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## Perception and Challenges of Employees' Provident Fund Implementation in Private Schools of Chümoukedima District, Nagaland

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### ABSTRACT

The Employees' Provident Fund (EPF) is a vital social security scheme designed to ensure financial stability and retirement security for salaried employees in India. Despite its statutory mandate, the implementation of EPF in private educational institutions remains inconsistent, particularly in less-researched regions such as Nagaland. The present study examines the perception and challenges of Employees' Provident Fund implementation among private school teachers in Chümoukedima District, Nagaland, with specific emphasis on institutional compliance. A descriptive and analytical research design was adopted, and primary data were collected from 100 private school teachers using a structured questionnaire based on a five-point Likert scale. Percentage analysis and Pearson's correlation test were employed to analyze the data. The findings reveal that although a majority of teachers recognize EPF as an important financial security and retirement planning tool, their detailed awareness of EPF rules, contribution mechanisms, and withdrawal procedures remains moderate. The study also identifies key challenges in EPF implementation, including delays in contribution deposits, lack of



transparency, and administrative inefficiencies within private schools. The correlation analysis shows a significant positive relationship between institutional compliance and teachers' perception of EPF implementation, indicating that effective compliance enhances teachers' confidence and trust in the system. The Study Concludes.

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## **Chapter-1: Introduction**

### **1.1 Background of the Study**

Social security plays a vital role in ensuring financial stability and long-term well-being of employees. In India, the Employees' Provident Fund (EPF) is one of the most important social security schemes aimed at providing retirement benefits and financial protection to salaried employees. While EPF coverage is well established in the public sector, its implementation in private educational institutions remains uneven. Private school teachers often face issues related to inadequate awareness, irregular contributions, and lack of transparency in EPF administration. In states like Nagaland, where private schools constitute a significant portion of the education sector, understanding EPF awareness and implementation becomes crucial for improving teachers' financial security.

### **1.2 Employees' Provident Fund Awareness and Financial Competence among Private School Teachers in Nagaland**

Employees' Provident Fund awareness refers to teachers' understanding of EPF rules, benefits, contributions, and withdrawal procedures. Financial competence includes the ability of teachers to manage savings, plan for retirement, and make informed financial decisions. In Nagaland, many private school teachers depend solely on their monthly salaries, with limited access to structured financial planning tools. Low awareness of EPF and limited financial competence may result in poor retirement preparedness and financial vulnerability. Therefore, assessing EPF awareness and financial competence among private school teachers is essential to understand their level of financial security and preparedness for the future.

### **1.3 Problems of the Study**

Despite the statutory nature of EPF, several problems persist in its implementation in private schools of Nagaland. Many teachers lack adequate knowledge about EPF benefits and contribution mechanisms. Irregular deposit of EPF contributions, non-compliance by school management, and lack of transparency



further complicate the issue. Additionally, teachers often have limited financial literacy, which affects their ability to monitor EPF accounts and plan long-term savings. These challenges highlight the need for a systematic study to examine awareness levels, financial competence, and institutional compliance related to EPF.

#### 1.4 Scope of the Study

The scope of the study is limited to private school teachers in Chümoukedima District of Nagaland. The study focuses on teachers' awareness and perception of EPF, challenges in its implementation, and the role of institutional compliance. The findings aim to provide insights for school management, policymakers, and social security authorities to improve EPF implementation and enhance financial awareness among teachers. The study does not cover government school teachers or other social security schemes.

#### 1.5 Objectives of the Study

1. To examine the level of awareness and perception of private school teachers regarding the Employees' Provident Fund in Chümoukedima District, Nagaland.
2. To identify the challenges faced in the implementation of the Employees' Provident Fund in private schools.
3. To analyze the relationship between institutional compliance and teachers' perception of EPF implementation.

#### 1.6 Hypothesis of the Study

- **H<sub>0</sub> (Null Hypothesis):** There is no significant relationship between institutional compliance and teachers' perception regarding EPF implementation in private schools of Chümoukedima District, Nagaland.
- **H<sub>1</sub> (Alternative Hypothesis):** There is a significant relationship between institutional compliance and teachers' perception regarding EPF implementation in private schools of Chümoukedima District, Nagaland.

### Chapter–2: Review of Literature

#### 2.1 Introduction



The review of literature provides an overview of previous studies related to Employees' Provident Fund awareness, financial competence, and institutional compliance. It helps in understanding the existing research findings, identifying gaps, and justifying the need for the present study on private school teachers in Nagaland.

## 2.2 Analysis of Literature

**(Gupta, 2016)** it identified that awareness of Employees' Provident Fund among private sector employees was moderate, but detailed knowledge regarding contribution rates, withdrawal rules, and benefits was limited. The study emphasized the need for employer-driven awareness programs to improve financial security.

**(Sharma & Verma, 2018)** it investigated the level of financial literacy among school teachers and found that inadequate financial competence negatively affected long-term savings and retirement planning. The study highlighted the importance of financial education for teachers.

**(Kumar, 2019)** it observed that institutional compliance played a significant role in shaping employees' trust in social security schemes. The findings revealed that irregular EPF contributions and poor administrative practices reduced employees' confidence in the system.

**(Rao, 2020)** it identified that lack of transparency and communication from management were major challenges in the implementation of EPF in private educational institutions. The study recommended stronger monitoring mechanisms to ensure compliance.

**(Singh & Das, 2021)** it investigated the relationship between financial awareness and retirement preparedness among private school teachers and found a positive association between EPF awareness and financial well-being.

## 2.3 Research Gap

The review of existing literature reveals that most studies on Employees' Provident Fund and financial literacy have focused on private sector employees in general or on teachers in urban and developed regions. Limited empirical research has been conducted specifically on private school teachers in Nagaland, particularly at the district level. Moreover, previous studies have largely examined EPF awareness or financial literacy independently, with insufficient attention to institutional compliance and implementation challenges. Therefore, there is a clear research gap in understanding the relationship between institutional compliance and teachers' perception of EPF implementation in private schools of Chümoukedima District, Nagaland, which the present study seeks to address.



## 2.4 Summary

This chapter reviewed relevant literature related to Employees' Provident Fund awareness, financial competence, and institutional compliance. The studies discussed highlighted issues such as limited EPF awareness, inadequate financial literacy, and challenges in effective implementation within private educational institutions. The review also revealed a lack of region-specific studies focusing on private school teachers in Nagaland. Based on the identified research gap, the present study aims to examine teachers' perception and challenges of EPF implementation in private schools of Chümoukedima District, Nagaland.

## Chapter-3: Research Methodology

### 3.1 Introduction

This chapter describes the research design, sample, tools for data collection, and statistical techniques used in the study. The methodology was framed to examine teachers' perception and challenges related to the implementation of the Employees' Provident Fund in private schools of Chümoukedima District, Nagaland.

### 3.2 Research Design

The study adopted a **descriptive and analytical research design**. A quantitative approach was used to collect primary data from private school teachers to assess their awareness, perception, and challenges regarding EPF implementation.

### 3.3 Area of the Study

The study was conducted in **Chümoukedima District, Nagaland**, which has a significant number of private educational institutions. The district was selected to understand EPF implementation issues at the local level.

### 3.4 Population of the Study

The population of the study consisted of **all private school teachers working in recognized private schools** in Chümoukedima District, Nagaland.

### 3.5 Sample Size and Sampling Technique



A sample of **100 private school teachers** was selected for the study. **Convenience sampling technique** was adopted due to accessibility and time constraints.

### 3.6 Sources of Data

- **Primary Data:** Collected through a structured questionnaire using a five-point Likert scale.
- **Secondary Data:** Collected from journals, books, government reports, EPFO publications, and previous research studies.

### 3.7 Research Instrument

A structured questionnaire consisting of **10 Likert-scale statements** was used to collect data. The questionnaire focused on three dimensions: teachers' perception and awareness of EPF, challenges in EPF implementation, and institutional compliance.

### 3.8 Tools for Data Analysis

The collected data were analyzed using:

- Percentage analysis
- Pearson's correlation test

These tools were used to test the hypothesis and interpret relationships between variables.

### 3.9 Limitations of the Study

- The study was limited to private school teachers in Chümoukedima District only.
- The sample size was restricted to 100 respondents.
- Responses were based on self-reported data, which may involve personal bias.

## Chapter–4: Data Analysis and Interpretation

### 5.1 Introduction

This chapter presents the analysis and interpretation of the data collected from 100 private school teachers in Chümoukedima District, Nagaland, regarding their perception and challenges in the implementation of the Employees' Provident Fund (EPF). The study aimed to examine teachers'



awareness, identify implementation challenges, and assess the role of institutional compliance. Statistical tools, including percentage analysis and Pearson’s correlation, were employed to interpret the data and test the stated hypothesis.

### 5.2 Analysis of Survey Responses

Table: 1.1- I am aware of the rules and benefits of the Employees’ Provident Fund (EPF) scheme.

Awareness of EPF rules & benefits	No of Respondents	Percentage
Strongly Disagree	8	8
Disagree	12	12
Neutral	20	20
Agree	40	40
Strongly Agree	20	20
Total	100	100

Interpretation: The table shows that 60% of respondents agreed or strongly agreed that they are aware of EPF rules and benefits, while 20% remained neutral. However, 20% of teachers expressed disagreement, indicating that a notable proportion still lacks adequate awareness of EPF provisions.

Figure: 1.1- I am aware of the rules and benefits of the Employees’ Provident Fund (EPF) scheme.

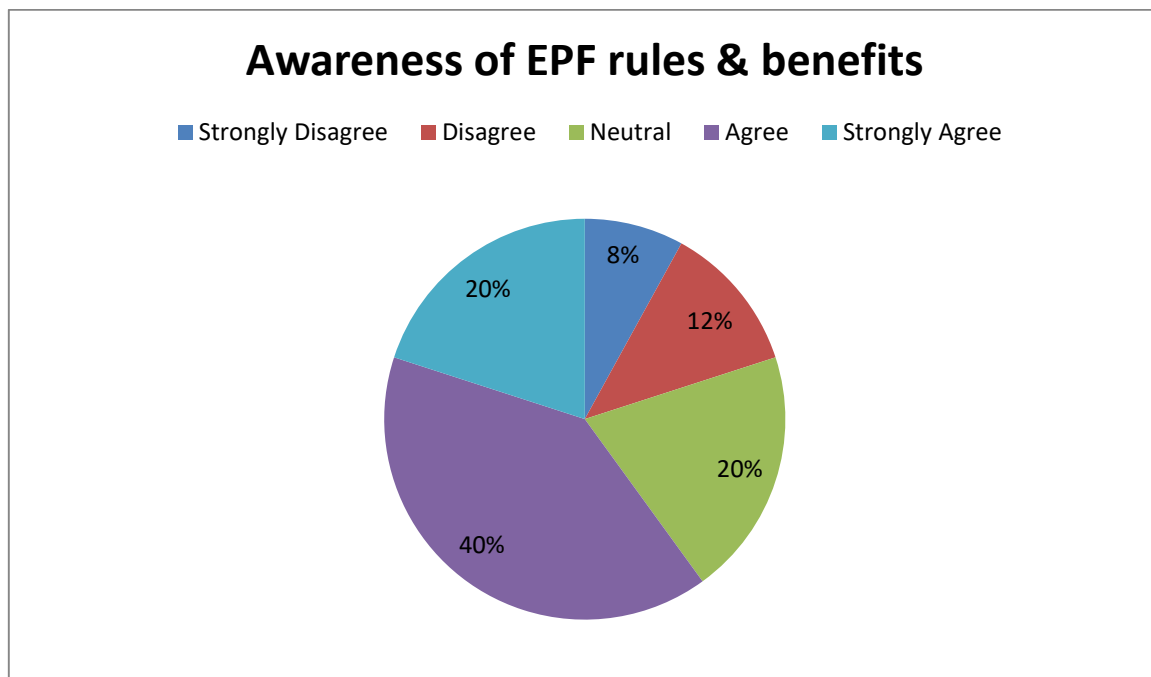




Table: 1.2- I clearly understand my EPF contributions and the deductions made from my salary.

Understanding EPF deductions	No of Respondents	Percentage
Strongly Disagree	10	10
Disagree	15	15
Neutral	25	25
Agree	35	35
Strongly Agree	15	15
Total	100	100

Interpretation: About 50% of respondents agreed or strongly agreed that they understand EPF deductions from their salary. At the same time, 25% were neutral and 25% disagreed, suggesting partial understanding and the need for clearer communication regarding EPF deductions.

Figure: 1.2- I clearly understand my EPF contributions and the deductions made from my salary.

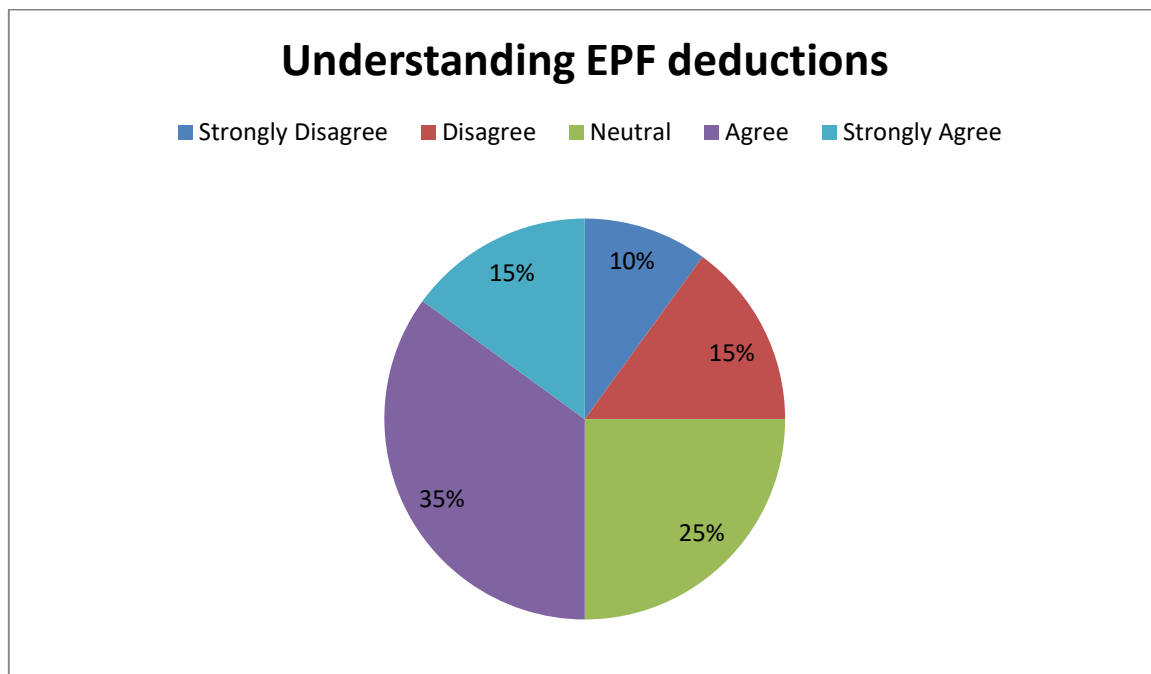


Table: 1.3- I believe that EPF is an important financial security scheme for teachers' future.

EPF as financial security	No of Respondents	Percentage
Strongly Disagree	5	5
Disagree	10	10
Neutral	15	15



Agree	45	45
Strongly Agree	25	25
Total	100	100

Interpretation: A majority of respondents (70%) agreed or strongly agreed that EPF is an important financial security measure. This reflects a positive perception of EPF as a retirement and long-term savings instrument among private school teachers.

Figure: 1.3- I believe that EPF is an important financial security scheme for teachers’ future.

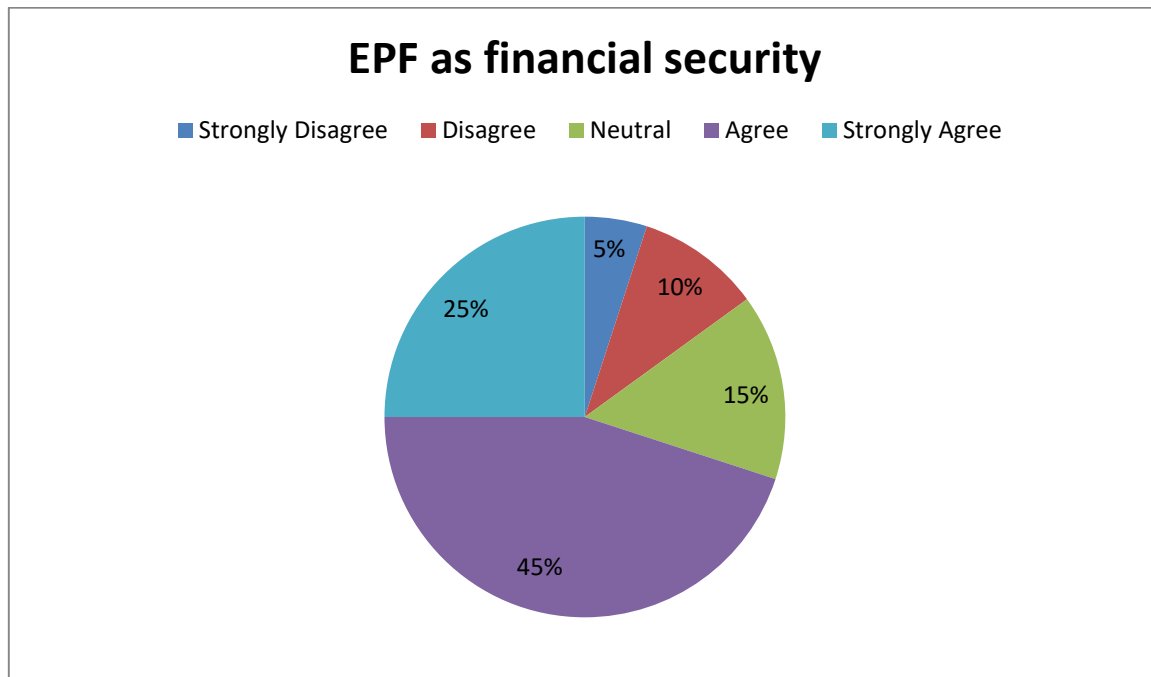


Table: 1.4- I am satisfied with the information provided by my school regarding EPF policies and procedures.

Satisfaction with EPF information	No of Respondents	Percentage
Strongly Disagree	12	12
Disagree	18	18
Neutral	30	30
Agree	28	28
Strongly Agree	12	12
Total	100	100



Interpretation: Only 40% of respondents expressed satisfaction with the information provided by schools regarding EPF, while 30% were neutral and 30% were dissatisfied. This indicates insufficient dissemination of EPF-related information by school management.

Figure: 1.4- I am satisfied with the information provided by my school regarding EPF policies and procedures.

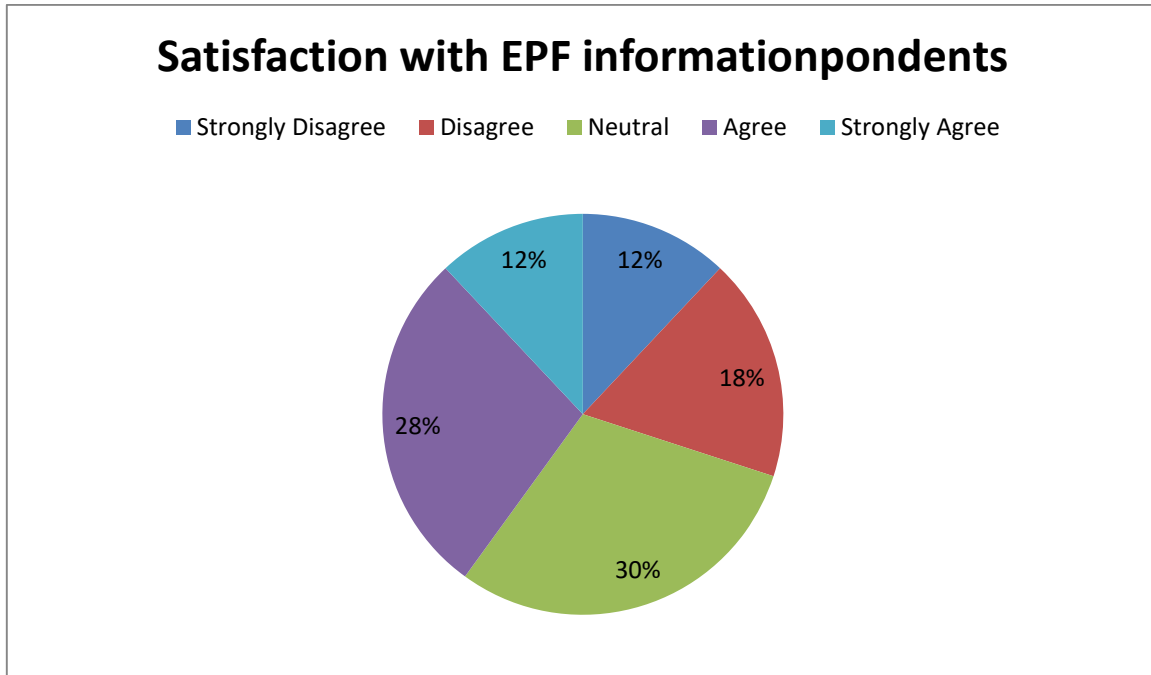


Table: 1.5- Delays in EPF registration and contribution deposit are common in my school.

Delay in EPF contribution	No of Respondents	Percentage
Strongly Disagree	15	15
Disagree	20	20
Neutral	25	25
Agree	30	30
Strongly Agree	10	10
Total	100	100

Interpretation: Around 40% of teachers agreed or strongly agreed that delays in EPF contributions occur, whereas 35% disagreed and 25% remained neutral. This suggests that delays in EPF deposits are a concern for a considerable number of respondents.



Figure: 1.5- Delays in EPF registration and contribution deposit are common in my school.

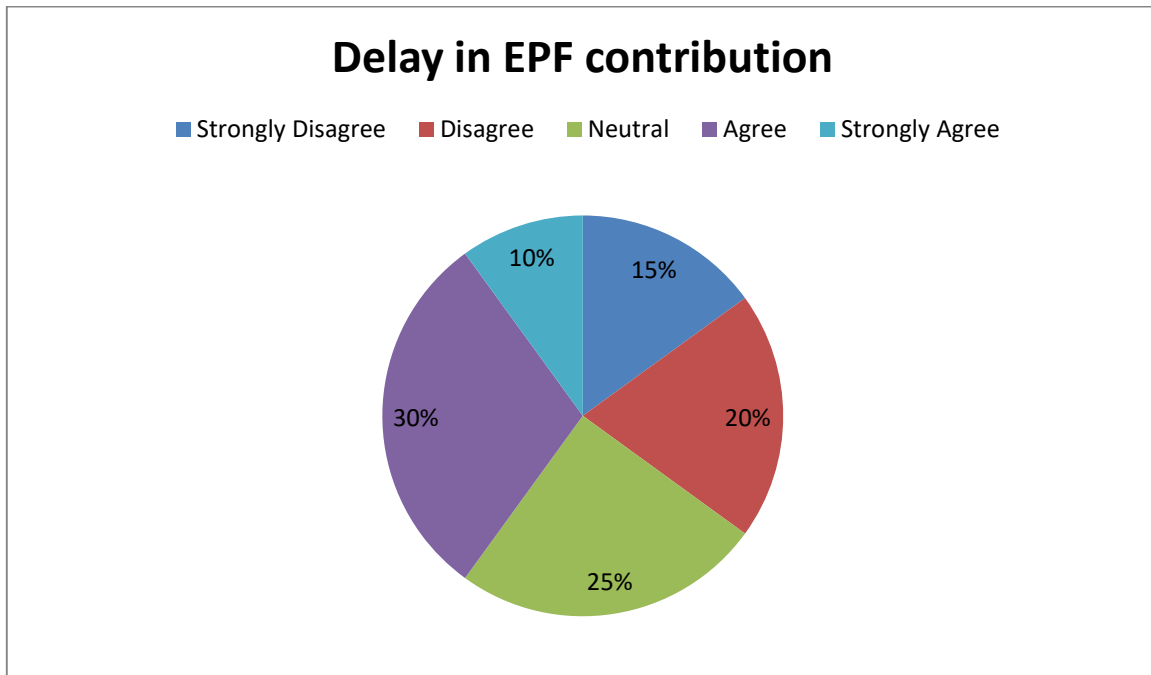


Table: 1.6- Lack of transparency in EPF-related matters creates confusion among teachers.

Lack of transparency	No of Respondents	Percentage
Strongly Disagree	10	10
Disagree	18	18
Neutral	22	22
Agree	35	35
Strongly Agree	15	15
Total	100	100

Interpretation: Half of the respondents (50%) agreed or strongly agreed that lack of transparency exists in EPF matters. This highlights transparency as a major challenge affecting teachers’ trust in EPF implementation.



Figure: 1.6- Lack of transparency in EPF-related matters creates confusion among teachers.

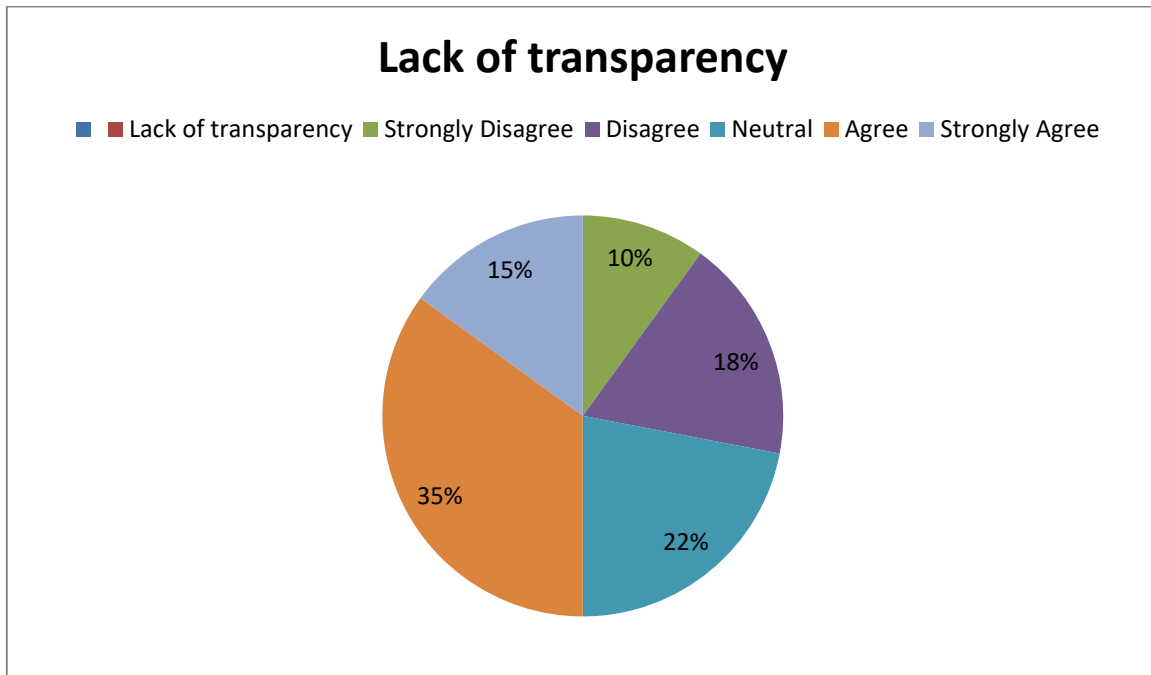


Table: 1.7- Administrative and documentation issues hinder effective EPF implementation in private schools.

Administrative challenges	No of Respondents	Percentage
Strongly Disagree	8	8
Disagree	12	12
Neutral	20	20
Agree	40	40
Strongly Agree	20	20
Total	100	100

Interpretation: A significant 60% of respondents agreed or strongly agreed that administrative challenges hinder effective EPF implementation. This points to operational and procedural issues within private schools.



Figure: 1.7- Administrative and documentation issues hinder effective EPF implementation in private schools.

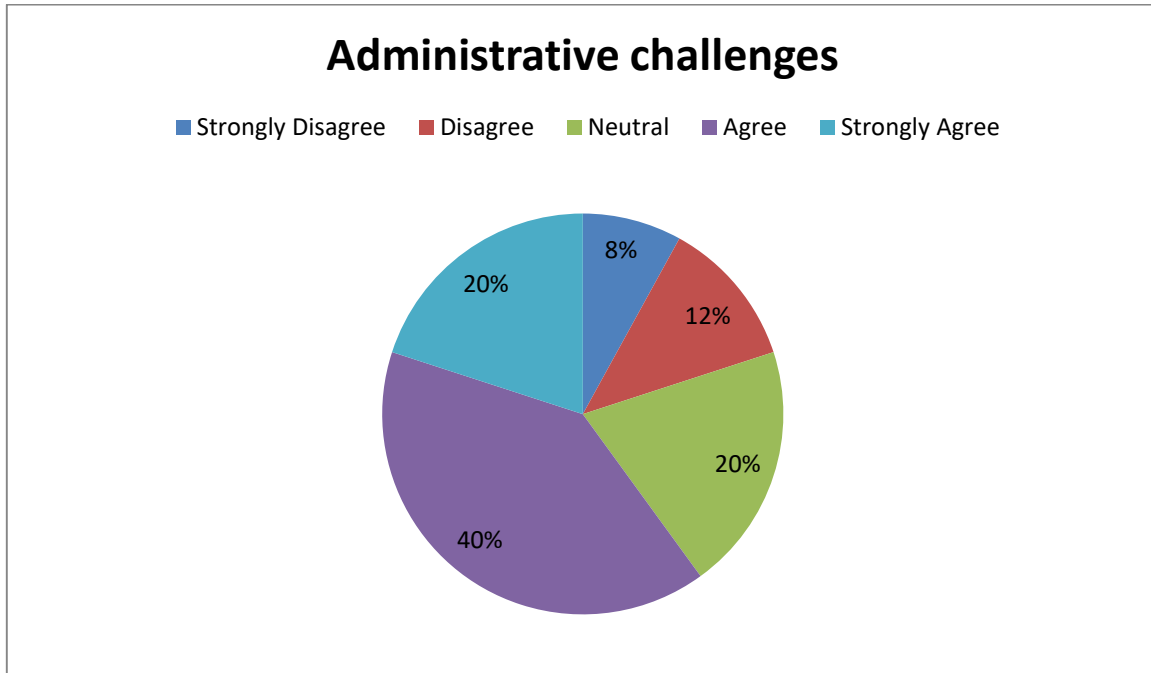


Table: 1.8- School management strictly follows government rules and regulations related to EPF.

Management follows EPF rules	No of Respondents	Percentage
Strongly Disagree	14	14
Disagree	20	20
Neutral	26	26
Agree	28	28
Strongly Agree	12	12
Total	100	100

Interpretation: Only 40% of teachers agreed or strongly agreed that management strictly follows EPF rules, while 34% disagreed and 26% were neutral. This indicates mixed perceptions regarding institutional compliance.

Figure: 1.8- School management strictly follows government rules and regulations related to EPF.

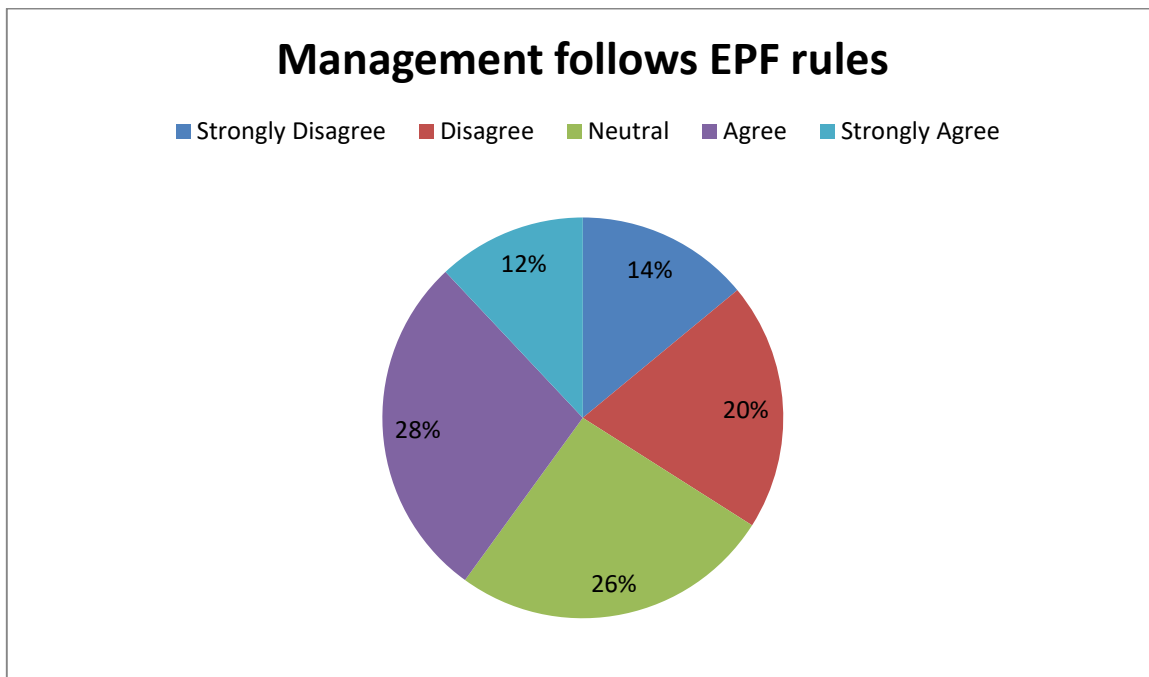


Table: 1.9-The school administration provides timely support for resolving EPF-related grievances.

Support for EPF grievances	No of Respondents	Percentage
Strongly Disagree	10	10
Disagree	15	15
Neutral	30	30
Agree	30	30
Strongly Agree	15	15
Total	100	100

Interpretation: About 45% of respondents agreed or strongly agreed that management provides support for EPF-related grievances. However, 30% remained neutral, suggesting limited awareness or inconsistent grievance-handling mechanisms.



Figure: 1.9-The school administration provides timely support for resolving EPF-related grievances.

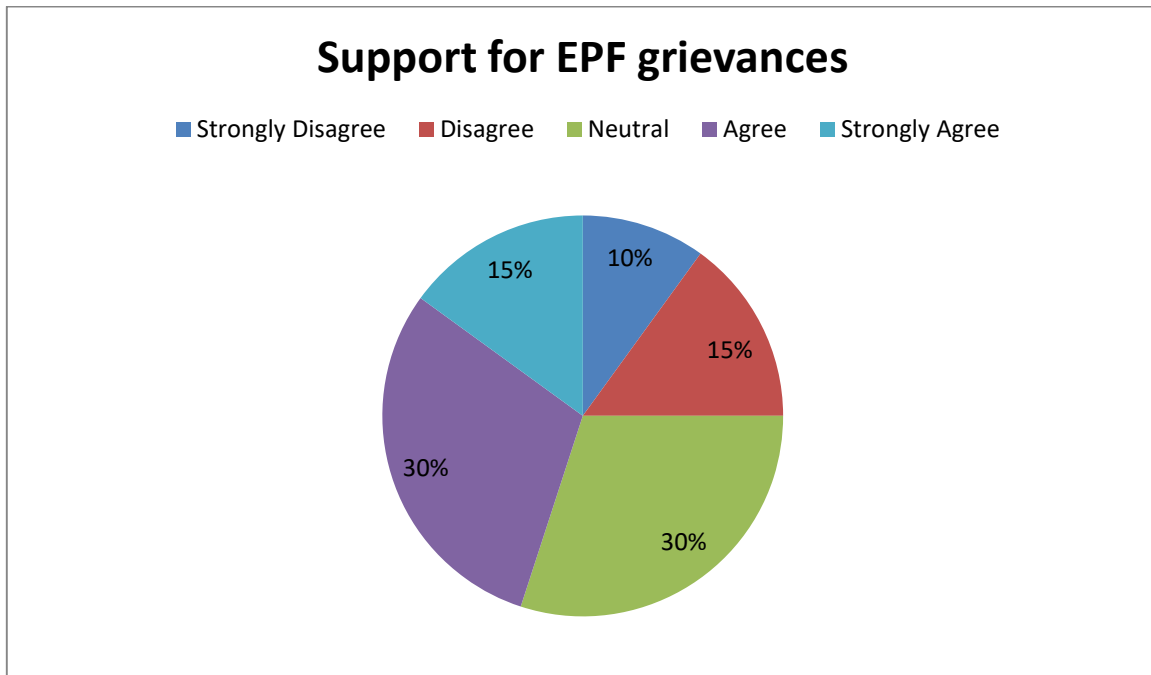


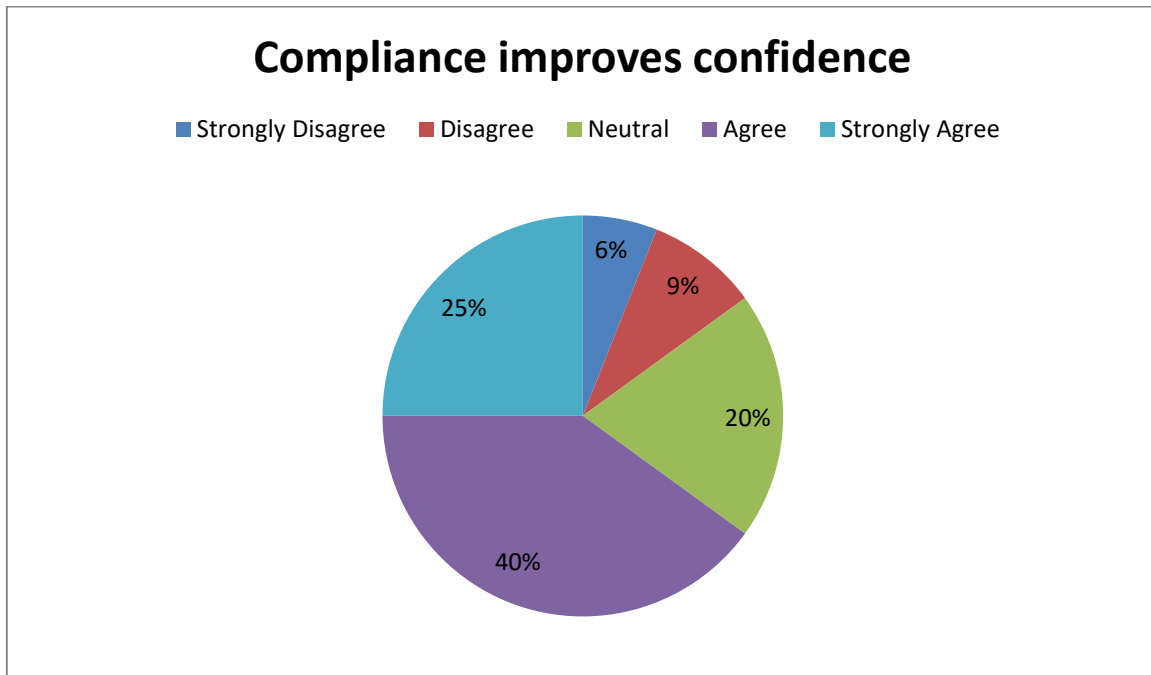
Table: 1.10-Effective institutional compliance improves teachers' confidence in the EPF system.

Compliance improves confidence	No of Respondents	Percentage
Strongly Disagree	6	6
Disagree	9	9
Neutral	20	20
Agree	40	40
Strongly Agree	25	25
Total	100	100

Interpretation: A strong majority (65%) agreed or strongly agreed that institutional compliance improves their confidence in the EPF system. This underscores the importance of proper compliance in building trust among teachers.



Figure: 1.10- Effective institutional compliance improves teachers’ confidence in the EPF system.



**Hypothesis Tested:**

**H<sub>0</sub>:** There is no significant relationship between institutional compliance and teachers’ perception regarding EPF implementation.

**H<sub>1</sub>:** There is a significant relationship between institutional compliance and teachers’ perception regarding EPF implementation.

Variables Used for Correlation

- Teachers’ Perception of EPF (Composite score: Q1–Q4)
- Institutional Compliance in EPF Implementation (Composite score: Q8–Q10)

Sample Size: N = 100

Table: Correlation between Institutional Compliance and Teachers’ Perception of EPF (N = 100)

Variables	Teachers’ Perception of EPF
Institutional Compliance	r = 0.62
	p = 0.000



## Interpretation of Correlation Result

The Pearson correlation analysis reveals a **moderate to strong positive relationship** between institutional compliance and teachers' perception of Employees' Provident Fund implementation ( $r = 0.62$ ,  $p < 0.01$ ). This indicates that higher levels of institutional compliance with EPF regulations are associated with more positive perceptions and better awareness among private school teachers in Chümoukedima District, Nagaland.

## Decision on Hypothesis

- Since the p-value is less than 0.05, the null hypothesis ( $H_0$ ) is rejected.
- The alternative hypothesis ( $H_1$ ) is accepted.

## Chapter-5: Findings, Conclusion and Suggestions

### 5.1 Findings

- The findings indicate that **60%** of the respondents agreed or strongly agreed that they are aware of EPF rules and benefits, while **20%** were neutral and **20%** disagreed. This shows that although a majority possess basic awareness, a considerable proportion of teachers still lack adequate knowledge of EPF provisions.
- The study found that **50%** of the respondents agreed or strongly agreed that they understand EPF deductions, whereas **25%** were neutral and **25%** disagreed. This reflects partial understanding among teachers regarding EPF salary deductions.
- The results reveal that **70%** of the respondents agreed or strongly agreed that EPF serves as an important financial security scheme, **15%** remained neutral, and **15%** disagreed. This indicates a strong positive perception of EPF as a retirement and savings tool.
- The findings show that only **40%** of respondents expressed satisfaction with the EPF-related information provided by their schools, while **30%** were neutral and **30%** were dissatisfied. This highlights inadequate dissemination of EPF information by school management.
- The study reveals that **40%** of teachers agreed or strongly agreed that delays in EPF contributions occur, **25%** were neutral, and **35%** disagreed. This indicates that delays in EPF deposits are a concern for a substantial proportion of teachers.



- The findings indicate that **50%** of respondents agreed or strongly agreed that there is a lack of transparency in EPF matters, while **22%** were neutral and **28%** disagreed. This suggests transparency issues in EPF implementation.
- It was found that **60%** of respondents agreed or strongly agreed that administrative challenges hinder EPF implementation, **20%** were neutral, and **20%** disagreed. This points to administrative inefficiencies as a major challenge.
- The study shows that **40%** of respondents agreed or strongly agreed that school management follows EPF rules, **26%** were neutral, and **34%** disagreed. This indicates mixed perceptions regarding institutional compliance.
- The findings reveal that **45%** of respondents agreed or strongly agreed that management provides support for EPF-related grievances, **30%** were neutral, and **25%** disagreed. This reflects inconsistency in grievance redressal mechanisms.
- The results indicate that **65%** of respondents agreed or strongly agreed that institutional compliance improves their confidence in the EPF system, **20%** were neutral, and **15%** disagreed. This confirms the importance of compliance in building teachers' trust.

## 5.2 Conclusion

The study concludes that while private school teachers in Chümoukedima District acknowledge the importance of the Employees' Provident Fund as a social security and retirement planning tool, its implementation in private schools faces several challenges. Inadequate awareness, administrative difficulties, and irregular compliance by school management reduce the effectiveness of the EPF scheme. Institutional compliance emerged as a crucial factor influencing teachers' perception and satisfaction. Strengthening compliance mechanisms and improving transparency can significantly enhance teachers' financial security and confidence in EPF implementation.

## 5.3 Suggestions

- Private school management should strictly adhere to EPF rules and ensure timely deposit of contributions.
- Regular awareness programs and training sessions should be conducted to improve teachers' understanding of EPF benefits and procedures.
- Transparent communication regarding EPF deductions and account details should be maintained by school authorities.



- Effective grievance redressal mechanisms should be established to address EPF-related issues promptly.
- Government and EPFO authorities should strengthen monitoring and enforcement of EPF compliance in private schools.

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