

LIFELINE FOR FARMERS

The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme has emerged as a significant policy intervention aimed at supporting India's agrarian economy. Launched in 2019 by the Government of India, this ambitious initiative provides direct income support of Rs 6,000 per year to small and marginal farmers, distributed in three equal installments. As the scheme continues to expand its reach and impact, it has become a crucial pillar of rural welfare and agricultural reform.

At its core, PM-KISAN acknowledges the financial vulnerabilities of India's farming community. With nearly 85% of farmers classified as small or marginal, the recurring burden of input costs, erratic weather, and volatile market prices often pushes them into cycles of debt and distress. The direct benefit transfer (DBT) model of PM-KISAN addresses this challenge by providing timely, unconditional cash support that farmers can use at their discretion-be it for seeds, fertilizers, labor, or family needs.

One of the standout features of the scheme is its inclusivity. Initially targeting only small and marginal landholders, PM-KISAN was later expanded to cover all eligible farmers, irrespective of land size. This universal approach ensures that even those on the fringes of the agricultural system are not left out. Moreover, the DBT mechanism has significantly reduced leakages and middlemen, ensuring that the full benefit reaches the intended recipients.

Yet, PM-KISAN's broader impact cannot be understated. It has become a vital support system, especially during crises like the COVID-19 pandemic when lakhs of farmers received direct cash assistance, helping them manage through economic disruptions. It also aligns with the government's vision of doubling farmers' income and strengthening rural demand, which is crucial for broader economic growth.

To enhance its efficacy, the scheme must evolve. Greater integration with other agricultural support systems-such as crop insurance, soil health cards, and e-NAM (electronic National Agriculture Market)-can make it part of a more holistic rural development strategy. Furthermore, states must expedite land record digitization to ensure accurate identification of beneficiaries and timely disbursement.

In conclusion, PM-KISAN represents a paradigm shift in agricultural welfare by replacing indirect subsidies with direct income support. While it may not resolve all agrarian issues, it certainly provides a financial cushion that can reduce distress and empower farmers. With continued political will, administrative efficiency, and stakeholder engagement, PM-KISAN can serve as a model for targeted welfare delivery and play a transformative role in shaping the future of Indian agriculture.

Entry of foreign universities and the challenges in Indian higher education

■ PROF. K.S CHANDRASEKAR



The National Education Policy 2020 (NEP) announced by the Ministry of HRD has initially undergone round of discussions before being presented by them. One of the aspects of NEP is that it envisages the top 100 foreign universities to set up their facility in India. Already letter of approval is granted to many foreign universities to set up campuses in India. In addition, it has been clearly mentioned that the colleges with 15 years of standing will be moved to the next level of a university. It is good that 6% of the GDP is earmarked for Education and as such major part of the investment will happen in developing the primary and secondary education which is expected to push more literacy among the younger population. However, the government has mentioned that 50% of the population should be included in Gross Enrolment Ratio so that India will be able to produce skilled and knowledge driven population to serve the international markets.

According to Asian Development Bank, about 22.7% of the population (both male and female) earn less than \$1.9 per day. The lower middle class in India constitutes a major part of the population and if we account them also it can be seen that 50% of the population is under or near poverty. The policy also shows that there is no distinction between public and private universities or colleges. Even though the respective state governments continue to control the fees to be obtained from the students, in many parts of the country, this mechanism is not fully

adopted. In this circumstance, the entry of foreign universities is something akin to the liberalization undertaken during the 1990s. When the private or foreign institutions are allowed, the public institutions need to be first made competitive. Without this, the public institutions will have untimely deaths. It should be remembered that the public sector organizations prior to the liberalization were performing very well and the government support was fully there. However, once liberalization came, all institutions were considered to be equal, the very purpose of establishing the public sectors was defeated. During the 2000's and after that, the country witnessed the sale of the public sectors. At one time, the government even introduced a Ministry of Disinvestment. It should be noted that the same fate will be there for the central and state government higher education institutions. The hall mark of the public higher education institutions is the lower and affordable fees for the students who mainly comprise of the lower middle class. Some of the bright talents have come out of these institutions and have served the society and are doing now. When the foreign universities are allowed, the cost of education will increase. It may be noted that it will stem the flow of Indian students who would otherwise go to foreign countries to pursue their education for want of foreign degrees. This will be made available straight at the cities of India. If the list of universities were these students are studying, more of the universities are outside the purview of the top 100 universities. These universities normally charge a higher rate for education. Cambridge University offers MBA programme. The one year MBA programme costs in UK, Rs.53.4 lakhs. For a BA in

Economics, the annual fee is about Rs.19.8 lakhs. All these mentioned here are only tuition fees. If Cambridge University sets up their facility in India, only the elite of the population will be able to afford this fee. Moreover, there will be distinction between the degrees awarded and the rest of the institutions will find it difficult to match the foreign universities. In India, there are already private institutions and universities who have been allowed to operate across the country provided they have NAAC 3.5 score. As the foreign universities are being invited to participate in the higher education scenario, the relevance of NAAC and NBA will be lost. NAAC score is one of the criteria for a university to receive RUSA fund. When the distinction between private and public universities vanishes, the RUSA fund may not reach the needed universities. One should understand that there are many universities who have more than 50 years of existence and they have created infrastructure which is unparalleled as compared to any universities in the world. The emergence of research universities and teaching universities is a welcome move but it requires prudence in converting the existing universities to the status of research universities. The ministry should have identified at least one university in each state to be converted to Research universities or elevate some of the state owned or central institution to the status of research universities. There is a need for lot of home work in this context. It is similar as that of the proposal to start World class universities during the UPA regime but that was completely shelved. There are many niche areas which require lot of attention like Arts, Humanities and Social sciences. Some of the best government insti-

tutions in these areas may find it to survive without proper government funding. This is due to the low fees and also scholarships provided by the various governments. Care should be taken to protect these institutions. In Orissa, there is a need for tribal studies and a need for exclusive tribal university funded by the Central government. India is emerging as a major consuming class and the middle class is ready to spend on education for their wards. In this circumstance, the government should look forward to offering competitive education at a lower fees.

One area of concern is the possibility of some of the best faculty being lured away by the foreign and private universities. This is similar to the situation like golden handshake. When the government wants to focus only on primary and secondary education, the private institutions will easily get the elite in public institutions. This will make the best Professors being taken away from the elite class. This will hamper the purpose for which the best talents are recruited for the students. Similarly the movement of all universities to multi disciplinary by 2040 is something which takes away the core function of a university. In Tamilnadu, there are separate universities for Sports, Teacher education and also Music. How they will move towards multidisciplinary is a question mark. It is here that the government should have considered augmenting and enriching such universities. However, now that foreign universities presence is inevitable, it is the question of the survival of the fittest among the elite universities in India which only will ensure global competitiveness of our universities.

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GST 2.0-The Thread of Change Weaving India's Textile Dreams into Reality

■ GIRIRAJ SINGH



July 1, 2017 witnessed India's boldest economic reform in decades. On that monsoon morning, the Goods and Services Tax (GST) replaced 17 different taxes and 13 cesses with a single unified framework, fundamentally reshaping the nation's fiscal architecture. This wasn't merely a tax reform, it was the beginning of India's audacious journey towards One Nation, One Tax, One Market.

Eight years later, the transformation has been nothing short of extraordinary. Tax collections have tripled from Rs 7.19 lakh crore in 2017-2018 to a record three-fold increase of Rs 22.08 lakh crore in 2024-2025. The taxpayer base has doubled from 65 lakh to 1.5 crore, drawing lakhs of small enterprises into the formal economy. Building on this foundation, India has now entered the Next Gen GST Era from 22 September 2025, streamlining the system into two slabs of 5% and 18%, with 40% reserved for luxury and demerit goods.

Households will save more with daily essentials, medicines and education supplies taxed at 0-5%, while farmers gain from reduced GST on tractors, tyres, pesticides and irrigation equipment that cut input costs and boost rural income. The auto sector also sees a major relief as GST on scooters and cars drops from 28% to 18%. Readymade garments now priced upto Rs 2,500 (up from Rs 1,000) attract 5% GST. I had a conversation with a college student and when asked about clothes, he said, "Festive shopping felt lighter on the pocket. With the same budget, I bought two trendy shirts instead of one. I don't know much about GST slabs but I know clothes are more affordable now." By contrast, luxury and demerit goods such as pan masala, tobacco, online gaming, luxury SUVs and casinos now fall under the 40% slab. This reform has promoted responsible consumption, the truest form of sav-

ings, while reinforcing our commitment to 'Fit India, Healthy India'.

And just as these reforms bring relief to families, farmers and industries, they also weave new strength into our textile sector. GST 2.0 paves the way for a complete transformation of the Textiles industry, which stands as the second largest employer after agriculture and a living example of Atmanirbhar Bharat.

GST 2.0 Powers the \$350 Billion Textile Dream

The textile industry in India is massive, shaping livelihoods and exports alike. Today, the industry size is \$179 billion and gives jobs to over 4.6 crore people, most of them women. The government now aims to almost double this size to \$350 billion by 2030, creating even more employment and income opportunities for families across the country.

India's organised domestic textile market is worth around \$142-145 billion and when we include the largely unorganized sector, it's closer to \$155-160 billion. With the introduction of Next-Gen GST reforms like tax rationalization and a fibre-neutral regime, manufacturers can now pass on savings directly to buyers. For consumers, especially middle-class families who are expected to make up 60% of India's targetable consumer base by 2047, these reforms will bring the greatest benefits. Together with lower-income groups, they are estimated to save \$8-10 billion every year making essential clothing more affordable while supporting local industry. These reforms go beyond lowering prices, they represent a true fashion democratization.

One of the biggest changes GST 2.0 brings for textiles is fixing the long-standing inverted duty structure that crippled the man-made fiber sector. Earlier, man-made fibers were taxed at 18%, yarn at 12% and fabrics at just 5%. This structure made raw materials costlier than finished products, blocking working capital and stopping new investments. GST 2.0 now has a uniform 5% tax across the man-made sector, creating a truly fiber-neutral ecosystem. For lakhs of MSMEs, which form nearly 80% of India's textile industry, this is

a huge relief. It strengthens India's ambition to become a global hub for the man-made fiber sector and also enables the 22,000 million garment pieces produced annually to be manufactured with lower input costs, enhanced competitiveness and greater market demand. This reform will not only make clothes cheaper and boost exports but also strengthens the dream of Make in India and Atmanirbhar Bharat, a vision of growth that carries forward both our Virasat and Vikas.

Take for example. Earlier in a women's stitching unit in Surat, the cost of man-made fibre and yarn was so high that their profit margins shrank and orders often shifted abroad. Now, with GST 2.0 reducing taxes to a uniform 5%, their input costs are lower; they can take more orders, pay fair wages and even expand their business. This is how a national reform directly touches the lives of ordinary workers and families.

The benefits don't stop there. With GST on commercial goods vehicles cut from 28% to 18% and logistics services from 12% to 5%, transport costs across the textile supply chain will come down. This directly supports the PM Gati Shakti and National Logistics Policy, while making Indian textile exports stronger in global markets. Together, GST 2.0 reforms empower every stage of the textile value chain, from fiber to finished garment to foreign markets, creating growth and jobs across the country.

The Aam Janta Effect - How Next Gen GST Reform Touches Every Life

The economic impact of GST 2.0 is felt in the everyday lives of ordinary families. Industry estimates project a direct consumption boost of nearly Rs 1.98 lakh crore, with households saving around Rs 48,000 crore annually due to reduced rates.

To put this into perspective, in 2014 under the UPA, a family spending Rs 1 lakh a year on daily needs paid almost Rs 25,000 in taxes. Today, after GST and GST 2.0, that same household pays only about Rs 5,000 to Rs 6,000. That is nearly Rs 20,000 saved every year and money that goes back into children's education, better nutrition and family well-being. Combined with income tax relief, Indian families are projected to

collectively save nearly Rs 2.5 lakh crore annually. The impact is even more significant in smaller towns and villages, where nearly 63% of India's population resides.

During my recent visit to the markets in Begusarai, I saw the positive impact of the GST reforms. Retailers shared their happiness with the reduced rates, and I could feel the excitement among customers, who are increasingly coming out to shop this festive season. The rising footfall in the markets clearly shows how these reforms are creating a vibrant and positive economic environment which is a real benefit reaching both households and businesses alike.

Monthly GST collections which crossed Rs 1.85 lakh crore in FY 2024-25 are now projected to consistently exceed Rs 2 lakh crore. These reforms are not only easing the financial burden on citizens but will also fuel growth, with revenues continuing to rise even at lower rates. This is a rare moment where reforms are both people-centric and fiscally sound, strengthening households while securing India's economic future.

The Social Fabric - Beyond Economics to Empowerment

GST 2.0's textile reforms are more than just economic changes, they are about inclusive growth, directly impacting 65 lakh weavers and artisans across India. This not only helps preserve India's rich cultural heritage but also supports the livelihoods of lakhs of women working in this sector.

By reducing GST on handloom, handicrafts and carpets from 12% to 5%, traditional products are now more competitive in both Indian and global markets. At the same time, lowering GST on sewing machines from 12% to 5% gives a direct push to India's women-led textile sector.

As rural incomes and spending have more than doubled in the last decade, rising from Rs 1,430 per month in 2011-12 to Rs 4,122 in 2023-24. With GST 2.0, this rising purchasing power will directly fuel demand for Indian-made clothing, generating more work for weavers, tailors and garment workers and will generate a cycle of growth that benefits every section of society.

At a recent event, I met several SHG Didi's who expressed their delight, noting that the Government has truly empowered them, first by turning them into Lakhpati Didi's, and now through GST reforms making essential goods more affordable, along with income tax reforms lowering their tax burden. This Diwali, they said, promises to be a festival of real joy, with more gifts and celebrations for their families. These reforms are creating a ripple effect across the economy, boosting incomes and reducing the tax burden.

At a moment when India is striving for Atmanirbharta, the handloom and handicraft sector along with our SHG Didi's stands as the soul of the Vocal for Local and Swadeshi movement. Our artisans and weavers are not just preserving traditions, they are the real backbone of India's march towards Atmanirbhar Bharat.

GST 2.0 & the road to Viksit Bharat 2047

As India enters the Amritkaal and looks toward 2047, GST 2.0 stands not merely as tax reform but as a growth strategy for Viksit Bharat. By simplifying slabs, easing household expenses, empowering farmers, supporting MSMEs, and revitalising labour-intensive industries like textiles, it strengthens both Ease of Living and Ease of Doing Business. The fiber-neutral GST is particularly transformative, unlocking new growth in man-made and natural textiles alike, positioning India to expand its global market share, create millions of new jobs, and emerge as a true global leader in apparel and home furnishings.

As GST 2.0 has come into force this Navratri, it brings savings to households, relief to farmers, growth to businesses, and jobs to workers, a true early Diwali gift to every Indian. On behalf of the entire textile value chain, I extend heartfelt gratitude to Prime Minister Narendra Modi for his visionary leadership in steering India's indirect tax system toward simplicity, fairness, and growth. GST 2.0 is a milestone in our reform journey, and it lays the roadmap for India's march towards becoming a developed nation by 2047.

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Karwa Chauth: A Celebration of Marriage and Tradition

■ DR SONIA VERMA

Karwa Chauth, a festival predominantly celebrated in North India, is a significant event for married Hindu women. It is characterized by a day-long fast observed for the well-being and longevity of their husbands. This festival, steeped in historical, cultural, social, and economic significance, is a testament to the enduring bonds of marriage and the traditions that uphold it.

Historical Significance

The origins of Karwa Chauth can be traced back to ancient times. Some historians believe that it began as a prayer for the safe return of soldiers who were away at war. Women would pray for their husbands' safety and fast for their well-being. Another theory suggests that it originated as a way for women to bond with each other and form a close-knit community, especially in times when they lived far from their parental homes after marriage. The festival provided a platform for women to share their joys and sorrows and support each other.

Cultural Significance

Culturally, Karwa Chauth is deeply embedded in the traditions and customs of North India. It is a celebration of the marital bond and the love and commitment between husband and wife. The festival is marked by elaborate rituals, colorful attire, and the exchange of gifts.

It is a time when families come together to celebrate and strengthen their relationships. The festival is also associated with the sowing of wheat in the winter season, with 'karwa' referring to the earthen pot used for storing wheat.

Social Significance

Socially, Karwa Chauth plays a crucial role in reinforcing the importance of marriage and family. It is a time when women reaffirm their commitment to their husbands and their families. The festival also provides an opportunity for women to come together and celebrate their shared experiences. It strengthens the bonds between women and fosters a sense of community. In modern times, Karwa Chauth has also become a symbol of women's empowerment, as they choose to observe the fast out of love and devotion for their husbands.

Economic Significance

Economically, Karwa Chauth has a significant impact on the local markets. The festival is associated with the purchase of new clothes, jewelry, and gifts. Women often buy special sarees or lehengas for the occasion, and jewelers see a surge in sales of gold and diamond jewelry. The demand for cosmetics, henna, and other beauty products also increases during this time. The festival provides a boost to the local economy and supports the livelihoods of many small businesses.

Why Married Women Keep Fast on Karwa Chauth

The primary reason married women observe the Karwa Chauth fast is to pray for the long life, health, and well-being of their husbands. It is believed that the devotion and sacrifice demonstrated through the fast will protect their husbands from harm and ensure their prosperity. The fast is also seen as a way to strengthen the bond between husband and wife and to reaffirm their commitment to each other. Additionally, women believe that observing the fast brings blessings and happiness to their families.

Significance of Sargi

Sargi is a pre-dawn meal that is an essential part of the Karwa Chauth ritual. It is typically prepared by the woman's mother-in-law and includes a variety of foods that are rich in nutrients and energy. The sargi is meant to sustain the woman throughout the day of fasting. It usually consists of sweets, dry fruits, milk, and cooked dishes. The tradition of sargi symbolizes the love and blessings of the mother-in-law for her daughter-in-law and her family. It is a gesture of support and care that helps the woman to observe the fast with strength and devotion.

Why Sargi Is Taken Before Sunrise

Sargi is taken before sunrise because the fast begins at dawn and continues

until the moon is sighted at night. The pre-dawn meal provides the woman with the energy and hydration she needs to endure the day without food or water. It is believed that consuming sargi before sunrise is auspicious and helps to ensure the success of the fast. The timing of the sargi is also symbolic, representing the start of a new day and the beginning of a spiritual journey.

Significance of the Arag at Night

The arag is a ritual performed at night when the moon is sighted. It involves offering water to the moon through a sieve. The woman looks at the moon through the sieve and then looks at her husband's face through the same sieve. This ritual is highly symbolic. The moon represents longevity and prosperity, and by offering water to the moon, the woman is praying for the long life and well-being of her husband. Looking at the husband's face through the sieve signifies the woman's love and devotion for her husband. The arag is the culmination of the fast and is a moment of great joy and fulfillment for the woman.

Procedure to Keep the Fast and Venerate the Moon at Night

The procedure to keep the Karwa Chauth fast is as follows:

- 1. Preparation:** The woman wakes up before sunrise and consumes the sargi prepared by her mother-in-law.
- 2. The Fast:** After sunrise, the woman

begins her fast. She is not allowed to eat or drink anything throughout the day.

3. Prayers and Rituals: The woman spends the day in prayer and meditation. She may also participate in Karwa Chauth puja with other women in her community.

4. Dressing Up: In the evening, the woman dresses in traditional attire, typically a saree or lehenga. She adorns herself with jewelry and applies makeup.

5. Waiting for the Moon: The woman waits for the moon to rise. She may gather with other women to sing songs and share stories.

6. Offering the Arag: Once the moon is sighted, the woman performs the arag ritual. She offers water to the moon through a sieve, looks at the moon, and then looks at her husband's face through the same sieve.

7. Breaking the Fast: After offering the arag, the husband offers his wife water and sweets to break the fast.

8. Dinner: The family then shares a meal together.

Significance of Offering Food, Gifts, and Dry Fruit to Mother-in-Law

Offering food, gifts, and dry fruits to the mother-in-law is an important part of the Karwa Chauth tradition. It is a gesture of respect and gratitude towards the mother-in-law, who is considered to be an important figure in the woman's life. The gifts and food are a token of

appreciation for her love, support, and guidance. It is also a way to strengthen the bond between the woman and her mother-in-law and to seek her blessings for a happy and prosperous married life.

Why Water Is Not Taken During the Fast

Water is not taken during the Karwa Chauth fast as a symbol of complete devotion and sacrifice. The fast is meant to be a test of the woman's commitment to her husband and her willingness to endure hardship for his well-being. By abstaining from water, the woman is demonstrating her unwavering love and dedication. The absence of water also intensifies the physical and emotional experience of the fast, making it a more profound spiritual practice.

Karwa Chauth is a festival that is rich in historical, cultural, social, and economic significance. It is a celebration of the marital bond and the traditions that uphold it. The fast observed by married women on this day is a testament to their love, devotion, and commitment to their husbands. The rituals and customs associated with Karwa Chauth are a reflection of the values and beliefs of Indian society. The festival continues to be an important part of Indian culture and is celebrated with great enthusiasm and fervor every year.

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