



Foreword



Proley M Sangma
Director
ICFAI University Meghalaya
Tura Campus

I sincerely appreciate and congratulate the editorial team, contributors, mentors, and everyone associated with SnapZine for their dedication, vision, and hard work in bringing this publication to life. Their collective effort reflects the growing academic and creative culture of our Tura Campus.

It gives me immense pleasure to introduce this edition of SnapZine, the business-focused e-magazine of ICFAI University Meghalaya.

At ICFAI, we strongly believe that education must extend beyond the boundaries of textbooks and classrooms. True learning lies in nurturing critical thinking, creativity, innovation, and leadership among young minds. In this regard, SnapZine, with its inspiring theme “Quick Reads. Big Ideas.”, reflects the spirit and vision of our institution remarkably well.

This platform offers students, faculty members, researchers, and aspiring professionals an opportunity to share ideas, perspectives, and experiences on subjects ranging from business and entrepreneurship to digital transformation, leadership, and emerging global trends. I see SnapZine not merely as an e-magazine, but as a vibrant

knowledge-sharing ecosystem that encourages meaningful dialogue, intellectual curiosity, and informed thinking.

What makes this initiative particularly significant is its ability to connect local aspirations with global opportunities. From the Garo Hills to the wider world, our region possesses immense entrepreneurial potential, creativity, and talent waiting to be explored and celebrated. I am confident that the articles and insights featured in this edition will inspire readers to think innovatively, act responsibly, and lead with integrity and purpose.

I extend my best wishes for the continued success of SnapZine and hope that it will continue to evolve as a strong voice of innovation, knowledge, and youthful expression.

Wishing all readers an engaging, enriching, and enlightening experience.

Message



Dr I B Bhuyan
Registrar
ICFAI University Meghalaya.

I am confident that SnapZine will continue to grow as a valuable platform for innovation, knowledge-sharing, and creative expression, inspiring readers within and beyond the university community.

It gives me great pleasure to introduce SnapZine, the business-focused e-magazine of ICFAI University Meghalaya-Tura Campus, developed with the vision of creating a dynamic platform for ideas, innovation, and meaningful academic engagement. Guided by its theme, "Quick Reads. Big Ideas.", the magazine reflects the growing need for concise yet impactful discussions in today's fast-moving world.

In an era where information and innovation are continuously shaping the global landscape, it becomes increasingly important for educational institutions to encourage creativity, critical thinking, and informed dialogue among students and young professionals. SnapZine has been thoughtfully designed to serve as a platform where students, faculty members, researchers, and aspiring entrepreneurs can express their perspectives, exchange ideas, and contribute meaningfully to discussions on business, leadership, entrepreneurship, digital transformation, and emerging market trends.

The magazine is not merely a collection of articles, but a reflection of the vibrant intellectual and creative spirit within the university community. It seeks to bridge academic learning with practical

understanding by encouraging discussions on real-world challenges, opportunities, and evolving business environments. Through its diverse content, SnapZine aims to inspire readers to think analytically, act innovatively, and embrace leadership with responsibility and vision.

I firmly believe that initiatives such as SnapZine play an important role in nurturing confidence, communication skills, and intellectual curiosity among students. It provides young minds with an opportunity to showcase their ideas, explore contemporary issues, and engage in constructive knowledge-sharing that extends beyond the classroom. Such platforms contribute significantly towards building a culture of learning, collaboration, and professional growth.

I would like to sincerely appreciate the dedication and hard work of the editorial team, contributors, faculty mentors, and students whose collective efforts have made this initiative possible. Their enthusiasm and commitment reflect the academic excellence and progressive outlook of our institution.

May this edition of SnapZine inspire meaningful ideas, thoughtful discussions, and a spirit of innovation among its readers.

Message



Dr. Brenda D. Marak
Editor-in-Chief, SnapZine
ICFAI University, Meghalaya
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As you turn these pages, I hope you discover ideas that inspire you, stories that connect with you, and perspectives that encourage you to think differently. May this edition of SnapZine spark curiosity, meaningful conversations, and many more big ideas ahead.

It gives me great pleasure to welcome you to SnapZine, the business e-magazine of ICFAI University, Meghalaya (Tura Campus). With our theme, "Quick Reads. Big Ideas.," this magazine has been thoughtfully created as a platform for fresh thinking, creativity, and meaningful conversations.

In today's world, where information moves quickly and attention spans are shorter than ever, the ability to communicate ideas clearly and effectively has become incredibly important. SnapZine aims to bring together insightful content in a simple, engaging, and reader-friendly format — making learning both enjoyable and accessible.

This magazine is more than just a collection of articles; it is a reflection of the enthusiasm, imagination, and voices of our students and contributors. It provides an opportunity for young minds to explore topics related to business, entrepreneurship, leadership, innovation, digital transformation, personal growth, and current trends shaping the world around us. Through this initiative, we hope to encourage students not only to read and learn, but also to think critically,

express themselves confidently, and contribute meaningfully to academic and professional discussions.

One of the most inspiring aspects of SnapZine has been witnessing the passion and creativity shown by everyone involved in this publication. Every article carries a unique perspective, and together they create a vibrant space for ideas, opinions, and learning. It is truly encouraging to see students stepping beyond the classroom to engage with real-world topics and share their thoughts with a wider audience.

I sincerely appreciate the efforts of all the writers, editors, faculty members, designers, and contributors who worked with dedication to bring this edition to life. Your hard work, teamwork, and commitment have made this publication possible, and your contributions are deeply valued.

I also hope this magazine motivates more students to participate in academic and creative activities in the future. Platforms like SnapZine not only help in building knowledge and communication skills, but also inspire confidence, innovation, and a spirit of collaboration.

Happy reading and keep the ideas flowing.

From the Managing Editor's Desk



Dr. Jyotirmoy Roy
Managing Editor, SnapZine
ICFAI University Meghalaya
Tura Campus

I would like to extend my heartfelt appreciation to the editorial team, contributors, faculty mentors, and everyone involved in making SnapZine a reality. Their dedication, creativity, and collaborative spirit have played a vital role in shaping this initiative.

Welcome to the inaugural edition of SnapZine, the business-focused e-magazine of ICFAI University Meghalaya — a platform created for curious minds, emerging leaders, and individuals who aspire to engage with the rapidly evolving world of business and innovation.

We are living in a time where change is no longer gradual; it is constant, disruptive, and transformative. New technologies, shifting consumer behaviors, digital ecosystems, and evolving global markets are redefining the way we learn, work, and lead. In such a dynamic environment, the ability to think critically, adapt creatively, and communicate ideas effectively has become more important than ever before. It is within this context that SnapZine finds its purpose and relevance.

More than just an e-magazine, SnapZine is intended to be a vibrant space for dialogue, reflection, and intellectual exchange. It seeks to bridge the gap between academic learning and real-world understanding by encouraging conversations on entrepreneurship, leadership, innovation, digital transformation, management, and emerging business trends. Through this initiative, we hope to inspire students and readers not only to

stay informed, but also to actively participate in shaping the future around them.

One of the most inspiring aspects of this journey is the realization that great ideas can emerge from anywhere. Innovation is not confined to metropolitan cities or global corporations; it can begin in classrooms, communities, and among young thinkers willing to question, create, and imagine differently. From the Garo Hills to the wider global landscape, there exists immense potential waiting to be explored and expressed.

This edition brings together diverse perspectives, thoughtful analyses, and creative insights contributed by students, faculty members, and aspiring professionals. Each article represents effort, curiosity, and a willingness to engage meaningfully with contemporary issues and opportunities. I sincerely hope that readers will find these contributions not only informative, but also motivating and thought-provoking.

As you turn these pages, I encourage you to read with curiosity, reflect with purpose, and carry forward the ideas that resonate with you. After all, every meaningful change begins with a single idea and the courage to pursue it.

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Beyond Farming: Reimagining Rural Economies through Agri-Tourism - The Story of Daribokgre's Orange Orchards



At the foothills leading to the lush expanse of the Nokrek Biosphere Reserve lies Daribokgre, a village in Meghalaya that quietly carries the promise of transformation. Known for its vibrant orange orchards and deeply rooted agricultural traditions, it reflects a way of life that has remained largely unchanged for generations. Yet, within this simplicity lies an opportunity, one that extends far beyond farming.

In a time when tourism is shifting towards authenticity and experience, Daribokgre offers something that crowded destinations cannot - a chance to connect. Not just with nature, but with the land, the people and the process of cultivation itself. This is where the concept of agri-tourism finds its meaning, not as a theoretical model but as a lived possibility.

Agri-tourism, at its core, redefines agriculture. It moves beyond the idea of farms as sites of production and reimagines them as spaces of engagement. Visitors are no longer passive observers, they become participants. They walk through orchards, harvest fruit, taste what the land offers and experience rural life in its most genuine form. In doing so, agriculture transforms into an experience, one that carries both economic and cultural value.

For regions like Garo Hills, this transformation is particularly significant. Agriculture here is not merely an occupation, it is intertwined with identity, tradition and community life. Yet, like many rural economies, it faces familiar challenges - market uncertainty, fluctuating returns and limited avenues for growth. Agri-tourism introduces a different perspective. It allows farmers to earn not just

from what they produce, but from how they share it. As studies indicate, such integration of tourism with agriculture can generate additional income streams and stimulate local employment.

Daribokgre, in many ways, already possesses the essential ingredients for this transition. Its orange orchards are not only productive but visually striking, especially during the fruiting season when the landscape turns into a mosaic of green and orange. The surrounding forests, the rhythm of village life and the warmth of its people add layers to the experience that no constructed attraction can replicate. What exists here is not something that needs to be built from scratch, it needs to be recognized, refined and shared.

When compared to established tourism destinations such as Goa or Jaipur, the contrast becomes evident. Those destinations thrive on scale and visibility, Daribokgre offers intimacy and authenticity. It is not about attracting thousands at once, but about creating meaningful experiences for those who arrive. In an age where travellers increasingly seek less crowded and more immersive journeys, this difference becomes a strength rather than a limitation.

There are lessons to be drawn from elsewhere. In parts of Maharashtra, particularly around Baramati, farmers have successfully opened their fields to visitors, turning agriculture into a source of both livelihood and learning. Internationally, countries such as Italy have long embraced the idea of farm-



based tourism, where rural stays are woven seamlessly into the cultural fabric of travel. These examples demonstrate that when agriculture is presented as an experience, it gains value far beyond its produce.



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For Daribokgre, the possibilities are not limited to orchard visits alone. A visitor could begin the day by picking oranges, spend the afternoon exploring nearby forest trails and end it with a meal prepared from locally grown ingredients. Along the way, there are stories to be told of cultivation practices, of community traditions and of the land itself. Such experiences create not just memories, but connections.

Yet, potential alone does not guarantee transformation. There are practical challenges that cannot be overlooked. Infrastructure remains a concern, as does the need for better visibility and promotion. Many such villages remain absent from the digital platforms where travel decisions are increasingly made. There is also a



need for capacity building, as hosting visitors requires a different set of skills, including communication and hospitality.

What is encouraging, however, is that the path forward does not demand large-scale intervention. Small, thoughtful steps can create meaningful change. A well-maintained homestay, a guided orchard walk, or even a simple storytelling session can elevate the visitor experience. When these efforts are supported by training, digital outreach and institutional backing, they begin to form a sustainable model.

In essence, agri-tourism is not about replacing agriculture, it is about expanding its meaning. It recognizes that the value of farming lies not only in what is grown, but in the experiences it can offer. For Daribokgre, this is an opportunity to shape its own narrative. It allows the village to move from being a place of production to becoming a destination of experience.

As tourism continues to evolve, the demand for authenticity will only grow. Places like Daribokgre, with their natural beauty and cultural depth, are uniquely positioned to respond to this demand. The transformation may not happen overnight, but the foundation is already in place.

In the end, the story of Daribok's orange orchards is not just about tourism or business. It is about recognizing the value that already exists and allowing it to unfold in new ways. It is about seeing beyond farming and discovering, within it, a pathway to sustainable growth and meaningful connection.

The Thrift Avenue: Changing How People See Thrift

By Chirag Agarwal



For a long time, thrift shopping was not really seen as something fashionable or valuable. In many local markets, it was associated with piles of clothes, poor presentation, and the idea of simply adjusting with whatever you could find. But for me, thrifting always felt different.

Over the last few years, I personally developed a strong interest in thrift fashion. I genuinely enjoyed searching through flea markets and discovering branded, vintage, and unique pieces that were different from mainstream fashion. What attracted me most was the individuality behind thrift clothing — the feeling that every piece had its own character and story.

At the same time, I noticed a major problem. Even when the clothes were good in quality, they often looked unattractive because of poor presentation. The clothes usually smelled old, looked crumpled, and were displayed without any organization. I realized that people were not rejecting thrift clothing itself; they were reacting to the shopping experience around it.

That observation became the starting point of The Thrift Avenue.

Building the Idea

I started the business from my own room with an investment of around ₹30,000 borrowed from my father. I painted the walls, created a small setup to display clothes, and focused on making the space look clean and intentional. It was not a large operation, but I wanted people to experience thrift differently.





From the beginning, I was very clear about a few things:

- ▶ Clothes needed to be properly cleaned
- ▶ Presentation had to look professional
- ▶ Products should feel ready to wear
- ▶ Every piece should have quality and uniqueness

For me, thrift was never just about cheap clothing. I always believed that thrift fashion carries value through quality, vintage appeal, exclusivity, and individuality. Many older clothing pieces are made with better fabric and detailing, and most thrift items are one-of-one pieces that consumers cannot easily find elsewhere.

Learning the Business of Thrift

When my first batch of stock arrived, I honestly was not completely satisfied. Some products were better than others, and initially I focused too much on perfection. Over time, I began to understand that thrift fashion is not about making everything look brand new.

What really matters is the vibe, styling, and uniqueness behind each piece.

That realization changed how I approached the business. I started focusing more on visual storytelling, styling products properly, taking quality photographs, and presenting the clothes in a way that connected emotionally with customers.

Social media became one of the biggest growth drivers for the brand.

The Power of Digital Branding

Platforms like Instagram helped me build more than just an online store — they helped me create a community around thrift culture. I stayed consistent with posting content, reels, styled photographs, and detailed product information.

Over time, some of the content began reaching larger audiences, and a few reels eventually went viral.

That was the moment I realized people were not only interested in the clothes; they were connecting with the identity and presentation of the brand itself.

Today, The Thrift Avenue has grown into a strong online community with customers from different parts of India and even international markets. We recently launched our website to create a more professional brand experience that reflects the identity we are building.

The business has now expanded into worldwide shipping, and we have successfully handled wholesale orders for countries such as England and Nepal.

Growing Beyond Retail

As the brand started growing, many people began messaging me asking how they could start their own thrift businesses and where they could source good-quality products.



That inspired us to move into wholesale operations as well.

Today, we have built a wholesale network where we help aspiring entrepreneurs access quality thrift stock and begin their own journey within the thrift industry. For me, this has become one of the most rewarding aspects of the business — not just growing individually, but helping others grow alongside us.

I believe the future of fashion is gradually moving toward sustainability, individuality, and conscious consumerism. More young consumers today want clothing that feels unique, affordable, and environmentally responsible.

Through The Thrift Avenue, my goal is not simply to sell clothes. I want to build a brand that changes how people view thrift fashion — from something overlooked to something creative, stylish, sustainable, and valuable.

From Lender to Advisor: The Changing Role of Banks in Business Success



In my experience as a Branch Manager in New Tura Branch, I have witnessed a clear shift in how businesses approach banks—and how we, as bankers, respond. There was a time when customers walked into our branch primarily seeking loans. Today, they come seeking guidance, clarity, and long-term partnership.



At SBI, we have consciously moved beyond being mere lenders. Our SME offerings are designed not only to provide credit but also to support businesses with structured financial solutions, digital access, and sector-specific insights. Whether it is working capital, supply chain finance, or customized loan products, our focus is to understand each enterprise individually and respond accordingly.



The Rise of Digital Advisory and Speed

One of the most significant transformations I have observed is the growing reliance on digital platforms. Business owners, even in regions like Garo Hills, are increasingly comfortable using online systems for loan applications and financial tracking.

Through SBI's digital initiatives, we are able to offer quicker approvals, reduced paperwork, and more transparent processes. However, what stands out to me is not just the speed—but the intelligence behind these systems. Digital tools now help us assess creditworthiness, understand cash flows, and guide customers toward better financial decisions.

In this sense, our role has evolved—we are not just approving loans; we are helping businesses make informed choices.

Customization Through Sector-Specific Expertise

Every region has its own economic strengths, and in Meghalaya, we see diverse activities—from agriculture and food processing to small-scale trade and services. A standard loan product cannot meet all these varied needs.

This is where sector-specific financing becomes crucial. At SBI, we aim to align our financial products with the realities of each industry. By doing so, we are better positioned to advise our customers—not only on financing



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options but also on managing risks and planning repayments in line with their business cycles.

Another aspect I deeply value in our evolving role is the ability to support businesses at every stage. From first-time entrepreneurs starting small ventures to established enterprises looking to expand, our approach is to remain engaged throughout their journey.

In my Branch, I have seen how timely financial support—combined with the right advice—can help a small business grow into a stable and sustainable enterprise. Flexible financing options, tailored repayment structures, and continuous engagement make a meaningful difference.

Technology, Risk Management, and Customer-Centricity

Banking today is driven by a careful balance of technology and human

understanding. While digital tools enhance efficiency and risk management, personal interaction remains equally important—especially in regions where trust and relationships are central to business.

At SBI, our focus continues to be on customer-centric service. We aim to simplify processes, ensure transparency, and build confidence among our customers. Risk assessment, too, has become more refined, enabling us to support businesses responsibly while safeguarding their long-term interests.

Banks as Growth Catalysts

What gives me the greatest satisfaction in my role is seeing businesses succeed. When a customer returns not for a loan, but to share their progress or seek advice for expansion, it reflects the trust they place in us.

Banks today are increasingly becoming catalysts for growth. By aligning our success with that of our customers, we move from transactional relationships to meaningful partnerships.

A Strategic Partnership for Success

The role of banks is undergoing a quiet but powerful transformation. From lenders, we are becoming advisors, partners, and enablers of growth.

From my vantage point in New Tura Branch, this change is not just a policy shift—it is a lived reality. Businesses today need more than capital; they need direction, support, and trust. As bankers, it is our responsibility to provide all three.





Garro Youth, Modernity & Emerging Markets: The Changing Business Landscape of Tura

Tura, one of the most culturally significant towns in Meghalaya, is witnessing a gradual transformation driven by youth, technology, education, and evolving market opportunities. Traditionally known for its strong community values, cultural heritage, and matrilineal social structure, Tura is now also emerging as a developing regional marketplace shaped largely by the aspirations and entrepreneurial mindset of young people.

The younger generation in Garo Hills is increasingly balancing tradition with modernity. While cultural practices such as Wangala festivals, traditional music, dance, and community celebrations continue to remain important, modern education, digital exposure, and social media have introduced new ambitions and career pathways.

This transition is creating significant social and economic changes within the region.

Youth Aspirations and the Rise of New Markets

The modern Garo youth are no longer limited to conventional livelihood patterns centered around agriculture and small-scale trade. Increasingly, young people in Tura are exploring careers in entrepreneurship, digital marketing, tourism, fashion, music, beauty and wellness, online business, and content creation.

Social media platforms such as Instagram and Facebook have become powerful tools for promoting products, services, and local businesses. Many young entrepreneurs are using digital platforms to market clothing brands, cafés, handmade products, beauty services, and lifestyle businesses.



This reflects the emergence of a new youth-driven business culture in Tura, where digital visibility and local creativity are gradually shaping regional consumer markets.

Education, Exposure & Entrepreneurial Thinking

Education has become one of the strongest drivers of economic transformation among Garo youth. Many students pursue higher education in metropolitan cities and later return with new skills, experiences, and broader professional exposure.

This growing educational awareness is encouraging:

- ▶ Financial independence
- ▶ Women entrepreneurship
- ▶ Leadership participation
- ▶ Startup culture
- ▶ Professional career development

Young women, in particular, are increasingly entering business and professional sectors with confidence, contributing to the region's evolving economic landscape.

The exposure to urban business environments and digital economies has also influenced consumer preferences and lifestyle patterns among youth. Modern cafés, fashion trends, digital entertainment, and contemporary branding are becoming increasingly visible in Tura's local market environment.

Tradition Meets Modern Consumer Culture

One of the most distinctive aspects of Tura's transformation is the coexistence of traditional identity and modern consumer culture.

While traditional Garo attire and customs continue to hold importance during festivals and ceremonies, western fashion, digital lifestyles, and modern food culture are becoming common in everyday life. Young consumers are embracing both indigenous identity and contemporary trends simultaneously.

This blending of old and new has created opportunities for businesses connected to:

- ▶ Fashion and apparel
- ▶ Food and café culture
- ▶ Lifestyle branding
- ▶ Cultural products
- ▶ Event and entertainment industries

Businesses that successfully integrate cultural authenticity with modern branding may find strong growth potential within emerging regional markets.



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Challenges in the Regional Economy

Despite rising educational attainment and entrepreneurial interest, unemployment remains a major concern among young people in Tura. Limited formal employment opportunities have encouraged many educated youth to explore self-employment and startup-based business models.

This growing interest in entrepreneurship highlights the need for:

- ▶ Skill development initiatives
- ▶ Startup support systems
- ▶ Youth-focused government programs
- ▶ Financial assistance for local businesses
- ▶ Digital business training

Strengthening these support systems could significantly contribute to regional economic development

while reducing youth migration to larger cities.

Tourism as an Emerging Business Opportunity

Tourism represents another promising sector for economic growth in Garo Hills. The region's natural beauty, cultural heritage, traditional cuisine, music, festivals, and eco-tourism potential provide opportunities for sustainable business development.

Young entrepreneurs can play a major role in sectors such as:

- ▶ Eco-tourism
- ▶ Homestays
- ▶ Cultural tourism
- ▶ Handicrafts
- ▶ Local food businesses
- ▶ Travel services

If strategically promoted, tourism could generate employment opportunities while also supporting cultural preservation and local economic sustainability.

The changing aspirations of Garo youth reflect a broader transition taking place within Tura's social and business environment. Modernization is not replacing tradition entirely; rather, many young people are redefining cultural identity within a rapidly evolving economic landscape. Through entrepreneurship, education, digital engagement, and emerging markets, the youth of Tura are shaping a future that combines cultural heritage with modern business opportunities.



CHIBISIK BEVERAGES: A Journey of Indigenous Innovation and Sustainable Entrepreneurship

By Dr. Lyang B. Sangma



When I founded M/s Chibisik Beverages in 2021, my vision was simple yet deeply meaningful — to create value from the rich horticultural wealth of Meghalaya while preserving our indigenous traditions of fruit wine making. Growing up in the Garo Hills, I witnessed how many locally available fruits went to waste despite their immense potential. I believed that these fruits could become more than seasonal produce; they could become products that generate livelihoods, promote entrepreneurship, and showcase the identity of our region.

In September 2022, our journey reached an important milestone when the Department of Excise, Government of Meghalaya, granted us a Homemade Wine License. With this support, we introduced our fruit wine brand Charlie, now rebranded as Dura, and began supplying our wines to markets across Tura, Baghmara, Bajengdoba, Dalu, Williamnagar, Mendi, Khanapara, Jowai, and Shillong. What started as a small initiative gradually began connecting with consumers who appreciated authentic, locally crafted products.

Preserving Tradition Through Enterprise

Wine making has always been a part of our tribal culture. For generations, indigenous communities in Meghalaya have prepared fermented beverages using locally available fruits and traditional knowledge. These drinks were not just beverages; they were part of celebrations, rituals, and social life.

Through Chibisik Beverages, I wanted to modernize this traditional knowledge while keeping its cultural essence alive. My aim has always been to bridge heritage with entrepreneurship by creating products that are rooted in our identity yet suitable for contemporary markets.

Meghalaya's Untapped Potential

I strongly believe that Meghalaya has immense potential for fruit wine production. Our state is blessed with diverse climatic conditions and abundant horticultural resources. Fruits such as pineapple, banana, gooseberry, mulberry, passion fruit, jackfruit, black cherry, pear, plum, and wild raspberry thrive naturally here. Unfortunately, a significant portion of these fruits often remains underutilized or wasted.

At Chibisik Beverages, we procure raw materials directly from farmers in the Garo Hills region. Supporting local farmers has been an important part of our mission because the success of rural entrepreneurship must include the farming community. We focus on producing organic fruit wines without adulteration or preservatives, using

only sugar and brewer's yeast during the fermentation process.

Our winery, located at Danak Kongbe near Tura in West Garo Hills, was strategically established close to both fruit-producing areas and regional markets. This allows us to maintain freshness, reduce transportation challenges, and build stronger market connectivity.

Building a Unique Product Identity

One of my goals has been to introduce wines that truly represent Meghalaya's indigenous flavors. Instead of relying solely on grape-based wines, we experimented with a variety of locally available fruits to create distinctive products. Today, our product line includes:

- ▶ Gooseberry Wine
- ▶ Banana Wine
- ▶ Bayberry Wine
- ▶ Pineapple Wine
- ▶ Black Plum Wine
- ▶ Jackfruit Wine
- ▶ Silverberry Wine
- ▶ Cherry Wine

Each product reflects the natural richness of our land and the possibilities of local innovation.

Wine Tourism and Economic Opportunities

I also see fruit wine as an opportunity to promote agro-tourism and eco-tourism in Meghalaya. Around the world, wine tourism has become an important economic activity, and I believe our state has the natural beauty, cultural richness, and agricultural diversity to develop in this direction.

The legalization of homemade wine by the Government of Meghalaya has created new possibilities for entrepreneurs like us. It has encouraged small-scale producers to think beyond traditional markets and explore organized business opportunities in the beverage sector.

Challenges and the Road Ahead

Like every new business, we continue to face challenges, especially in marketing and brand visibility. The



market is highly competitive, with established domestic and imported brands dominating consumer attention. However, I believe that quality, authenticity, and proper branding can help local products find their place in the industry.

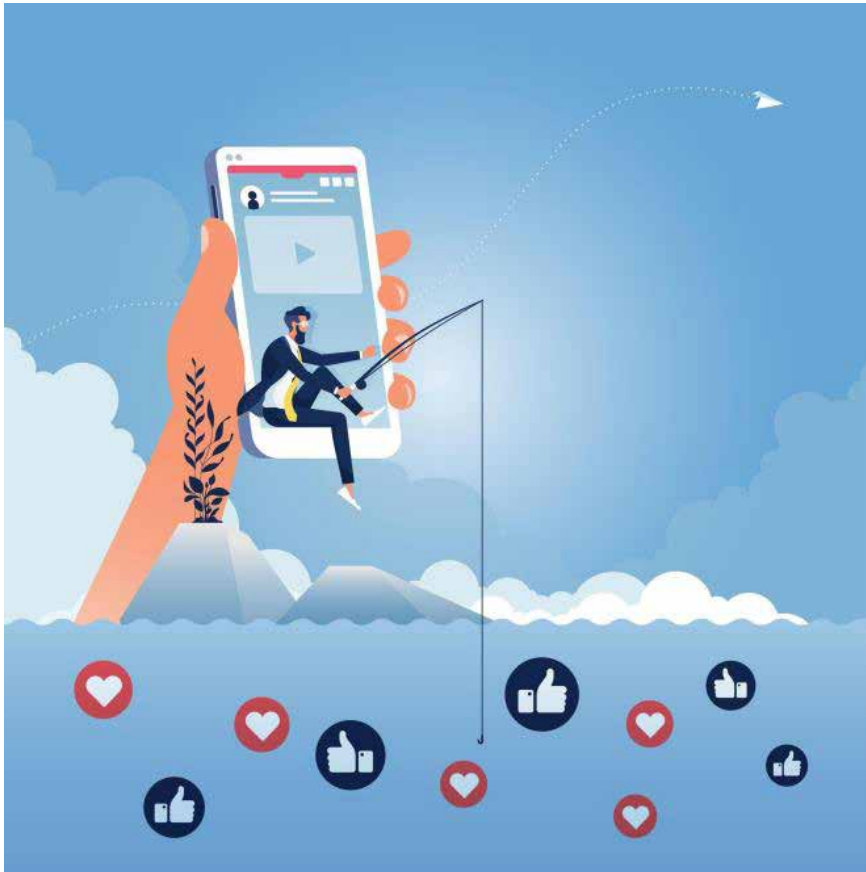
We have already invested around ₹34–35 lakhs in setting up a micro wine manufacturing unit with a capacity of 2,500 litres per batch. Going forward, we aim to expand our infrastructure, improve storage facilities, and strengthen our distribution network.

Looking Ahead

For me, Chibisik Beverages is more than a business venture. It is a vision to create sustainable opportunities from local resources while promoting the unique identity of Meghalaya. I believe that by combining indigenous knowledge with modern entrepreneurship, we can build industries that empower farmers, create employment opportunities for local youth, and contribute meaningfully to the economy of the region.

The journey has only begun, but I remain optimistic about the future of Meghalaya's fruit wine industry. With the growing demand for organic and locally inspired products, along with increasing interest in agro- and eco-tourism, our state has the potential to emerge as an important destination for indigenous fruit wines. Through continued innovation, quality production, and community participation, I hope Chibisik Beverages will continue to showcase the richness of our land and traditions to a wider audience.

Earning While You Share: A Beginner's Guide to Affiliate Marketing in the Digital Age



In a world where scrolling has become second nature and online shopping is just a click away, a new kind of earning opportunity has quietly taken center stage—affiliate marketing. What makes it so appealing? You don't need to create products, manage inventory, or even handle customer service. Instead, you earn by simply recommending products you believe in.

Welcome to the digital economy's most accessible side hustle.

What Is Affiliate Marketing?

Affiliate marketing is a performance-based business model where individuals promote products or services and earn a commission for every successful sale made through their unique referral link. It connects three key players:

- ▶ **The Merchant:** The company selling the product
- ▶ **The Affiliate:** The promoter or marketer
- ▶ **The Customer:** The buyer

When a customer clicks an affiliate link and makes a purchase, the affiliate earns a percentage of the sale. It's simple in concept—but powerful in potential.





The Amazon Advantage

One of the most popular entry points into affiliate marketing is the Amazon Associates program. Run by Amazon, it allows users to promote millions of products available on the platform.



Getting started involves a few straightforward steps:

- ▶ Sign up for the program
- ▶ Provide basic details like name, address, and payment information
- ▶ Add your website or social media platforms
- ▶ Create a unique Store ID
- ▶ Verify your account and start generating affiliate links



Once approved, affiliates can browse products, generate links, and share them across platforms. If someone purchases through your link—even within a limited time window—you earn a commission.

Why Affiliate Marketing Works

Affiliate marketing has gained popularity for several reasons:

- ▶ **Low Startup Cost:** No need to invest in product creation
- ▶ **Flexibility:** Work from anywhere, anytime
- ▶ **Wide Product Range:** Promote anything from gadgets to fashion
- ▶ **Passive Income Potential:** Earn even while you sleep

However, success is not automatic—it requires strategy, consistency, and trust-building.



Ashmit Shrestha
BBA VI Semester

Platforms That Drive Success

Affiliate marketing thrives on visibility. The more people see your recommendations, the higher your chances of earning. Here's how different platforms play a role:

Pinterest: The Visual Discovery Engine

Pinterest acts like a search engine for ideas. By creating attractive pins with affiliate links, users can drive long-term traffic. Its visual nature makes it ideal for niches like fashion, home décor, and DIY.

Facebook: Community and Reach

With billions of users, Facebook offers massive reach. Affiliates can promote products through profiles, pages, groups, or even paid ads. The key is to provide value—reviews, tutorials, and helpful content—rather than just posting links.

Instagram, YouTube, and Blogs

These platforms allow deeper engagement through visuals, videos, and detailed content. Influencers and content creators often use them to build trust and recommend products effectively.

The Strategy Behind the Success

While affiliate marketing is easy to start, succeeding requires more than just sharing links. The most effective affiliates focus on:

- ▶ Choosing a specific niche (e.g., tech, fitness, beauty)
- ▶ Creating valuable content that solves problems
- ▶ Building trust and credibility with their audience
- ▶ Using SEO and keywords to attract organic traffic
- ▶ Staying consistent with posts and engagement

Challenges to Keep in Mind

Like any business model, affiliate marketing comes with its own set of challenges:

- ▶ High competition in popular niches
- ▶ Dependence on platform algorithms
- ▶ Need for consistent content creation
- ▶ Trust-building takes time

Those who treat it as a long-term strategy—not a quick-money scheme—are more likely to succeed.

The Final Click

Affiliate marketing represents a shift in how people earn online. It empowers individuals to turn influence into income, creativity into commerce, and recommendations into revenue.

In the end, affiliate marketing isn't just about selling products—it's about sharing value. And when done right, that value can turn into a sustainable and rewarding digital career.

THE MINI BAZAAR: Building a Community of Women Entrepreneurs and Creative Changemakers

By Ms. Rudy D. Marak



When I started The Mini Bazaar on 18th September 2021, the idea was rooted in a simple vision—to create a space where women entrepreneurs, artisans, creators, and small business owners could feel seen, supported, and encouraged. I wanted to build more than just a marketplace; I wanted to create a community-driven platform where people could confidently showcase their work, connect with customers, and grow their ideas into sustainable businesses.

Over time, The Mini Bazaar has evolved into a vibrant ecosystem that celebrates creativity, originality, and entrepreneurship. What began as a small initiative has now successfully organized more than 90 pop-up events, with an estimated cumulative footfall of nearly 8,000–10,000 visitors. Each event has contributed to building a growing community that values local talent, handmade products, and independent businesses.

Empowering Women Through Entrepreneurship

One of the most meaningful aspects of this journey has been witnessing women take their first steps into entrepreneurship. Many of the participants at The Mini Bazaar are first-time entrepreneurs who started from home-based businesses with limited exposure and resources. By providing a safe, welcoming, and highly visible platform, we have been able to encourage women to showcase their products, test their ideas, interact directly with customers, and gradually build confidence in their entrepreneurial abilities.

From handloom weavers and craft makers to food entrepreneurs, artists, and lifestyle brands, the platform has become home to a diverse network of talented women who continue to inspire one another through collaboration and shared growth. For

many participants, the experience goes beyond sales—it becomes an opportunity to learn, connect, and discover their potential.



Creating More Than Just a Marketplace

For me, The Mini Bazaar has never been only about commerce. It has always been about building a sense of community and creating meaningful opportunities for people who often do not have access to formal business platforms. Every pop-up becomes a space where entrepreneurs exchange ideas, build relationships, and support one another's journeys.

The initiative also focuses strongly on youth engagement and encouraging creativity among young individuals. I believe that entrepreneurship is not only about running a business but also about developing confidence, communication skills, innovation, and resilience. Through regular interaction with customers and public audiences, participants gain practical experience that helps them grow personally and professionally.

Another important part of our journey has been embracing continuous learning. Every market provides an opportunity for entrepreneurs to understand customer preferences, improve product quality, experiment with new ideas, and refine their presentation styles. Constructive feedback and direct interaction help participants strengthen their businesses while building trust and loyalty with customers.

Celebrating Sustainability and Local Creativity

The philosophy of The Mini Bazaar is deeply connected to the idea of mindful and sustainable living. We believe in supporting locally made, thoughtfully crafted, and authentic products rather than promoting fast, mass-produced consumer culture.

This approach allows us to celebrate originality while also encouraging consumers to value craftsmanship, creativity, and intentional choices. In many ways, the platform has become a space where local talent and sustainable practices come together naturally.



Expanding the Vision

As The Mini Bazaar continues to grow, my vision is to expand the platform beyond its current reach and create opportunities in other parts of Meghalaya and eventually across different states. One of the key goals is to reach rural and remote areas where many talented artisans and creators often lack access to visibility and market opportunities.

I strongly believe that there is incredible untapped talent within these communities, and platforms like The Mini Bazaar can play an important role in bringing those voices and creations into the public space. At the same time, it is important for us to maintain the supportive, approachable, and community-oriented environment that defines who we are.

Looking Ahead

For me, The Mini Bazaar represents the power of community-driven initiatives and the impact that small, consistent efforts can create over time. It is deeply fulfilling to see women entrepreneurs become more confident, independent, and recognized for their creativity and hard work.

As we continue this journey, the goal remains the same—to create opportunities, support local talent, encourage entrepreneurship, and build a future where women entrepreneurs are not just participants, but leaders shaping stronger and more inclusive local economies.

A Continuing Journey of Growth and Empowerment

For me, The Mini Bazaar represents the power of community-driven initiatives and the impact that small, consistent efforts can create over time. It is deeply fulfilling to see women entrepreneurs become more confident, independent, and recognized for their creativity and hard work.

As we continue this journey, the goal remains the same—to create opportunities, support local talent, encourage entrepreneurship, and build a future where women entrepreneurs are not just participants, but leaders shaping stronger and more inclusive local economies. Through collaboration, creativity, and community support, I hope The Mini Bazaar will continue to inspire more individuals to pursue their passions and transform their ideas into meaningful and sustainable enterprises.



Can Meghalaya's Startups Ride the AI Wave?

A local lens on a global trend



Dr. Jyotirmoy Roy
HOD, Department of
Management, ICAI University
Meghalaya, Tura

Somewhere in a co-working space in Tura, a student entrepreneur is building an app to help local farmers track crop yields. She probably does not know it yet, but the technology enabling her idea Artificial Intelligence (AI) has just attracted over \$200 billion in investment commitments at the first global AI summit ever hosted by a Global South nation.

The question for her, and for every aspiring entrepreneur in Meghalaya, is simple: can the Northeast ride this wave, or will it watch from the shore?

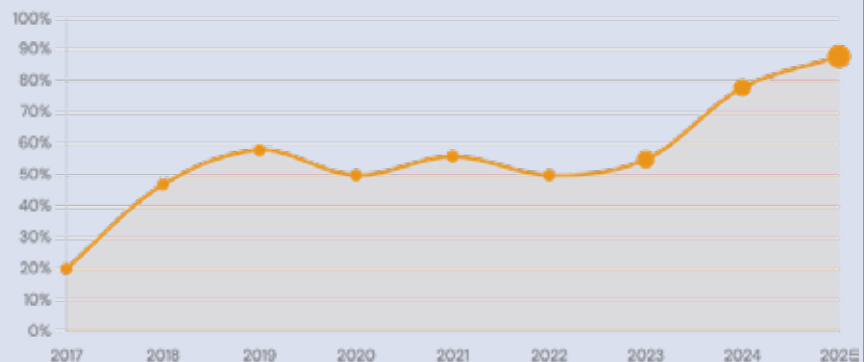
01

THE GLOBAL AI WAVE IS HERE AND IT'S ENORMOUS

The numbers are hard to ignore. Global spending on AI systems is forecast to surpass \$300 billion in 2026, up from \$223 billion just a year ago, according to IDC. Adoption has exploded across every industry: a McKinsey global survey of 1,993 participants across 105 nations found that 88% now use AI in at least one core business function, up from 78% a year ago and just 55% two years prior.

GLOBAL AI ADOPTION TRAJECTORY

Share of organizations using AI in at least one business function — McKinsey Global Survey, 1,993 participants. Note: McKinsey ran two surveys in 2024; early 2024 (Feb–Mar) found 72%, later 2024 (Jul) found 78% — the chart plots the Jul 2024 figure.

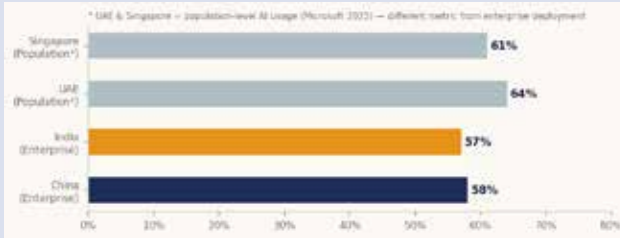


Source: McKinsey State of AI 2025. Note: 2024 shows the Jul 2024 survey (78%); the earlier Feb–Mar 2024 survey found 72%.

India is not on the sidelines of this story — it is increasingly at the center of it. In February 2026, the India AI Impact Summit — the first global AI summit hosted in the Global South — drew global tech leaders including the CEOs of OpenAI, Google, and Anthropic, and resulted in over \$200 billion in investment commitments. Backing this momentum is the IndiaAI Mission — a government programme with ₹10,372 crore (~\$1.25 billion) committed over five years, aimed at building India's own foundational AI models, compute infrastructure, and startup ecosystem.

ENTERPRISE AI DEPLOYMENT BY COUNTRY

India leads alongside China at the enterprise level. UAE (64%) and Singapore (60.9%) figures measure population-level AI usage from Microsoft's 2025 report — a different metric, shown for context only.



Source: Enterprise deployment — allaboutai.com citing Microsoft/IBM data 2025; UAE figure = population-level AI usage (Microsoft Global AI Adoption 2025)

“Meghalaya ranked “Leader” in India’s National Startup Ecosystem Rankings — evaluated across six reform areas and 19 action points.”

— Startup India Initiative, January 2026

Among Indian small and medium businesses specifically, a LinkedIn study found that 9 in 10 (95.6%) are already investing in or planning AI adoption, driven by the belief that AI is essential to stay competitive. The wave is not coming — it has already arrived.

02

MEGHALAYA’S STARTUP STORY: BETTER THAN YOU THINK

Here is a fact that surprises most people outside the state: as of January 2026, Meghalaya has been ranked a “Leader” under Category B in India’s National Startup Ecosystem Rankings, released under the Startup India initiative. The state was evaluated across six reform areas and 19 action points — including policy support, infrastructure, access to funding, and innovation sustainability — and scored particularly well in ecosystem capacity building and innovation-focused initiatives.

₹0.59L Cr GSDP at current prices in 2024–25 <i>Govt. of Meghalaya, 2024–25</i>	8.8% GSDP compound annual growth rate since 2011–12 <i>Startup India Rankings 2026</i>	15 Academic institutions funded by PRIME Meghalaya <i>PRIME Meghalaya</i>	30+ Women entrepreneurs supported across multiple districts <i>Startup India Rankings 2026</i>
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The state government has not left entrepreneurs to figure it out alone. The PRIME Meghalaya initiative — a one-stop platform for training, incubation, and funding — has already funded and supported 15 academic institutions

across the state, including universities like MLCU, to run Entrepreneurship Development Programmes. Over 30 women entrepreneurs have been supported across multiple districts, with a deliberate push into renewable energy, electric mobility, and the circular economy.

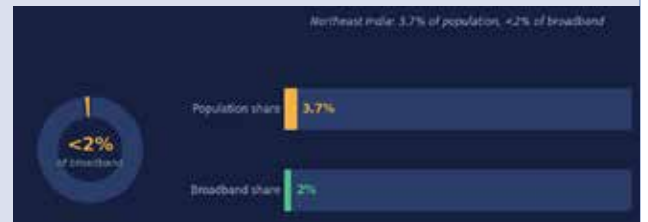
03

THE GAP NOBODY TALKS ABOUT

Here is the uncomfortable number: despite this policy progress, the entire Northeast India region — home to 3.7% of India’s population — accounts for less than 2% of India’s total broadband subscriber base of nearly 975 million, according to a 2025 Observer Research Foundation analysis.

NORTHEAST INDIA: THE DIGITAL DIVIDE

3.7% of India’s population, but less than 2% of broadband subscribers (974.87 million total as of May 2025)



Source: Observer Research Foundation, “Internet Connectivity in Northeast India”, August 2025.

This is the central paradox for Meghalaya’s entrepreneurs. You can have the best idea, the most supportive government policy, and a growing economy — but without reliable internet access, AI tools simply do not work. The causes are structural: mountainous terrain, low population density, frequent natural disasters, and limited commercial incentive for private internet service providers. Even where 4G connectivity exists, it often lacks reliability and affordability in tribal belts.

The good news is that this is changing. BharatNet has expanded to over 2.18 lakh gram panchayats across India by March 2025, and satellite-based internet from players like Starlink, OneWeb, and Jio-SES is being actively encouraged through policy incentives. Internet penetration in states like Meghalaya and Assam is growing at over 20% per year — the fastest rate in the country — from a low base.

04

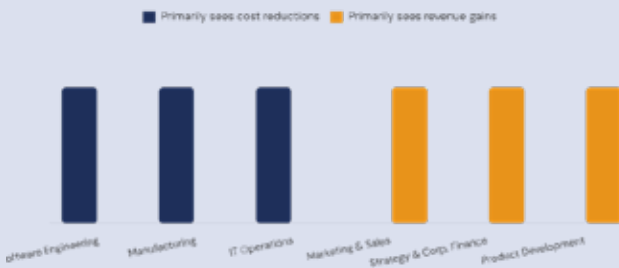
WHERE THE REAL OPPORTUNITY LIES

The temptation for aspiring AI entrepreneurs in Meghalaya is to chase what is happening in Bangalore or Hyderabad — building SaaS tools or generative AI apps for national markets. That path exists, but the more powerful opportunity is closer to home.

<p>Agri-Tech AI-powered crop pricing, weather prediction, and direct buyer connections for premium horticulture — pineapple, areca nut, and spices.</p>	<p>Eco-Tourism AI itinerary personalization and multilingual chatbots for domestic tourists visiting living root bridges, caves, and waterfalls.</p>
<p>Crafts & Handloom Image recognition to authenticate and market Meghalaya's traditional crafts on national e-commerce — protecting heritage while generating revenue.</p>	<p>Green Innovation Startups in renewable energy, electric mobility, and circular economy — already highlighted as priority sectors by the state government.</p>

WHERE AI CREATES VALUE: COST VS REVENUE BY FUNCTION

McKinsey State of AI 2025 (Exhibit 7): which functions are seeing cost benefits and which are seeing revenue gains. Note: McKinsey's published report identifies benefit categories by function but does not release per-function percentage breakdowns.



Source: McKinsey State of AI 2025, Exhibit 7. Chart is qualitative only — McKinsey does not publish per-function % breakdowns.

McKinsey's 2025 survey found that organizations achieving the most value from AI are those that redesign entire workflows rather than bolting AI onto existing tasks — and that function-level deployments in areas like software engineering, manufacturing, and IT are already delivering 10–20% cost reductions. A student team does not need a large compute budget — they need a clear problem, a narrow use case, and one of the dozens of AI tools available at near-zero cost.

05

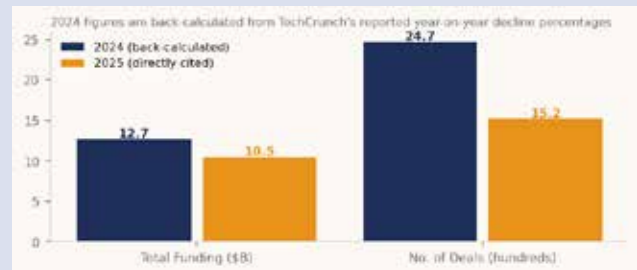
THE FUNDING WINDOW IS OPEN — BUT NOT FOREVER

India's startup funding ecosystem is evolving fast. In 2026, the government approved a \$1.1 billion state-backed venture capital programme specifically targeting deep tech, AI, and advanced manufacturing startups — with a mandate to expand investment beyond major cities. The programme's stated goal is to back early-stage founders in non-metro areas, which means startups registered in Meghalaya are explicitly within scope.

\$1.1B	State-Backed VC Programme (2026) Cabinet-approved fund of funds targeting deep tech, AI and manufacturing startups — with explicit mandate to invest beyond major cities.
₹10,372 Cr	IndiaAI Mission Five-year programme providing compute credits, grants and infrastructure for AI startups building on Indian datasets, including the IndiaAI Startup Financing pillar.
₹10 Lakh	MeitY GENESIS Programme Non-refundable grant for early-stage AI startups registered under DPIIT, with mentorship from government-recognized incubators.
4 months	IndiaAI Startups Global — Station F, Paris Fully-funded four-month acceleration at Station F (world's largest startup campus). Travel, accommodation, and fees all covered by IndiaAI Mission.

INDIA STARTUP FUNDING: SELECTIVITY IS RISING

Total funding (\$B) vs number of deals — 2025 figures are directly cited; 2024 figures are back-calculated from TechCrunch's reported year-on-year decline percentages.



Source: TechCrunch India Startup Funding Report, December 2025 (data from Tracxn)

The window is open — but investor selectivity is also increasing. India's startup ecosystem raised \$10.5 billion in

2025, but the number of funding rounds fell nearly 39% year-on-year, as investors focused on businesses with real traction and clear paths to revenue. For a Meghalaya startup, this means the bar for a compelling story is higher than it was two years ago — but the capital is there for those who clear it.

The competitive advantage of Meghalaya's entrepreneurs is not speed-of-internet. It is proximity to a problem that the rest of India's startup ecosystem is not looking at. And in 2026, that is worth more than it has ever been.

- THE MOMENT TO START BUILDING IS NOW

Data Sources: IDC Worldwide AI Spending Guide 2026 · McKinsey State of AI Survey 2025 (1,993 participants, 105 nations) · LinkedIn SMB Research India, Nov 2025 · Startup India National Ecosystem Rankings, Jan 2026 · Observer Research Foundation — Internet Connectivity in Northeast India, Aug 2025 · TechCrunch India Startup Funding Report, Dec 2025 · IndiaAI Mission, Government of India · TechCrunch India State-Backed VC Report, Feb 2026 · India AI Impact Summit 2026 official press release · Meghalaya GSDP Data, Government of Meghalaya 2024–25

From Dreams to Reality: My Journey of Opening a Gym in Tura

By, Owner, Primal Fitness, Tura



The fitness industry in India has evolved significantly over the last decade, transforming from a niche lifestyle sector into a rapidly growing business ecosystem. Across smaller towns and emerging regional markets, health awareness, youth engagement, and lifestyle changes are creating new opportunities for fitness entrepreneurs. In Tura, this transformation is gradually taking shape through locally driven fitness ventures focused not only on physical training but also on community development and accessibility.

For me, the journey into fitness entrepreneurship began long before opening a gym. Back in 2014 during my college years, fitness was simply a personal passion inspired by movies, workout culture, and the desire to improve myself physically. At that time, neither my friends nor I had proper knowledge about gym training, nutrition, or fitness techniques. We worked out in a small college gym with limited and rusted equipment, relying mostly on trial-and-error learning and whatever resources we could afford.

Despite those limitations, the experience taught me an important lesson: fitness is not defined by expensive infrastructure alone. Strong communities, discipline, consistency, and motivation often matter more than advanced equipment.

The Business Opportunity in Fitness

Over the years, I began realizing that fitness was becoming more than a personal interest — it was emerging as an important lifestyle industry with growing demand, particularly among young people.

As health awareness increased, consumers began seeking:

- ▶ Affordable fitness facilities
- ▶ Structured training environments
- ▶ Athlete-friendly workout spaces
- ▶ Wellness-oriented lifestyles
- ▶ Supportive fitness communities

At the same time, I noticed that Tura lacked fitness centers that were both accessible and affordable for ordinary young people and aspiring athletes. Many talented individuals had the motivation to train seriously but lacked access to proper facilities.

That gap in the local market eventually shaped my business vision.

Rather than creating a gym focused purely on bodybuilding aesthetics, I wanted to establish a sports-friendly fitness center that emphasized strength, flexibility, endurance, and practical fitness while remaining financially accessible to the community.



Building a Community-Centered Fitness Brand

Opening a gym in Tura was never just about starting a business venture. For me, it was about creating an environment where people could support, motivate, and grow alongside each other.

I wanted the gym to function as:

- ▶ A fitness training center
- ▶ A youth development space
- ▶ A community-driven environment
- ▶ A platform for aspiring athletes
- ▶ A place promoting healthier lifestyles

This approach reflects a growing trend within the modern fitness industry, where consumers increasingly value community engagement and personalized experiences rather than simply access to equipment.

Entrepreneurship and Financial Challenges

Like many small-town entrepreneurs, the journey toward building the gym involved significant uncertainty and financial pressure.

Securing funds, identifying the right location, researching equipment, and designing the facility required years of planning and patience. There were moments when the business idea felt

too ambitious, especially given the financial limitations and skepticism surrounding whether a gym business in Tura could succeed.

However, one of the most important lessons I learned was that entrepreneurship often requires long-term preparation. Rather than rushing into the business early, I focused first on becoming financially stable and gaining experience over time.

That gradual process helped me better understand:

- ▶ Business planning
- ▶ Financial management
- ▶ Customer expectations
- ▶ Facility operations
- ▶ Long-term sustainability

Support from friends and community members also played an important role in helping transform the idea into reality.



The Launch and Market Response

In 2026, after nearly twelve years of learning, preparation, and persistence, the gym officially opened its doors in Tura. The response from the community exceeded expectations.

Within the first month, the gym attracted strong membership growth, reflecting increasing awareness regarding health, wellness, and fitness culture among young consumers in the region.

The success demonstrated an important business reality: emerging regional markets often contain strong untapped demand when businesses understand local needs and create accessible solutions.

More importantly, the gym evolved into more than a commercial fitness

center. It became a motivational space where members encouraged each other, shared progress, and built confidence collectively.



Fitness Entrepreneurship in Emerging Markets

The growth of fitness businesses in smaller towns represents a broader transformation taking place across India's wellness economy.

Increasing health awareness, sports culture, social media influence, and lifestyle changes are contributing to rising demand for:

- ▶ Gyms and fitness centers
- ▶ Personal training services
- ▶ Athletic development programs
- ▶ Wellness and nutrition guidance
- ▶ Community-based fitness experiences

For entrepreneurs, this creates opportunities to build businesses that combine commercial sustainability with positive social impact.

In Tura, the goal was never simply to open a gym. It was to create opportunities for young people to train, grow, and believe in their own potential regardless of their financial background.

The journey from an inexperienced college student in 2014 to a gym owner in 2026 reinforced one important belief: successful businesses are not built overnight. They are built through patience, resilience, continuous learning, and a genuine commitment to serving the community.

When Trust Breaks in Business: Lesson from the HDFC Mis-Selling Controversy



**Prof. Abhigyan
Bhattacharjee**

In the financial services industry, trust is more than a value — it is a business asset. Banks operate not only on capital and technology but also on customer confidence, credibility, and ethical responsibility. When that trust is compromised, the consequences extend far beyond financial losses, affecting brand reputation, investor confidence, regulatory relationships, and long-term business sustainability.

The recent controversy involving HDFC Bank over the alleged mis-selling of Credit Suisse Additional Tier-1 (AT-1) bonds has once again highlighted the importance of ethical governance and transparent financial practices in modern banking. According to multiple reports, these complex financial instruments were allegedly marketed to investors, particularly non-resident Indians, as safer fixed-income products without sufficient disclosure of associated risks. The controversy triggered regulatory attention, reputational damage, and internal disciplinary actions within the bank.

The incident demonstrates how quickly ethical failures can evolve into broader business and governance crises.

Mis-Selling as a Structural Business Challenge

Mis-selling is not an isolated issue in the banking and financial services sector. It often emerges when aggressive sales cultures begin to outweigh ethical considerations and customer suitability.



In many organizations, performance targets and incentive systems encourage employees to prioritize product sales over long-term customer relationships. When sophisticated financial products are sold without adequate transparency or risk communication, businesses expose themselves to reputational and regulatory risks.

The HDFC controversy reflects

broader concerns regarding:

- ▶ Inadequate disclosure practices
- ▶ Weak customer suitability assessments
- ▶ High-pressure sales environments
- ▶ Incentive-driven banking culture
- ▶ Gaps in internal compliance systems

In response, India's banking regulators have reportedly proposed stricter

frameworks governing how financial institutions market and distribute financial products. This signals a growing shift toward stronger consumer protection and ethical accountability within the financial sector.



Crisis Management and Corporate Accountability

One of the most important business dimensions of the controversy lies in how organizations respond when ethical failures occur.

In this case, disciplinary action against senior executives reflected an attempt to demonstrate internal accountability and reinforce governance standards. Such responses are increasingly necessary in today's highly scrutinized corporate environment, where stakeholders expect organizations to react quickly and transparently during crises.

Businesses across industries typically adopt several strategic measures when responding to governance controversies:



1. Immediate Accountability

Organizations often initiate disciplinary measures against individuals directly linked to operational or ethical failures. Quick action helps companies signal seriousness and reduce reputational damage.

2. Internal Review and Process Reform

Companies usually conduct audits and internal investigations to identify structural weaknesses within compliance systems, operational processes, or organizational culture.

3. Regulatory Alignment

Engagement with regulatory authorities becomes essential for restoring market confidence. Financial institutions today are expected not only to comply with regulations but also to prioritize customer suitability and ethical distribution practices.

4. Governance and Cultural Reform

Long-term recovery depends on rebuilding institutional trust. This may involve:

- ▶ Revising incentive structures
- ▶ Strengthening compliance mechanisms
- ▶ Enhancing transparency standards
- ▶ Improving customer communication
- ▶ Promoting ethical leadership practices

In many cases, leadership changes and governance reforms become necessary to reassure investors, regulators, and customers that corrective measures are being implemented seriously.

The Business Cost of Ethical Failure

The HDFC controversy highlights a critical reality in modern business: ethical lapses often originate from systemic organizational pressures rather than isolated mistakes.

When businesses prioritize short-term revenue generation over customer-centric practices, they increase the risk of reputational crises and regulatory intervention. In sectors such as banking, where trust directly influences customer loyalty and market stability, ethical governance becomes central to long-term business success.

The controversy also reinforces the growing importance of:

- ▶ Transparent communication
- ▶ Responsible sales practices
- ▶ Customer education
- ▶ Ethical leadership
- ▶ Sustainable relationship-building

Companies that integrate ethics into their operational and strategic frameworks are often better positioned to maintain long-term credibility and competitive advantage.

Trust as a Strategic Business Asset

Modern consumers and investors are increasingly informed, digitally connected, and sensitive to corporate behavior. As a result, trust has evolved into a measurable competitive advantage within the financial industry.

Businesses that treat trust merely as a by-product of profitability risk long-term instability. In contrast, organizations that embed integrity, transparency, and accountability into everyday decision-making are more likely to sustain customer confidence and institutional resilience.

The HDFC mis-selling controversy ultimately serves as a broader lesson for the banking industry and the corporate world alike. In an era of increasing regulatory oversight and public scrutiny, long-term business sustainability depends not only on financial performance but also on ethical conduct, transparent governance, and genuine commitment to customer welfare.



From Fields to Forks: Understanding the Rise of Organic Food in Garo Hills



In the lush, rolling landscapes of Meghalaya’s Garo Hills, agriculture has long been more than just an occupation—it is a way of life. Today, however, a quiet transformation is underway. As awareness about health and sustainability grows, consumers in the region are increasingly turning toward organic farming, reshaping local markets and redefining food choices.

A Natural Shift Toward Healthier Living

Organic farming, once seen as a traditional practice, is gaining renewed importance in modern times. Unlike conventional agriculture that relies heavily on chemical fertilizers and pesticides, organic farming emphasizes natural inputs, ecological balance, and soil health.

In Garo Hills, this transition feels almost organic in itself. Many local farmers have historically relied on natural methods, making the region uniquely positioned to embrace this shift. As consumers become more health-conscious, the demand for chemical-free food—ranging from vegetables and fruits to spices and cereals—continues to rise.

This change reflects a broader trend: people are no longer just eating to satisfy hunger; they are eating to protect their health.

Markets Rooted in Tradition

The market system in Garo Hills is deeply intertwined with agriculture. Seasonal harvests dictate supply, prices fluctuate with availability, and traditional weekly markets—locally known as haats—serve as vibrant hubs of economic and social life.

Places like Najing Bazar in Tura are more than trading centers. They are meeting grounds where farmers, traders, and consumers interact directly. Fresh produce, often grown using near-organic methods, reaches

consumers without the layers of intermediaries seen in urban supply chains.

Yet, these traditional systems come with limitations. Price bargaining, lack of storage, and dependence on middlemen often reduce farmers' earnings and create inconsistencies in supply.

The Roadblocks Beneath the Growth

Despite growing interest in organic products, several challenges continue to shape consumer behavior:

- ▶ **High Prices:** Organic products often cost more due to labor-intensive farming methods
- ▶ **Limited Availability:** Access remains restricted, especially in rural and semi-urban areas
- ▶ **Lack of Certification:** Consumers struggle to verify whether products are truly organic
- ▶ **Short Shelf Life:** Without preservatives, organic goods spoil faster
- ▶ **Low Awareness:** Not all consumers fully understand the benefits of organic food

These barriers create a gap between intention and action—many consumers want organic products but are unable to access them easily.

Health: The Driving Force

Among all influencing factors, health

stands out as the strongest motivator behind the shift toward organic consumption.



Joyning Ch Marak
BBA IV Semester

Consumers increasingly associate organic food with:

- ▶ Chemical-free safety, reducing exposure to harmful substances
- ▶ Better nutrition, with perceived higher levels of vitamins and minerals
- ▶ Disease prevention, supporting long-term wellness
- ▶ Improved digestion, thanks to natural production methods

For families, this becomes even more significant. Parents prefer organic food for children, while elderly individuals benefit from safer, easier-to-digest options. Beyond physical health, there is also a psychological

comfort—knowing that what one consumes is natural and safe.

Changing Market Dynamics

The Garo Hills market is gradually evolving. Farmer cooperatives, direct-selling initiatives, and digital tools are beginning to reshape traditional systems. These developments aim to:

- ▶ Reduce dependence on middlemen
- ▶ Improve price transparency
- ▶ Increase farmers' income
- ▶ Enhance access for consumers

Value addition—such as processing turmeric into powder or packaging ginger—also offers new opportunities for farmers to increase earnings while meeting consumer demand.

A Promising but Challenging Future

The future of organic farming in Garo Hills holds immense promise. With rising health awareness and growing environmental concerns, consumer demand is expected to increase steadily. However, for this potential to be fully realized, key improvements are essential:

- ▶ Better infrastructure and transportation
- ▶ Strong certification and labeling systems
- ▶ Wider distribution networks
- ▶ Increased awareness and education campaigns

More Than a Trend

Organic farming in Garo Hills is not just a passing trend—it is a reflection of changing values. It represents a shift toward healthier living, environmental responsibility, and sustainable economic growth.

As consumers become more mindful of their choices, and as systems evolve to support them, the region stands at the threshold of a transformation—one where tradition and modern awareness come together to create a healthier future.

In the end, the story of organic farming in Garo Hills is not just about agriculture—it's about people, choices, and the growing desire to live better, naturally.

ORGANIC FARMING	VS	CONVENTIONAL FARMING
● Soil Quality Improves		● Quality of soil gets damaged
● Does not use Genetically Modified Organisms		● Makes use of GMOs to boost yields
● Does not impact Environment		● Negative Impact on Environment
● Uses Natural Fertilizers		● Uses Artificial Chemical Fertilizers
● Use of Natural Insect Repellants		● Use of Chemical Repellants
● Uses Sustainable Farming methods		● Does not use Sustainable Farming methods
● Prioritizes Food Quality		● Does not prioritize food quality

GREEN MEETS INTELLIGENCE: The Powerful Role of AI in Shaping the Future of Farming



Agriculture has always been the backbone of economies like India, supporting livelihoods, food security, and rural development. However, in recent years, the sector has been facing increasing challenges—from climate change and soil degradation to pest attacks, unpredictable rainfall, and inefficient use of resources. As someone deeply interested in technology and innovation, I believe that Artificial Intelligence (AI) is emerging as one of the most transformative solutions capable of reshaping the future of farming.

With the global population expected to cross 9 billion by 2050, the pressure on food production systems is growing rapidly. Traditional farming methods alone may no longer be sufficient to meet future demands. This is where technologies such as machine learning, deep learning, Internet of Things (IoT), drones, and big data analytics are beginning to play a revolutionary role in agriculture. These innovations are helping farmers move from conventional practices toward more precise, predictive, and data-driven farming systems.

The Rise of Smart Farming

One of the most significant contributions of AI in agriculture is precision farming. In traditional farming, decisions related to irrigation, fertilizers, and pesticides are often based on assumptions or experience alone. Today, AI-powered systems can monitor soil conditions, crop health, temperature, and moisture levels in real time, enabling farmers to make smarter decisions with greater accuracy.



For example, smart sensors and AI algorithms can identify exactly how much water or fertilizer a crop requires, reducing unnecessary usage and minimizing wastage. This not only lowers production costs but also supports environmentally sustainable farming practices.

Another major advancement is AI-based disease detection. Through image analysis and machine learning, AI systems can identify crop diseases at an early stage, often before they become visible to the human eye. Early detection allows farmers to take preventive action quickly, reducing crop losses and improving productivity.

Automation and Efficiency in Agriculture

AI is also transforming farming through automation. Autonomous tractors, AI-powered harvesters, and drone technologies are gradually reducing dependence on manual labour while improving operational efficiency. These technologies are particularly important at a time when labour shortages and rising production costs are becoming common concerns in the agricultural sector.

Similarly, smart irrigation systems are helping farmers optimize water usage by supplying water only when required. In regions where water scarcity is becoming a serious issue, such systems can significantly improve agricultural sustainability.

AI-driven predictive analytics is another area with tremendous

potential. By analyzing weather data, soil conditions, and crop performance, AI can help farmers estimate crop yields and plan harvesting schedules more effectively. Such insights allow farmers to make better economic decisions and improve profitability.



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Meghalaya's Opportunity in Smart Agriculture

In my opinion, Meghalaya possesses immense potential to emerge as a model for sustainable and intelligent agriculture. The state's fertile land, rich biodiversity, and favourable climatic conditions provide a strong foundation for agricultural innovation.

By integrating AI-driven technologies with traditional farming knowledge, Meghalaya can transition toward more sustainable practices such as terrace farming, agroforestry,

and precision agriculture. AI tools can help farmers monitor crops more effectively, predict weather conditions, and identify diseases early, improving both productivity and decision-making.

The state also has a natural advantage in organic farming, particularly in crops such as turmeric, ginger, and fruits that have high market demand. Improved water management systems, stronger infrastructure, and local food processing industries can further enhance agricultural growth and rural entrepreneurship.

Building a Smarter and Sustainable Agricultural Future

For me, the future of farming lies in the successful integration of technology, sustainability, and human knowledge. Artificial Intelligence is not meant to replace farmers; rather, it is a tool that can empower them to make smarter decisions, reduce risks, and improve productivity.

As awareness and technological accessibility continue to grow, I believe AI has the potential to create a more resilient, sustainable, and efficient agricultural ecosystem. By combining innovation with traditional wisdom, regions like Meghalaya can lead the way toward a future where agriculture becomes not only smarter, but also more sustainable and inclusive for generations to come.



Click, Cart, Conquer: Inside Flipkart's Rise as India's E-Commerce Powerhouse



From a modest online bookstore launched with just ₹4 lakh to becoming one of India's largest e-commerce platforms, Flipkart has redefined how a nation shops. Its journey is not just a business success story—it is a case study in innovation, customer obsession, and strategic evolution.

The Beginning of a Digital Revolution

In 2007, two former Amazon employees, Sachin Bansal and Binny Bansal, took a bold leap into the unknown. At a time when online shopping in India was still in its infancy, they envisioned a platform that could make buying products as simple as a click.

Starting with books, Flipkart quickly gained trust through reliable service, timely delivery, and customer-friendly policies. One of its most groundbreaking innovations—Cash on Delivery (COD)—helped overcome the hesitation of online payments, bringing millions of first-time users into the digital marketplace.

Building a Scalable Business Model

Flipkart's business model has evolved significantly over time. Initially operating on an inventory-based system, the company transitioned to a marketplace model, allowing third-party sellers to list products on its platform.

This shift unlocked multiple revenue streams:

- ▶ **Commission Fees:** A percentage charged on each sale
- ▶ **Listing & Advertising Fees:** Paid by sellers for visibility
- ▶ **Convenience Charges:** For services like faster delivery or gift wrapping
- ▶ **Payment Gateway Fees:** Transaction charges based on payment modes

By diversifying its revenue sources, Flipkart created a scalable and flexible system capable of handling millions of transactions daily.



Expanding Beyond Boundaries

What began as a bookstore is now a one-stop destination for everything—from electronics and fashion to furniture and groceries. Strategic partnerships with leading brands and exclusive product launches have strengthened its market position.

The company has also pursued aggressive expansion through acquisitions, including platforms like Myntra, enhancing its dominance in the fashion segment. Its private-label products, such as DigiFlip, further demonstrate its ambition to compete across categories.

Technology Meets Convenience

Understanding the shift toward mobile usage, Flipkart embraced a mobile-first approach. With innovations like Flipkart Lite, it offered an app-like experience without requiring downloads—making online shopping accessible even on low-end devices.

At the same time, its logistics arm, eKart, revolutionized delivery systems in India by ensuring faster shipping, efficient returns, and real-time tracking. Physical pickup stores added another layer of convenience, blending online and offline experiences.

Marketing That Moves Millions

Flipkart's marketing strategies have played a crucial role in its rise. The brand combines creativity with deep consumer insight:



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BBA IV Semester

- ▶ **Big Billion Days:** One of India's most anticipated online sale events
- ▶ **Festive Campaigns:** Leveraging cultural moments like Diwali and Independence Day
- ▶ **Engaging Advertisements:** Memorable campaigns featuring children acting as adults
- ▶ **Digital Presence:** Strong engagement through social media and targeted ads

Its tagline, "Shopping ka naya address," reflects its positioning as a modern alternative to traditional retail.

Winning Customer Loyalty

In a competitive market, retaining customers is as important as acquiring them. Flipkart achieves this through loyalty programs like Flipkart Plus, offering benefits such as free delivery, early access to sales, and reward points (SuperCoins).

These initiatives not only enhance user experience but also build long-term relationships with customers.

Logistics: The Backbone of Success

Behind every successful order lies a robust logistics system. Flipkart's in-house delivery network, eKart, ensures speed, reliability, and efficiency. From last-mile delivery to easy returns, logistics has been a key differentiator in building customer trust.

The Bigger Picture

Flipkart's success is rooted in its ability to adapt. Whether it's introducing COD, shifting business models, or embracing mobile commerce, the company has consistently stayed ahead of the curve.

Today, Flipkart is more than just an e-commerce platform—it is a symbol of India's digital transformation. It has not only changed how people shop but also created opportunities for thousands of sellers and entrepreneurs across the country.

In a world driven by clicks and convenience, Flipkart's story proves that innovation, when combined with customer focus, can truly transform an industry.



Scroll. Sweat. Influence: Fitness Marketing in the Digital Age

In today's digital economy, social media has evolved far beyond a platform for networking and entertainment. It has become a powerful marketplace where lifestyles are promoted, trends are shaped, and consumer decisions are increasingly influenced by online personalities. Among the fastest-growing sectors within this digital landscape is the health and fitness industry, driven significantly by influencer marketing.

Through my recent study conducted among the Indigenous Garo community of Meghalaya, I observed how influencer marketing is gradually reshaping consumer behavior, wellness lifestyles, and purchase intentions across different generations. The findings reveal not only changing health habits but also emerging business opportunities for brands, entrepreneurs, marketers, and the growing fitness industry in North East India. This research study was presented in Bangkok, Thailand, in November 2024 by me along with Ms. Briana G. Momin at an international academic conference, where it received the prestigious Best Oral Presentation Award for its outstanding contribution to research in digital consumer behavior and influencer marketing. The paper was also published in the International Journal of Versatile Research and Analysis, further highlighting its academic and practical significance in the field of digital marketing and consumer studies.

Globally, health and fitness have become multi-billion-dollar industries, heavily influenced by platforms such as Instagram, YouTube, Facebook, and WhatsApp. Influencers today function as digital brand ambassadors, promoting workout routines, nutritional supplements, fitness apparel, and wellness technologies.

Within Garo Hills, I found that this global trend is steadily influencing local consumer markets as well. The study revealed that YouTube and Instagram are among the most preferred platforms for health and fitness information, especially among Millennials and Generation Z consumers.

What makes this development commercially significant is that consumers are no longer simply viewing content — they are acting upon it. Many are purchasing products, adopting recommended lifestyles, and engaging with brands promoted by influencers. This represents a significant transformation in the way businesses can connect with consumers in emerging regional markets.

Traditional advertising once depended heavily on television commercials, newspaper advertisements, and celebrity endorsements. Today, influencer marketing has emerged as the modern digital equivalent of word-of-mouth marketing — only faster, more targeted, and far more interactive.



From my observations, consumers tend to perceive influencers as relatable, trustworthy, and authentic. Unlike conventional advertisements, influencer content often feels personal and experience-driven, making it highly persuasive.

Three major factors appeared to drive consumer engagement:

- ▶ Attractiveness of the influencer
- ▶ Trustworthiness and authenticity
- ▶ Expertise in fitness and wellness

For businesses, this demonstrates that consumers are increasingly responding to personalities and experiences rather than direct advertising campaigns alone. A strategically positioned influencer can create stronger emotional connections with audiences than many traditional marketing methods.

One of the most important business insights from the study was the growing influence of social media personalities on purchasing behavior.

Consumers reported increased interest in:

- ▶ Nutritional supplements
- ▶ Athletic apparel
- ▶ Fitness equipment
- ▶ Fitness technology and wearable gadgets

The findings further indicated that factors such as brand image, product quality, discounts, and influencer endorsements strongly shape purchasing decisions.

Generation Z consumers showed particularly strong attraction toward branded fitness products, gym accessories, wearable fitness technology, and visually appealing athletic wear. Millennials, meanwhile, demonstrated a more balanced focus on quality, functionality, and digital influence.

These trends clearly indicate growing market potential for fitness-related businesses targeting younger demographics in regional and semi-urban markets.

Another important takeaway from the research is the growing impact of electronic word-of-mouth (eWOM).

Online reviews, testimonials, product demonstrations, and “tried-and-tested” videos significantly influence consumer trust and buying behavior.

Today’s consumers often place greater trust in peer experiences than in direct advertisements. This creates valuable opportunities for businesses to:

- ▶ Build online communities
- ▶ Encourage user-generated content
- ▶ Collaborate with micro and macro influencers
- ▶ Strengthen brand authenticity

For startups and local entrepreneurs, influencer marketing also offers a more cost-effective alternative to expensive traditional advertising campaigns.



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The findings open important conversations for businesses and policymakers across Meghalaya and the wider North East region.

The growing digital engagement among younger consumers suggests strong opportunities for:

- ▶ Local fitness brands
- ▶ Sports and wellness startups
- ▶ Health food businesses
- ▶ Gym and training centers
- ▶ Fitness apparel retailers
- ▶ Digital wellness platforms

Businesses that strategically integrate influencer collaborations into their

marketing efforts may gain stronger visibility, consumer trust, and long-term engagement within regional markets.

At the same time, local influencers who understand indigenous culture, language, and lifestyle can create highly relatable content, making regional marketing campaigns more authentic and impactful.

While influencer marketing presents enormous business potential, it also comes with significant responsibility.

The study emphasizes the importance of authenticity and evidence-based communication within the health and fitness sector. Because consumers often place deep trust in influencers, misleading promotions or unrealistic body standards can negatively affect public perception and consumer well-being.

For this reason, brands must prioritize:

- ▶ Transparency
- ▶ Ethical endorsements
- ▶ Accurate health information
- ▶ Responsible promotional practices

In the long run, sustainable consumer trust depends not only on visibility but also on credibility.

The health and fitness influencer economy is no longer limited to metropolitan cities or global markets. It is increasingly shaping consumer lifestyles and business opportunities in regions such as Garo Hills. Social media influencers today are influencing not only trends but also consumer identities, aspirations, and marketplace behavior. As Meghalaya continues to embrace digital transformation, influencer marketing is emerging as a strategic business tool capable of connecting brands with a new generation of health-conscious consumers, where trust, relatability, and community engagement increasingly define commercial success.

Bridging Trust and Technology: The Rise of JioMart Digital in Tura

A New Retail Chapter in the Garo Hills



When I first started thinking about opening a retail business in Tura, I realized that one major challenge people in smaller towns often face is access. Many customers still have to depend on larger cities for quality electronics, wider product choices, and dependable after-sales service. I felt there was a growing need for a retail model that could bring modern shopping convenience closer to local consumers without forcing them to travel outside the region.

That idea eventually led me to establish JioMart Digital in Tura in 2025 under ABC Home Appliances. Today, it remains the only outlet of its kind in the Garo Hills, offering customers access to a more organized and technology-driven retail experience.

Understanding the Changing Retail Market

India's retail landscape is changing rapidly, and even smaller towns are becoming part of this transformation. Consumers today are more informed, digitally connected, and quality-conscious than ever before. They want variety, affordability, convenience, and reliable service — all within their local market.

What attracted me to the JioMart Digital model was its ability to combine the trust of a neighborhood store with the efficiency of digital commerce. Backed by Reliance Retail, the platform connects thousands of retail partners across the country and gives access to an extensive catalogue of electronic products.

This allows customers visiting our store to browse products far beyond what is physically available in the showroom. Through assisted digital catalogues, customers can compare and explore smartphones, televisions, refrigerators, laptops, and home appliances while still receiving personalized in-store support.

For me, this hybrid retail approach represents the future of organized retail in emerging regional markets.

Building Consumer Trust Through Service

In businesses like electronics retail, customers are not simply purchasing products — they are investing in trust and long-term reliability.



From the beginning, I wanted the business to focus not only on product sales but also on customer support and service quality. Competitive pricing, finance options, doorstep delivery, installation support, and after-sales service all play a major role in strengthening customer confidence.

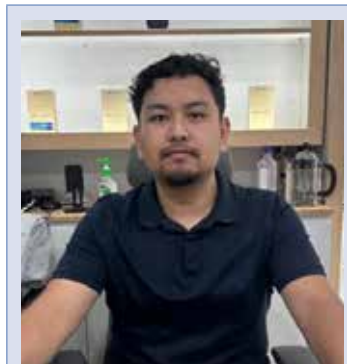
One of the common issues in smaller towns is the lack of dependable service infrastructure after a purchase is made. Customers often struggle with installation, repairs, or warranty support. By ensuring dedicated after-sales assistance and maintenance services, we wanted customers to feel secure about their purchases even after they leave the store.

Over time, I realized that trust grows through consistency. Customers remember businesses that solve problems, respond quickly, and stand behind their products.

The Entrepreneurial Journey

Personally, starting this venture was both exciting and challenging. As a graduate from Amity University, I entered the business world with ambition but limited practical experience and mentorship. However, I strongly believed there was an opportunity to introduce a more organized electronics retail ecosystem in Tura.

I identified a clear market gap: people wanted better access to



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Business Owner

quality electronics supported by dependable service and affordability. Acting on that observation, I took the risk of securing financial support and building the business from the ground up.

Like many entrepreneurs in smaller towns, the journey involved uncertainty, learning, and adapting continuously. But it also reinforced an important lesson — emerging markets often contain strong opportunities for businesses willing to innovate and understand local consumer needs.

Organized Retail in Emerging Markets

The growth of JioMart Digital in Tura reflects a much larger shift happening across India. Organized retail is no longer limited to metropolitan cities. Smaller towns are increasingly

becoming important growth markets due to rising digital awareness, changing lifestyles, and expanding consumer aspirations.

For local entrepreneurs, organized retail partnerships provide opportunities to combine national supply chains with local market understanding. For consumers, it reduces geographical limitations and improves access to quality products and services.

Within a year of launching, we began seeing steady customer growth from Tura and surrounding areas. Customers responded positively to the combination of affordability, product range, and reliable support. For me, this growth has been deeply connected to community trust and customer relationships rather than business expansion alone.

Looking Ahead

I believe the future of retail in smaller towns will depend heavily on how businesses integrate technology with personalized customer service. Consumers today want convenience, but they also value trust, relationships, and local accessibility.

JioMart Digital's presence in Tura represents more than just an electronics business. It reflects how technology, organized retail systems, and local entrepreneurship can work together to transform consumer experiences in emerging regional markets.

As retail ecosystems continue evolving across India, businesses that successfully balance digital innovation with community trust will likely play an increasingly important role in shaping the future of commerce in smaller towns like Tura.



Inside Amazon: The Digital Giant Reshaping How the World Shops



From a modest online bookstore to one of the most powerful technology companies in the world, Amazon has redefined how consumers shop, businesses operate, and markets evolve. In today's digital economy, it is more than just an e-commerce platform—it is a global ecosystem powered by innovation, scale, and customer obsession.

The Rise of a Digital Empire

Founded in 1994 by Jeff Bezos, Amazon began with a simple idea: selling books online. But what followed was a rapid expansion into music, electronics, cloud computing, and beyond. Today, under the leadership transition to Andy Jassy, the company continues to evolve at an unprecedented pace.

Pull Quote

"Amazon didn't just enter industries—it disrupted them."

What Powers Amazon?

Amazon's success lies in its diverse portfolio of products and services. From everyday essentials to advanced digital tools, the company operates across multiple sectors:

- ▶ **E-commerce Marketplace:** Millions of products across categories
- ▶ **Cloud Computing:** Amazon Web Services (AWS) powering businesses worldwide
- ▶ **Digital Streaming:** Amazon Prime Video and music platforms
- ▶ **Smart Technology:** Alexa-enabled devices like Echo

Pull Quote

"Convenience, speed, and scale—Amazon's winning formula."

SWOT Snapshot

Strengths

- ▶ Strong global brand value
- ▶ Cost efficiency and logistics network
- ▶ Customer-centric approach

Weaknesses

- ▶ Work culture concerns
- ▶ Product quality inconsistencies
- ▶ Limited physical retail presence

Opportunities

- ▶ Expansion in emerging markets like India
- ▶ Adoption of regional languages
- ▶ Sustainable delivery innovations

Threats

- ▶ Rising competition (e.g., Flipkart)
- ▶ Cybersecurity risks
- ▶ Fake reviews affecting trust

Amazon in India: A Market of Opportunity

India represents one of Amazon's most dynamic growth markets. With a population contributing nearly 18% of the global total, the country offers immense potential—but also unique challenges.

The COVID-19 pandemic accelerated digital adoption, pushing more consumers toward online shopping.



Chibirth Ch Marak
BBA VI Semester

However, the diversity of languages, local buying habits, and strong competition from domestic players like Flipkart make the landscape highly competitive.

Pull Quote

"To win India, Amazon must think global—but act local."

Behind the Scenes: The Fulfillment Machine

Amazon's fulfillment centers are engineering marvels—massive warehouses where technology meets human effort. Workers handle everything from sorting packages to managing inventory, often walking miles each day to keep operations running smoothly.

This logistics backbone enables

Amazon to deliver on its core promise: fast, reliable, and efficient service.

Sidebar: Key Business Strategies

- ▶ SWOT Analysis: Evaluates strengths, weaknesses, opportunities, threats
- ▶ PESTLE Analysis: Examines external factors (political, economic, etc.)
- ▶ Porter's Five Forces: Assesses competitive intensity
- ▶ Scenario Planning: Prepares for future uncertainties

The Road Ahead

Amazon's future depends on balancing growth with sustainability and profitability. While it continues to expand its global footprint, the company must address challenges such as trust, competition, and localization.

Final Pull Quote

"In the race for digital dominance, innovation alone isn't enough—adaptation is key."

Final Take

Amazon's journey is a testament to the power of vision, strategy, and relentless innovation. As it navigates an increasingly complex global market, one thing remains clear:

Amazon is not just shaping the future of e-commerce—it is defining it.



Fueling Dreams: How Bank Loans Power the Rise of Entrepreneurs



In today's fast-changing economy, entrepreneurship has emerged as a powerful engine of growth—driving innovation, creating jobs, and reshaping communities. Yet behind every successful startup or thriving small business lies a critical ingredient: finance. Among the many funding options available, bank loans continue to stand out as one of the most reliable lifelines for entrepreneurs turning ideas into reality.

The Financial Backbone of Entrepreneurship

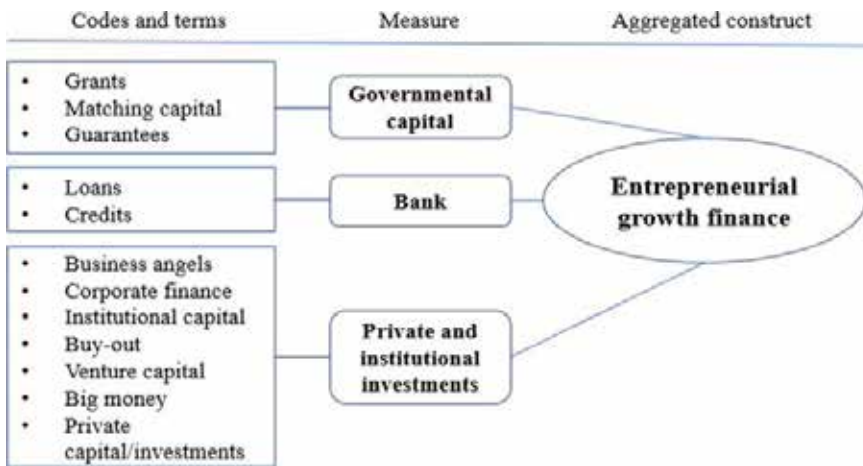
Every business begins with an idea—but ideas alone don't build companies. From setting up infrastructure to managing daily operations, financial resources are essential at every stage. For many entrepreneurs, especially first-time founders, bank loans provide the bridge between ambition and execution.

Unlike informal borrowing, bank loans offer structured, dependable funding. They enable entrepreneurs to purchase equipment, hire staff, manage inventory, and scale operations. In essence, they transform vision into viable enterprise.

More Than Just Money: A Catalyst for Growth

Bank loans play a far greater role than simply financing startups. They actively shape the entrepreneurial journey in several ways:

- ▶ **Launching New Ventures:** For aspiring entrepreneurs with limited personal savings, loans provide the initial push needed to enter the business world.
- ▶ **Expanding Horizons:** Growing businesses rely on additional funding to open new branches, diversify products, or enter new markets.
- ▶ **Sustaining Operations:** Working capital loans ensure smooth day-to-day functioning, covering expenses like salaries, rent, and utilities.
- ▶ **Encouraging Innovation:** Access to finance allows businesses to invest in modern technology and stay competitive.
- ▶ **Creating Employment:** As businesses expand, they generate job opportunities, contributing to broader economic development.



In this way, bank loans do not just support individual businesses—they fuel entire ecosystems.

A Range of Financial Tools for Every Need

Entrepreneurs are not a uniform group, and neither are their financial needs. Recognizing this, banks offer a variety of loan options tailored to different stages and purposes:

- ▶ Term Loans for long-term investments like machinery or infrastructure
- ▶ Working Capital Loans to manage everyday expenses
- ▶ Start-up Loans designed for new business owners
- ▶ MSME Loans supporting small and medium enterprises
- ▶ Overdraft and Cash Credit Facilities for flexible, short-term funding
- ▶ Loans Against Property for larger capital requirements
- ▶ Machinery and Equipment Loans to boost productivity

This diversity allows entrepreneurs to choose financing that aligns with their specific business goals—an essential factor in sustainable growth.

The Roadblocks: Why Access Isn't Always Easy

Despite their importance, bank loans are not always easy to obtain. Many entrepreneurs encounter significant challenges, particularly in the early stages:

- ▶ Lack of Collateral: New entrepreneurs often lack assets to secure loans



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- ▶ Complex Procedures: Lengthy documentation can be overwhelming
- ▶ High Interest Rates: Borrowing costs may strain small businesses
- ▶ Approval Delays: Slow processing can mean missed opportunities
- ▶ Limited Financial Awareness: Many lack knowledge of available schemes and processes

These barriers can discourage potential entrepreneurs, limiting

the full potential of business-driven growth.

Bridging the Gap: Making Finance More Accessible

To unlock the true power of entrepreneurship, improving access to bank loans is essential. Several measures can make a meaningful difference:

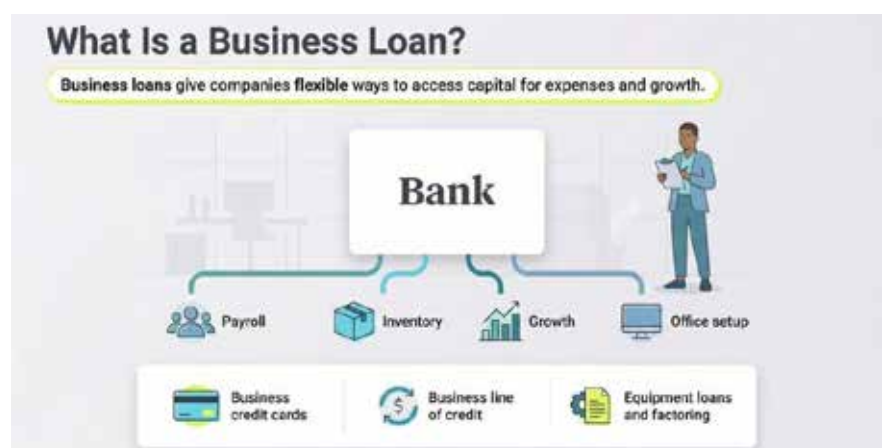
- ▶ Simplifying loan procedures to reduce complexity
- ▶ Promoting financial literacy among aspiring entrepreneurs
- ▶ Offering flexible collateral requirements
- ▶ Expanding awareness of government-backed schemes
- ▶ Speeding up loan approval processes
- ▶ Ensuring affordable interest rates for small businesses

A more inclusive and supportive banking system can empower a new generation of entrepreneurs—especially those from underserved communities.

The Bigger Picture

The connection between bank loans and entrepreneurship is clear: one fuels the other. When entrepreneurs have access to timely and adequate finance, they innovate, expand, and create opportunities—not just for themselves, but for society at large.

As economies continue to evolve, strengthening this relationship will be key. Because when entrepreneurs thrive, economies grow—and when finance flows freely, ideas have the power to change the world.



In the end, bank loans are more than financial instruments—they are catalysts of ambition, enablers of innovation, and partners in progress.

Communication as a Business Asset: Why Management Students Must Master It



In today's highly competitive corporate environment, communication is no longer viewed merely as a soft skill — it has become a strategic business asset. Organizations increasingly seek professionals who can communicate ideas clearly, collaborate effectively, negotiate confidently, and build strong professional relationships. For management students preparing to enter the corporate world, mastering business communication is therefore not optional; it is essential for long-term professional success.

Modern businesses operate in environments driven by teamwork, innovation, leadership, and customer engagement. In such settings, communication directly influences productivity, decision-making, workplace culture, and organizational performance. Companies today value employees who can express ideas with clarity and confidence, whether during meetings, presentations, negotiations, or client interactions.

One of the most valuable communication abilities in business is the capacity to articulate ideas effectively. Professionals are often required to explain strategies, present solutions, and participate in discussions where clarity and confidence play a major role in influencing outcomes. Individuals who communicate in a structured, engaging, and professional manner are more likely to gain recognition and leadership opportunities within organizations.

However, communication extends beyond spoken words. Non-verbal communication—including body language, facial expressions, posture, eye contact, and gestures — significantly shapes professional interactions. In corporate settings, confident

posture and positive body language help establish trust, professionalism, and credibility. On the other hand, poor non-verbal communication may create misunderstandings or project uncertainty and disinterest.

The growing importance of professional writing has also transformed workplace expectations. In today's digital business environment, communication frequently occurs through emails, reports, proposals, presentations, and virtual platforms. A well-written message reflects professionalism, attention to detail, and organizational competence.

Management students must therefore learn to write with clarity, precision, and purpose while adapting their communication style to different professional situations.

Another critical but often overlooked business skill is active listening. In modern organizations, managers interact with individuals from diverse cultural, educational, and professional backgrounds. Effective listening strengthens workplace relationships, improves collaboration, reduces conflict, and fosters trust among teams.

Closely connected to listening is emotional intelligence, which has become increasingly valuable in leadership and management roles. Professionals who can understand emotions, respond empathetically, and communicate respectfully are often more successful in managing teams and maintaining positive workplace environments.

Presentation skills also play a significant role in business success. Future managers are frequently expected to present ideas, influence decisions, pitch strategies, and communicate business plans. A well-structured presentation supported by visuals and confident delivery can enhance audience engagement and improve organizational communication.

The rapid advancement of technology has further reshaped communication practices in modern workplaces. Emails, virtual meetings,



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collaborative platforms, and digital communication tools have become essential components of professional life. As hybrid and remote work environments continue to expand, professionals must understand proper virtual communication etiquette and adapt to technology-driven communication systems.

Globalization has also increased the importance of cross-cultural communication. Businesses today operate across international markets where professionals regularly engage with individuals from different cultural backgrounds, traditions, and communication styles. Cultural sensitivity, adaptability, and respect for diversity are therefore essential qualities for effective global business communication.

In professional environments, negotiation and feedback are equally important communication competencies. Managers frequently negotiate with clients, suppliers, employees, and business partners. Successful negotiation depends not only on presenting ideas clearly but also on understanding different perspectives and building mutually beneficial relationships.

Similarly, constructive feedback contributes to employee development, organizational growth, and improved workplace performance. Effective feedback should be respectful, motivating, and solution-oriented, helping individuals improve rather than discouraging them.

Business communication is ultimately a combination of several interconnected skills that collectively contribute to professional effectiveness. It requires continuous learning, adaptability, confidence, and practical experience.

For management students, strong communication skills provide a foundation for leadership development, career advancement, and organizational success. In an increasingly interconnected and competitive business world, the ability to communicate effectively has become one of the most valuable professional competencies shaping the future of modern management.

Built on Strength: The Entrepreneurial Story of Star Cement in Meghalaya



In the rugged hills of Meghalaya, where natural resources meet industrial ambition, a powerful story of entrepreneurship and growth has taken shape. Star Cement stands as a compelling example of how vision, resource utilization, and strategic planning can transform a regional enterprise into a major industrial force.



The Foundation of Industrial Entrepreneurship

Entrepreneurship is often described as the art of turning opportunities into value—and few industries demonstrate this better than cement manufacturing. As a core sector, cement forms the backbone of infrastructure development, supporting everything from homes and highways to bridges and hospitals.

In a developing region like Meghalaya, industrial entrepreneurship plays an even more vital role. It not only generates employment but also accelerates economic growth by utilizing local resources effectively.

A Company Rooted in Opportunity

Established in 2001, Star Cement identified Meghalaya's greatest natural advantage: its rich limestone reserves. This key raw material, abundantly available in the Jaintia Hills region, made the state an ideal location for cement production.

With its major integrated plant at Lumshnong, the company produces essential construction materials such as Ordinary Portland Cement (OPC) and Portland Pozzolana Cement (PPC). Over time, it has built a strong presence across Northeast India, supported by efficient operations and strategic expansion.

Turning Resources into Results

At the heart of Star Cement's success lies a well-structured business model that transforms natural resources into high-demand products.

Raw Material Advantage

Limestone sourced locally significantly reduces transportation costs, while materials like coal and gypsum



are procured from nearby regions or other states. This balance ensures cost efficiency and production stability.

Efficient Production Process

The manufacturing journey—from mining limestone to producing finished cement—involves advanced processes such as crushing, high-temperature kiln heating, clinker formation, and grinding. Each step is designed to maximize output while maintaining quality.

Strong Distribution Network

The company ensures its products reach markets efficiently through a wide network of dealers, retailers, and construction partners. Its logistics system plays a crucial role in delivering cement across the Northeast and beyond.

A Revenue Model Built for Growth

Star Cement’s revenue strategy is straightforward yet effective:

- ▶ Supplying cement to builders and contractors
- ▶ Distributing through retail and hardware networks
- ▶ Catering to large-scale infrastructure projects

Its profitability depends on maintaining a balance between



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BBA IV

production costs, transportation efficiency, and market demand—an equilibrium it has managed successfully over the years.

Impact Beyond Business

The influence of Star Cement extends far beyond profits. Its operations have significantly contributed to Meghalaya’s economic landscape:

- ▶ **Employment Generation:** Providing jobs to hundreds of workers and professionals
- ▶ **Infrastructure Development:** Supporting construction projects across the region
- ▶ **Local Economy Boost:** Creating demand for transport, logistics,

and ancillary services

- ▶ **Revenue Contribution:** Adding to government income through taxes and industrial activity

In many ways, the company exemplifies how industrial ventures can drive regional development.

Challenges and the Road Ahead

Like any large-scale industry, Star Cement faces challenges such as fluctuating raw material costs, environmental concerns, and infrastructure limitations. However, with continued investment in technology, sustainability practices, and market expansion, the company is well-positioned for future growth.

More Than Cement

Star Cement’s journey is not just about manufacturing—it is about transformation. It highlights how entrepreneurship, when combined with local resource advantages and strategic execution, can create lasting economic impact.

From the limestone-rich hills of Meghalaya to construction sites across India, Star Cement continues to build more than structures—it builds opportunities, growth, and a stronger foundation for the future.



Figure 1: Star Cement's production process and distribution network. The image shows a large-scale industrial facility with complex machinery and conveyor belts, illustrating the company's manufacturing capabilities and infrastructure.

Serving Success Online: Decoding Zomato's Digital Marketing Playbook



In today's fast-paced digital world, where convenience shapes consumer behavior, food delivery platforms have become an integral part of everyday life. Among them, Zomato has emerged as a standout brand—not just for its services, but for its exceptional digital marketing strategies that have redefined how companies connect with consumers.

The Rise of Digital Marketing in a Food-First World

Digital marketing has transformed the way businesses interact with customers. Through platforms like social media, search engines, mobile apps, and email, companies can now engage directly with users, understand their preferences, and offer personalized experiences.

The food delivery industry, fueled by urbanization and changing lifestyles, has seen explosive growth in recent years. Consumers increasingly prefer ordering food online, creating a highly competitive market where only the most innovative brands thrive.

From Menus to Millions

Founded in 2008 by Deepinder Goyal and Pankaj Chaddah, Zomato began as a simple platform providing restaurant menus under the name Foodiebay. Over time, it evolved into a global food-tech giant offering services like food delivery, restaurant discovery, table reservations, and customer reviews.

Headquartered in Gurugram, Zomato now operates across multiple countries, connecting millions of users

with a vast network of restaurants. Its growth story is closely tied to its ability to leverage digital platforms effectively.

A Strategy Built on Creativity and Connection

Zomato's digital marketing success lies in its ability to blend creativity with data-driven insights. Its strategy revolves around engaging users, building emotional connections, and delivering personalized experiences.

Social Media That Speaks Your Language

Zomato's presence on platforms like Instagram, Twitter, and Facebook is anything but ordinary. Its witty, humorous, and relatable posts often go viral, making the brand highly engaging—especially among younger audiences.

Content That Captures Attention

From food blogs and restaurant guides to city-based recommendations, Zomato creates content that is both informative and entertaining. This keeps users engaged beyond just ordering food.

Personalization Through Data

By analyzing user behavior, order history, and preferences, Zomato delivers customized recommendations and targeted offers. This customer-centric approach enhances satisfaction and drives repeat usage.

The Power of Mobile and Real-Time Engagement

With most users accessing services through smartphones, Zomato has adopted a mobile-first strategy. Its app offers a seamless experience with features like easy navigation, live order tracking, and instant notifications.

Another standout element is real-



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time marketing. Zomato quickly taps into trending topics and current events, ensuring its content remains relevant and engaging. This agility helps the brand stay ahead in the digital conversation.

Influencers, Ads, and Smart Promotions

Zomato's marketing strategy also includes:

- ▶ Influencer Collaborations: Partnering with food bloggers and social media influencers to expand reach
- ▶ Paid Advertising: Using platforms like Google Ads and social media for targeted campaigns
- ▶ Promotional Offers: Discounts, promo codes, and festive deals to attract price-sensitive customers

These efforts not only bring in new users but also strengthen brand loyalty.

A Business Model That Supports Growth

Zomato operates primarily on a commission-based model, earning a percentage from restaurants on each order. Additional revenue streams include:

- ▶ Advertising and promotional services
- ▶ Subscription programs like Zomato Gold
- ▶ Delivery charges

This diversified model ensures steady growth while supporting its expansive operations.

More Than Just Marketing

What sets Zomato apart is its ability to create a brand that feels personal. Its campaigns are not just promotional—they are conversational, relatable, and often entertaining. This approach transforms customers into loyal users and even brand advocates.

The Final Bite

Zomato's journey highlights the power of digital marketing in shaping modern businesses. By combining creativity, technology, and customer insight, it has built a strong presence in a highly competitive industry.

In a world where attention is the ultimate currency, Zomato proves that the right mix of humor, personalization, and innovation can turn everyday interactions into lasting connections.



Sustainable Governance: The Future of Ethical Business in Meghalaya



As global businesses increasingly shift toward sustainability, transparency, and ethical governance, regions with strong ecological and cultural foundations are gaining new economic significance. In this changing business environment, Meghalaya is gradually emerging as a state where sustainable governance and responsible business practices are becoming central to long-term economic development.

Known for its natural beauty, biodiversity, and community-oriented traditions, Meghalaya possesses unique advantages that align closely with modern sustainability-driven business models. As sectors such as tourism, agriculture, mining, and local entrepreneurship continue to expand, the importance of balancing economic growth with environmental and social responsibility has become more critical than ever.

Sustainable governance refers to conducting business in a manner that integrates profitability with environmental protection, ethical leadership, transparency, and community welfare. Rather than focusing solely on short-term financial gains, sustainable governance emphasizes long-term value creation and responsible development.

In Meghalaya, these principles naturally resonate with indigenous traditions that historically emphasized harmony with nature, collective responsibility, and sustainable resource use.

Sustainability as a Competitive Business Advantage

Across the world, consumers and investors are increasingly supporting businesses that demonstrate ethical responsibility and environmental commitment. Companies that prioritize sustainability are often viewed as more trustworthy, resilient, and future-oriented.



For Meghalaya, this shift presents important business opportunities.

Industries that align with sustainability principles are gradually gaining visibility within the state, particularly in:

- ▶ Eco-tourism
- ▶ Organic farming
- ▶ Indigenous product development
- ▶ Handicrafts and local entrepreneurship
- ▶ Community-based business models

These sectors not only generate economic activity but also contribute toward employment creation, cultural preservation, and environmental protection.

Tourism and the Rise of Responsible Business Practices

Tourism remains one of Meghalaya's most significant growth sectors. Destinations such as Shillong, Cherrapunji, and Dawki attract thousands of domestic and international visitors annually.

However, the growth of tourism also increases pressure on natural resources, waste management systems, and local ecosystems. In response, many local businesses are gradually adopting more sustainable operational models.

These include:

- ▶ Eco-friendly homestays
- ▶ Community-based tourism initiatives
- ▶ Waste management practices
- ▶ Environmentally conscious hospitality services
- ▶ Promotion of local culture and heritage

Such initiatives reflect a growing understanding that long-term tourism success depends on preserving the natural and cultural assets that attract visitors in the first place.

Youth Entrepreneurship and Ethical Business Models

Another major driver of sustainable business transformation in Meghalaya is the rise of youth entrepreneurship. Young entrepreneurs are increasingly

building businesses around ethical and environmentally responsible ideas.

Startups focused on:

- ▶ Organic products
- ▶ Sustainable agriculture
- ▶ Eco-tourism
- ▶ Local crafts and indigenous products



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- ▶ Digital promotion of regional businesses are gradually shaping a new entrepreneurial ecosystem within the state.

This shift demonstrates how sustainability is evolving from a social responsibility concept into a viable business strategy capable of creating both economic and social value.

Challenges to Sustainable Growth

Despite its potential, Meghalaya also faces several structural and developmental challenges that could affect long-term sustainability goals.

These include:

- ▶ Environmental degradation
- ▶ Limited infrastructure
- ▶ Financial constraints for small businesses
- ▶ Lack of awareness regarding sustainability standards
- ▶ Digital and market accessibility limitations

Addressing these challenges will

require stronger collaboration between government institutions, businesses, local communities, and educational organizations.

Policy support, skill development, digital access, and responsible investment will play an essential role in strengthening sustainable business ecosystems across the region.

The Future of Ethical Business in Meghalaya

The future of Meghalaya's economy will depend not only on how rapidly development occurs, but also on how responsibly it is managed.

Businesses today operate in an environment where consumers increasingly evaluate companies based on:

- ▶ Environmental responsibility
- ▶ Ethical governance
- ▶ Transparency
- ▶ Community impact
- ▶ Long-term sustainability

For Meghalaya, sustainable governance has the potential to strengthen the state's identity as a responsible tourism destination, an environmentally conscious investment region, and a growing hub for ethical entrepreneurship in Northeast India.

As global markets continue moving toward sustainability-focused economic models, Meghalaya's cultural values, natural resources, and emerging entrepreneurial landscape position the state uniquely for long-term responsible growth. By integrating ethical governance with business development, Meghalaya can build an economic future that supports profitability while preserving its ecological and cultural heritage for future generations.



The Taste of Strategy: Inside Amul's Marketing Genius and Financial Strength



Few brands in India have managed to become as deeply woven into the fabric of everyday life as Amul. More than just a dairy company, Amul represents a powerful story of innovation, cooperation, and strategic brilliance. From humble beginnings in rural Gujarat to becoming a household name across the country, its journey is a masterclass in how effective marketing and sound financial planning can drive sustainable success.

From Farmers' Struggle to a National Movement

Amul's origins trace back to 1946, when a group of milk farmers in Anand, Gujarat, came together to fight exploitation by middlemen. Under the visionary leadership of Verghese Kurien, the cooperative transformed into a pioneering force in India's dairy industry.

What began as a local initiative soon became the backbone of the country's "White Revolution," fundamentally reshaping India's agricultural landscape. Today, managed by the Gujarat Cooperative Milk Marketing Federation, Amul connects millions of farmers to consumers through a robust three-tier cooperative structure—ensuring fair prices for producers and quality products for buyers.

Marketing That Speaks to Millions

Amul's marketing success lies in its simplicity, creativity, and deep understanding of its audience. Unlike brands that chase trends, Amul often sets them.

At the heart of its strategy is the iconic "Amul Girl"—a witty, ever-relevant mascot who comments on current events with humor and charm. This form of topical advertising has kept the brand consistently visible while building a unique emotional connection with consumers.

Beyond this, Amul's marketing approach is rooted in a few key principles:

- ▶ **Mass Appeal:** By targeting a wide audience rather than niche segments, Amul ensures high sales volume.
- ▶ **Affordable Pricing:** Its value-for-money positioning makes quality dairy accessible to all.
- ▶ **Unified Branding:** All products—from butter to ice cream—are sold under one trusted name.
- ▶ **Digital Adaptation:** The brand has seamlessly transitioned from print to social media, maintaining relevance across generations.

Its famous tagline, “The Taste of India,” is not just a slogan—it’s a promise that resonates across diverse cultural and economic backgrounds.

The Power of the 4Ps

Amul’s marketing mix reflects a carefully balanced strategy:

- ▶ **Product:** A wide and continuously evolving portfolio including milk, butter, cheese, and beverages
- ▶ **Price:** Competitive and affordable, enabled by its cooperative model
- ▶ **Place:** One of India’s largest distribution networks, reaching even remote areas
- ▶ **Promotion:** Creative, cost-effective

campaigns that ensure strong brand recall

This integrated approach allows Amul to maintain both reach and relevance in a highly competitive market.

Financial Strategy Built for Sustainability

While its marketing grabs attention, Amul’s financial planning ensures long-term stability. Unlike traditional corporations focused solely on profit, Amul balances commercial success with social responsibility.



CHERIA AMASA R SANGMA
BBA IV Semester

Its financial strength comes from:

- ▶ **Diversified Revenue Streams:** Income from a wide range of dairy products and export markets
- ▶ **Efficient Cost Management:** Direct procurement from farmers eliminates intermediaries, reducing costs
- ▶ **High-Volume, Low-Margin Model:** Selling large quantities at affordable prices ensures steady growth
- ▶ **Continuous Investment:** Infrastructure, cold storage, and technology upgrades support scale and efficiency

This model not only ensures profitability but also strengthens rural livelihoods by redistributing earnings among farmers.

Strengths, Challenges, and Opportunities

Amul’s dominance is supported by several key strengths: a powerful brand image, a vast distribution network, and a unique cooperative structure. However, like any large enterprise, it faces challenges—ranging from fluctuating milk supply to rising competition and changing consumer preferences.

At the same time, opportunities abound. Growing demand for value-added dairy products, expansion into global markets, and the rise of digital platforms offer new avenues for growth.

More Than a Brand

What truly sets Amul apart is dual identity—as both a successful business and a social movement. Its model empowers millions of farmers while delivering affordable, high-quality products to consumers.

In an era where businesses often prioritize profit above all else, Amul stands as a reminder that purpose and performance can go hand in hand.

Amul’s story is not just about milk—it’s about strategy, resilience, and the power of collective growth. And in every sense, it remains a true taste of India.



THE TURA MARKET STUDY: Decoding Business Patterns Through Statistics



Dr. Shonahar Ali

Associate Professor, IUM, Tura

Whenever I walk through the busy markets of Tura, I see more than just vendors selling vegetables and daily essentials. I see a dynamic ecosystem of entrepreneurship, survival, and business decision-making. On one side are the structured stalls inside the Super Market, while on the other are the energetic roadside vendors operating under the open sky. Together, they create a fascinating picture of the local economy and provide a valuable opportunity to study business behavior through statistics.

As a teacher and researcher, I have always believed that statistics becomes most meaningful when it is connected to real-life situations. The Tura market offered an ideal setting to understand how business choices are influenced by social and economic factors. One particular question caught my attention: Does gender influence where vendors choose to operate their businesses?

Instead of relying on assumptions, I decided to approach the question scientifically using a statistical method known as the Chi-Square Test, which helps identify whether there is a significant relationship between two categorical variables. In this study, the two variables were vendor gender and business location.

Understanding the Market Structure

To conduct the study, data was collected from 28 local vegetable vendors operating in the Tura region. The vendors were categorized based on two business locations: the Super Market and roadside open-air spaces. They were also classified according to gender—male and female vendors.

The observed data revealed the following distribution:

Location	Male	Female	Total
Super Market	18	10	28
Street Side	8	20	28
Total	26	30	56

At first glance, the numbers already suggested a visible difference, but statistical analysis was necessary to confirm whether the pattern was truly significant or simply due to chance.

Applying the Chi-Square Formula

The Chi-Square formula used in this study is:

$$\chi^2 = \sum \frac{(O-E)^2}{E} \quad \chi^2 = \sum (O-E)^2$$

Where:

- ▶ O = Observed Value
- ▶ E = Expected Value

If there were no relationship between gender and location, the expected values would be evenly distributed.

Step 1: Expected Values

The expected frequency formula is:

$$E = \frac{(\text{Row Total})(\text{Column Total})}{\text{Grand Total}} \quad E = \frac{(\text{Row} \setminus \text{Total})(\text{Column} \setminus \text{Total})}{\text{Grand} \setminus \text{Total}} \quad E = \frac{\text{Grand Total}(\text{Row Total})(\text{Column Total})}{\text{Grand Total}}$$

Using this formula:

- ▶ Expected Male Vendors in Super Market = $(28 \times 26) \div 56 = 13$
- ▶ Expected Female Vendors in Super Market = $(28 \times 30) \div 56 = 15$
- ▶ Expected Male Vendors in Street Side = 13
- ▶ Expected Female Vendors in Street Side = 15

Thus, the expected table becomes:

Location	Male	Female
Super Market	13	15
Street Side	13	15

Step 2: Chi-Square Calculations

Super Market – Male Vendors

$$(18-13)^2/13 = \frac{25}{13} \approx 1.92$$

$$1.92/13(18-13)^2 = 1325 \approx 1.92$$

Super Market – Female Vendors

$$(10-15)^2/15 = \frac{25}{15} \approx 1.67$$

$$1.67/15(10-15)^2 = 1525 \approx 1.67$$

Street Side – Male Vendors

$$(8-13)^2/13 = \frac{25}{13} \approx 1.92$$

$$1.92/13(8-13)^2 = 1325 \approx 1.92$$

Street Side – Female Vendors

$$(20-15)^2/15 = \frac{25}{15} \approx 1.67$$

$$1.67/15(20-15)^2 = 1525 \approx 1.67$$

Step 3: Final Chi-Square Value

Adding all calculated values:

$$1.92 + 1.67 + 1.92 + 1.67 = 7.18$$

$$1.92 + 1.67 + 1.92 + 1.67 = 7.18$$

The final Chi-Square statistic obtained was 7.18.

In statistical research, the critical benchmark value for this type of study at a 5% significance level is 3.84. Since $7.18 > 3.84$, the result confirms that gender and business location are significantly related.

What the Findings Reveal

The analysis revealed two important business patterns:

1. Male vendors were more likely to operate inside the structured environment of the Super Market.
2. Female vendors showed a stronger presence in roadside and open-air selling spaces.

For me, this study demonstrates that business is not only about

products and profits; it is also about understanding human behavior, accessibility, social dynamics, and economic opportunity. Even in small local markets, patterns emerge that reveal how people adapt to available spaces and business conditions.

Statistics as a Tool for Smart Entrepreneurship

One of the biggest lessons from this study is that statistics is not limited to classrooms or large corporations. Even local markets and small-scale businesses can benefit from data-driven thinking. Understanding customer movement, vendor behavior, and location trends can help entrepreneurs make smarter and more strategic decisions.

Markets like those in Tura are more than commercial spaces—they are living laboratories of economics and entrepreneurship. Through simple statistical methods like Chi-Square analysis, we can uncover insights that strengthen both research and business understanding within our local economy.

Closing Note from The Editor-in-Chief



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As we bring this edition of SnapZine to a close, I would like to extend my heartfelt appreciation to every reader, contributor, faculty mentor, editor, designer, and student whose dedication and creativity made this publication possible.

This inaugural edition represents more than just a collection of articles — it reflects the voices, ideas, and aspirations of a community eager to engage with the evolving world of business, innovation, entrepreneurship, and digital transformation. Through every page, SnapZine has sought to create a platform where knowledge meets creativity and where young minds are encouraged to think critically, express confidently, and lead meaningfully.

The journey of building this magazine has been both exciting and inspiring. From brainstorming ideas to reviewing articles and shaping the final manuscript, every step reflected teamwork, learning, and a shared commitment to excellence. It is truly encouraging to witness the enthusiasm and intellectual curiosity demonstrated by our students and contributors.

I sincerely hope that the ideas and perspectives shared in this edition spark meaningful conversations, inspire innovation, and motivate readers to explore new possibilities in academics, business, and beyond.

As SnapZine continues to grow, we look forward to creating an even stronger platform for emerging voices, fresh ideas, and impactful discussions in the editions ahead.

Thank you for being a part of this journey.

Until the next edition — keep reading, keep questioning, and keep creating.

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