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XAVIER INSTITUTE OF SOCIAL SERVICE  
Nurturing Professionals, with a Difference

# XISS Bulletin

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**Budget  
Special**



## Director's Message

My dear readers, the month of March marks an end to the financial year, the closing of all the accounts and an estimation of the expenses and savings for the coming year. Thus, the centre and state presented their respective budgets for the upcoming financial year.

It is indeed my pride, privilege, and pleasure to have the opportunity to make some observations on the Union Budget 2022. Union Budget 2022-23! What is so special about it? We have the Annual Cabinet Budget of the country every year. What difference will it make to the citizens of the country this year – to all sections of society irrespective of their caste, class, and colour?

Budget 2022 is indeed special and different from budgets of the past years because it has come after the chaos, devastation, and destruction in the first two waves of covid-19 pandemic. The third wave still looms large but unlike the first two waves, it seems to be much milder. However, the big question is – against the backdrop of rampant migration, joblessness, unemployment, devastations of Small and Medium-Sized Enterprises (SMSEs), and the adverse impact of the lockdown due to the pandemic, how is the budget 2022 going to revive and rejuvenate various sectors, such as – service, agriculture, manufacturing, education, health, organised & unorganised, to name a few – in the new normal?

Budget policy is a recurring theme in my career. During my initial days at ISI, New Delhi I always participated in the discussion pertaining to interpretation of important reforms in our system of fiscal rules. And now, as the Director of XISS, Ranchi, I am more than ever convinced of the importance of a proper national budget policy. Not – or should I say, not only – because I like figures, but because these figures have a direct and serious impact on the wellbeing of our citizens. Without a sound budget policy there can be no sustainable social welfare system, no funds for a proper education policy, and no base for a durable economic growth. Therefore, I think that the effort to reform and improve national budget systems is one of the best things a social-minded government can pursue.

The Union Budget presented in the Parliament by Hon'ble Finance Minister on the 1st of February 2022, provided a broad framework of expenditure in details for different sectors, introduced new schemes, and tried to justify the priorities and focus areas of the government.

I am aware that this is not an easy task in light of the fact that governments around the globe face severe financial constraints and need to make prudent use of the resources entrusted to them by their people. But still, it is very important for us to know the resource allocation and utilization in all the sectors of our involvement. It is important to understand and believe that this is our budget, framed and formulated for our own growth and development. It is extremely crucial for all of us to comprehend what we have in this budget. There is a seed for thought that, does every citizen of the country, belonging to various walks of life from different strata of society, feel that this is their budget? In other words – Inclusiveness & Balance – How real is it in the Union Budget 2022?



### Vision:

We envision a centre of academic excellence towards creating a sustainable society with peace, justice and reconciliation.

### Mission:

- To become a leading management school in India by offering a portfolio of academic, research, social involvement and outreach programmes.
- To create leaders with conscience, compassion, competence, and commitment for sustainable development and empowerment of the marginalised.

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## XISS organises panel discussion on Union Budget 2022-23

XISS, Ranchi, organised a panel discussion on the Union Budget for the financial year 2022-23 at Fr. Michael Van den Bogaert SJ Auditorium on 3 February 2022. XISS faculty and student speakers discussed the details of the Budget in areas like health, education, finance, agriculture, social sector etc. Director XISS set the tone of the discussion as he emphasized on the inclusiveness and balance – how real the Union Budget 2022 is in the context of the pandemic.

In his address he said that it was to be understood how this budget catered to all sections of the society, irrespective of their caste, class and colour. It is important to understand and believe that this budget is for our growth and development. So, through this discussion it becomes imperative to understand whether every citizen of the country, belonging to various walks of life from various social and class group, feels that this is his or her budget.

Guest Speaker, Mr Philip Mathew, President of Jharkhand Small Industries Association (JSIA), Managing Director, Mangalam Lubricants (P) Ltd., in a discussion on the budget said that a Capex based budget of Rs 7.5 Lakh Crore on the infrastructure will give boost to the economy. He mentioned the budget to be particularly beneficial to the MSMEs as with the advent of GST many of them have managed to come to the formal sector, which have encouraged them to run their business after the two crushing years of the pandemic.

**To read more on the budget session, click on the link:**

<https://www.xiss.ac.in/readmore/xiss-organises-panel-discussion-on-union-budget-2022-23>



**To view the highlights of the budget session, click on the link:**

<https://www.youtube.com/watch?v=9GyvbxcDC5k>

This year's growth-oriented Budget with controlled Fiscal Deficit aims to increase the Government Capital Expenditure up by a massive 35% to 7.5 lakh crores. Focus on Hard Infrastructure (mainly PM Gati Shakti areas like Roads, Railways, Airports, Ports, Mass Transport, Waterways, and Logistics Infrastructure) as well as soft infrastructure (improving ease of doing business, mostly by leveraging digital technologies) is a welcome move. On the other hand, the agenda of Job Creation: boost to manufacturing sector, both large as well as MSME will definitely add to the sustainable development of the nation.

As per the announcements done during the budget, it seems to promote a stable and predictable tax regime while laying the foundation for Digital India 2.0. However, massive cut in welfare spending on MGNREGS and Food and Fertiliser subsidies and Gender Budget along with no significant increase in health budget is a concern. Furthermore, disappointing disinvestment proceeds and no mention of doubling of farmers' income might raise alarms amongst the communities.

The budget ticks almost all the right boxes except in the social and welfare sector. Cut in essential subsidies like food, fertiliser and MGNREGS, will hurt those who deserve it, the most during the ongoing pandemic.\*\*\*



**Dr Ramakant Agrawal,**  
HoP, PGDM – Human  
Resource Management

Union Budget-2022 magnified the 'Digital India' vision. This year's Budget reiterates the government's strong reliance on digital technology for economic growth. It recognised the importance of technology in all focus areas like infrastructure, inclusive development, sustainability, sunrise industries, and skilling.

The announcement of a digital university, a national digital health ecosystem, RBI governed Digital Currency, 75 digital banking units, e-passports, Data Centres as infrastructure and the aspiration for ensuring all villages having the same access to digital resources as urban areas indicate a blueprint for IT-driven comprehensive development.\*\*\*



**Sushil Ranjan Roy,**  
Associate Professor,  
PGDM – Information  
Technology Management

A welcome feature of the budget is the allocation of Rs.900 crore for the newly set-up Ministry of Co-operation. Similarly, the Ministry of Fisheries, Animal Husbandry and Dairying has been allocated Rs.6407.31 crore in 2022-23 budget which is 44 percent more than the allocation made in 2021-22 (Revised Estimate (RE)). However, the share of budget of agriculture and allied has been reduced from 4.3 percent (2021-22 Budget Estimate (BE)) to 3.9 percent (2021-22 RE) and further to 3.84 percent (2022-23 BE). Also, allocation for the Department of Agricultural Research and Education has been unchanged at Rs.8513.62 crore, which can affect the agri-research and extension adversely. While allocation for blue revolution is increased to Rs.1891 in 2022-23(BE) from Rs.1210 crore in 2021-22(RE), there has been no allocation for green revolution in this budget.

Nutrition-specific schemes like Mid-Day Meal (MDM) now subsumed with Pradhan Mantri Poshan Shakti Nirman (PM-POSHAN) and ICDS (now subsumed with Saksham Anganwadi and POSHAN 2.0) have not found significant favour from the Finance Minister of India. Significant reduced budgetary allocation to schemes like MGNREGA will affect the purchasing power of the rural unskilled labour and hence food security. The budget has rightly emphasised on drinking water component like National Rural Drinking Water Mission with Rs.60000 crore budget which will affect positively the nutritional status of the country.\*\*\*



**Dr Bhabani Prasad Mahapatra,**  
Assistant Professor, PGDM –  
Marketing Management



The Universalization of Quality Education initiative for Rural Areas, Scheduled Castes and Scheduled Tribes, and other weaker sections is a welcome move. It talked about PM eVIDYA scheme, establishing 750 virtual labs in science and mathematics and 75 skilling e-labs for simulated learning environment to be set up in 2022-23, but dropouts still are a major concern. The Government, however, needs to support telecom companies so that they develop better infrastructure, internet connectivity, access to modern devices, ensuring last-mile delivery.



**Dr Raj Shree Verma,**  
Assistant Professor, PGDM  
– Rural Management

Strengthening of health infrastructure especially in most backward districts of the country through Aspirational Districts Programme and speedy implementation of the COVID19 Vaccination, has been the key concern. Through Ayushman Bharat Digital Mission, the digital health solutions of hospitals across the country will be connected. Every citizen will now get a digital health ID and their health record will be digitally protected. It is a rare moment that the significance of mental health also found a mention in the Union Budget. 23 tele-mental health centers of excellence will be established. In health, expenditure has increased to 2.1 percent in 2021-22 from 1.8 percent in 2020-21 but it dashed the hopes of many who were expecting the health sector to see a big jump in allocation, a long-awaited 3% of the GDP that the government has been promising since long. Under Mission Vatsalya, Child Protection Services and Child Welfare Services have been announced. Saksham Anganwadi & Poshan 2.0 for better infrastructure and audio-visual aids, powered by clean energy and providing an improved environment for early child development is also an important announcement. For women Mission Shakti-Mission for Protection and Empowerment for Women through the promotion of Women's Self-Help Groups (WSHGs) has been announced. The allocation for autonomous bodies has dropped from Rs 188 crore in 2021-22 to Rs 152 crore in 2022-23. \*\*\*



**Dr Amit K. Giri,** Assistant  
Professor, PGDM –  
Financial Management

Increasing employment and arresting poverty has been the major concern of the policymakers in India amidst the Covid-19 pandemic. Does budget document of 2022-23 provide enough outlay for increasing employment and decreasing poverty rate, both in the short run and in the long run? The budget document has very little provisions for the twin problems the country is facing, in the short run. In the long run, a drastic increase in capital expenditure, continuance of production linked incentives, may create employment opportunities for the people in the long run.\*\*\*

## STUDENT SPEAKERS

The unprecedented focus on use of technology in every facet of governance, underlined by the Union Budget, will provide a significant leg up to the business opportunities for domestic as well as multinational technology firms. It is good to note that digitisation ran as one of the principal themes across many planned public spending initiatives. Whether it is education, skilling, reskilling, e- passports, rolling out a National Digital Health Ecosystem or the creation of a digital university, these are all welcome steps and will enable us to bridge the digital divide and it will help in shaping this decade as the decade of technology in India —being termed as a Techade.\*\*\*



**Sonakshi Adya,** Second Year  
Student, PGDM – Human  
Resource Management

The Government's ambition to make India a five trillion economy was dampened by two consecutive waves of Covid-19 Pandemic. Consequently, the Budget 2022 was an important medium to address the need to undo the damage caused by the Pandemic. The sustained growth can be achieved through a continuous spend on capital expenditure especially at a time when private investments are likely to remain low. The Budget 2022 addresses the same by providing a 35.4% hike in capital expenditure which is suggestive of government's intent to do a heavy lifting on investments to drive the economic growth. The Government sees the start-ups as partners in driving the economic growth. Therefore, through this budget, a relief has been passed on to them by extending the tax holiday scheme to start-ups incorporated till March 31, 2023 as a recognition for the economic contribution of the start-ups. Moreover, keeping in view the huge ecological costs associated with ambitious economic goals, it also provided for a new measure to reduce such costs in the form of Sovereign Green Bonds. Thus, I believe it is fair to say that the budget was predominantly focused on the long-term growth, dismissing all the anticipation for a populist budget.\*\*\*



**Swapneel Verma,** First  
Year student, PGDM –  
Financial Management

The main highlights of the budget speech were to reflect the government's intent, strength and challenges with special focus on new arenas that were left untouched in previous budgets. Starting from taxation of digital assets to recognizing mental health as a major issue in India and launch of new schemes to cater to mental health of Indians, this budget focused on new domains. The budget also mentioned some major announcements like Digitization of Indian Rupee and setting-up a taskforce to harness potential of AVCG Sector and also mentioned launching of Green Bond and National Battery Swapping Scheme to amplify India's intent to be a carbon neutral country by 2070. The nation is tentatively recovering from a pandemic and we must remember that Growth is a marathon, not a Sprint. This Budget focuses on new India with focus on lots of new arenas like Gaming and Animation, Mental Health, Climate Change, and so on. \*\*\*



**Arnab Kumar Das,** First  
Year student, PGDM –  
Marketing Management





**Krishna Kumar, Second Year student, PGDM – Rural Management**

Union Budget 2022-23 saw a limited focus on the agriculture sector and related policies. The overall budget allocation increased by a meager 4.4 percent for the year, even as important schemes for crop insurance and minimum support price (MSP) saw a drastic slashing of funds. Amid an acute shortage of fertilizers in India reduced the subsidy on urea and nutrient-based (NPK) fertilizers. This may adversely hit the ailing farm sector. There was no mention of the Union government's ambitious plan to double farm incomes, which reaches its deadline this year (2022). Hope the budget may help to bring the Income of the farmer on track and bring an equitable change in their life.\*\*\*

Union Budget 2020-22 has some fascinating and exciting announcements about the technology sector. Primary focus was on 5 trending technologies i.e., drone farming, India's own digital currency, 5G roll out, broadband and mobile internet in rural areas, and digital banking. However, these announcements could not clarify on what the repercussions could be of these implementations. For example, how will farmers learn to operate the drone or are there any strategies of someone else doing it for them? Will they be providing free courses for drone training? Similarly, what will happen if Indian aviation industry face the same problems as American aviation industry? 5G bandwidth will disturb Boeing777 flights and India has 92% of the airplanes installed with these engines. This is a dream of an idea which is good too good to be true in near future.\*\*\*



**Anand Mohanty, Second Year student, PGDM – Information Technology**



**Dr Pinaki Ghosh, HoP, PGDM – Marketing Management Programme**

## Time to look beyond traditional teaching and learning process in B-Schools

Project-based learning, and Simulations as improved pedagogy in Marketing courses for better learning outcomes. Classroom learning and case-based teaching has been the pillars of marketing pedagogy for many years. However, the advent of recent tech-driven advancements in the marketing world and widespread ongoing research, the changes will become mainstream to the field of marketing. This will further widen the ever-existing gap between academics and industry. It is therefore imperative that newer skills need to be imbibed at the B-School level so that the marketing students become industry ready.

However, the challenge lies in the delivery of these new skills to the marketing students. For this the teaching fraternity requires to look beyond the traditional approaches followed in teaching and learning processes. The evergreen case-based approach has been good but has some inherent limitations in making the teaching and learning complete. The case writers' perspective, objectives, case coverage, alignment to the newer areas of marketing and the outcomes are the limiting factors. On the contrary, the relatively newer approaches of a mix of project-based learning and simulations can be handy tools to pass the required skills in the marketing field. Live Project based learning would require the B-Schools to work closely with the industries in identifying projects which can be mutually beneficial. This would require longer duration of engagement of the students and faculty with the identified industry so that value can be generated and shared. This will enable the B-Schools and the industry to come together and bridge the gaps between academia and industry. Making space for such initiatives in the curriculum is a challenge as well as an opportunity for institutes like XISS.

Similarly, simulation-based pedagogy is very interesting and definite way to pass out the required knowhow and practice. In this method real life business situations are created in the form of games or software-based settings which are faced in the actual work environments. Students under the guidance of the faculty develop the art of solving the real-life marketing related challenges in a control setting. In Simulations the effort lies in identifying the right set of simulations from a limited source which should match with the overall learnings and the learning outcomes. However, this is certain that involving these techniques will be a big leap forward for meeting the learning goals comprehensively.

## Illustrious Alumni

### Mr Nayan Chakravarty, Chief of Party-USAIDs Momentum Country and Global Leadership: India / Director, Jhpiego

A PGDM-RD management graduate from XISS in 2001, was placed in 'Foundation for Ecological Security (FES)' from campus and later worked with top names of the health sectors including CARE, J Poverty Action Lab (South Asia), Partnership for Economic Policy (Kyrgyzstan & Nepal), Public Health Foundation of India and Pathfinder International. He has been a full-time Associate Professor with PHFI in the past and continues to be an Adjunct Faculty to some of the leading business schools including XIMB and BALM-TISS. He also has several international publications to his credit from leading Publishing Houses. He has his second Masters from London School of Hygiene and Tropical Medicine, University of London, UK. He is also pursuing his PhD. from Athena institute, VU University, Amsterdam, the Netherlands.



Sharing his fond memories of XISS, he emphasized on the core values of the institute, "Putting the Last First" which was inculcated in them towards the vulnerable sections of society. He recalled the field trips to be an eye-opener for each budding management professional. The PRA tools and techniques that he has learnt from his XISS Rural camps, speak about 'handover the stick' as a powerful approach which he carries till date.

**Message:**

*Be fearless and question, be it here while studying or even working in the field. A positive disruption is always welcome as it shows how you can challenge the existing norms and bring in change. XISS not just transforms you into an effective professional but teaches you the importance of becoming a good human being too. Never let that teaching fade away. I wish very best to you all in your career and lives ahead.*

## Events @ XISS

### XISS in an interactive session with US Consul General Melinda Pavek

XISS, Ranchi, hosted an interactive session with United States (U.S.) Consul General, Kolkata, Ms. Melinda M. Pavek on its campus on 15 February 2022. She was accompanied by U.S. Consul General in Kolkata Associate Political/Economic Officer Travis Coberly, Economic Specialist Sangeeta De Chanda, Media Specialist Deepa Dutta and Foreign Service National Investigator Abhijit Sharma. Director XISS, Assistant Director, Dean Academics and Head of Programmes attended the session.

**To read more on the interactive session and its discussions, click on the link:**

<https://www.xiss.ac.in/readmore/xiss-in-an-interactive-session-with-us-consul-general-melinda-pavek>



### XISS and World Vision India sign MoU for community engagement of students



XISS, Ranchi, and World Vision India (WVI), Ranchi, signed an MoU (Memorandum of Understanding) for a partnership of one year (February 2022-April 2023) for community engagement of students from the Rural Management Programme in 10 community slums of the city. In these communities, volunteers will extend their support to the student to introduce them to the communities, especially Community based organization (SDC) and children Groups formed by the organization.

**To read more on the details and deliverables, click on the link:**

<https://www.xiss.ac.in/readmore/xiss-and-world-vision-india-sign-mou-for-community-engagement-of-students-in-10-urban-slums>

### XISS and Nudge LifeSkills Foundation Research Project



#### **A Study on the Ultra Poor Households in Jharkhand**

The Department of Research and Planning at XISS is awarded with a research project by the Nudge LifeSkills Foundation, Bengaluru to conduct a study on the ultra-poor households in Jharkhand. The duration of this project is 3 months starting from 17 February 2022 and the study areas are Chhattarpur block of Palamu district and Amrapara block of Pakur district.

The purpose of the study is to do a situational analysis of the ultra-poor households with an objective of looking for the feasibility of implementing Graduation Approach. It has two aspects. First, it will concentrate on identifying the ultra-poor households from three categories of the population i.e. OBC, SC and ST with a special focus on Particularly Vulnerable Tribal Groups (PVTG) through the administration of Poverty Assessment Tool. Second, by studying the existing socio-economic conditions and livelihood strategy of the identified sample ultra-poor households it will design a livelihood enhancement plan for them, which will be implemented by the Jharkhand State Livelihood Promotion Society (JSLPS) for which Nudge LifeSkills Foundation is providing the technical support. The principal investigator of this research project is Dr Pramil K. Panda, HoD, Department of Research and Planning and the project will be executed by a team of professionals from the same department. Mr Arvind Dey, Project Officer in the department is the coordinator of the project.



# Sampark: Prevention and Protection from Covid-19



After the impactful phase of Sampark, XISS and UNICEF Jharkhand Office has re-entered into the partnership to re-strengthen the RCCE and covid communication in Jharkhand. The state has achieved close to 100 percent 1st dose vaccination, however, the coverage of 2nd dose, booster doses, vaccination among below 18 years age group and continuous CAB advocacy will be the area of focus this time. The programme has also expanded the scope by including various RMNCH+A components along with the flagship Jal Jeevan Mission scheme. The SBCC DPCs deputed in the 14 districts – Chatra, Deoghar, Dhanbad, Dumka, Garhwa, Giridih, Godda, Latehar, Lohardaga, Pakur, Palamu, Sahibganj, Simdega, and West Singhbhum. The DPCs under the district commissioner will work closely with the health department, water and sanitation department, and other line departments. They will coordinate and engage various civil societies in building a communication strategy and effective implementation of it. The Sampark II started on February 9, 2022, will continue till December 31, 2022. Dr Anant Kumar, Associate Professor, XISS is the Project Head, and Mr Aditya Raj, Assistant Project Officer, XISS is the State Project Coordinator under this programme.

To know more on the project, click on the link: <https://sites.google.com/xiss.ac.in/sampark>

# Winners of ICC Online Poster Making Competition

XISS, Ranchi, and The Internal Complaint Committee (ICC), XISS announced the winners of the Online Poster Making Competition held in the institute from 23 December 2021- 23 January 2022. Mr Manish Kumar, a first-year Marketing Management Programme student secured the first position in the competition. Ms Ujala Kumari, a second-year student of Rural Management Programme won the second prize while Mr Anurag Shubham Topno of second-year Financial Management Programme won the third prize. The parameters for deciding the winners were Theme, Content/Slogan, Neatness, and Overall Look.

To know more, click on the link: <https://www.xiss.ac.in/readmore/icc-organises-online-poster-making-competition-amongst-students>

To view the posters, click on the link: <https://www.youtube.com/watch?v=hy3cgWxtt28>



# Alumni Achievement Corner



Mr Dharm Rakshit, an alumnus of XISS, PGDPM HR, batch of 1995, has made it to the ETHRWorld 50 HR 'Thought Leaders' of 2022.



Mr Indrajeet Sengupta, an alumnus of XISS, MBA HRIS, batch of 1995, has made it to the ETHRWorld 50 HR 'Thought Leaders' of 2022.

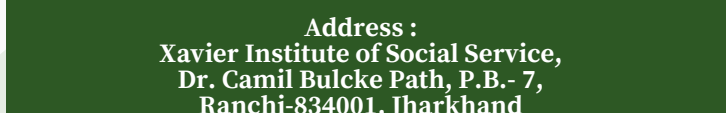
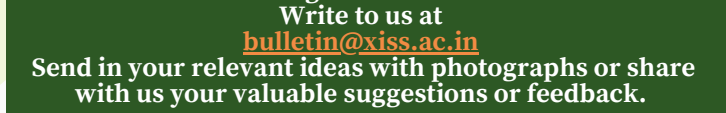
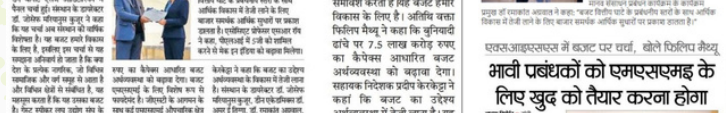


Ms Nupur Singh Mallick, an alumnus of XISS, batch of 1997, has made it to the ETHRWorld 50 HR 'Thought Leaders' of 2022.



Mr Asit Kumar, an alumnus of XISS, batch of 1999 PGDM-PM, has been appointed as Chief Human Resource Officer of Lendingkart

# Media Corner



Willing to contribute? Write to us at [bulletin@xiss.ac.in](mailto:bulletin@xiss.ac.in) Send in your relevant ideas with photographs or share with us your valuable suggestions or feedback.

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