver coins (Angelina), Copper coins (Cuperoon) and Tin coins (Tinny). During the 18th Century Paper money came into existence and was issued by the British India, Hindostan was the first bank to issue paper currency during the period of 1770 - 1832 in Bengal. After 1857 the British made an official currency with the Head of King George. In 1862 Victoria portrait bank notes and coins were introduced in order to Honour Queen Victoria. After that in 1935 Reserve Bank was finally set up to issue Government of India notes. During 1917 Rs.1 was introduced followed by Rs.2 and Rs.8 Annas and then this Rs.1 was discontinued in 1926. In 1938 Rs. 5, Rs.10, Rs. 100, Rs.1,000 and Rs. 10,000 were introduced by the Reserve Bank of India. The amount of Rupees 10,000 was the highest denomination that has ever been printed by RBI in its history, and they were later demonetised after Independence. Around 1940 they reintroduced Rs.1 and in 1943 introduced Rs.2.

India became Independent Nation in 1947, but the monetary system remained unchanged. In 1949 the first bank note that was issued by the independent India was Rs.1. During the year of 1950 the new system named 'anna system' started to emerge as it was the first coinage after the Republic of India. The British king portrait was replaced by Ashoka's Lion capital of Sarnath. The Hindi was predominant so the plural of Rupaya was changed to Rupaye in 1954. A new Act was introduced in 1955 which was to be known as Indian Coinage (Amendment) Act and came into force on 1st April 1957 which introduced the decimal series. Now a rupee was divided into 100 paise and not annas. During the period of 1957 – 1967 Aluminium coins of Paise 1, 2, 3, 5 and 10 came into existence and special issue of Rs.10 and Rs.100 was for the Haj Pilgrims to ease of money exchange in Saudi Arabia.

In 1980, new currency notes were issued with the symbols of Aryabhatta on Rs.2, Oil Rings on Rs.1, Farm mechanism on Rs.5, Indian Art forms Konark wheel and peacock on Rs. 20 and on Rs.10. In 1987, Rs.500 notes were introduced and during the period of 1988 new stainless-steel coins of Rupees 10, 25 and 50 paise were introduced. During the time of 1996 Mahatma Gandhi Series was introduced. Around 2005 to 2008 MG Series was introduced and new 50 paise, Rs.1, Rs.2 and Rs.5 stainless steel coins were also introduced. During 2010 the symbol for the Rupee (₹) was adopted, Indian Rupee Emblem was also chosen (India was the 5th country in the world to recognise its symbol) and with this symbol new coins were introduced in 2011. In 2012 with the new symbol and Mahatma Gandhi Series new notes were introduced with the denomination of Rs.10, Rs.20, Rs.50, Rs.100, Rs.500 and Rs.1,000. After, in November 2016 the notes of denominations of Rs.500 and Rs.1,000 were demonetised and new notes of Rs.500 and Rs.2,000 were introduced. So basically, this is the history of the notes and currencies of India.

Reserve Bank of India (RBI)

The need for central bank emerged due to the devastation caused by the First World War in 1920. The Hilton Young Commission by the British Government submitted its report on 1926 regarding the establishment of central bank. RBI was established on 1935 as a shareholder's bank and was nationalised on 1st January 1949. RBI is also called as the apex bank of India. Various Nations have their own central bank, for India the central bank is The Reserve Bank of India (RBI). RBI issues all paper notes except one rupee note and coins, these one-rupee notes and coins are issued by the Central government that is Ministry of Finance. The Central Board of Directors are appointed for a term of four years by the Government of India where it consists of a governor, four deputy governors, four directors and ten other directors.

The Reserve Bank of India has bought Banking Ombudsman Scheme for addressing the complaints of the customers of bank. The Central Bank issues currency and maintains the Minimum Reserve System of ₹ 200 Crore in which ₹115 crore is in the form of gold and the remaining ₹85 crore is in form of foreign currency. The

Central bank functions as a banker to the government like commercial banks to the people. Thus, the Central Bank gives loans to government, maintains the accounts of the government, the government keeps all the cash balances in central bank and Central Bank carries out all governments banking functions. There are hundreds of banks in the country so for the regulating purpose the Central Banks are discharged as a duty of banker's bank as a Custodian of the cash reserves that is where all the banks need to keep a certain percentage of deposits with the Central bank, so it is a holder of cash reserves of the commercial banks; next is the Lender of Last Resort that is If banks are short of funds then they can take loans from the Central Bank and the last purpose is Clearing house where The Central bank plays a role in the central clearance, settlements and transfer.

The RBI controls the credit and money supply through monetary policy and by adopting qualitative and quantitative measures. When we discuss about the monetary policy the most important is to discuss about the instruments of monetary policy. There are about three instruments, namely Repo Rate, Open Market Operation and cash Reserve Ratio. **Repo rate** is the rate at which interest that are charged by The Central Bank on the loans of the commercial banks. The **Bank Rate** also comes under the concept, and it states that Bank rate is applicable for long term and for emergencies and Repo Rate is applicable for short term period. During the situation of excess demand or inflationary pressure the RBI increases the Repo Rate. The increase in repo Rate affects the credit creation by commercial banks and the decrease in this rate has an opposite effect. The next is the **Reverse Repo Rate** as it is the rate at which banks park their surplus funds with RBI. **Open Market Operation** play a very crucial role in the government securities. Thus, the open market Operation refers to the buying and selling of government securities by the Central Bank of the country. **Cash Reserve Ratio** states that the commercial banks are required to keep certain ratio of their total deposits as in the form as cash reserves. This is to control the credit and lending capacity of banks. The **Legal Reserve Ratio** is also adopted by The Reserve bank of India for the control of the credit.

In conclusion, it is stated that money plays a very important role in everyone's life as even if we are poor or rich the common need for people is the money. The money has been emerged from the barter system; crossed the evolutions of coins of gold, silver, copper and other metals, changing to the currency notes to a developed central bank which takes care of the money. Whoever come to rule the policies may change the texture of money may change but there is no ruling without money. The Reserve bank of India plays a very important role in the society. Thus, without money and banking there wont be a proper system that can be maintained to resolve the disputes.

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A STUDY ON THE IMPACT OF PMKVY TRAINING PROGRAMS ON EMPLOYMENT GENERATION AMONG TRIBAL YOUTH IN NORTH EAST INDIA

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ABSTRACT

This descriptive study examines the impact of the PradhanMantriKaushalVikasYojana (PMKVY) on employment generation among tribal youth in North East India, using secondary data sources such as government reports, policy documents, published research articles, and official statistics. The study aims to assess trends in skill development, training participation, and employment outcomes within tribal communities across the region. Analysis of data from various PMKVY implementation phases reveals a gradual increase in enrolment and certification rates among tribal youth. However, disparities in job placement rates and regional accessibility of training centres indicate structural challenges. The findings suggest that while PMKVY has played a significant role in promoting skill acquisition, its overall effectiveness in generating sustainable employment remains uneven. The study underscores the need for region-specific policy adaptations and improved monitoring mechanisms to enhance program outcomes for tribal populations in North East India.

Keywords: PMKVY, Skill Development, Employment Generation, Tribal Youth, Vocational Training, Government Programs and Sustainable Livelihoods

INTRODUCTION

India's demographic dividend presents both a significant opportunity and a challenge, particularly in regions with historically marginalized populations such as tribal communities. The North East region of India, home to a diverse range of indigenous groups, has long faced issues related to economic underdevelopment, unemployment, and social exclusion (Planning Commission, 2014). To address these challenges, the Government of India launched the

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PradhanMantriKaushalVikasYojana (PMKVY) in 2015, aimed at empowering youth through skill development and improving employability across various sectors (Ministry of Skill Development and Entrepreneurship [MSDE], 2016).

Skill development has emerged as a strategic intervention for employment generation, especially among vulnerable populations. For tribal youth, who often lack access to mainstream educational and employment opportunities, vocational training programs like PMKVY hold the potential to bridge critical skill gaps and foster inclusive growth (Kukreti, 2019). Despite its national scope, the effectiveness of PMKVY in remote and socio-culturally distinct regions like North East India remains under-examined.

This study seeks to explore the impact of PMKVY training programs on employment generation among tribal youth in North East India using secondary data sources. By analyzing government reports, training outcome statistics, and relevant literature, the study aims to understand how far the scheme has succeeded in fulfilling its objectives in this specific demographic and geographic context. The findings are expected to inform policy adjustments and suggest more tailored approaches for skill development in tribal regions.

REVIEW OF LITERATURE

Skill development is widely recognized as a critical driver for employment and economic empowerment, particularly in developing countries like India. The Government of India launched the PradhanMantriKaushalVikasYojana (PMKVY) in 2015 to provide industry-relevant skills to the youth and enhance their employability (Ministry of Skill Development and Entrepreneurship [MSDE], 2016). The scheme has been implemented across various phases with specific focus areas including short-term training, recognition of prior learning, and placement-linked programs. Evaluations of PMKVY's national implementation indicate a growing enrollment base; however, concerns remain regarding training quality, job linkages, and regional disparities (Ernst & Young, 2018).

Studies focusing on tribal communities highlight the systemic socio-economic disadvantages they face, including limited access to formal education, infrastructural deficits, and cultural isolation (Xaxa, 2014). These factors contribute to high unemployment and underemployment rates among tribal youth, especially in regions like North East India. According to the Tribal Development Report (2022), while national-level skill programs like

PMKVY aim for inclusion, they often lack customization to the linguistic, cultural, and occupational contexts of tribal populations (Institute for Human Development [IHD], 2022).

Several researchers have examined the broader outcomes of skill development schemes in tribal regions. Sharma (2020) found that although tribal youth who underwent PMKVY training expressed increased self-confidence and awareness of job opportunities, many remained unemployed due to lack of local industry and mismatch between training and local labor market demand. Similarly, Bora and Das (2021) emphasized that program success in North East India depends heavily on region-specific training modules, local employer engagement, and post-training support.

A study by Choudhury and Goswami (2019) focusing on Assam revealed that tribal youth often migrate to urban centers for work after training, raising questions about the sustainability and community-level benefits of the scheme. The lack of robust monitoring and follow-up mechanisms was also noted as a limitation in converting training into long-term employment (ILO, 2020).

Although the PMKVY has made great progress in giving underrepresented groups access to training opportunities, the literature emphasizes the necessity of implementing programs in a contextualized manner. A one-size-fits-all strategy might not be sufficient for tribal youth in Northeast India; instead, innovative policies tailored to the region are urgently needed, as is improved integration of training with long-term career prospects.

OBJECTIVES OF THE STUDY

1. To assess the participation level of tribal youth in PMKVY training programs across North East India and evaluate their employment status after completing the courses.
2. To analyze the relevance of training content with respect to local job market demands and tribal socio-economic contexts.
3. To identify the major challenges faced by tribal youth in accessing, completing, and benefiting from PMKVY training.
4. To study the role of PMKVY in promoting sustainable livelihoods and reducing youth unemployment in tribal areas.
5. To provide actionable recommendations for improving the design, delivery, and outcomes of PMKVY in tribal regions of North East India.

RESEARCH METHODOLOGY

The PradhanMantriKaushalVikasYojana (PMKVY) is a flagship skill development initiative launched by the Government of India to enhance the employability of youth through industry-relevant training. In North East India, where tribal communities face persistent socio-economic challenges, PMKVY holds significant potential to bridge skill gaps and promote employment. This descriptive study, based on secondary data sources, assesses the impact of PMKVY on employment outcomes among tribal youth. It analyses enrolment trends, certification rates, and post-training job status using data from government reports (e.g., Ministry of Tribal Affairs, Ministry of Skill Development and Entrepreneurship), PMKVY dashboards, National Skill Development Corporation (NSDC) records, academic journals, policy briefs, and reports from organizations such as the UNDP and ILO. It also considers state-level evaluations from Assam, Meghalaya, Tripura, and other North Eastern states. Despite growing participation, challenges like limited local employment opportunities, cultural mismatches, and weak follow-up persist. The study emphasizes the need for region-specific training aligned with local economies and tribal aspirations.

RESULT AND DISCUSSION

The analysis indicates that PMKVY has contributed to increased skill training and certification among tribal youth in North East India. However, the overall impact on sustainable employment remains mixed. While some beneficiaries secured jobs post-training, many faced challenges such as a lack of local employment opportunities, minimal industry presence, and cultural mismatches between training content and tribal livelihoods. Moreover, the absence of strong post-training support, such as placement assistance and follow-up monitoring, further limited long-term employment outcomes. State-wise data show variations in participation and success rates, with Assam and Meghalaya reporting better outcomes than other states. These findings underscore the need for localized, culturally sensitive training modules and stronger partnerships between training providers, local industries, and community organizations.

ASSESSMENT OF TRIBAL YOUTH PARTICIPATION AND POST-TRAINING EMPLOYMENT OUTCOMES UNDER PMKVY IN NORTH EAST INDIA

The implementation of the PradhanMantriKaushalVikasYojana (PMKVY) across North East India has played a pivotal role in enhancing skill development among tribal youth. This assessment focuses on their participation in various PMKVY phases 1.0 (2015–16), 2.0, 3.0 (2020–22), and 4.0 (up to March 31, 2024) and evaluates their post-training employment outcomes. A total of 13,98,380 candidates were trained, of whom 10,23,313 received certification and 1,70,141 secured job placements. The highest level of engagement occurred during PMKVY 2.0, particularly in Assam, which alone accounted for over 6.5 lakh trained youth. However, a consistent trend across states shows a sharp drop from training and certification to actual placements, highlighting a persistent challenge in connecting trained youth with relevant employment opportunities.

States like Tripura and Manipur showed relatively better placement rates during PMKVY 1.0 and 2.0, suggesting stronger local alignment between skill training and job demand. In contrast, states such as Nagaland, Sikkim, and Meghalaya saw lower participation and weaker employment outcomes, although there were signs of improvement in PMKVY 4.0. The most recent phase recorded significantly lower training and placement figures across all states, possibly due to changes in program strategy, funding constraints, or post-pandemic socioeconomic shifts.

Overall, while PMKVY has contributed significantly to improving the skill levels of tribal youth in the North East, the relatively low placement numbers underscore the need for targeted policy interventions. These should focus on improving industry linkages, developing localized employment ecosystems, and ensuring that training programs are tailored to actual market needs. Strengthening these areas will be critical for enhancing the long-term impact and sustainability of the scheme in tribal-dominated regions.

TABLE – 1 COMPARES THE NUMBER OF CANDIDATES TRAINED, CERTIFIED, AND PLACED ACROSS THE NORTH EAST INDIAN STATES UNDER PMKVY 1.0 (2015–16), PMKVY 2.0, PMKVY 3.0 (2020–22), AND PMKVY 4.0 (AS ON 31.03.2024)

State	PMKVY Phase	Trained	Certified	Placed
Arunachal Pradesh	1.0	1,017	611	88
	2.0	73,188	59,819	13,288
	3.0	9,621	6,171	638
	4.0	5,900	3,699	310
Assam	1.0	33,408	19,668	3,694
	2.0	6,54,610	4,93,270	60,808
	3.0	32,722	20,204	2,755
	4.0	7,882	5,635	939
Manipur	1.0	1,603	1,195	499
	2.0	80,499	68,155	15,383
	3.0	8,285	5,052	212
	4.0	3,248	2,519	212
Meghalaya	1.0	1,899	480	110
	2.0	41,355	35,366	13,246
	3.0	4,701	2,884	252
	4.0	2,664	1,925	206
Mizoram	1.0	1,030	694	93
	2.0	25,442	20,835	9,291
	3.0	5,794	2,759	298
	4.0	2,325	1,227	128
Nagaland	1.0	1,271	838	77
	2.0	34,980	28,314	5,968
	3.0	6,091	3,912	136
	4.0	240	164	21
Sikkim	1.0	886	409	13
	2.0	11,099	9,303	3,502
	3.0	1,818	1,320	427
	4.0	382	233	182
Tripura	1.0	15,140	10,664	5,235
	2.0	1,18,513	89,119	12,984
	3.0	6,078	4,050	463
	4.0	2,484	1,655	220
Grand Total	All Phases	13,98,380	10,23,313	1,70,141

Source: Ministry of Skill Development & Entrepreneurship, Annual Report 2023-24

Table 1 offers a detailed comparison of the number of tribal youth trained, certified, and placed under the PradhanMantriKaushalVikasYojana (PMKVY) across eight North Eastern states during four different phases: PMKVY 1.0 (2015–16), 2.0, 3.0 (2020–22), and 4.0 (as of March 31, 2024). Overall, 13,98,380 candidates were trained, 10,23,313 were certified, and only 1,70,141 secured placements. This indicates a significant drop-off between training, certification, and eventual employment. The highest engagement occurred during PMKVY 2.0, which alone trained over 10 lakh youth, with Assam contributing nearly 6.5

lakh, making it the leading state in terms of outreach and implementation. Despite this, placements during this phase remained disproportionately low, with just 60,808 in Assam and similar trends across other states.

Tripura and Manipur, though smaller in size and population, exhibited relatively stronger placement ratios in earlier phases, such as PMKVY 1.0 and 2.0. For instance, Tripura placed 5,235 candidates out of 15,140 trained in 1.0, and 12,984 out of 1,18,513 in 2.0. Similarly, Manipur saw 15,383 placements out of 80,499 trained in 2.0. In contrast, states like Nagaland, Sikkim, and Meghalaya displayed more modest training numbers and lower placement outcomes throughout all phases, though placement ratios in PMKVY 4.0 improved slightly, indicating efforts toward better alignment between training and employability.

A closer look at PMKVY 4.0 reveals declining participation across all states. For instance, Arunachal Pradesh trained 5,900 youth (down from over 73,000 in 2.0), and Mizoram trained 2,325 compared to 25,442 in 2.0. Placement numbers also dwindled correspondingly. These trends suggest a reduced reach or waning enthusiasm for the scheme in its current form, possibly due to implementation fatigue, challenges in adapting to post-pandemic conditions, or limited local job market absorption.

PMKVY has had a far-reaching impact on skill development among tribal youth in the North East, especially during its second phase, its effectiveness in translating training into sustainable employment remains limited. Strengthening local employment opportunities, improving industry partnerships, and ensuring better post-training support systems are critical for enhancing the scheme's long-term impact in the region.

ALIGNING TRAINING CONTENT WITH LOCAL JOB MARKET DEMANDS AND TRIBAL SOCIO-ECONOMIC REALITIES

The relevance of training content with respect to local job market demands and tribal socio-economic contexts is crucial for ensuring the effectiveness and sustainability of vocational education and skills development programs.

1. Enhancing Employability

- **Job Market Relevance:** Training aligned with local employment trends increases the chances of trainees finding jobs after completion. For instance, if agriculture, tourism,

or renewable energy are growth sectors in the region, then training in those fields is more likely to lead to employment.

- **Skill Gaps:** A mismatch between training content and actual employer needs can render the training ineffective. Regular labor market assessments help ensure that training programs address real skill gaps.

2. Cultural and Socio-Economic Fit

- **Tribal Contexts:** In tribal regions, socio-economic practices and traditional livelihoods (e.g., handicrafts, forest-based products, small-scale farming) play a major role in community life. Training programs must respect and build on these realities to be successful.
- **Language and Delivery:** Training that uses local languages and culturally relevant examples improves comprehension and engagement.
- **Gender and Inclusion Sensitivity:** Understanding social roles, especially those related to gender and age in tribal societies, helps in designing inclusive training that reaches marginalized groups.

3. Sustainable Development

- **Local Enterprise Development:** Relevant training can stimulate micro-entrepreneurship and self-employment, particularly important in areas with limited formal job opportunities.
- **Resource Utilization:** Training aligned with local resources (e.g., bamboo, non-timber forest products, traditional skills) encourages sustainable economic activities that also preserve the environment.

4. Community Ownership and Participation

- Involving tribal leaders, youth, and women in designing training programs ensures community buy-in and better alignment with needs and values.
- This participatory approach helps in tailoring curricula to be both practically useful and culturally appropriate.

MAJOR CHALLENGES FACED BY TRIBAL YOUTH IN ACCESSING, COMPLETING, AND BENEFITING FROM PMKVY TRAINING

1. Geographical Isolation and Infrastructure Gaps

- Tribal regions are often located in remote, hilly, or forested areas with poor road and transport connectivity.
- Many villages are far from training centers, making daily travel difficult and expensive.
- Lack of proper digital infrastructure limits access to online training modes.

2. Language and Communication Barriers

- Most training is conducted in Hindi or English, which are not the first languages of tribal youth.
- There is a scarcity of learning materials and instructors proficient in local tribal dialects.
- Communication difficulties often lead to low confidence and dropout.

3. Low Educational Attainment and Digital Illiteracy

- Many tribal youth drop out of school early due to economic hardship or lack of local schools.
- Weak foundational skills in literacy and numeracy affect learning outcomes.
- Minimal exposure to digital tools and platforms limits engagement in tech-enabled training.

4. Lack of Awareness and Information Gaps

- Poor outreach mechanisms mean tribal youth are often unaware of PMKVY or how to enroll.
- There is a lack of localized campaigns or mobilization efforts through tribal institutions.
- Unrealistic expectations or misinformation about guaranteed jobs can cause disillusionment.

5. Economic Pressures and Opportunity Costs

- Tribal families often depend on youth for agricultural or daily wage labor, making training a financial burden.
- Without stipends or income support, many cannot afford to attend full-time programs.
- Short-term survival needs take precedence over long-term skill development.

6. Mismatch Between Training Content and Local Realities

- Courses offered may not align with the economic activities or industries present in tribal areas.
- Skills in demand (e.g., retail, IT) may not be relevant where there are few job opportunities.
- Ignoring traditional skills and indigenous knowledge reduces local relevance and engagement.

7. Gender-Based and Social Barriers

- Young tribal women face restrictions on mobility and may lack family or community support.
- Safety concerns and absence of women-friendly facilities (hostels, toilets) deter participation.
- Cultural norms and domestic responsibilities limit their ability to attend regular training.

8. Poor Placement, Retention, and Post-Training Support

- Placement opportunities are often in far-off cities, making relocation unappealing or impractical.
- Lack of soft skills and urban exposure makes it hard for tribal youth to adapt to city jobs.
- Minimal follow-up support, career counseling, or handholding for entrepreneurship after training.

9. Limited Capacity of Local Training Providers

- Many training centers in tribal areas are under-resourced with inadequate tools and materials.
- Trainers often lack contextual understanding of tribal culture and economic conditions.
- Irregular monitoring and weak quality assurance affect training delivery and outcomes.

THE ROLE OF PMKVY IN PROMOTING SUSTAINABLE LIVELIHOODS AND REDUCING UNEMPLOYMENT

The PradhanMantriKaushalVikasYojana (PMKVY) plays a significant role in promoting sustainable livelihoods and reducing youth unemployment, especially in tribal areas, which often face unique challenges such as limited access to education, infrastructure, and employment opportunities. Here's a focused overview of how PMKVY contributes in this context:

1. Skill Development for Employability

- **Customized training:** PMKVY offers industry-relevant skill training tailored to the local context. In tribal areas, this includes courses in agriculture, handicrafts, forest-based produce, construction, healthcare, and tourism.
- **Short-term training:** Youth can undergo 3 to 6-month programs that equip them with practical skills aligned with regional economic activities.

2. Promoting Sustainable Livelihoods

- **Local entrepreneurship:** Training in micro-entrepreneurship, self-help group (SHG) operations, and cottage industries enables tribal youth to start small businesses using local resources.
- **Traditional knowledge:** PMKVY has potential to integrate indigenous skills like bamboo craft, honey processing, and herbal medicine, preserving cultural heritage while creating income sources.
- **Agri-allied skills:** Skills in organic farming, animal husbandry, fisheries, and food processing encourage sustainable practices and enhance income.

3. Reducing Youth Unemployment

- **Job linkage and placement:** PMKVY includes placement assistance and industry linkages, improving the employability of trained youth. Though urban placements are common, efforts are increasing to create local employment ecosystems.
- **Recognition of Prior Learning (RPL):** Many tribal youth possess informal skills. RPL certifies and upgrades these skills, enabling them to access better jobs or start enterprises.

4. Inclusive Development and Social Empowerment

- **Targeted outreach:** Special mobilization efforts ensure tribal youth, particularly women, are informed and enrolled. Local language training materials and culturally sensitive delivery enhance participation.
- **Reducing migration:** By generating income locally, PMKVY helps reduce distress migration from tribal regions to urban centers.

5. Government and NGO Collaboration

- **Skill India Mission convergence:** PMKVY is integrated with other government schemes like MGNREGA, DAY-NRLM, and Van DhanYojana to enhance livelihood outcomes.
- **NGO and CSR partnerships:** These are crucial in implementing PMKVY in remote tribal belts, leveraging local networks and knowledge.

6. Gender Inclusion and Women Empowerment

- **Focus on tribal women:** PMKVY encourages participation of young tribal women by offering training in sectors like tailoring, beauty and wellness, food processing, and healthcare.
- **Social upliftment:** Skill development gives women financial independence, increases their confidence, and improves their standing in families and communities.

7. Capacity Building of Local Institutions

- **Strengthening training partners:** PMKVY supports local training partners and institutes in tribal areas, helping build regional capacity to deliver quality training.
- **Community involvement:** Village-level institutions like Gram Panchayats and Tribal Welfare Committees are engaged to mobilize youth and support implementation.

8. Integration with Tribal Sub-Plan (TSP)

- PMKVY aligns with the objectives of the Tribal Sub-Plan, which aims to channel a fair share of national resources to tribal areas. This ensures better planning and delivery of skill development initiatives to tribal populations.

9. Use of Technology and Digital Platforms

- **E-learning and mobile-based learning:** In remote areas, PMKVY is increasingly using digital platforms for training delivery, enabling access even in logistically challenged zones.
- **Skill India Digital Portal:** Tribal youth can now register, apply for training, and access certification online.

10. Migration and Reverse Migration Management

- PMKVY helps mitigate rural-to-urban migration by creating local job opportunities. During COVID-19, it also supported reverse migrants by offering training to those returning from cities.

11. Economic Diversification in Tribal Regions

- Encouraging non-farm livelihoods such as handicrafts, forest produce processing, eco-tourism, and rural BPOs reduces over-dependence on agriculture and forest-based labor.
- Supports resilient rural economies by diversifying income sources.

12. Certification and Skill Recognition

- **National Skill Qualification Framework (NSQF):** Provides standardized certification to tribal youth, enhancing their credibility in job markets across India.
- Helps tribal youth compete on equal footing with urban counterparts.

13. Encouragement of Youth Leadership

- PMKVY fosters leadership among tribal youth by training them to become master trainers, field mobilizers, or even training centre operators in their communities.
- Promotes role models within tribal areas who inspire others to join and benefit from the scheme.

14. Economic Upliftment and Poverty Reduction

- Steady employment or entrepreneurship income helps pull tribal families above the poverty line, contributing to improved housing, education, and healthcare access.

15. Long-Term Human Capital Development

- PMKVY builds a foundation for lifelong learning, making tribal youth more adaptable to changing job markets and technologies.
- Helps align tribal areas with the national economic development goals through inclusion and skill-based growth.

PMKVY serves as a catalyst for economic empowerment in tribal areas by providing relevant skill training, fostering entrepreneurship, and improving employability. With sustained focus and context-specific strategies, it can significantly contribute to reducing youth unemployment and building sustainable livelihoods in India's tribal regions.

RECOMMENDATIONS FOR PMKVY IN NORTH EAST TRIBAL REGIONS

1. Context-Specific Skill Curriculum

- Develop regionally relevant courses based on local resources (e.g., bamboo crafts, sericulture, horticulture, traditional weaving).
- Incorporate tribal knowledge systems and practices into vocational training.

2. Local Language and Cultural Sensitivity

- Translate training materials into local tribal languages to ensure better comprehension.
- Employ local trainers or facilitators who understand tribal culture, customs, and dialects.

3. Infrastructure and Accessibility

- Establish mobile training centres or use school infrastructure after hours in remote villages.
- Improve basic infrastructure like electricity, internet, and road connectivity to ensure smooth training delivery.

4. Strengthening Awareness and Mobilization

- Conduct door-to-door awareness campaigns using community influencers, local youth clubs, and tribal leaders.
- Use community radio and local festivals to promote PMKVY programs.

5. Integrated Livelihood Planning

- Align PMKVY training with other schemes like Van DhanYojana, MGNREGA, NRLM, and TRIFED for holistic livelihood development.
- Provide forward linkages to value chains, markets, cooperatives, and financial services.

6. Enhanced Placement and Post-Training Support

- Focus on local employment generation through rural enterprise, cooperatives, and self-employment.
- Offer post-training handholding: mentorship, credit linkages, toolkits, and market access.
- Establish local job fairs in coordination with MSMEs and government departments.

7. Gender-Sensitive Approaches

- Create safe and inclusive training environments for tribal women (e.g., creches, flexible hours).
- Promote training in women-friendly trades like tailoring, agri-processing, handicrafts, and wellness.

8. Improved Monitoring and Evaluation

- Implement a real-time MIS system with geo-tagging of training centers and trainee tracking.
- Collect feedback from tribal youth and community members to adapt training delivery accordingly.

9. Capacity Building of Local Institutions

- Empower Village Development Committees, tribal councils, and SHGs to take ownership of mobilization and monitoring.
- Partner with NGOs and faith-based organizations with grassroots presence in the North East.

10. Customized Recognition of Prior Learning (RPL)

- Adapt RPL to recognize informal tribal skills (e.g., herbal medicine, traditional masonry, forest product processing).
- Use community validation as part of certification to boost acceptability and pride.

CONCLUSION

This study examined the impact of the PradhanMantriKaushalVikasYojana (PMKVY) on employment generation among tribal youth in North East India using a descriptive approach based on secondary data. The findings indicate that while PMKVY has expanded access to skill development and increased participation among tribal communities particularly in states like Assam and Meghalaya its effectiveness in generating sustainable and meaningful employment remains limited and uneven across the region.

Challenges such as geographical isolation, inadequate training infrastructure, language barriers, and low awareness continue to hinder participation in more remote areas like Nagaland, Arunachal Pradesh, and Mizoram. Moreover, the alignment between the training provided and local employment opportunities is often weak, leading to a mismatch between skills acquired and job availability. Many trained youths remain unemployed or migrate in search of work, which undermines the scheme's goal of localized economic empowerment.

The study emphasizes the urgent need for region-specific, culturally relevant training models, stronger post-training support systems, and greater collaboration with local industries and communities. Tailored interventions, inclusive planning, and sustained monitoring are essential to ensure that tribal youth not only gain employable skills but also access meaningful livelihood opportunities within their communities. A context-sensitive approach is critical for PMKVY to truly serve as a catalyst for inclusive development in North East India.

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COMPARATIVE STUDY OF GOVERNMENT AND PRIVATE SCHOOLS IN NAGALAND BASED ON HSLC EXAMINATION OF NBSE RESULT

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ABSTRACT

Nagaland is the one of the most prominent states in north east India and its population according to 2011 census was 19,78,502. Since 1967, English has been the official language of the state of Nagaland following the announcement by the Nagaland Assembly. The state government looks after the primary, elementary and secondary education in the state. Also, English is the medium of imparting education in the schools right from the primary. At present Nagaland is facing political, economical, social, infrastructural and other such problems. Solution of all these problems lies in framing corrective and progressive education policies. The current situation of education in Nagaland is not impressive according to NBSE result gazette and it is reflected in the performance of Government schools in the state, which is very poor and unsatisfactory. Through, this paper an attempt is made to analyse the performance of both, Government and Private schools affiliated to Nagaland Board Of School education on various aspect.

Keywords: *Student, Secondary Education, Government & Private Schools, NBSE–Result Gazette.*

INTRODUCTION

Nagaland is the one of the most prominent states in north east India and its population according to 2011 census was 19,78,502. Since 1967, English has been the official language of the state of Nagaland following the announcement by the Nagaland Assembly. English is the medium of imparting education in the state. At present, Nagaland has a good number of Government and Private Schools up to secondary and Higher Secondary level. **By Considering the NBSE result Gazette, comparing to private schools, the performance of government schools is not impressive and it is a matter of great concern. Being more precise, Government schools had the worst performance. Even pass percentage of some Government School was nil or zero.** Here government have to review their education policy at elementary (Class-1 to class-8), secondary (Class 9th and 10th) and higher secondary (11th and 12th) level for the betterment of our students and society. Our present school children will be the future of the Nagaland. Proper precaution should be taken in right time for better tomorrow.

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Role of educational institutions is very important for socio-economic development of a state or nation. It is well known to us, that in the present modern world, knowledge or intellectual property is the most powerful asset. Today, only those countries are prosperous and powerful, which have a rich, efficient and skilled human resource. Rich human resource makes a country efficient in all fields like socio-economic development, science and technology, scientific research for trade-industry and commerce, and infrastructure for better health care and services etc.

Our childrens are just like water which takes the shape of that container in which it is poured. Here educational institutions, along with their good teaching staff, need to play an important role in shaping our students into quality human resource. For this, effective educational policy is very important for quality education which is the state subject. Many institutions in Nagaland are facing acute shortage of mathematics and science teachers which adversely affects our students. This also hampers, both, science and commerce streams at higher secondary level as math is the core paper for both streams.

OBJECTIVES

- i) To examine the overall performance of both Government and Private School by considering average numbers of student enrolled and average numbers of student passed.
- ii) To examine the existing numbers of schools district-wise both Government and Private School during the study period.
- iii) To examine the passed percentage and numbers of student scored 80% & above 80% in both Government and Private school district-wise.
- iv) To examine , district-wise, numbers of Government schools performed Zero result and result in single digit.

METHODOLOGY

Present study is based on secondary data, especially on NBSE Result Gazette of last five years i.e. 2019 to 2023 and published research papers and articles. For analysing data average and percentage are used for the study .

ANALYSIS OF NBSE GAZETTE ALONG WITH GOVERNMENT AND PRIVATE SCHOOLS

Student enrolment and performance of both category of schools (i.e. Government and Private) of last five years are analysed in Table-1. Repeaters status is also reflected in the table. Contents of the table-1 are as under:

Column 1 – Year

Column 2 and 3 – Numbers of schools i.e. Government and Private

Column 4,5 and 6 – Number of students enrolled, appeared in examination and passed in Govt. and in Pvt. Schools.

Column 7 - Number of students enrolled, appeared and passed in examination – repeater NBSE

Column 8 – NBSE Result

Column 9 and 10 – Average number of student as per school in Govt. & Pvt. School.

Table: 1

ABSTRACT OF THE HSLC EXAMINATION, NBSE, KOHIMA, NAGALLAND

Year	Nos. Of School		Nos. Of Students	Govt . School	Privat e School	Repe- Aters	NBSE Result	Average Nos. of student Per school	
	Govt .	Pvt.						Govt.	Pvt.
Col. 1	Col. 2	Col. 3	Col.4	Col.5	Col.6	Col.7	Col.8	Col.9(4/ 2)	Col.10(6/ 3)
2019	243	422	Enrolled	5175	16492		22207	22	39
			Appeared	4748	15190	23189	23189	20	36
			Passed	2057	12875	15835	15835	9	31
			Pass %	43.32 %	84.76 %	68.29 %	68.29 %		
2020	252	427	Enrolled	5144	15861		21005	21	38
			Appeared	4515	14901	2976	22392	18	35
			Passed	2140	12857	683	15680	9	31
			Pass %	47.40 %	86.28 %	22.95 %	70.03 %		
2021	262	423	Enrolled	5111	15682		20,793	20	37
			Appeared	4902	15465	3241	23,608	19	37
			Passed	2199	13235	954	16,388	9	31
			Pass %	44.86 %	85.58 %	29.44 %	69.42 %		
2022	267	426	Enrolled	8527	18,999		27,526	32	45
			Appeared	7889	18,277	12,772	28,938	30	43
			Passed	2889	15,002	830	18,721	11	35
			Pass %	36.62 %	82.08 %	29.94 %	64.69 %		
2023	257	427	Enrolled	5419	15414		20833	21	36
			Appeared	5019	14939	4403	24361	20	35

			d						
			Passed	2466	13617	1047	17130	10	32
			<i>Pass %</i>	49.13 %	91.15 %	23.78 %	70.32 %		

Source :NBSE Result Gazette Of the High School Leaving Certificate Examination, NBSE, Kohima, Nagaland

GOVERNMENT SCHOOLS

From Table-1 it is clear that the number of both type of schools increased during the study period. Number of Government school have increased from 243nos. of 2019 to 257nos of year 2023 . In same way, private schools also increased from 422nos. of years 2019 to 427nos. in year 2023. Overall pass percentage of government schools in the study period was 43.32%, 47.40%, %, 44.86% ,36.62%, and 49.13% in the year 2019, 2020, 2021, 2022, 2023 respectively. But average number of student passed per government school was 9nos. in 2019, 2020, 2021. But it was 11nos. in year 2022 and 10nos. in 2023.

PRIVATE SCHOOLS

Overall Enrolment and performance of private schools are found satisfactory and better than government schools during the study period. Table -1 clearly reveals that pass percentage of private schools was 84.76%, 86.28%, 85.58%, 82.08% and 91.15% in the years 2019, 2020, 2021, 2022 and 2013 respectively. But average number of student passed per private school in HSLC examination during the study period were 31nos. in 2019, 2020 & 2021. Again , it is increased upto 35nos. in 2022 and 32nos. in 2023 .

Table: 2

DISTRICT WISE NUMBER SCHOOLS AS PER HSLC EXAMINATION OF NBSE: NUMBER OF SCHOOL DISTRICT WISE IN NAGALAND

	Districts	2019		2020		2021		2022		2023	
		Govt	Private	Govt	Private	Govt	Private	Govt	Private	Govt	Private
C-1	C-1	C-2	C-3	C-4	C-5	C-6	C-7	C-8	C-9	C-10	C-11
1	Kohima	28	72	30	72	31	70	31	70	24	65
2	Mokokchung	40	31	39	31	39	29	41	28	40	29
3	Tuensang	22	23	24	24	23	21	22	21	19	18
4	Mon	19	32	21	35	21	39	22	39	21	39
5	Phek	35	23	35	22	36	22	36	22	37	22
6	Wokha	17	21	17	21	17	21	21	24	17	24
7	Zunheboto	21	35	20	33	21	31	22	31	20	31
8	Dimapur	26	146	29	149	30	148	30	149	9	80

9	Kiphire	11	13	12	13	14	13	13	13	11	13
10	Longleng	11	8	11	9	12	8	9	8	10	8
11	Peren	13	18	14	18	15	18	16	18	15	19
12	Noklak (2022)							3	3	4	3
13	Chumukdima(2023)									15	60
14	Niuland (2023)									6	8
15	Tseminyu (2023)									7	5
16	Shamator (2023)									3	3
	Total	243	42 2	252	42 7	262	423	267	426	257	427

Source :NBSE Result Gazette Of the High School Leaving Certificate Examination, NBSE, Kohima, Nagaland

Table 2, clearly shows existing number of schools under Government and Private set up. Mokokchung having highest number of Government School During the study period. In this context, Phek district recorded 2nd highest and kohima district is 3rd highest and Dimapur is the 4th highest. Number of Private school is highest in Dimapur district during the study period.

Noklak , Chumukdima, Niuland , Tseminyu and , Shamator are newly created district . Data/records available for Noklak district only two years i.e. year 2022 and year 2023. Data/records available for districts Chumukdima, Niuland, Tseminyu and Shamator are only for year 2023.

Table-3: District wise performance of Government and Private schools of last five years are presented. Both, Government and Private Schools includes numbers of schools (Column 3 & 9), student enrolled (Column -4 &10), numbers of student appeared in HSLC Examination (Column -5 & 11), Numbers of student passed(Column -6 & 13), pass percentage in HSLC Examination (Column -7 & 13) and Number of student 80% & above 80%(Column- 8 & 14) during the study period. Again, to accommodate all information of districts in Nagaland are divided into two i.e. Table:3 (Part A) and Table:3 (Part B). First 7nos. of Districts accommodated in Table: 3 (Part A) are Kohima, Mokokchung, Tuensang, Mon , Phek, Wokha and Zunheboto. Rest 9nos. of district : Dimapur, Kiphire, Longleng, Peren, Noklak, chumukdima, Neiuland, Tseminyu, and Shamator are included in Table:3 (Part B).

Table:3 (Part A)
DISTRICT-WISE ANALYTICAL PRESENTATION OF SCHOOLS FOR HSLC
EXAMINATION OF NBSE

District	Year	Government School						Private School					
		No s	Enroll ed	App eare d	Pas sed	Pas s %	80 %+	N o s	Enro lled	App eare d	Pass ed	Pass %	80% +
Col.1	Col.2	Col.3	Col.4	Col.5	Col.6	Col.7	8	Col.9	Col.10	Col.11	Col.12	Col.13	14
Kohima	2019	28	542	482	331	61%	3	72	3226	3071	2833	88%	386
	2020	30	587	543	377	64%	0	72	2980	2894	2677	89%	282
	2021	31	595	582	328	55%	5	70	2951	2933	2647	90%	455
	2022	31	1006	950	578	57%	5	70	3604	3526	3163	88%	456
	2023	24	492	483	360	73%	8	65	2589	2556	2432	94%	654
Mokokchung	2019	40	646	524	324	50%	4	31	869	793	726	84%	87
	2020	39	658	585	378	57%	3	31	884	838	781	88%	72
	2021	39	585	569	372	64%	8	29	861	854	782	91%	124
	2022	41	889	837	476	54%	6	28	1007	982	821	82%	100
	2023	40	562	531	396	70%	17	29	816	795	752	92%	205
Tuen Sang	2019	19	710	587	136	19%	0	32	1995	1057	863	72%	43
	2020	21	622	559	109	18%	0	35	1229	1135	924	75%	36
	2021	23	376	350	124	33%	0	21	836	827	625	75%	72
	2022	22	634	588	139	22%	0	21	1294	1190	871	67%	45
	2023	19	339	318	119	35%	1	18	721	672	566	79%	95
Mon	2019	19	710	587	136	19%	0	32	1195	1057	863	72%	43
	2020	21	622	559	109	18%	0	35	1229	1135	924	75%	36
	2021	21	658	618	198	30%	1	39	1228	1205	1045	85%	123
	2022	22	1122	1072	204	18%	0	39	1426	1365	1118	78%	81
	2023	21	751	711	22	30	1	3	1423	1361	1276	90%	230

					7	%		9					
Phek	2019	35	699	598	37 2	53 %	5	2 3	852	764	701	82%	46
	2020	35	600	538	32 9	55 %	3	2 2	777	757	678	87%	30
	2021	36	574	560	34 3	60 %	4	2 2	851	840	745	88%	43
	2022	36	961	897	41 8	43 %	1	2 2	904	890	733	81%	51
	2023	37	566	529	35 6	63 %	12	2 2	747	712	667	89%	108
Wokha	2019	17	321	231	10 8	84 %	0	2 1	758	702	591	78%	40
	2020	17	310	257	78	25 %	0	2 1	725	668	591	82%	49
	2021	17	295	285	92	31 %	0	2 1	687	683	601	87%	95
	2022	21	479	435	94	20 %	0	2 4	834	817	643	77%	71
	2023	17	226	202	78	35 %	4	2 4	669	657	608	91%	125
Zonob oto	2019	21	525	457	12 1	23 %	0	3 5	986	849	649	66%	14
	2020	20	377	322	11 0	29 %	0	3 3	957	866	711	74%	12
	2021	21	414	391	13 2	32 %	0	3 1	923	885	754	82%	42
	2022	22	513	455	13 6	27 %	0	3 1	950	891	794	84%	41
	2023	20	396	348	15 3	39 %	1	3 1	882	348	784	89%	72

Source : Result Gazette Of the High School Leaving Certificate Examination, NBSE, Kohima, Nagaland

Table:3 (Part B)
DISTRICT-WISE ANALYTICAL PRESENTATION OF SCHOOLS FOR HSLC
EXAMINATION OF NBSE

District	Year	Government School						Private School					
		No s	Enroll ed	App eare d	Pass ed	Pas s %	8 0 % +	No s	Enro lled	App eare d	Pass ed	Pas s %	80% +
Col.1	Col.2	Col.3	Col.4	Col.5	Col.6	Col.7	8	Col.9	Col.10	Col.11	Col.12	Col.13	Col.14
Dimapur	2019	26	970	784	334	34 %	2	14 6	6322	5871	4883	77 %	424
	2020	29	859	742	417	49	1	14	6052	5699	4829	80	403

						%		9				%	
	2021	30	813	785	315	39%	0	148	5916	5830	4852	82%	674
	2022	22	1661	1529	528	32%	2	149	7161	6883	5507	77%	621
	2023	9	488	428	222	45%	8	80	3600	3477	3026	84%	643
Kiphri	2019	11	170	123	17	10%	0	13	483	431	344	71%	5
	2020	12	144	108	23	16%	0	13	512	462	412	80%	14
	2021	14	202	196	20	10%	0	13	540	536	416	77%	26
	2022	13	336	301	24	7%	0	13	592	540	467	79%	14
	2023	11	243	226	29	12%	0	13	574	551	452	79%	47
Longle	2019	11	202	170	21	10%	0	8	267	234	172	64%	1
	2020	11	160	153	16	10%	0	9	222	198	137	62%	6
	2021	12	161	147	38	24%	0	8	236	235	202	68%	8
	2022	9	199	193	29	15%	0	8	267	265	212	79%	12
	2023	10	150	140	42	28%	0	8	260	256	239	92%	31
Peren	2019	13	348	287	181	52%	3	18	572	528	444	78%	23
	2020	14	337	279	191	57%	4	18	519	499	412	79%	20
	2021	15	346	352	214	62%	2	18	511	495	426	83%	47
	2022	16	475	419	245	52%	6	18	711	686	522	73%	35
	2023	15	352	311	167	47%	4	19	515	503	467	91%	55
NokLock	2021	3	92	87	23	25%	0	3	142	142	135	95%	3
	2022	4	233	213	18	8%	0	3	249	242	151	61%	0
	2023	3	160	141	35	22%	1	3	147	146	143	97%	18
Neiuland	2023	6	117	108	38	32%	0	8	155	146	136	88%	10
Tsem	2023	7	43	42	18	42%	0	5	133	130	121	91%	24
Shamator	2023	3	65	59	4	6%	0	3	166	152	117	70%	5
Chumu	2023	15	466	432	222	48%	4	60	2017	1977	1831	91%	333

kdim						%					%	
Meluri												

Source : Result Gazette Of the High School Leaving Certificate Examination, NBSE, Kohima, Nagaland

Table:3 (Part A) and Table 3 (Part B) reveals that performance of Private schools were better than Government school during the study period. Student scored 80% & above 80% district wise, here only private schools' performance are best and number of students were always remain in three digit during the study period. Whereas Government schools performance is unsatisfactory. District –wise Student scored 80% & above 80% in Government schools, in maximum years, is zero and some district it was in single digit. Only in Molokchung district in 2023 , 17 nos. student scored 80% and above 80%. Again Phek district also revealed 12nos student have 80% and above % in 2023.

Again, overall enrollment and pass percentage of private schools were good and satisfactory during the study period.

Government schools with zero performance in NBSE (HSLC— 2019 to 2023) examination: in the Table-4 given below: district-wise number of **non-performing Government schools** are included .

Table: 4
DISTRICT WISE NUMBER GOVERNMENT SCHOOL WITH ZERO RESULT AND RESULT IN SINGLE DIGIT

	Districts	2019		2020		2021		2022		2023	
		Zero /enrolled	Single digit /enrolled	Zero /enrolled	Single digit /enrolled	Zero /enrolled	Single digit /enrolled	Zero /enrolled	Single digit /enrolled	Zero /enrolled	Single digit /enrolled
C-1	C-1	C-2	C-3	C-4	C-5	C-6	C-7	C-8	C-9	C-10	C-11
1	Kohima	0/22	6/28	0/30	19/30	0/31	21/30	1/31	12/31	0/24	13/24
2	Mokokchung	1/40	30/40	1/39	25/39	0/39	26/41	0/41	26/41	2/40	24/40
3	Tuensang	7/12	9/22	7/24	12/24	4/23	16/23	5/22	12/22	4/19	9/19
4	Mon	1/19	14/19	5/21	12/21	1/21	16/23	3/22	14/22	0/21	14/21
5	Phek	1/35	20/3	1/3	21/3	0/36	20/3	2/36	20/3	3/37	21/

			5	5	5		6		6		37
6	Wokha	1/17	14/17	3/17	12/17	1/17	12/17	4/21	14/21	3/17	14/17
7	Zunheboto	2/21	14/21	2/20	14/20	2/21	14/21	4/22	14/22	2/20	13/20
8	Dimapur	0/26	15/26	4/29	9/29	1/30	19/30	1/30	13/30	0/9	1/9
9	Kiphire	6/11	05/11	5/12	7/12	8/14	6/14	6/13	6/13	3/11	7/11
10	Longleng	3/11	08/11	4/11	7/11	4/12	7/12	2/9	6/9	2/10	7/10
11	Peren	0/13	07/13	0/14	9/14	0/15	9/15	1/16	8/16	1/15	9/15
12	Noklak (2022)							2/4	1/4	1/3	1/3
13	Chumukdima(2023)									0/15	6/15
14	Niuland (2023)									2/6	2/6
15	Tseminyu (2023)									2/7	5/7
16	Shamator (2023)									0/3	3/3
	1										

Source: NBSE Result Gazette

Note: NBSE result .i.e zero result/out of enrolment is highlighted with bold and italic.

As per Table: 4, Columns 2,4,6,8 and 10 shows numbers of school perormed Zero result (i.e. all the appeared student failed) district wise during the study period. Every district of the state is spotted zero result in the table. Situation is worst for districts like Tuensang, Kiphire, Longleng and Zunheboto.

Again column nos. 3, 5, 7, 9 and 11 of Table:4 are revealed numbers of school highlighted NBSE Result in Single Digit. Almost all districts are spotted in the Table : 4. in this category and their numbers are big and objectionable.

FINDINGS

- Number of schools in the state, both Government and Private, are sufficient. At present, 257 Government schools and 427 Private schools are in operation as per

2023 NBSE Result Gazette. It was found that the maximum strength or enrollment of students in class X was 20,833nos. in the year 2023 as compared to 27,526 nos. in 2022.

- ii. Overall yearly average result of Govt school and private school during the study period of NBSE Result Gazette as under : Average Nos. of Passed Student / Average Nos. of Enrollment :

Year	2019	2020	2021	2022	2023
Govt. School :	9/22	9/21	9/20	11/32	10/21
Private School :	21/39	31/38	31/37	35/45	32/36

- iii. Performance of Government schools was worst in the state especially in remote district. It was found that result of government schools were very bad with zero result and huge numbers of school performed result in single digit.
- iv. Performance of Private schools is found satisfactory after facing insufficient number of workforce and financial constraints.
- v. Student enrollment in Tuensang, Kiphire , Phek Longleng and remote area of some districts was very less in Government schools.
- vi. Study reveals that Government schools are not performing in right direction which is not good for students in the state for overall social development.
- vii. Poor foundation/base at secondary level of schooling was observed and this is going to be big threat to higher education in the state. Again, it is big challenge for grooming productive human resource in the state .
- viii. Performance of Government Secondary School is totally unsatisfactory.
- ix. Rural student use to study in Government Schools due to financial constraint and they not able get proper education. At present for employment every candidate have to qualify various competitive examination in state or national level. Certainly they failed to qualify all such type of examination and they remain jobless. It affects their social and financial status and finally affect their living standard.

SUGGESTIONS

- i. Need to improve the standards of government schools by strict supervision and administration. As Government Schools are not only a place to solve employment problem but also place for grooming future human resource. Govt. Schools have

to give good result like private schools. For this, State government should look into the matter and the concerned department should work for the betterment of government schools.

- ii. Since private schools are backbone in Nagaland, State Government should encourage private schools by providing needful support i.e. financial support and work force.
- iii. State government should focus on enrollment and to improve pass percentage of government schools in remote district for balance regional development.
- iv. Only MSc. Maths candidate should be appointed as maths teacher who can teach maths both in secondary and higher secondary classes.
- v. All schools must take proper care of students and students' performance right from class eight.
- vi. Bio-matrix machine should be introduced in Government schools so that teacher's attendance can be strictly monitored by concerned department.
- vii. Recruitment of workforce should be made scientific. Future of student and school requirement must be considered at the time of recruitment .
- viii. Government should try to conduct proper research with the help of their agency to explore the reasons behind poor performance of government schools.
- ix. If possible government should open one or two residential schools in remote district instead of many government schools. Certainly it will be a big help to rural students and rural population. It will not only minimise the financial burden of Government on education but would also improve the quality of education in the state.
- x. Any how, Government should focus to improve schools and workforce in the state of Nagaland for good education to student for making future productive human resource.

CONCLUSION

There is an urgent need to improve the secondary and higher secondary education in the state. Based on HSLC examination conducted by NBSE, it is observed that performance of government schools is worst as compared to Private schools. This is a serious issue and it is directly concerned with the future of students of the Nagaland. State Government and concerned education department have to ponder upon these issue.

Necessary steps must be taken to improve government schools for better future of Nagaland.

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FROM COMPLEXITY TO SIMPLICITY: GST'S JOURNEY IN INDIA

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ABSTRACT

Before July 1, 2017, India's indirect tax system was fragmented, with multiple central and state taxes creating inefficiencies and a cascading effect on prices. To overcome these flaws, the Goods and Services Tax (GST) was introduced as a unified national tax under the principle of "One Nation, One Tax." The idea was first proposed in 2000 and gradually gained momentum through key milestones, including the Kelkar Committee report (2003), discussion papers, and constitutional amendments. Finally, on July 1, 2017, GST was officially launched, marking the most significant tax reform in India's history. The GST Council, chaired by the Finance Minister, governs GST policies and rates under a dual structure of CGST, SGST, and IGST. Initially, GST operated under five main slabs—0%, 5%, 12%, 18%, and 28%, with an additional cess on luxury and demerit goods. However, this complex slab system was rationalized in September 2025 with the introduction of GST 2.0, reducing the slabs to four—0%, 5%, 18%, and 40%. The reform aimed at simplifying compliance, lowering the tax burden on essentials, and placing sin and luxury goods in a higher category.

Keywords: GST Reform, Indirect Taxation, One Nation One Tax, GST Council, GST 2.0.

INTRODUCTION

Before July 1, 2017, India had a complex and fragmented indirect tax structure. This meant that the national and state governments imposed separate taxes at various stages of production and sales. This previous system had various flaws, most notably the cascading effect of taxes, in which one tax was charged on top of another, raising the overall cost for customers.

Goods & Service Tax (GST) was created to address these concerns by establishing a single, unified tax for the whole country under the premise of "One Nation, One Tax." It

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replaced several of the previous indirect taxes, including as Central Excise Duty, Service Tax, and State-level VAT, with a single, comprehensive tax.²

STATEMENT OF THE PROBLEM

India's indirect tax system before 2017 was highly fragmented, resulting in inefficiencies and a cascading effect of taxes. Although the introduction of GST in 2017 simplified the taxation process by unifying multiple taxes, the presence of several slabs (0%, 5%, 12%, 18%, 28% plus cess) created compliance challenges and confusion for businesses and consumers alike. With the introduction of GST 2.0 in 2025, which reduced the number of slabs, there remains uncertainty about whether this reform has genuinely simplified the system, eased compliance burdens, and promoted social equity. Therefore, the central problem addressed in this study is the need to evaluate whether the transition from the old GST structure to GST 2.0 has successfully overcome the limitations of the earlier system and enhanced India's tax framework.

LITERATURE REVIEW

1. **Deb, S. (2018)**, *Tax Reform & GST: A Systematic Literature Review*, examines the evolution of tax reforms in India, with a focus on the Goods and Services Tax (GST). It discusses the objectives of GST, including raising capital, encouraging entrepreneurship, and reducing personal income tax rates. The review also highlights the challenges faced during the implementation of GST and its impact on various sectors of the economy.
2. **Kumar, S., & Sharma, R. (2025)**, *Sectoral Impact of GST Implementation in India*, provides an overview of the sectoral impacts of GST implementation in India. It analyzes studies conducted between 2018 and 2020, highlighting the positive effects of GST on GDP, employment, and sector-specific growth. The review also discusses the challenges faced by different sectors in adapting to the new tax regime.

²<https://www.adityabirlacapital.com/abc-of-money/gst-vs-previous-tax-policy#:~:text=However%2C%20there%20are%20some%20exceptions,the%20entire%20system%20quite%20complex.>

3. **Ahmed, M., & Poddar, S. (2009)**, *Comprehensive Literature Review on Goods and Services Tax*, examines the Goods and Services Tax (GST) in India, focusing on its features, benefits, and challenges. The authors discuss the potential of GST to simplify the tax system, increase productivity, and enhance transparency. The review also addresses the concerns related to GST implementation and its impact on various stakeholders.
4. **Garg, S., & Bhatia, P. (2025)**, *Impact of the New GST 2.0 on Purchasing Power in Different Classes of the Indian Economy*, analyses the impact of the new GST 2.0 on the purchasing power of different classes in the Indian economy. It discusses how the revised tax structure affects the middle class, affluent class, and low-income groups. The review highlights the benefits and challenges faced by each group under the new GST regime.
5. **Deshmukh, A. K. (2022)**, *Goods and Services Tax (GST) Implementation in India*, presents a general macroeconomic analysis of the extent to which the adoption of GST has improved existing tax administration in India. It evaluates the efficiency gains, challenges in implementation, and the overall impact of GST on the Indian economy.
6. **Singh, V. (2020)**, *GST and Its Impact on Small and Medium Enterprises (SMEs) in India* this study explores how GST influenced the growth and operations of SMEs. It reviews literature that highlights reduced tax compliance complexities, improved interstate trade, and the challenges SMEs face in transitioning to digital tax filing. The review concludes that while GST has streamlined taxation, small businesses still struggle with compliance costs and working capital issues.
7. **Patel, R., & Mehta, J. (2021)**, *GST and Consumer Behavior: A Literature Review*. This review focuses on how GST affected consumer prices and purchasing patterns. It analyzes multiple studies showing that essential goods became more affordable, while luxury and sin goods witnessed higher tax rates, influencing consumption trends. The authors emphasize the dual role of GST in balancing consumer welfare with government revenue generation.
8. **Choudhury, A. (2019)**, *The Role of GST in Promoting "One Nation, One Market"* The author reviews research on GST's role in integrating the Indian economy into a single national market. The literature suggests that GST reduced the cascading effect of taxes, lowered logistics costs, and improved supply chain

efficiency. However, the review also points out transitional issues such as IT glitches and compliance burdens.

9. **Reddy, K. & Iyer, S. (2023)**, *GST Reforms and Fiscal Federalism in India* This review evaluates the impact of GST on India's federal structure and the financial autonomy of states. The literature reflects debates over revenue sharing, compensation to states, and the role of the GST Council. The authors conclude that while GST strengthened cooperative federalism, revenue dependence on the centre increased.
10. **Rao, M. G. (2019)**, *GST and fiscal federalism in India* provides an in-depth analysis of GST within the broader context of India's fiscal federalism. The study emphasizes that while GST was designed to harmonize indirect taxation and create a common national market, it significantly altered the revenue-sharing dynamics between the Centre and States. Rao argues that the reform, though beneficial in reducing cascading taxes and simplifying compliance, increased fiscal dependence of states on the central government due to the pooling of indirect tax revenues. The article highlights the role of the GST Council in balancing competing interests and ensuring cooperative federalism, but also points to the challenges of sustaining states' financial autonomy in the long run. The review concludes that GST represents both an economic modernization tool and a test of India's federal governance structure.

RESEARCH GAP

Several studies have examined the initial implementation of GST in India since 2017, with particular emphasis on its impact on small and medium enterprises (SMEs), different economic sectors, consumer behavior, and the federal structure of governance. However, there is limited research that provides a comparative assessment of the earlier GST framework and the newly introduced GST 2.0 in 2025. The key research gap lies in analysing how the rationalization of tax slabs and the reforms under GST 2.0 have influenced compliance requirements, affordability of goods and services, and overall tax equity when compared to the previous system.

OBJECTIVES OF THE STUDY

- To highlight the evolution of Goods and Service Tax in India.

- To compare the GST framework- Old & New.
- To analyse the transition from the old GST (2017) with multiple tax slabs to GST 2.0 (2025) with simplified slabs.

SIGNIFICANCE OF THE STUDY

The significance of this study lies in its contribution to both academic and policy debates by documenting the evolution of India's tax system, tracing the shift from the fragmented pre-GST structure to the implementation of GST in 2017 and the subsequent reform of GST 2.0 in 2025. It offers valuable insights for businesses and policymakers by highlighting the practical implications of slab simplification on compliance, operational costs, and consumer welfare. Furthermore, the study underscores GST's role in promoting cooperative federalism, driving economic growth, and supporting social welfare through a more progressive taxation system. By examining the effects of simplification and rationalization, it also provides a foundation for future tax reforms, enabling a better understanding of how such changes impact different stakeholders across the economy.

EVOLUTION OF GOODS & SERVICE TAX IN INDIA³

The idea of a national GST was first proposed in 2000, during the tenure of Prime Minister Atal Bihari Vajpayee. A committee headed by then-West Bengal finance minister Asim Dasgupta was formed to develop a GST model compatible with India's federal structure. The main objective was to replace the current convoluted and fragmented indirect tax system with one that was more unified, simple, and efficient. In an attempt to simplify the tax code and reduce the cascading effect of taxes, the Kelkar Task Force on Indirect Taxes, led by Dr. Vijay Kelkar, formally recommended a full GST in 2003. This report laid the groundwork for the current GST.

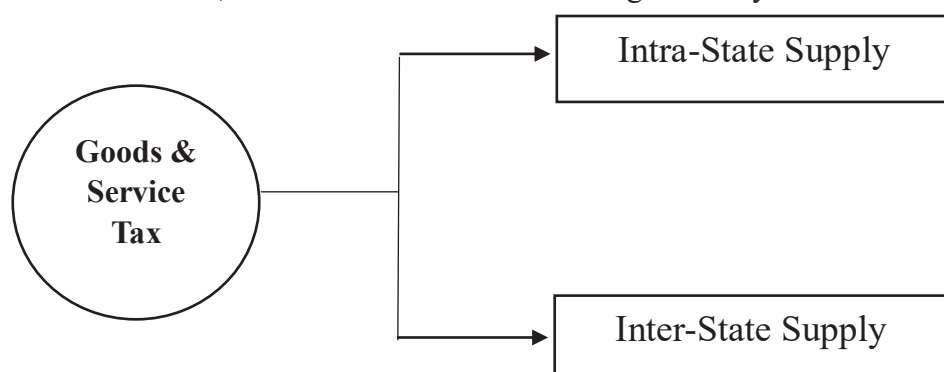
- 2006: The then Finance Minister, P. Chidambaram, in his budget speech, set a target date of April 1, 2010, for the implementation of GST. This was the first time a timeline was officially announced.
- 2009: The Empowered Committee of State Finance Ministers released its First Discussion Paper on GST, which outlined a dual GST model for India, with both the central and state governments levying their own taxes. This was a crucial step in building consensus among the states.

³<https://www.gstcouncil.gov.in/gst-council-0>

- 2011: The Constitution (115th Amendment) Bill was introduced in Parliament to enable the implementation of GST. However, due to a lack of political consensus, the bill lapsed.
- 2014: After a change in government, the new Finance Minister, Arun Jaitley, reintroduced the Constitution (122nd Amendment) Bill in the Lok Sabha. This bill was a refined version that took into account the concerns of states regarding revenue loss and fiscal autonomy.
- 2016: The Constitution Amendment Bill was passed by the Rajya Sabha on August 3, 2016, and by the Lok Sabha on August 8, 2016. After being ratified by more than 15 states, President Pranab Mukherjee gave his assent to the bill on September 8, 2016, enacting it as the 101st Constitution Amendment Act, 2016.
- 2017: The Central GST Act, Integrated GST (IGST) Act, Union Territory GST (UTGST) Act, and the respective State GST (SGST) Acts were all passed on **July 1, 2017** at a midnight session of Parliament, GST was officially launched in India, marking the biggest tax reform in the history of India.

GST COUNCIL

The **GST Council**, chaired by the Finance Minister of India, decides GST rates and policies. GST is dual in nature. In India, GST is classified into two categories they are:



1. Intra-State Supply: When the supplier and buyer are in the same state or union territory.

Taxes Levied: CGST (Central GST): Goes to the Central Government & SGST (State GST): Goes to the State Government.

2. Inter-State Supply: When the supplier and buyer are in different states or union territories.

Tax Levied: IGST (Integrated GST): Collected by the Central Government. Later, the central government shares it with the destination state (where goods/services are consumed).

TABLE: - 1. TAX SLABS IN OLD GST

GST Rate	Category	Examples of Goods & Services
0% (Nil)	Essential & Exempted Items	Fresh fruits, fresh milk, bread, salt, unbranded cereals, education & healthcare services
5%	Essential Goods & Services	Packaged food items, tea, coffee (not instant), edible oil, sugar, life-saving drugs, cab/taxi services, economy class air travel
12%	Standard Items (Lower-Mid Range)	Butter, ghee, cheese, fruit juices, mobile phones (earlier), processed food, business class air travel
18%	Standard Items (Majority of Goods & Services)	Soap, toothpaste, hair oil, financial services, telecom, cement, industrial intermediaries, IT services, restaurants (AC)
28%	Luxury & Sin Goods	Cars, high-end motorcycles, aerated drinks, tobacco products, pan masala, five-star hotels, cinema tickets (above certain value)
28% + Cess	Demerit Goods	Cigarettes, luxury cars, aerated water, tobacco, coal (with clean energy cess)

Source: GST official Websites

NEW GST SYSTEM IN INDIA

In September 2025, the GST Council approved a major reform known as GST 2.0 to simplify the slab system, reduce tax burden on essential goods, and rationalize rates. These changes came into effect from 22nd September 2025.

TABLE: - 2. NEW G ST

Slabs	Rate	Applies To / Examples
Nil / 0%	0%	Essential daily needs – e.g. fresh fruits/vegetables, milk, bread. Also, dairy products, life-saving drugs/medicines, education essentials get reduced or exempted.
Merit / Priority Slab	5%	Many commonly used goods moved here: packaged foods, toiletries (soaps, shampoo), small household items, medicines, agriculture goods, etc.
Standard Slab	18%	Most goods & services that are not essentials or sin/luxury. Electronics, appliances, small cars (petrol <1200cc, diesel <1500cc), motorcycles ≤350cc etc.
Special / Demerit / Luxury / Sin Goods Slab	40%	Goods considered luxury or harmful: tobacco, pan masala, certain aerated/sweetened beverages, large cars above specified engine capacity, high-end motorbikes, etc.

Source: GST official Websites

COMPARATIVE STUDY: OLD & NEW GST

Under the old GST system, India had six tax slabs—0%, 5%, 12%, 18%, 28%, and 28% plus cess—covering essentials, standard goods, and luxury or demerit items. Essentials like fresh fruits, milk, bread, and education or healthcare services were mostly exempt or taxed at 0%, while commonly used goods such as packaged foods, edible oils, sugar, life-saving drugs, and economy-class travel were taxed at 5%. Mid-range items, including processed foods, personal care products, electronics, and AC restaurants, fell under 12% or

18%, and luxury or harmful goods like cars, high-end motorcycles, aerated drinks, and tobacco attracted 28% or 28% plus cess. This structure, though comprehensive, was complex and often confusing for businesses.

In contrast GST 2.0, introduced in September 2025, simplified the system to four slabs: 0%, 5%, 18%, and 40%. Essentials continue at 0%, the 5% slab now covers more everyday items like packaged foods, toiletries, medicines, and agricultural products, and most other goods and services fall under 18%, consolidating the earlier 12% and 18% rates. Luxury and demerit goods are now taxed at 40%, including tobacco, pan masala, large cars, and high-end motorcycles, replacing the previous 28% plus cess system. This reform reduces complexity, eases compliance, and lowers the tax burden on essential goods while discouraging consumption of harmful or luxury items.

Overall, GST 2.0 emphasizes rationalization, simplification, and social equity. By reducing the number of slabs and consolidating rates, it has made compliance easier for businesses, reduced confusion for consumers, and ensured that essential goods are more affordable. At the same time, higher taxation of luxury and demerit goods aligns with public health and social welfare objectives by discouraging consumption of harmful items. The reform also reflects a shift toward a more progressive tax structure, where necessities are protected, mid-range goods are fairly taxed, and luxury or harmful items carry a heavier financial burden. In essence, the transition from the old GST system to GST 2.0 marks a significant step in India's taxation policy, streamlining administration, promoting transparency, and balancing economic growth with social responsibility.

TABLE: - 3. COMPARISION OF GST- OLD & NEW

Slabs	Old GST Rate	Examples & Prices	New GST Rate	Examples & Prices
Essential & Exempted	0%	Fresh fruits (₹100/kg), milk (₹50/litre), bread (₹30/loaf), salt, unbranded cereals, education & healthcare.	0%	Fresh fruits/vegetables (₹100/kg), milk (₹50/litre), bread (₹30/loaf), dairy products, life-saving drugs, education essentials.
Essential Goods & Services	5%	Packaged foods (Maggi ₹15/pack), sugar (₹50/kg), life-saving drugs (₹10/tablet).	5%	Packaged foods (Maggi ₹15/pack), small household items, medicines (₹10/tablet), agricultural goods (pulses ₹100/kg).
Standard Items (Lower-Mid Range)	12%	Butter (₹250/kg), ghee, cheese, fruit juices, mobile phones (₹10,000 earlier), processed food, business-class travel.	18%	Electronics (smartphone ₹12,000), home appliances (fan ₹1,500, fridge ₹25,000), small cars (petrol <1200cc, diesel <1500cc, e.g., Maruti Alto ₹4.5 lakh).
Standard Items (Majority)	18%	Soap (₹40/bar), financial services, telecom, cement, IT services, AC restaurants (₹500/meal)	18%	Same as above (consolidated 12% + 18%)
Luxury & Sin Goods	28%	Cars (Maruti Swift ₹6 lakh), high-end motorcycles (Royal Enfield ₹2.5 lakh), aerated drinks (Coke ₹40/500ml), tobacco products (cigarettes ₹300/pack), pan masala, five-star hotels	40%	Tobacco products (cigarettes ₹350/pack), pan masala (₹120/100g), large cars above specified engine capacity (Toyota Innova ₹20 lakh), high-end motorcycles (KTM Duke ₹4 lakh), certain aerated drinks (₹40/500ml)
Demerit Goods	28% + Cess	Cigarettes, luxury cars, aerated water, tobacco, coal	40%	Same as above (consolidated 28% + cess)

Source: GST official Websites

CONCLUSION

The evolution of GST in India, from its fragmented pre-2017 indirect tax system to the implementation of GST 2.0 in 2025, reflects a deliberate effort to simplify taxation, promote efficiency, and ensure social equity. The old GST system, with six tax slabs, addressed the cascading effect of multiple taxes but remained complex and difficult for businesses to navigate. GST 2.0, by reducing the number of slabs to four and rationalizing rates, has streamlined compliance, lowered the tax burden on essential goods, and clearly distinguished standard, luxury, and demerit items. This reform not only makes taxation more transparent and business-friendly but also aligns with broader economic and social objectives by protecting consumer interests, encouraging responsible consumption, and supporting progressive fiscal policy. Overall, GST 2.0 represents a significant milestone in India's tax policy, balancing economic growth with social welfare while simplifying the nation's indirect tax framework.

ABBREVIATION

GST- GOODS AND SERVICE TAX

CGST- CENTRAL GOODS AND SERVICE TAX

SGST- STATE GOODS AND SERVICE TAX

IGST- INTEGRATED GOODS AND SERVICE TAX

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MAKE IN INDIA: A CRITICAL ECONOMIC ANALYSIS

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Abstract

The “Make in India” initiative, launched in 2014, aimed to transform India into a global manufacturing hub by increasing the manufacturing sector’s share of GDP, creating employment, and attracting foreign direct investment (FDI). After a decade, the outcomes remain mixed: while the initiative has succeeded in drawing record FDI inflows, improving ease of doing business, and boosting electronics and automobile production, its broader goals of job creation and structural transformation remain underachieved. This paper provides a critical economic analysis of Make in India by reviewing existing literature, identifying research gaps, and examining macroeconomic indicators alongside sectoral performance. The findings highlight persistent structural bottlenecks such as logistics inefficiencies, import dependence, and uneven sectoral growth. The study concludes with policy recommendations to strengthen domestic supply chains, enhance technology investments, reform labor markets, diversify manufacturing, and align industrial growth with sustainability.

Keywords: *Make in India, Manufacturing, FDI, Employment, Industrial Policy, Economic Growth*

INTRODUCTION

Industrialization has historically played a pivotal role in shaping the growth trajectories of advanced and emerging economies alike. For a country like India, characterized by a large young population, abundant labor force, and aspirations for global competitiveness, manufacturing is not merely an economic activity but a developmental necessity. Recognizing this, the Government of India launched the Make in India initiative on 25 September 2014 with the stated objective of turning India into a global hub for design and manufacturing.

The program set ambitious targets: increasing the manufacturing sector’s contribution to GDP from around 16% to 25% by 2022, creating 100 million new jobs, and positioning India as a preferred investment destination across 25 identified sectors ranging from automobiles and defense to textiles, chemicals, and renewable energy. The initiative rested on four pillars: new processes (regulatory reforms), new infrastructure, new sectors (FDI liberalization), and a new mindset (government as facilitator rather than regulator).

A decade later, however, India’s manufacturing sector still contributes around 16–17% of GDP, far short of its target. While sectors such as electronics and automobiles have registered notable success, employment creation has not kept pace with population

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growth. Against this backdrop, a critical economic analysis of Make in India is both timely and necessary.

REVIEW OF LITERATURE

The literature on Make in India can broadly be categorized into three streams:

1. Policy and Vision Analyses

Singh and Dutta (2016) conceptualize Make in India as a reorientation of India's economic strategy toward manufacturing-led growth, aligning it with global value chains. Mehta (2017) emphasizes its significance in improving India's image as a business-friendly destination through regulatory simplification and FDI liberalization.

2. Sectoral Performance Studies

Gupta (2019) finds that the mobile phone sector has witnessed unprecedented growth, transforming India from a net importer into the second-largest manufacturer globally by 2020. In contrast, Sharma and Reddy (2020) highlight stagnation in traditional labor-intensive industries like textiles and leather, citing high compliance burdens and lack of competitiveness.

3. Critical Evaluations

Chakraborty (2018) argues that while FDI inflows surged, job creation remained limited due to capital-intensive industrialization. Narayanan (2021) points out structural constraints such as high logistics costs, land acquisition hurdles, and fragmented supply chains, which impede the competitiveness of Indian manufacturing.

The literature collectively suggests that while Make in India has improved India's attractiveness for investors and supported selective industrial expansion, the program has yet to deliver broad-based employment or structural transformation.

RESEARCH GAP

Despite extensive commentary, several gaps remain in the literature:

1. Longitudinal Analyses : Most studies assess short-term outcomes of Make in India, with limited evaluation of its decade-long trajectory.

2. Sectoral Comparisons: Existing studies often focus on electronics or automobiles, but few conduct comparative analyses across diverse sectors.

3. Integration of Macroeconomic Indicators: There is inadequate research linking FDI inflows, manufacturing share in GDP, employment, and trade performance into a holistic evaluation of the initiative.

This paper attempts to fill these gaps by providing a decade-spanning, cross-sectoral, and macroeconomic analysis.

OBJECTIVES OF THE STUDY

The study pursues the following objectives:

1. To evaluate the impact of Make in India on FDI inflows and industrial growth.
2. To analyze the performance of key sectors (electronics, automobiles, defense, textiles) under the initiative.
3. To assess its effectiveness in generating employment and enhancing India's share of manufacturing in GDP.
4. To identify structural challenges constraining the initiative's success.
5. To provide policy recommendations for strengthening India's manufacturing ecosystem.

RESEARCH METHODOLOGY

Research Design

This study adopts a descriptive and analytical research design, synthesizing secondary data with policy analysis.

Data Sources

Government Reports: Economic Surveys, RBI statistics, Ministry of Commerce and Industry data, NITI Aayog publications.

International Sources: World Bank, UNCTAD, and IMF databases.

Academic Literature: Peer-reviewed journals, books, and policy briefs.

Analytical Tools

Trend Analysis: To examine FDI inflows, GDP share, and employment trends.

Comparative Sectoral Analysis: To contrast capital-intensive and labor-intensive industries.

SWOT Framework: To identify strengths, weaknesses, opportunities, and threats of the initiative.

Scope and Limitations

The study covers the period 2014–2024, analyzing macroeconomic and sectoral outcomes. Primary firm-level data are not included, and regional disparities within India are acknowledged but not deeply examined due to data constraints.

ANALYSIS AND DISCUSSION

Achievements and Progress

1. FDI Inflows: The initiative has been notably successful in attracting foreign direct investment. According to the Department for Promotion of Industry and Internal Trade (DPIIT), India recorded its highest-ever FDI inflow of USD 84.83 billion in FY 2021–22.

Key sectors that benefited include:

- Computer software and hardware
- Telecommunications
- Automobiles
- Pharmaceuticals
- Construction and infrastructure

The government liberalized FDI norms across several sectors, enabling automatic routes and reducing restrictions, thus creating a more business-friendly climate.

2. Growth in Specific Sectors:

Mobile Manufacturing: India became the second-largest mobile phone manufacturer in the world by volume, largely driven by companies like Samsung, Xiaomi, and Apple setting up production facilities in India.

Automobiles and Components: India emerged as a global export hub for two-wheelers and small cars.

Defense Manufacturing: Private participation and increased FDI limits led to greater indigenization in defense production.

Renewables and Electronics: Domestic production of solar modules and consumer electronics saw a significant push.

3. Improved Ease of Doing Business: India improved its ranking in the World Bank's Ease of Doing Business Index from 142nd in 2014 to 63rd in 2020. Major reforms include:

- Goods and Services Tax (GST) implementation.
- Insolvency and Bankruptcy Code (IBC) for resolving corporate distress.
- Single-window clearances for industrial approvals.
- Online systems for tax filing, customs clearance, and licenses.

4. Infrastructure Initiatives:

- Industrial Corridors such as the Delhi-Mumbai Industrial Corridor (DMIC) were developed to support large-scale industrial activity.
- Smart Cities Mission and logistics parks under PM Gati Shakti were integrated with Make in India for seamless movement of goods and services.

CHALLENGES AND LIMITATIONS

Despite these achievements, the Make in India initiative has not fully lived up to its ambitious promises. Several economic and structural challenges have limited its success.

1. Employment Generation Falls Short:

Although job creation was one of the core aims, the manufacturing sector's share in employment remained stagnant. According to data from Centre for Monitoring Indian Economy (CMIE):

- Between 2016 and 2021, India witnessed a decline in manufacturing employment, with millions of jobs lost due to automation, demonetization, and the pandemic.
- A disproportionate focus on capital-intensive sectors meant that labor-intensive industries like textiles, leather, and food processing did not grow as expected.

2. Manufacturing's Share in GDP Remains Static:

Contrary to the goal of reaching 25%, manufacturing has hovered around 16–17% of GDP. This stagnation is attributed to:

- Inadequate backward and forward linkages.
- Global economic slowdowns and supply chain disruptions.
- Insufficient domestic value addition, especially in high-tech sectors.

3. Dependence on Imports for Key Inputs:

Despite increasing local assembly, India continues to rely on imports—particularly from China—for critical components:

- Over 60% of electronic components used in Indian-manufactured devices are imported.
- Pharmaceutical APIs, solar panels, and semiconductors largely depend on foreign sources.

4. Land, Labor, and Regulatory Hurdles:

India's land acquisition laws remain a challenge, often stalling infrastructure and industrial projects. Additionally, rigid labor laws in some states discourage the setting up of large manufacturing units.

Although reforms have been initiated, India still ranks low in contract enforcement and dispute resolution, deterring long-term investments.

5. Global Disruptions

Unforeseen events like the COVID-19 pandemic, Russia-Ukraine war, and US-China trade war had a direct impact on supply chains, commodity prices, and foreign investor sentiment.

COMPARATIVE GLOBAL PERSPECTIVE

Countries such as Vietnam, Thailand, and Bangladesh have emerged as strong manufacturing competitors:

- Vietnam signed multiple trade deals, offering tax and tariff advantages.
- Bangladesh's textile sector thrived due to cheap labor and government support.
- Unlike India, these nations have fewer regulatory hurdles and faster implementation.

In contrast, China, the manufacturing giant, continues to dominate global exports due to its economies of scale, infrastructure, and skilled workforce. India's challenge is not just to catch up but to create a unique value proposition.

POLICY REFORMS UNDER MAKE IN INDIA

1. Production Linked Incentive (PLI) Scheme: To boost domestic manufacturing and exports, the government introduced PLI schemes for 14 key sectors including:

- Mobile phones
- Pharmaceuticals
- White goods (ACs, LED)
- Textiles
- Food processing
- Drones and solar PV modules

Early results indicate that companies are responding positively, with investments and job commitments increasing.

2. Atmanirbhar Bharat Abhiyan (Self-Reliant India): Launched during the pandemic, this initiative overlaps with Make in India goals by promoting:

- Local manufacturing
- Import substitution
- Strategic autonomy in critical sectors (e.g., defense, electronics, medical equipment)

It includes credit support to MSMEs, incentives for domestic procurement, and localization mandates.

3. Startup India and Skill India:

Complementary to Make in India, these programs aim to enhance innovation and address the skill gap. Over 90,000 startups have been recognized in India, many focusing on manufacturing, automation, and green technologies.

SUGGESTIONS AND THE WAY FORWARD

To rejuvenate Make in India, a multi-pronged strategy is required:

1. Focus on Labor-Intensive Sectors

- Promote sectors like textiles, garments, toys, and food processing which can absorb a large semi-skilled workforce.
- Simplify compliance for SMEs and promote cluster-based development.

2. Strengthen Infrastructure and Logistics:

- Invest in last-mile connectivity, smart logistics, warehousing, and port modernization.
- Implement uniform standards and digital tracking of goods for faster turnaround.

3. Skill Development and Education:

- Align vocational training with industry needs.
- Strengthen ITIs and polytechnic institutes in partnership with private industry.

4. Promote Innovation and R&D:

- Encourage public-private partnerships in research and development.
- Provide tax incentives for companies investing in emerging technologies like AI, robotics, green hydrogen, and biotechnology.

5. Improve Contract Enforcement and Regulatory Certainty:

- Reduce judicial delays and ensure time-bound dispute resolution.
- Implement regulatory sandboxes and single-window clearances.

Some more recommendations

- Strengthen Domestic Supply Chains by supporting SMEs and local component manufacturing.
- Reform Labor Markets to balance flexibility with worker protection and expand vocational training.
- Diversify Manufacturing Sectors by revitalizing labor-intensive industries like textiles, leather, and food processing.
- Promote Regional Industrialization through incentives for clusters in underdeveloped states and Tier-2 cities.
- Ensure Policy Stability and Transparency by minimizing abrupt regulatory changes and strengthening single-window clearances.
- Encourage Green and Sustainable Manufacturing aligned with India's climate commitments, incentivizing renewable energy and circular economy practices.

CONCLUSION

Make in India was a timely and visionary initiative that sought to transform India's economic structure by creating a robust manufacturing base. While it has made notable progress in improving FDI, infrastructure, and business climate, the core objectives—employment generation, manufacturing GDP share, and deep industrialization—remain only partially achieved.

The path forward demands greater agility in policymaking, integration with global supply chains, and an inclusive growth model that empowers small businesses and workers. If effectively recalibrated and supported by consistent policy execution, Make in India can still serve as a catalyst for India's economic resurgence in the coming decades.

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A STUDY ON STREET VENDORS' BEHAVIOUR TOWARDS FINANCE, WITH SPECIAL REFERENCE TO DIMAPUR

Angshik Sharma Biswas¹

ABSTRACT

The primary purpose of this descriptive study was to explore the financial decision-making behaviors, attitudes, and awareness levels of street vendors in Dimapur, focusing on the psychological factors that influence their financial literacy to better understand their management practices and inform strategies for improving their well-being. The design and methodology involved conducting descriptive research by gathering primary data using a convenience non-probability sampling technique. The findings collectively indicate that the street vendors exhibit high levels of financial literacy, awareness, responsible behavior, and confidence, demonstrating a proactive, informed approach to financial management, independent decision-making, and a positive attitude toward financial services. The study's originality and value lie in providing valuable insights into financial literacy and inclusion among informal sector workers, with significant implications for policymakers, financial institutions, NGOs, academics, and the street vendors themselves.

Keywords: Financial Literacy, Street Vendors, Financial Inclusion, Informal Sector Workers, Financial Decision-Making.

INTRODUCTION

Street vendors are a vital part of the urban informal economy, operating in public spaces and often migrating from rural areas seeking sustainable work. They offer a diverse range of affordable and accessible goods—from food and produce to crafts and household items—to the urban population. Their role is dual: they meet consumer needs and significantly contribute to local economic development by creating self-employment and maintaining city vibrancy. Despite facing challenges like inadequate resources and regulatory constraints, their function in providing essential, affordable goods and services remains indispensable. Financial literacy is a fundamental skill that allows individuals to make

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rational and informed financial decisions. The OECD defines it comprehensively, encompassing awareness, knowledge, skills, attitudes, and behaviors essential for making sound choices and achieving long-term financial well-being. At its core, it extends the basic concept of literacy—being educated in reading and writing—into the financial domain, linking empowerment directly to education. The importance of financial literacy is a universal and urgent priority, according to Mukesh Kumar (2019). It is not just a concern for emerging economies but also for advanced ones, where even highly educated individuals often lack a sufficient understanding of core financial concepts. This deficit significantly compromises their ability to navigate complex financial systems, properly evaluate risk, and make prudent decisions, thereby highlighting the critical need for improved financial education across all populations.

GENESIS OF THE PROBLEM

The genesis of the problem begins with an increase in population leading to a rise in unemployment. This situation compels people to turn to self-employment, primarily as street vendors, who, as part of the unorganised sector, contribute to the national income. Since every business, including that of street vendors, requires finance (considered the "lifeblood of business"), this need naturally directs them toward seeking access to the banking system. However, without proper financial literacy, achieving better financial management and the efficient utilisation of funds (the wealth maximisation question) becomes challenging. Ineffective utilisation results in low revenue, highlighting a critical need for risk and emergency management. Consequently, this chain of events necessitates a study, specifically in Dimapur, to investigate the financial knowledge, investment, and saving attitude of the street vendors.

LITERATURE REVIEW

1. Kumar Mukesh (2019), "Financial Literacy of Himachal Pradesh- A case study in District Kangra found that males and employed individuals (government/private) exhibited higher financial literacy than females and agricultural workers. Surprisingly, the study concluded that income and education had no major impact. The findings emphasize the need for targeted financial literacy programs in rural areas, noting existing initiatives by regulatory bodies like RBI, SEBI, IRDAI, and PFRDA as positive developments.

2. Chen and Volpe (2002) found that among US college students, females exhibited lower financial literacy in key areas like savings, insurance, and investments compared to males, advocating for targeted financial education to close this gap and promote empowerment. Separately,
3. Bhowmik and Saha (2013)'s study on street vendors in India revealed a high reliance on the informal sector, with moneylenders and fellow vendors being the primary source of borrowing (51%), while only 2% borrowed from relatives. This study recommended that commercial banks implement strategies such as collateral-free loans, training, and awareness programs to enhance the financial inclusion of street vendors.
4. Baliyan & Srivastava (2016), "Socio economic condition of street vendors from the gender prospective" found female street vendors face more financial access, childcare, and sanitation challenges than males. Most live below the poverty line with low education. The study recommends empowerment, better education for children, and financial service awareness to break poverty.
5. Adetunji et. al. (2019), "The relative impact of income and financial literacy on financial inclusion in Nigeria", found that young rural women are highly vulnerable to financial exclusion. The study suggests affordable financial services, literacy programs, and support from financial institutions, governments, and donors.
6. Agarwal et. al. (2017), "A study on future plan for increasing financial literacy among people", entails that Teaching financial literacy to youth benefits both individuals and communities by creating opportunities. Effective programs need clear goals, a strong vision, and integration with other education areas to improve living standards.

RESEARCH GAP

Street vendors play a vital role in India's economy but remain unorganized and largely excluded from formal financial systems, relying on informal networks and savings. While financial literacy is essential for informed decision-making and reducing financial exclusion, few research has examined the financial literacy of street vendors in Dimapur. This gap calls for a focused study to assess their financial knowledge, attitudes, and practices, providing insights for policies and programs that can enhance their financial inclusion and well-being.

OBJECTIVES OF THE STUDY

1. To identify how street vendors behave while taking financial decision.
2. To investigate the financial attitude of street vendors.
3. To know the street vendor's awareness level on financial Literacy.
4. To identify the psychological factors that influence the financial literacy of a street vendors.

RESEARCH QUESTIONS

1. How street vendors behave while taking financial decision?
2. What is the attitude of street vendors towards finance?
3. What is the awareness level of street vendors on financial matters?
4. How psychological factors influence financial literacy?

SCOPE OF THE STUDY

The scope of this study is to investigate the financial literacy of street vendors in Dimapur by assessing their current literacy level, identifying gaps in accessing formal financial systems, and exploring the relationship between financial literacy and socio-economic characteristics. The ultimate goal is to inform the development of effective financial education programs and policies that enhance the financial inclusion, economic empowerment, and well-being of street vendors, offering valuable insights and recommendations for policymakers and financial institutions in India.

RESEARCH METHODOLOGY

The research employed a Descriptive research design with a descriptive nature of study, conducted over a six-month period from July 1st to December 20th, 2024. The sampling frame was the street vendors of Dimapur, from whom a sample size of 50 was selected using a convenience non-probability sampling technique. The study relied on primary sources of data using a mixed-method approach (both structured and semi-structured), with questionnaires and schedules serving as the data collection tools. The resulting data was subjected to quantitative data analysis.

FINDINGS OF THE STUDY

Street vendors in Dimapur primarily rely on the Internet (40%) and outdoor media (38%) for information. They show very high levels of financial inclusion: 86% have a PMJDY account, and 100% utilize both debit cards and the PMJJBY/PMSBY social security schemes. The vendors exhibit financially responsible behaviors, with 70% confident in achieving financial goals and 64% making logical decisions. They prioritize financial prudence, shown by 60% emphasizing saving over spending and 66% valuing financial planning. An overwhelming majority (84-90%) make independent financial decisions, uninfluenced by external factors. A significant majority (58-96%) maintain a proactive and informed approach to financial management, actively seeking knowledge and recognizing financial literacy's importance. Access is high, as 76-92% report easy access to financial information and convenient banking services. The respondents demonstrate high awareness (76-100%) of various banking services and financial products. Finally, a strong majority (56-90%) hold a positive attitude toward financial products and services, indicating high financial confidence and trust.

CONCLUSION

The study concludes that street vendors in Dimapur demonstrate a commendable level of financial literacy, awareness, and responsible behavior. The vast majority exhibit a proactive and informed approach to financial management, prioritizing prudence and independent decision-making. This is substantiated by their high awareness and knowledge of various banking services and financial products, enabling them to make informed choices. Furthermore, they display a remarkably positive attitude toward financial services, indicating high financial confidence and trust and a willingness to engage with formal systems. Overall, these vendors have a good understanding of financial concepts and effectively manage their finances, which is expected to positively impact their financial well-being and ability to navigate financial complexities. These findings are crucial for policymakers and financial institutions, suggesting that targeted interventions should build upon the vendors' existing knowledge to further enhance their financial inclusion and economic development.

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A STUDY ON THE IMPACT OF DIGITAL BANKING ON FINANCIAL INCLUSION IN HOJAI, ASSAM

Mr. Suraj Debnath¹

ABSTRACT

The present paper/article is basically based on the study on the impact of digital banking on financial inclusion in Hojai, Assam. The fundamental intent of this study is to analyze and identify the role of digital banking in financial inclusion of Hojai district, Assam. Also, the current study will reveal the impact of digital banking on small businesses and individual financial stability. The researcher of the study will try to investigate the ongoing or prevailing challenges faced by the rural population in accessing and using digital banking services. However, the study has been conducted descriptive research approach by collecting or gathering the primary data using the convenience non-probability sampling. The ultimate findings of the current study will collectively reveal that no one is there who does not have bank account in a bank. Also, this study states that the peoples are also constantly engaging in having digital banking facilities in their hands. In the meantime, the study also reveals that the local residents of Hojai believes that their business transactions or incomes are improving as they are engaging more constantly in digital banking transactions or operations. However, majority of the respondents believes that the digital banking services helped them in receiving government subsidies or financial assistance more efficiently. As the study have a good impact on financial inclusion which will consequently improves the economic growth of Hojai district. In the later part more findings as well as conclusion will be provided. The current study will provide valuable insights and contributions in the field of financial inclusion, particularly among the small businesses and households. Also, this study will have a significant value for the rural populations, banking officials, small business owners, non-banking officials, local residents etc.

Keywords: financial inclusion, digital banking, government schemes, small businessmen, banking sectors,

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INTRODUCTION

Financial inclusion is a critical aspect of economic development, enabling individuals and communities to access financial services, manage risk, and improve their overall well-being. In recent years, digital banking has emerged as a powerful tool in bridging the gap between the unbanked population and the formal financial system. In general sense, financial inclusion is a fundamental opportunity to access and utilize the financial resources, making it a systematic process where an individual can easily access the financial services with the help of financial product in terms of loan, equity, insurance and many more. Also, with the development of digital banking, many rural populations can easily access the banking transactions by just one click. It has led the lives of human being much easier by providing them banking on hand. With the recent developments of UPI which is an integral part of digital banking, people can easily manage their transactions and they are in aware of their banking status.

The concept of digital banking can be seen as a complete modification of the conventional banking facilities and practices into a modern one which have a great significance on the lay man or on the part of normal individual that have given them a platform where they can easily control their monetary transactions, recording of their financial accounting and for availing the latest banking facilities and opportunities with the help of various segments of digital banking. Moreover, digital banking operates on 24×7 basis without any stop, providing a helpful facility to the individuals at any time, any place and anywhere. Due to the great development of technologies and mobile banking, online banking affairs in terms of online transactions have seen a tremendous growth trend in the modern-day banking context. However, digital banking also facilitates unlimited access to the banking facilities as because it deals with online banking activities and transactions, keeping the online transactions more safe and secure. As being an individual, we should be aware about the online banking frauds which are at peak heights nowadays and we can keep our banking transactions safe and secure if we are going banking activities online by having an eye to the online websites if it starts with “https” where “s” stands for secure.

If we talk about the rural banking systems there are many problems we all have come across like poor internet connectivity, language problems, less security measures, group of uneducated rural populations which is a fundamental aspects of less growth of banking sectors but after the development of digital banking, it had made become possible for the

introduction of banks and many other banking facilities by giving rise to the government plan and initiatives as mentioned above. Rural banking in India has to be develop in the rural areas so as to provide the banking facilities to all the rural individuals and rural populations.

In the age of modern era, the small businessmen such as small sectors business are using the banking services I theirday-to-day operations of business. Many, small business is sole traders' business containing not only the single owner but also there are a good number of employees working with them and therefore, the idea of banking sectors and digital banking is very much crucial for them. The terminology of digital banking and banking reforms have led the livelihood and standard of living of the rural populations becomes much easier and more accessible of the related finance.

PMJJY is also an insurance scheme which covers the benefits of death insurance. In this scheme there is also a requirement of having saving account and its period from 1st June to 31st May. The nominee will get the benefit amount of Rs. 2,00,000 only. PMMY is a scheme of loans to income generating micro enterprises. Here MUDRA stands for Micro Units Development & Refinance Agency Ltd. These loans generally provided by the banks, Non-Banking Financial Companies (NBFC) and MFI. In PMMY, there is levels of benefits starting from shishu category (Rs. 50,000), Kishor (Rs. 50,000 to Rs. 5,00,000) and Tarun (Rs. 5,00,000 to Rs. 10,00,000). However, SSY is a special scheme for girls and welfare of a child. Here the account must be opened at the age of 10 years. In this scheme minimum amount deposit is Rs. 250 and it last up to Rs. 1.5 lakh. Its maturity age is basically at the age of 21 years since the opening of an account which will be use for the benefits of girl's education and for the social wellbeing go a girl child. The parents of the child get tax benefits under sec 80C of Income Tax Act, 1961. Lastly, Stand Up India scheme is for giving finance to the SC/ST category people and for women entrepreneurs. This scheme has a bank loan ranging from 10 lakh to 1 crore. The person who will take loan must be 18 years or more than 18 years. In this scheme, the stakeholder portion of SC/ST and for women entrepreneur is 51% of stake hold ship.

GENESIS OF THE PROBLEM

As the topics states that the impact of digital banking on financial inclusion in Hojai Assam and the problem regarding the concept of digital banking inHojai have a very less limited access and transparency associated with the various financial services. Besides on the idea that day by day the growth of digital banking has reached a tremendous height in order

to promote and facilitates the inclusive of finance, there is an urgent or significant need to have an idea or an understanding level regarding the impact of digital banking in Hojai, Assam. And for so, the current study will try to investigate and explore that in what extent the formulation and development of digital banking have expanded and improved the concept of financial inclusion and financial literacy in Hojai by taking into consideration all the benefits and challenges faced by the rural populations. By comparing the impact of digital banking on financial inclusion, this study will try to tell and provide valuable insights to the potentiality of digital banking in order to uplift the accessibility of finance and its usages by the rural residents which will lead to the potential growth of the rural region and also for the overall development of the county (India) in terms of finance and economic development.

SCOPE OF THE STUDY

The current study will examine demographic factors (age, gender, experience, qualification), trade related factors (small business unit, and many more), and impact of digital banking on financial inclusion (financial accessibility, monetary transactions, benefits and challenges). The study will examine to get an idea that up to what extent the digital banking services in terms of online banking, virtual banking, various payments systems offered through digital banking have really uplifted the accessibility of finance and its potential utilization by the populations of Hojai. The scope of this study varies in a large manner as it takes into consideration all the challenges and benefits on the adoption of the digital banking in this local region and in the demographic sectors like Hojai. The most significant scope of this study prevails in such a way that it will try to understand the view point from the digital banking users as well as digital banking non users and eventually it will try to explore the fundamental role of the financial and digital literacy, and the structure of policy regulations in the hands of upliftment of the inclusive of finance. As the study will carry only in this region and for so this study is aiming at to give an in-depth knowledge regarding the changing scenario of the inclusive of finance in such a region like Hojai, Assam. Also, this study is considering only the demographic districts of Hojai, but the researcher of the study strongly believe that more research study will and can be done and reach in other states of the nation.

NEEDS AND SIGNIFICANCE OF THE STUDY

The ultimate aim of this study is to understand the impact of digital banking on financial inclusion in Hojai. Also, this study will give a clear-cut picture that in what extent

does the consequences and the growth of digital banking have changed the lives of the local residents of Hojai. In terms of significance, this study has a wider range a significance in terms of ease of doing business through online. This study will also highlight the ultimate benefits that are enjoying by the local residents in terms of government subsidies and financial accessibility by highlighting the challenges and problems faced by the populations of Hojai. Typically, the significance of this study has an evidence-based implications and policies for implementing the policies and subsequently giving rise to the concept of financial inclusion by the way of digital banking. However, this study can be seen as a yardstick as because it provides and give valuable insights and indication onto the strength and credibility of digital banking measures and initiatives in encouraging the accessibility of finance and monetary transactions and the ultimate utilization of the finance by the local residents of Hojai.

STUDY AREA

The present research work has been conducted in Hojai, which is the important place of Assam in Northeastern region of India.

LITERATURE REVIEW

- T.V. Varuni. (2014), in their research paper, the dynamic landscape of modern finance, digital banking stands as a potent catalyst for fostering financial inclusion on a global scale. The advance of technology, particularly in the realms of digital communication and mobile connectivity, digital banking has emerged as a transformative force, reshaping traditional financial paradigms. The impact of digital banking on financial inclusion is multifaceted.
- K. B & D. Konwar (2024), in their research paper, financial inclusion means that individuals and businesses have accessed near useful and affordable financial products and service that meet their need- transaction, payments, savings etc. A member of around 10-20 persons forms the SHG, in the recent years the SHG's has played a vital role in promoting women empowerment. The state of Nagaland has recorded that it has more than 12,000 SHG's working actively, In the year 2019-20, the total number of SHGs registered was 9694, out of which only 257 have access to digital banking and financial inclusion with a bank credit linkage of Rs. 314.74 lakhs.

- Sane and Thomas (2021) in their study titled, “Digital Banking penetration at the district level” designated that certain regions continue to low in consciousness of and framework to assist digital banking, and consequently acceptance of digital banking is quietly very tropical.
- Jack and Suri (2014) have highlighted in what extent technological upgradation in the financial sector provide trustable ideas for reducing accounting costs, thereby increasing service delivery potentiality. This is somehow helpful for micro and small enterprises, as low accounting costs lead to improved sales platform by exchanging expensive and inadequate conventional payment techniques.
- Demirgüç-Kunt et al., (2018) in their study highlighted that digital financial instruments in terms of mobile banking, virtual banking, online banking have enhanced the access to financial instruments around whole over the world for the rural unbanked and underprivilege populations.
- Dhar Anurag et. Al. (2025), completed their study on “The impact of digital banking on financial inclusion: A study of emerging markets” highlighted that digital banking can be a potential force for the stability of financial inclusion, however its ultimate effect depends upon on various segments such as regulatory frameworks, financial literacy, etc. This study also reveals that research is needed in future in order to explore the effect of digital banking on financial inclusion in silchar region and to formulate the strategies related to the challenges and complexities.
- Purva Khera's (2023) study on "Digital Finance Service and Inclusion" examines the transformative potential of digital financial services, including online banking and mobile wallets. The research highlights the benefits of these services in increasing financial accessibility, affordability, and transparency. However, Khera also identifies key challenges, such as limited internet access and financial literacy, that hinder the adoption and effective use of digital financial services. The study provides valuable insights for policymakers, offering a roadmap to navigate the digital landscape and promote financial inclusion.
- Nasir. (2013), completed a study on, “Micro finance in India- Contemporary issues and challenges”. The findings and conclusion reveal that the research examined key aspects of microfinance operations, including savings mobilization, loan disbursement, credit delivery mechanisms, and interest rate structures. By analysing these parameters, the study aimed to identify the challenges and limitations of

microfinance in India, shedding light on areas that require improvement to enhance the effectiveness and sustainability of microfinance initiatives in promoting financial inclusion and poverty alleviation.

RESEARCH GAP

From the literature review mentioned above, it has been seen that many of the researches have done or completed their research on the dynamic landscape of modern finance, impact of Digital Banking on Financial Inclusion: A study of emerging technologies and innovative research. Also, some study has been completed on Digital Banking and Financial Inclusion on Woman Self Help Group. Eventually, more study has been completed on Report of the Committee on Financial Inclusion.” Reserve Bank of India., but not enough studies have been identified by the researcher pertaining to impact of digital banking on financial inclusion in Hojai, Assam. Therefore, the present study is basically based on the same issue and will be conducted to fulfil the gap and to examine the impact of digital banking on financial inclusion.

OBJECTIVES OF THE STUDY

The present research enquiry is undertaken with the following objectives:

- 1) To examine the role of digital banking in financial inclusion in Hojai, Assam.
- 2) To find out the impact of digital banking on small businesses and individual financial stability.
- 3) To find out the challenges faced by rural population in accessing and using digital banking service.

RESEARCH METHODOLOGY OF THE STUDY

1. Source of data – Both primary and Secondary data.
2. Research Design/Approach - Both Quantitative and Qualitative approach.
3. Sampling
 - (a) Target population - small businessmen, local residents, banking officials and unofficial.
 - (b) Sample size – A total of 50 samples has been undertaken.
 - (c) Sampling technique: Convenience random sampling.
4. Tools of the study – Percentage.
5. Nature of the study – Descriptive in nature.

LIMITATIONS OF THE STUDY

As the study have been carried out as a good manner and in a proper sequence, there are some limitations that the researcher has pointed out:

- i. The study has been completed by considering only 50 respondents.
- ii. The study has been carried out only in part of Hojai but not as a whole part of Hojai, Assam.
- iii. The research has been completed within a stipulated time frame due to shortage of time frame.
- iv. The researcher has faced a little problem while collecting the sample and the data through questionnaire as the data collections based on primary data and the respondents of the study were not free all the time.
- v. The researcher has faced some inconvenient situation while completing the study due to poor electricity conditions.

FINDINGS FROM THE STUDY

The findings from the survey showed that most of the respondents were from the age category of 31 – 45, followed by 18–30. The majority of the respondents were male (68%), compared to female respondents (32%). In terms of income, most respondents were in the ₹10,000–₹20,000 category (44%), followed by ₹5,000–₹10,000 (36%). Regarding education, most respondents had an educational background in high school (54%), followed by graduation (40%).

The researcher noted that all respondents had opened an account in their respective banks. 70% of the respondents had a savings account, which they used to deposit and save money. The findings indicated that 64% of respondents were aware of banking digitization and were efficiently using the services. Furthermore, 66% of respondents were using digital banking services efficiently, which was interpreted as a factor leading to the growth of the banking sector in rural areas like Hojai. UPI transactions were the most efficient use of digital banking for 52% of respondents in their day-to-day operations.

Regarding usage frequency, 40% of the population was availing digital banking facilities every month, and 24% used it on a periodic basis. The majority of respondents (48%) were using their bank account mainly for depositing savings and surplus for future uncertainties and for online transactions.

The development of banking digitization had made financial services more accessible for the people of Hojai (70%). 72% of the respondents were satisfied with digital banking facilities for safely saving their money, and 70% believed their business transactions or incomes were improving due to constant engagement in digital banking. An overwhelming 92% of respondents believed that digital banking had reduced dependency on cash transactions. Significantly, the majority of respondents (96%) believed digital banking services helped them in receiving government subsidies or financial assistance more efficiently. 62% of respondents had experienced benefits such as easy access to finance and fast, safe online transactions.

On challenges, 54% of respondents believed that banking digitization was preventing them from the poor mobile network coverage, while 20% mentioned a fear of fraud and cybercrime. Remarkably, 100% of the respondents stated they had not faced any troubles or challenges while using the digital banking services, and they believed they would continue to use these services safely. However, 10% of the respondents said they had been a victim of financial fraud, and the researcher found that 10% of the respondents (the victims) had filed a complaint or report to the banking officials.

For improvements, people believed that facilities could be improved with better mobile network (34%) and with increasing security measures to prevent fraud. Finally, the researcher noted that all the respondents (100%) were willing to attend seminars and training sessions on how to use digital banking safely.

RECOMMENDATIONS

The concept of digital banking should update their online banking services to some extent where all the rural populations will enjoy and will have easy access to the inclusive of finance. As digital banking have helped the rural populations in saving their surplus finance to a great extent, but still, they should have keep an eye on the ongoing digitization's of the banking sectors so that they will keep in touch with the same and they can update them accordingly. Banking sectors should have provide some security measures for the interest of rural populations so that they will never come across by any source of financial frauds or scam. They should make up to date banking facilities for the rural region which will help them to have more access on banking services. They should improvise the mobile network coverage for having a good banking facility for the rural individuals. As digital banking is having a good access and control on online business transactions, nut still they should provide some

more ultimate security and privacy measures so that the online business transactions should be in safe zone. The banking sectors should come up with more banking facilities and government facilities and subsidies for the rural region populations like Hojai.

CONCLUSION

In conclusion, the study reveals an optimistic direction towards financial inclusion and digitization. Also, the study declares that a major portion of the respondents typically individuals and small business owners having an educational background of high school and above are much more aware of the digitization of banking and even they are efficiently using services provided by the banks. The study also reveals that the majority of the respondents have saving account and they are utilizing digital banking practices especially in the form of UPI transactions. In the meantime, the study also emphasizes the positive effect of on the local populations of Hojai inclusive of improving financial availability, lower down the dependance on monetary transactions and even the recipient of government subsidies. However, this study gives a clear picture about how some residents of Hojai have faced financial scam and consequently file a report in order to get refrain from those frauds. In the later part of the study, it has been highlighted that in what extent the local residents of Hojai are really want to attend the banking training sessions to enhanced their skills and banking knowledge. As, the present study is basically based on that what impact does the digital banking is having on the utilization and access of financial inclusion especially in rural region like Hojai, it presents a fundamental concept or idea that with the development and growth of digital banking, the population of Hojai can easily avail the facilities and various schemes provided by the financial inclusion schemes as well as getting the accessibility of finance and government subsidies. However, the findings of the current study is pretending to provide an enormous idea regarding the concept of digital banking which can be seen as a complete modification of the conventional banking facilities and practices into a modern one which have a great significance on the lay man or on the part of normal individual that have given them a platform where they can easily control their monetary transactions, recording of their financial accounting and for availing the latest banking facilities and opportunities with the help of various segments of digital banking. With the recent developments of UPI which is an integral part of digital banking, people can easily manage their transactions and they are in aware of their banking status. This study also concludes that how it will help the Hojai districts in terms of economic growth and development by improving the local area mobile

network coverage with full security initiatives and subsequently enhancing the potentiality and skills of the rural populations like Hojai, Assam.

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