

UNDERSTANDING THE "LONG GRIND":

Why Spending Years Preparing for Government Exams is a Rational Choice for Youth in Bihar

Ashwika Raj

Class 12, Student Sharon's Public School, Patna

ABSTRACT

Many outside observers believe that spending multiple prime years studying for public sector exams with a less than 1% pass rate is foolish or dynamic waste. This paper proves that for a university graduate in Bihar, staying in the "long grind" is actually a highly logical economic choice. By comparing actual government salaries and job security against the realities of the local private market, we show that graduates are trapped by a lack of stable private jobs. Using simple economic frameworks, we map out why students keep trying even after multiple failures. Finally, we offer practical, step-by-step policy solutions to build reliable private sector alternatives, upgrade current exam systems, and create secure career off-ramps for students.

INTRODUCTION

Bihar's economy is growing fast, but it faces a major problem: this growth is not creating stable, high-quality private jobs for educated youth. As a result, the majority of university graduates choose to spend years studying full-time for government recruitment exams.

To understand why they make this choice, we must look at what a graduate faces in the local unorganized private sector (such as local retail, small services, or contract work) within the Patna Division. The average entry-level salary is just **₹17,759 per month**, and it comes with severe problems:

- **No Contracts:** Almost no jobs offer a formal employment contract or legal protections against sudden firing.
- **No Benefits:** Employees are completely cut off from healthcare support, insurance, or provident fund (PF) retirement registries.
- **Unfair Conditions:** Workers face zero adjustments for inflation, long hours, and an incredibly high **35% to 45% annual staff turnover rate**. This means nearly half of the private workforce is either fired or forced to quit due to bad environments every single year.

In contrast, government jobs offer an incredibly stable life, but they are guarded by a massive bottleneck of applicants:

[UPSC Civil Services]	→ Applicants: ~1.2 Million	→ Selection Rate: ~0.08%	[BPSC Civil Services]
	→ Applicants: ~450,000	→ Selection Rate: ~0.10%	
[BPSC TRE / BSSC]	→ Ratio: Up to 100:1	→ Selection Rate: ~1.00% - 2.50%	

While a **0.08% to 2.5%** chance of passing sounds like a bad bet, the massive value of a public position makes the gamble completely logical for a graduate with no other good choices.

THE TRUE VALUE OF GOVERNMENT JOBS

The core reason public jobs are so attractive is their clear, guaranteed compensation packages set by the **7th Central Pay Commission (7th CPC)** and the **12th Bipartite**

Settlement Framework for banks. They provide middle-class status on Day One, transparency, and lifelong financial safety.

SALARY AND CAREER PROGRESSION MATRIX

Post and Level	Pay Grade	Basic Monthly Salary*	Estimated Monthly Take-Home	Career Benefits and Promotion Speed
Multi-Tasking Staff (MTS) Central/State Depts	Level 1	₹18,000	₹22,000 – ₹24,500	Fast internal promotions. Employees can take departmental exams early to bypass long wait times.
Lower Division Clerk (LDC) BSSC Inter-Level Cadres	Level 2	₹19,900	₹28,000 – ₹34,000	Highly predictable career ladder leading to Upper Division Clerk (UDC) and Section Officer roles.
Primary Teacher (PRT) Classes 1–5 (BPSC TRE)	Level 6	₹25,000 / ₹35,400	₹38,010 – ₹48,880	Includes transport allowances, localized state scales, and fixed, guaranteed academic leaves.
Trained Graduate Teacher (TGT) Classes 6–10 (High School)	Level 7	₹44,900	₹50,000 – ₹58,000	Stable subject allocation and a clear path toward Vice-Principal and Principal roles.
Post Graduate Teacher (PGT) Classes 11–12 (Senior Sec.)	Level 8	₹32,000 / ₹47,600	₹47,768 – ₹61,690	Highly valued role with fast eligibility for senior administrative roles like Block Education Officer.
Auditor / Accountant CAG Frameworks	Level 5	₹29,200	₹38,000 – ₹45,000	Low-stress office job reviewing government accounts with zero public confrontation.
Tax Assistant (TA) Income Tax Dept (CBDT)	Level 4	₹25,500	₹33,000 – ₹39,000	Based in urban centers handling tax portfolios with clear promotion paths to Inspector.
Income Tax Inspector (ITI) SSC CGL Recruited	Level 7	₹44,900	₹62,000 – ₹72,000	High-authority role balancing desk reviews with enforcement and field operations.

Post and Level	Pay Grade	Basic Monthly Salary*	Estimated Monthly Take-Home	Career Benefits and Promotion Speed
Assistant Audit Officer (AAO) CAG (Group B Gazetted)	Level 8	₹47,600	₹68,000 – ₹78,000	The only Gazetted officer level filled by direct exam. Commands field audit teams.
Police Constable State Police Formations	Level 3	₹21,700	₹27,000 – ₹32,000	Direct field work, local security tasks, and immediate visibility in the community.
Sub-Inspector (SI) / Daroga State Police / CBI	Level 6 / 7	₹35,400 / ₹44,900	₹48,000 – ₹70,000	Vested with strong legal powers to file cases (FIRs) and lead criminal investigations.
Executive Officer (BDO / RO) State Civil Services (BPSC)	Level 7 / 9	₹44,900 / ₹53,100	₹55,000 – ₹68,000	High executive authority running rural development and fund distribution for entire blocks.
Sub-Divisional Magistrate / DSP Elite State Civil Services	Level 9 / 10	₹53,100 / ₹56,100	₹70,000 – ₹80,000	Direct magisterial powers, police command, official vehicles, and executive veto power.
IAS / IPS Officers Elite National Executive (UPSC)	Level 10 Entry	₹56,100 base	₹75,000 – ₹85,000	Strategic control over whole districts; immense social authority, official housing, and security escorts.
Bank Clerk Public Sector Banks (IBPS)	Scale Entry	Standardized	₹38,000 – ₹42,000	Fixed banking hours, housing allowances, and quick access to internal promotion tracks.
Probationary Officer (PO) SBI / IBPS Framework	Scale I	₹48,480	₹74,000 – ₹76,430	Includes rent paid directly by the bank, along with monthly fuel and utility allowances.

Note: Slashes show the difference between local state teacher pay and centralized 7th CPC salary scales.

NON-SALARY BENEFITS (THE SECURITY PREMIUM)

Beyond basic monthly pay, the state provides unique lifelines that private jobs completely lack:

- 1. Protection Against Inflation:** Salaries automatically increase twice a year via Dearness Allowance (DA) to match rising food and living costs.
- 2. Free Travel and Medical Care:** Railway workers get lifetime free train passes for their families and full medical coverage through the system.

3. **Elite Perks:** Senior officers receive free government bungalows, official cars, security guards, and highly subsidized electricity.
4. **Lifetime Job Security:** Public employees cannot be laid off due to market crashes or corporate downsizing. Firing a permanent government worker requires an intense constitutional inquiry, reducing real employment risk to zero.

THE CORE PROBLEM: THE MISSING INDUSTRIAL MIDDLE

Students are forced to chase government jobs because of the way Bihar's economy is structured. The state's economic output shows a major structural bottleneck:

[Agriculture]	→ Generates 18.3% of Value	Traps 54.2% of the Workforce
[Industry]	→ Generates 26.8% of Value	Employs 24.0% (Mostly temporary construction)
[Services]	→ Generates 54.8% of Value	Employs 22.0% (Mostly small retail and repairs)

Agriculture traps over half the population but produces very little wealth, leading to widespread underemployment. True manufacturing (factories) accounts for a tiny 9.7% of economic output and employs just 5.2% of the workforce. The "industrial middle"—the factories that usually give stable jobs to people leaving agriculture—does not exist.

Meanwhile, the service sector generates the most money but is split between a tiny elite layer and a massive informal layer (like small shops or delivery drivers). Because the economy lacks a solid middle class of formal corporate offices, the government is essentially the only employer in Bihar capable of providing a secure, middle-class life to a graduate.

WHY STUDENTS STAY IN THE CYCLE: A LOGICAL VIEW

When you look closely at a student's situation, staying in the exam cycle for years is a calculated gamble, not an irrational obsession.

It is a "Winner-Take-All" Tournament

Public exams are binary contests. Missing the final selection cutoff by a tiny fraction of a mark gives you the exact same result as failing completely: zero return. Crossing the line, however, unlocks a lifetime of wealth and safety. Because the prize is so massive, students cannot optimize by studying "halfway." They must commit completely and try year after year to maximize their odds of crossing that final line.

The Resume Gap Penalty

By Year 3, a candidate has spent thousands of hours learning highly specific exam patterns. If they quit now, they must enter a private market that heavily penalizes "resume gaps." Local businesses pay people with long gaps even less than fresh graduates. The student faces an unfair choice: accept a definitive lifetime loss in a bad private job, or study for one more year to protect all the time they already spent. Continuing is simply a logical attempt to turn past years of work into a real asset.

Protecting the Chance to Win

Taking a low-paying, exhausting 10-hour-a-day private job just to survive destroys a student's study routine, dropping their chance of passing an exam to 0%. By refusing to take these bad jobs and enduring financial hardship, students are deliberately choosing to protect their study time. They are keeping their only real chance at a high-value career alive.

Marriage Markets and Social Status

- **For Male Candidates:** A permanent government job massively increases a man's value in the regional marriage market. A secure public job can bring an ancestral wealth transfer, family alliance, and social status that completely eclipses 20 years of a private salary.
- **For Female Candidates:** Full-time exam preparation serves as a socially acceptable way to delay early marriage and step outside domestic expectations. It is one of the few choices that families completely respect, buying women valuable years to pursue true financial independence.

REAL POLICY SOLUTIONS: A STEP-BY-STEP ROADMAP

To move students out of this trap, the government must lower the high premium of public jobs while making the private sector more attractive, stable, and secure.

HELP PRIVATE SMALL BUSINESSES PROVIDE REAL BENEFITS

Instead of punishing small businesses with complex labor laws, the state should help them afford to give workers formal contracts and security nets.

Launch a **Welfare Co-Contribution Scheme** where the government pays **50% of the employer's mandatory retirement and health contributions (EPF/ESI)** for the first two years of any graduate hired. Give small companies a 3-year compliance holiday from inspections if they sign clean, basic contracts on a digital state portal.

1. Phase I (Months 1–6): Build a simple, mobile-friendly state portal where business owners can register a graduate using Aadhaar in two minutes to create a standard contract.
2. Phase II (Months 7–18): Send the state's 50% welfare subsidy directly into the worker's account via bank transfer, ensuring small businesses don't face a sudden financial squeeze.
3. Phase III (Months 19+): Link this digital registry with state banks. A business's clean compliance record will act as their credit score, unlocking low-interest expansion loans.

BUILD PLUG-AND-PLAY FACTORY HUBS

Instead of seizing fresh agricultural land, Bihar must make better use of the industrial land it already owns.

Revive underutilized industrial zones managed by the **Bihar Industrial Area Development Authority (BIADA)** (like Hajipur or Barauni). Build pre-assembled, fully powered factory shells and offer them to large manufacturing companies (apparel, shoes, electronics) at **zero rent for the first 5 years**, in exchange for a strict quota to hire local graduates.

1. Phase I (Months 1–9): Audit all frozen or disputed BIADA land plots and clear legal obstacles through a single-window state review.
2. Phase II (Months 10–15): Connect these factory hubs directly to major infrastructure lines like the new Varanasi-Ranchi-Kolkata Expressway to solve Bihar's shipping problems.
3. Phase III (Months 16+): Link factories with local colleges and training institutes so students have direct pipelines into steady private jobs.

CREATE A UNIFIED, FAST-TRACK EXAM ARCHITECTURE

Instead of limiting exam attempts—which causes massive student protests—the state should make the recruitment process faster and less chaotic.

Combine the separate preliminary tests of different boards into a single **State Eligibility Test (SET)** held exactly twice a year. Give students a rolling score valid for 3 years to apply for vacancies. This removes the devastating psychological shock of having one single "bad exam day."

1. Phase I (Months 1–6): Pass a strict recruitment efficiency law that legally forces all boards to release final selection lists within **270 days** of an exam notice, or face automatic budget freezes.
2. Phase II (Months 7–12): Move to entirely computerized, objective multiple-choice systems for non-officer roles, with answer keys and raw scores published online within 48 hours to ensure trust.
3. Phase III (Months 13+): Connect the centralized SET score database with national corporate systems to allow private companies to recruit high-scoring candidates automatically.

TURN COACHING HUBS INTO JOB TRAINING CENTERS

Instead of shutting down private coaching centers, the state should use their massive scale to give students real corporate skills.

Create a state validation framework for established coaching hubs in Patna (like Bazar Samiti). Offer them government-funded **Skill Vouchers** only if they dedicate 30% of their classes to practical, modern jobs skills (such as basic programming, digital logistics management, corporate communication, or sales) alongside exam prep.

1. Phase I (Months 1–6): Partner with the top 100 high-enrollment coaching centers in Bihar and brand them as official "State Skill Incubators."
2. Phase II (Months 7–15): Launch a corporate placement council to connect these modernized centers with national companies looking for high-volume operational talent.
3. Phase III (Months 16+): Automatically direct students who pass age limits into secure corporate placements with official state certifications. This provides an honorable career alternative that protects social standing, satisfies marriage market security, and ensures female financial independence.

CONCLUSION

The "long grind" in Bihar is a deeply rational response to a tough economic landscape. When the unorganized private sector offers no contracts, no benefits, and unpredictable firing, a graduate maximizes their life outcome by fighting for a government post, even if the odds are low.

Fixing this loop does not require restricting students or imposing harsh rules. Instead, by subsidizing private employee benefits, opening plug-and-play factory clusters, unifying testing pipelines, and transforming the coaching network, the state can make private work stable and desirable. Only by fixing this structural gap can Bihar turn its massive youth population into a thriving economic force.

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