

# E-PRAGONOMIST



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PRAGJYOTISH COLLEGE

DEPARTMENT OF ECONOMICS



# E-PRAGONOMIST

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## ABOUT THE DEPARTMENT

The PG Department of Economics, one of the pioneering departments of the college was established in 1954. The founder head of the department was Late Binoy Ghosh who took responsibility from 1954 to 1958. The other eminent personalities who served the department were Late Bhagaban Chandra Lahakar (1959-1964), Late Tushar Kanti Choudhury (1963-1996), Sri Anil Kumar Sarma (1965-1999) and Sri Deepak Dhar Bora (1968-2006).

As of now we have four permanent faculty members working in our department- Dr. Ira Das (HOD), Dr. Namita Das and Dr. Bidyut Bikash Baishya, Assistant Professor.

The Department offers B.A. and B.Sc. in Economics as undergraduate courses. The Gauhati University, as a first unique step, gave permission to Pragjyotish College and Pandu College to jointly open M. Sc. and M.A. course in economics with 20 students each from August 2018 onwards. Dr Manoj Kumar Mahanta who was the driving force behind the opening of Post graduate course in Economics, ceremoniously inaugurated the classes from September, 2018.

### **Features of The Department:**

- The department is actively associated with SAESM (South Asian Economic Students Meet) since its inception from 2004.
- Activities like memorial lectures, study tours, socio-economic surveys, popular talks, plant visits, etc. are conducted under the aegis of the Forum.

### **Achievements of the Department**

The department completed a Consultancy Project of Department of Veterinary Science, Govt. of Assam on Dairy Farming and Dairy Cooperative societies (DCS) under Bajali Development Block, Barpeta, Assam on 10th January 2014. The department also organized a UGC sponsored National Seminar on 'Role of NGOs on Economic Development with Special Reference to North East Economy' on 5th & 6th September, 2013. the seminar deliberation was published as an edited volume in September 2014.

## Message from principal



*I am happy to know that the Department of Economics, Pragjyotish College is bringing out the 3<sup>rd</sup> Volume of its E-Magazine "e-PRAGONOMIST" for the session 2024-25. My hearty congratulations to the students and faculties of the department for having taken the initiatives to publish the e-Magazine to convey its mission and vision.*

*I hope the "e-PRAGONOMIST" will established itself as a tool to express the creative pursuits of the department and takes the activities of the Department of Economics far and wide.*

*My sincere greetings to the department along with its students and the Editorial Borad on the occasion. Hope the magazine is well read and appreciated.*

*Dr. Manoj Kr. Mahanta*

Principal,

Pragjyotish College

Guwahati

**Principal  
Pragjyotish College  
Guwahati-781009**

Message from Head of the department of Economics

PRAGJYOTISH COLLEGE

GUWAHATI- 781009



I, on behalf the PG Department of Economics, would like to welcome all to the 3<sup>rd</sup> issue of our E-magazine titled "E-Pragonomist" for the session 2023-24.

It gives us immense pleasure to present this 3<sup>rd</sup> issue of our E-magazine titled "E-Pragonomist" published by our students. This E-magazine has provided an opportunity for the students and faculty members of our Department to practice creative skills and publish creative writings, paintings, photographs, etc. beyond regular academic curriculum. We anticipate that this effort of our students will be appreciated by our readers.

With best wishes,

Dr. Ira Das

## NOTE FROM THE EDITORS



EPSHITA BARUAH



SAPTARISHI NAG



BARUN DEKA

*Literature allows a person to step back in time and learn about life on Earth from the ones who walked before us. We can gather a better understanding of culture and have a greater appreciation of them. We learn through the ways history is recorded, in the forms of manuscripts and through speech itself.*

*Literature is a mirror that humans hold up to the world, to themselves and to history. It can show us who we have been, who we are, and who we may become. No matter how old you are feeling, no matter how alone you feel, there is a writer out there with whom you will feel kinship- it can just be a task to find that writer.*

*It was an immense pleasure for us to let you know that we are publishing the third volume of our yearly E-Magazine, E-Pragonomist. We are happy to introduce the magazine and hope that this will enlighten or motivate the readers in some way. In this magazine different writers have addressed different problems, solutions and information through the tools of literature. We hope that the readers will enjoy reading it and also may learn something new.*

# POETRY



# Prehensile Acquisitive

“Liability” named a broke loner, yet, tranquility at his peak.

He never went on casino routes, to bid for price chic-unique.

A greater man would not substitute his will of goods for hard cash, and a lesser man is never compatible for the games of remittance.

But cowards bid for profits, having losses on due, cyclic flow of prehensile acquisitive is not untrue.

Advices so clever like finance man dualist, the stoppage of debt and burdens of wish list,

Crimes pretty perfect of reigning monopolist. But,

Seeking answer to problems, profound and true, criticizing 1000 theories to get something new.

But, trapped in this vicious circle of blue

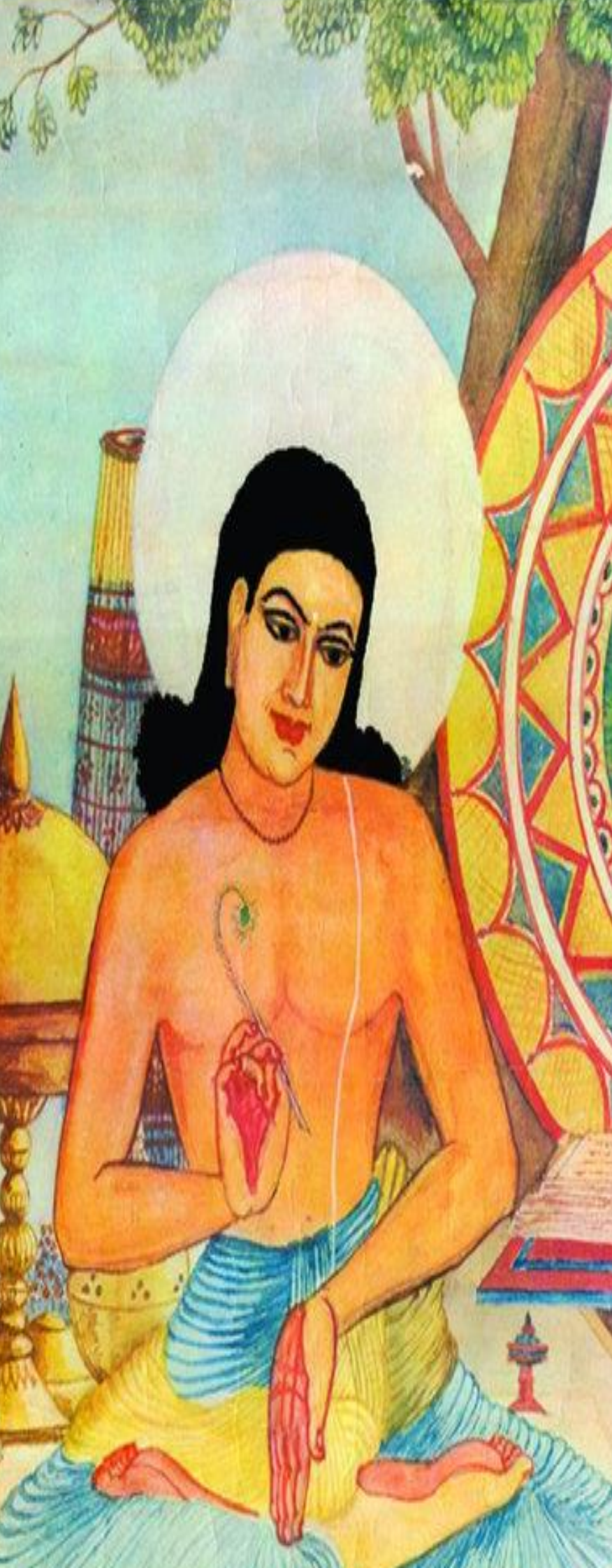
Where people bid on for profit but only losses coming through

Manas Pratim Dev

B.A. 3<sup>rd</sup> Semester







## মণিকাঞ্চন

হে মাধৱ, তুমি ভকতৰ পৰম  
বান্ধৱ, গুৰুজনাৰ সতে তোমাৰ যি  
মহামিলন নাম হল মণিকাঞ্চন। তুমি-  
গুৰুজনাৰ প্ৰাণৰো প্ৰাণৰ হিয়াৰ আমঠু  
বঢ়াৰ পো মাধৱ।

নামঘোষা, বৰগীত; কি যে অমিয়া  
তান, সুৰত প্ৰাকৃত ভূৱন ভুলোৱা  
গান কৃষ্ণনাম মহাধন।

গুৰিবৰ্ঠা ধৰি, বাই গ'ল ভকতিৰ  
নাও শক্তি ভকতি গুৰুজনাই দিলে  
দান আজি আমি কৰি আছোঁসেই  
অমৃত পান। হে মাধৱ, তুমি ভকতৰ  
পৰম বান্ধৱ। গুৰুজনাৰ সতে  
তোমাৰ যি মহামিলন নাম হল  
মণিকাঞ্চন।

উদ্দেশ্য শইকীয়া,

অৰ্থনৈতিক বিভাগ, স্নাতক, চতুৰ্থ  
ষাণ্মাসিকৰ ছাত্ৰী



## DECORATION OF WALLS, EPILOGUE:

How did I ended up being you?

The shadows that I hated, I gasped for air  
beneath their feet and yet I became one of  
their mimic.

The words of dismalness, the spicules of the  
path; I never fasten around those, those nights  
of calamities, yet these muted walls-They  
screamed for an ample, but got a nescience  
gaze.

The walls gradually put herself on hiatus, her  
world became a mess of sentiments, now her  
eyes bleed black gloomy sorrow, her lips:  
twists, curls to a murky narrow.

The world perceived these walls filled with  
gay- The world doesn't know how the walls  
have a look of dismay.

Epshita Baruah

B.Sc. 3<sup>rd</sup> sem



## প্ৰতিবিশ্ব

কি আচৰিত.. একেবাৰেই হুবহু কিন্তু  
বিপৰীত।।

মই সোঁৱে গ'লে তাই বাঁওৱে যায় আৰু মই  
বাঁওৱে গ'লে তাই সোঁ... যেন এক সাদৃশ্য-  
অসাদৃশ্যৰ খেল মোৰ ফালে চাই যেন এক  
তাচ্ছিল্যৰ হাঁহি মাৰিছে।।

মই হাঁহিলে তাই মোক ভৰ্ৎসনা কৰে।

মই কান্দিলে মোক ইতিকিং কৰে।

উস্! কি অস্বস্তি... মোৰ হাঁহিটোৱো যেন  
মোৰ নহয়। মোৰ সকলো বস্তুতেই যেন তাই  
বে- আইনী অধিকাৰ যতাইছে.. কাটি লৈ  
গৈছে মোৰ পৰা মোৰ ৰঙীন দিনবোৰ মই  
গ'ম নোপোৱাকৈ... আৰু মোক দি গৈছে এটা  
আড়ম্বৰতাৰে তৈয়াৰী বাকচ য'ত আছে তাইৰ  
ক'লা দিনসমূহ... আৰু মই মৰম বুলি ভোলে  
গৈ আকোঁৱালি লৈছোঁ।।।।

দিশা কলিতা

স্নাতকোত্তৰ তৃতীয় বৰ্ষ



## বাৰ্তালাপ

কেতিয়াবা নৈখনলৈ চাই কৈ  
পাইছানে?

"হে নৈ!

মোক আকোঁৱালি লোৱা।

তোমাৰ হৃদয়ত মোক শুবলৈ অকণ  
ঠাই দিয়া। মোৰ অস্তিত্বহীনতাক  
ডুবাই দিয়া। মনৰ বিষাদ অশান্তিবোৰ  
উটোৱাই লৈ যোৱা।

বিফলতাৰ স্বাক্ষৰবোৰ ধুই নিকা  
কৰা। মোৰ স্মৃতিক নিজৰ লগত  
বিলীন কৰা।

আৰু

আজীৱন সহযোগী হৈ পৰা।।"

দিশা কলিতা

স্নাতকোত্তৰ তৃতীয় বৰ্ষ

# ARTICLES



# Revolutionizing Education: National Education Policy 2020 and the North Eastern Region of India

## Introduction

It is now well recognized that the key of economic development of any country is to provide equal opportunity for quality education which can bring social justice, equity, scientific advancement, national integration, and cultural preservation in the society. Therefore, it is the moral obligation of the governments to provide quality education to all children so that all children can have a level playing field for overall development in society.

After independence Government of India initiated various policies for providing quality education such as National Policy on Education (NPE) 1968, National Policy on Education (NPE) 1986, Program of Action (1992), and National Policy for ICT (2012). A major development after the last Policy of 1986 was the Right of Children to Free and Compulsory Education Act 2009 for achieving universal elementary education.

The National Education Policy 2020 is the first education policy of the 21st century to address growing developmental crucial issues of our country. "This Policy proposes the revision and revamping of all aspects of the education structure, including its regulation and governance, to create a new system that is aligned with the aspirational goals of 21st century education, including SDG4, while building upon India's traditions and value systems." (Government of India, 2020).

"To revolutionize education system in India, Government of India has launched this NEP 2020 with the objectives of holistic development, equity and inclusion, academic flexibility, quality education, vocational education, sustainable investment, employability etc. Some of the significant features of the NEP are 5+3+3+4 system, multilingualism, technology-enabled learning, importance of teacher training, transformation of higher education, etc." (Government of India, 2020). The emphases are put on multilingualism and bilingual teaching and study materials so that students can easily understand concepts in their preferred language. The NEP has highlighted various important factors that will have a big impact on education system in the country as a whole along with the North Eastern Region (NER) of the country (Kumar & Shobana, 2023). Furthermore, India is trying to achieve the Sustainable Development Goal 4 (SDG 4) by 2030 "to ensure inclusive and equitable quality education" and to provide a level playing field for all (NITI Aayog, 2021).

The North Eastern Region (NER) of India consists of 7.9 per cent of India's total geographical area and 3.78 per cent of country's population. The NER comprises even sisters namely Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura and a brother state Sikkim. The NER is comparatively a backward region of the country. The backwardness of the region may be due to isolated geographical location, difficult terrain, socio-economic differences, cultural diversity, language differences, etc. The literacy rates of states of NER are higher than most of the states of mainland India, however, the education system of the region is not developed and still remains a matter of concern for the policy makers. The education sector of NER has been suffering from various problems like rural-urban disparity, gender disparity, high dropout rates, untrained teachers, infrastructure bottlenecks, language barriers etc. The implementation of NEP 2020 may have intense effects on the issue of equity and inclusiveness in education sector in the NER. The NEP is very significant in addressing different issues pertaining to the region like different types of inequality, region specific employment challenges, encouraging entrepreneurship through skill based education in the context of the NER etc. Whether implementation of NEP 2020 will be able to improve the educational scenario of the NER is an important issue of discussion presently in the region.

## Present Status of School Education in the North Eastern Region

The Performance Grading Index (PGI) measures the status of school education in states and union territories of India with the help of some parameters. The latest PGI 2021-22 Report reflects the present performance of the NER in education sector.

“The PGI consists of total weightage of 1000 points across 73 indicators, which are grouped under 2 categories viz., Outcomes and Governance & Management. These categories are further divided into 6 domains, viz., Learning Outcomes (LO), Access (A), Infrastructure & Facilities (IF), Equity (E), Governance Processes (GP) and Teacher Education & Training (TET). The PGI helps the States/UTs to find out the gaps and prioritize areas for intervention to ensure a good education system in the country” (Government of India, 2023). The Grades given are Daksh (Grades: 941-1000), Utkarsha (Grades: 881-940), Atti-Uttam (Grades: 821- 880), Uttam (Grades: 761-820), Prachesta-1 (Grades: 701-760), Prachesta-2 (Grades: 641-700), Prachesta-3 (Grades: 581-640), Akanshi-1 (Grades: 521-580), Akanshi-2 (Grades: 461- 520), and Akanshi-3 (Grades: 401-460). According to the recent report, no states of India have been able to achieve the highest level or grade. Only Punjab and Chandigarh are able to reach the grade Prachesta 2 (Grades: 641-700) for 2021-22. Arunachal, Meghalaya and Mizoram are at the last grade (Akanshi-3: 401-460).

Table 1 shows that the performance of the states of NER is not at all satisfactory. In comparison with other states of NER, the performance of Sikkim is the best followed by Manipur and Assam. Meghalaya performed worst among the states of NER.

**Table 1. Scores of the States of the NER in different parameters (Domains) 2021-22**

Scores and Grades	Arunachal Pradesh	Assam	Manipur	Meghalaya	Mizoram	Nagaland	Sikkim	Tripura
Maximum Score in Domain 1: Learning Outcomes and Quality (240)	45	62.6	71	31.6	44.8	46.4	48.2	53
Maximum Score in Domain 2: Access (80)	42	49	55.9	43.4	48.9	39.8	53.9	56.7
Maximum Score in Domain 3: Infrastructure & Facilities (190)	55.6	65.3	62.1	46.6	56.6	62.1	92.4	55.9
Maximum Score in Domain 4: Equity (260)	216.3	222.4	219.5	205.6	200.9	218.8	216.7	212.8
Maximum Score in Domain 5: Governance Processes (130)	39	70	50.1	55.2	41.6	59.3	66.1	53.9
Maximum Score in Domain 6: Education & Training (100)	60.6	43.4	54.4	38.2	60.5	45.1	56.3	53.4
Overall Scoring in all Domain (1000)	458.5	512.7	513	420.6	453.4	471.5	553.6	485.8
Grades	Akanshi-3	Akanshi-2	Akanshi-2	Akanshi-3	Akanshi-3	Akanshi-2	Akanshi-1	Akanshi-2

Source. Composed from PGI 2021-22 Report, Government of India

## Present Status of Higher Education in the North-Eastern Region

Higher Education in India comprises education after secondary schooling that includes graduation, post-graduation, doctoral studies, post-doctoral studies and other vocational studies.

The Ministry of Education, Government of Higher Education released All India Survey on Higher Education (AISHE) 2021-2022. According to this latest report, the enrolment in higher education increases to 4.33 crores in 2021-22 from 3.42 crores in 2014-15 (an increase of 91 lakh students, i.e., 26.5 per cent since 2014-15) in the country. Female enrolment in Higher Education increases to 2.07 crore (32 percent increase since 2014-15) in India. In the North Eastern States, the total student enrollment is 12.02 lakh (2.78 per cent of the country) in 2021-22 as compared to 9.36 lakh in 2014-15. The female enrollment in North East States is 6.07 lakh (in 2021-22, higher than the male enrollment of 5.95 lakh).

All India Survey on Higher Education (AISHE) revealed a mix scenario of higher education in the states of NER. It is apparent from Table 2 that there is expansion of higher education as the universities (Public and Private) are increasing in the region. Similarly, number of colleges per lakh population is also increasing in the region. However, the number of colleges per lakh population is still below the country average for all the NER states. Regarding enrolment, the average enrolment is encouraging in the region. The Gender Parity Index (GPI) also shows a very impressive performance for the region except Arunachal Pradesh and Tripura.

**Table 2.** Present Status of Higher Education in the states of NER in Some Selected Parameters

NER States & India	No. of Universities (Public&Private)	No. of College per lakh population	Average Enrollment*	Gender Parity Index(GPI) (18-23Years)
Arunachal Pradesh	10	25	666	0.9
Assam	30	15	906	1.09
Manipur	10	29	1013	1.01
Meghalaya	11	20	909	1.24
Mizoram	3	28	669	1.06
Nagaland	6	25	533	1.28
Sikkim	9	27	712	1.21
Tripura	5	11	1387	0.89
India	1168	30	709	1.01

**Source:** Composed from All India Survey on Higher Education (AISHE)2021-22

**Note:**\*EstimatedAverageEnrollmentasgiveninAISHE2021-22Report.

## **Conclusion**

From the above analysis, it is clear that the states of NER are performing very well in some selected higher education parameters. Numbers of higher educational institutions are increasing along with the student enrollment in the region. The latest report also revealed gender equality in the education sector. However, there are lots to be done regarding quality, employability and research in higher education sector. Furthermore, there are many challenges in school education sector which gives the foundation of future generation as depicted by the latest PGI 2021-22 Report. It is the collective responsibility of all the stake holders of the system like governments, teachers, parents, and communities to meet these challenges for betterment of the system. Since, school education is the basis for developing human resources, improvement of school education system is very important. Proper implementation of the NEP 2020 will definitely help students for their all-round development in NER. High drop-out rate is a matter of serious concern for the region. Infrastructures of the educational institutions are not up to the mark. Skill-based opportunities are still lacking in the region. Furthermore, the number of colleges per lakh population is still below the country average for all the NER states. The NEP 2020 of India is a visionary document to put emphasis on holistic education, professionalization, employability, technology integration, equity, and inclusivity in line with the global trends in education system. Proper implementation and monitoring are required to achieve the goals.

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Dr. Ira Das  
Head of the Department,  
Department of economics,  
Pragjyotish College



# Nurturing Innovation Through Startup India

In the past decade, India has emerged as a global powerhouse in the startup arena, boasting the third-largest startup ecosystem worldwide. This transformation has been fuelled by an amalgamation of factors, including technological advancement, increased internet accessibility, a swelling consumer base, and most importantly, the proactive policies adopted by the Government of India aimed at fostering entrepreneurship. The journey of India's startup ecosystem traces back to 2016 with the inception of the Startup India initiative by the Government of India. Initially, the landscape was nascent, with only 300 startups in the fold and since then the total number of startups has grown substantially to over 1.15 lakhs at present. The visionary initiative aimed at supporting budding entrepreneurs, building a robust ecosystem, and shifting the nation's narrative from job seekers to job creators, laid the foundation for this exponential growth. Startups across various sectors like technology, e-commerce, healthcare, and fintech have sprung up, serving the domestic market and expanding globally also. This expansion has made Indian startups attractive investment opportunities

This growth in the startup ecosystem has been the result of supportive policies and initiatives rolled out by both the central and state governments. Recognizing the potential of startups to drive economic growth and employment generation, various states in India have implemented their own policies and programs to nurture entrepreneurship. States like Karnataka, Maharashtra, and Delhi have emerged as frontrunners in the startup race, primarily due to their conducive ecosystems, availability of skilled talent, and access to capital. Bengaluru, often dubbed as the Silicon Valley of India, has been at the forefront, housing a significant number of startups and attracting investments from both domestic and international players. Maharashtra, with its financial capital Mumbai, has also seen a surge in startup activity, particularly in fintech, e-commerce, and healthcare sectors. Delhi, with its strategic location and government support, has become a hotspot for tech startups, catering to diverse market needs. Apart from regional initiatives, the central government's policies have been instrumental in shaping the startup landscape. The Startup India initiative, launched with the aim of providing various benefits such as tax exemptions, funding support, and simplifying

regulatory compliance, has provided a significant impetus to budding entrepreneurs. Furthermore, initiatives like Atal Innovation Mission (AIM) and Atal Incubation Centres (AICs) have been launched to foster innovation and entrepreneurship among youth, providing them with the necessary infrastructure, mentorship, and financial support. The government's focus on promoting ease of doing business, through initiatives like Make in India and Digital India, has also created a conducive environment for startups to thrive. Additionally, schemes like Stand-Up India, aimed at promoting entrepreneurship among women and marginalized sections of society, have contributed to the inclusivity of the startup ecosystem.



Angel investors, also known as seed investors or private investors, are experienced entrepreneurs or high-net-worth individuals who provide crucial financial backing and mentorship to early-stage startups in exchange for equity or convertible debt. They bridge the funding gap for startups, particularly those lacking a proven track record, by offering capital at the earliest stages of development. Beyond financial support, angel investors bring industry expertise, mentorship, and networking opportunities to startups, aiding in strategy, operations, and scaling. Their risk tolerance and confidence in unproven concepts often lead to the discovery of groundbreaking ideas. Successful Indian startups like Flipkart and Paytm owe much of their early growth to angel investors like N.R. Narayana Murthy, Nandan Nilekani, Ratan Tata, and Vijay Shekhar Sharma. Along with angel investors, venture capital has also played a great role in driving economic growth in India. Venture capital and angel investing have grown from exclusive enclaves to more accessible avenues for funding, fuelled by technological advancements and shifts in deal structures. The birth of venture capital was after World War II and initially it was accessible to elite entrepreneurs but crowdfunding platforms democratized access to capital. The dot-com bubble burst in the early 2000s served as a cautionary tale, leading to a more mature approach to investment decisions. Icons like Kleiner Perkins and Sequoia Capital played pivotal roles in shaping the industry. Angel investing evolved from personal networks to structured groups, providing not just funding but also expertise and mentorship. Trends such as sector-focused investments, impact investing, and the rise of corporate venture capital are reshaping the landscape. Globalization is challenging Silicon Valley's dominance, with emerging hubs worldwide fostering regional innovation. Efforts to address gender and racial disparities are underway to create a more inclusive ecosystem. Overall, venture capital and angel investing are spreading to developing economies, driving economic growth and empowering local businesses.

In conclusion, India's startup journey has been nothing short of remarkable, driven by a combination of government policies, regional initiatives, and the entrepreneurial spirit of its citizens. With continued support from all stakeholders, India is poised to further consolidate its position as a global leader in innovation and entrepreneurship in the years to come.



In 2022, the support from various investment entities, including venture capital firms, corporate venture capital (CVC) funds, investment banks, accelerators, government bodies, and angel investors, underscored the robustness of India's startup ecosystem. Notably, over 9,500 investors participated in funding rounds for Indian startups during this period, with angel investors playing a significant role. According to data, angel investors accounted for a substantial 53.9% of the total investors backing Indian startups in 2022. This highlights the pivotal role played by individual investors in providing early-stage funding and mentorship to budding entrepreneurs. Venture capital firms followed closely behind, contributing 23.3% of the total investments, underscoring their continued interest in India's startup landscape. Angel investment is a prime source of capital for pre-revenue and early-stage startups. It helps founders extend the runway of their startups. Angel capital can be provided by friends,

family, relatives or any individual investor. Angel investment is usually a once-off investment that helps get the business off the ground but it can occur at any point to help a company get through different stages of growth.

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# Economic Consequences of Hosting Olympic Games

Hosting the Olympics is often seen as a prestigious opportunity for a city and its country, but it comes with significant economic consequences, both positive and negative.

## Positive economic consequences

### **1. Infrastructure Development:**

Hosting the Olympics usually leads to substantial investments in infrastructure, including new sports facilities, transportation systems, hotels and urban development. This can improve the long-term quality of life for residents and boost the city's global image.

### **2. Tourism Boost:**

The Olympics can attract hundreds of thousands of visitors from around the world, leading to a short-term boost in tourism. This can increase revenue for local businesses, such as hotels, restaurants and retail shops.

### **3. Job Creation:**

The preparation and execution of the Games create numerous jobs, both temporary (construction, event staffing) and potentially long-term (tourism-related services).

### **4. Global Exposure**

The host city and country receive global media attention, which can enhance their international reputation and attract future investments and tourism. Barcelona 1992 is often cited as a success story.

## Negative economic consequences

### **1. High Costs and Budget Overruns:**

The cost of hosting the Olympics can be extraordinarily high, often far exceeding initial estimates. Many cities have faced significant budget overruns, leading to long-term financial burdens.

### **2. Debt and Economic Burden:**

The large financial outlays required for the Olympics often lead to increased public debt. Some host cities have struggled with debt repayment for years or even decades after the Games. Athens 2004 is frequently mentioned, the Games left Greece with significant debts, contributing to the country's subsequent economic struggles.

### **3. Underutilised Facilities:**

Many Olympic venues become "white elephants" after the Games – expensive to maintain but rarely used. This can lead to ongoing financial costs without corresponding benefits.

### **4. Displacement and Social Costs:**

In some cases, the construction of Olympic venues and related infrastructure leads to the displacement of local communities, especially in low-income areas. This can exacerbate social inequality and create long-term tensions.

### **5. Short-term vs Long-term Gains:**

While there is often a short-term economic boost during the Games, the long-term benefits are less certain. Benefits primarily go to a small group of stakeholders rather than the broader population.



## Conclusion:

The economic consequences of hosting the Olympics are complex. While there are potential benefits, they often come at a significant cost. Cities considering bidding for the Games must carefully weigh the economic impacts and consider whether the long-term benefits justify the substantial investments required.

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# जीवन की जंग: चुनौतियों का सामना और उत्साह

## का संचार

नेपोलियन हिल कहते हैं कि जो एक्शन बर्निंग डिजायर से एक्टिवेट होते हैं परपस से डायरेक्टेड होते हैं और पॉजिटिव मेंटल एटीट्यूड से किए जाते हैं केवल उन्हीं एक्शंस के रिजल्ट्स पैदा होते हैं ऐसे एक्शंस बर्निंग डिजायर को इंटेसिफाई करते जाते हैं और फिर बर्निंग डिजायर इंटेस फेथ यानी अखंड विश्वास में बदल जाती है यह विश्वास वह मन रही है उसके जीवन मृत्यु की लड़ाई है उसका उद्देश्य एकदम साफ है इसलिए उसके कर्म में कोई कोताही नहीं है वहीं दूसरी तरफ डिस्ट्रक्शंस में उलझ कर भेड़ चाल में खोकर लोग बिना स्पष्ट उद्देश्य के मेहनत की कोशिश करते हैं इसलिए हर दिन इंटेसिटी और जज्बा नहीं होता। नेपोलियन हिल कह रहे हैं कि 95 पर लोग कभी कमिट नहीं करते और बिना स्पष्ट उद्देश्य के आपकी मेहनत के मायने छत से लटकी हुई मकड़ी से भी कम है।

हर दिन सुबह कमिटमेंट या उद्देश्य याद करने से आपका सबकॉन्शियस अपने आप प्रोग्राम होता है आपको पता नहीं चलता पर आप दिन में बहुत सी सही चॉइस अपने आप करते हो दोस्तों **पहला लेसन** नोट कर लो रिजल्ट पैदा करने के लिए आपके एक्शन पॉजिटिव मेंटल एटीट्यूड से किए जाने चाहिए बर्निंग डिजायर से एक्टिवेट होने चाहिए साथ में डेफिनटनेस ऑफ परपस से निर्देशित होने चाहिए लोग हर सुबह 5 मिनट अपना उद्देश्य गहराई और क्लेरिटी से क्यों नहीं सोच पाते कारण है अनिश्चितता का डर हम लोग भविष्य को लेकर पॉजिटिव नहीं हो पाते ।



नेपोलियन हिल फिर चौकाने वाली बात कहते हैं **लेसन नंबर 2** जिन परिस्थितियों को आप खुद को परेशान करने का लाइसेंस देते हो उन परिस्थितियों से आप कभी ऊपर नहीं उठ पाते आप दिन रात सोचते रहोगे कि ऐसा हुआ तो क्या होगा, सिलेक्शन नहीं हुआ तो करियर का क्या होगा ? दोस्तों इस बात को नोट कर लो जिस एग्जाम या नाकामी को आप खुद को परेशान करने का लाइसेंस देते हो तो आप आप उन परिस्थितियों से उस लेवल से कभी ऊपर नहीं उठ सकोगे । आप अकेले नहीं हो जिसको नेगेटिव माइंड परेशान करता है हर इंसान में पॉजिटिव और नेगेटिव दोनों फोर्सिस ऑफ एटीट्यूड होते हैं सात साल की उम्र से हम में अच्छे बुरे की थोड़ी-थोड़ी समझ विकसित होना शुरू हो जाती है और तब से ही पॉजिटिव और नेगेटिव एटीट्यूड में मन पर हावी होने की फाइट शुरू हो जाती है जीवन की आखिरी सास तक यह फाइट चलती रहेगी । **लेसन नंबर 3** जो व्यक्ति नेगेटिव मेंटल एटीट्यूड को अपने ऊपर हावी होने देता है अपने मेंटल स्टेट पर कंट्रोल नहीं रख सकता वह जिंदगी भर फ्रस्ट्रेट होता रहेगा कमजोर महसूस करेगा साथ में दूसरों के भी दुख का कारण बनेगा आप पूछ सकते हो कि बनाने वाले ने हमें ऐसा गतिशील मन दिया ही क्यों जो कि पॉजिटिव और नेगेटिव होता रहे ।

**लेसन नंबर 4** नेपोलियन हिल ने बहुत अच्छा जवाब दिया बनाने वाले ने आपको गतिशील मन और चॉइस दी है ताकि आप मन को जीवन के सार्थक लक्ष्यों पर लगा सको और अभ्यास से अपने मन को पॉजिटिव बनाए रख सको अपने मन पर संपूर्ण नियंत्रण पा सको, मेंटल एटीट्यूड शिफ्ट करने में भावनात्मक कंट्रोल और मानसिक ऊर्जा लगती है पर पॉजिटिव मेंटल एटीट्यूड बनाना और नकारात्मक शक्तियों को हराना आसान है।

**लेसन 5** जो इंसान इच्छा शक्ति के प्रयोग से अपने मेंटल स्टेट को बदलना सीख जाता है, विकट स्थितियों में भी सकारात्मक रहता है उसे जल्द ही महान सफलता उपलब्ध होती है। पॉजिटिव मेंटल एटीट्यूड के लिए आपको कुछ बातें समझनी होंगी और अप्लाई करनी होंगी ।

**लेसन नंबर 6** कि जो बनाने वाला है वह कभी भी बिना दिए कुछ नहीं लेता अगर वह आपसे कुछ ले रहा है तो इसका मतलब कि उससे बहुत बड़ी चीज आपको बदले में दे रहा है क्योंकि उसके पास देने की कमी नहीं है देना, उसकी आदत है उसका स्वभाव है इसका मतलब रुकावट में रास्ता छुपा होता है।

**अगला लेसन (Lesson 7)** है हर सफलता के दलदल में सफलता के कीमती बीज छुपे होते हैं हमें असफलताओं में इन बीजों को तलाशना है इसके लिए हमें पॉजिटिव एटीट्यूड से नए मौके खोजने की जरूरत है मान लो कि आपने दिन में कई बार porn देखा समय और शक्ति का नुकसान हुआ पूरा दिन निकल गया अब आपको बुरा लग रहा है इस समय आपको सोचना है कि मेरे लिए क्या लेसन है जो मेरे जीवन को बेहतर बना सकते हैं, जवाब आएगा यहां से मुझे अपने अनुभव से समझ आया कि यह आदत जितना मुझे डोपामिन केक दे रही है उससे कहीं ज्यादा परेशान कर रही है यह मिला आपको पहला बीज आपको यह भी समझ आया कि मुझे खुद पर नियंत्रण हासिल करना है आपको यह पता चला कि शक्तियों का मालिक होने का मतलब है सेल्फ कंट्रोल, इंसान होने का मतलब है सेल्फ कंट्रोल, क्योंकि बिना सेल्फ कंट्रोल के कोई सेल्फ नहीं कोई पहचान नहीं है, आपको खुद सेल्फ कंट्रोल की इंपोर्ट्स समझ में आई यह बीज आगे चलकर छायादार वृक्ष बनेगा इस तरह सोचने से आपका मेंटल स्टेट बहुत सकारात्मक हो जाता है।

**लेसन नंबर 8** व्यक्ति दुखी परेशानियों के कारण नहीं बल्कि इसलिए होता है क्योंकि वह अपनी विल पावर और अपने मन की असीमित शक्तियों को वह यह नहीं जानता कि वह अपने विल पावर से मन को सकारात्मक बना सकता है और सधे हुए मन से सार्थक इच्छाओं को पूरी कर सकता है।

**लेसन नंबर 9** जो चीज आपको परेशान करती है उसे रिवर्स में देखना शुरू कर दो, ध्यान से देखो कि डर विश्वास का उल्टा स्वरूप है सेल्फ डाउट, सेल्फ बिलीफ का उल्टा है अगर आपको डर सता रहा है तो आप अपने आप से कह सकते हो अगर मैं शब्दों के द्वारा फीलिंग के द्वारा खुद पर डाउट कर सकता हूँ तो मैं इसी मानसिक शक्ति का उपयोग करके खुद पर विश्वास कर सकता हूँ इसलिए अब मैं इसे रिवर्स कर देता हूँ। नेपोलिन हिल कहते हैं जब भी डर तुम पर हावी हो इस भावना को रिवर्स कर दो मैं डर की जगह विश्वास भी तो महसूस कर सकता हूँ। इसी तरह नेगेटिव मेंटल स्टेट को जीता जाता है। पॉजिटिव मेंटल स्टेट के लिए

**अगला लेसन** है खाली समय में जैसा आप सोचते हो वैसा स्थान आपको मिल जाता है। महान लोगों के विचार उनके लक्ष्य उनकी परिस्थितियों से बहुत बड़े थे जैसे डॉक्टर एपीजे अब्दुल कलाम बचपन से ही फाइटर पायलट बनने के सपने देखते थे वह छोटी उम्र से ही अपने देश के लिए कुछ करना चाहते थे, उनके प्राइमरी टीचर ने कहा था कि बेटा तुम ऐसे ही मेहनत करते रहना इस लक्ष्य को ज्वलंत बनाए रखना। हार्ड वर्क विद पॉजिटिव एटीट्यूड में नेपोलिन कहते हैं कि इस विचार ने मेहनत के प्रति मेरा जरिया बदल दिया ।

आखरी लेसन है जितना मिलता है उससे ज्यादा करो जल्द ही आपकी मेहनत से कहीं ज्यादा आपको मिलने लगेगा। नेपोलिन हिल ने कहा कि इस विचार को मैंने अपने जीवन में उतार लिया और खुशी-खुशी एक्स्ट्रा करने में मैंने कभी संकोच नहीं किया, मैंने पाया कि जो लोग आगे बढ़कर काम करते हैं थोड़ी निस्वार्थ भावना रखते हैं उन्हें संसार में किए से ज्यादा मिलता है ।

नेपोलियन हिल कहते हैं मुझे समझ आया कि खुशी से की गई मेहनत से मैं खुद अपनी कीमत डिसाइड कर सकता हूँ और इसके बाद मैंने जीवन में कभी पीछे मुड़कर नहीं देखा ।

## **समरी**

लेसन नंबर वन जो एक्शंस पॉजिटिव मेंटल एटीट्यूड से लिए जाते हैं बर्निंग डिजायर से एक्टिवेट होते हैं और डेफिनेट ऑफ पर्स से निर्देशित होते हैं, केवल और केवल वही एक्शंस रिजल्ट पैदा करते हैं।

लेसन नंबर टू जिन परिस्थितियों को आप खुद को परेशान करने का लाइसेंस देते हो को आप उन परिस्थितियों से कभी ऊपर नहीं उठ पाते ।

तीसरा लेसन जो व्यक्ति नेगेटिव मेंटल एटीट्यूड को अपने ऊपर हावी होने देगा यानी उसने कभी विल पावर को ठीक से यूज करना नहीं सीखा वह पूरी जिंदगी कमजोर महसूस करेगा फ्रस्ट्रेट होता रहेगा साथ में दूसरों के भी दुख का कारण बनेगा ।

लेसन नंबर चार बनाने वाले ने आपको गतिशील मन और चॉइस दी है ताकि आप मन को जीवन के सार्थक लक्ष्यों पर लगा सको और अब अभ्यास के साथ अपने मन पर पूर्ण नियंत्रण पा सको ।

लेसन पांच जो इंसान इच्छा शक्ति के प्रयोग से अपने मेंटल स्टेट को बदलना सीख जाता है विकट स्थितियों में भी पॉजिटिव रहने का कारण ढूंढ लेता है उसे जल्द ही महान सफलता उपलब्ध हो जाती है।

लेसन नंबर छह जो बनाने वाला है वह कभी भी बिना दिए कुछ नहीं लेता उसका स्वभाव ऐसा है अगर वह आपसे कुछ ले रहा है तो इसका मतलब उससे बहुत बड़ी चीज भी आपको बदले में दे रहा है। अगला लेसन है हर असफलता के दलदल में सफलता के कीमती बीज छुपे होते हैं हमें असफलताओं में इन बीजों को तलाशना है और यह पॉजिटिव एटीट्यूड से ही संभव है।

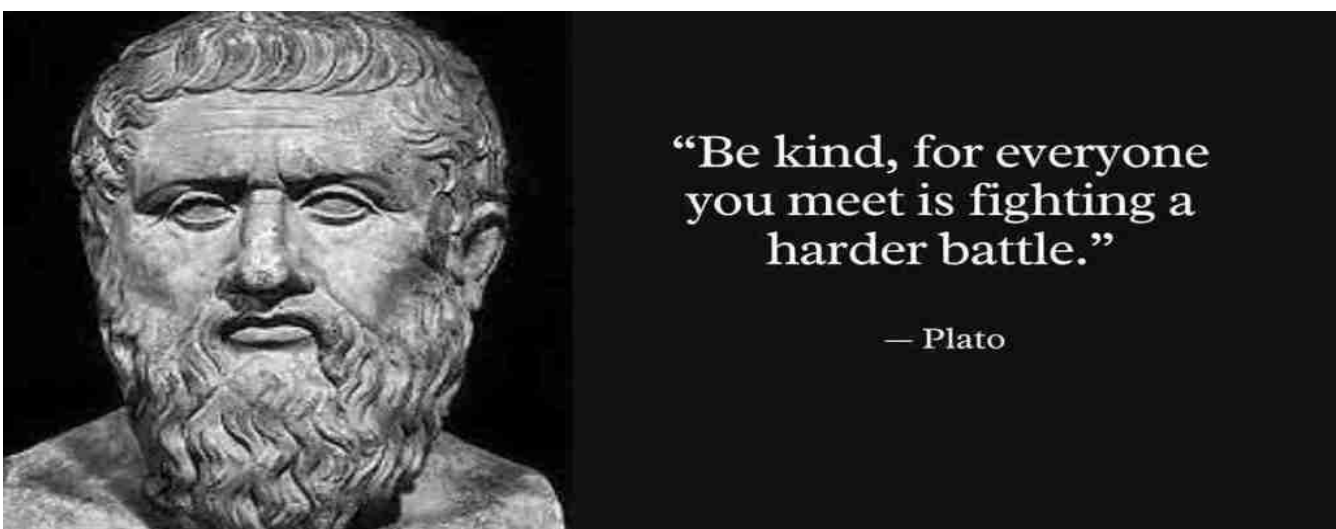
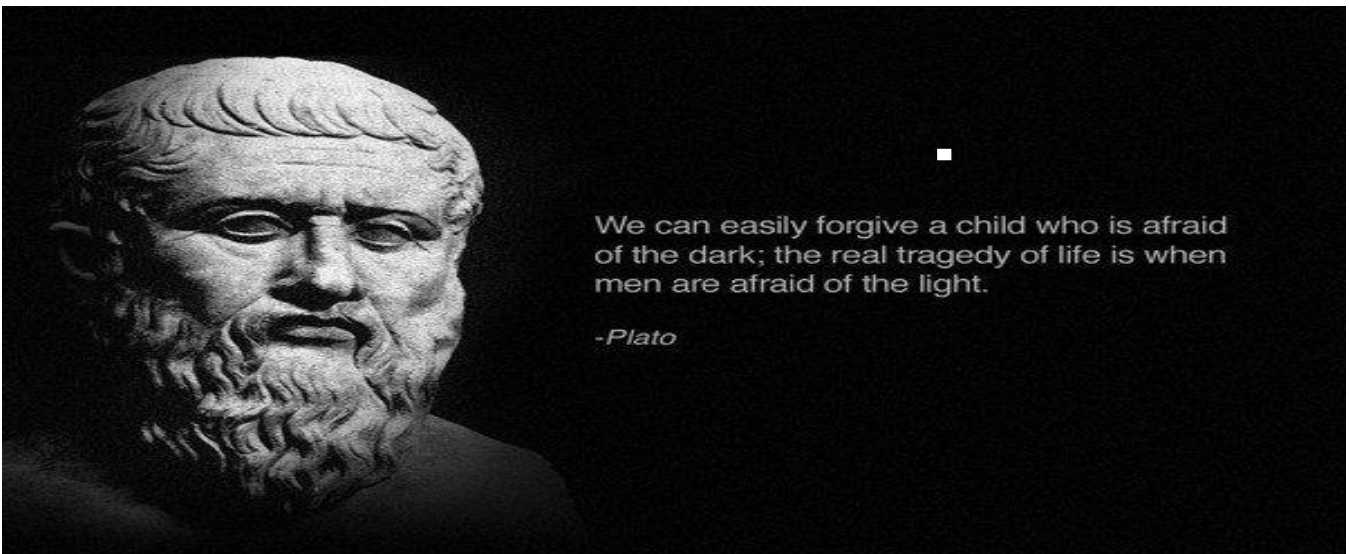
अगला लेसन है खाली समय में जैसा आप सोचते हो वैसा स्थान आपको दुनिया में मिल जाता है इसलिए हमेशा उच्च विचार सोचो हमेशा लक्ष्य को ज्वलंत बनाए रखो। आखरी बात वर्क हार्ड पॉजिटिव एटीट्यूड आपको जितना मिलता है उससे ज्यादा मेहनत करो जल्द ही आपकी मेहनत से कहीं ज्यादा आपको मिलने लगेगा ।

मैसिव एक्शन पर ऐसी ही कहानी है ग्रैंड गार्डन की जिन्होंने जीवन के 25 साल में डिसाइड किया कि अब मुझे कुछ बड़ा करना है अब मैं अपनी मां को और दुख नहीं दे सकता नशे की आदत के कारण मां ने उन्हें घर से निकाल दिया तो ग्रैंड कार्डन ने निश्चय किया कि अब मैं सारी शक्ति करियर सफल बनाने में लगा दूंगा। and he did that. आपके समय से कोई वीडियो कीमती नहीं है। हम जीतेंगे ।

Dr. Masum Ahmed

Assistant Professor Economics,

PG Department of Economics,  
Pragjyotish College, Guwahati



# Understanding Financial Freedom

Financial freedom is an idea which is gaining huge popularity these days. This is because human beings by nature always longs for freedom of all kinds like freedom of speech, freedom of expression, and much more. While many such freedom are ensured by the government and society, financial freedom is something one will have to gain by themselves, and the funny thing is that all types of freedom can be enjoyed well only when financial freedom is attained. Financial freedom can be defined as a situation when an individual is not working for money but out

of passion. He or she doesn't have to live pay check to pay check and can work according to his/her own will. In short money is not a matter of concern for a financially free individual. The idea of financial freedom it itself very utopian and hence appears "too good to be true". But it has gained popularity because of the fact that attaining such a stage is actually possible.

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Understanding one's spending:

To attain financial freedom, one has to keep in mind the following points:

- ✚ Money that is spent must be tracked. Most of the time we use to spend mindlessly, influenced by some advertisement or by our friends, family or neighbors. This leads to spending much more than what we should. Spending mindfully is very important as it ensures that we save enough and do not end up buying articles that are not more than any trash lying here and there in our home.
- ✚ Limiting the use of credit: Credit in general is not a bad thing but most of the time the credit card is swiped for unnecessary purchases which lead us to constant fear of default and related consequences.
- ✚ Building a saving habit: Saving is the money that we have in excess than what need to survive. This saving can also be considered as the money that we will work for in future if spent. Thus, having a saving habit is very necessary, as it not only help us build a corpus but also help to prevent wasteful spending.

Having in mind the above points we can follow five logical steps to attain financial freedom,

**Step 1:** Decide "how much will you need" to attain financial freedom: This is a rigid amount in numbers. It might be 5 lakh, 10 lakh or 10 crores depending upon the standard of living you want. But there should always be a number. This is because without a rigid number you will not be very sure and will lack motivation. So instead of thinking "I need a lot of money" you should think a rigid figure say "I need 1 crore".

**Step 2:** Have a regular income source: Have an income source which provides you with a regular flow of income. This is important especially in the initial days, because without this you would be forced to take debts and will not be able to face any emergency. Thus, it is very necessary for you to start earning early as it will lead you value money and start the journey to financial freedom at an early stage.



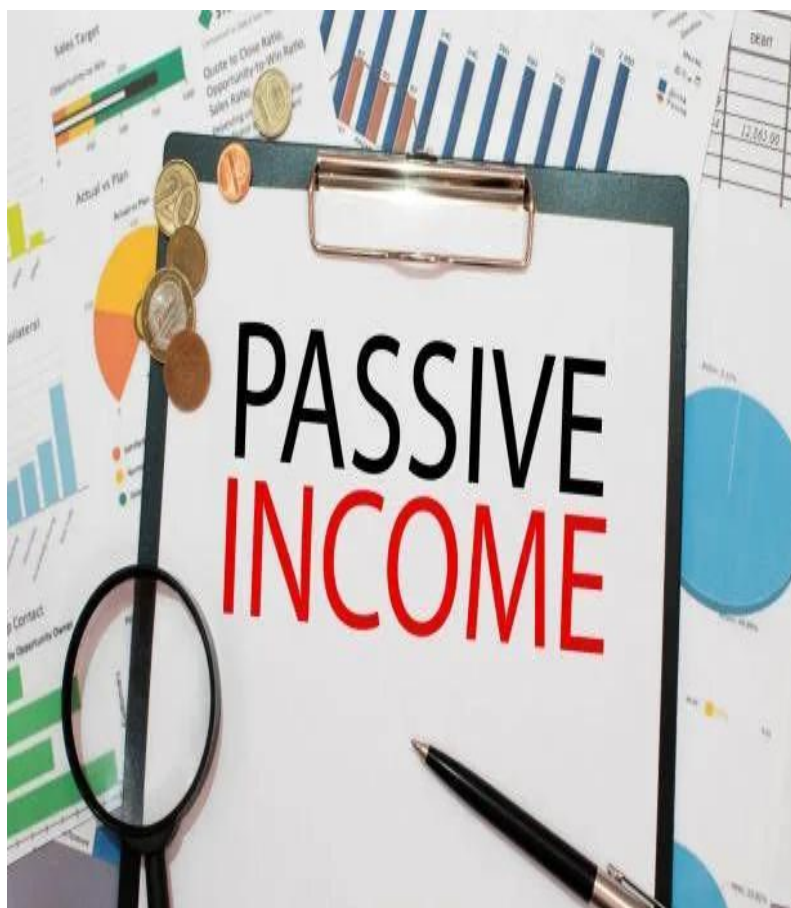
**Step 3:** Build a fund for emergency and backup for contingencies: An emergency fund is basically a lump sum amount that is available to you at any time. Thus, it must be liquid enough. Now, how much this amount must be? This amount will be different for different people however a standard definition to this is an amount that covers your 6 months of expenses; however, I would suggest to make it large enough to cover one year of basic expenses. Now apart from this there are certain emergencies which are too costly to cover say health, natural calamities, accidents etc. So those must be covered by some suitable insurance, so that it doesn't push you many years behind your goal.

**Step 4:** Create multiple sources of passive income: Passive income is the one for which you do not devote much time. It works automatically or others work for you. Warren Buffet once said "If you don't find a way to earn money while you are asleep, you will work until you die" These words are very deep to understand. There might not be any limit to our potential or the money that we can earn but there is a limit to the number of days you will live. So, if you become financially free at 70 years of age it will not be of much use as you will be restricted by your age. So, you cannot earn entire freedom amount by yourself. One common attribute of all rich people is that they have multiple sources of income and they don't work fully for that. Warren Buffet for example, owns 6% stakes of Apple but how much do you think he works for the company? I think you can guess. This passive income source might be as small as lending your tools at an hourly charge or as big as renting out a house or owning stocks of MNCs like Apple and Google. But having a passive income is necessary.

**Step 5:** Constantly upgrade your skills: Warren Buffet once said "The best investment you can make, is an investment in yourself... The more you learn, the more you'll earn." This is true in all aspects. The world is changing every day and at a much faster pace. This growing change is making it difficult for people to keep up with. Every time you learn a technology immediately it becomes obsolete and a new technology arrives. This is ending up with people hiring other people to help. Just imagine an old cell phone when hanged we used to open the cell to switch it off and then restart it. But with new phones in the same case, we will have to take it to a technician and pay him to do the same work and perhaps little bit extra. Thus, driving, computer repair, car repair, small electrical works, certain office works etc. are these types of skills lack of which makes us pay a lot to others. Constant upgradation is very necessary especially when you want to be financially free. Knowing the tax rules, impact of inflation, understanding government policies etc., help us to take necessary decisions regarding investment, savings and choosing appropriate plans.

Financial freedom does not mean that you stop working and just spend rest of your life sleeping and eating. It means that you continue your work with more passion and are free to do whatever you want without thinking about finances. Most of the people in this world are doing their job only because they have to earn some money. As they enter the job market, they then cannot leave it because of financial reasons. This is a vicious cycle or what they call it a "Rat-trap". Breaking this cycle and not entering this race and instead choosing your own path is the true financial freedom.

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Prantar Buragohain

Guest Faculty

Post Graduate Department of  
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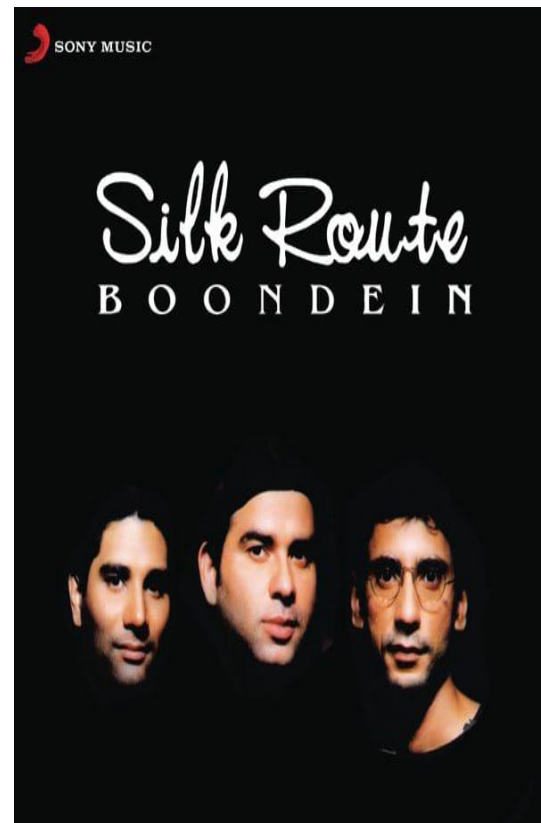
## Lost harmonies : Tracing the Decline of India's Indie Music Scene.

In the vibrant and rich history of India's music scene, the emergence and evolution of indie pop music stand as a testament to creativity, innovation, and cultural fusion. Originating in the 1980s as a rebellious response to the dominance of Bollywood, indie pop carved out its niche, offering a refreshing alternative to mainstream sounds. During the 80s, pioneering bands like Indus Creed, Parikrama, and The Indian Ocean began experimenting with Western rock influences, infusing them with Indian flavors and themes. Their music spoke to a generation hungry for authenticity and self-expression, setting the stage for what was to come. By the 90s, indie pop had gained momentum, fueled by bands like Silk Route, Euphoria, and Colonial Cousins. These artists pushed boundaries, blending folk, classical, and electronic elements to create a sound uniquely Indian yet globally appealing. The era also witnessed the rise of solo artists like Lucky Ali, whose introspective lyrics and soulful melodies captured the hearts of listeners nationwide.



In recent years, the indie music scene in India has faced a noticeable decline. Contributing factors include the overwhelming dominance of Bollywood, limited exposure and support for independent artists, distribution challenges, and changing audience preferences favoring more commercial genres. In conclusion, India's indie music scene, once vibrant and diverse, has witnessed a decline in recent years. Factors such as the overwhelming influence of Bollywood, limited exposure for independent artists, distribution challenges, and changing audience preferences have contributed to this downturn. Despite its peak, the indie music landscape now faces significant hurdles that must be addressed to revive its creative spirit and cultural significance.

Crucially, the 90s saw the advent of music television channels like Channel V and MTV India, providing indie bands with a platform to showcase their talent and reach a wider audience. Music videos became an integral part of the indie pop experience, allowing artists to express themselves visually and connect with fans on a deeper level. Despite its grass-rooted origins, indie pop began to permeate mainstream culture, with several tracks making their way into Bollywood films and becoming chart-toppers. This crossover success not only elevated indie artists to national prominence but also introduced their music to audiences beyond the indie scene. While Bollywood may offer a platform for indie artists to showcase their talent and reach a wider audience, the journey from obscurity to stardom is not without its pitfalls. The exploitation of indie artists as playback singers remains a pervasive issue within the industry, driven by unequal power dynamics, commercial pressures, and a lack of regulatory oversight. To truly address this issue, concerted action is needed to ensure that indie artists receive the recognition, compensation, and respect they rightfully deserve.



Saptarishi Nag

B.A. 2<sup>nd</sup> Semester

## From Cassette Tapes to Digital Streams: The Evolution of the Indian Music Business.

The music business in India has undergone a seismic shift, transitioning from the era of cassette tapes and CDs to the digital streaming age. In the pre-digital era, physical media like vinyl records, cassette tapes, and CDs dominated the market, with consumers purchasing music from stores and marketplaces. However, the advent of the internet and digital technology brought about significant changes. Piracy became rampant, with consumers turning to illegal file-sharing websites to download music for free. This posed a significant challenge to the music industry, leading to revenue losses and a need for new business models. In response, legal digital platforms began to emerge, offering a legal alternative to piracy. Services like Saavn, Gaana, and Hungama pioneered music streaming and downloads, providing consumers with access to vast libraries of music for a subscription fee or through ad-supported models. The mobile internet revolution further accelerated the transition to digital streaming. With the proliferation of smartphones and affordable data plans, streaming platforms became more accessible to a broader audience.



This led to a surge in subscription numbers and revenue for the music industry, signaling a new era of growth and opportunity for consumers. These platforms offered a seamless user experience and access to a global catalog of music, further fueling the shift towards digital consumption. International streaming giants like Spotify, Apple Music, and Amazon Music entered the Indian market, intensifying competition and expanding options. Today, digital streaming has become the primary mode of music consumption in India, surpassing physical sales and downloads. The music industry's revenue model has evolved, with revenue now being generated through digital subscriptions, advertising, and licensing deals with streaming platforms.

In conclusion, the digital revolution has transformed the music business landscape in India, ushering in a new era of convenience, accessibility, and growth. From cassette tapes to digital streaming, the journey reflects the ever-changing dynamics of technology and consumer behavior, shaping the future of music consumption in India and beyond.



Saptarishi Nag

B.A. 3<sup>rd</sup> Semester

## THE DEMONS

Demons, a malevolent supernatural entity. Historically, beliefs in demons occurs in folklore, mythology, religion and literature. Demonology, therefore refers to the study of demons within religious belief and myth. According to *Ars Goetia* it is believed that there are 72 demons. There are 9 kings (Bael, Paimon, Asmodeus, Purson, Belial, Beleth, Vine, Balam, Zagan), 23 dukes (Amdusias, Agares, Valefar, Barbatos, Gusion, Elgos, Zepar, Bathin, Saleos, Aim, Bune, Berith, Astaroth, Focalor, Vepar, Vual, Crocell, Allocer, Murmur, Gremory, Vapula, Flaurous, Dantalion), 7 princes (Vassago, Sitri, Ipos, Gaap, Stolas, Orobas, Seir), 14 Marquises (Gamigin, Aamon, Leraje, Naberius, Ronove, Forneus, Marchosias, Phenex, Sabnock, Shax, Orias, Andras, Andras, Adreaphus, Kimaris, Decarbia), 5 earls (Furfur, Maltheus, Raum, Bifrons, Andromalius), 1 Knight (Furcas), 12 Presidents (Marbas, Hagenti, Camio, Ose, Amy, Valac). The names are a bit confusing? Some of them are familiar with you too. For example: Valac from 'THE NUN', Malthius from 'THE ANNABELLE SERIES', etc. All demons have different forms and different forms and different appearance. But the modern period, the Gen-Z, do not believe in the world of 'Paranormal'. But what if there still some beings worse than demons?



**CASE-1:** Two young women were killed allegedly by their parents inside their three-storey home in Andhra Pradesh's Chittoor district on Sunday in a bizarre and shocking crime that the police suspect was linked to occult. When the police arrived at the house, alerted by friends of the family, the parents claimed they could bring both back to life if given a day. Alekhya (27) and Sai Divya (23) were found in red saris, lying in blood with their heads bashed in. They had been killed allegedly with a dumbbell. The family appeared to have participated in a ritual before the murders on Sunday evening. The parents, highly educated yet extremely superstitious, allegedly believed their girls were possessed by some evil spirit. Neighbors said the girls were made to circle the house as part of the elaborate rituals. Alekhya used to work at Bhopal's Indian Institute of Forest Management and had recently resigned to prepare for civil services exam. Her sister Sai Divya was a graduate and was pursuing music at a Chennai-based AR Rahman institute. The sisters had returned home during the lockdown and no one had been allowed inside the house for months, the police said quoting neighbors. The house is worth crores; family photographs betray nothing of the horror of Sunday. In the four days before the murder, maids were also not allowed. When the police reached the spot late last night, the parents reportedly claimed that they could revive their daughters if they were given time till tonight. "He (the father) had called up his friend and told him about what had happened after which the police were informed and we went in. The parents insisted that magic had happened in their home and their daughters would come back to life," Mr. Reddy (the inspector in charge) said. The police said they were looking at CCTV camera in the vicinity to track the movement of people in and out of the house. Chittoor police chief Senthil Kumar said any similarities with the mass family suicide in Delhi's Burari in 2018 were limited to the fact that both were linked to a ritual. Mr. Kumar, however, said the parents were also planning suicide and may have been prevented from doing so by the arrival of the police. It is suspected that they believed they would all be resurrected and would have a better life.

**CASE 2:** Furuta was born on 18 January 1971 and grew up in [Misato, Saitama Prefecture](#), where she lived with her parents, older brother, and younger brother. At the time of her murder, she was a 17-year-old senior at [Yashio-Minami High School](#), and worked a part-time job at a [plastic molding](#) factory from October 1988 to save up money for a planned graduation trip. Furuta also accepted a job at an electronics retailer, where she planned on working after graduation. Furuta was well-liked by her classmates and teachers, and had high grades and infrequent absences. According to her friends, she dreamed of becoming an [idol](#) singer. The perpetrators of the crime were four male teenagers: **Hiroshi Miyano, Jō Ogura, Shinji Minato** and **Yasushi Watanabe**.

On the evening of 25 November 1988, Miyano and Minato rode around Misato on their motorcycles with the intention of robbing and raping local women, and spotted Furuta, who was on her way home from her part-time job. Acting on Miyano's orders, Minato kicked Furuta off her bicycle and fled the scene. Miyano, under the pretense of witnessing the attack by coincidence, approached Furuta and offered to walk her home. Upon gaining her trust, Miyano took Furuta to a nearby warehouse and threatened her, claiming to be a member of the *yakuza* and saying that he would spare her life only if she followed his orders. That night, Miyano took Furuta by taxi to a hotel in Adachi, where he raped her. He later called Minato's house and bragged to Ogura about the rape, after which Ogura told him not to let Furuta leave. In the early morning hours of 26 November, Miyano took Furuta to a park near the hotel, where Ogura, Minato, and Watanabe were waiting. They told her they knew where she lived, and that the *yakuza* would kill her family if she attempted to escape. Minato agreed to allow Furuta to be confined in a room on the second floor of his house in Adachi for the purpose of gang raping her. Furuta was held captive for the next 39 days. On 27 November, Furuta's parents contacted the police about her disappearance. To discourage further investigation, the kidnappers forced Furuta to call her mother three times to convince her that she had run away but was safe and staying with friends. When Minato's parents were present at the house where she was being confined, Furuta was forced to act as his girlfriend. The group dropped this pretense when it became clear that Minato's parents would not report them to the police, and they later claimed that they did not intervene because they were afraid of their own son, who had been increasingly violent toward them.

On the night of 28 November, Miyano and the others, along with Nakamura and Ihara, gang raped Furuta, after which Miyano shaved her pubic hair with a razor and used a match to burn her genital area. In early

December, angered by an escape attempt, the group repeatedly punched Furuta in the face, and Miyano burned her ankles with a lighter. They forced Furuta to dance to music while naked, masturbate in front of them, and stand on the balcony in the middle of the night with little clothing, and inserted objects into her vagina and anus, including a metal rod and a bottle. They also forced her to drink large amounts of alcohol, milk, and water; smoke two cigarettes at once; and inhale [paint thinner](#) fumes. In one attack in the middle of the month, Furuta was beaten by the group on the pretext that Miyano had stepped on a puddle of her spilled urine, after which he burned her thighs and hands several times with lighter fluid. From around this time, Furuta, unable to bear the repeated assaults, would sometimes plead to be killed by her captors. By the end of December, Furuta was severely malnourished after being fed only small amounts of food and eventually only milk. Due to her injuries and burns, she had become unable to go to the downstairs toilet, and was thereafter confined to the floor of the room in a state of extreme physical and mental weakness. Her appearance had been drastically altered after repeated beatings, with her face becoming so swollen that it was difficult to make out her features, and her infected wounds had started to emit a foul odor.



“THE DEMONS” this article draws a contrast between the demons feared by us and the demons which should be feared by the society. But reviewing the case 2, a question might pique your curiosity, “How are we humans less than a DEMON?”

Epshta Baruah,

B.Sc. 3<sup>rd</sup> Semester

# THE IMPACT OF GLOBALIZATION ON INDIAN ECONOMY

## Understanding Globalization

Globalization is a process where countries around the world become more connected and interdependent through trade, investment, technology, and cultural exchange. It involves breaking down barriers between nations to allow goods, services, and ideas to flow more freely across borders.

## Globalization in India

India embraced globalization in 1991 after experiencing a severe economic crisis. This crisis prompted the Indian government to introduce economic reforms to open up the economy and attract foreign investment. Since then, India has become more integrated into the global economy.

## Features of Globalization:

1. Increased interconnectedness between countries.
2. Greater flow of goods, services, and capital across borders.
3. Adoption of new technologies and ideas from around the world.
4. Expansion of multinational corporations (MNCs) operating across multiple countries.
5. Cultural exchange and the spread of Western influences.
6. Shift towards market-oriented economic policies.
7. Rise of global supply chains and production networks.



## A. Positive Impact of Globalization:

- ✚ **Increase in Competition:** Globalization has opened up markets, leading to more competition among businesses. This has forced companies to improve their products and services to attract customers.
- ✚ **More Demanding Customers:** With access to a wider range of products and services, consumers have become more discerning and demanding. This has driven businesses to innovate and offer better quality goods.
- ✚ **Market Orientation:** Businesses have become more focused on meeting the needs and preferences of consumers, leading to greater customer satisfaction and loyalty.
- ✚ **Access to Technology and Resources:** Globalization has facilitated the transfer of technology and resources from developed countries to India. This has helped in boosting productivity, efficiency, and economic growth.

## B. Negative Impact of Globalization:

- ✚ **Displacement of Local Industries:** Increased competition from foreign companies has led to the closure or downsizing of many small-scale and traditional industries in India, resulting in unemployment and economic distress.
- ✚ **Income Inequality:** Globalization has widened the gap between the rich and the poor in India. While some have benefitted from new economic opportunities, others have been left behind, leading to social tensions and disparities.
- ✚ **Cultural Homogenization:** The influx of Western culture and values through globalization has threatened indigenous cultures and languages in India. This has raised concerns about the loss of cultural identity and heritage.
- ✚ **Environmental Degradation:** Rapid industrialization and urbanization driven by globalization have led to environmental degradation, pollution, and depletion of natural resources. This poses long-term challenges for sustainable development.

Long-term challenges for sustainable development.

## Conclusion

While globalization has brought significant economic benefits to India, such as increased trade, investment, and technological advancement, it has also posed challenges in terms of economic inequality, cultural erosion, control environmental sustainability. It is essential for policymakers to strike a balance between reaping the benefits of globalization and addressing its negative consequences through inclusive and sustainable development strategies.

Khirumoni Pathak,  
B.A. 4<sup>th</sup> Semester



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### **THOUGHT OF THE DAY**

*The art of economics consists in looking not merely at the immediate but at the longer effects of any act or policy; it consists in tracing the consequences of that policy not merely for one group but for all groups.*

**HENRY HAZLITT**



# “INVESTING IN TOMORROW”: THE STOCK MARKET’S ROLE IN INDIAN YOUTH FINANCIAL EMPOWERMENT

## INTRODUCTION

**“HOW MANY MILLIONAIRES DO YOU KNOW WHO HAVE BECOME WEALTHY BY INVESTING IN SAVINGS ACCOUNTS?” – Robert G. Allen.**

India is the most rapidly growing economy in the world; this makes Indian stock markets promising and an opportunity hub not only for domestic investors but also for foreign investors. In this article, we shall have an overview of the Indian stock exchange and how investors can make money by investing in the market.

## TRADING PLATFORM

Indian stock market has two stock exchanges where most of the trading takes place.

- **Bombay Stock Exchange (BSE)**
- **National Stock Exchange (NSE)**

NSE (NATIONAL STOCK EXCHANGE) AND (BSE) BOMBAY STOCK EXCHANGE) ARE MAJOR STOCK EXCHANGE, FACILITATING TRADING IN VARIOUS financial instruments like equities, derivatives, and debt securities

## HOW EXCHANGE TAKE PLACE ON TRADING

Trading on both the exchanges takes place through computers. The electronic limit order book does the order matching of the orders placed by the investors. The investors lay down the limit order and electronic system automatically matches the orders with the limit laid down in the system.

With the electronic mechanism, the buyers and sellers can engage in the transaction even without knowing each other. The trading mechanism is extremely transparent and fair as they are governed by SEBI guidelines. The trading hours of stock exchanges are between 9.15 a.m. to 3.30 p.m. from Monday to Friday. The pre-opening time is from 9 a.m. to 9.15 a.m. Any order placed after the market hours would not be executed.

## NEED OF STOCK MARKET AWARENESS AMONG YOUNG INDIANS

The stock market holds immense potential for Indian’s Young population. With over 50% population below the age of 25 and 65% below 35, investing in the stock market becomes a crucial avenue for wealth creation and financial security. According to recent data, the Indian Stock market has delivered an average annual return around 15% over the past decades, this provides a compelling opportunity for young Indians to harness the power of compounding. It serves as a vehicle for wealth creation, offering invaluable financial education and fostering an entrepreneurial mindset. Participation in the market allows young investors to contribute to India’s economic growth while diversifying their portfolios and developing a saving habit. The stock market is at forefront of innovation and technology, young investors can leverage foster digital platform and fintech solutions to access real-time market data. Ultimately, embracing the stock market empowers young Indians to take control to their financial future, contribute to social Impact, and building a solid foundation for generation to come.

## FINANCIAL LITERACY FOR YOUNG INDIANS

Financial literacy is vital for young Indians for several reasons. Firstly, it equips them with knowledge and skills needed to make informed financial decisions, such enables them to effectively manage their finances, avoid debt traps, and build a secure future. Secondly, financial literacy promotes economic inclusion by empowering individuals from diverse backgrounds to participate in the formal financial system. Overall, investing in financial literacy for young Indians is essential for promoting financial stability, prosperity and economic growth.

## CONCLUSION

Stocks are among the finest investments for teenagers because they frequently focus on long-term growth and larger returns. Though the risk is high in investing in shares when compared to investment in bonds, but youngsters can tackle the risk by investing for longer period of time. The stock market is not just a platform for trading, it's a gateway to financial empowerment, education, and opportunity for Indian's younger generation and having financial literacy develop good habits for young generation. By embracing the investing and financial literacy young Indians can secure their financial future while contributing to nation's economic growth and development.

Samarjeet Paul

B.A.5<sup>th</sup> Semester



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## MEME BREAK

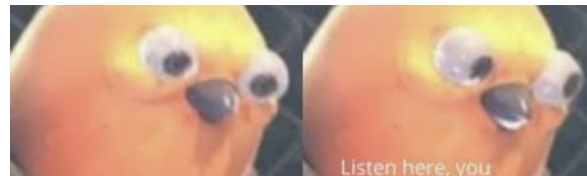


Me: Tells a dark joke on the dinner table



**Police:** Why did u unplug the life support of your grandpa?

**Me:** He used to say my generation relies too much on the latest technology.



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# The Interconnection Between Pollution and Economic Prosperity

In the intricate web of global challenges, the nexus between pollution and economic well-being stands as a pivotal intersection. Pollution, in its multifaceted forms, poses a significant threat not only to human health and the environment but also to economic stability and growth. Understanding this intricate relationship is paramount for devising effective strategies that promote sustainable development while safeguarding economic prosperity.

## Pollution: A Menace to Economic Growth

Pollution, whether in the form of air, water, or soil contamination, exacts a heavy toll on economies worldwide. The adverse effects of pollution on human health will lead to increased healthcare expenditures, decreased labor productivity, and premature mortality, all of which can hinder economic progress. Moreover, environmental degradation resulting from pollution diminishes the availability of natural resources, disrupts ecosystems, and undermines sectors reliant on ecosystem services, such as agriculture, tourism, and fisheries.



## Economic Impacts of Pollution

The economic ramifications of pollution are profound and multifaceted. In addition to direct costs associated with healthcare and environmental remediation, pollution imposes indirect costs on industries, governments, and society at large. For instance, regulatory compliance costs, such as pollution control measures and emissions reduction technologies, can strain corporate budgets and hinder competitiveness. Moreover, pollution-induced disruptions to supply chains, agricultural output, and tourism can lead to economic losses and hinder long-term growth prospects.

## Pollution and Income Inequality

Pollution often exacerbates income inequality, disproportionately affecting marginalized communities and low-income populations. These communities typically lack access to clean air, safe drinking water, and adequate healthcare, perpetuating cycles of poverty and deprivation. Consequently, the economic burden of pollution falls heaviest on those least equipped to bear it, widening existing disparities and impeding social mobility.

## Addressing Pollution for Economic Resilience

Combating pollution requires a multifaceted approach that integrates environmental stewardship with economic imperatives. Policymakers, businesses, and civil society must collaborate to implement strategies that mitigate pollution while fostering economic resilience and inclusive growth. Key measures include investing in clean technologies, incentivizing sustainable production and consumption patterns, and strengthening regulatory frameworks to enforce pollution control standards.

## Opportunities for Green Growth

Contrary to the perception of a trade-off between environmental protection and economic growth, addressing pollution can unlock opportunities for green innovation and job creation. Investments in renewable energy, energy efficiency, and sustainable infrastructure not only mitigate pollution but also drive economic diversification and competitiveness. Moreover, transitioning to a low-carbon economy can spur innovation, attract investment, and create new employment opportunities in emerging green industries.

**Conclusion**

The intricate interplay between pollution and economic prosperity underscores the urgent need for concerted action to address this pressing global challenge. By adopting holistic strategies that prioritize environmental sustainability, social equity, and economic resilience, societies can forge a path towards a cleaner, healthier, and more prosperous future for all. Only through collective efforts and unwavering commitment can we overcome the scourge of pollution and pave the way for sustainable development and shared prosperity.



Anwasha Goswami

B.A. 5<sup>TH</sup> Semester

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The purpose of studying economics is not to acquire a set of ready-made answers to economic questions, but to learn how to avoid being deceived by economists.

— Joan Robinson —

AZ QUOTES



It is not from the benevolence of the butcher, the brewer, or the baker that we expect our dinner, but from their regard to their own interest.

— Adam Smith

## Finding home in a faraway land

21st August 2023, my hands all sweaty and a crippling fear of not fitting in the new chapter that awaited me. I walked into the college campus with my sisters in the scorching heat, my heart absolutely yearning for the 16° C temperature back home. The temperature shift, the land I knew nothing of and languages that sounded so foreign. I was surrounded by people and yet so secluded and felt no less than a migratory bird away and from home.



The months I went by and January came with surging happiness of going back home but also! I must say because home no longer felt the home And I realized the dread of it, how details changed and my home was no longer how I had left it to be. Almost a year passed by, and now somehow everything is familiar to me. I was and am still finding home in a faraway land.

\*\*\*\*\*

Phuntso Drema

B.A. 3<sup>rd</sup> Semester

The background is a vibrant watercolor wash in shades of blue, purple, and pink. A semi-transparent grey rectangle is centered on the page, containing the text. The word 'Art' is written in a white, elegant cursive font and is underlined with a thin white horizontal line.

*Art*

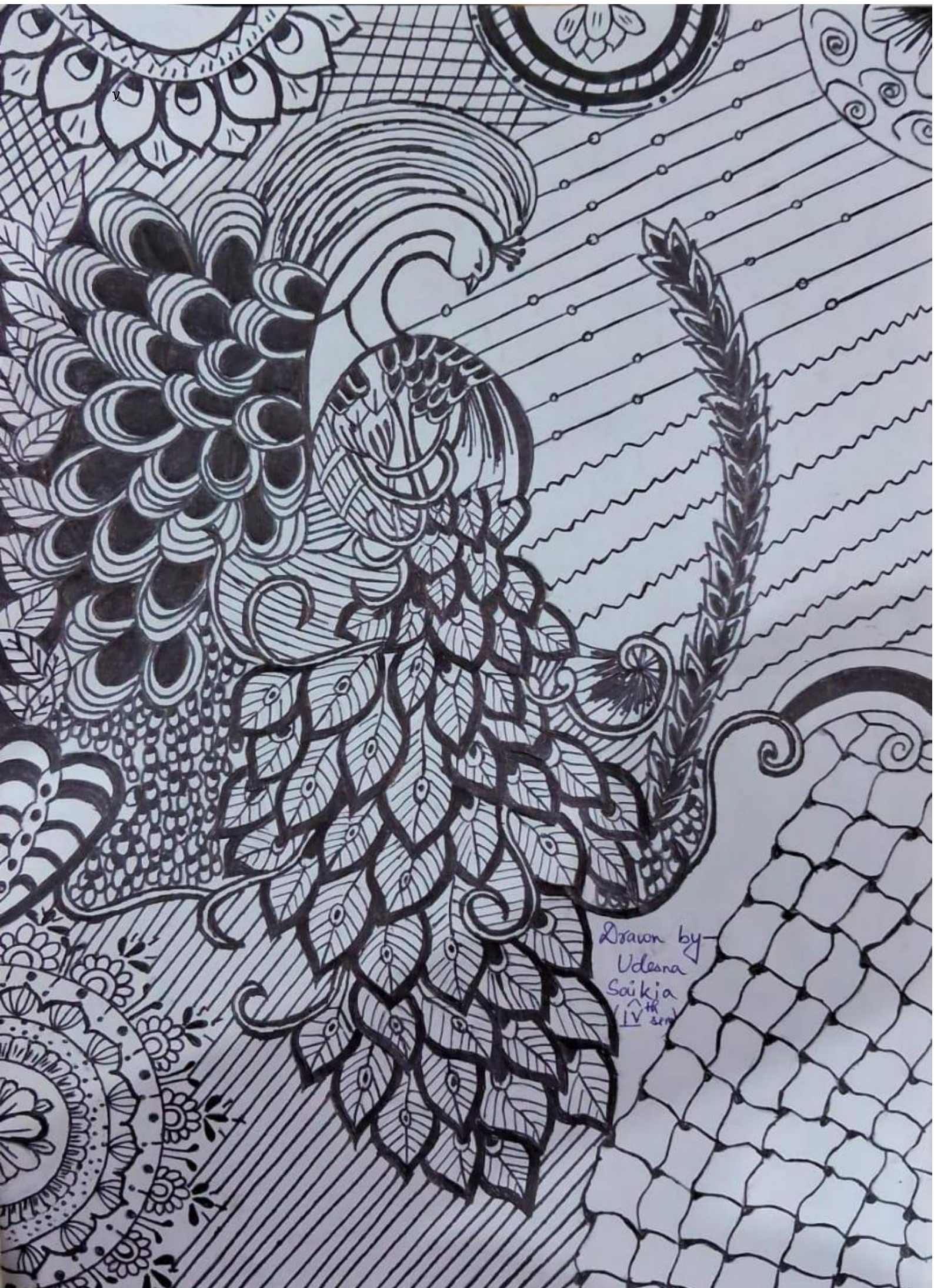
*gallery*



PRIYA KARMAKAR, P.G. 3<sup>RD</sup> SEM

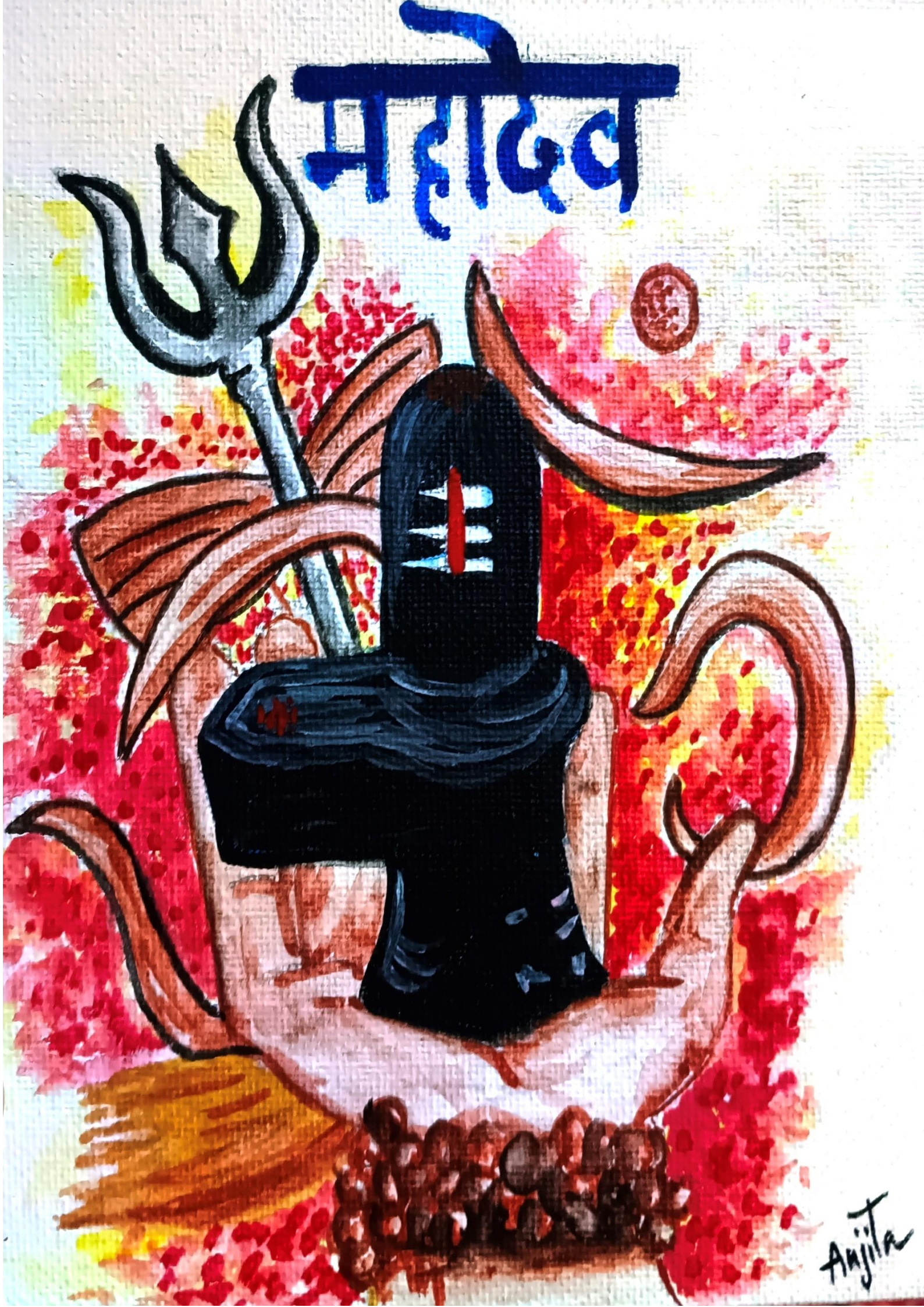


PRIYA KARMAKAR, P.C. 3<sup>RD</sup> SEM



Drawn by  
Udesna  
Saikia  
14<sup>th</sup> sem

महादेव



Anjita





As practice makes perfect, I cannot but make progress; each drawing one makes, each study one paints, is a step forward.

— *Vincent Van Gogh* —

AZ QUOTES



I always had a sketchbook with me when I was young. I was hiding behind it, basically, hiding behind drawing because I couldn't cope with people in real life; I was very shy and very nervous around people.

— *Robert Crumb* —

AZ QUOTES



My sketchbook is a witness of what I am experiencing, scribbling things whenever they happen.

— *Vincent Van Gogh* —

AZ QUOTES



A  
QUICK  
GLANCE  
OF THE  
DEPARTMENT





Teacher's Day, 2023



Field Trip to Chamuapara, Mandakata, Assam



U.G. Farewell, batch 2021-2024



Cultural Rally, 2023

# ACHIEVEMENT SECTION





## Various Achievements by Anwsha Goswami of 5<sup>th</sup> Semester

Anwsha Goswami won 2nd prize in Jyoti Sangeet and Rabha Sangeet, 3rd prize in Lokogeet, Jayanta Sangeet, Bhupendra Sangeet, recitation and Nila khamor sithi in college week 2k23 along with 2nd prize in Rabha Sangeet in the occasion of Rabha divas, 2nd prize in poem writing in the occasion of world environment day, 1st prize in inter department short story writing competition, 2nd prize in inter department rangoli competition and consolation prize in inter department recitation competition in 2023



## Best Library User Award 2023 (Faculty Category)



Match no. 27

# Late.Zahirul Islam Memorial Cricket Tournament



**Player of the Match**  
**Shahin**  
**Thakuranbari XI**  
**VS**  
**Eleven Start Mankachar**

## Man of the match award winner Sahin Islam

Sahin Islam, a district level cricket player and a student of the UG 2nd semester of the Department of Economics, Pragjyotish College won the man of the match tournament at Late Zahirul Islam Memorial Cricket Tournament.



## Various Achievements by Epshta Baruah

Epshta Baruah, a student of BSc 2nd Semester Economics won the second prize at ALL ASSAM CLASSICAL DANCE COMPETITION, 2023 held by SRIMANTA SHANKARDEV SANGEET KALA ACADEMY, invited as a performer in India International Dance Festival 2023, got BEST AWARD in NATIONAL CATEGORY of SANSKRITI SANGAM, 2023, NRITYASHREE title by Guru Ramkrishna Talukdar and Rimli Talukdar, NARTAN KALA NIKETAN, in 2023. She completed her bisharad under SANGEET SATRA, GUWAHATI, with a score of 83.6%, securing the DISTINCTION POSITION.







# COTTON UNIVERSITY

Office of the Academic Registrar  
Panbazar, Guwahati, Assam-781001  
www.cottonuniversity.ac.in

No: CU/Acad/PHD-VIVA/2021/196/ 548

Date: 05/12/2023

## NOTIFICATION

The following research scholars are hereby declared to have qualified for the Degree of Doctor of Philosophy (PhD) of Cotton University in the subject and topic of research as mentioned below, as per the Vice Chancellor's approval Dated 01<sup>st</sup> December 2023.

Sl. No.	Name of the Candidate	Subject/ Department	Faculty	Guide/ Supervisor	Topic of Research/ Title of the Thesis
1.	SASANKA SEKHAR GHOSH	Zoology	Life Sciences	Late Dr. Karobi Saikia	ECOLOGY OF CHANDUBI, A TECTONIC LAKE OF ASSAM WITH RESPECT TO ITS AQUATIC INSECT COMMUNITIES
2.	MASUM AHMED	Economics	Human and Social Sciences	Prof. Daisy Das	ECONOMIC COST OF URBAN TRAFFIC CONGESTION: A STUDY OF GUWAHATI
3.	SANGEETA KUMARI PASI	Hindi	Languages, Literature & Linguistics	Dr. Kusum Kunja Malakar	MOHAN RAKESH KE NATAKON MEIN STREE ASMITA KE VIVIDH PAKSH : EK SAMIKSHATMAK ANUSHILAN

The Degree will be conferred at the next convocation of the University. This notification has been issued subject to an ex post facto approval of the Executive Council of Cotton University, as authorized vide Resolution No. EC/2023/26/02 of the Council dated 08/02/2023.

Memo No. CU/ACAD/PHD-VIVA/2021/196/ 549-570

### Copy forwarded for information to :

1. The Secretary, University Grants Commission, Bahadur Shah Zafar Marg, New Delhi-110002.
2. Secretary to the Govt. of Assam, Dept. of Education, Assam Sachivalaya, Dispur, Guwahati-781001.
3. Pro Vice-Chancellor, Cotton University.
4. All Deans, Cotton University.
5. The Registrars of all Indian Universities.
6. Director, Social Documentation Centre, I.S.I.C.S.S.R, 25, Feroze Shah Road, New Delhi-110001.
7. Director of Higher Education, Assam, Kahilpara, Guwahati-09.
8. Members of Executive Council, Cotton University.
9. The Secretary, Association of Indian Universities, AIU, House, 16 Kotla Marg, New Delhi-110002.
10. Secretary, Assam Public Service Commission, Khanapara, Guwahati, Assam 781022.
11. Addl. Secretary to Govt. of Assam, Chancellor's Secretariat, Raj Bhawan, Guwahati-1.
12. PS to Vice-Chancellor, Cotton University.
13. PS to Registrar, Cotton University.
14. Coordinator, IQAC, Cotton University.
15. All respective Guides/Co-Guides of candidates concerned.
16. The candidates concerned.
17. Respective Examiners of the PhD Thesis.
18. Finance Officer, Cotton University.
19. Controller of Examinations, Cotton University.
20. Librarian, Cotton University.
21. Superintendent, Cotton University, (with a request for intimation to the Certificate Branch)
22. CSM, for uploading the notification to the Cotton University website.
23. Office file.

*IB*  
05/12/23  
Academic Registrar  
Date : 05/12/2023  
Academic Registrar  
Cotton University  
Panbazar, Guwahati-781001, Assam

Academic Registrar

## PhD to Masum Ahmed, Assistant Professor

Cotton University, Guwahati the (erstwhile Cotton College, the oldest and the premier college of Assam) has conferred the doctorate Degree to Mr. Masum Ahmed for his topic titled "Economic Cost of Urban Traffic Congestion: A Study of Guwahati". Mr. Masum Ahmed was a UGC-Senior Research Fellow in the said University prior to joining Pragjyotish College. He was also the Gold Medalist for the year 2016 for the Masters of Arts at Cotton University.

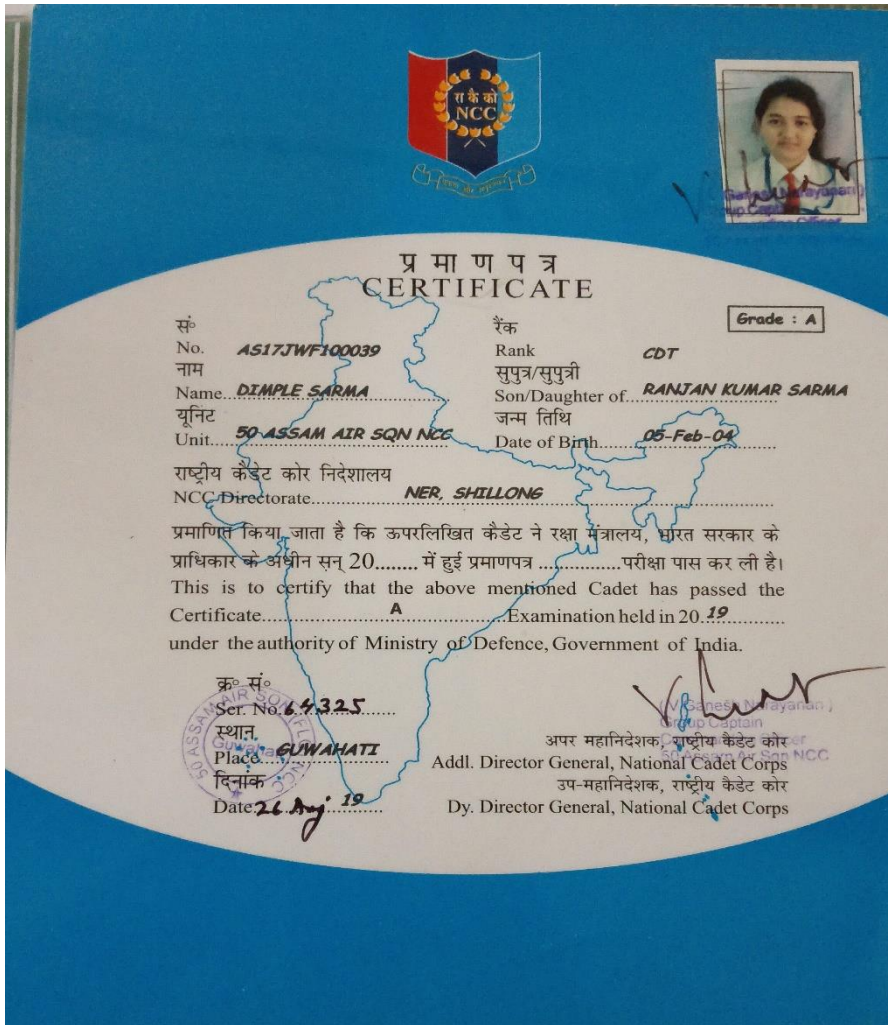
## Best Researcher Award 2023

Masum Ahmed, Assistant Professor, Department of Economics, Pragjyotish College received the best researcher award for the year 2023. The award was presented by Prof. Ramesh Chandra Deka, Vice Chancellor, Cotton University Guwahati.






**Our student Miss Arjita Paul won third prize in Wall Painting Competition 2024**



**Dimple Sharma, a UG 4th Semester student earns NCC Certificate from NCC Directorate NER Shillong**



**Best Department Research Award 2023 for the  
Department of Economics**



*THANK  
YOU SO  
MUCH*



