

Some Perspectives on Vibrant Economy of Uttarakhand

Dr. Prem Lal Joshi^{1*}, Dr. Shilpa Nag²

¹Former Professor of Accounting at MMU Malaysia and Former Senior Fellow of ICSSR, New Delhi, India

²Ph.D- Central University of Punjab, India)

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*Corresponding author: Dr. Prem Lal Joshi

Former Professor of Accounting at MMU Malaysia and Former Senior Fellow of ICSSR, New Delhi, India

Abstract

Review Article

This article illustrates current economic trends and the development of the Uttarakhand economy using an integrated approach. The information and data were collected from a range of sources, including primary and secondary sources, as well as interviews with particular professions, etc. According to analysis, Uttarakhand's economy is doing quite well despite some clear challenges and problems. Over the past 10 years, the state's GDP and per capita income have more than doubled, and the economy has grown by 8.76% on average. More than 48% of the SGDP comes from the secondary sector. Through an investor summit, the administration is drawing substantial capital investment into the economic areas for which it has now set priorities. Because these industries are essential to economic growth, job creation, and preventing brain drain from the state, they are receiving more attention for development. These are tourism, MSMEs, the IT sector, food processing, agriculture, horticulture, and so on. The article makes a number of recommendations for the state's quick growth in tourism. A number of welfare schemes have been launched, and healthcare facilities are continuously increasing. Women's growth and empowerment are given top importance, and the state has put in place a number of social programs. In Uttarakhand's steep terrain, despite environmental problems and natural disasters, infrastructure and connections are rapidly increasing. The state's youthful, dynamic chief minister is well aware of his goals to turn Uttarakhand into a significant economic powerhouse by prioritizing environmentally friendly economic development and providing work opportunities for young people in order to reverse the state's brain drain. It may be deduced that Uttarakhand has enticing investment opportunities for anyone seeking to capitalize on the unrealized potential for the state's overall development.

Keywords: Uttarakhand, Economic growth, Migration, Tourism, Industries and MSMEs, Welfare schemes, Agriculture and horticulture, Health care and Covid-19, Banking structure, Women development and empowerment, Human resources, Infrastructure connectivity, Role in national security, Renewal energy, Forestry and natural resources, Rich culture. Investors' summit, Budgetary scenario.

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INTRODUCTION

Uttarakhand, situated in the Himalayan foothills, is known as "the land of the gods" (Devbhoomi) due to its abundance of Hindu holy sites. It has several of the world's tallest mountains, notably Badrinath, Kamet, and Nanda Devi, India's second-highest peak at 25,646 feet (Mathur, Britannica, 2023). It has tall mountains and lovely scenery. Located in the Himalayan foothills, it is a famous tourist destination with hill stations, wildlife parks, pilgrimage sites, and trekking routes. According to Indian Prime Minister Narendra Modi, "*The natural beauty and divinity will leave you spellbound*" (India Today, October 2023).

Demands for a distinct state persisted for a variety of reasons, ranging from politics to socioeconomic advancement. As a result, on November 9, 2000, Uttarakhand—India's new 27th state—was created. It was developed in Uttar Pradesh's untamed northwest. Its 53,485 square kilometers are made up of 86% mountains and barely 14% lowlands. Despite being remote, unstable, and marginal, the inner mountain region is abundant in biodiversity (Chopra, 2014). Uttarakhand has 13 administrative districts, divided into two divisions: Kumaon and Garhwal. The population is currently projected to be 12.7 million. Agriculture, horticulture, manufacturing, forestry, and tourism are the primary economic sectors (IFE, 2023, June). Furthermore, Uttarakhand has had, so far, ten chief ministers since its independence. Among them, the tenure of retired Major-General CM BS Khanduri was the most talked about since he pushed to eradicate corruption in the state and tried to impose budgetary restraint. The state's sustainable and environmentally beneficial industrial development was one of his main concerns. The citizens of the state anticipate that the administration of young and dynamic chief minister Pushkar Singh Dhami will quicken the state's pace of expansion. As a result, in order to position Uttarakhand as a significant economic power in the near future, his administration has set lofty economic targets along with environmental preservation and employment generation to prevent further brain drain from the state.

This article discusses Uttarakhand's current development trends, including growth rate, budgetary perspectives, migration issue, developmental priorities and 'investor summit', welfare schemes, agricultural and agrarian resources, industries and MSMEs, health care and the COVID-19 pandemic, tourism development, infrastructure connectivity, banking structure, forestry and natural resources, renewable energy, rich and diverse culture and sites for film shootings, the role of women in development and empowerment, industrious and skilled human resources, contribution towards national security, etc. It also outlines some of the challenges and impediments and concludes with recommendations for the state's development.

In addition, the methodology employed in this paper is based on a range of primary and secondary sources, which were consulted in the process of gathering data, information, and perspectives. These sources include newspapers, magazines, online journals, Uttarakhand government portals, and conversations with a few professionals.

There are five sections in the remainder of this article. A brief overview of the literature on Uttarakhand's development is given in Section One, and the economic growth trends over the past ten years are highlighted in Section Two, along with a brief overview of the budgetary provisions, the migration issue, the investor summit, and some of the welfare initiatives that have been implemented. The Third Section covers industries and MSMEs, which are regarded as the backbone of the state's economy, as well as trends and concerns pertaining to the growth of tourism and recommendations for its further development. Since Uttarakhand has a rich culture so it is also included in this section. The trends and accomplishments in the fields of horticulture and agriculture, renewable energy, forestry, natural resources, health care, COVID-19 concerns, banking structure, culture, women development and empowerment, human resources, contribution to national security etc. are covered in Section 4. The final portion offers some challenges and obstacles, closing remarks as well as direction for future research.

Section-1 Literature Review

Instead of employing an integrated approach to the overall development of the Uttarakhand economy, the earlier studies were conducted with a focus on particular economic sectors. For any nation or state, industries are an essential component of economic development. Singh (2022) examines the Uttarakhand "Startup Policy 2018" and the "Mega Industrial and Investment Policy 2015." He came to the conclusion that MSMEs are essential to the state's employment prospects, both in the state's hilly and plain districts. The state is gradually moving toward industry because it depends so heavily on tourism to maintain its economy. However, Naithani (2014) deduces that the state has become one of the most attractive investment destinations and that its industrial structure consists of a variety of distinct industries. Although Kumar and Gajakosh (2021) analyze a new set of issues resulting from COVID-19 for MSMEs in Uttarakhand and also examine government support for the industry during the pandemic, they come to the conclusion that, in spite of various incentives, the state's MSME sector is facing a number of difficulties that must be resolved in order for the industry to continue operating smoothly.

While Hidenori (2014) analyzes the nature of recent developments in the underdeveloped region of Uttarakhand and claims that Uttarakhand has shown a

prominent trend of economic progress, other concurrent measures to promote economic expansion have also been put into practice, including urbanization, farmland commercialization, and tourism industry development. The region's economic dependency is maintained by the external capital that drives industries and tourism development from outside the state. Plain areas have been disproportionately impacted by industrialization. Uttarakhand is one of India's states with the fastest rate of growth, according to World Bank research (2017). The non-farm sectors of the economy have been the primary drivers of the state's economic growth. In 2005, the state saw some of the fastest rates of poverty reduction in the nation. In a similar vein, Tiwari and Joshi (2020) contend that support must be given to organic farming and employment prospects in the agricultural sector. Fruit and vegetable processing, youth vocational training, and banking and insurance in the service sector can all offer stability and support for a person's livelihood. The development of all these places, together with improved infrastructure and educational opportunities, can point the way toward the hill regions' sustainable growth, improving the lives of those who live there and potentially reducing village migration. A study by Kalra (2021) demonstrates the variations in numerous health-related variables between social groups, the plains and hills, and rural and urban locations. It also offers several recommendations for enhancing the state's healthcare infrastructure. Last but not least, research by Saxena and Roy (2022) reveals that during the previous 15 years, the number of domestic tourists visiting Uttarakhand has tripled since 2002. However, during the four years between 2012 and 2015, both the number of

domestic tourists visiting the state and its ranking on the Indian tourism map decreased.

Nonetheless, thanks to recent policies and initiatives launched by the state government, there are still a number of perspectives on the Uttarakhand economy that are presently demonstrating vibrancy towards fast development; as such, these need to be highlighted.

Section-Two Economic Growth

Planning methods were traditionally applied without taking into account the unique circumstances and requirements of the community. Because sectorial plan development approaches were adopted without taking into account the potential for different economic sectors to grow, the state remained underdeveloped.

The alpine areas of Uttarakhand presently have carefully considered sustainable development plans in place. In an effort to retain Uttarakhand's educated workforce and stop brain drain, the BJP government is placing a strong emphasis on ecology-oriented economic development that takes into account the region's natural resources, unrealized potential, and accessible funding sources.

Despite being one of India's newest states, Uttarakhand is one of the most rapidly developing. This is because the state has seen a huge increase in capital investment as a result of its favorable industrial strategy and substantial tax breaks. This expansion can be described using the following economic metrics:

Table 1: Some Economic Metrics of Uttarakhand 's Economy

Year	GSDP (at current prices) (Rs. in crore)	GDP Growth rate %	Per capital income (at current prices) in Rs.
2022-23	2,76,677** (projected)	9.0 (projected)	2,33,565***
2021-22	2,53,832** (revised)	8.2 (estimated)	2,11,657***
2020-21	227, 421* (provisional estimates)	-3.92 (estimated)	1,84,002***
2019-20	253,666	7.14	226,145
2018-19	236,768	7.64	213,535
2017-18	219,954	12.72	200,706
2016-17	195,125	10.14	180,170
2015-16	177,163	9.74	165,588
2014-15	161,439	8.29	152,805
2013-14	149,074	13.27	142,901
2012-13	131,613	14.12	127,804
2011-12	115,328	-	113,466
Average	2.4 Times	8.76%	2.06 times

Source: Data from 2011-12 to 2019-20 extracted from: (<https://statisticstimes.com/economy/india/uttarakhand-economy.php>); *(https://des.uk.gov.in/department6/library_file/file-01-06-2022-06-50-14.pdf);

PRS Legislative Research ; *(<https://www.pib.gov.in/PressReleasePage.aspx?PRID=1942055>)

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Based on the aforementioned economic metrics in table 1, Uttarakhand's Gross State Domestic Product (GSDP) increased by more than 2.4 times at current prices between 2011–12 and 2022–23. The GDP

increased by 8.76% on average during the time. The state's per capita income increased 2.06 times between 2011–12 and 2022–23, from Rs. 113,466 to Rs. 2,33,565. A constant rise in per capita income has been observed,

with the exception of the 2020–21 years associated with the COVID-19 pandemic. Even if COVID-19 had a major detrimental impact on the global economy, these metrics demonstrate strong performance.

Uttarakhand's Gross State Domestic Product (GSDP) for 2023–24 (at current prices) is estimated to be Rs 3.33 lakh crore, representing a 10% increase over 2022–23 (PRS, 2023).

Table-2: Sectorial Composition of GSDP

Year	Agriculture	Industry	Services	Total
2019-20**	10.20%	48.64%	41.16%	100.0%
2009-10*	11.92%	35.06%	53.02%	100.0%
2000-01*	28.50%	31.30%	50.20%	100.0%

*Rawat, P.S. (2011) After a Decade - What do the trends and progress of fiscal management of Uttarakhand suggest? Reserve Bank of India Occasional Papers, 32(3), p.112.

** PRS (2023)

According to Table 2, the manufacturing and related activities of the secondary sector contributed 31.3%, the services of the tertiary sector provided 50.2%, and the primary sector—agriculture and related activities—contributed 28.5% of Uttarakhand's economy in 2000–01. The contribution of the agriculture sector decreased to 10.20% in 2019–20, while the industry sector contributed much more, increasing to 48.64%, and the services sector contributed less, decreasing to 41.16%. It shows how Uttarakhand's economy has shifted from the primary sector to the secondary sector over the 2000–01 period, despite the fact that over 65% of the state's workforce still works in the primary sector.

The state's hill agriculture industry has been found to be the main engine of economic growth, focusing on horticulture with AYUSH-supported aromatic and medicinal plant cultivation as well as tourism to increase output and create sustainable livelihoods, especially for those residing in the state's higher regions. Utilizing more IT and small hydropower as renewable energy sources aids in the development and maintenance of the growth plan. By digitizing various governmental services, especially those offered by Common Service Centers (CSCs) under the e-governance program, the IT sector is growing its presence in Uttarakhand.

Budgetary Perspective

By 2025, the Uttarakhand government hopes to have empowered the state by emphasizing seven key areas, such as investing in human capital, expanding access to healthcare facilities, and striking a balance between the environment and the economy. With this goal in mind, its annual budget is developed. Some of the salient features in the State Budget for 2023–24 (IBEF, 2023, June) are as follows:

* The expected total income receipts for 2023–24 are Rs 57,057 crore, a 10% increase above the 2022–23 revised forecast. Aiming to spend Rs 66,179 crore in total in 2023–24 (excluding debt repayment), the state will raise 43% of this through its own resources, and the central government will provide the remaining 57%. The 2023–24 budget deficit is expected to be 2.7% of GDP, the same

amount as in 2022–2023; this aim will not change (PRS, 2023).

* In FY 2023–2024, Uttarakhand's expected debt-to-GDP is 28.2%, significantly lower than the 31% average for all of India's states. The staggering sum of Rs 73,751 crore was the total outstanding debt for 2020–21. Opposition parties have criticized this state of affairs, claiming that by 2022, the outstanding debt will have increased to Rs 1.04 lakh crores (Economic Times, 2022, June 30).

*A capital outlay of Rs. 1,408 crore has been set aside for the construction of roads and bridges.

*1.8% of Uttarakhand's overall spending has gone on energy.

*The integrated development of small and medium-sized communities has been given a budget of Rs. 1,125 crore.

* A total of Rs. 10,907 has been allocated to education, sports, arts, and culture, while Rs. 3,300 crore has been allocated to government secondary institutions. The Uttarakhand state budget includes a number of new initiatives that are aimed at promoting education, helping deserving students, and developing skills.

*The amount allotted to urban health services is Rs. 1,101 crore, whereas the amount assigned to rural health services (allopathy) is Rs. 1,418 crore.

*In 2020, the Export Preparedness Rankings placed Uttarakhand at the top among the Himalayan states, having increased its exports in the previous five years. The state's infrastructure, business-friendly climate, and top-notch export facilities have resulted in USD 1.73 billion in total exports in 2021–2022.

Additionally, Uttarakhand is a leader in the implementation of policies, having made important choices such as enforcing strict anti-copying laws, implementing the National Education Policy, implementing a 30% horizontal reservation system for women, launching the "Corruption-Free Uttarakhand App-1064," and preparing to implement the Uniform Civil Code (UCC).

The Issue of Migration

For decades and even today, the state economy has primarily relied on remittances from inhabitants who

have left the state in search of better job opportunities in plain areas and other states due to the state's lack of suitable earning opportunities. So far, Uttarakhand's growth process has struggled to generate productive jobs and income. Therefore, Mangain and Reddy (2015) posited that a lack of remunerative livelihoods, along with a desire for salaried jobs, has caused a huge number of young people to relocate to cities in quest of salaried jobs that are comparatively longer in length, regardless of pay. In certain areas, the situation has deteriorated significantly, with few people remaining in single digits in a number of settlements. The key reason for increasing migration is a lack of essential services prior to migration (Pokhriyal & Jindal, 2022).

According to an RTI filed by Hemant Gaunia, approximately 500,000 people have been forced to leave Uttarakhand in the last decade; approximately 1,18,000 have left the state permanently with no intention of returning; and over 3,83,000 have migrated in search of better job opportunities. As a result, 734 communities have been permanently abandoned, earning the title "Ghost Villages" (Tripathi, 2023, January). Furthermore, according to the National Institute of Rural Development in Hyderabad, 50.2% of Uttarakhand's male population has left the state (Tripathi, 2023, January). As a result, the most difficult issue for the present governments in the state is to develop jobs and economic possibilities in order to not only avoid but also reverse migration. Arguments have been offered that the development of the organized sector, the acceleration of religious and spiritual tourism, the PM Rozgar Yojana for microbusiness creation, the expansion of the IT industry, and so on should be prioritized in order to ease the migration problem.

CM Dhami claims that his administration has been working hard to prevent people from migrating; many youths accepted self-employment during the epidemic era, and they are now trying to offer employment to many others. Furthermore, the state is continually recruiting people for homestays, and loans are supplied to self-help groups through various schemes. Women are playing an important part in reducing migration from villages by becoming self-sufficient (ANI, 2023, February 13).

Developmental Priorities and 'Investor Summit'

Uttarakhand has set a target of becoming a leader in development and self-sufficiency by 2025-2026. The Dhami administration is working hard to achieve this goal, prioritizing industries such as travel, hospitality, ayush and wellness, film production, food processing, cars, medicines, renewable energy, and the IT industry. The state also needs to expand its infrastructure, especially for its burdened citizens. To attract capital investment, the Dhami government organized an Investor Summit in December 2023, which was inaugurated by PM Modi (Admin, 2023, December 8). Despite a target of Rs 2 lakh crore investment, the

state secured Memorandums of Understanding (MoUs) for Rs 3.5 lakh crore.

Prime Minister Narendra Modi suggested that the state has unrealized potential in establishing the "*Wed in India*" movement, citing its unique topographical features. If 5,000 marriages occur annually, significant infrastructure will need to be built, creating thousands of jobs, boosting local income, and accelerating the state's economy. This could also help halt the movement of educated people.

Over fifty marriage resorts in Uttarakhand are known for their affordable wedding packages, including the Sukham Raassa resort in Rishikesh, the JW Marriot Mussoorie resort in Kabeela Tashree, the Anamat Gateway resort in Ramnagar, the Regenta Resort Tarika in Ramnagar, the Saalwood Retreat in Dehradun, the Casa Dream in Mukatkeshwar, the Saandar Corbett resort in Ramnagar, the Bara Bunglow in Nainital, Sterling Corbett in Almora, and the Peaks and Pines resort in Lansdown, etc.

Welfare Schemes

The state government unveiled "The Twenty Point Programme-2006," which comprises 20 points and 65 monitorable items for the betterment of society. These items include: 1. Poverty Eradication 2. Power of People 3. Support for Farmers 4. Labour Welfare; 5. Food Security 6. Housing for All; 7. Clean Drinking Water; 8. Health for All; 9. Education for All; 10. Welfare of Scheduled Castes, Scheduled Tribes, Minorities, and OBCs 11. Women's Welfare 12. Child Welfare; 13. Youth Development 14. Improvement of Slums; 15. Environment Protection and Afforestation 16. Social Security 17. Rural Roads 18. Energization of Rural Areas; 19. Development of Backward Areas 20. IT-enabled e-government (Government of Uttarakhand, 2024).

On November 1, 2021, the state government announced the commencement of the Mukhyamantri Ghasiyari Kalyan Yojana (MGKY) 2023. This novel scheme is expected to benefit thousands of women living in the state's hilly districts. Women farmers who own cats will receive subsidized fodder under this scheme.

Additionally, there are 221 Direct Benefits Transfer (DBT) programs in place to assist different societal sectors in Uttarakhand that are financially and otherwise weak (Government of Uttarakhand, 2017). The state government prioritizes and focuses on DBT, and for DBT to be successfully implemented, five committees have been established by the Dhami administration: DBT advisory, DBT cell, DBT technical, and DBT bub-group. It appears that the state operates DBT initiatives with great specificity and efficiency.

A total of Rs. 14,110.68 lacs (cumulatively) have been transferred to the recipients' bank accounts

since the scheme's introduction. Over 15.32 lakh people in the state have benefited from the transfer of Rs. 171.62 lakh for 2023–2024. In addition, the "Deen Dayal Uttarakhand Gramin Awaz Yojana" offers free homes to impoverished homeless individuals. There are 28 departmental schemes for housing.

Furthermore, on January 2, 2024, the CM Dhama announced and laid the foundation stone for a number of projects totaling Rs 100 crore from his government's various departments' welfare and development initiatives while visiting the Kapkot development block in the Kumaon area (ANI, 2024). This includes the inauguration of eleven distinct initiatives worth Rs 19 crore and the laying of foundation stones for 26 schemes totaling Rs 81 crore.

Additionally, there are 9 Centrally Sponsored Schemes (SSS), Central Schemes (CS), 6 State Sponsored Schemes (SSS), 1 External Aided Project (EAP), and 5 Other Schemes for the rapid rural development in the state. By December 2022, the government claimed to have provided clean tap water supplies to all rural homes in the state.

One of the most prevalent issues that stakeholders encounter is determining how to evaluate the execution element of these schemes as well as the impact on beneficiaries in terms of socioeconomic upliftment in society, particularly in rural communities. One may argue that colleges and universities should adopt a more proactive approach to reviewing effect- and outcome-based research projects, including sample-based and case studies conducted in various districts for a variety of programs and activities. Researchers and postgraduate students should provide comments and recommendations to government bodies on any disparities in expectations. There are now only a few of these studies being undertaken in Uttarakhand. ICSSR New Delhi offers financing initiatives for researchers conducting such studies on the impact of welfare policies in various geographic regions (ICSSR, 2023).

Section-Three Industries and MSMEs

Despite the state's wealth of natural resources, industrial development has not kept up with the state's needs, even though the manufacturing sector accounts for more than 48% of the GSDP. Not many noteworthy sectors are present in the state, despite the fact that the number of private and public sector firms is small. Due to strategic and historical factors, the Oil and Natural Gas Corporation (ONGC), one of the biggest public sector organizations, solely has its headquarters in Dehradun. Bharat Heavy Electronic Limited (BHEL), a division of another public sector firm, has two manufacturing facilities in Haridwar: the Central Foundry Forge Plant (CFFP) and the Heavy Electrical Equipment Plant (HEEP). Two more public-sector enterprises from the

state of Uttarakhand, IDPL and HMT Watches, were shut down a long time ago.

Cement, edible oils, oleo-chemicals, vanaspati, mineral processing (magnetite), electrical engineering, textiles, pharmaceuticals, agro-based, food processing, floriculture and horticulture, arms and ammunition, biotechnology, pulp and paper, FMCG, automobile production, refined lead (pure lead), lead alloys and lead acid batteries, flour products, etc. are just a few of the industries that the state has (Sharda, 2022).

Apart from Khatima Fibres Limited, the Birla group also owns Century Pulp & Paper, a sizable paper mill situated in Lalkuan, close to Pantnagar. The districts of Uttarakhand are home to the factories of numerous major industrial houses, including TATA, Bajaj, Hero Honda, Hindustan Liver Ltd., Nestle, Britannia, ITC, Birla Tyres, Asahi Glass, and many more (Directorate of Industries, 2024).

Based in Haridwar and owned by the well-known yoga celebrities Baba Ramdev and Balkrishna, Patanjali Ayurved Ltd. is the largest manufacturer and supplier of natural products, herbal treatments, and pharmaceuticals in Uttarakhand. It employs nearly 200,000 people (Kaur & Singh, 2018). In Sitarganj, Uttarakhand, the pharmaceutical giant Dabur Group has also established an oxygen-generating factory.

Furthermore, after the introduction of the new Industry Policy, seven integrated industrial estates (IIEs) have been developed through SIDCUL, with locations including Dehradun (Pharma City), Pantnagar, Haridwar, Sitarganj, etc., expected to be home to more than 200 pharmaceutical businesses. The pharmaceutical industry, which includes bulk drugs, APIs, PPEs, medical devices, etc., is anticipated to increase dramatically and need large expenditures as a result of the focus being placed nationwide on strengthening healthcare systems. In light of this, the Uttarakhand government has suggested building Pharma City Phase II in Charba, Selaqui, and Dehradun (Siidcul, 2021). An IT park is also being developed in Dehradun, with another proposed in Pantnagar, largely to meet the demands of industrial organizations in the information technology sector.

The state government's MSME Policy 2015 has replaced the Special Integrated Industrial Promotion Policy 2008 for Uttarakhand's hilly and remote areas. Furthermore, the state has promulgated the Mega Industrial and Investment Policy 2015 to promote large-scale investments above Rs. 75.00 crore.

As in the rest of the country, Uttarakhand's MSMEs are critical to the state's investment, output, exports, creation of jobs, and perhaps even a significant part of the state's migration problem mitigation. The state is home to over 4.17 lakh MSME units, both registered

and unregistered, employing roughly 6.60 lakh laborers, according to the MSME annual report for 2022–23 (MSMEs, 2023). With a total investment of Rs. 20,516,541,539, there were 66,917 registered MSMEs, of which 217 are closed down and employ 361,895 people (MSMEs, 2023). Food processing, travel and hospitality, horticulture, floriculture, natural fiber, pharmaceuticals, wellness, and Ayush are the main topics of these units. Financial and non-financial programs are available to support the growth and prosperity of MSMEs in the state. In addition to the five centrally supported programs, the Uttarakhand government offers three more programs to support MSMEs in the state: the Mahila Udyami Vishesh Protsahan Yojna, the Chief Minister Self-employment Scheme, and the Purchase Preference Policy. However, the lack of storage facilities, financing, marketing, technology and innovation, skilled human resources, socio-economic issues, etc. is a problem that MSMEs frequently encounter (Kumar & Gajakosh, 2021).

Furthermore, four Agri-Export Zones (AEZs) have been declared in Uttarakhand under the Government of India's AEZ plans for litchi, floriculture, herbs and medicinal plants, and basmati rice. A huge food park has been established in Haridwar, and another will soon be built in Udham Singh Nagar district (Invest India, 2023).

Furthermore, the Uttarakhand government has unveiled the One District, Two Products (ODTP) program. In each district, the objective is to produce items and business owners who can generate self-employment. According to reports, 26 products from 13 districts have been identified. These include the honey and iron-based products of Champawat, the balmithai and tweed of Almora, the products made from kiwi and copper in Bageshwar, the products made from rajma and woolen carpets in Pithoragarh, the products made from mint and moonj grass in Udham Singh Nagar, the bakery products from Dehradun, the mushrooms, and the aipan and food processing of Nainital (TOI, 2023, January 7).

Given the enormous potential that the state of Uttarakhand offers to entrepreneurs, it is said that there are many opportunities to launch new projects in the areas of agro- and food processing, biotechnology, hydropower, mineral tourism, waste management and recycling, pulp and paper, etc.

Tourism Development

Tourism is considered one of the world's largest and fastest-growing economic sectors, having significant environmental, cultural, social, and economic consequences, both positive and negative. Tourism is also one of the fastest-growing sectors in Uttarakhand, and it serves as the economy's backbone in terms of revenue, job creation, and reverse migration. The state's hospitality business, according to several experts, is low-end or does not provide premium and value-enhancing

services, although having enormous potential. Even then having these arguments, tourism is expected to contribute 2.96% of the state's gross value added and 11.8% of its employment. With indirect shares pertaining to tourism's linkages with other sectors of the economy, these figures work out to 6.59% of GVA and 26.8% of employment (NCAER, 2022). Furthermore, there are hotels, resorts, and guest homes in Uttarakhand at reasonable prices for travelers because the growth of the hospitality sector is related to the state's tourism.

Remembering back to 1929, when he was writing his book "Anasakti Yoga," *Mahatma Gandhi spent 14 days at the Anasakti Ashram in Kausani. He was so enamored with the gorgeous hill station that he dubbed it the "Switzerland of India."* Nature walks in Kasauni Woods are truly amazing (Malik, 2022). As a result, Uttarakhand offers a wide variety of unusual tourist attractions, including lakes, dense forests, snow-capped Himalayan peaks, and other natural characteristics. All of the well-known tourist destinations, including Mussoorie, Rishikesh, Pauri, Auli, and Nainital, provide visitors with different experiences and are called "little Switzerland" or "slices of heaven." The state is well-known for its daring and spiritual tourism destinations, including Rishikesh, Haridwar, Gangotari, Kedarnath, and Badrinath. Details about tourism, sightseeing, adventure, wildlife, and other activities in Uttarakhand's Garhwal and Kumaon regions.

The comprehensive new Tourism Policy 2030 of the Uttarakhand government has three objectives: i) realizing the destination's latent potential as a diversified tourist spot by providing a blend of heritage, religion, nature, wildlife, health, and wellness tourism; ii) serving as an all-weather destination for trips to the mountains and winter; and iii) achieving high length of stay tourism. Its policy appears to be to build tourism infrastructure using a hub-and-spoke approach, cluster-wise, modeled after Himachal Pradesh (Uttarakhand Tourism, 2023). It would appear that a visitor should be able to see every site in the state without having to spend a lot of travel time between locations. Additionally, the policy statement emphasizes that the state would use a four-pronged strategy—offline, internet, social media, and big events—to reach out to prospective tourist audiences. The storyline of Uttarakhand tourism is "*Simply Heaven, which can be fully leveraged by bringing together the diverse array of tourism offerings of the state*" (Uttarakhand Tourism, 2023).

The Uttarakhand Tourism Development Board (UTDB) offers a range of incentives to new tourism businesses, including tax breaks, interest subsidies, stamp duty exemptions, and capital subsidies ranging from 15% to 40% based on the project investment categories. There are special incentive schemes for women entrepreneurs. Regarding media sources, Uttarakhand established a minimum project cost of Rs. 5 crore in order to capitalize on investment promotion in

the tourism sector. The state's new tourism strategy was authorized in March 2023 with the intention of drawing more tourism investment to the region. The state's cities have been divided into three groups: A, B, and C. In these cases, the government will provide up to a 50% subsidy for investments made in destinations that are not yet well-known to tourists. In addition, investments in adventure, caravan, heli-tourism, and taxi operators (electric vehicles) will all receive a 100% subsidy (Uttarakhand Tourism, 2023).

Uttarakhand gained recognition for its religious tourism, especially for the Char Dham yatra, which takes travelers to the four Himalayan holy sites of Yamunotri, Gangotri, Kedarnath, and Badrinath. The Tourism Development Board, however, has broadened the scope of its activities by introducing a number of projects, such as the inaugural international "Tehri Acro Festival," which was held in Tehri Lake in November 2023. Similarly, the chief minister of Uttarakhand announced that the government had launched the "Manaskhandmala Mission" to draw devotees to Kumaon. This project aims to connect 16 well-known temples, including Jogeshwar Dham and Kainchi Dham, by building a strong road network and theme-based tourist attractions. The ultimate goal is to promote tourism in the state and handle the growing number of pilgrims (Times of India, June 4, 2023).

By the end of 2024, UTDB expects the number of tourists visiting the state to have doubled from 39.2 million in 2018–19 to 74 million (Khosla, 2023, November 23). The tourism industry now brings in about ₹14,000 crore, and in the upcoming years, growth of 12–15% per year is anticipated. Uttarakhand hopes to undertake more than 70 public-private partnership initiatives and attract ₹30,000 crore in tourism investments in order to explore unexplored potentials in this sector (Khosla, 2023, November 23). It is to be noted that if the tourism sector grows faster, the hospitality industry will also grow faster, as both are linked to each other.

In this light, it appears that the tourism industry in Uttarakhand has historically been developed selectively and that only recently has this sector been developed in accordance with a long-term planning strategy. The concept of SMART tourism should be emphasized in planning, as Malaysia has done it as a case example. Malaysia draws a huge number of visitors from all over the world with its captivating local way of life, stunning historical sites, and rich cultural past. It has established a robust and superior infrastructure, and it is currently implementing a smart tourism strategy through the application of ICT (information and communication technology), cloud computing, virtual reality, artificial intelligence, and mobile communication to create cutting-edge tools and methods to enhance tourism. An example of how infrastructure and technology have developed is the Genting Highlands in Malaysia. We

wonder if some of the good features of Malaysian tourism infrastructure could serve as a model for Uttarakhand's state.

In an attempt to emphasize the state's rich cultural legacy, it could be beneficial to implement the "Tourist Village" concept in the selected areas with a focus on local music, art, culture, and handicrafts. The government should also give guidance to rural and semi-urban areas regarding the design and construction of their homes in order to boost tourism in the state and foster a culture and understanding of the sector.

While ecotourism, religious tourism, and wildlife tourism are growing in Uttarakhand, so far, cultural tourism appears to still be in its infancy. Trekking is a well-liked ecotourism activity for visitors who wish to experience the alpine environment, but in Uttarakhand, this specific tourist niche is well-established. However, combining ecotourism with hiking and cultural excursions may have a significant financial impact. The goal of cultural tourism is to learn more about the customs and traditions of a destination. For instance, visit Delhi or Agra to learn more about Mughal culture. This is something that the idea of creating and marketing "Tourism Villages" might help with. The concept of a tourist village involves promoting local art, music, songs, dances, and handicrafts so that tourists are kept engaged and stay in the state. Therefore, there is a need to create novel products that can turn mountainous regions into alluring travel destinations. Eco, religious, cultural, community-based, spiritual, wellness, rural, agri, and gastronomy tourism could be the paradigm that works for the Uttarakhand highlands.

In addition to other development-related areas, the state has enormous potential for the expansion of MSMEs and tourism, which are key sectors for employment generation. Uttarakhand has significant potential for tourism development. To boost tourism, the state should promote smart tourism using technology; implement the "Hub and Spoke" approach; encourage tourists to stay and participate in various activities; launch tourism villages; investigate infrastructure for funicular railroads; use non-resident Uttarakhandis as tourist ambassadors; combine NGO operations with tour firms; organize talent searches for singers and artists; create a corpus fund for investment; encourage corporations to promote tourism; identify ecotourism places; combine centrally supported schemes; incorporate policies related to forestry, wildlife, transportation, health, and hospitality into state tourism policy; organize a national or worldwide "painting competition" in commemoration of well-known artists; conduct a survey to identify the most popular tourist destinations; consider opening SPA tourism centers; determine fun tourist destinations, and increase Uttarakhand's brand equity by highlighting stunning landscapes, cultural heritage, temples, traditional dance

performances, Kautik festivals, trekking routes, and horticultural attractions.

Furthermore, the state ought to prioritize "Quality Tourism" over "Mass Tourism." It is necessary to develop the undiscovered and underutilized tourist attractions, such as Dhanolti, Chopta, Nawchukiya Taal, Chakori, Mukteshwar, and so on. The government ought to set up the necessary infrastructure in the undiscovered tourism spot (Saxena & Roy, 2022).

Rich and Diverse Culture

Uttarakhand boasts a plethora of cultural traditions, including folk songs, dancing forms, and lovely music derived from the natural world. The culture is centered on moral principles, the purity of nature, rich mythology, and traditional ethics. Famous dances include the Bhotiya, Choliya, Ramola, Barada Nati, Chancheri, and Langvir. Songs like Jagars, Basanti, Managal, Bajuband, and so on are well-liked (eUttaranchal, 2022). The folk dances are done during festivals and other events. In addition, it is said that the state produces roughly a good number of movies a year, which are available to see on television, VHS, DVDs, and YouTube (Solani, 2018; October 23). Hundreds of Uttarakhandi performers and celebrities like Prasoon Joshi, Urvashi Rotela, and others contribute to the success of the Bollywood business. Because of its stunning locations and natural beauty, the state of Uttarakhand provides a wealth of opportunities and resources for film production.

Furthermore, non-resident Uttarakhandis organize "Uttarakhand Mahotsava" and "Maha Kauthig Mela" in a number of Indian and international cities to showcase the state's mouthwatering folk music, dance, and song customs in addition to its food. The state government of Uttarakhand has to emphasize and reinforce their involvement in the state's economic development, going beyond only sending remittances.

Section-Four

Horticultural and Agrarian Resources

Uttarakhand has a wealth of resources for horticulture and agriculture, and it contributes more than 10.5% to state gross domestic products (SGDP) as per the 2019-20 report. However, only about 14% of the geographical area is cultivable, which is mainly attributed to the topography of the state (Government of Uttarakhand, 2024). Because of the hilly terrain, a variety of crops, including wheat, maize, millet, rice, sugarcane, soya bean, groundnuts, pulse, oil seeds, etc., are grown there. Economic valleys and plain regions (Trai area) with sufficient irrigation resources can increase agriculture yields and productivity, but there are obstacles and a lack of irrigation facilities to increase crop yields and productivity in the hilly regions of the state.

Growing in acceptance are organic agricultural methods, which support sustainable agriculture in the area. However, due to small landholdings, productivity is generally low. The state of Uttarakhand is well-known for its plentiful horticultural products, which include mango, apples, pears, citrus, peach, plum, cherries, apricots, lichi, guava, walnuts, etc. In addition, in 2021, Uttarakhand will produce the most plums (0.362 lac MT), apricots (0.282 lac MT), peaches (0.788 lac MT), and pears (0.579 lac MT) in the nation, ranking second for walnuts (0.19 lakh MT) (Sharma, 2021). Furthermore, the state grows a variety of important crops, including potatoes, cauliflower, tomatoes, onions, brinjal, peas, cabbage, etc., growing veggies in hilly regions during the off-season, which sells at a good price. Ginger, garlic, turmeric, and chilies are important spices, etc.

To boast the rapid growth of horticulture and promote food processing units in the state, the Department of Horticulture and Food Processing has given several plans and recommendations in its 'Preparatory Survey on Uttarakhand Integrated Development Project (UKIHPD), which was prepared in March 2022 (JICA, 2022, March).

The ideal flavor quality of Uttarakhand tea is derived from the foggy and cool weather. It is said that tea cultivated at high altitudes is of higher quality and that this enhances the state's potential for exporting tea. Kausani, Berinag, Chaukori, Jaurasi, Champawat, Chorakhat, Nauti, Pauri, and other places where tea plantations and factories have been established are some of the known locations. The Uttarakhand government is promoting the cultivation of organic tea in the state in light of modern consumer preferences and interest among health-conscious people in organic products (UTDB, 2022). 218 hectares of plantation land have been turned into organic tea by the state. In the Kumaon region, Chaukori and Berinag tea are the most well-known. There might be potential for Uttarakhand's tea tourism industry to expand, as Malaysia has done. Since Uttarakhand is one of the states with the most potential for tea cultivation, the State Tea Board may investigate more regions.

Infrastructure Connectivity

It should be mentioned that ecology is a significant area and that it is never simple to reconcile progress and conservatism. The development paradigm adopted by the Uttarakhand government is ecologically oriented development. Uttarakhand is among the fastest-growing states in India due to the significant boost in capital investment resulting from a favorable industrial policy and huge tax savings. Uttarakhand offers connectivity with an extensive road network spanning over 39,000 km, three domestic airports, and 339.80 km of rail routes (Directorate of Industries, 2024). However, the hilly regions of Uttarakhand only have one mode of transportation, i.e., the road, as compared to several other

states that offer several options. This is a major factor in the large-scale exodus of residents from the hilly state to other places with more accessible transportation and more basic facilities. As per Public Works Department (PWD) data and information, there are 15,745 villages, of which 3,520 (25%) were without access to roads, forcing the residents to migrate (Shekhawat, 2019; February 7).

The blasting method used to build roads weakens the hills, and multiple landslides during rainy seasons seriously impair the state's transportation system. A recent case of cracks in the Chamoli district's Joshimath town is related to both land disassembly and infrastructural development. Infrastructure projects similar to cities are risky because of the unstable geology; meticulous planning and construction methods are needed to lower the likelihood of fatalities (The Hindu, 2023, September 28). The process of developing infrastructure in mountainous regions is characterized by several problems and impediments, and it is more expensive than developing roads in plain areas. Despite the fact that Uttarakhand is increasing the length of its roads, Himalayan routes are still thought to be hazardous. Therefore, in order to achieve sustainable development, hilly regions have unique challenges in balancing the needs for growth with those for conservation.

According to media reports, the 12.44-km Govind Ghat-Ghangaria-Hemkund Sahib ropeway project will be completed with a budget of Rs 942.24 crore, while the 9.7-km Gaurikund-Kedarnath ropeway project in Uttarakhand is expected to be built at an estimated cost of Rs 1026.44 crore (Mishra, 2023, October 19). Nevertheless, there isn't a ropeway that leads to the Badrinath temple at the moment. Badrinath can only be accessed by road. A proposal has been devised by the Railway Development Corporation (RDC) to expedite the process of connecting the temples of Gangotri, Yomunotri, Badrinath, and Kedarnath in Chardham.

Similarly, the anticipated construction of the Rishikesh-Neelkanth Mahadev Ropeway, which is likely to cost about Rs 455 crore, is expected to revolutionize tourism. This 5.5-kilometer trip will become noticeably easier to get to with two stopovers along the way (Mishra, 2023, May 11).

PM Modi's pet project, the commencement of the Vande Bharat Express to increase rail connections throughout India, is moving along quickly. Since its launch, the inaugural Vande Bharat Express in Uttarakhand has operated at full capacity. This semi-high-speed train operates between Anand Vihar (Delhi) and Dehradun. In addition, places like Jaipur, Chandigarh, Lucknow, etc. with sizable populations of Uttarakhandis ought to be connected to Dehradun by the Vande Bharat expressway. It is suggested that the Vande

Bharat Express, which would link Dehradun with Kotdwar and Kathgodam, Haldwani, be launched.

Thus, the state of Uttarakhand is progressively becoming well-connected by air, rail, road, and ropeways in areas where those modes of transportation were previously unthinkable.

Forestry and Natural Resources

The state of Uttarakhand is rich in forests and natural resources, in addition to its picturesque beauty. The amount of forest cover in Uttarakhand is about 61.3% (Sati & Bandooni, 2019). Terrain changes have resulted in a variety of flora and animals, including teak, sal, oak, eucalyptus, poplar, resin, and other timber plantations. Timber can also be obtained from conifers, such as deodar, that are planted on hillsides. Non-timber forest products such as bamboo, domestic fuel and feed, resin from economically valued Chir Pine, and others are found in abundance in the state.

The UP (Uttar Pradesh) Protection of Trees Act, 1976, which is currently applicable to Uttarakhand, imposes fines for tree cutting. It appears that the Dhamsi administration is attempting to make the forest department more approachable to the public in the hopes that, in turn, more people will become friendly to the forest, guaranteeing preservation and upholding the principles of the "Chipko Movement of 1973."

It is claimed that the state of Uttarakhand has enormous reserves of magnesite, limestone, gypsum, and dolomite, which are among the mineral resources found in the state. Large amounts of limestone, which is used to make cement, are found in the Kumaon and Garhwal regions. It is stated that gems like emerald, sapphire, and garnet. Religious objects and jewelry frequently feature these jewels, which have cultural and commercial value (Wander Sky, 2023, September).

National parks are areas set aside for the conservation of wildlife, with a focus on endangered plant and animal species. The state is home to several national parks as well as wildlife sanctuaries (eUttaranchal, 2023). Wildlife reserves serve as a source of pride for the country in addition to being important for the preservation of "wild nature" for future generations. India's earliest and oldest national park is Jim Corbett National Park, located in Uttarakhand. Some of the state's well-known national parks and wildlife sanctuaries include Rajaji National Park, Nandadevi Devi National Park, Valley of Flowers National Park, Gangotri National Park, etc., as well as Askot, Govind, and Kedarnath wildlife sanctuaries. Uttarakhand is home to a number of critically endangered species, including the Himalayan monal, king cobra, bharal, tiger, musk deer, Asian elephant, and snow leopard. These special qualities are particularly helpful in advancing the state's tourism industry.

Renewable Energy

The Himalayan glaciers feed the state's river systems, the Ganges and Yamuna. A substantial amount of hydroelectric power, a renewable energy source, is produced by these rivers. In the state of Uttarakhand, there are 43 microhydropower projects scattered among the rivers and basins. The state approved the development of more than a dozen hydroelectric projects (HEPs) between 2005 and 2010. The state also boasts 17 significant HEPs, including the Tehri HEP on the Bhagirathi, which is home to India's tallest dam; the Maneri Bhali HEP (Stages I and II); the Chilla HEP; and the Chibro HEP, among others (Shivani, 2021, February 9). The Jamrani Dam, which would be built in the Uttarakhand district of Nainital near Jamrani village across the Gola River, has recently received approval from the central government. It is expected to cost Rs. 2,584.10 crore by March 2028.

Furthermore, Jal Vidut Nigam in the state is motivated to explore and utilize Uttarakhand's hydroelectric potential. Over 14 projects are in various phases of implementation, and the Nigam currently has 33 operational projects with a combined capacity of over 1400 MW (UJVN, 2024).

In addition, Phase 1 of the renowned Tehri dam was finished in 2006. There are several uses for this dam. A reservoir intended for agriculture, municipal water supply, and the production of 1,000 megawatts (1,300,000 horsepower) of hydroelectricity is withheld by the Tehri Dam. It is the eighth-highest dam in the world and the tallest in India, spanning the Bhagirathi River.

The following sources of renewable energy are produced in the state:

- *Power is created from biomass, such as pine needles, lantana, and other forest leftovers (HT, 2020, September 30).
- * Power generated from microhydropower projects;
- * Power generated from solar energy under the Jawaharlal Nehru National Solar Mission

Since Uttarakhand has an excess of electricity, the Dhami administration is working to provide 24-hour electricity to the entire state. Additionally, it seems that Uttarakhand is working hard to combat climate change and promote renewable energy sources. Numerous renewable energy sources are available there, including hydroelectricity, solar and wind power, traditional Ayurvedic treatments, and medicinal plants and herbs.

Health Care

For decades, the Indian government has been concerned about providing comprehensive basic healthcare. To address this issue, the government has launched several programs, such as the National Health Mission, Ayushman Bharat, and Health and Wellness Centers, to name a few. Even so, there are still many

obstacles in the way of ensuring that everyone has fair access to primary healthcare, especially for those who reside in rural and hilly areas. The National Health Authority (NHA) reports that Uttarakhand has 225 hospitals (public 102 and private 123); nevertheless, the majority of the private hospitals are located in plain areas, with relatively few in hilly areas.

Improving people's access to high-quality healthcare services in the state of Uttarakhand is the goal of the Uttarakhand Health System Development Project (UKHSDP). The Uttarakhand Health and Family Welfare Society (UKHFWS) is in charge of carrying out the project, which has World Bank funding (World Bank, 2017). Rs 1,418 crore and Rs 1,101 crore, respectively, were set out for rural and urban health services in the 2023–24 budget (PRS, 2023). 6.7% of its overall budget is allocated to health care. It is noteworthy that Uttarakhand has allocated more than 5% of its budget to health care over the past five years, according to data from the Reserve Bank of India (RBI) (Business Standard, 2022, February 7).

For residents of Uttarakhand, the Universal Health Coverage programs include: Ayushman Pradhan Mantri Bharat the State Government Health Scheme (SGHS) was introduced in early 2021; the Jan Arogya Yojana (AB-PMJAY) was introduced in 2018; and the Atal Ayushman Uttarakhand Yojana (AAUY) was introduced at the close of 2018. By September 2022, the following households and beneficiaries will be covered by these schemes (*SHA Uttarakhand, 2022, September 22*):

- Under the ESIC, CGHS, and ECHS programs of the Central Government, there are 7.15 million families and 29.80 million beneficiaries.
- AB-PMJAY (SECC): 23.87 lac beneficiaries out of 5.24 lac families
- AAUY (State Scheme): 46.27 lakh beneficiaries out of 10.46 lakh families
- SGHS (State Scheme): 10.06 lac beneficiaries; 2.55 lac families

Furthermore, the number of Ayushman cardholders has grown from just 77,000 in 2018 to 48.46 million by September 2022. In terms of claim settlement, 567639 pre-registration reported cases totaling Rs 983.85 crore were paid in 2022, accounting for 86.6% of hospital claims submitted overall (NHA, 2022).

In addition, the Uttarakhand Chief Minister introduced the Mukhyamantri Swasthya Bima Yojana (MSBY), a major healthcare services program, to offer affordable medical treatment. This program aims to give the underprivileged access to cashless healthcare facilities and medical insurance. The enrolled families under the Yojana would receive medical coverage of Rs. 50,000 under the first phase of the medical policy, which is increased to Rs. 1.25 lakh under the second phase.

Numerous serious illnesses that were not previously on the list are now added. Kumar and Negi (2022) suggest an integrated community health service model (ICHSM) for primary care in hilly outreach areas of Uttarakhand, and it should be built on the principle of *"to the community, for the community, and by the community."*

Handling of the COVID-19 Pandemic

The first incidence of the COVID-19 pandemic in the state of Uttarakhand, possibly in the Uttarkashi district, was reported on January 30, 2020. The Uttarakhand government took the necessary actions, including enforcing a complete lockdown, to prevent the COVID-19 virus from spreading throughout the state, despite the overwhelming strain on the state's medical staff and administration. The government acted quickly to contain and manage the issue, manning a 24-hour COVID-19 helpline and establishing facilities for diagnosis, testing, isolation, and treatment in both public and private institutions. Registration and travel assistance were expedited. Plans were also established to supply cooked food, dry rations, and other daily requirements to the individuals the helpline identified. According to data, there were more than 6452 cases of COVID-19-related deaths in the state of Uttarakhand; May 2021 saw 59% of these deaths (Srinivasan, 2021, June 21).

Banking Structure

The institutional framework of banking and finance seems to be progressing toward advancing financial inclusion in the state. For banking and other financial institutional structures, there are currently around 749 (Banking Network in Uttarakhand.pdf). branches of various banks, including development banks, commercial nationalized banks, private banks, cooperative banks, and regional rural banks, that cater to the credit needs of different societal segments. The 17,000 residents of the state are served by an average of one bank branch. However, there are several barriers faced by the public in availing banks' services in Uttarakhand. According to a study by Tandon and Singh (2018), in ranked order, such barriers include: lack of awareness of financial products; poor governance of complaints; poor time management; poor proximity to banks; and no proper networking.

The Role of Women in Development and Their Empowerment

According to a study, 84.4% of women in Uttarakhand work in agriculture as laborers, and 64% of them are farmers. A study by Joshi and Chaudhary (2021) indicates that the state has a far higher rate of female economic engagement than the average for the country as well as several other states. Because males typically relocate to plain areas for seasonal labor jobs, Uttarakhand women have historically emerged as the foundations of the rural economy due to their complete involvement in agriculture, forest conservation, cattle care, tourism, and social and environmental initiatives. It

is to be noted that a society can only develop when its women are empowered. Furthermore, it is impossible to overlook the role that Uttarakhandi women played in the establishment of the state of Uttarakhand.

A law was recently issued by the Dhama that grants 30% horizontal reservation to state-domiciled women working in public services with the proper attitude and guidance. Additionally, for women's development and empowerment, there are 14 central government schemes and 11 state-sponsored schemes, while one is jointly funded by the central and state governments (Government of Uttarakhand, 2023). The state-initiated welfare and development schemes include the Chief Minister's Meritorious Scheme, Nanda Gaura Matrivandana Scheme, Chief Minister Women Empowerment Scheme, Chief Minister Mahalakshmi Scheme, Lakshpati Didi Scheme, Chief Minister Aanchal Amrit Scheme, Chief Minister Self-Employment Scheme, etc (ANI, 2024, January 3).

Currently, there are eight women elected to the Legislative Assembly. Ritu Khanduri Bhushan is the only woman in India to hold the office of Speaker of the Uttarakhand Legislative Assembly. Rekha Arya is the only female minister in Uttarakhand's current cabinet. Similarly, Radha Raturi, an IAS officer of 1988 batch, is the first woman Chief Secretary of Uttarakhand as she is recently elevated to this position. Recently appointed, Ritu Bahri is also the first woman Chief Justice of the Uttarakhand High Court. The vice chancellors of a few Uttarakhandi universities are also women. Currently, Uttarakhand has 7485 Gram Panchayats (State Election Commission, Uttarakhand, 2023); perhaps it is one of the Indian states that has enacted legislation granting women 50% of the seats available to them as Sarpanches (i.e., heads of village government). Although it appears that the Uttarakhand governments, from time to time, have made several efforts and arrangements to improve the status of rural women generally and women from the hills specifically, they continue to live in substandard conditions.

The majority of grassroots women leaders have been involved in the pre-implementation and networking stages more than in the program modification/implementation, evaluation, or follow-up stages, which should receive special attention from policymakers, according to a study by Thapliyal (2017). Further, it suggests that participation in the program for women leaders at all levels has to be a high priority for recognizing and addressing developmental difficulties within the designated time frame, as well as for programs and schemes in the villages to function successfully (Thapliyal, 2017). Furthermore, in order to increase the efficiency of women farmers, policies that prioritize women should be developed to overcome the institutional, legal, and social obstacles they face. Additionally, women should be given access to training and educational possibilities (Joshi & Chaudhary, 2021).

Plenty of Industrial Human Resources

The people of Uttarakhand are well renowned for their honesty, hard work, adaptability, and resilience. Uttarakhand provides plenty of skilled people resources, with over 62% of its population in the working age group, and the average literacy rate in Uttarakhand is 80%, which is higher than the national literacy rate. As per the latest data, in Uttarakhand, there are approximately 16,500 schools and 11.5 lakh students enrolled in them. The government has been working to improve the 16:1 student-teacher ratio (Tyagi, 2023, April 21).

Keeping in view the significance of knowledge and research in the development of society and the country, strenuous efforts are being made both by the central and state governments for the development of secondary and high education. It is to be noted that several of the top universities are located in this state. Uttarakhand has a highly trained labor force and literate populace nowadays due to the state's extensive network of high-quality higher education institutions and technical and non-technical schools. There is 1 central government, 11 state governments, 22 private universities, 3 institutes of national importance, 119 government colleges, 21 government-aided colleges, and several other private institutions operating in the state (Government of Uttarakhand, 2024). There is also an Indian Institute of Management (IIM, Kashipur) and an Indian Institute of Technology (Roorkee), apart from several industrial training institutes, engineering colleges, and polytechnic colleges. Their abilities are a good fit for the various demands of the state's economy.

Not only does Uttarakhand provide a plethora of student welfare programs and scholarships, but it also recently approved the "Uttarakhand Devbhoomi Udhyaamita Yojana," an alluring initiative that will provide free entrepreneurship and skill development training to over 3,000 current college and university students, enabling them to start their own businesses. The appropriate budgetary arrangements have been made for this plan (Government Schemes, 2023, August 26).

Despite this, highly educated individuals are still leaving the state in quest of work, and as a result, the state is now a source of highly qualified labor for other parts of the country and the world. Although the Uttarakhand Rural Development and Migration Prevention Commission claimed in its preliminary report that there had been fewer permanent migrations, the study's data showed that overall, more people had moved in the last five years. 3.3 lakh people left different parts of the state, especially the hills, between 2018 and 2022, according to the survey (Singh, 2023, March 10).

Contribution Towards National Security

People from Uttarakhand are extremely tough, both emotionally and physically, and they work very hard. For defense forces and other paramilitary groups,

they are therefore most appropriate. Every 100th soldier in the Indian armed forces is an Uttarakhandi (Himalyan Buzz, 2019, May 8). The Indian Army comprises two primary regiments from Uttarakhand: the "Garhwal Rifles" and the "Kumaon Regiment." Both of these are regarded as very dangerous and formidable forces within the Indian Army. All three of India's defense services are home to thousands of officers and other personnel from Uttarakhand. It should be mentioned that the Victoria Cross, the highest decoration for valor awarded during British rule, was received by two soldiers from India in World Wars I and II. Rifleman Gabbar Singh Negi and Rifleman Darwaan Singh Negi, who were both from the Garhwal Rifles, were the recipients of the gallantry award (Arora, 2021, May 23). After independence, the first recipient of the highest gallantry award, namely "Paramveer Chakra (PVC)", was from the Kumaon Regiment of Uttarakhand. During a recent visit to Uttarakhand, Rajnath Singh, the Minister of Defense, made the following statement regarding the state's contribution to national security:

"In every family in Uttarakhand, at least one person has either served in the armed forces or knows someone who has served in them. It has made an immense contribution to national security. In the Kargil war too, jawans from Uttarakhand played a major role in defeating the enemy, with morale bigger than their enemy" (Das, 2023, January 15).

Situated in Dehradun, the Indian Military Academy (IMA) is one of the country's oldest military institutions, producing officers for the Indian Army. General Bipin Rawat, an Uttarakhandi, was the country's first Chief of Defence Staff (CDS), and numerous others have held the position of Chief of the Indian Army from Uttarakhand. In addition to his many important positions, Ajit Doval, who is also from Uttarakhand, is currently the National Security Advisor (NSA) to the PM Modi administration. He also had a significant role in the revocation of Jammu and Kashmir's special status.

Section-Five Challenges and Obstacles

In Uttarakhand, there are both natural and man-made challenges and obstacles that impede quick economic growth and drive up development costs many times. Listed below are a handful of them:

*The youth think it makes sense to move from hilly areas to other regions in quest of work because there aren't many job prospects there.

* For the manufacturing industry in Uttarakhand, there is still a deficiency in infrastructure, research and development in the production process, higher operational costs, etc. Dang (2010) asserts that the region has a very poor industrial base. On the other hand, small and home industries are widely dispersed throughout the region's districts. The majority of them are skill-based and have serious issues with raw materials and marketing.

* It was once mentioned by the Executive Director of the Indian Industries Association that businesspeople wishing to invest in Uttarakhand encounter difficulties obtaining NOCEs and clearances from several government agencies. To make conducting business in the state easier, the state government needs to take greater action. Owing to the state's hilly topography, enterprises requiring extensive transportation can only be established in plain (Trai) areas. A well-thought-out plan is necessary, particularly for the growth of IT-based sectors (TOI, 2023, January 7).

* Urbanization has reduced the number of oak trees in many places, and especially in the Almora region. According to experts, a natural oak woodland retains 31% of its rainfall, which makes the situation appear much more dire. Large-scale forest fires also run the risk of lowering the groundwater table and making the state's water crisis worse.

* It is asserted that significant minerals, including high-grade limestone, magnesite, steatite, etc., are present in numerous districts and that illegal mining persists despite government restrictions. The Uttarakhand High Court (HC) directed the government to reconstitute the committee overseeing the illegal mining in the state's river by including environmental experts, activists, retired judicial officers, and bureaucrats (TNN 2023, April).

* Many experts agree that the steep terrain of Uttarakhand is vulnerable to climate change-related extremes in weather, such as intense downpours, land slides, irregular cloud bursts, glacial lake outbursts, etc., which can cause substantial damage and necessitate efficient flood risk management. People in the mountains find it hard to live there, and as a result, there is forced migration to the plains. The migration of the hills has resulted in the loss of hundreds of settlements. Furthermore, because of human activity and global warming, it negatively affects biodiversity. Therefore, Uttarakhand faces natural calamities very often which will create a big challenge to government to deal with.

* The government has been providing free rations to those who fall below the poverty line as part of the program, but there are some drawbacks as well. Having spoken with numerous people, their responses indicate that this plan encourages laziness and a lack of desire to work.

* Together with environmental preservation, the state's development objective must take into account human and economic factors. In order to achieve inclusive development of the hill areas, agriculture and an agriculture-based system connected to the expansion of industries and tourism should be developed. It is necessary to support policies that support organic farming and create jobs in the agricultural sector. Youth vocational training ought to be one of the main priorities.

* Because it provides necessary loans and credits, the banking industry does play a significant role in the development of every region. However, due to supply-side issues and a lack of awareness, commercial banks' plans and products are often unsuitable for hilly places like Uttarakhand and are best suited for plain areas. Inappropriate financial products and documentation processes are the primary causes of financial exclusion from the supply side. According to certain research, residents of impoverished communities have a very difficult time traveling to the closest bank, which costs them a full day's wages. The obstacle for low-income households is transaction costs. Giving young entrepreneurs enough financial support appears to be one of Uttarakhand's underdeveloped sectors' problems.

* One of the main causes of the poor implementation of government programs and bank credit schemes at the local level may be the lack of awareness among the rural population. People's awareness has not been increased or created much by the government or banks (Tandon & Singh, 2018). The establishment of a "*Hill Area Development Bank (HADB)*" is recommended in order to satisfy the medium- and long-term financing demands with the easing of terms and conditions in the hilly region of Uttarakhand for industry and housing projects. This will enable the customization of financial instruments, guidance, flexible terms and conditions, regulations, and monitoring systems to the particular economics of hilly areas. The many subsidy programs run by the government could be linked through this bank.

Concluding Remarks

After separating from Uttar Pradesh, Uttarakhand's growth trajectory has been generally good. However, as a result of the expanding process, the Uttarakhand hill region has not seen enough opportunities for viable job or income growth, despite the fact that the state has a lot of untapped potential. The Uttarakhand government's recent "investor summit" was a timely step in the right approach for attracting capital investment and reviving the quickest growth. Chief Minister Dhama stated that the state government has set aside around 6,000 acres of land for the formation of enterprises in a range of sectors. Aside from delivering appealing financial incentives, it appears to be implementing specialized measures to attract investment in a number of state enterprises. These issues are addressed in a number of policies, including the Tourism Policy 2023, MSME Policy 2023, Start-Up Policy 2023, and Logistics Policy 2023, among others (Prasad, 2023, September 14).

A specialist "Investor Facilitation Cell" has been established at the Directorate of Industries level to promote and encourage investment in the state, providing devoted handholding support as a "one-stop shop" for

investors and businessmen. Entrepreneurs with a capital investment of more than Rs. 5.00 crore may benefit from having a professional relationship manager. The online one-stop clearance platform (www.investuttarakhand.uk.gov.in) has been opened by the state government.

The Dhama administration established the State Institute for Empowering and Transforming Uttarakhand to improve planning frameworks, support efficient policymaking, encourage innovation, and oversee development initiatives. These efforts attempt to break the state's economic development cycle of poverty, create local job prospects for the next generation, and avoid brain drain.

The Uttarakhand government's obligation is to create job opportunities for the returning populace and ensure access to essential requirements. The effort is consistent with Prime Minister Modi's Aatmanirbhar Bharat-3 idea, which seeks to provide chances and resources in every state.

Furthermore, all tourism-related companies and associations had to follow a set of guidelines to guarantee that they supported the GSDP and maintained the area's natural beauty at the same time. In this scenario, Aggarwal (2018) argues that the natural landscape continues to deteriorate as long as visitors come to Uttarakhand and infrastructure development continues. This could affect not just the landscape but also the overall experience of a pilgrim or visitor. The land of gods may never be the same under human strain.

In addition, it is recommended that Gram Panchayats promote the production of medicinal plants and that government organizations provide a suitable channel for sale, among other things, in order to stimulate the state's economy and create jobs in Uttarakhand.

The policies of the Uttarakhand government are purportedly progressive and aim to foster robust, inclusive, long-term growth. The state's political leadership appears determined to establish the state as an ideal destination for all types of businesses and investors, turning it into an economic powerhouse thanks to its thriving ecosystem, highly skilled and talented workforce, advanced technical expertise, ongoing innovation, and business-friendly policies. It is anticipated that Uttarakhand will undergo a reverse migratory swing, quickly emerge as a significant economic force in the nation, and act as a growth model for other states. Residents of Uttarakhand need to keep in mind that positive workplace cultures arise when individuals collaborate and support one another rather than working against one another. If political leaders are fervently committed to both quick economic progress and the welfare of the people, work cultures can be altered and modified.

Direction for Future Research

There could be a lot of direction for further study on the health of the Uttarakhand economy. Research could be done, for instance, on how infrastructure affects horticulture and agriculture, the expansion of industries, the growth of tourism and hospitality, etc. It may also be looked into how different social programs implemented by state governments affect citizens' economic standing. What's more intriguing is learning about the consequences and effects of the "investors summit" on Uttarakhand's economic development, job creation, and halting additional brain drain.

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