Annual Conference
The Indian Economic Association
January 04 - 06, 2022

Organized by
Department of Economics
School of Humanities & Social Sciences
Manipal University Jaipur
Jaipur-303007, Rajasthan, India
http://jaipur.manipal.edu
ABOUT THE INDIAN ECONOMIC ASSOCIATION (IEA)

Indian Economic Association (IEA) is the oldest, the largest and the only national association of professional economists in India. Established in 1917 by Prof. C.J. Hamilton in Calcutta, it has now 8000+ members of various categories from all walks of life and from all parts of India and abroad. This Association is proud of having as its President, the Nobel laureate Prof. Amartya Sen who was the President of the International Economic Association. Among its former presidents, it has renowned scholars like, R.K. Mukherjee, C.N. Vakil, D.R. Gadgil, J.P.Niyogi, V.K.R.V. Rao, B.R. Shenoy, A.K. Dasgupta, B.K. Madan, S.K. Basu, D.T. Lakdawala, K.N. Raj, V.M. Dandekar, M.S. Adhiosheiah, Bhabatosh Datta, P.R. Brahmananda, Gautam Mathur, D.M. Nanjundappa, Manmohan Singh, S. Chakroborty, Alak Ghosh, C. Rangarajan, A. M. Khuroo, Raja J. Chelliah, G.S. Bhalja, C.T. Kurien, C.H. Hanumantha Rao, YV. Reddy and many others. Presently the Director and Head of South and South-West Asia office, United Nations Economic and Social commissions for Asia and Pacific, Prof. Nagesh Kumar is the President of 103rd IEA Annual Conference. The unique distinction of this Association is that it has organized so far 102 Annual Conference and now its 103rd Annual Conference is being hosted by Manipal University Jaipur. During its 102 years of the illustrious existence, the Indian Economic Association has been organizing annual Conference every year with special/ memorial lectures, Symposia and current topic sessions, keynotes addresses and technical sessions. The Hon’ble vice President Shree M. Venkaikha Naidu has inaugurated 102nd Annual Conference at Pandit Ravishankar Shukla University Raipur (CG). In the Past, his excellency Dr. Pranav Mukherjee and Present President Shree Ram Nath Kovind inaugurated Annual Conference. During its 102 years of the illustrious existence, the Indian Economic Association has distinction of organizing annual conference throughout the breadth and width of the country on various contemporary issues as the themes of the conference. Besides these IEA had the distinction of arranging special and memorial lectures delivered by world renowned Economists of India. We feel immense pleasure and privilege in extending cordial invitation to all the esteemed members to the 103rd Annual conference.

ABOUT MANIPAL UNIVERSITY JAIPUR

The Manipal Education and Medical Group is an established leader in the field of education, research and healthcare. In a span of over six decades, it has transformed the lives of more than 3,00,000 students from over 59 countries. The group includes five Universities - Manipal Academy of Higher Education (MAHE, Karnataka), Sikkim Manipal University (Sikkim), American University of Antigua (Caribbean Islands), Manipal International University (Malaysia) and Manipal University Jaipur (Jaipur).

Manipal University Jaipur (MUJ) was launched in 2011 on an invitation from the Government of Rajasthan, as a self-financed State University. MUJ has redefined academic excellence in the region, with the Manipal way of learning; one that inspires students of all disciplines to learn and innovate through hands on practical experience. Jaipur, being one of the fastest growing cities in India, has increasing demand for quality higher education in the region. Following an allotment of 122 Acres of land at Dehmi Kalan village near Jaipur, the permanent campus of the University has come up at a fast pace and is by far one of the best campuses in the region.

The multi-disciplinary university offers career-oriented courses at all levels, i.e., UG, PG and doctoral and across diverse streams, including Engineering, Architecture, Planning, Fashion Design, Interior Design, Fine Arts, Hospitality, Humanities, Journalism and Mass Communication, Basic Sciences, Law, Commerce, Computer Applications & Management. Some PG programmes are also available in the research mode.

MUJ boasts of best-in-class infrastructure, including state-of-the-art research facilities and a modern, digital library. In line with Manipal University’s legacy of providing quality education to its students, the campus uses the latest technology to impart education.
Delighted to note that Manipal University Jaipur, is hosting the 103rd annual conference of the Indian Economic Association. Manipal University Jaipur is committed to combine effective pedagogy with research excellence. I congratulate the faculty and staff of the Department of Economics for their initiative in propagating and sharing of knowledge by collaborating with an association of national importance. Fruitful deliberations on the future of economic directions and research are the need of the hour and I hope this conference will provide an interdisciplinary platform for all researchers to share their innovative ideas for development of the discipline and for the sustainable future of our society. I am happy that the various topics of the conference not only address economic growth and banking but they also focus on related areas such as urban development, sustainability, and public policy. The outcome of this important conference should engender a wide diversity of ideas and cross fertilization of themes. I wish the conference a resounding success and convey my congratulations to the organising team for this timely event.

Prof (Dr) K. Ramnarayan
Chairperson
Manipal University Jaipur

It is a matter of immense pleasure that Department of Economics, Manipal University Jaipur, is hosting the 103rd annual conference of the Indian Economic Association.

The foundation of Manipal University Jaipur is rested on the essence of academic pursuit and excellence. Excellence in any work can be achieved with utmost dedication, hard work, and persistence. The department of Economics, right from its inception, has been active in research and has setup an ambient academic environment for its students and research scholars. With the commitment of highly qualified and efficient staff, the department endeavours vigorously to make a mark in the field of research and development. This conference is another venture to provide a platform for academicians, teachers, students, research scholars, and industry personnel to discuss on contemporary trends and innovations in the field of social sciences. I expect some relevant outcomes for policy making emerging from this conference.

I welcome all experts and delegates to this knowledge fueled platform and wish them the very best and urge to brainstorm on the various thrust areas of the conference.

I would also like to convey my best wishes to the organizers and wish the conference a huge success.

Prof (Dr) G. K. Prabhu
President
Manipal University Jaipur
It is indeed a matter of great pride and privilege to host the 103rd Conference of Indian Economic Association from Jan 04-06, 2022. It is an honour to be associated with Indian Economic Association for this big event.

IEA and MUJ, both have been strongly contributing to the society academically and I am sure that this three-day conference too, will serve as a platform for a lot of brilliant academic discussions and talks. It will envisage a great potential to discuss and to learn from experts. I sincerely hope that all the participants will benefit from the technical sessions of this conference.

I wish the conference a great success and extend my best wishes to IEA and all members involved.

Dr Richa Arora  
Director, School of Humanities and Social Sciences  
Manipal University Jaipur
It is indeed a matter of great privilege and pleasure for me to be associated with the 103rd Annual Conference of the Indian Economic Association being hosted in Manipal University Jaipur. Indian Economic Association is one of the oldest and the largest body of professional economists in the country. The association has earned a great reputation as a genuine forum that enabled a wide spectrum of economic thinkers, policy makers, teachers, and researchers across the country to seriously deliberate on various problems confronting Indian economy and suggest solutions. I am very much confident that the deliberations will be highly fruitful and facilitate emergence of new ideas and workable solutions. The conference is being held at Jaipur in Rajasthan at a very crucial phase of corona crisis.

I also hope that the special session on the Rajasthan Economy will be able to focus on the issues and offer solutions. I wish the conference a great success.

Dr Oum Kumari R.
Local Organising Secretary
It is a matter of great pleasure that Indian Economic Association, on its onward march towards the services of people, is celebrating 103rd annual conference. Such a long journey is a proof of the solidarity and commitment of the economics fraternity. Indian Economic Journal is a quarterly Journal of the Indian Economic Association. It provides economists and academicians an exclusive forum for publishing their work pertaining to theoretical understanding of economics as well as empirical policy analysis of economic issues in broader context. I welcome the teachers and researchers of Economics to publish the academic work in the journal. I am also trying to get it cataloged in the UGC CARE list at the earliest. I, on behalf of Indian Economic Journal, commend the Indian Economic Association for the success of the conference.

Dr Sudhanshu Bhushan
Managing Editor
Indian Economic Journal
The Department of Economics at School of Humanities and Social Sciences is committed to provide students with elective mix of pure practical, analytical as well as theoretical knowledge in the areas of micro economics, macro economics, industrial and managerial economics, comparative economic policy issues, money and banking systems, international economics, quantitative analytical methods, understanding Indian and International economy and its system as well as the upcoming fields such as transport economics, environmental economics, energy economics, financial and Public economics, urban and regional economics. The Department offers Undergraduate, Postgraduate and PhD in Economics.

The B.A. Economics (Hons.) and M.A. Applied Economics programme has been developed considering that theoretical and practical skill is needed to enter the industry. The Department provides a strong foundation in economic theories and principles but with a particular focus on examining their relevance to practical world. Students will learn to analyse the economic environment and policies, to assess the impact of external factors. The Masters programme is a blend of ‘core economic theory’ and ‘econometrics’, powered by effective ‘communication techniques’ to be used in specific settings. The pedagogy entails tools like - econometrics, statistics, input-output analysis, simulations, case-studies, historical analogy, field study and community based research. Both Programme takes several software packages and data sources to make education apt and efficient.


The slowdown of economic growth in recent years has been further compounded by the COVID-19 pandemic making the recovery even more challenging. The economic growth in the past decades has also not been benefiting all the quarters of the economy equally and inequalities have been rising. The banking and financial sector in the country has undergone tremendous stress in the recent times with the collapse of a number of banks and financial institutions. What policy lessons and reforms can be taken to build a robust banking and financial sector for the New India.

1. Accelerating Economic Growth: Trends and Way Forward

The growth rate of Indian economy has decelerated consistently in the recent years from 7 per cent achieved in 2017-18 to only 5 per cent in 2019-20. The outlook for economic growth is also clouded by the outbreak of COVID-19 pandemic that has affected all the segments and sectors of the economy. Investment rate, consumption and export growth rates decelerated over time. Gross fixed capital formation as per cent of GDP declined from 34.2 per cent in 2011-12 to 29.0 per cent in 2018-19. Gross domestic savings as per cent of GDP also fell from 34.6 per cent to 30.1 per cent during the same period. Exports have been stagnant around $300 billion since 2011-12.

The most significant and the fastest growing sector of Indian economy are services, trade, hotels, transport and communication; financing, insurance, real estate and business services and community, social and personal services account for more than 60 per cent of GDP. Agriculture, forestry and fishing constitute around 12 per cent of GDP, construction for another 8 per cent and manufacturing accounts for 15 per cent of the output, but employs more than 50 per cent of the labour force. Manufacturing accounts for 13 per cent of GDP, construction for another 8 per cent and mining, quarrying, electricity, gas and water supply for the remaining 5 per cent.

High non-performing assets of banks (NPAs), low credit growth, global factors particularly for trade, non-banking financial companies (NBFCs) problems, low agriculture and rural incomes were responsible for slowdown. Construction sector also showed slowdown. Policies have to be framed to revive private sector investment, consumption and exports. Fiscal and monetary policies of the government should also stimulate growth.

Overarching Theme: Accelerating Economic Growth, Balanced Regional Development and Sustainable Urbanization in the aftermath of COVID -19

The slow down of economic growth in recent years has been further compounded by the COVID-19 pandemic making the recovery even more challenging. The economic growth in the past decades has also not been benefiting all the quarters of the economy equally and inequalities have been rising. The banking and financial sector in the country has undergone tremendous stress in the recent times with the collapse of a number of banks and financial institutions. What policy lessons and reforms can be taken to build a robust banking and financial sector for the New India.
The development of efficient banking and financial sector is crucial for economic growth and equity. High non-performing assets of banks (NPAs), low credit growth, problems of non-banking financial companies (NBFCs) are some of the reasons for economic slowdown in the country. India recently completed 50 years of bank nationalization. There has been some consolidation in public sector banking. NPAs of banks have been increasing particularly since 2013. After demonetisation, banks have to lend to large amounts to NBFCs. They borrowed short term credit and started lending to long term infrastructure and real estate. With the crisis in ILFS (Infrastructure leasing and financial services), there has been liquidity crisis for NBFCs. It led to decline in consumption of the economy. Cooperative banks also faced problems as shown by the recent crisis in Punjab and Maharashtra Cooperative bank. There is a need for better corporate governance in banks, NBFCs and cooperative sector. Information technology should be used for improving efficiency in banking and financial services. The government has taken some steps to revive banking and financial sector including recapitalisation of public sector banks. It also introduced insolvency and banking code which helps in insolvency resolution in a time bound manner. Credit growth for MSME sector also has to be increased. Improvement in financial inclusion also helps the economy.

NPAs and Revival of Banking Sector
Measures to Improve Non-Banking Financial Companies
Cooperative Banking Problems and Solutions
Credit to Agriculture and MSMEs
Insolvency and Bankruptcy Code
Technology and Financial Sector
Financial Inclusion

Disparities in Economic Development
Social Development across Regions
Poverty and Inequality Disparities
15th Finance Commission Recommendations and Regional Development
Regional Pattern of Employment and Migration
Infrastructure Development across Regions
Case Studies of Selected States Including Intra-State Disparities
Public Policies for Reduction of Regional Disparities

Providing quality education is the key for raising human development in India. The goal on education under the SDGs requires ensuring inclusive and quality education for all. Improving learning outcomes in education is an important part of this goal. It creates equality of opportunity for all sections of the population. This is also important for reducing labour market inequalities. The government has prepared a new National Education Policy (NEP) for both school and higher education. One needs to examine the policies suggested by NEP. The new education policies also mentions the need for higher public expenditure at about 6 per cent of the GDP on education. The NEP argues for transforming India's higher education system to one of the globally best educational system. It also proposes to establish the National Research Foundation to fund, coordinate and promote research in the country. There is a need to suggest policies for improving quality in both school and higher education.

Technologies are important to improve education and skills of the population. We have to be ready to approach a fourth industrial revolution which includes advanced manufacturing, quantum engineering, 3D printing and robotics. Artificial intelligence and machine learning can improve the quality of education. The new technologies can also raise the skills of the population.

Raising Quality of School and Higher Education
New Education Policy and School Education
Higher Education in New Education Policy
Role of Private and Public Schools in Education
Privatisation of Higher Education
Financing School and Higher Education
Education for Disadvantaged Groups of the Population
New Technological Revolution and Reforms in Education
Exporting of Educational Services
The special session of the 103rd Annual Conference will deal with the economy of Rajasthan. Papers on the same would be invited and are to be sent directly to the convenor of this session.

**Special Session on The Economy of Rajasthan**

The special session on Rajasthan Economy will be organised on the following themes:-

1. Issues related to Human Resource Development in Rajasthan
2. Impact of bifurcation on the financial status of Rajasthan
3. Relationship between Farm and Non-Farm Sector in Rajasthan
4. Changes in Economic and Social Policies in Rajasthan
5. Performance of agriculture and allied sector in Rajasthan
6. Issues related to the industrial development in Rajasthan
7. Problem and prospects of Tourism in Rajasthan
8. Issues related to the development of infrastructure
9. Performance of social security programmes in Rajasthan
10. Impact of Covid-19 on Rajasthan Economy

Paper on the above themes should be submitted online (drsssomra@gmail.com) and hard copy also before 10th December 2021 to the Prof. S.S. Somra, convenor of the special session on Rajasthan Economy. Any further information's, please feel free to contact to convenor For the Special Session Prof. S.S. Somra, 9414654360 and Dr. Oum Kumari R, 9950473025.

**Submission Guidelines**

**LAST DATE OF SUBMISSION OF PAPERS**

Papers must reach latest by November 10, 2021. Papers received after the last date will not be considered for publication in the Special issue of the Indian Economic Journal. Papers submitted by members after the due date may be allowed to present only after getting permission of the Chair.

**SIZE OF PAPER AND SUBMISSION PROCEDURE**

The paper should be in about 3000 words typed in Times New Roman font 12 in 1.5 space, with an abstract of 500 words. Papers without abstracts will not be considered for publication. Articles should be typed in MS-WORD only. Research Papers on other formats, like pdf will not be considered. Kindly mention your date of birth in your forwarding letter for the easy separation of papers for selecting awards.

Online paper submission is compulsory. While uploading papers online in the portal provided in the website www.indianeconomicassociation1917.com authors have to keep in mind the following points.

The title page should remain separate from the manuscript throughout facilitating double blind review. The manuscript should not contain any identity of the author. The title page should contain:

- The manuscript title
- All authors' names and affiliations
- A complete address for the corresponding author, including mobile number and e-mail address
- Acknowledgments if any

Identify which authors will present and/or attend, to the best of your knowledge as of the date of submission;

- A commitment of each presenter to register by deadline, December 10, 2021; registration portal will be closed on December 22, 2021 immediately after the notification of accepted papers in the website.

- Confirm up to three content area keywords and one methodological keyword.

- Confirm that you have not submitted more than 2 submissions on which you are the lead author.

The details of registration fee can be referred to the official website of IEA.

Identify if the first author is a student and whether this conference will be the student’s first IEA conference.

The paper contributors, including co-authors, need to also mention in their forwarding letters their Membership Number. The latest IEA’s Membership Profile 2019 will be available at IEA’s Website indianeconomicassociation1917.com for your ready reference. New applicants must mention “membership applied for” (along with the category of membership—annual or life) in the forwarding letter. Papers without membership numbers of authors and co-authors will not be considered.

- The manuscript should be in English and checked for grammar and language errors.
- All contributors included in your paper should properly acknowledge with referencing and citations and the accepted style of referencing.
Papers will be selected on the double-blind peer-reviewing process which will ensure that you receive developmental feedback on your paper. If the reviewers suggest advanced revisions, authors will be provided more time to revise the manuscript. In such a scenario, the publication of the manuscript will be published in the abstract form.

- Tables, figures, and images should be properly named and of good quality.

Respond to the call for reviewers to which you will proceed following completion of your submissions.

A hard copy of the paper containing a separate title page and manuscript as instructed earlier along with a CD should be sent to the General Secretary, latest by November 15, 2021 on the addresses given below.

Dr. B.P. Chandramohan
General Secretary - IEA
Mob.: 9444932128
Email: bpcmohaniea@gmail.com

IMPORTANT DATES

- Last date for submission of Paper: November 10, 2021
- Notification of Papers received on IEA’s website: November 12, 2021
- Last date for receiving clarification about submission: November 10, 2021
- Notification of accepted papers on IEA’s website: November 22, 2021
- Conference Date: January 04-06, 2022

To avoid inconvenience to the delegates it is decided not to have spot registration of the delegates. The delegates are requested to submit their registration in advance, preferably, through “Online Registration” before 20th December, 2021. The Registration requested received after 20th December 2021, may not be considered. Hence, the delegates are requested to register “Online” as per registration details in the official website of IEA. http://indianeconomicassociation1917.com/

- One or two children only up-to age of 10 years can accompany the delegates free of charge without any extra bedding in the same room with parents. No children above 10 years of age will be allowed to the conference even with registration free.

- Accommodation will be available only from the noon of 3rd January 2022 up to the morning of 7th January 2022

- The conference kit will be given only to the IEA member delegates and not to the accompanying spouse even though he/she pays the registration free.

- If any delegates is accompanied by more number of persons other than spouse and maximum of two children below the age of 10 years, then the organizers will not be responsible for their boarding and lodging. They have to make their own arrangements outside the campus. Moreover, non-member spouse and children are not allowed in halls when sessions are in progress.

- The duly filled in Registration form along with crossed Demand Draft drawn in favour of 103rd IEA Annual conference 2021 payable at Jaipur, if submitted manually by post, should reach the local organizing Secretary latest by 20th December 2021. Please note that cheques will not be accepted.

Online Registration is also available through following:

Duly filled in registration forms along with proof of NEFT should be sent to the Local Organizing Secretary as hard copy or through e-mail.

Those who wish to make arrangements on their own are requested to mention in the registration form that Accommodation/Local Transport is not required.

Also please note that the members are expected to have at-least 60 percent attendance in various sessions to obtain conference participation certificate. As noted in the IEA- 2020 Newsletter, the certificates will be issued to the paper presenters only after the valedictory functions is over on 6th January 2022.

Please note that the member co-authors who have not registered for conference and have not attended with atleast of 60 percent of attendance in various sessions will not be issued paper presentation certificates.

For any other information, please feel free to contact the Local Organizing Secretary and others in charge of various activities as given in the brochure and in the conference websites either by email or by phone.
Kindly note that the certificate of participation/paper presentation will only be issued after the valedictory function is over on 6th January, 2022. No request for issuing the certificate on an earlier date or time or of sending them through post at your address will be entertained either by the IEA or by the host university. Please make your return tickets planned and confirmed accordingly your return journey ticket of an earlier date or time because the IEA and the host institution makes arrangement for your stay up to the morning of 7th January 2022.

IMPORTANT NOTE FOR THE PAPER WRITERS

- The papers of only those authors will be considered who are members of the Indian Economic Association. Those who are not the members of the IEA, but wish or submit their papers, will have to first become members by filling the requisite form and fee, the details of which are available at the IEA website.
- The co-author too need to be the members of the IEA. Co-author, who are not the members of IEA, will automatically have their names deleted from the paper Author(s) unless they become the members.
- Contributors of research papers are required to mention their E-mail ID, Phone/Mobile Number and address with PIN code along with their names and age in their covering letters. These are essential for co-author also. The information is mandatory. It will help the editorial board to communicate to the contributors in an efficient manner.
- The paper contributors are requested to also mention in their forwarding letters their permanent Membership Number. The latest IEA’s Membership Profile 2020 is also available at IEA’s Website for your ready reference (in the conferences and events page).
- By sending your paper, if accepted for publication in full, you are implicitly undertaking to come and present the Paper during the Annual Conference. The failure to abide by the same will amount to your future paper contributions to the IEA being liable to be rejected for any further action.

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Special Session on Rajasthan Economy

Convener

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The Indian Economic Association

10 YEARS OF EXCELLENCE

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 Prof N M P Verma
 Former Vice Chancellor
 Dr B R A Uni. Lucknow
ASPECIAL SESSION ON
Bharat Centric Approach to Economic Development: National Education Policy,
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Kurukshetra University, Kurukshetra

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IN (PG) College, Meerut

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Prof M M Goel
Vice-Chancellor, Starx University, Gurgaon

Prof G M Dube
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