MEDHAVI SKILLS UNIVERSITY

Skill • Empower • Liberate

REPORT ON SUSTAINABLE DEVELOPMENT





GOAL 1

Introduction

Poverty is closely associated with limited access to quality education, employment opportunities, skills, financial resources and essential services. For a skill-focused higher education institution such as Medhavi Skill University (MSU), addressing poverty is closely linked with creating pathways through which students and communities can acquire relevant skills, improve employability and build sustainable livelihoods. The University recognizes that access to education and industry-oriented skill development can play an important role in reducing economic vulnerability and creating opportunities for individuals from diverse socio-economic backgrounds.

The University focuses on integrating academic learning with practical and vocational skill development to prepare learners for employment, entrepreneurship and changing industry requirements. Through skill-based programmes, experiential learning, industry exposure, career-oriented education and engagement with external organisations, the University seeks to enhance students' capabilities and their potential to participate meaningfully in the workforce. Such efforts are particularly relevant to SDG 1 as improved skills and employment opportunities can contribute to greater economic independence and help individuals move towards more sustainable livelihoods.

MSU's contribution to SDG 1 – No Poverty also extends to promoting inclusive access to education and supporting the development of economically and socially resilient communities. The University's academic, training, entrepreneurship, community engagement and partnership activities provide opportunities for knowledge and skill development beyond the conventional classroom. By connecting education with employability, livelihood opportunities and community development, Medhavi Skill University contributes to the broader objective of reducing poverty and promoting inclusive socio-economic growth.

Research Contribution for SDG 01

The University has undertaken research related to financial inclusion, rural development and the challenges faced by small-scale entrepreneurs. The study titled *"Measuring the Intensity of Challenges and Problems of Small-Scale Entrepreneurs in Uttarakhand, India"*, published by Mr. M. Jamal of the School of Management & Commerce, examines the difficulties faced by small-scale entrepreneurs. Understanding these challenges is important for supporting small businesses and improving livelihood opportunities.

Another study, *"Financial Inclusion and Microenterprise Sustainability: An Accounting Perspective on Rural Development Initiatives"*, published by Mr. Snehasish Bhattacharjee of the School of Management & Commerce, focuses on financial inclusion and the sustainability of rural microenterprises. The research is relevant to poverty reduction as access to financial services and sustainable small businesses can support income generation and economic opportunities in rural communities.

Together, these studies reflect the University's research interest in entrepreneurship, financial inclusion and rural economic development, which are connected to the objectives of SDG 01 – No Poverty.

Financial Inclusion and Microenterprise Sustainability: An Accounting Perspective on Rural Development Initiatives

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HOW TO CITE:

Manoj P. K., Sushobhan Sengupta, Mahammadrafique Meman, Purnima M. Chouhan, Snehasish Bhattacharjee, Shivanand Virupaksha Sanmath (2026). Financial Inclusion and Microenterprise Sustainability: An Accounting Perspective on Rural Development Initiatives. International Journal of Special Education, 41(15s), 471-481

ABSTRACT:

By increasing underprivileged populations' access to banking services, credit facilities, and digital financial systems, financial inclusion (FI) has grown to be a significant part of rural economic development. Rural microenterprises contribute significantly to employment generation and poverty reduction; however, inadequate financial literacy and weak accounting practices (AP) continue to hinder their long-term sustainability. The present study examines the influence of FI, accounting practices (AP), and economic literacy on the sustainability of rural microenterprises from an accounting perspective. Eighty rural microenterprise owners were given a structured questionnaire as part of a quantitative descriptive research design. Microsoft Excel was used to analyse primary data. Relationships between the study variables were examined using descriptive statistics, multiple regression analysis, independent sample t-test, chi-square test, and Pearson correlation. The results showed that FI greatly increases the sustainability of microenterprises by improving access to institutional support and financial services. Accounting practices such as budgeting, record keeping, and financial management positively influenced business stability and entrepreneurial performance. Additionally, there was a strong positive correlation

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Vilakshan - XIMB Journal of Management

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Measuring the intensity of challenges and problems of small-scale entrepreneurs in Uttarakhand, India

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Received 7 May 2024
Revised 23 July 2024
Accepted 3 September 2024

Abstract

Purpose – This study aims to understand the relative intensity of the challenges and problems faced by small-scale entrepreneurs in Uttarakhand.

Design/methodology/approach – A survey methodology was used for this study. The judgement sampling method was used to select the sample for this study. The data were collected from 240 small-scale entrepreneurs using a self-structured questionnaire. Descriptive statistics, principal component analysis and confirmatory factor analysis were used to analyse the data.

Findings – The survey found that marketing, finance, taxation, human resource and government support–related problems are the major problems of small-scale entrepreneurs in the state.

Research limitations/implications – This study was conducted in both rural and urban areas, but due to the unreachability of rural entrepreneurs, the representation of rural entrepreneurs is less, so the findings are more inclined towards urban entrepreneurs.

Practical implications – The research has highlighted the intensity of the major problems faced by small-scale entrepreneurs in Uttarakhand. Although many support schemes are operational in the state, small–scale entrepreneurs face many challenges, so this study provides solutions for those challenges.

Originality/value – This study is unique in that it measures the intensity of problems and challenges of small-scale entrepreneurs and provides insight into more serious issues prevalent in the state.

Keywords Challenges, Problems, Small-scale Entrepreneurs, Uttarakhand, India

Paper type Research paper

Introduction

The significance of micro, small and medium enterprises (MSMEs) in economic and social development is well-recognised in both developed and emerging economies

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Vilakshan - XIMB Journal of Management
Vol. 22 No. 2, 2025
pp. 217-233
Emerald Publishing Limited
e-ISSN: 2633-0430
p-ISSN: 0973-1954
DOI 10.1108/XJM-03-2024-0051

Financial Aid to Students

The University promotes inclusive access to higher education through scholarships, government financial assistance schemes, education loan support, and its innovative Industry-Integrated Learning model. The university offers merit-based scholarships through the Medhavi Scholarship and Aptitude Test (MSAT) and facilitates access to government scholarship programs through its Scholarship Cell. Additionally, students benefit from flexible fee payment options and opportunities to earn stipends while pursuing their studies through industry-integrated learning. These initiatives help reduce financial barriers, improve educational accessibility, and support the economic empowerment of students, contributing directly to **SDG 1: No Poverty**.

https://www.msu.edu.in/scholarship-financial-aid

S. No.	Particulars	Description	SDG 1 Relevance
1	Scholarship & Financial Aid Page	Scholarship and financial aid provisions for students	Reduces financial barriers to education
2	MSAT Scholarship Scheme	Merit-based scholarship opportunities	Supports access to higher education
3	Government Scholarship Support	Facilitation of government scholarship schemes	Assists economically disadvantaged students
4	Education Loan & EMI Support	Flexible financing options for students	Enhances affordability



Explore Our Scholarship Opportunities

MERIT SCHOLARSHIPS	SCHOLARSHIP STRUCTURE
MSAT Scholarship	Up to 100%
Based on +2 Marks	Score >90= 25%, 89 >Score >75= 15%, (60% in class 10 is mandatory)
Other Entrance Test	Please contact our academic counsellor

Extended Scholarships

SCHOLARSHIPS	SCHOLARSHIP STRUCTURE
Chancellor Scholarships for National Level Rank Holders	(CO/ Extra-Curricular) up to 100% based on Achievements and rankings at the national level
School Topper Scholarship (Should be recommended by principals & verified by MSU)	TOPPER - 100% 2ND TOPPER - 50% 3RD TOPPER - 40%
Central and State Govt. Scholarship Schemes	Up to 70%

Fee Waivers

APPLICABLE FOR	SCHOLARSHIP STRUCTURE
Fee Waiver for the Ward of War Widow/War-Disabled	Up to 100%
Fee Waiver for the Ward of In-Service / Ex-servicemen of Armed Forces/ Sikkim Police	Up to 50%
Special Fee Waiver for COI Holders(Applicable for Sikkim) and students from GTA & NER	20%

Low-Income Students Receiving Financial Aid & Student Support University Anti-Poverty Programmes

The University is committed to reduce poverty through an innovative education model that integrates academic learning with employment opportunities. Through its Industry-Integrated Learning and Earn-and-Learn approach, students gain industry exposure, develop job-ready skills, and receive stipends while pursuing their studies. The university further strengthens economic empowerment by fostering industry partnerships, facilitating career development, and enhancing employability through practical training. These initiatives enable learners from diverse socio-economic backgrounds to build sustainable livelihoods, improve economic resilience, and contribute meaningfully to society, thereby advancing **SDG 1: No Poverty.**

S. No.	Particulars	Description
1	Industry-Integrated Learning Model	Integrates academic learning with workplace experience to enhance employability.
2	Earn-and-Learn Programme	Enables students to gain practical experience while receiving stipends during their studies.
3	On-the-Job Learning (OJL)	Credit-bearing industry exposure embedded within academic programmes.
4	Industry Partnerships	Collaborations with employers to create career pathways and livelihood opportunities.
5	Skill-Based Higher Education Programmes	Focus on job-ready competencies aligned with industry requirements.
6	Career Development and Placement Support	Supports students in securing employment and improving economic outcomes.
7	Student Success Stories and Industry Engagement Reports	Demonstrate the impact of employment-oriented education on learners' livelihoods.

Industry-Integrated Learning: Earn While You Learn Programs in India 2026

Industry-Integrated Learning is changing the landscape of higher education by connecting academic study to real life experiences. Earning while you learn is now possible with Industry Integrated Learning as a new model that allows students to earn income while obtaining their degree before finishing college. With this type of model being implemented so quickly and successfully throughout India - supporting NEP 2020, there are many ways students will become employable through Industry-Integrated Learning.

Web Link: https://www.msu.edu.in/blog/industry-integrated-learning-how-students-earn-while-they-learn

Overview: Industry-Integrated Learning

Industry-Integrated Learning is a model in which classroom education and real-life experience goes hand in hand. Along with theoretical learning, this model includes internship integrated courses, apprenticeship-based education and work-based learning degrees to make the students ready for the real world right after graduation.

Medhavi Skills University is one such university which has pioneered this unique model of education, integrating real-world experience along with theoretical knowledge. The skill-based programmes offered by MSU ensure that students graduate career-ready



The event highlighted the role of Medhavi Skills University in promoting skill-based and employment-oriented education through its Earn-and-Learn model. The initiative focuses on combining classroom learning with practical work experience through On-the-Job Training (OJT) and On-the-Job Learning (OJL), supported by industry partnerships. It also provides students with opportunities to earn stipends while pursuing their education, helping them develop professional skills, gain work experience, build confidence and achieve financial independence. The event emphasized how this approach connects education directly with employment opportunities and contributes to students' economic security and a better future.

Web link: https://www.msu.edu.in/blog/8-questions-students-commonly-ask-about-msus-earn-and-learn-model



RBI Seminar – College Conclave for Northeast Students in Sikkim: "Career Opportunities & Entrepreneurship

Medhavi Skills University facilitated student participation in the RBI Seminar – College Conclave for Northeast Students in Sikkim: "**Career Opportunities & Entrepreneurship**", organized in collaboration with the Reserve Bank of India, Gangtok. The programme provided students with valuable insights into career pathways, financial sector opportunities, entrepreneurship, and professional development. By enhancing students' awareness of employment prospects, entrepreneurial ventures, and economic opportunities, the initiative contributed to building their capacity for sustainable livelihoods and financial independence. Such efforts support the university's commitment to empowering young people through

education and skill development, thereby advancing SDG 1: No Poverty through improved employability and economic resilience.





Bottom Financial Quintile Admission Target & Student Success

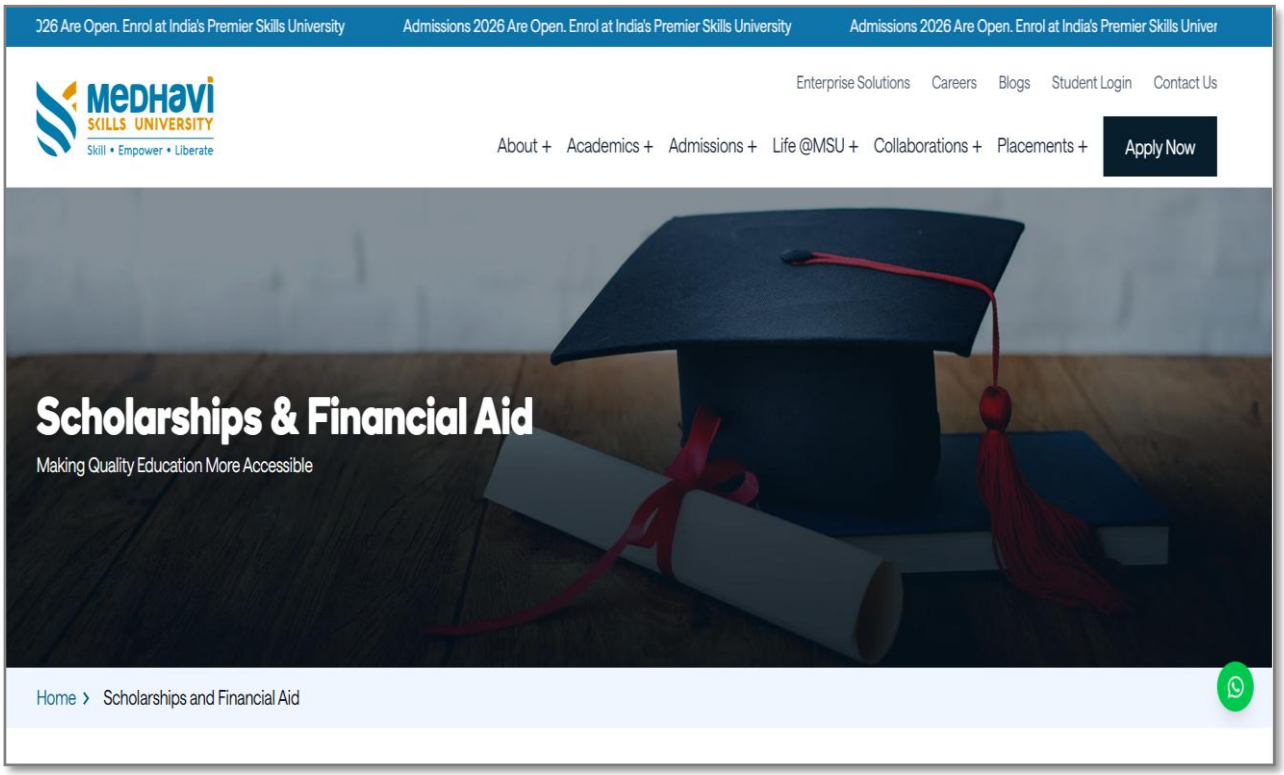
The University is committed to expanding access to higher education for students from economically disadvantaged backgrounds while supporting their academic progression and career success. The university facilitates access through scholarships, financial aid, government scholarship schemes, education loan support, and flexible fee payment options. To ensure student success, the university complements financial assistance with Industy-Integrated Learning opportunities, employability enhancement programmes, industry engagement, career counselling, and pre-placement training. These initiatives help students from lower-income groups not only gain admission to higher education but also develop the skills, experience, and professional competencies required for sustainable employment and improved socio-economic mobility.

Support for Students from Low/Lower-Middle Income Countries

The University promotes equitable access to higher education through a comprehensive student support framework that includes scholarships, government financial assistance, education loans, flexible fee payment options, and Industry-Integrated Learning opportunities. The university's Scholarship Cell facilitates access to government scholarship schemes, while partnerships with financial institutions and fintech providers such as **Kuhoo, Varthana Finance, GrayQuest, PropelId, and Finz Fintech** enable students to access affordable educational financing. Through these initiatives, the university reduces economic barriers to education and supports students from low and lower-middle income backgrounds in pursuing higher education and achieving sustainable socio-economic advancement.

S. No.	Particulars	Evidence
1	Scholarship & Financial Aid Programme	MSU states it offers scholarships and financial aid to make quality education accessible to all students. It also states that eligible students receive government scholarships.
2	Scholarship Cell Support	MSU's Scholarship Cell facilitates multiple government scholarship schemes for students, particularly learners from the North Eastern Region.
3	Education Loan Support	MSU collaborates with banking and non-banking institutions to provide education loans.

4	Flexible EMI Payment Facility	MSU provides EMI-based fee payment options to improve affordability.
5	MSAT Scholarship Scheme	Students can receive up to 100% scholarship benefits through the Medhavi Scholarship and Aptitude Test (MSAT).
6	Chancellor Scholarship	Scholarships up to 100% for national-level achievers and special categories.
7	School Topper Scholarship	100%, 50%, and 40% scholarships for school toppers.
8	Industry-Integrated Learning (Earn While Learn)	Students gain paid industry exposure and on-the-job learning while pursuing their degree.



Community Anti-Poverty Programmes

The University contributes to poverty alleviation and community well-being through a range of outreach programmes focused on improving access to healthcare, preventive health services, health awareness, and community engagement. By organizing health camps, eye-screening initiatives, health surveys, and awareness programmes in schools and local communities, the university addresses critical health challenges that can contribute to economic vulnerability and social exclusion. These initiatives not only provide essential health services to underserved populations but also promote preventive healthcare practices, thereby improving quality of life and supporting sustainable community development in alignment with **SDG 1: No Poverty**

Web Link: https://www.msu.edu.in/events/msu-hosts-community-health-camp



Health Camp at Pangthang Village

Medhavi Skills University, in collaboration with Biswa Jyoti Samaj, organized a health camp at Pangthang Village, providing quality healthcare to the community. Students from Nutrition & Dietetics, Emergency; Critical Care Technology, Medical Lab Technology, and Physiotherapy led medical check-ups, diagnostic tests, blood tests, physiotherapy sessions, and nutritional counseling for 109 patients. This initiative showcased MSU's commitment to skill-based learning and community service, allowing students to apply their expertise in real-world scenarios. Through hands-on experience, the camp not only benefited the community but also empowered students with practical skills essential for their future careers.



Health Camp at Jalipool Old Age Home

Medhavi Skills University, through its School of Health Science & Technology, successfully organized a Health Camp at Jalipool Old Age Home, Gangtok, East Sikkim. This initiative aimed at providing essential healthcare services while fostering community well-being. The health camp offered free medical consultations, vital sign monitoring, eye checkups, and physiotherapy services, including ergonomic advice and exercises for pain relief. Beyond healthcare, this initiative also served as a practical learning experience for MSU students, reinforcing the university's commitment to skill-based education and real-world exposure. By engaging with the community, students gained hands-on experience in delivering quality healthcare services. At MSU, we believe in bridging education with impactful service, contributing to a healthier, happier society. This health camp is a step forward in our mission to create a positive difference through education, skills, and social responsibility.



Eye Screening Camp at Sadam Senior Secondary School, Namchi

Medhavi Skills University conducted a Community Eye Screening Camp to promote preventive healthcare and awareness about eye health among students. The camp included registration, visual acuity assessments and refraction tests, in which 24 students (approximately 20%) were identified with refractive errors and referred to the nearest district hospital for further examination and corrective lenses. The initiative also highlighted the importance of regular eye check-ups, healthy reading habits and eye care in improving students' academic performance and overall well-being. The camp was supported by faculty supervisor Mr. Subham Sarkar and student volunteers.

Web Link: https://www.msu.edu.in/events/eye-screening-camp-at-sadam-senior-secondary-school-namchi





“Ending poverty is not just about providing financial support; it is about creating equal opportunities, ensuring access to education, healthcare, and basic needs, and empowering every person to live a life of dignity, security, and hope.”

Medhavi Skills University

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