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A Policy-Oriented Study on GST Compliance Challenges and Digital Preparedness of MSMEs in the Age of E-Commerce

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Abstract:

The introduction of the Goods and Services Tax (GST) in India represents one of the most significant fiscal reforms undertaken to modernize the country's indirect tax system. By subsuming multiple indirect taxes into a unified framework, GST aims to enhance transparency, reduce cascading taxation, and promote the formalization of the economy. Micro, Small and Medium Enterprises (MSMEs), which contribute nearly 30 percent to India's Gross Value Added (GVA) and employ more than 110 million people, play a crucial role in national economic development. The rapid expansion of India's e-commerce ecosystem has further intensified the relevance of GST compliance for MSMEs. Online platforms such as Amazon, Flipkart, and other digital marketplaces require sellers to maintain strict compliance with GST provisions including e-invoicing, Tax Collected at Source (TCS), and periodic return filing through the GST Network (GSTN). While these systems improve transparency and tax administration, many small businesses struggle with technological infrastructure limitations, lack of digital literacy, and increased compliance costs. This study examines the compliance burden of GST on MSMEs and evaluates their level of digital readiness in the evolving e-commerce environment. The research adopts a qualitative and analytical approach based on secondary data obtained from government reports, RBI publications, academic journals, and policy documents. The findings indicate that although GST has improved tax transparency and facilitated interstate trade, MSMEs continue to face operational challenges related to compliance complexity, working capital constraints, and technological adoption barriers. The study proposes policy recommendations including simplified compliance mechanisms, digital capacity-building initiatives, and targeted financial support for MSMEs to enhance their participation in the digital economy.

Keywords: GST, MSMEs, Digital Compliance, E-Commerce, Tax Policy, Digital Economy.

Introduction:

The Goods and Services Tax (GST), implemented in India on 1 July 2017, marked a landmark reform in the country's indirect taxation framework. The reform replaced multiple indirect taxes such as central excise duty, service tax, value-added tax (VAT), and entry tax with a unified tax system designed to create a single national market. One of the most important aspects of GST is its digital compliance architecture. The GST Network (GSTN) enables businesses to register, file returns, upload invoices, and claim input tax credits through an online platform.

In recent years, the rapid growth of e-commerce platforms has transformed the business landscape for MSMEs. Digital marketplaces such as Amazon, Flipkart, Meesho, and other online platforms enable small businesses to reach customers across the country and even globally.

Review of Literature:

The following are the reviewed literatures.

Table 1-Review of Literature on GST and MSMEs

Author(s) & Year	Title of the Study	Methodology	Key Findings
Rao & Patel (2021)	GST and Operational Challenges of MSMEs	Case study analysis of MSMEs in India	Many MSMEs lack technical expertise for GST filing and depend on external consultants, increasing administrative costs.
Nair & Menon (2022)	GST Implementation and Working Capital Constraints	Financial analysis of MSME firms	Delays in Input Tax Credit (ITC) refunds create working capital pressure for MSMEs, particularly exporters.
Patel & Shah (2023)	GST Compliance Burden on Indian MSMEs	Survey-based empirical research	Compliance costs increased due to accounting software requirements, frequent filing procedures, and reconciliation complexities.
Verma & Kulkarni (2023)	GST and Digital Readiness of MSMEs	Mixed-method research	Digital literacy gaps remain a major barrier for MSMEs transitioning to GST-based digital compliance systems.

Literature Gap:

Although the existing literature extensively discusses the impact of GST on taxation efficiency and MSME performance, limited research specifically examines the combined effect of GST compliance requirements and digital readiness of MSMEs within the expanding e-commerce ecosystem. Most studies focus either on GST compliance or digital transformation independently. Therefore, the present study attempts to fill this research gap by analysing the compliance burden imposed by GST and evaluating the digital readiness of MSMEs participating in the e-commerce ecosystem, while also proposing policy-oriented recommendations to support small enterprises.

Objectives of The Study:

1. To know the role of MSMES in the Indian economy
2. To study the growth of the e-commerce ecosystem in India
3. To study the GST compliance burden on MSMES and Digital readiness of MSMES

Research Methodology:

1. Research Design:

The study follows descriptive and analytical research approach. The descriptive component of the study focuses on understanding the structural changes introduced by the Goods and Services Tax (GST) and their implications for MSMEs. The analytical component examines the compliance burden associated with GST regulations and evaluates the readiness of MSMEs to adapt to the digital tax environment.

2. Sources of Data:

The study is based entirely on secondary data collected from credible institutional and academic sources. These sources include:

- Ministry of Micro, Small and Medium Enterprises (MSME) Annual Reports
- Reserve Bank of India (RBI) publications and reports

- Economic Survey reports published by the Government of India
- GST Council notifications and policy documents
- Research articles published in peer-reviewed academic journals
- Industry reports and digital economy studies.

3. Data Analysis Techniques:

The collected data were analysed using descriptive and comparative analytical techniques. The analysis includes:

- Policy analysis of GST provisions affecting MSMEs, including compliance procedures and digital reporting requirements.
- Comparative evaluation of MSME performance indicators before and after the introduction of GST.
- Interpretation of statistical indicators, including MSME contribution to Gross Value Added (GVA), employment generation, export participation, and e-commerce market growth.
- Review and synthesis of academic literature to identify major challenges and opportunities associated with GST compliance.

4. Scope of the Study:

The study focuses on analysing the GST compliance burden and digital readiness of MSMEs in India, with particular emphasis on enterprises participating in the e-commerce ecosystem. The research examines issues related to compliance costs, working capital constraints, digital infrastructure requirements, and technological adoption among MSMEs.

Role of MSMEs in The Indian Economy:

Micro, Small and Medium Enterprises (MSMEs) constitute one of the most significant pillars of the Indian economy. The sector plays a crucial role in promoting industrial growth, employment generation, regional development, and export promotion. MSMEs are widely recognized as the backbone of the Indian industrial structure because they contribute substantially to production and economic diversification. According to the Ministry of Micro, Small and Medium Enterprises (MSME), Government of India, the sector comprises more than 63 million enterprises operating across manufacturing, services, trade, and emerging digital industries. These enterprises generate large-scale employment opportunities and support inclusive economic growth, particularly in rural and semi-urban areas.

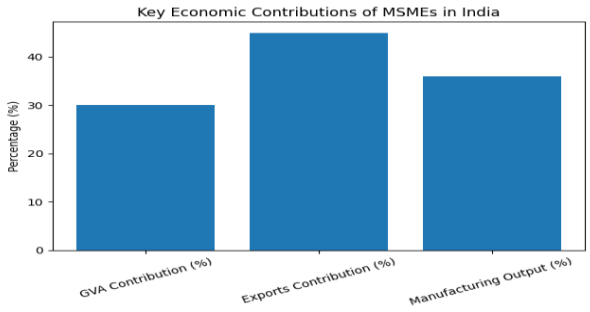
Table 2-Contribution of MSMEs to the Indian Economy

Indicator	Estimated Contribution
Share in Gross Value Added (GVA)	Approximately 30%
Share in Total Exports	Approximately 45–48%
Employment Generated	110 million+ persons
Number of MSMEs in India	Approximately 63 million enterprises
Share in Manufacturing Output	Around 36%

Source: Ministry of MSME Annual Report (2023–24), Government of India.

Figure 1-Economic Contribution of MSMEs in India

Below is a simple analytical chart representation illustrating the major contributions of the MSME sector.



Analytical Interpretation:

The data presented in Table 2 and Figure 1 clearly demonstrate the strategic economic importance of the MSME sector in India. With nearly 30 percent contribution to Gross Value Added, MSMEs serve as a major driver of economic productivity. Furthermore, their contribution of approximately 45 percent to India's exports highlights their significant role in enhancing the country's global trade competitiveness.

Employment generation is another critical dimension of MSME contribution. The sector provides livelihoods to over 110 million individuals, making it the second-largest employer after agriculture in India. This highlights the sector's importance in promoting inclusive growth and reducing regional economic disparities.

Growth of The E-Commerce Ecosystem in India:

India's e-commerce sector has experienced remarkable growth over the past decade, driven by increasing internet penetration, smartphone adoption, digital payment systems, and government initiatives promoting digitalization such as Digital India and UPI-based payment infrastructure. The expansion of online marketplaces has significantly transformed the retail landscape and created new opportunities for businesses, particularly Micro, Small and Medium Enterprises (MSMEs), to reach wider markets.

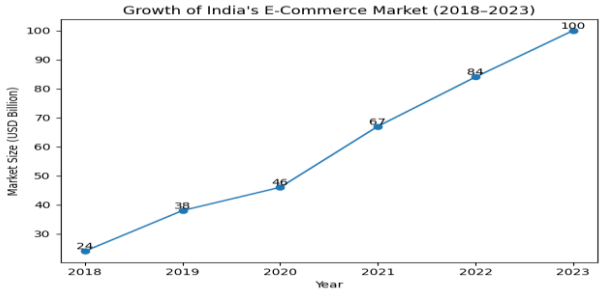
Table 3-growth of India's e-commerce market during last decade

Year	Market Size of Indian E-commerce Industry (In Billion US Dollars)
2014	14
2015	20
2017	39
2018	21.9
2020	30
2021	67
2022	84
2023	102
2024	123
2025*	145

Source: Goldman Sachs, News Articles

*-Forecast

Figure 2-Growth of India's E-Commerce Market (2018–2023)



The figure illustrates the rapid expansion of India's e-commerce market between 2018 and 2023. The market size increased from approximately USD 24 billion in 2018 to nearly USD 100 billion in 2023, representing a significant transformation in India's digital retail landscape. This growth has been driven by

increasing internet penetration, smartphone usage, digital payment adoption, and government initiatives promoting digitalization. The expansion of online marketplaces has created substantial opportunities for MSMEs to reach broader markets and integrate into national and global supply chains.

GST Compliance Burden on MSME's:

Despite the benefits of GST, the compliance requirements associated with the tax system impose several challenges for small enterprises.

1. Administrative Compliance Costs:

MSMEs often incur additional expenses related to:

- Accounting software subscriptions
- Professional tax consultancy services
- GST return filing procedures

Many small enterprises lack internal accounting expertise and therefore rely on external consultants, which increases operational costs.

2. Working Capital Constraints:

The Input Tax Credit (ITC) mechanism under GST allows businesses to offset taxes paid on inputs against their tax liability. However, delays in refund processing and reconciliation mismatches often lead to working capital blockages for MSMEs.

This issue is particularly significant for exporters and e-commerce sellers who depend on timely refunds to maintain liquidity.

3. Technological Infrastructure Challenges:

GST compliance requires businesses to maintain digital records and file returns electronically through the GSTN portal. Many small enterprises face challenges such as:

- Limited digital literacy
- Inadequate internet connectivity in rural areas
- Lack of technical expertise in accounting software

Digital Readiness of MSME's:

Digital readiness refers to the ability of businesses to adopt and utilize digital technologies for operational and regulatory compliance purposes.

Table 4-Key Components of MSME Digital Readiness

Component	Description
Digital Infrastructure	Availability of internet connectivity and hardware
Accounting Software	Adoption of GST-compliant accounting systems
Skilled Workforce	Employees trained in digital financial management
Cybersecurity Awareness	Protection of digital financial data

Studies suggest that urban MSMEs demonstrate higher digital readiness compared to rural enterprises.

Policy Recommendations:

To reduce the compliance burden on MSMEs and promote their participation in the digital economy, the following policy measures are recommended:

1. Simplified GST Return Filing
2. Increased Threshold Limits
3. Digital Capacity Building
4. Subsidized Accounting Software
5. Faster Refund Processing

Conclusion:

The implementation of GST represents a major milestone in India's fiscal reform journey. The tax system has improved transparency, enhanced tax compliance, and integrated the national market. However, the digital compliance architecture associated with GST has created new challenges for MSMEs, particularly those operating in the rapidly expanding e-commerce ecosystem. The findings of this study indicate that while GST offers long-term benefits for economic efficiency and market integration, the compliance burden remains significant for micro and small enterprises. Addressing these challenges requires targeted policy interventions focused on simplifying compliance procedures, strengthening digital infrastructure, and enhancing the technical capabilities of MSMEs.

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Digital Transformation in Commerce: A Pathway Towards Viksit Bharat @ 2047

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Abstract:

One of the main factors changing the composition and operation of Indian trade is digital transformation. Traditional business models and consumer behavior have changed as a result of the quick development of digital payments, e-commerce, cloud computing, artificial intelligence, digital marketing, data analytics, mobile technologies, and digital public infrastructure. By 2024–2025, India's digital economy is expected to account for 13.42% of the country's total income, up from an estimated 11.74% in 2022–2023. In 2022–2023, the digital economy was worth about 28.94 lakh crore in GVA and 31.64 lakh crore in GDP.

Businesses, consumers, and entrepreneurs are finding new opportunities thanks to the expansion of the Unified Payments Interface (UPI), e-commerce, and Government e-Marketplace (GeM), Open Network for Digital Commerce (ONDC), digital banking, and AI-based business solutions. UPI handled 22.35 billion transactions worth ₹29.03 lakh crore in April 2026, and by March 2026, there were about 1.09 billion internet users in India.

In addition to discussing the issues that need to be resolved in order to support India's goal of Viksit Bharat @2047, this study looks at how digital transformation might help productivity, entrepreneurship, financial inclusion, market expansion, and employment.

Keywords: Digital Transformation, Commerce, E-Commerce, UPI, Artificial Intelligence and Digital Economy.

Introduction:

The fast adoption of digital technologies is causing a fundamental upheaval in commerce. Physical markets, cash transactions, middlemen, and geographic barriers were all major components of traditional trade. Online markets, digital payments, social commerce, mobile commerce, artificial intelligence, digital marketing, cloud computing, and data-driven decision-making are all products of digital transformation.

Based on Digital Public Infrastructure (DPI), India has created a unique digital ecosystem. Technology has been incorporated into economic processes with the use of platforms like Aadhaar, UPI, GST, DigiLocker, GeM, and ONDC. According to predictions from the Ministry of Electronics and Information Technology, India's digital economy might account for 13.42% of the country's income by 2024–2025, up from 11.74% in 2022–2023.

The paper also highlights how digitalization is permeating non-traditional ICT sectors like banking, trade, financial services, insurance, and education. As a result, digital transformation in commerce is becoming a significant part of India's larger economic revolution rather than just a technology shift.

Objectives of The Study:

1. To investigate the idea and significance of digital transformation in business.
2. To study the role of UPI, e-commerce, ONDC and GeM in transformation commerce.
3. To examine the opportunities created by AI, Data analytical and digital marketing.
4. To identify major challenges associated with digital transformation.
5. To suggest the contribution of digital commerce towards viksit Bharat @ 2047.

Research Methodology:

The present study is based primarily on secondary data. Data and information have been collected from: Books, Journals, RBI Report, Research Report, Published articles and Website etc. This study uses descriptive and analytical approaches to examine the development of digital commerce in India.

Meaning of Digital Transformation in Commerce:

Digital Transformation:

The incorporation of digital technologies into company operations, procedures, decision-making, and consumer interactions is known as "digital transformation." It goes beyond just turning paper records into digital ones.

Digital Transformation In Commerce:

It entails utilizing technology to change: Production → Marketing → Sales → Payment → Logistics → Customer Service → Business Analytics

Recent Digital Commerce Trends in India:

Table No. 1: Selected indictors of India's Digital Commerce Ecosystem

Sl. No.	Indicator	Recent data
1.	India's Digital Economy Share of National Income, 2022-2023.	11.74%
2.	Projected Digital Economy Share, 2024-2025.	13.42%
3.	Digital Economy GVA, 2022-2023	28.94 lakh crore
4.	Digital Economy GDP, 2022-2023	31.64 lakh crore
5.	Internet Subscribes, March 2026	1.09 Billion
6.	UPI Transactions, April 2026	22.35 Billion
7.	UPI Transactions, Value, April 2026	29.03 Lakh Crore
8.	Online Shoppers, 2025	290-300 Million
9.	ONDC Sellers, 2026	250000 More
10.	GeM Cumulative GMV. 2026	18.4 Lakh Crore

Major Components of Digital Transformation in Commerce:

1. E-Commerce: Businesses may use digital channels to offer goods and services thanks to e-commerce. Examples consist of:

- Online shopping
- B2B trade
- B2C trade
- C2C and D2C trade
- Internet-based services
- Online marketplaces

Businesses can operate outside of traditional physical markets thanks to e-commerce, which also increases global market access.

2. Digital Payment: A digital payment is a financial transaction in which funds are moved electronically or digitally, without the actual exchange of cash, from one individual, company, or bank account to another. UPI, debit/credit cards, online and mobile banking, QR-code payments, and digital wallets are a few examples.

3. Digital Marketing: The promotion, advertising, and sale of goods and services via digital technology and online platforms is referred to as digital marketing. Newspapers, radio, television, posters, and physical advertising are all used by businesses in conventional marketing. Websites, search engines, social media, email, mobile applications, online ads, and other digital platforms are all used by firms in digital marketing.

4. Digital Public Infrastructure: The term "digital public infrastructure" (DPI) describes shared digital platforms and systems that make it possible for people, companies, and governments to effectively, securely, and widely access vital digital services. Just as roads, power, and telecommunications underpin the physical economy, DPI offers the fundamental digital foundation for a contemporary economy.

5. Artificial Intelligence: The use of computer systems and algorithms that are capable of carrying out tasks that typically require human intelligence, such as learning from data, identifying patterns, forecasting outcomes, comprehending language, and assisting with decision-making, is known as artificial intelligence (AI).

Opportunities Created By AI, Data Analytics and Digital Marketing in Commerce:

1. Opportunities Created by Artificial Intelligence (AI):

AI enables computers and digital systems to perform tasks that normally require human intelligence, such as learning, prediction, language processing, pattern recognition and decision making.

Major opportunities of AI in Commerce:

- **Personalized Customer Experience:** AI can offer goods and services that are appropriate for each individual customer by analyzing their tastes, past purchases, and browsing habits.
- **AI Powered Customer Service:** Chatbots and virtual assistants can manage regular complaints, track orders, respond to frequently asked queries, and offer round-the-clock customer service.
- **Demand Forecasting:** To predict future demand, AI can examine past sales, seasonal patterns, and market data. This aids companies in keeping the right amount of inventory on hand.
- **Fraud Detection:** Particularly in digital payments and online commerce, AI can spot odd transaction patterns and notify companies of possibly fraudulent activity.
- **New Entrepreneurship Opportunities:** Startups offering AI-based marketing, finance, retail, education, logistics, and business solutions can benefit from AI.

2. Opportunities Created by Data Analytics:

Major opportunities:

- **Better Business Decisions:** Evidence-based decision-making replaces intuition-based decision-making as a result of data analytics.
- **Customer Retention:** Customers who are making less purchases can be found via analytics. Companies can utilize this data to create effective customer-retention plans.
- **MSME Opportunities:** Without the need for huge research staff, small firms can better understand their markets and customers with the use of inexpensive analytics solutions.
- **Innovation:** Data can highlight unmet consumer requirements and new market

trends, which motivates companies to create new goods and services.

- **Risk Management:** Financial and Commercial data can help identify potential business risks and unusual patterns.

3. Opportunities Created by Digital Marketing:

Major opportunities:

- **Wider Market Reach:** Digital platforms can help a small business contact clients outside of its immediate geographic market. For instance, a small business owner in Karnataka can use social media and e-commerce platforms to market products to consumers across India.
- **Low Cost Marketing:** Compared to some traditional advertising techniques, digital marketing can offer organizations marketing options that may be more quantifiable and less expensive.
- **Targeted Advertising:** Based on pertinent traits and online activity, businesses can target particular customer groups.
- **Personalized Marketing:** AI and consumer data can assist companies in delivering more pertinent messaging and product recommendations when utilized appropriately.
- **Global Opportunities:** Indian companies, including MSMEs and entrepreneurs, may advertize their goods and services to clients in foreign markets thanks to digital marketing.

Major Challenges Associated with Digital Transformation:

1. The Digital divide is one of the major challenges of digital transformation.
2. Having access to technology does not necessarily mean that people can use it effectively.
3. As commercial activities move online, business become increasingly exposed to cyber treats.
4. Digital business collect large amount of customer information, including transaction and behavioral data.
5. Digital transformation can require significant investment.
6. Digital transformation reqired employment with new skills.
7. Digital transformation is not simply he installation of new technology
8. Rapid Technological Changes.
9. Integration with Existing System.
10. Data Analytics and AI depend heavily on the quality of data.

Suggest The Following Measures Can Strengthen Digital Transformation in Commerce Towards Viksit Bharat @ 2047:

1. Expand affordable high speed internet connectivity.
2. Improve digital literacy among entrepreneurs and consumers.
3. Provide digital skilling programmes for MSME's.
4. Strengthen Cyber security awareness.
5. Encourage women and rural entrepreneurs to adopt digital platforms.
6. Support innovation in FinTech and E-Commerce.
7. Promote responsible and inclusive use of artificial intelligence.

Conclusion:

In India's commercial economy, digital transformation is starting to play a significant structural role. The way artificial intelligence, cloud computing, data analytics, digital marketing, logistics technology, and open digital networks. The change is especially important for MSMEs. Enabling smaller enterprises to

participate in digital markets is a growing priority of India's existing institutional ecology and policy.

Digital transformation can serve as an important pathway towards Viksit Bharat @ 2047 when technological progress is combined with inclusiveness, digital capabilities, secure infrastructure and supportive institutions.

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Technology, Innovation and Human Capital for Inclusive Economic Growth in India

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Abstract:

India's digital transition can widen economic opportunity, but technology alone does not guarantee inclusive growth. This paper examines how innovation becomes productive when workers possess the education, digital confidence and institutional support needed to use it. The analysis combines human-capital theory, endogenous growth theory and the capability approach in a single framework. A 20-participant pilot dataset is used to demonstrate a field study design covering agriculture, manufacturing, services and self-employment. Descriptive statistics, cross-sector comparison, correlation and a small-sample ordinary least squares model connect training, education, technology adoption, income change and economic inclusion. In the illustrative results, participants with more digital training report stronger adoption and better income outcomes, while agriculture remains behind services and manufacturing. The central argument is that public policy should treat connectivity, skills, finance and local-language support as complementary inputs rather than separate schemes. Technology raises productivity only when people can access it, adapt it to their work and retain a fair share of the resulting gains. The paper proposes district-level digital capability hubs, outcome-based skilling and targeted support for women, rural workers and micro-enterprises. It also specifies safeguards needed before the pilot design is used for causal or population-level claims

Keywords: Inclusive Growth; Human Capital; Digital Technology; Innovation; Skill Development; Productivity; India; Rural Economy; Capability Approach; Digital Divide.

Introduction:

Economic growth is inclusive when productivity gains improve the real choices of people across regions, occupations, gender and income groups. India has expanded digital public infrastructure, mobile connectivity and technology-enabled services, yet access remains uneven. A smartphone may connect a worker to markets, payments and learning, but its economic value depends on literacy, relevant skills, affordable data, trust and the ability to solve work-related problems. The important policy question is therefore not simply whether technology is available, but whether people can convert it into secure livelihoods and greater agency. This paper argues that technology, innovation and human capital form a complementary system. Technology supplies new tools; innovation reorganises production and exchange; human capital determines who can adopt, adapt and benefit from these changes. When one component is weak, technological change may reward already-advantaged workers and firms. When all three are aligned, it can

reduce transaction costs, improve matching between buyers and sellers, raise labour productivity and extend services to excluded communities.

Background and Research Context:

India's structural transformation contains a tension. High-skill digital services coexist with low productivity informal work, small farms and micro-enterprises. The same technology can produce different outcomes: digital payments may lower transaction costs for a trained retailer, while a worker with limited literacy may face fraud risk or dependence on intermediaries. The capability approach (Sen, 1999) helps distinguish formal access from effective freedom to use an opportunity. Human-capital theory explains how education and training increase worker productivity (Schultz, 1961; Becker, 1964), while endogenous growth theory places knowledge and ideas inside the growth process (Romer, 1990). Figure 1 presents the paper's mechanism. Infrastructure affects access; education and training shape capability; adoption permits workplace innovation; and innovation influences productivity, 2 income and inclusion. Institutions moderate every link through credit, social norms, consumer protection and market structure



Problem Statement:

Many technology policies measure inputs—connections, devices, enrolments or applications— rather than livelihood outcomes. This creates three analytical gaps. First, access is often treated as adoption even though regular productive use requires skills. Second, average growth can conceal distributional differences. Third, training programmes may teach generic operations without addressing sector-specific problems. A useful empirical design must therefore connect training and adoption with income, participation and sector, while recognising that a small observational sample cannot establish causality.

Research Objectives:

The study has the following objectives:

1. To develop an integrated economic framework linking technology, innovation and human capital with inclusive economic growth.
2. To examine the relationships among education, digital training, technology adoption and changes in income.
3. To compare technology adoption, digital capabilities and economic outcomes across agriculture, manufacturing, services and self-employment.
4. To identify the institutional and socioeconomic barriers that prevent rural workers, women and micro-enterprises from benefiting fully from technological change.
5. To propose practical policy measures for promoting an inclusive and human-capital-centred technological transformation in India.

Research Questions and Hypotheses:

The inquiry asks whether greater digital capability is associated with productive

technology adoption; whether adoption varies across sectors; and which institutional conditions can spread gains more widely. Two testable hypotheses guide the pilot:

$H1$: digital-training exposure is positively associated with technology adoption; and

$H2$: training remains positively associated with reported income change after controlling for years of education.

Literature Review:

The literature provides strong reasons to expect complementarity but also warns against technological determinism. Foundational and applied contributions are summarised in Table 1

Study	Core idea	Relevance and critical reading
Schultz (1961); Becker (1964)	Human-capital investment	Education raises productivity, but returns depend on labour demand and access to complementary assets.
Solow (1957)	Technical change and growth	Technology shifts productive capacity; distributional outcomes come outside the basic model.
Romer (1990)	Endogenous knowledge	Ideas create increasing returns and justify public support for knowledge diffusion.
Sen (1999)	Capabilities and freedom	Inclusion requires effective ability to use resources, not access alone.
Acemoglu and Autor (2011)	Task-based technical change	Technology may complement some skills while replacing routine tasks, making transition support essential.
World Bank (2016)	Digital dividends	Digital tools yield broader gains when skills, institutions and accountability are present.

Research Methodology:

The proposed design is a mixed-method pilot field study. A purposive quota sample of 20 working-age participants is distributed equally across agriculture, manufacturing, services and self-employment, with rural/urban and gender variation. A structured schedule would record education, hours of recent digital training, a five-point productive-adoption score, self-reported percentage income change and a five-point inclusion score. Short interviews would explore language, cost, trust and workplace constraints. In a real study, informed consent, anonymity, enumerator training and institutional ethics approval are required.

The quantitative sequence is shown in Figure 2. Descriptive and sectoral comparisons precede

Pearson correlation and the exploratory model

$$\Delta Yi = \beta 0 + \beta 1 Ti + \beta 2 Ei + \varepsilon i, \quad (1)$$

where ΔYi is reported income change, Ti is digital-training hours and Ei is years of education. With n =20, estimates are illustrative and highly sensitive to measurement and omitted variables.

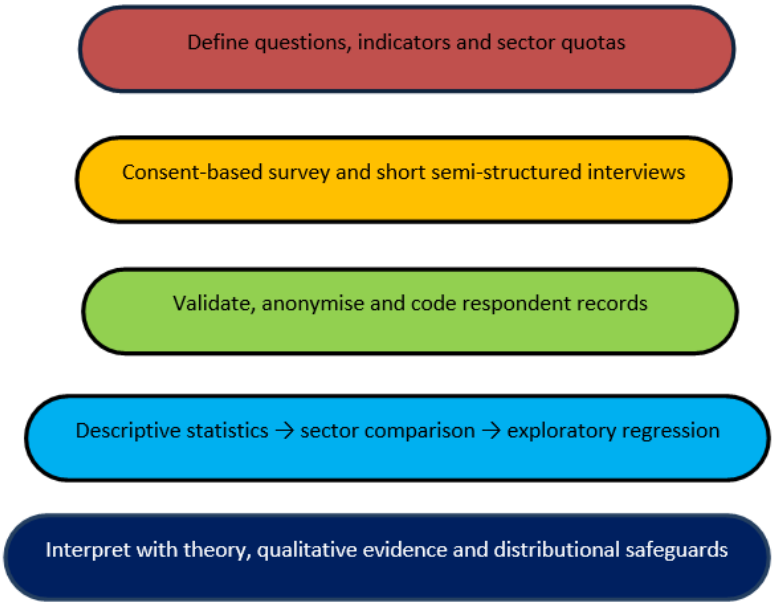


Figure 2: Proposed field-study and analysis flow

Pilot Data Sources and Analysis Framework:

Table 2 gives a simple profile of the 20 illustrative participants. Adoption and inclusion are measured from 1 (low) to 5 (high) in the subsequent analysis.

Table 2: Simple profile of the illustrative pilot sample

Characteristic	Category	Participants
Sector	Agriculture	5
	Manufacturing	5
	Services	5
	Self- employment	5
Gender	Female	11
	Male	9
Location	Rural	10
	Urban	10
Total		20

Interpretation: The illustrative sample is evenly distributed across the four sectors and between rural and urban locations, with a near-balanced gender composition. It is not a random or representative sample.

Table 3: Sector Averages

Sector	n	Training hrs	Adopation	Income %	Inclusion
Agriculture	5	9.6	2.8	6.6	2.8
Manufacturing	5	18.2	4.2	13.8	4.2
Services	5	22.6	4.6	17.2	4.6
Self-employment	5	16.4	3.6	12.4	3.6
Overall	20	16.7	3.8	12.5	3.8

Interpretation: Service leads on training, adoption and reported income change, while agriculture records the lowest averages. The pattern is consistent with unequal access to take-relevant digital ecosystems, although sector, education and location overlap in this tiny dataset.

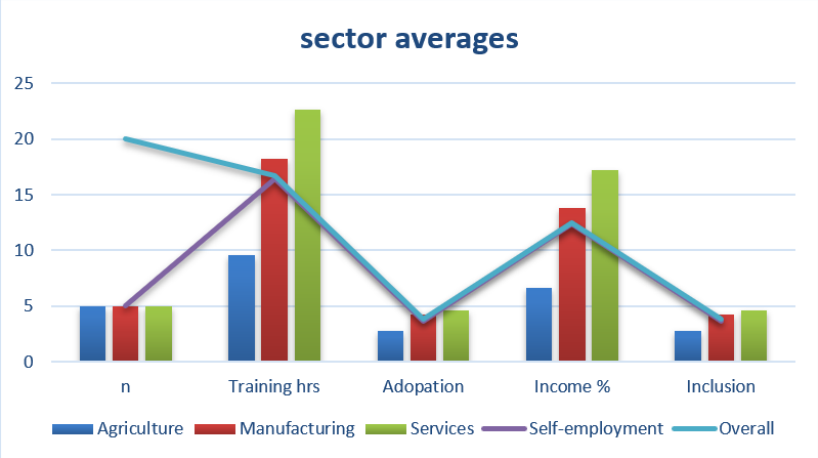


Figure 3: illustrative comparison of capability and outcomes by sector

Table 4: Simple summary of the illustrative pilot data

Variable	Average	Minimum	Maximum
Years of education	12.1	7	16
Digital- training hours	16.7	4	28
Technology-adoption score	3.8	2	5
Income change (%)	12.5	3	21
Economic- inclusion score	3.8	2	5
Note: data: n=20			

Interpretation: Participants average 16.7 hours of digital training and average income increase of 12.5%. the adoption and inclusion scores both average 3.8 out of 5. These figures describe only the constructed pilot data

Results and Discussion:

The pilot pattern supports both hypotheses within the constructed data, but its main value is conceptual rather than statistical. Training, adoption and income move together because capability enables workers tousle digital tools for tasks such as price disco very, payments, customer acquisition, design, inventory and job search. The sector gap suggests that returns are shaped by the surrounding production system. Service workers can often apply digital skills immediately; farmers may also require reliable networks, logistics, market aggregation, weather information and bargaining power. This interpretation extends a simple production function. Let output be $Y = A(H)F(K, L)$, where the productivity term A rises with usable human capital H. Connectivity without capability leaves part of the technology stock idle. Conversely, skills without devices, finance or demand produce weak returns. Inclusive policy must raise both sides of this complementarity and prevent market power from capturing most of the surplus.

Major Findings:

Four findings emerge from the framework. First, productive use is a better policy indicator than device ownership. Second, sector-specific training is likely to yield more value than uniform digital instruction. Third, education and training reinforce each other, but short modular courses can offer an entry route for adults with limited formal schooling. Fourth, inclusion depends on institutions: 8 affordable credit, local-language interfaces, safe payments, accessible grievance systems and social permission for women to control devices and earnings

Policy Implications:

India should build district-level digital capability hubs through partnerships among universities, industrial training institutes, farmer organisations, banks and local governments. Training finance should reward verified competencies and six-month livelihood outcomes rather than enrolment alone. Curricula should be organised around real tasks—online procurement for micro-enterprises, precision information for farmers, digital bookkeeping for self-employed workers and platform literacy for service workers.

Targeting also matters. Shared devices, flexible schedules, childcare, travel support and local language mentoring can reduce participation costs for women and rural workers. Public procurement can create early demand for digitally enabled micro-enterprises. At the same time, competition policy, data protection, portable benefits and platform-worker safeguards are necessary so that in novation does not shift risk downward while concentrating income upward.

Conclusion:

Technology contributes to inclusive growth when people possess the capabilities and institutional support to use it productively. The paper's integrated framework moves the debate from access to conversion: infrastructure creates opportunity, human capital converts opportunity into innovation, and fair institutions distribute the gains. The illustrative pilot shows how a compact field instrument could test these links across occupations. Its substantive message is straightforward: digital investment and human development should be planned together. India's technological scale can become a broad development advantage only when farmers, workers, women and small enterprises are active producers of innovation rather than passive users of systems designed elsewhere.

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Green, Inclusive and Digital: Eight Sustainable Pathways for Achieving Viksit Bharat 2047

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Abstract:

Viksit Bharat 2047 articulates India's aspiration to attain developed nation status by the centenary of independence. Realizing this vision requires transcending GDP-centric growth towards an integrated model that synergizes economic prosperity, social inclusion, environmental sustainability, technological capability, and institutional effectiveness. Drawing upon NITI Aayog's SDG India Index 2023-24, Voluntary National Review 2025, and the 2026 Scenarios Towards Viksit Bharat and Net Zero studies, this paper analyses the sustainable development pathways critical for 2047. It argues that India's transition must be multidimensional, regionally balanced, resource-efficient, and socially inclusive. The paper identifies eight interlinked pathways: inclusive high-productivity growth, green energy transition, sustainable urbanisation, human capital development, sustainable agriculture, circular economy, digital and technological innovation, and sustainable finance with decentralized governance. The study concludes that aligning the development trajectory with the net-zero commitment by 2070, through climate-resilient infrastructure, human capability investment, and robust financing mechanisms, is essential for a prosperous, inclusive, and environmentally resilient Viksit Bharat.

***Keywords**: Viksit Bharat 2047, Sustainable Development, SDGs, Green Transition, Inclusive Growth, Net Zero, Circular Economy.*

Introduction:

The vision of Viksit Bharat 2047 envisages India as a prosperous, inclusive, technologically advanced, and resilient nation by 2047. As delineated by NITI Aayog (2026), the concept extends beyond economic output to encompass quality of life, competitive capability, and technological advancement. This transformation is occurring amidst global uncertainties including climate change, resource constraints, geopolitical volatility, and technological disruption. India confronts a dual challenge: expanding productive capacity and employment for a young population while mitigating environmental pressures and enhancing climate resilience.

Sustainable development, defined by the integration of economic, social, and environmental dimensions, provides the appropriate framework. NITI Aayog, as the nodal institution for SDG implementation, operationalizes this through the SDG India Index, which reported an improvement in composite scores across all States and UTs in 2023-24, albeit with persistent regional disparities. According to the Index, the national composite score improved from 66 in 2020-21 to 71 in 2023-24, with significant gains in SDG 3, SDG 6 and SDG 7, while SDG 2 and SDG 5 show slower progress.

This paper contends that sustainable development should not be an adjunct to Viksit Bharat, but its organizing principle.

India's development trajectory is unique due to its scale - 1.47 billion population in 2025 projected to peak around 2060s - and its low per-capita emissions of 1.9 tCO2e compared to world average of 6.3 tCO2e. Achieving developed status while staying within carbon budget requires decoupling growth from emissions early, unlike the historical path of developed economies.

Objectives:

1. To examine the convergence between SDGs and the Viksit Bharat 2047 framework.
2. To identify key economic, social, technological, and environmental pathways to 2047.
3. To propose an integrated policy framework for sustainable development.
4. To analyse the role of energy transition, resource efficiency, and climate action.

Methodology:

The study adopts a qualitative, analytical, and policy-oriented methodology based on secondary sources. Primary documents include NITI Aayog (2024) SDG India Index 2023-24, India Voluntary National Review 2025, and NITI Aayog (2026) Scenarios Towards Viksit Bharat and Net Zero - Volumes 1, 2, 11 and Financing Needs. The approach is exploratory, aimed at identifying broad pathways and institutional priorities rather than econometric forecasting. Additionally, data from International Energy Agency (IEA 2025), World Bank Development Indicators, Economic Survey 2024-25, and RBI's Report on Currency and Finance 2024-25 have been triangulated to validate trends in energy, urbanization and digital adoption.

Literature Review and Conceptual Framing:

The discourse on sustainable development in India has evolved from Brundtland Commission (1987) to the adoption of SDGs in 2015. The concept of Viksit Bharat builds upon earlier frameworks such as India @75 and Make in India, but integrates sustainability explicitly. Lele and Roy (2023) argue that India's growth must be 'low-carbon first' to avoid lock-ins. Mehrotra (2024) highlights that manufacturing-led growth with green skilling can absorb 80 million new entrants by 2035.

NITI Aayog's 2026 scenarios present three pathways: Business-As-Usual (BAU), Sustainable Viksit Bharat (SVB) with accelerated reforms, and Net-Zero Aligned Viksit Bharat (NZVB) with aggressive decarbonization. The NZVB scenario estimates additional investment need of USD 2.5 trillion cumulatively till 2047, but saves USD 3.2 trillion in avoided fossil fuel imports and health costs.

Conceptually, this paper aligns with Doughnut Economics framework where social foundation (SDGs) must be achieved within ecological ceiling (Planetary Boundaries). For India, six boundaries - climate change, freshwater use, land-system change, biodiversity loss, nitrogen cycle and chemical pollution - are directly relevant.

Sustainable Development and the Viksit Bharat Framework:

The alignment between SDGs and Viksit Bharat can be conceptualized as follows:

- Dimension - Sustainable Development Priority - Relevance to Viksit Bharat
- Economy - Productive and inclusive growth - Income and employment expansion, USD 30 trillion economy by 2047
- Society - Health, education, social protection - Human development, HDI >0.85 target

- Environment - Climate action and ecosystem protection - Long-term resilience, Net Zero by 2070
- Energy - Renewable energy and efficiency - Energy security, 50% non-fossil by 2030, 1800 GW RE by 2047
- Technology - Digitalisation and innovation - Productivity and competitiveness, DPI as global public good
- Governance - Transparency and localisation - Effective implementation, competitive federalism

Thus, the SDG framework provides measurable indicators to operationalize the Viksit Bharat vision at national and sub-national levels. States like Kerala, Tamil Nadu, Himachal Pradesh leading in SDG Index can serve as models for lagging states.

Major Sustainable Development Pathways (Eight Pathways):

1. Inclusive and High-Productivity Growth:

Sustained productivity growth requires strengthening manufacturing, modern services, and integration into global value chains. As per Economic Survey 2024-25, India's manufacturing share at 14.2% of GDP needs to reach 22-25% by 2047. PLI schemes have shown initial success with USD 150 billion investments in electronics, EV batteries and solar modules. Inclusive growth necessitates regional balancing, MSME promotion, rural connectivity, and local economic clusters to ensure productive employment rather than jobless growth. The focus on ODOP (One District One Product) and PM Vishwakarma scheme creates local value chains and preserves traditional skills while modernizing them.

2. Green Energy Transition and Climate-Resilient Development:

Energy demand will rise sharply with development - from 1100 TWh in 2024 to projected 3200-3500 TWh by 2047 under SVB scenario. India's commitment to net-zero by 2070 and enhanced non-fossil capacity requires simultaneous pursuit of development and decarbonisation. Priorities include: scaling solar and wind (current 182 GW to 900 GW by 2035), grid modernization and storage (47 GW/ 236 GWh battery storage by 2032), transport electrification (30% EV sales by 2030 target already achieved for 2W/3W), green hydrogen for hard-to-abate sectors (National Green Hydrogen Mission targeting 5 MMT by 2030), energy efficiency (Perform Achieve Trade scheme saved 8.67 MTOE), and domestic clean-tech manufacturing. A just transition framework for coal-dependent regions - Jharkhand, Chhattisgarh, Odisha - is imperative, including reskilling fund and diversification packages estimated at INR 1.2 lakh crore.

3. Sustainable Urbanisation:

With urbanisation projected to rise from 36% in 2023 to 55% by 2047 adding ~400 million urban residents, cities must become productive yet liveable. This requires integrated planning for housing (PMAY-Urban delivered 11.8 million houses till 2025), public transport and transit-oriented development (Metro network expanded to 1100 km across 23 cities), electric mobility, energy-efficient buildings (ECBC 2024 and Eco Niwas Samhita), flood management, heat action plans (44 cities now have HAPs after 2024 heatwave where 53.6°C recorded in Delhi), and water and waste management (AMRUT 2.0 covering 500 cities). The Smart Cities Mission learnings indicate need for integrated command centres and data-driven governance.

4. Human Capital Development:

Demographic dividend is contingent on investment in human capabilities. India has only 15 years window till 2040 when demographic dividend peaks. This requires foundational learning (NIPUN Bharat), critical thinking, digital and scientific skills, industry-academia linkages

(NEP 2020 implementation with 4-year FYUP), universal quality healthcare (Ayushman Bharat covering 55 crore beneficiaries, but out-of-pocket still 47%), and nutrition security (POSHAN Abhiyaan). Human capital must be treated as economic investment - World Bank estimates 1% increase in health spending raises GDP by 0.3%. Skilling for green jobs - solar technicians, EV mechanics, circular economy auditors - estimated to create 35 million jobs by 2047 is critical.

5. Sustainable Agriculture and Rural Transformation:

Climate change, water scarcity, and soil degradation threaten food security. Agriculture employs 45% workforce but contributes 15% GDP - productivity gap must be bridged. Pathways include efficient irrigation (Per Drop More Crop - micro-irrigation coverage 12.8 million ha), climate-resilient varieties (ICAR developed 259 climate-resilient varieties in last 5 years), soil health management (23 crore Soil Health Cards distributed), crop diversification (from paddy in Punjab to millets - International Year of Millets 2023 push), digital services (e-NAM, AgriStack DPI), agri-renewables (PM-KUSUM 4.5 lakh solar pumps installed), reduction of post-harvest losses (currently 8-10% for cereals, 15% for fruits), and strengthening of farmer producer organisations (10,000 FPO scheme). Rural non-farm employment through food processing, renewable energy, and digital services is critical to achieve goal of rural per-capita income parity at 60% of urban by 2047.

Key Challenges:

- Trade-off between rapid growth and environmental sustainability - need for decoupling.
- Persistent regional inequality - SDG Index scores: Bihar 57 vs Kerala 79.
- Employment and skill mismatch - 65% workforce informally skilled, Industry 4.0 demands reskilling.
- Heightened climate vulnerability - India ranked 7th most vulnerable in Climate Risk Index 2024, economic loss of USD 159 billion in last 5 years due to extreme events.
- Large-scale, long-term financing constraints - bank credit to green sectors only 7.9%.
- Gaps in governance and implementation capacity - only 12% ULBs have town planners, 40% posts vacant in pollution boards.

Policy Recommendations:

1. Integrated Planning: Converge economic, environmental, and social policies through Viksit Bharat Strategy Cell at NITI Aayog with State mirror cells.
2. Accelerate Clean Energy: Sustained investment in renewables, storage, grid, and efficiency - 50 GW annual RE addition needed till 2030.
3. Invest in Human Capital: Prioritize education (6% GDP target), health (2.5% GDP), and skills (2% payroll levy for reskilling) as core economic policy.
4. Promote Sustainable Cities: Enforce integrated urban planning with resilience standards, 100% green building by 2035 for commercial.
5. Support Green Manufacturing: Incentivize resource-efficient and clean technologies - Production-Linked Incentive for Green Goods.
6. Transform Agriculture: Scale climate-resilient and water-efficient practices - target 50% area under natural/millets-based farming by 2047.
7. Mobilize Green Finance: Develop innovative de-risking instruments,

Sovereign Sustainability Fund, mandatory ESG disclosure.

8. Strengthen Local Governance: Empower States and local bodies with finance (15th FC grants 4.36 lakh crore) and capacity for SDG localisation.
9. Foster R&D: Focus on energy storage (10 GWh giga factory), green hydrogen (electrolyzer cost < USD 200/kW), AI, biotech, and adaptation technologies - raise R&D to 2% GDP.
10. Robust Monitoring: Institutionalize transparent, disaggregated, evidence-based data systems - Real-time SDG Dashboard at district level.

Conclusion:

Viksit Bharat 2047 represents not merely economic expansion but a long-term project of human development and ecological resilience. The eight pathways identified are mutually reinforcing: renewable energy enhances energy security and industrial growth; public transport improves productivity while reducing pollution; education strengthens competitiveness and mobility. India's progress on SDGs provides a strong foundation, but success depends on aligning development and net-zero trajectories, cooperative federalism, sustained investment, and citizen participation. A prosperous, inclusive, and environmentally resilient development model is the prerequisite for India's transition to a sustainable developed economy by 2047.

As India approaches Amrit Kaal, the choice is not between growth and sustainability but of choosing a growth model that is green, inclusive and digital by design. The window for locking in sustainable infrastructure is narrow - 70% of infrastructure for 2047 is yet to be built. If built right, India can demonstrate to the world that development within planetary boundaries is possible at scale - the core promise of Viksit Bharat.

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Beedi Workers in Karnataka: A Case Study of Belgaum District

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Profile of Beedi Industry:

The industry came into existence at the dawn of industralisation to supply cheap smoking device to poor labourers. The present form of beedi owes its origin to the tribal habits of rolling leaves for smoking, a practice which is popular among the adivasis or tribals. The beedi industry contributes to the Government about Rs. 450 crores annually as revenue. This huge cottage industry caters to the needs of millions of people and the beedi has almost replaced the traditional hukka or water pipe smoking. The lower paid workers and the unemployment strive to make the best use of their children by sending them early to this work in beedi industries. (Rogi S.R. 1998)

In the beedi industry the following systems of production can be identified.

1. Factory system and
2. Home – based system

In the factory system, the process of beedi making takes place at the factory site itself under the direct supervision of the staff member appointed for this purpose like any other industrial organisations.

In the home based system, the home of the workers is production site. In this system the distribution of raw – materials collection of beedies and disbursal of wages is made by the management either through a person who is employed by the company or through a commission agent, who is not a regular employee of the company but is paid a commission on the basis of production performance under his control. The large sized companies have generally preferred to operate through the commission agents for this system entails lesser accountability and risk, and contrarily greater maneuverability and profit. (Rajkumar P.A. 2002 PP –161)

Beedi primarily caters for the domestic market although it is also exported in small quantities. In 1997-98, 1.1 million kg of beedi worth US$6.5 million was exported to 36 countries. About half of the total exports went to the United Arab Emirates (49 per cent), followed by the United States (10 per cent), Singapore (7 per cent), Afghanistan (6 per cent), Saudi Arabia (5 per cent) and Panama (4 per cent). These six countries accounted for an 82 per cent share of exports with the remaining 30 sharing 18 per cent.

In the beedi industry, a large number of unregistered and home-based enterprises coexist with factory-based manufacturing enterprises. A complete census or a comprehensive nationwide database capturing important statistics of registered and unregistered enterprises is not available. The only available database is partial and fragmented, which makes it difficult to construct a time series on production and

employment in this industry encompassing all types of enterprises.

There is an important difference in the organic composition of capital between the beedi and the cigarette industry. The manufacture of cigarettes falls within the organized sector where the production process is factory-based and capital intensive. The industry is dominated by the presence of a few multinationals or big companies such as Imperial Tobacco Company of India Limited, Godfrey Philips and Vazir Sultan Tobacco Limited. The beedi industry, on the other hand, is domestically owned. The production is highly labour intensive and is critically dependent on the availability of cheap labour.

However the conditions of work in the beedi industry raise serious concerns about unethicallabourpracticeswhichruncontrarytothe spiritoftheDeclarationonFundamental Principles and Rights at Work – a declaration adopted by the International Labour Conference in June 1998. The Declaration calls on International Labour Organisation member States to respect and promote freedom of association and collective bargaining the abolition of all forms of forced or compulsory labour; the effective abolition of child labour; and the elimination of all forms of discrimination in respect of employment and occupation. Isolated case studies and media reports indicate that the beedi industry employs large number of women and children in inhospitable and exploitative conditions. Labour laws are grossly flouted. The workers living conditions are also poor. The industry thereof represents a typical case where concerted social action on the part of the government, workers, employers, civil societies and international organizations is needed to promote and realize the goal of "decent work".

Objectives:

Following are the objectives of the present study.

1. To study the origin and growth of beedi industry in India.
2. To analyse trends and pattern of beedi workers in Karnataka and India.
3. To understand the socio – economic background of beedi workers.
4. To examine the working condition of beedi workers.
5. To find out the problems of the beedi workers.
6. To suggest suitable policy measures to improve the status of beedi workers.

Data Base and Methodology:

Data for the study have been collected from primary as well as secondary sources, they are as follows.

Secondary Data:

The secondary data is collected from all the Government publications and research articles published in various journals, like Economic and Political weekly, Social Welfare, Census Data, Social Change, etc. The information about the beedi industry in Nipani is collected from the Tobacco Research Center and Labour Welfare office, Nipani and labour office Belgaum, labour office Ramdurga.

Primary Data:

The primary data is collected from the field survey. A systematic, multistage, purposive, quota sampling technique is employed to collect the data. The methodology adopted to collect the primary data is presented below.

In 21st century India is very famous for production of tobacco. Total world tobacco production was 6352 thousand tons in 2002. Now a day's tobacco is used primarily for domestic

consumption in different forms including beedies, cheroots and hookas etc.

According to Ministry of Agriculture, Government of India. India is the second largest producer of tobacco in the world in the year 2002. Hence, India is considered as the base for selecting the study area for this particular research study at the first stage.

In India 19 states produces tobacco, but different states produces different types of tobacco such as hooka, lanka, chewing, cheroot, beedi, cigarette, cigar, oriented, kentuky and burley etc. Among all these states in Karnataka state 46 thousand tons of beedi, cigare and chewing tobacco is produced during 2007 and 2008. It may be noted that beedies are produced from only one variety of tobacco i.e. beedi tobacco only. Among all the states, since beedi tobacco is produced only in Karnataka. Karnataka state is selected for the purpose of this research study at the second stage.

According to the data available from the Directorate of Economics and Statistics Department Bangalore in 2010, in Karnataka almost all districts produced tobacco but only 3 districts namely Belgaum, Hassan and Mysore are the largest producers with 17658, 10806 and 60435 thousand tons of tobacco respectively. Hassan and Mysore district produces verging, chewing tobacco but only Belgaum District produces beedi tobacco. Belgaum is one of the largest beedi producing centers in Karnataka and employs more than 90 per cent beedi workers. Hence it is purposefully selected as the study area to undertake this particular study.

Table 1: Taluka wise Beedi Workers in Belgaum District

Centers	Regular			Casual			Grand Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Chikodi	12	672	668	325	3737	4062	337	4409	4746
Gokak	-	40	40	100	950	1050	100	990	1090
Hukkeri	-	-	-	50	718	768	50	718	768
Ramdurga	-	100	100	200	2869	3069	200	2969	3169
Belgaum	-	-	-	100	628	728	100	628	728
All	12	812	824	775	8899	9677	787	9764	10501

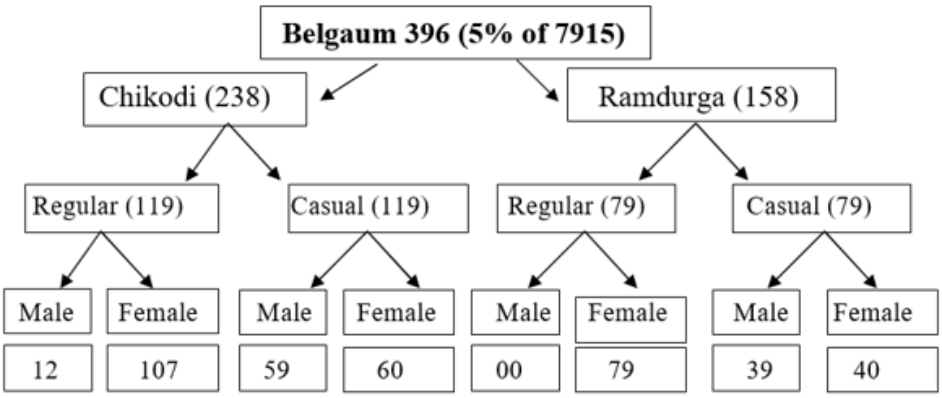
Source: District labour office, Belgaum (2010), Labour office Nipani (2010), CITU(2010)

As per the report of District Labour Office, Belgaum (Table 1.1) beedi rolling workers are in large number in Chikodi and Ramdurga talukas. These two taluka's are selected for field study. In total both taluka's are having 7915 workers (4746-Chikodi and 3169-Ramdurga). Five percent of universe i.e. 396 workers constitute the sample size of this study.

Further the sample size of 396 is divided between Chikodi and Ramdurga talukas on the basis of number of beedi workers. Thus 60 percentage of 396 i.e. 238 sample respondents and 40 percentage of 396 i.e. 158 sample respondents were taken respectively from Chikodi and Ramdurga for final field study according to their respective proportion in the universe.

Flow Chart shows the Distribution of Sample

Respondents in study area. (two taluka)



A structured questionnaire was administrated to the respondents in the two talukas and information was collected through them. The questionnaire schedule used enclose as appendix at the end of this study.

The structured questionnaire was administered in March April 2010. The questionnaire was administered in the pre-sample survey and later it was modified to cover the various aspects pertaining to the beedi workers. A field survey of the beedi workers was done initially in the month of June and July 2010.

Simple methods of percentages, averages and proportions are widely used for the comparison purposes besides graphical representation.

Important Findings of the Study:

Beedi workers are suffering from a very poor socio – economic status. A large proportion of beedi workers are illiterates and ignorant. Some important findings of the study are as follows findings

1. All respondents entered this job through relatives and friendships. None of the respondents are not appointed through the recruitment process.
2. All sample workers have been doing beedi rolling work at their own houses.
3. Nearly 98 percentage of the sample respondence roll less than 1000 beedies per day. Hardly one or two percentage workers roll more than 1000 beedies per day.
4. An important finding of this study is that, irrespective of the fact that whether the beedies are rolled properly or not the beedi supervisor compulsory rejects one or two beedi bundles rolled by every worker as these rejected beedi bundles will increase their profits.
5. Nearly 97 percentage of beedi workers earn less than Rs.70 per day by rolling beedies out of these 50 percentages earn less than Rs.40 per day.
6. More than 40 percentage of workers work 12 hours a day.
7. All the workers irrespective of whether regular or casual workers are paid wages weekly and all are working on piece wage rate.
8. Only 10 percentage of the beedi workers get the bonus from the factories and this facility is available only to regular workers and casual workers are not provided this facility.
9. As much as 90 percent of beedi rolling

families suffer from one or the other minor diseases.

10. More than 80 percentage of beedi rolling workers are not aware of major diseases caused by beedi rolling.
11. Half of the workers get medical treatment from static cum mobile hospital and remaining local government and private hospitals.
12. None of the workers, whether regular or casual have not enjoyed maternity, sickness and dependent insurance benefits.
13. Almost all the children of the beedi workers discontinue their education below the level of S.S.L.C. only. Even though government provides scholarships for higher education, none of these children have availed this benefits of or.
14. Since, beedi rolling is a home industry, due to the dust and smell of tobacco leaves which contains the nicotine, these children suffer from health hazards.
15. More than half (51.77 percentage) of workers are facing problem of transport because they have to handover the rolled beedies to the factory.

Selected Policy Interventions:

The beedi rolling is one of the artisan-based manufacturing activity in India. Since this work is done by down trodden and poor families of the society on the one hand and perils of beedi rolling on the other hand, needs policy suggestions for the survival of families whose livelihood is beedi work. Therefore, the following policy recommendations are suggested.

1. Static cum mobile hospital are made available for medical facilities, but for major diseases, workers have to go to government civil hospital at Belgaum and government recognized private KLE hospital Belgaum. It is far from the Chikodi and Ramdurga, hence the present taluka hospitals needs to be updated for major diseases should be opened in the both city.
2. They required Identity cards and Logbooks.
3. Bonus, Provident fund, Maternity benefits, Student scholarship, Marriage loan, Housing Loan should be increased in liberalized process of getting these benefits.
4. Static cum mobile health clinic, made available medicine for minor diseases, and costly medicines are not provided from this clinic. The provision should be made to get such costly medicines through mobile cum static clinic.
5. Daily wage method should be introduced in the beedi manufacturing industry.
6. Uniform piece wage rate should be paid for both regular and casual workers. It should be raised to Rs. 150 per 1000 beedies.
7. Beedi manufacturing colonies and homes are far from the beedi factories. Government or factory owners should provide a vehicle for procurement of beedies.
8. More percentage of workers are illiterates, so they demand special education programmes such as night classes and adult education programmes.
9. Few percentages of total workers families are in rented houses, so they require government should provide houses for them.
10. More than 90 percentages of beedi workers do not have toilet facilities; hence they demand financial help to construct Private toilets.

11. All the sample workers have been doing beedi rolling works at their own houses, but they demand the factory system (10.00 AM to 5.00 PM) should be introduced, so that their work burden will be reduced.
12. The 50 percentage of beedi workers are unaware of the major and minor diseases but they demand special health programmes for them.
13. Almost all workers are facing the problem of long hours of work and they are suffering from backache problem. So they require factory system of working.

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Impact of Tobacco Tax Rate Changes on Share Price and Financial Performance: An Event Study of Select NSE Listed Tobacco Companies

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Abstract:

This study examines the impact of tobacco tax rate changes on share price behaviour and financial performance of tobacco companies listed on the National Stock Exchange (NSE) and Bombay Stock Exchange (BSE). Using an event study framework, the analysis focuses on ten listed tobacco-related firms, including major industry players such as ITC Limited, VST Industries Limited, and Godfrey Phillips India Limited. The study compares pre-tax and post-tax periods using a 30-day event window around tax revision announcements. Key variables analyzed include average share price, stock returns, volatility (standard deviation and variance), and Profit Before Tax (PBT). Descriptive statistics and paired sample t-tests were applied using SPSS to test the formulated hypotheses. The results indicate a statistically significant decline in share prices following tax revisions ($t = 2.87$, $p = 0.018$), confirming immediate negative market reaction. Volatility also increased significantly after the tax announcement ($t = -3.14$, $p = 0.012$), suggesting heightened investor uncertainty and risk perception. However, the decline in profitability, measured through PBT, was not statistically significant at the 5 percent level ($t = 1.42$, $p = 0.190$), indicating that large-cap firms were able to absorb the tax burden effectively.

The findings demonstrate that tobacco tax rate changes generate short-term market overreaction characterized by price correction and increased volatility, while the underlying financial performance remains relatively stable, particularly for dominant firms with strong pricing power. The study contributes to event study literature by highlighting the asymmetric impact of regulatory taxation on market performance versus accounting performance within the Indian tobacco sector.

Keywords: Tobacco Taxation, Event Study, Share Price Volatility, Financial Performance.

Introduction:

Government taxation significantly affects corporate profitability, product pricing, and investor expectations, particularly in highly regulated industries such as tobacco. In India, tobacco products are subject to high excise duties and GST compensation cess due to fiscal and public health objectives. Tax revisions can therefore influence both product prices and stock market performance. According to the semi-strong form of market efficiency (Fama, 1970), stock prices quickly incorporate publicly available information, including tax policy changes. The impact of such changes may differ across firms depending on their market power, pricing ability, and financial strength. India's tobacco industry is largely oligopolistic, with firms such as ITC Limited, VST Industries Limited, and Godfrey Phillips India Limited having strong brands and greater capacity to pass tax increases on to consumers. Smaller firms may face greater pressure on profit margins. Although

previous studies have examined stock market reactions to policy announcements, limited research combines market indicators with accounting performance. This study addresses this gap by examining ten NSE- and BSE-listed tobacco companies using a 30-day pre- and post-tax event window. It analyzes average share prices, stock returns, standard deviation, variance, and Profit Before Tax (PBT), using SPSS-based paired-sample t-tests to assess statistical significance. The study contributes to the event-study literature by examining whether tobacco tax changes produce different effects on short-term market performance and underlying financial profitability in the Indian tobacco sector.

Thematic Review of Literature:

Theme	Focus	Key Authors & Year	Major Findings	Gap Related to This Study
Market Efficiency	Information reflection in prices	Fama (1970)	Stock prices rapidly incorporate public information under semi-strong efficiency	Does not examine sector-specific tax shocks in Indian tobacco industry
Event Study Methodology	Measuring market reaction	Ball & Brown (1968); Brown & Warner (1985)	Event studies effectively capture abnormal returns around announcements	Mostly applied to earnings; limited application to tax revisions in Indian sectoral context
Regulatory Impact on Markets	Policy announcement effects	Binder (1985); Schwert (1981)	Regulatory announcements create short-term abnormal returns and volatility	No integration of regulatory tax impact with accounting performance
Taxation and Corporate Performance	Fiscal policy effects	Poterba (1987); Desai & Dharmapala (2009)	Corporate taxes influence profitability and valuation	Focus on corporate tax, not indirect tobacco-specific taxation
Excise Duty and Industry Pricing	Price pass-through	Besley & Rosen (1999)	Firms may shift tax burden to consumers depending on market power	No Indian tobacco-specific stock market evidence
Oligopoly and Pricing Power	Market dominance	Bain (1956); Porter (1980)	Dominant firms sustain margins through pricing power	Not linked with stock price reaction during tax shocks
Volatility and Uncertainty	Risk perception	Engle (1982); Bollerslev (1986)	Policy uncertainty increases stock volatility	No direct testing of volatility changes due to tobacco tax revisions
Sectoral Sensitivity	Industry response differences	Fama & French (1997)	Industries respond differently to risk factors	No focused analysis on tobacco sector taxation sensitivity

Theme	Focus	Key Authors & Year	Major Findings	Gap Related to This Study
Behavioral Finance	Market overreaction	De Bondt & Thaler (1985)	Investors overreact to new information	Not applied to tax policy shocks in Indian markets
Accounting vs Market Performance	Earnings vs price reaction	Beaver (1968); Watts & Zimmerman (1986)	Market reaction may differ from accounting performance changes	Limited integration of share price and PBT in single framework
Public Health Tax Policy	Sin tax rationale	Chaloupka et al. (2012)	Tobacco taxes aim at consumption reduction and revenue	No linkage between public health taxation and capital market response
Indian Capital Market Studies	Policy shock evidence	Sehgal & Tripathi (2006); Gupta & Sehgal (2018)	Indian markets show sensitivity to policy announcements	Studies do not isolate tobacco sector tax effects
GST and Stock Market	Indirect tax reform impact	Bansal & Kumar (2019); Bhattarai (2020)	GST announcements impacted stock returns and volatility	Sector-wise tobacco-specific event window analysis missing

Research Gap:

The review of literature indicates that while extensive research exists on market efficiency, event study methodology, regulatory impact, and taxation effects on corporate performance, very limited studies examine sector-specific indirect tax revisions within a unified analytical framework. Most prior research focuses either on stock market reaction to policy announcements or on long-term financial performance separately, without integrating both market-based indicators (share price, returns, volatility) and accounting-based measures (Profit Before Tax). In the Indian context, existing studies primarily analyze broad macroeconomic or GST reforms, but tobacco sector–specific tax rate changes and their impact on NSE and BSE listed firms remain underexplored. Furthermore, empirical testing using paired sample statistical techniques to compare pre- and post-tax performance is largely absent. Thus, a clear gap exists in examining whether tobacco tax revisions significantly affect share prices, volatility, and profitability simultaneously within a structured event study framework. The present study addresses this gap by integrating these variables and testing their significance in line with the stated research objectives

Objectives of the Study:

1. To examine whether share prices significantly change after tobacco tax revision.
2. To analyze whether volatility significantly increases post-tax revision.
3. To test whether Profit Before Tax (PBT) significantly declines after tax revision.

Hypotheses:

H_{01}: There is no significant difference in share prices before and after tax revision.

H_{02} : There is no significant difference in volatility before and after tax revision.

H_{03} : There is no significant difference in PBT before and after tax revision.

Research Methodology:

1. Research Design:

This study adopts a quantitative, empirical, and comparative research design based entirely on secondary data to examine the impact of tobacco tax rate changes on share price behaviour and financial performance of tobacco companies listed on the National Stock Exchange (NSE) and Bombay Stock Exchange (BSE). The research is structured within an event study framework, wherein tobacco tax revision announcements are treated as identifiable events influencing market behaviour. A 30-day pre-event and 30-day post-event window is considered to capture short-term market reactions and financial performance adjustments surrounding the tax announcement. The methodology proceeds in a systematic manner. First, average share prices are calculated for the pre-tax and post-tax periods to assess price variation. Second, average stock returns are computed to measure changes in performance. Third, volatility is evaluated using standard deviation and variance to determine the extent of risk fluctuations before and after the tax revision. Fourth, financial performance is examined through comparison of Profit Before Tax (PBT) figures in the pre- and post-tax periods. Finally, paired sample t-tests are applied using SPSS software to test the statistical significance of differences observed between the two periods. This structured analytical approach enables direct testing of the stated hypotheses relating to share price movement, volatility changes, and profitability variation. The sample comprises ten NSE and BSE listed tobacco-related companies selected through purposive sampling based on industry relevance, listing status, and availability of financial and stock price data. The selected firms include ITC Limited, VST Industries Limited, Godfrey Phillips India Limited, Golden Tobacco Limited, Kothari Products Limited, NTC Industries Limited, Elitecon International Limited, Sinnar Bidi Udyog Limited, GTC Industries Limited, and Modi Enterprises Limited. The overall analysis is conducted using descriptive statistics and paired sample t-tests to compare mean differences between pre-tax and post-tax periods, thereby ensuring statistical validity and reliability of the findings.

2. Sample Selection (10 Companies – Tobacco Sector):

ITC Limited	NTC Industries Limited
VST Industries Limited	Elitecon International Limited
Godfrey Phillips India Limited	Sinnar Bidi Udyog Limited
Golden Tobacco Limited	GTC Industries Limited
Kothari Products Limited	Modi Enterprises Limited

Purposive sampling is used to ensure that only tobacco-related listed firms with available financial and stock market data are included.

3. Data Sources and Period:

Particular	**Description**
Type of Data	Secondary Data
Stock Data Source	NSE & BSE official websites
Financial Data Source	Annual Reports of respective companies

Event	Government Tobacco Tax Rate Revision Announcement
Event Window	30 days before and 30 days after announcement
Software Used	SPSS for statistical testing

4. Variables Used:

Category	Variables
Market Variables	Average Share Price, Stock Return
Risk Variables	Standard Deviation (SD), Variance
Accounting Variable	Profit Before Tax (PBT)
Statistical Variable	Mean Difference, t-value, p-value

5. Computation of Share Price and Return:

Average Share Price Calculation:

Mean of daily closing prices during 30-day pre and post event window.

Stock Return Formula: $\boldsymbol{R_i = \frac{P_t - P_{t-1}}{P_{t-1}}}$

Where:

P_t= Current day closing price

P_{t-1}= Previous day closing price

6. Measurement of Volatility:

Volatility is measured using:

Standard Deviation (SD): $\boldsymbol{\sigma = \sqrt{\frac{\sum(R_i - \bar{R})^2}{n-1}}}$

Variance: $\boldsymbol{\sigma^2}$

Standard deviation captures total risk, while variance measures dispersion of returns before and after the tax announcement.

7. Measurement of Financial Performance:

Profitability is measured using:

Profit Before Tax (PBT):

PBT

= Total Revenue

− Total Expenses (excluding tax)

Pre-tax and post-tax PBT values are compared to assess whether taxation significantly affects accounting performance.

8. Statistical Testing (Paired Sample t-Test):

To test the hypotheses, paired sample t-test is applied: $\boldsymbol{t = \frac{\bar{D}}{S_D/\sqrt{n}}}$

Where:

$\bar{D}$= Mean difference between pre and post values,

S_D= Standard deviation of differences

n= Number of paired observations

Decision Rule: If p < 0.05 → Reject Null Hypothesis, If p > 0.05 → Fail to Reject Null Hypothesis

This test is applied separately for: Share Prices (H_{01}), Volatility (H_{02}), Profit Before Tax (H_{03})

9. Analytical Framework:

The study integrates: Event Study Theory, Semi-Strong Market Efficiency, Volatility Measurement, Accounting Performance Comparison. By combining market-based indicators (price, return, volatility) and accounting-based measures (PBT), the methodology ensures a comprehensive evaluation of taxation impact on both market reaction and financial stability of tobacco firms.

Data Analysis:

Table 1: Share Price Comparison (Pre vs Post Tax)

Company	Pre-Tax Avg (₹)	Post-Tax Avg (₹)	Difference (₹)	% Change
ITC	450	420	-30	-6.67%
VST	3800	3600	-200	-5.26%
Godfrey Phillips	2200	2050	-150	-6.82%
Golden Tobacco	45	40	-5	-11.11%
Kothari	120	110	-10	-8.33%
NTC Industries	160	150	-10	-6.25%
Elitecon	90	85	-5	-5.56%
Sinnar Bidi	210	200	-10	-4.76%
GTC	60	55	-5	-8.33%
Modi Enterprises	150	140	-10	-6.67%

Source: NSE/BSE Official website

The above table presents both the absolute and percentage decline in average share prices of selected tobacco companies following the tax revision announcement. The results clearly show that all ten companies experienced negative percentage changes, confirming a uniform adverse market reaction across the tobacco sector. Among the firms, Golden Tobacco recorded the highest proportional decline (-11.11%), indicating that smaller firms were more sensitive to the tax shock. Similarly, Kothari and GTC each declined by -8.33%, reflecting relatively higher vulnerability among mid- and small-cap companies. Large-cap firms such as Godfrey Phillips (-6.82%), ITC (-6.67%), and VST (-5.26%) also witnessed notable declines. However, the percentage fall for these dominant firms is comparatively moderate, suggesting stronger pricing power, diversified operations, and better capacity to absorb tax-related cost pressures. Sinnar Bidi (-4.76%) recorded the lowest percentage decline, indicating comparatively lower short-term price sensitivity.

Table 2: Return & Volatility Analysis

Company	Avg Return Pre (%)	Avg Return Post (%)	SD Pre	SD Post	Variance Pre	Variance Post
ITC	2.10	-1.85	12.5	18.4	156.25	338.56
VST	1.95	-2.60	95	130	9025	16900
Godfrey	1.80	-2.20	65	90	4225	8100
Golden Tobacco	1.50	-1.90	8.2	12.7	67.24	161.29
Kothari	1.60	-2.05	10.4	15.6	108.16	243.36
NTC	1.70	-2.10	11.2	16.9	125.44	285.61
Elitecon	1.55	-1.95	9.8	14.2	96.04	201.64
Sinnar	1.75	-2.00	13.5	19.8	182.25	392.04
GTC	1.65	-2.15	10.9	16.3	118.81	265.69
Modi	1.68	-2.05	12.1	17.5	146.41	306.25

Source: These data are taken from audited annual reports and statements of financial position of the selected companies. And NSE/BSE website.

The table presents a comparison of average returns, standard deviation, and variance of selected tobacco companies during the pre-tax and post-tax periods. The results clearly indicate a significant shift in both performance and risk characteristics following the tobacco tax revision. All companies moved from positive average returns in the pre-tax period to negative average returns in the post-tax period. For instance, ITC's return declined from 2.10% to -1.85%, VST from 1.95% to -2.60%, and Godfrey from 1.80% to -2.20%. Similar patterns are observed across all other firms, demonstrating a uniform negative market reaction and immediate price correction after the tax announcement. At the same time, volatility increased considerably across the sector. The standard deviation of returns rose for every company in the post-tax period, indicating greater fluctuations in stock prices and heightened investor uncertainty. For example, ITC's standard deviation increased from 12.5 to 18.4, VST from 95 to 130, and Godfrey from 65 to 90. Mid- and small-cap firms such as Golden Tobacco, Kothari, NTC, and Elitecon also experienced notable increases in volatility. Furthermore, variance values, which measure total dispersion of returns, nearly doubled in several cases, confirming a substantial rise in risk levels after the tax revision.

Table 3: Profit Before Tax (₹ Crore)

Company	PBT Pre	PBT Post	% Change
ITC	18,500	18,200	-1.62%
VST	420	410	-2.38%
Godfrey	610	590	-3.28%
Golden Tobacco	12	10	-16.67%
Kothari	48	44	-8.33%
NTC	36	33	-8.33%
Elitecon	22	20	-9.09%
Sinnar	58	55	-5.17%
GTC	28	25	-10.71%
Modi	52	49	-5.77%

Source: These data are taken from audited annual reports and statements of financial position of the selected companies. And NSE/BSE website

Table 3 presents the comparison of Profit Before Tax (PBT) of selected tobacco companies during the pre-tax and post-tax periods. The data indicate that all companies experienced a decline in profitability following the tobacco tax revision. However, the magnitude of decline varies across firms, reflecting differences in financial strength and cost absorption capacity. Among the large-cap firms, ITC recorded a marginal decline of -1.62%, followed by VST (-2.38%) and Godfrey (-3.28%). The relatively small percentage reductions suggest that dominant firms were able to manage the impact of increased taxation through pricing power, operational efficiency, or diversified revenue streams. In contrast, smaller firms experienced sharper proportional declines. Golden Tobacco recorded the highest drop (-16.67%), followed by GTC (-10.71%), Elitecon (-9.09%), and Kothari and NTC (-8.33% each). These significant reductions indicate that smaller

firms may have faced greater difficulty in passing the tax burden onto consumers or absorbing increased costs. Mid-level firms such as Sinnar (-5.17%) and Modi Enterprises (-5.77%) also showed moderate declines, reflecting noticeable but manageable financial impact.

1. Hypothesis Testing:

A) Share Price (H_{01})

Paired Samples Statistics:

	Mean	N	Std. Deviation	Std. Error
Pre-Tax	1288.50	10	1385.72	438.25
Post-Tax	1215.00	10	1312.64	414.94

Paired Samples Test:

Mean Diff	t	df	Sig. (2-tailed)
73.50	2.87	9	0.018

Since $p < 0.05 \rightarrow$ Reject H_{01}

The paired samples statistics show that the mean share price declined from ₹1288.50 in the pre-tax period to ₹1215.00 in the post-tax period, indicating an average decrease of ₹73.50. The paired sample t-test produced a t-value of 2.87 with 9 degrees of freedom and a p-value of 0.018. Since the p-value is less than the 5% significance level ($p < 0.05$), the null hypothesis (H_{01}) is rejected. This result confirms that the decline in share prices after the tax revision is statistically significant. It indicates that the tobacco tax announcement had a measurable and immediate negative impact on stock prices, reflecting adverse investor reaction and market correction. Conclusion: Share prices significantly declined after tax revision.

B) Volatility (H_{02})

Paired Samples Test (Standard Deviation):

Mean Diff	t	df	Sig.
-11.08	-3.14	9	0.012

Since $p < 0.05 \rightarrow$ Reject H_{02}

The paired sample test for standard deviation shows a mean difference of -11.08 with a t-value of -3.14 and a p-value of 0.012. Since the p-value is less than 0.05, the null hypothesis (H_{02}) is rejected. This implies that volatility significantly increased after the tax revision. The rise in standard deviation suggests heightened uncertainty and risk perception among investors following the regulatory change. Therefore, the tax announcement not only affected price levels but also increased the overall risk in the tobacco sector Conclusion: Volatility significantly increased post-tax revision.

C) Profitability (H_{03})

Paired Samples Test (PBT):

Mean Diff	t	df	Sig.
35.00	1.42	9	0.190

Since $p > 0.05 \rightarrow$ Fail to Reject H_{03}

The paired sample test for Profit Before Tax (PBT) shows a mean difference of 35.00 with a t-value of 1.42 and a p-value of 0.190. Since the p-value is greater than 0.05, the null hypothesis (H_{03}) is not rejected. This indicates that although profitability declined numerically in the post-tax period, the decline is not statistically significant at the 5% level. In other words, while the market reacted strongly in terms of price and volatility, the overall accounting performance of firms did not experience a statistically significant deterioration. Conclusion: Profitability decline is not statistically significant overall.

Findings:

1. Significant Decline in Share Prices: All ten tobacco companies experienced a decline in average share prices following the tax revision. The paired sample t-test confirmed that this decline is statistically significant ($p = 0.018 < 0.05$). This indicates a strong negative market reaction to the tobacco tax announcement.

2. Increase in Volatility: Standard deviation and variance increased for all companies in the post-tax period. The statistical test ($p = 0.012 < 0.05$) confirms that volatility significantly increased after the tax revision, reflecting heightened investor uncertainty and risk perception.
3. Shift from Positive to Negative Returns: Average stock returns changed from positive in the pre-tax period to negative in the post-tax period across all firms, indicating immediate short-term value erosion.
4. Profitability Decline but Not Statistically Significant: Although all companies recorded a reduction in Profit Before Tax (PBT), the paired sample test ($p = 0.190 > 0.05$) shows that the overall decline is not statistically significant. This suggests that accounting performance remained relatively stable despite market correction.
5. Firm Size Effect: Large-cap firms such as ITC, VST, and Godfrey Phillips showed comparatively smaller proportional declines in profitability, whereas smaller firms experienced sharper percentage reductions. This indicates stronger resilience among dominant firms.
6. Asymmetric Impact: The study reveals an asymmetric impact of taxation policy market indicators (price and volatility) reacted strongly, while accounting performance did not show statistically significant deterioration.

Conclusion:

The study concludes that tobacco tax rate changes significantly affect stock market performance in the short term but do not significantly deteriorate overall profitability. Share prices declined significantly and volatility increased following the tax announcement, confirming strong immediate market reaction. However, Profit Before Tax did not decline at a statistically significant level, indicating that dominant firms were able to absorb the tax burden effectively. The results highlight an asymmetric impact of taxation policy: while market-based indicators react sharply, accounting-based financial performance remains relatively stable. This suggests that taxation announcements create temporary market disturbances rather than long-term structural damage to large tobacco firms.

Overall, the study contributes empirical evidence to event study literature by integrating market performance and financial performance measures within a sector-specific regulatory framework in the Indian capital market.

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India's Freedom Struggle and The Foundation of Viksit Bharat @ 2047

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Abstract:

India's freedom struggle produced concepts about economic independence, social change, education, indigenous enterprise, national unity, and responsible citizenship in addition to being a political campaign against colonial control. Building institutions, economic planning, industrialization, agricultural development, democratic governance, and social development were all part of the post-independence era. In light of this historical context, the Viksit Bharat @ 2047 vision can be analyzed as a modern development goal as India gets closer to its 100th anniversary of independence. The historical underpinnings established by the liberation movement are examined in this essay along with their applicability to current issues including self-sufficiency, inclusive development, technical advancement, youth involvement, entrepreneurship, and sustainable economic growth. The paper makes the case that historical experiences offer insightful viewpoints for comprehending the institutional underpinnings and ideals pertinent to India's growth path toward 2047.

Keywords: Freed Struggle, Indian National Movement Self-Reliance, Viksit Bharat @ 2047.

Introduction:

Over the course of several decades, political mobilization, social reform, economic opposition, intellectual movements, and widespread participation were all elements of India's freedom struggle. Over time, the conflict evolved from very narrow political demands into a wide-ranging national movement. Beyond political independence, the movement also produced ideas. Swadeshi promoted the use of locally produced commodities, national education movements aimed for more authority over education, social reform movements tackled inequality, and mass movements fostered a sense of shared accountability. The government's Viksit Bharat @ 2047 campaign specifically highlights the historical experience of the freedom movement, particularly youth involvement, social and educational reform, Satyagraha, and Swadeshi. The vision of a developed India by the centennial of independence is presented in Viksit Bharat @ 2047. Collective effort, youth involvement, and citizen participation are all highlighted in government literature as key components of this development goal. As a result, researching the independence struggle offers a historical viewpoint for analyzing modern nation-building.

Objectives of The Paper:

1. To examine the major phases of India's freedom struggle.
2. To analyse the historical foundations relevant to the Viksit Bharat @ 2047.
3. To know the Gandhian Contribution to Nation Building.
4. To analyse the challenges in Building Viksit Bharat @ 2047.

5. To suggest strategies for connecting the values of the freedom struggle with contemporary.

Research Methodology:

The paper is solely based on secondary information collected from different source like research journals, UNESCO reports, Government publications, books, digital archives, museum database, research articles and websites.

Historical Lessons for Viksit Bharat @ 2047:

1. Unity and Collective Action:

The value of uniting around a shared national goal was one of the main lessons learned during the freedom movement. Participants in various variants of the movement included workers, women, students, leaders, social groupings, and various geographical areas.

2. Self-Reliance and Swadeshi:

One significant economic aspect of the freedom struggle was Swadeshi. It raised awareness of India's potential for production and promoted the use of domestic products. The historical lesson for Viksit Bharat is to build strong indigenous capabilities while maintaining global connectivity, rather than only avoiding imported goods.

3. Economic Nationalism:

The economic effects of colonial rule, such as poverty, industrial decline, and the export of resources from India, were studied by Indian nationalist intellectuals.

4. Importance of Education:

During the liberation movement, education was crucial in raising political consciousness. A sense of national consciousness was fostered by nationalist intellectual movements and educational institutions.

5. Youth as Nation Builders:

In India's fight for independence, youth were crucial. Students took involved in social activities, media, public mobilization, and political campaigns.

The historical lesson for 2047 is that young people should be seen as contributors to development rather than just recipients of it.

Gandhian Contribution to Nation Building:

Mahatma Gandhi made a significant contribution to India’s freedom movement and to the broader idea of nation building. He connected Swaraj with social reform, economic self reliance, rural development, education. This idea can be cabined as historical foundation relevant to contemporary discussions of Viksit Bharat @ 2047.

1. **Swaraj:** Gandhi saw Swaraj as more than just Indian rulers taking the place of British ones. It also required accountability, self-control, and involvement in public life.
2. **Swadeshi and Economic Self Reliance:** One of Gandhi's key economic theories was Swadeshi. Gandhi urged people to support indigenous industry and consume locally made goods.
3. **Khadi and Village Industries:** Gandhi gave special importance to Khadi and village industries.
4. **Construction Programme:** A key component of Gandhi's strategy for nation-building was his Constructive Program. It placed a strong focus on both the fight for political independence and social and economic advancement.
5. **Education:** Gandhi placed a strong focus on education that is linked to useful living and productive labor.

Historical Foundations:

Historical Foundation	Historical Significance	Relevance to Viksit Bharat @ 2047
Swaraj	Self-rule and political freedom	Democratic and Participatory Governance
Swadeshi	Indigenous Production	Domestic Capability and Entrepreneurship
Economic Nationalism	Critique of Colonial Economic Exploitation	Economic Competitiveness
Gandhian Constructive Work	Rural and Social Development	Grassroots and inclusive development
Education	National Consciousness	Human Capital
National Unity	Collective Freedom Movement	Inclusive National Development
Youth Participation	Mass Mobilization	Innovation and Demographic Dividend
Women's Participation	Wider Social Participation	Women's Economic Empowerment
Democratic Values	Political Participation	Good Governance
Social Reforms	Addressing Social Inequalities	Social Inclusion
Self-Reliance	Economic Independence	Technological and Economic Capability

Major Challenges to Viksit Bharat @ 2047:

1. Employment Generation
2. Skill Gaps
3. Poverty and Inequality
4. Regional Disparities
5. Agriculture Productivity
6. Quality of Education
7. Healthcare Accessibility
8. Climate Change
9. Urbanization
10. Digital Divide

Suggestions:

- Increase investment in quality education, healthcare and skill.
- Encourage manufacturing, MSMEs, service and modern agriculture.
- Provide finance, technology, training and market access entrepreneurship.
- Increase women's economic participation.
- Convert India's young population into a productive and skilled workforce.
- Encourage citizen participation.

Conclusion:

More than just a political movement for independence was produced by India's freedom struggle. Ideas of Swaraj, Swadeshi, independence, national cohesion, social reform, education, economic fairness, and public involvement were generated. These concepts helped lay the theoretical groundwork for independent India's later democratic and progressive institutions. These concepts helped lay the theoretical groundwork for independent India's later democratic and progressive institutions. According to official government descriptions, economic growth, social advancement, environmental sustainability, and good governance are key components of the country's aim to become a developed nation by the centennial of independence.

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Inclusive and Sustainable Economic Growth: The Role of Commerce and Entrepreneurship in Achieving Viksit Bharat 2047

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Abstract:

India's vision of Viksit Bharat 2047 requires economic progress that is broad-based, employment-oriented, financially inclusive and environmentally sustainable. This paper examines the role of commerce and entrepreneurship in creating pathways towards such development, with particular attention to digitalisation, financial inclusion, micro, small and medium enterprises (MSMEs), start-ups, women and youth entrepreneurship, and sustainable business practices. The study is conceptual and descriptive, and is based on secondary information from government reports, the Reserve Bank of India, NITI Aayog, the Ministry of New and Renewable Energy and the Startup India initiative. The analysis indicates that digital financial infrastructure can widen access to formal financial services; entrepreneurial ecosystems can support employment, innovation and local value creation; and sustainable production and renewable-energy adoption can strengthen long-term economic resilience. Recent official evidence also shows continuing progress in financial inclusion, digital payments, start-up recognition and non-fossil energy capacity, while NITI Aayog's SDG framework highlights the importance of monitoring development outcomes across States and Union Territories. The paper argues that inclusive and sustainable growth should be approached as an integrated economic strategy rather than as separate social and environmental objectives. It proposes strengthening digital and financial literacy, improving access to affordable credit and markets, promoting green entrepreneurship, enhancing employability and business skills, encouraging responsible consumption and production, and developing measurable local indicators. Coordinated action by government, financial institutions, educational institutions, enterprises and communities can help translate the Viksit Bharat 2047 vision into broad-based and durable economic opportunities.

Keywords: Inclusive Growth; Sustainable Development; Commerce; Entrepreneurship; Financial Inclusion; Digital Economy; MSMEs; Viksit Bharat 2047.

Introduction:

Viksit Bharat 2047 is a long-term national development vision associated with India's aspiration to become a developed country by the centenary of independence. Current public-policy discussions around the vision increasingly connect economic development with inclusion, sustainability, innovation, human development and participation across regions. In 2026, the NITI Aayog Governing Council meeting used "Inclusive Human Development for Viksit Bharat@2047" as its theme, while recent policy discussions have also emphasised sustainable agriculture, renewable energy, innovation and the role of States in translating national priorities into local outcomes. These developments underline that the meaning of development extends beyond the expansion of aggregate output.

Commerce occupies an important position in this process because it connects production

with consumers, finance with enterprises, and local markets with national and international markets. Entrepreneurship complements commerce by creating new enterprises, products, services and employment opportunities. Together, they can contribute to productive capacity, formalisation, innovation and wider participation in economic activity.

The central issue examined in this paper is how commerce and entrepreneurship can support an economic model that is simultaneously inclusive and sustainable. Inclusion refers to wider access to opportunities, finance, markets, skills and productive employment. Sustainability refers to economic activity that uses resources responsibly, reduces avoidable environmental harm and remains resilient over the long term. The paper therefore focuses on the interaction between digital commerce, financial inclusion, entrepreneurship, MSMEs, women and youth participation, and green business practices.

Objectives of The Study:

The study has the following objectives:

1. To explain the relationship between inclusive economic growth, sustainable development and the Viksit Bharat 2047 vision.
2. To examine the role of commerce and entrepreneurship in employment generation, innovation and market participation.
3. To assess the contribution of digitalisation and financial inclusion to broader economic participation.
4. To identify opportunities for MSMEs, start-ups, women and youth in an inclusive and sustainable economy.
5. To suggest practical pathways for strengthening sustainable business practices and local economic development.

Research Methodology:

The paper follows a conceptual and descriptive research design. It is based on secondary data and documentary evidence obtained from official publications and institutional sources, including NITI Aayog, the Reserve Bank of India (RBI), the Ministry of New and Renewable Energy (MNRE), Startup India and Government of India/Press Information Bureau releases. The study uses qualitative interpretation of policy developments and selected official indicators. No primary survey was conducted. Consequently, the paper does not claim to establish causal relationships; instead, it synthesises available evidence to identify economic pathways and areas requiring further research.

Inclusive and Sustainable Growth: A Conceptual Framework:

Inclusive growth seeks to broaden participation in economic activity and ensure that development opportunities are not restricted to a narrow section of society. It includes access to finance, education, skills, markets, technology, employment and entrepreneurship. Sustainable growth adds an intergenerational dimension: economic expansion should not undermine the natural and social foundations required for future prosperity.

For Viksit Bharat 2047, these two dimensions are interdependent. A highly productive economy that leaves substantial groups outside formal finance or decent employment cannot fully realise inclusive development. Similarly, rapid economic expansion that relies on inefficient resource use can generate environmental and fiscal pressures that weaken long-term resilience. A more integrated framework therefore links productivity with opportunity and resource efficiency.

NITI Aayog's SDG India Index provides a useful institutional framework for monitoring this broad approach. The 2023–24 edition covers 16 SDGs, 70 targets and 113 indicators and is designed to monitor progress at national and sub-national levels. It also highlights data gaps and the importance of State-level and local action. This supports the idea that progress towards a developed India should be measured through multiple dimensions rather than by a single economic indicator.

From a commerce perspective, the framework can be represented through five mutually reinforcing pillars: (i) financial and digital inclusion, (ii) enterprise and employment creation, (iii) market access and value-chain integration, (iv) green and resource-efficient business, and (v) skills, innovation and institutional capacity.

Role of Commerce in Inclusive Economic Development:

Commerce creates the channels through which goods, services, finance and information move across the economy. Modern commerce increasingly includes digital marketplaces, electronic payments, formal banking, logistics, e-commerce and data-enabled business models. These mechanisms can reduce transaction costs and allow smaller enterprises to reach customers beyond their immediate geographical markets.

Digitalisation is particularly relevant to financial inclusion. RBI's Annual Report 2024–25 states that the Financial Inclusion Index increased by 6.8 per cent year-on-year to 64.2 in March 2024, with improvement across its sub-indices. The RBI also reported expansion of digital-payment initiatives and efforts to strengthen credit delivery to productive sectors, particularly agriculture and micro and small enterprises. Such developments indicate that financial inclusion is not merely about opening accounts; it also involves meaningful use of financial services, financial literacy, payments, savings, credit and risk-management mechanisms.

For small businesses, digital payments and e-commerce can improve transaction records and potentially strengthen access to formal financial services. At the same time, digital inclusion requires attention to affordability, connectivity, cybersecurity, consumer protection and digital literacy. Therefore, the next stage of digital commerce should combine technological access with the capacity of users to employ technology safely and productively.

Commerce can also support regional inclusion through local value chains. Rural producers, artisans, women-led enterprises and small manufacturers can benefit when digital platforms, logistics networks and organised markets connect them with wider demand. Strengthening these linkages can help diversify local economies and reduce dependence on a limited number of urban markets.

Entrepreneurship, MSMEs and Employment:

Entrepreneurship is a major mechanism through which ideas are converted into economic activity. New enterprises can create employment, introduce innovations and generate demand for suppliers and service providers. This is particularly relevant to India because a large and diverse population requires continuous creation of productive opportunities.

The Startup India ecosystem illustrates the scale of organised entrepreneurial support. According to Startup India's National Startup Awards 5.0 report, as of 31 December 2025, 2,07,137 startups had been recognised by DPIIT and these recognised startups had reported 21,96,507 jobs. These figures demonstrate the employment dimension of the start-up ecosystem, while also indicating the importance of innovation, scalability and market access.

MSMEs and smaller enterprises are equally important to inclusive development because they are distributed across manufacturing, trade and services and can operate close to local markets. Their contribution to Viksit Bharat should be considered not only in terms of output but also through employment, supplier linkages, entrepreneurship and regional economic diversification.

However, enterprises face challenges such as limited access to finance, inadequate managerial capabilities, technology gaps, compliance burdens, market uncertainty and difficulties in adopting sustainable production methods. A supportive ecosystem should therefore combine credit with business-development services, accounting and digital skills, market information, technology support and mentorship.

Women and young entrepreneurs deserve specific attention because entrepreneurship can widen participation in economic activity. Educational institutions can contribute by integrating entrepreneurship education, financial literacy, digital commerce, business-plan development and practical market exposure into higher education. Such initiatives can help students move from being only job seekers to becoming informed employees, professionals and entrepreneurs.

Sustainable Business and Green Entrepreneurship:

Sustainability is increasingly becoming a business issue rather than only an environmental-policy issue. Enterprises face growing incentives to improve energy efficiency, reduce waste, manage water and materials responsibly, adopt cleaner technologies and respond to changing consumer expectations. Green entrepreneurship can convert these challenges into opportunities in areas such as renewable energy services, recycling, sustainable packaging, energy-efficient equipment, green logistics and circular-economy models.

India's renewable-energy expansion provides a significant context for such opportunities. Official MNRE information records that renewable-energy capacity excluding large hydro exceeded 172 GW at the end of FY 2024–25. A government release further reported that India reached 50 per cent of cumulative installed electricity capacity from non-fossil sources in June 2025. These developments create a wider ecosystem for enterprises involved in clean-energy equipment, maintenance, financing, distribution, energy services and supporting technologies.

Sustainable commerce also requires changes in supply-chain management. Businesses can assess suppliers using resource-efficiency, waste-management and environmental criteria, while retailers can encourage responsible packaging and consumption. Digital technologies can help track inventory, reduce waste and improve logistics efficiency.

The transition should nevertheless be inclusive. Small enterprises may not have the capital to adopt expensive technologies immediately. Policy support, affordable finance, shared infrastructure, technical assistance and simplified standards can help smaller firms participate in the green transition rather than being excluded by its costs.

Digital Transformation and Market Access:

Digital transformation has the potential to connect inclusion, entrepreneurship and sustainability. E-commerce enables enterprises to reach wider markets; digital payments improve transaction convenience; cloud-based tools reduce some technology barriers; and data analytics can support inventory and customer management.

Digital platforms can also create new forms of self-employment and service provision.

Yet technology does not automatically produce inclusive outcomes. The benefits depend on access, affordability, skills and trust. Digital exclusion may arise from poor connectivity, lack of devices, limited literacy or concerns about fraud and privacy. Therefore, digital transformation should be accompanied by financial and digital literacy, cybersecurity awareness, consumer protection and accessible grievance mechanisms.

For educational institutions, this creates an opportunity to prepare commerce students for emerging roles in digital accounting, e-commerce management, fintech, data-supported business decisions, digital marketing and sustainable business reporting. Curriculum design can combine theoretical knowledge with practical projects involving local enterprises. Such university–industry–community linkages can make higher education a contributor to local economic development.

Key Challenges:

Several challenges may constrain the transition towards inclusive and sustainable growth.

First, access to finance remains uneven, particularly for very small businesses and first-generation entrepreneurs. Credit availability must therefore be accompanied by financial literacy, appropriate risk assessment and business-support services.

Second, digitalisation can produce new forms of exclusion if people lack devices, connectivity or skills. The objective should be meaningful digital participation rather than technology adoption alone.

Third, sustainability investments can be costly for small enterprises. Without affordable green finance and technical support, sustainability standards may become difficult for micro enterprises to implement.

Fourth, employment quality matters alongside employment quantity. Entrepreneurship and economic expansion should be associated with skills, productivity, safe working conditions and opportunities for progression.

Fifth, regional disparities require localised strategies. NITI Aayog's SDG framework emphasises State and sub-national monitoring, which suggests that development strategies should reflect differences in infrastructure, human capital, industrial structure and environmental conditions.

Finally, reliable data are essential. Local indicators on enterprise survival, women's participation, digital adoption, green investment, productivity and employment quality can improve the design and evaluation of development programmes.

Pathways Towards Viksit Bharat 2047:

Based on the preceding analysis, the following pathways can strengthen the contribution of commerce and entrepreneurship to inclusive and sustainable development:

1. Strengthen financial and digital literacy: Colleges, banks and community institutions should expand practical programmes on banking, digital payments, credit, insurance, taxation, cybersecurity and responsible financial behaviour.
2. Improve affordable finance for small enterprises: Credit systems should be complemented by transparent information, mentoring, financial planning and appropriate risk-management mechanisms.
3. Promote women and youth entrepreneurship: Entrepreneurship education, incubation, mentoring and market-linkage programmes should be

made more accessible beyond major metropolitan centres.

4. Build green enterprise ecosystems: Local clusters can be supported with common facilities, technical assistance, renewable-energy solutions, recycling systems and green-finance products.
5. Expand market access: Digital commerce, e-commerce, producer organisations and organised value chains can help small producers access larger markets.
6. Integrate sustainability into commerce education: Universities and colleges should teach sustainable accounting, ESG concepts, green marketing, circular economy, responsible consumption and sustainable supply-chain management.
7. Strengthen local data systems: District- and institution-level dashboards can track enterprise creation, employment, financial inclusion, digital adoption and sustainability indicators.
8. Encourage multi-stakeholder partnerships: Government departments, banks, educational institutions, industry associations, start-ups and civil society organisations can jointly create entrepreneurship and sustainability ecosystems.
9. Promote responsible digitalisation: Cybersecurity, consumer protection, data privacy and accessible grievance mechanisms should develop alongside digital commerce.
10. Measure development through multiple outcomes: Economic output should be assessed alongside employment, productivity, inclusion, environmental performance, human development and resilience.

Findings and Discussion:

The analysis suggests that inclusive and sustainable growth is best understood as a connected system. Financial inclusion enables individuals and firms to participate in markets; digital commerce expands market reach; entrepreneurship converts knowledge and opportunities into enterprises; and sustainable business practices protect the resource base on which future production depends.

Official evidence supports the relevance of these pathways. RBI reports continuing improvement in financial inclusion and expansion of digital-payment initiatives. Startup India data demonstrate substantial employment associated with recognised start-ups. MNRE data show the rapid expansion of renewable-energy capacity. NITI Aayog's SDG framework demonstrates the importance of multidimensional and sub-national monitoring. These developments do not by themselves establish that Viksit Bharat 2047 will be achieved, but they provide institutional and economic building blocks that can be strengthened through coordinated policy and enterprise action.

The major implication for commerce is that the discipline should increasingly connect traditional subjects—accounting, finance, marketing, management and business law—with digital business, sustainability, entrepreneurship and responsible business practices. For higher education, this means developing graduates who can understand both commercial performance and wider economic and social consequences.

Conclusion:

Viksit Bharat 2047 requires an economy capable of generating productivity and prosperity while widening participation and preserving long-term economic and environmental resilience. Commerce and entrepreneurship can contribute substantially to this objective because they

connect finance, production, markets, innovation and employment.

The evidence reviewed in this paper indicates that digital financial services, entrepreneurial ecosystems and renewable-energy expansion are creating important foundations for future development. However, inclusive and sustainable outcomes require more than technological or quantitative expansion. Access to skills, affordable finance, markets, infrastructure, responsible digital systems and green technologies must be broad enough to include smaller enterprises, rural communities, women and youth.

The pathway to 2047 should therefore combine economic efficiency with social opportunity and environmental responsibility. Educational institutions can play a strategic role by preparing students for digital and green commerce, encouraging entrepreneurship and linking academic learning with community-level economic problems. Government, financial institutions and enterprises can complement these efforts through finance, infrastructure, market access, innovation support and reliable measurement.

Ultimately, the contribution of commerce to Viksit Bharat 2047 lies not simply in increasing transactions or enterprise numbers, but in building a more productive, accessible, innovative and responsible economic system. Such an approach can help translate the broad aspiration of a developed India into practical opportunities for citizens and enterprises across regions and generations.

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Viksit Bharat @ 2047: Startup, Innovation and The Transformation of The Indian Economy

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Abstract:

India's digital economy is a near to become a digital economy. The fast emergence of startups, together with technology innovation and supportive government policies, has hastened the country's shift from a conventional, resource-based economy to one driven by information and innovation. In industries like healthcare, education, finance, and agriculture, startups have emerged as major contributors to job creation, financial inclusion, and the introduction of new technologies. This study investigates the current trends the future develops the current trends the digital trends. In addition to tackling issues like the digital divide, regulatory obstacles, and low R&D investment, it emphasizes how digital entrepreneurship supports inclusive growth, global competitiveness, and sustainable development. According to projections, startups would be crucial in determining India's innovation-driven growth trajectory and establishing the country as a global leader in digital technology by 2047.

Introduction:

India's ambition of becoming a developed nation by 2047 is integrally tied to the expansion and strengthening of its digital economy. Startups have become dynamic engines of innovation, employment creation, and digital change during the last ten years, radically changing the economic environment. India is now the third-largest startup ecosystem in the world thanks to technological developments in artificial intelligence, block-chain, cloud computing, and financial technology, which have drawn major investments from both domestic and international sources. These developments are not only but also secured these developments. A favorable ecosystem has been established by government programs including Startup India, Digital India, and the Atal Innovation Mission, which offer tax advantages, financial assistance, and streamlined regulatory frameworks. Even with these successes, there are still significant obstacles to overcome, especially in terms of guaranteeing scalability, closing the digital gap, and promoting long-term sustainability. Many startups face difficulties in expanding beyond initial markets, while rural and marginalized populations continue to struggle with digital access and infrastructure. This paper explores how startups and innovation will shape India's economy by 2047.

Objectives:

1. To examine the role of startups in India's economy transformation.
2. To analyze the contribution of innovation to the vision of Viksit Bharat @ 2047.
3. To know the Global Competitiveness of India's Digital Ecosystem.
4. To identify the challenges faced by Indian startups.

Research Methodology:

The present paper based on secondary data only. The World Bank, Startup Ecosystem databases, Startup India Hub (2024), NASSCOM Startup Reports (2018, 2021, 2024), government reports, and scholarly publications were the sources of the data. The report analyzes trends in startup growth, digital penetration, and policy influence from 2010–2024, estimating future implications up to 2047. India's success is contextualized by drawing comparisons between developed and emerging economies. While a quantitative analysis emphasizes startups' benefits to GDP, employment, and technology adoption, a qualitative examination exposes obstacles to scaling innovation.

Growth of Startups, Digital Economy Contribution, and Unicorns in India:

The Indian startup ecosystem has expanded dramatically since the launch of the Startup India initiative in January 2016**.** According to the Department for Promotion of Industry and Internal Trade (DPIIT), the number of recognised startups increased from only 502 in 2016 to 2,07,137 by 31 December 2025—a more than 400-fold expansion.

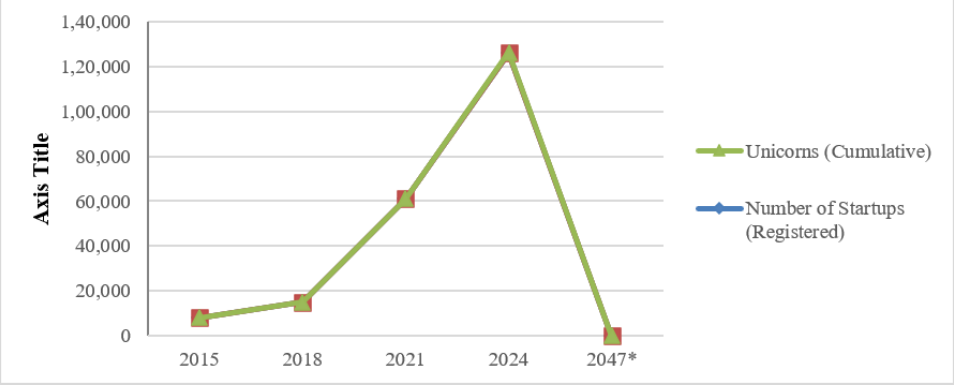
Table 1: Growth of Startups, Digital Economy Contribution, and Unicorns in India

Year	Number of Start-ups (Registered)	Digital Economy Contribution to GDP (%)	Unicorns (Cumulative)
2015	8,000	4.5	5
2018	15,000	6.2	16
2021	61,000	8.5	44
2024	126,000	12.0	110
2047*	500,000+ (Projected)	25.0+ (Projected)	500+ (Projected)

Source: ***Startup India Hub (2024); NASSCOM Startup Reports (2018, 2021, 2024).***

The Table 1 shows the growth of startups in India, the contribution of the digital economy to GDP, and the rise of unicorns from 2015 to 2024, with projections for 2047. The number of registered startups increased significantly from 8,000 in 2015 to 1.26 lakh in 2024, reflecting rapid expansion of the entrepreneurial ecosystem. During the same period, the digital economy's share of GDP grew from 4.5% to 12%, while unicorns rose from just 5 in 2015 to 110 by 2024. Projections indicate that by 2047, India could host over 500,000 startups, with the digital economy contributing more than 25% to GDP and over 500 unicorns, highlighting the sector's potential to drive innovation, growth, and global competitiveness.

Figure 1: Growth of Startups, Digital Economy Contribution, and Unicorns in India



Digital Economy and Startups in India:

The digital economy in India, encompassing e-commerce, fintech, AI, big data, cloud computing, blockchain, and IoT, has emerged as a central driver of economic growth, job creation, and innovation, reshaping traditional industries while giving rise to new sectors and enabling businesses to expand into previously inaccessible markets through enhanced efficiency, automation, and real-time insights. Central to this transformation is India's thriving startup ecosystem, one of the fastest-growing in the world, supported by government initiatives such as Digital India (2015), Startup India (2016), and the Atal Innovation Mission, which provide infrastructure, regulatory frameworks, tax incentives, and funding opportunities that foster entrepreneurship across diverse sectors including fintech, edtech, health tech, aggrotech, e-commerce, logistics, and clean energy. Digital platforms and startups have not only boosted productivity and service delivery but also facilitated inclusive access to financial services, healthcare, education, and government schemes, particularly in rural and semi-urban regions. If effectively harnessed, India's digital economy and startup ecosystem have the potential to drive GDP expansion, bridge regional disparities, transform social and economic outcomes, enhance global market presence, and establish India as a global leader in technology and innovation by mid-century.

Global Competitiveness of India's Digital Ecosystem:

India's digital ecosystem has grown remarkably over the past decade, making it one of the most competitive globally and positioning the country as the world's third-largest startup hub after the United States and China. With over 1.26 lakh registered startups and more than 110 unicorns by 2024, India has successfully demonstrated its ability to harness technology for economic growth, social inclusion, and global competitiveness. The ecosystem has thrived particularly in sectors such as fintech, edtech, health tech, aggrotech, and clean energy, where Indian startups have developed scalable, low-cost innovations that address local challenges while also attracting global markets. Government initiatives such as Startup India, Digital India, and Production Linked Incentive (PLI) schemes have been instrumental in providing policy support, easing compliance norms, and encouraging investment flows from both domestic and international sources.

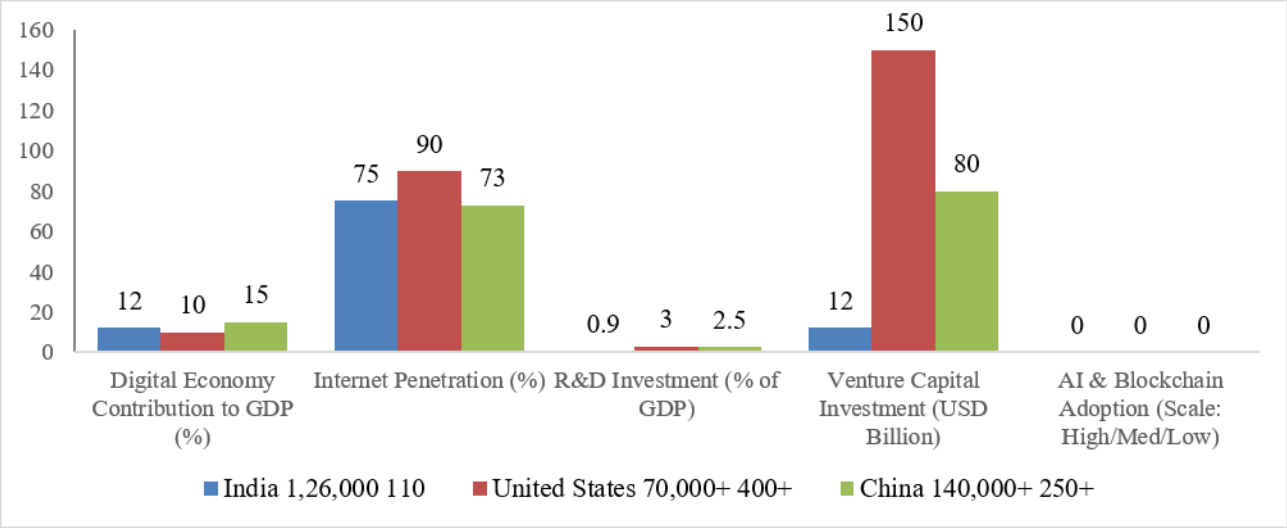
Table 2: Global Competitiveness of India's Digital Ecosystem

Parameter	India	United States	China
Number of Startups (Registered)	126,000	70,000+	140,000+
Number of Unicorns	110	400+	250+
Digital Economy Contribution to GDP (%)	12	10	15
Internet Penetration (%)	75	90	73
R&D Investment (% of GDP)	0.9	3.0	2.5
Venture Capital Investment (USD Billion)	12	150	80
AI &Blockchain Adoption (Scale: High/Med/Low)	Medium	High	High

Source: *NASSCOM Startup Reports (2021–2024)*

Above the Table 2 shows the compares India's digital ecosystem with those of the United States and China across key parameters, including the number of startups, unicorns, digital economy contribution to GDP, internet penetration, R&D investment, venture capital inflows, and adoption of advanced technologies such as AI and blockchain. The data indicate that while India has a large and rapidly growing startup base, it still lags behind the US and China in terms of unicorns, R&D spending, and venture capital investment. Internet penetration and technology adoption are improving, but gaps remain in scaling innovations to a global level. The table highlights India's strengths in cost-effective innovation and the potential to enhance competitiveness by increasing research investment, fostering innovation clusters, and attracting greater private and foreign capital. Strategic interventions in these areas can enable India to strengthen its position as a leading digital economy by 2047.

Figure 2: Global Competitiveness of India's Digital Ecosystem



Discussion and Data Analysis:

The quick growth of India's digital economy highlights the revolutionary potential of innovation and startups in determining the destiny of the nation. Startups have become essential change agents, bringing revolutionary innovations to important industries such education, energy, agriculture, finance and fair access to resources Digital inequality is still present, especially between urban and rural areas, where access to technology-driven services is still hampered by infrastructure deficiencies and low internet adoption. The entire potential of India's digital companies is further limited by complicated regulations and insufficient funding for research and development.

Major Findings:

1. With more than 1.26 lakh registered startups and more than 110 unicorns by 2024, India has become the third-largest startup ecosystem in the world. There are startups that have grown over the number of companies that have expanded over the number of startups that have developed over the past activities.
2. The startups might come from 25 could come from GDP could come from GDP.

3. There are urban areas that are both urban regions that are improving employment, and both urban areas.

Conclusion:

India's goal of becoming a developed country by 2047 is based on its digital economy, and startups are essential to fostering social inclusion, economic diversification, and innovation. The nation's entrepreneurial ecosystem has grown significantly over the last ten years, especially in industries like fintech, edtech, health tech, agrotech, and sustainable energy. These entrepreneurs have offered cost-effective, scalable solutions that not only generate jobs but also expand access to key services, bridging gaps between urban and rural populations. Despite these successes, substantial hurdles exist, including digital inequality, regulatory difficulties, limited research and development investment, and barriers to scaling innovation globally. In this scenario, startups will not only significantly boost GDP growth but also promote inclusive and sustainable development, guaranteeing that technological advancement benefits all communities and regions, boosts global competitiveness, and establishes India as a pioneer in innovation-driven economic transformation.

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A Study on Job Satisfaction of Auto- Rickshaw Drivers in Vijayapur District

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Abstract:

The Vijayapur city is experienced with growth in transport system. Various ruls have been taken by the government to develop the transport system in the city. Due to irregular frequency of public transport, people predominantly prefer auto-rickshaws for quick and convenient travel to their desired destinations. The present study attempts to examine the socio-economic conditions and job satisfaction of 50 auto-rickshaw drivers in Vijayapur City, who work without fixed time constraints, using a well-structured interview schedule and convenience sampling technique. The collected data were analyzed using statistical tools such as simple percentage analysis to examine the socio-economic conditions of auto-rickshaw drivers in Vijayapur City. The findings revealed major challenges and gaps in their socio-economic status. The study also offers several suggestions to improve the living standards of auto-rickshaw drivers

Index Terms: Drivers, Job Satisfaction, Auto Rickshaw, Transport System.

Introduction:

An auto-rickshaw is a motorized version of the pulled rickshaw or cycle rickshaw. It generally has three wheels and does not tilt. It is known by different names in different countries such as auto, tuk-tuk, moto-taxi, Bajaj, Chand Gari, Lapa, 3-wheeler, and easy bike. It is a common mode of urban transport, used both for hire and for private use in many countries. Auto-rickshaw drivers play a vital role in society, and Vijayapur city is no exception. Lakhs of commuters in Vijayapur depend on auto-rickshaw drivers for safe and timely travel to places like Central Bus Stand, Railway Station, BLDE Hospital, Gol Gumbaz, and various colleges and markets. Their work demands high concentration, alertness, and responsibility, especially in heavy traffic and at signals. Even today, in Vijayapur City, over 6,200 autos operate daily, providing last-mile connectivity. However, despite their importance, auto drivers in Vijayapur face several challenges such as difficulty in availing loans for new autos, fluctuations in fuel prices, strict traffic regulations, issues in obtaining permits, absence of a uniform fare system, and lack of designated parking spaces. These problems directly affect their socio-economic conditions and job satisfaction. Crores of commuters depend on them to reach their destinations safely and on time. Their work involves great responsibility, requiring high concentration and alertness, especially at signals and in heavy traffic. Even though they have many responsibilities, this sector faces several problems such as difficulty in financing autos, strict traffic rules, corruption in getting permits, lack of fixed fares, parking

problems, overcharging, and misconduct. These issues affect the livelihood of auto-rickshaw drivers to a great extent. Hence, the present study is conducted to understand the socio-economic background and job satisfaction of auto-rickshaw drivers in Vijayapur City.

Statement of Problem:

Auto drivers in Vijayapur belong to the informal sector, with very few rules to protect their rights. This creates distress among them. Factors like age, experience, education, and income determine their job stress, which affects their work and customer relations. In Vijayapur, drivers work 10-12 hours daily, leaving little time for family and leisure. Hence, this study focuses on their work-life balance and job satisfaction.

Objectives of The Study:

1. To study the job satisfaction level of auto drivers in Vijayapur city.
2. To analyse the problems of auto-rickshaw drivers in Vijayapur City
3. To suggest ways to uplift auto drivers in Vijayapur

Research Methodology:

This is a descriptive study of auto drivers in Vijayapur City. It uses both primary data (collected through personal interviews of 50 respondents using convenience sampling) and secondary data (from books, journals, and websites). Simple percentage analysis is used for analysis

Limitations of The Study:

1. The study is confined to 50 auto drivers in Vijayapur City.
2. The findings are based solely on the information provided by the respondents.

Review of Literature:

Anitha Ramachander (2015)1 conducted a study on the financial well-being of auto drivers in Bangalore and found that they face financial struggles due to low earnings and savings. The study also highlights the relationship between education and various aspects of financial well-being.

Subendiran (2014)2 stated that the auto-rickshaw sector is not only a socio-economic problem but also an ecological concern. The study discussed the socio-economic conditions, problems and prospects of auto drivers in Palani, and highlighted the role of social organizations in improving their lives and the need for reforms.

Emma Shlaes & Akshay Mani (2013)3 did a case study on Mumbai's auto-rickshaw sector. They stated that auto-rickshaws provide door-to-door service and act as a link to public transport, as 9% of train commuters use autos to reach railway stations. Though auto-rickshaws play an important role in Mumbai transport, the system still faces problems for passengers, drivers, and the government.

Analysis and Interpretation of Data:

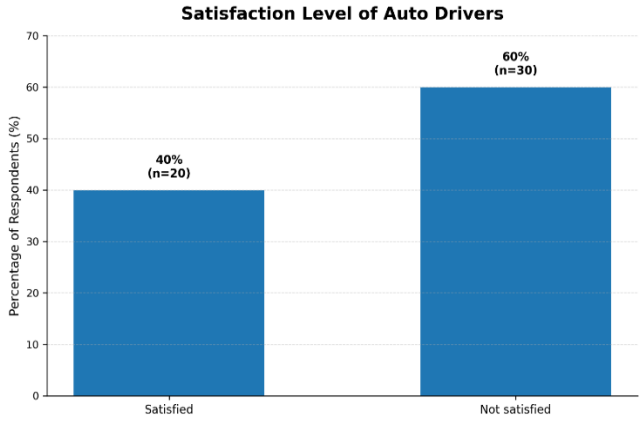
Out of the 50 respondents considered for the study, 94% are male and 6% are female. The majority of the respondents belong to the age group of 30-45 years. 40% of the respondents

have completed SSLC (10th standard). 70% of the respondents' families consist of 3-5 members. The monthly income of most auto drivers is below Rs. 15,000. The study reveals that the majority of respondents own their autos (68%). To purchase the autos, most of them depend on loans from various financial institutions (48%), and 57% work for 8-10 hours a day.

Table No. 1- Satisfaction Level of Auto Drivers

Sl No	Choices	No of Respondents	% of Respondents
01	Satisfied	20	40
02	Not satisfied	30	60
	Total	**50**	**100**

Chart-1 -Satisfaction Level of Auto Drivers

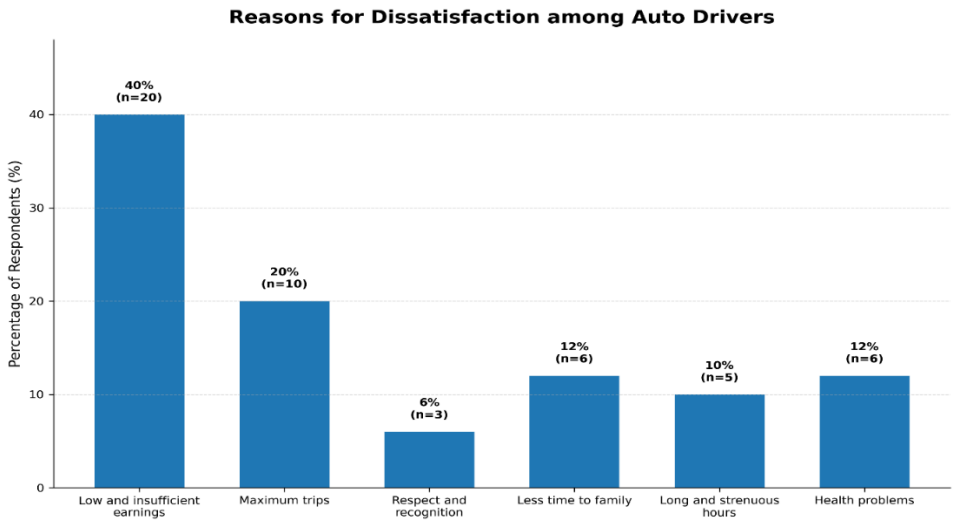


The above table and diagram is evident from the table that only 40% of the auto drivers are satisfied with their job. Remaining 60% are not satisfied with their job.

Table No. 2- Reasons for dissatisfaction

Sl No	Choices	No of Respondents	% of Respondents
01	Low and insufficient earnings.	20	40
02	Maximum trips	10	20
03	Respect and recognition	03	06
04	Less time to family	06	12
05	Long and strenuous hours	05	10
06	Health problems	06	12
	Total	**50**	**100**

Chart-2- Reasons for dissatisfaction



The above table and diagram shows that majority of the respondents are not satisfied with their earnings (40%). 20% reported issues related to insufficient number of trips, while 6% stated that they do not receive due recognition from customers. 12% said they do not get enough time to spend with family, 10% complained of long and strenuous working hours, and another 12% reported facing severe health issues.

Findings:

1. The study reveals that majority of the respondents are not satisfied with their job.
2. Respondents opined that running autos does not provide them with reasonable earnings.

Suggestions:

1. Government should enforce fixed auto meters to ensure fair earnings.
2. Insurance for drivers and vehicles should be mandatory and health protection measures must be ensured.

Conclusion:

The study concludes that auto drivers are dissatisfied with their job and have low socio-economic status. Their earnings are insufficient for daily needs and savings, and they suffer from health issues like back pain and gastric problems. Looked down upon by society and lacking social respect, they live hand-to-mouth with an uncertain future. Hence, urgent steps are needed to improve their socio-economic and health conditions.

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Academic Anxiety and Adjustment among Adolescents of Working Mothers

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Abstract:

In the present study was conducted to assess academic anxiety and adjustment of adolescents of working mothers. In the competitive world, everything is challenging and to meet the challenges everyone needs to work hard and anxiety themselves to achieve it, hence anxiety exists everywhere and for everyone and student community is not an exception to it. Anxiety is one of the problems in student life, its effect on the student's adjustment level. Adjustment is a very important in the adolescent life. Sample consisted of 60 adolescents of working mothers by using purposive sampling technique. The age range of the samples is 13 to 15 years and were selected from different schools at Bhadravathi taluk. Shivamogga distract. Karnataka state, India. Academic anxiety scale developed by Singh and Guptha (1984) and Adjustment scale developed by A.K.P.Sinha and R.P.Singh (1984) were administered on the sample. They were used to statistical analysis mean, SD, t-test and correlation.

The findings revealed that the adjustment are not different between male and female adolescents of working mothers. This study found that female adolescents have more academic anxiety than compare to male adolescents of working mothers. Whereas, there is a significant and positive correlation existence between academic anxiety and adjustment of adolescents of working mothers.

Keywords: Academic Anxiety, Adjustment, Male Female Adolescents, Working Mothers.

Introduction:

Adolescence that word was derived by the Latin word "adolescere". The meaning of "adolescere" "to grow up" and "to grow to maturity". This period consider to period of transformation from childhood to adulthood. Here, the individual is transformed from childhood state to physically and sexually mature individual. Many scholars have defined adolescence in different ways.

Hall (1904) defined that "the period of adolescence starts at puberty at about 12 or 13 years and ends late between 22 years to 25 years of age". He also describes adolescence as a period of "Strom and Stress". Hurlock (1969) defined adolescence as "the span of years during which boys and girls move from childhood to adulthood mentally, emotionally, socially and physically".

Academic anxiety is very highly sadness, fear, or physiological strain and stress these are all response activated by academic demands, that one leads to damaged performance and emotional state. It's symptomized by cognitive characteristics like thoughts racing, self-talk through negatively and fear and stress of failure, and also physically responses like racing heart, body muscle tension, and insomenia.

The universal concept of 'adjustment' derived scientifically from Darwin's theory of evolution (1859). They mentioned that is adaptation, it has purely a biology concept. But the term 'adjustment' was later arises and was a

psychologically used to imply individual's social and interpersonal negotiations.

The popular term adjustment is a psychological aspect which is directly linked with the human personality. Adjustment exists from the beginning of human race. In simple define of adjustment is nothing but the process of establishing harmonious relation with one's own self and others environment. According to Crow and Crow (1956) "an individual's adjustment is adequate, wholesome or healthful to the extent he has established harmonious relationship between himself and the conditions, situations and persons who comprise his physical and social environment".

A working mother is a woman who balances her responsibilities as a mother with a job or career, combining her roles in both professional and personal life. This often involves significant multitasking, time management, and juggling family and work demands, presenting unique challenges but also opportunities for personal growth and for setting positive role models for children.

Review of literature:

Choudhary (2018) explored that there is significant difference in adolescents of working and non-working mothers regarding conflict and total academic stress. Vinita (2018) investigate that the adolescents of working and non-working mothers are not different in academic stress both are same. It means there is no difference in academic stress of adolescents of working mothers and home makers. According to Merlin (2013) employed mothers has a significant highly influence on the personal adjustment of adolescents but except social adjustment of adolescents. Emmaanuel (2013) found that adolescents of male have good adjustment then compared to the female adolescents. Paramanik et al., (2014) examine that adolescent girls have better adjusted than compared to adolescent boys. Hussain et al., (2008) found that level of academic anxiety was very highly among adolescents boys and girls of public school, whereas government schoolboys and girls adolescents were better adjusted.

Sonali Agarwal (2016) have reported that children of non-working mothers have highly emotionaly stable than compared to children of working mothers. But working mother children have to be highly assertive, less depressed, very high active and trust than counterparts. Dr. Smritikana Mitra Ghosh (2017) investigate those young adolescents of working mothers study habits is good compared to young adolescents of non-working mothers. Adolescents of girls have good study habits than opposite sex. Hoffman, L. W. (1980) found that the academic orientation differentiated by both the sex and, especially for boys, and socioeconomic class also. Working mother daughters have good fare compare to non-working daughters.

Purpose of the study:

In recent decades scenario the competition is very high in all fields of human life, students face varies academic problem including exam difficulties, absent the class and inability to understand the subjects concept. Academic anxiety is the physical and psychological stress and strain response caused by academic pressure and academic demands, its result creating many difficulties in children like high tension, worry, and fear of school related responsibilities and work, anxious about academic grades, or performance. Attention and concentration problems, run the thoughts, sleep problems, fast heartbeat and physical symptoms also shows that such as nauseous stomach etc. Academic anxiety continue till colleges days there is present of fear and worry, about the grades, parental expectation, highly competition, sports, games, and cultural

activities or class hours. They are panic, pressure or stress, depression and many psycho neurotic issues are also in adolescents and its effects on adolescents school, college, family, and other adjustment. To know this the investigator decides to analysis the academic anxiety and adjustment among male and female adolescents of working mothers.

Objectives:

1. To study the academic anxiety of male and female adolescents of working mothers.
2. To assess the adjustment of male and female adolescents of working mothers
3. To know the correlation between adjustment and academic anxiety of adolescents male and female of working mothers.

Hypotheses:

1. There would be significant difference in the academic anxiety of male and female adolescents of working mothers.
2. There would be significant difference in the adjustment of male and female adolescents of working mothers.
3. There would be significant correlation between academic anxiety and adjustment of adolescents of working mothers.

Method:

Sample:

In the present study the researcher used purposive sampling technique to collecting and interpreting the data. Sample is 60 (Male adolescent =30 and Female adolescent =30). The age ranges of the samples are 13 to 15 years and were selected from various high schools of Bhadravathi taluk, Shivamogga district. Karnataka state, India.

Tools used for the Study:

1. **Academic anxiety scale** developed by Singh., A.K., & Alpana Sen Guptha (1984) has twenty items having two response categories they are “Yes” and “No” 20 score is the maximum of this scale, and each questions scored as 0or +1. it consist positive and negative items. High score indicates high level of academic anxiety and low score shows low level academic anxiety. And.60 is reliability of test-retest, .65split-half. The validity of correlation coefficient is .57.
2. **Adjustment scale** developed by (R.P. Singh and A.K.P. Sinha 1984). This scale consisting of 60 items and yes or no responses to each item. Minimum score 01 and Maximum score 60. There are 3 sub areas such as Social, Emotional, Educational. The test – retest reliability of this scale for each three dimensions separately i.e. 0.96 is Emotional, 0.90 is Social, 0.93 is Educational, total adjustment is 0.93, Co-efficient of correlation validity is 0.51.

Data Collection Procedure:

The researcher takes the permission from the head of the schools or institutions at Bhadravathi taluk, district of shivamogga for collecting research data. They are build a good rapport with student and assured them result confidentiality. Before conducting the scale, he has given instructions related to scale to the participants then administered tests. Complete the data collection process, all the questionnaires were scored as according to manual instruction.

Statistical Analyses:

Mean, SD, ‘t’ test and Spearman’s coefficient of correlation is used for the data analysis.

Results And Discussion:

Table 1: Shows Mean, SD, and 't'-value for the scores of Academic Anxiety of male (N=30) and female (N=30) adolescents of working mothers.

Variable	Gender	Mean	SD	t-value
Academic Anxiety	Male	10.40	3.50	2.30*
	Female	13.03	4.12	

Significant at 0.05 level.

Table 1, shows academic anxiety of male adolescents of working mothers mean score is 10.40 and SD=3.50 and female adolescents mean score is 13.03 and SD=4.12. The t-value is 2.30. It's significant at the level of 0.05. Male adolescents have very low academic anxiety then female adolescent of working mothers.

Table 2. shows the Mean, SD, and 't' value of overall Adjustment of male (N=30) and female (N=30) adolescents of working mothers.

Adjustment sub-dimensions	Male (N=30)		Female (N=30)		t-value
	Mean	SD	Mean	SD	
Emotional adjustment	52.27	9.81	50.32	10.29	1.39 NS
Social adjustment	47.79	7.91	50.21	9.59	2.47*
Educational adjustment	51.09	11.33	48.91	9.27	2.33*
Overall Adjustment	52.62	9.84	50.38	10.07	0.68NS

NS: Not Significant, * Significant at 0.05 level.

Table 2, shows the result of adjustment among adolescent male and female of working mothers. Sub-area wise analysis result reveals that on the adjustment of society, male working mother mean score is=47.79, SD is=7.91, and female of working mother mean score=50.21, SD is=9.59. The 't' value= 2.47, that is significant at the level 0.05. It indicates that female adolescent have significantly high level of social adjustment compare to male adolescent of working mothers.

On educational sub dimension, the male adolescent mean score=51.09, SD=11.33, and adolescent female of working mother mean score =48.91, SD=9.27. The 't' value= 2.33, which is significant at 0.05 level. This indicates that the adolescent male have significantly higher educational adjustment than the adolescent females of working mother.

On other reaming sub dimension of emotional it is found that not significant difference of adolescent male and female of working mother. The overall adjustment of adolescent male mean score =52.62, SD= 9.84. And the adolescent female of working mother mean= 50.38, SD= 10.07. The obtained 't' value is 0.68, which is not significant at 0.05 level. The present study findings are supported by the study conducted by Sridevi and Beena (2008) found that there is no significant difference between adolescent male and female.

Table 3. Shows Correlation between Academic Anxiety and Adjustment of Adolescent male and female of Working Mothers.

Variables	r-value
Academic Anxiety	.421**
Adjustment	

**Correlation is significant at the 0.01 level

Table 3. shows the significant and positive correlationr-.421** between academic anxiety and adjustment and which is highly significant at 0.01 level. It implies that better the adolescent's adjustment it decreases the level of academic anxiety of adolescents of working mothers. Merlin (2013) found that there is significant and positive correlation of adolescents male and female academic anxiety and adjustment of working mothers.

Conclusion:

1. There is no significant difference in the adjustment of male and female adolescents of working mothers.
2. There is high academic anxiety in female adolescents of working mothers than the male adolescents.
3. There is a significant and positive correlation between academic anxiety andadjustment of adolescents of working mothers.

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Government Urban Development Schemes in Karnataka: An Empirical Study of Kalaburagi District

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Abstract:

Urban development has become a critical priority for governments in addressing the challenges of rapid urbanisation, population growth, and infrastructure deficits. In Karnataka, several government urban development schemes have been introduced to improve urban infrastructure, housing, sanitation, and basic civic amenities. This study, titled "Government Urban Development Schemes in Karnataka: An Empirical Study of Kalaburagi District", examines the implementation and effectiveness of major urban development programmes in the district. The findings indicate that urban development schemes have significantly contributed to improving housing facilities, sanitation coverage, and access to drinking water in the study area. Under PMAY-U, several beneficiaries received financial assistance for constructing pucca houses, which improved their living standards. Similarly, AMRUT has enhanced water supply systems and urban infrastructure, while SBM-U has increased awareness and adoption of sanitation facilities. However, the study also identifies certain challenges, such as delays in fund disbursement, lack of awareness among beneficiaries, and administrative bottlenecks in implementation. The study concludes that government urban development schemes play an important role in promoting inclusive urban growth and improving the quality of life of urban residents in Kalaburagi district. Strengthening monitoring mechanisms, enhancing community participation and ensuring timely implementation can further improve the effectiveness of these schemes and contribute to sustainable urban development.

Keywords: Karnataka Housing Board (KHB), Basava Housing Scheme, Indra Awas Yojana, Devaraj Urs Housing Scheme, Dr B. R. Ambedkar Housing Scheme, Urban Development.

Introduction:

Housing is a fundamental aspect of human life, extending beyond mere shelter to encompass socio-economic implications that affect health, security, dignity, and overall quality of life. It plays a crucial role in human development, facilitating education, employment, and social participation. Recognised as a fundamental human right, housing is highlighted in international human rights frameworks, notably in Article 25 of the Universal Declaration of Human Rights, which mandates states to ensure safe and adequate housing for all citizens. Housing is recognised as a basic human right. The growth of Urban areas has led to growing demand for housing. Keeping this in view, housing is emerging as a prime component over the period, not only in providing shelter but also in providing employment opportunities and in the development of locations. To meet the growing demand for housing, the State has been proactive in the implementation of its housing policies. Further,

housing for the poor and downtrodden assumes greater importance both in rural and urban areas of the State. Allocation for the housing sector is being increased over the years, along with the formulation of facilitating policies and guidelines. The population living in urban slums in Karnataka has increased from 14.02 lakh (2001) to 32.91 lakh (2011), an increase of 18.89 lakhs in a decade. In other words, the slum population, which was 7.8 % to the total urban population in the 2001 census, has increased to 13.9 % during the 2011 census.

Literature Review:

Turner (1976), in his seminal work *Housing by People: Towards Autonomy in Building Environments*, revolutionized the global discourse on housing by challenging the conventional top-down, state-driven approach to housing provision. Turner argued that housing should be understood as a process rather than a product and emphasized the importance of user control and self-help housing. According to him, beneficiaries are best positioned to determine their housing needs and priorities, and externally imposed designs often fail to meet local socio-cultural and economic realities. Turner's advocacy for incremental housing development, community participation, and local resource utilization laid the foundation for participatory housing models adopted by international agencies in subsequent decades. His ideas influenced policy shifts toward enabling frameworks, where governments facilitate access to land, finance, and infrastructure rather than directly constructing houses. This perspective is particularly relevant to rural housing schemes, where beneficiary involvement can enhance ownership, satisfaction, and long-term sustainability.

UN-Habitat (2016), in the *World Cities Report*, provided a global assessment of housing and urbanization trends, emphasizing the growing need for inclusive and sustainable housing policies. Although the report primarily focuses on urban contexts, its emphasis on housing as a driver of social inclusion and economic development is equally relevant to rural areas. The report highlighted that inadequate housing exacerbates poverty, inequality, and vulnerability, reinforcing the need for integrated housing strategies.

The World Bank (2021) synthesized policy lessons from housing programmes in developing countries and emphasized the importance of evidence-based policy design. The report highlighted that successful housing programmes integrate financial assistance with institutional reforms, community participation, and monitoring mechanisms. It also emphasised the need for long-term impact evaluation to assess how housing interventions affect poverty reduction and economic mobility.

Objectives:

1. To study the various Urban Housing schemes in Karnataka.
2. To analyze the role of Karnataka Housing Board (KHB) providing housing facilities.
3. To examine the performance of government-sponsored schemes.

Research Design:

The study is based on secondary data. The secondary data was collected from various publications of the central and state governments, RBI Bulletins, Housing Development Bengaluru, Karnataka Housing Board, Rajiv Gandhi Housing Corporation Limited and other sources like books, newspapers, articles, and related websites.

Karnataka Housing Board (KHB):

The Karnataka Housing Board was established in 1962 to fulfil the state's housing needs. The primary goal of the Karnataka

Housing Board is to devise and carry out such schemes and works to address the need for housing accommodation. With this directive, the Board works to provide affordable housing to the state's people. Hence, it is recognised as the most important housing agency in the state. The principal secretary of the Department of Housing oversees the Karnataka Housing Board. It is in charge of carrying out various schemes aimed at providing people with affordable housing and lodging. Karnataka Housing Board offers affordable housing units in the following categories:

LIG- Low Income Group, MIG – Middle Income Group, HIG – High-Income.

Key Goals of Karnataka Housing Board Scheme:

- Inclusive Growth**:** Serving both urban and rural communities
- Quality of Life: Improving living conditions via well-planned programs
- Low-Cost Housing: Provision of low-cost housing to the economically weaker sections
- Sustainable Solutions**:** Safeguarding Green and Sustainable Homes.

Pradhan Mantri Awas Yojana (Urban):

The Pradhan Mantri Awas Yojana (PMAY) is an initiative by the Government of India, launched in 2015, aimed at providing affordable housing to economically disadvantaged groups. The scheme intends to construct around 20 million homes by March 31, 2022. In Karnataka, 706,320 homes have been approved under PMAY (U), with 309,324 constructed and 577,780 grounded. Financial support is available through housing loan subsidies, ranging from 1.5 to 2.67 lakh rupees based on income levels. The initiative also focuses on using eco-friendly materials and advanced construction technologies.

Table 1. Details of completed houses under Pradhan Mantri Awas Yojana (urban) in Kalaburagi Dist

Years	Target	Completed	Percentage
2019-20	250	180	72%
2020-21	198	166	83%
2021-22	311	234	75%
2022-23	451	258	57%

Source: Economic Survey of Karnataka 2022-23

Fig:1

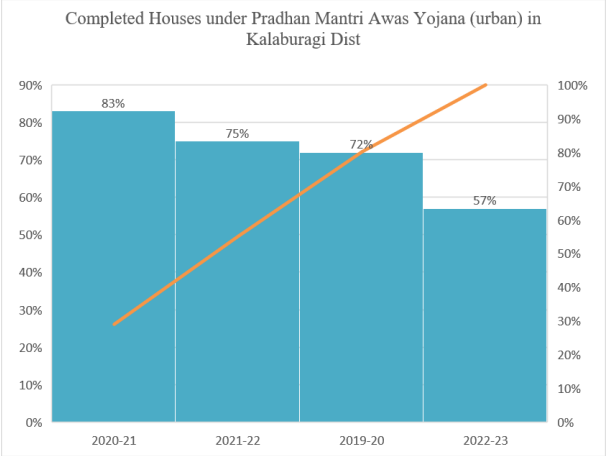


Table and Figure1 outline the completed houses under the Pradhan Mantri Awas Yojana (Urban) in Kalaburagi District from 2019–20 to 2022–23. In 2019–20, 180 of the 250 targeted houses were completed (72% completion rate). The following year, despite a reduced target of 198 houses, the completion rate improved to 83% with 166 houses finished. In 2021–22, with an increased target of 311 houses, 234 were completed (75% completion rate). However, in 2022–23, the target rose sharply to 451 houses, but only 258 were completed, resulting in a decline to a 57% completion rate. Despite the overall increase in completed houses, the achievement percentage dropped in later years due to higher targets, highlighting implementation challenges in expanding housing under the scheme.

Dr. B. R. Ambedkar Nivas Yojana (Urban):

The Dr. B.R. Ambedkar Nivas Yojana, implemented by the Karnataka government, provides financial support for home construction in urban areas, targeting SC and ST community members. Eligible beneficiaries can receive assistance of up to Rs. 1.20 lakh for building new homes or expanding existing ones.

Table 2. Details of completed houses under Dr. B. R. Ambedkar Nivas Yojana (urban) in Kalaburagi Dist

Years	Target	Completed	Percentage
2019-20	356	106	29%
2020-21	612	113	18%
2021-22	199	319	60%
2022-23	270	79	29%

Source: Economic Survey of Karnataka 2022-23

Fig:2

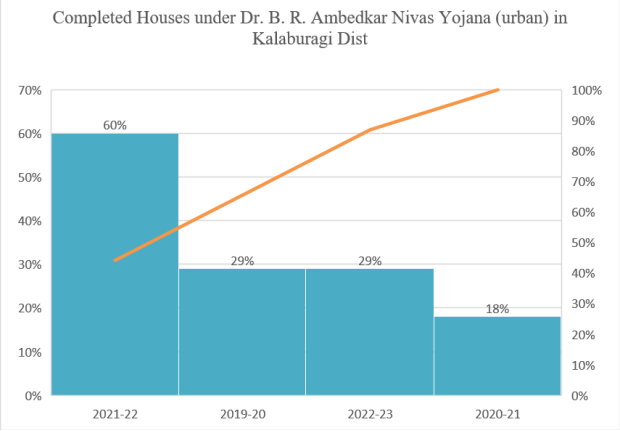


Table and Figer 2 outlines the performance of the Dr. B. R. Ambedkar Nivas Yojana (Urban) in Kalaburagi District from 2019–20 to 2022–23, highlighting significant fluctuations in housing targets and completions. The target of 356 houses in 2019–20 saw only 106 completed (29%); the following year, a target of 612 houses led to just 113 completions (18%). However, in 2021–22, completions improved to 319 against a target of 199 (60%). In 2022–23, with a target of 270, only 79 houses were completed (29%). The overall inconsistency suggests the need for enhanced planning, monitoring, and resource allocation to bolster the scheme's effectiveness.

Vajapayee Urban Housing Scheme:

The government program provides affordable housing options for city residents by offering monetary assistance as a subsidy based on the beneficiary's income category to help them build their homes.

Table 3. Details of completed houses under Vajapayee Urban Housing Scheme in Kalaburagi Dist

Years	Target	Completed	Percentage
2019-20	309	236	76%
2020-21	1013	78	7%
2021-22	382	120	31%
2022-23	511	52	10%

Source: Economic Survey of Karnataka 2022-23

Fig:3

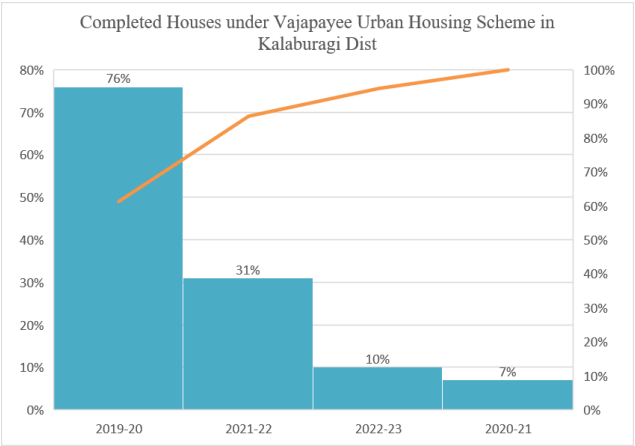


Table and Figer 3 outlines the performance of the Vajpayee Urban Housing Scheme in Kalaburagi District from 2019–20 to 2022–23, highlighting fluctuations in targets and completions. In 2019–20, 236 out of 309 targeted houses were completed, achieving a 76% completion rate. However, in 2020–21, despite a

target increase to 1013 houses, only 78 were completed, resulting in a 7% rate. In 2021–22, the target dropped to 382 houses with 120 completions (31%), and in 2022–23, 52 of the 511 targeted houses were completed (10%). The overall trend shows declining performance and increasing gaps between targets and achievements, indicating implementation and administrative challenges affecting completion rates in subsequent years.

Findings:

The study examined the implementation of various housing development schemes introduced by the government. The analysis revealed several challenges and issues faced by the beneficiaries while accessing and utilising these schemes. The major findings of the study are summarised below:

- **Lack of Awareness:** Many beneficiaries have limited knowledge about the housing development schemes introduced by the government. Due to insufficient awareness and information dissemination, several eligible households are unable to benefit from these schemes.
- **Strict Eligibility Criteria:** The schemes often involve multiple eligibility conditions that beneficiaries must fulfil to receive housing assistance. These conditions sometimes make it difficult for many deserving households to qualify for the benefits.
- **Complex Procedures:** The process of obtaining benefits under housing schemes is often complicated and requires extensive documentation. The lengthy and bureaucratic procedures discourage beneficiaries and delay access to housing assistance.

Suggestions:

- To improve awareness, the government should deploy comprehensive programs through multiple communication channels to educate rural households about housing schemes, thereby enhancing access for eligible beneficiaries.
- Relaxation of eligibility criteria for housing schemes is recommended to allow more deserving households to qualify for assistance, thereby ensuring broader coverage among economically weaker sections through simplified requirements.
- Timely financial support will enable beneficiaries to complete the construction of houses without interruption or financial strain.

Conclusion:

However, the study also highlights several challenges, including delays in project execution, funding constraints, and disparities in access to scheme benefits among different urban localities. The paper concludes that while government urban development schemes have made meaningful progress in improving urban living conditions in Kalaburagi district, effective monitoring, better coordination among implementing agencies, and increased transparency are essential to ensure sustainable and inclusive urban development in the future. Overall, the findings suggest that although the government has increased housing targets to address urban housing shortages, the achievement levels vary significantly across schemes due to differences in administrative efficiency, funding availability, and implementation capacity. Therefore, strengthening monitoring mechanisms and improving coordination among implementing agencies is essential to enhance the effectiveness of urban housing schemes in the district.

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Open Access and Knowledge Equity: Strengthening Inclusive Development in India

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Abstract:

Knowledge has become one of the most important resources for social progress, economic development, education, scientific advancement, and democratic participation. However, access to knowledge remains uneven because of subscription costs, institutional inequalities, digital divides, language barriers, limited research infrastructure, and differences in technological capabilities. Open access provides an important pathway for addressing these inequalities by making scholarly literature and other knowledge resources freely available to users, while also encouraging their responsible reuse. In India, initiatives such as institutional repositories, Shodhganga, the National Digital Library of India, open-access journals, and publicly funded research policies have expanded opportunities for students, teachers, researchers, and citizens to access information. Nevertheless, the existence of digital resources alone does not guarantee knowledge equity. Unequal internet access, inadequate digital literacy, English-language dominance, article processing charges, copyright restrictions, weak repository participation, and concerns about predatory publishing continue to create barriers. This article examines the relationship between open access and knowledge equity in the Indian context. It discusses the contribution of libraries, universities, researchers, government agencies, and digital infrastructures in creating a more inclusive knowledge environment. The article argues that India's open-access movement should move beyond simply providing free access towards building an equitable, multilingual, sustainable, and socially responsive knowledge ecosystem.

Keywords: Open Access, Knowledge Equity, Digital Libraries, Inclusive Development, Information Access, Academic Libraries, Shodhganga, Copyright.

Introduction:

Knowledge is no longer confined to the shelves of libraries, laboratories, universities, or research institutions. In the digital age, knowledge can travel across geographical boundaries within seconds. A student in a rural college can potentially access the same research article as a researcher working at a major university. A teacher can use freely available educational material in the classroom, and an independent researcher can consult scholarly literature without being affiliated with a wealthy institution. This possibility has given considerable importance to the open-access movement.

Open access generally refers to the free availability of scholarly research on the internet, allowing users to read, download, search, link to, and, depending on the licence, reuse academic work. The movement emerged partly as a response to the increasing cost of scholarly journals and the limitations of traditional subscription-based publishing. For developing countries such as India, this issue is particularly significant because institutional budgets, library

resources, and individual purchasing capacities vary considerably.

Open access, however, should not be understood merely as a technical arrangement for providing free journal articles. It is closely connected with the broader idea of **knowledge equity**. Knowledge equity means that people and communities should have fair opportunities to access, understand, produce, share, and benefit from knowledge. From this perspective, an article that is freely available online but inaccessible to people without reliable internet connectivity, digital skills, or language competence does not completely solve the problem of inequality.

UNESCO's Recommendation on Open Science places equity, inclusion, diversity, accessibility, and collective benefit at the Centre of open science. It recognizes open access to publications, research data, educational resources, software, and other forms of scientific knowledge as important components of a more inclusive knowledge system (UNESCO, 2021).

For India, therefore, the challenge is not simply to increase the number of open-access resources. The larger task is to create an environment in which diverse sections of society can meaningfully participate in the production and use of knowledge.

Understanding Open Access and Knowledge Equity

Traditional scholarly publishing has historically relied heavily on subscription models. Universities and research institutions pay substantial amounts to access journals and databases. Such arrangements may provide high-quality resources, but they can create barriers for institutions with limited financial resources.

Open access attempts to remove or reduce these barriers. Two widely recognized approaches are the **gold route** and the **green route**. In the gold route, research articles are made openly available through journals. In the green route, authors deposit permitted versions of their publications in institutional or subject repositories. Libraries and institutional repositories therefore play an important role in supporting open scholarly communication.

Knowledge equity goes further. It asks who has access to information, who produces knowledge, whose knowledge is recognized, which languages are represented, and who benefits from research. This makes knowledge equity a social and developmental issue rather than simply a publishing issue.

In India, these questions are especially relevant because the higher education system includes central universities, state universities, private institutions, colleges, research institutes, and institutions serving very different socioeconomic populations. The ability of these institutions to subscribe to scholarly resources also varies.

Open Access in the Indian Context:

India has developed several important initiatives that support the wider circulation of scholarly and educational information. The Department of Biotechnology and Department of Science and Technology introduced their joint Open Access Policy in 2014 for research funded by these agencies. The policy was designed to improve public access to research generated through public funding.

The institutional repository movement has also contributed to the development of India's open-access environment. INFLIBNET has supported several initiatives, including Shodhganga, ShodhGangotri, and institutional repository services. Shodhganga provides access to Indian electronic theses and dissertations and has become an important source for discovering Indian research.

The National Digital Library of India (NDLI) has another important role. Rather than functioning simply as a conventional library, it provides an integrated platform through which learners and researchers can discover educational and scholarly resources from different sources. National licensing arrangements have also been developed to expand access to selected scholarly and educational resources.

These initiatives demonstrate that open access in India is not dependent upon a single institution or publishing model. It is developing through a combination of government policies, academic libraries, universities, repositories, digital platforms, research organizations, and individual researchers.

Libraries as Agents of Knowledge Equity:

Academic and public libraries occupy a particularly important position in the open-access movement. Traditionally, libraries have acted as intermediaries between users and published information. In the digital environment, their role is changing from simply acquiring resources to helping users discover, evaluate, preserve, and reuse knowledge.

Librarians can support knowledge equity by developing institutional repositories, educating researchers about copyright and licensing, promoting open educational resources, teaching information literacy, and assisting faculty members in identifying legitimate open-access journals.

Libraries can also help address the problem of unequal digital skills. Merely placing information online does not ensure meaningful access. Students need to know how to search academic databases, identify reliable sources, understand citation practices, evaluate misinformation, and use information ethically.

This is particularly important in colleges where students may be the first generation in their families to enter higher education. For such students, the library can function not merely as a place for books but as a gateway to the wider knowledge ecosystem.

Open Access and Inclusive Higher Education:

Higher education is one of the areas in which open access can have a direct effect on educational inclusion. Students from well-funded institutions generally have access to larger collections of databases and journals. Students studying in smaller colleges may have fewer resources.

Open educational resources can partially reduce this gap. Teachers can use freely accessible textbooks, lectures, reports, datasets, and scholarly articles to supplement conventional learning materials. Students can continue learning beyond classroom hours without depending entirely on expensive commercial resources.

Open access also benefits teachers and researchers. A faculty member can identify recent research without waiting for institutional subscriptions. Research visibility may increase when scholarly work is deposited in discoverable repositories. This can be particularly useful for researchers working in regional universities and institutions whose research may otherwise receive limited international visibility.

However, access should not be confused with equality. If most resources are available only in English, for example, students and citizens who are more comfortable in Indian languages may still face significant barriers. Thus, language is an essential component of knowledge equity.

Language, Diversity and Indian Knowledge Systems:

India's linguistic diversity creates both an opportunity and a challenge for open access. A genuinely inclusive knowledge environment

should recognize that knowledge is produced and consumed in multiple languages.

Much of international academic publishing is dominated by English. English is important for international scholarly communication, but an excessive dependence on English can restrict access for learners and communities who are more comfortable using Indian languages.

Digital repositories can contribute to multilingual access by supporting metadata, educational resources, research outputs, and scholarly communication in Indian languages. Translation initiatives can further expand the reach of important academic material.

Open science also provides an opportunity to recognize local and indigenous knowledge systems. UNESCO emphasizes the importance of dialogue with indigenous peoples and local communities and recognizes the diversity of knowledge systems. In the Indian context, this perspective can encourage responsible documentation and preservation of local knowledge while respecting community rights and cultural ownership.

Major Barriers to Knowledge Equity:

Despite significant progress, several barriers remain.

1. Digital Divide:

The availability of an online resource is meaningful only when users have access to appropriate devices, reliable connectivity, and sufficient digital skills. Differences between urban and rural areas and between well-funded and poorly funded institutions can therefore influence the practical benefits of open access.

2. Article Processing Charges:

Open access does not always mean that publishing is free for authors. Many journals use article processing charges (APCs). Such charges can create a different form of inequality because researchers with institutional or grant support may be better positioned to publish than researchers without such funding.

Research on Indian scholarly publishing has identified APCs and publisher policies as important issues in the country's open-access environment (Koley & Lala, 2022).

3. Predatory Publishing:

The growth of open-access publishing has also been accompanied by the emergence of questionable and predatory journals. Researchers may be attracted by promises of rapid publication without adequate peer review. This creates risks for research quality and academic integrity. Therefore, expanding open access must be accompanied by strong information-literacy and scholarly-publishing awareness.

4. Copyright and Licensing:

Researchers sometimes hesitate to deposit their publications in repositories because they are uncertain about copyright ownership and publisher policies. Clear institutional guidelines and researcher training can help address these concerns.

5. Unequal Institutional Participation:

Not every institution has the same technical infrastructure or staff expertise required to establish and maintain repositories. Studies of Indian institutional repositories have identified differences in infrastructure, policies, content growth, and management practices. This indicates that simply establishing a repository is not sufficient; sustained institutional support is required.

Strengthening Open Access for Inclusive Development:

India can strengthen knowledge equity through a coordinated strategy involving government, universities, libraries, researchers, publishers, and civil society.

- Publicly funded research should be made as openly accessible as legally and ethically possible. Public investment in research creates a strong argument for improving public access to research outputs.
- Universities should establish clear institutional open-access policies. Researchers need practical guidance on repository deposits, copyright, licensing, research data, and responsible publishing.
- Libraries should receive adequate funding and professional training to manage digital repositories and provide information-literacy programmes.
- India should invest further in multilingual digital resources. Translation, machine-assisted language technologies, Indian-language metadata, and multilingual educational resources can significantly broaden access.
- Open-access policies should recognize the financial difficulties associated with APC-based publishing. Supporting non-commercial, institutional, society-led, and community-driven publishing models can reduce dependence on expensive publication charges.
- Researchers should be encouraged to share research data, preprints where appropriate, educational resources, and other research outputs while respecting ethical, privacy, intellectual-property, and disciplinary requirements.
- Finally, knowledge equity should be evaluated not merely through the number of documents available online but through actual use and social impact.

Questions such as who uses the resources, which languages are represented, which institutions participate, and whether students from disadvantaged backgrounds benefit should become part of evaluation.

Future Role of Academic Libraries:

The future academic library in India will increasingly be a **knowledge-access and knowledge-management Centre** rather than only a physical collection. Librarians can become active partners in open scholarship by supporting researchers throughout the research lifecycle.

Their responsibilities may include repository management, research data management, copyright consultation, ORCID and researcher-profile support, bibliometric assistance, plagiarism-awareness programmes, information-literacy education, open educational resource development, and digital preservation.

This changing role requires continuous professional development. Library and information science education should therefore give greater attention to open science, research data, digital preservation, copyright, metadata standards, scholarly communication, and research visibility.

Final Words:

Open access offers India an important opportunity to connect knowledge with inclusive development. By reducing financial barriers to scholarly information, strengthening institutional repositories, increasing research visibility, and expanding access to educational resources, open access can contribute to a more democratic knowledge environment.

Yet free availability alone does not guarantee knowledge equity. A truly equitable system must address the digital divide, language barriers, publishing costs, copyright restrictions, infrastructure gaps, information literacy, and the unequal ability of researchers to participate in scholarly communication.

India has already developed significant foundations through initiatives such as the DST–DBT Open Access Policy, Shodhganga, INFLIBNET services, institutional repositories, and the National Digital Library of India. The next stage should focus on connecting these initiatives within a broader framework of inclusive, multilingual, sustainable, and responsible open science.

Knowledge becomes socially valuable when people can not only access it but also understand it, question it, contribute to it, and apply it to improve their lives. In this sense, open access is not simply a publishing innovation. It is an important instrument for building a more inclusive knowledge society in India.

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Digital Technology and Transformation of Modern Education in India

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Abstract:

Every human being requires education, and digital education is the current trend and requirement for all students or learners to become more focused in their studies. Digital education makes it easier and more diverse than ever before for students or learners to acquire knowledge. It also cuts down on the amount of time it takes to learn anything new. Schools, colleges, teachers, and the print media have traditionally been the primary sources of education. By registering with schools, teachers, and libraries, students were able to access information sources. Prior to the digital era, the majority of people didn't have access to information, and those who did couldn't get up-to-date information in today's context. The primary goal of this study is to examine the impact of technology and digitalization on Indian education and learning in a concise manner. Questionnaire survey approach was utilised in this study. According to the findings of this study, substantial changes in the way universities and colleges deliver education will occur in the next years. This rapid adoption of digital technologies in both education and assessment is not a passing trend; it will have long-term repercussions that will shape the new normal future.

Digital technology provides students with easy access to vast amounts of information, making it easier for them to research and learn about various subjects. It offers various multimedia tools, such as videos, simulations, and interactive learning activities that can enhance the learning experience and engage students in a more meaningful way. It enables collaboration among students, allowing them to work on group projects, share resources, and communicate with each other in real-time, regardless of their physical location. It can be used to create and administer assessments, as well as to provide feedback to students in a more efficient and timely manner.

Introduction:

As a response of technology integrated, many new instructional chances are opened up. Information could now be viewed or sent by every set of individuals from just about any area. Most people in the globe today have access to schools, and information and communication technology (ICT) is an integral part of everyday life. Recognizing that universal education is essential for quick development, the government has released a new National Education Policy (NEP) that emphasises digitisation as well as the use of technology in education. It also focuses on using edtech to improve education, especially in rural areas. This was primarily done to ensure that quality education was available in all sections of the country, particularly in Tier 2 and Tier 3 cities and towns. The government realised that technology has the ability to reach out to tiny towns and villages and give competent teachers.

The educational sector has seen a tremendous transformation thanks to digital technology. It has changed conventional approaches to education and learning and offered fresh ideas for both. Online learning has been made easier, and individualized learning

experiences are now possible thanks to digital technology. The accessibility and availability of educational resources have undergone a revolution thanks to digital technology. Students and teachers may access instructional resources at any time and from any location thanks to digital devices like cell phones, laptops, and tablets. Online libraries, academic journals, e-books, research papers, and other resources have all been made available by the internet. Moreover, educational websites like Khan Academy, Coursera, and edX provide free online courses, increasing accessibility and affordability of education.

Additionally, interactive learning tools like simulations, games, and multimedia information are now possible thanks to digital technology. These tools give students a more immersive and hands-on learning experience, which improves their comprehension and memory of the material. For instance, virtual reality simulations let students examine ideas like chemical structures, planetary systems, and historical sites that are otherwise impossible to visualise.

Online education has expanded and grown in popularity over the past several years thanks to digital technologies. Students can access education in a flexible and accessible way through online learning, learning at their own speed from any location in the world. Working professionals can also learn new skills and knowledge through online courses without interfering with their daily schedules.

Teachers can also use technology to connect with several pupils in different locations at the same time. The interactive digital media is also a fantastic solution to the country's teacher shortage. It intends to employ technology to develop the skills of instructors through the online portal DIKSHA to enable this.. Exams are now conducted online, in keeping with educational trends. Customized tests, online proctoring, and certification are all supported by digital platforms, as well as secure, scalable, and trustworthy remote exams. These web-based computerised tests offer numerous advantages, including cost savings, time savings, a larger reach, and high security. This is because the process reduces human, operational, infrastructure, and logistical expenses while also reducing the amount of time spent planning, coordinating, and generating results.

Literature Review:

Many parts of the learning process are being transformed by the advent of Emerging Technologies (ETs), notably teachers' work, information content, methods, class participation, and review. Incorporating emerging technologies into teaching learning process increases class participation and enhances student attainment. It promotes classroom innovation, innovation, and mobility, as well as drawback and surviving qualities for both students and teachers in today's information age. Advantages in terms of technological advances, their integrating in to teaching process is usually hampered by a lot of challenges that affects the consolidation (Onyema, 2020).

So according (Nawaz, 2012), big data will be used in schooling to provide "interactive 3d" interactions, which have been characterized as using mobile laptops to pump the digital world into reality, result in communication and connection simulators. Technological advances get a big effect on human capital management within the organisation. Performance appraisal, as well as person that works intensity and job finish dates, improved significantly of technology developments. Machine learning and robots are being used by businesses to automated simple and repetitive operations but also make tough choices faster and far more precisely. Nonetheless, Hr

practitioners will face a variety of obstacles in improving employees' performance in improving training capabilities in able to thrive in the workplace. Bringing technological innovations into the teaching - learning activities has the power to boost learners' productivity, but it needs teaching methods.

Oliveira et al. (2019) did a research study in the topic of innovative technology scientific training. According with report, emerging technology artefacts including computational methods, simulated labs, tablet phones, robots, gaming, and digital imaging and drawings are extending learners' perspective. According (Sosa, et al. 2017), "Emerging technologies in learning: A rigorous examination of literature written in 2006 and 2016." ET appears to be local and developing, and it boosts pupils' analytical reasoning and concern capabilities, according to the research.

Some states have undertaken efforts to incorporate support and learning with new platforms as a consequence of global effects of the Coronavirus disease (COVID-19) epidemic. Organizations are beginning to construct infrastructures and deploy technological tools in an effort to improve the efficiency of distance students' learning. Infrastructures and additional digital resources that help pupils succeed academically are essential. The theories that explain its structure are also critical. A few of the requirements for professors in the twentieth centuries is really the ability to successfully incorporate instructional techniques within teaching approaches (Hans, et al. 2019).

Despite huge investments in education tech, teachers training in integrating technology & educational effectiveness may be lacking. There are various reasons for the lack of clarity in ict integration in tutorial classes. To begin, digital transformation seems to be a comprehensive, complex process that involves a set of independent variables like various technical equipment, professors, kids, school administration, and educational programmes.

Objectives:

1. **To promote digital learning** – To encourage the use of computers, smartphones, online platforms, smart classrooms, and digital educational resources.
2. **To enhance the quality of education** – To use multimedia, simulations, virtual laboratories, and interactive content to make learning more effective and engaging.
3. **To strengthen teacher effectiveness** – To provide teachers with digital teaching tools, online training, educational resources, and professional-development opportunities.
4. **To encourage innovative teaching methods** – To promote blended learning, flipped classrooms, project-based learning, virtual classrooms, and other technology-supported approaches.
5. **To improve assessment and feedback** – To use digital assessments, learning analytics, and online feedback to monitor student progress and identify learning needs.
6. **To promote collaboration and communication** – To connect students, teachers, institutions, parents, and educational communities through digital platforms.

Methodology:

The method of this research is as follows:

***Research Design*:** The information will be gathered from both primary and secondary sources. A questionnaire will be used to obtain the primary data. Journal and research articles will be used as secondary sources of data.

***Sample Size and Sampling Technique*:** The sample size is a measurable number of persons chosen from a sample population for the purpose of gathering primary data on the research topic of interest. An online poll was performed to better understand their thoughts about the impact of technology and digitization on education. This study was based on Internet access among students from several educational institutions in India's major cities, including Delhi, Mumbai, and Chennai. On the basis of several inquiries from students in the corresponding regions, the necessary real-time data was obtained. 283 students' replies were evaluated in this study. Everyone uses the Internet at a different time. Google form questionnaires will be sent to the specified sample population. To avoid any danger of bias and deliver credible results, a random sample technique will be used to pick the sampling population.

Types of Digital Education:

The way that students learn and engage with the subject has been revolutionized by digital technology, which has had a significant impact on education. Digital technology is employed in education in a variety of ways, each with special advantages and uses. We'll talk about some of the most popular categories of digital technology utilized in education in this post.

- **Mobile Devices:** Because of the accessibility of mobile devices like smartphones and tablets, students can access course materials at any time and from any location. Mobile devices can be used to access online learning resources, watch educational films, and download educational apps. Instructors can communicate with students and exchange educational resources via mobile devices. Students can benefit from an individualised and tailored learning experience through mobile devices, allowing them to learn at their own pace and according to their own preferences.
- **Smartboards:** Also known as interactive whiteboards, smartboards give teachers the ability to interactively and engagingly impart knowledge to their students. Instructors can project photos, movies, and other multimedia information on smartboards. Students' ability to follow along and comprehend the subject is facilitated by their ability to annotate and draw on the board. Students may work together to solve problems and share ideas thanks to smartboards, which promote active learning.
- **Massive Open Online Courses (MOOCs):** MOOCs are online courses that are accessible from any location in the world and are free to take. MOOCs can be taken at the student's own pace and are frequently free or inexpensive. Students may get access to top-notch educational resources from renowned universities and subject-matter experts through MOOCs. Additionally, they provide a flexible learning environment that enables students to accommodate their education around other obligations.
- **With the use of virtual reality (VR) technology**, students can interact with a simulated environment that feels real. VR can be utilised in the classroom to design immersive, memorable learning experiences. For instance, students can learn about complex subjects in a fun and engaging way by using VR to explore historical sites, carry out virtual science projects, or learn about hard themes. Virtual reality (VR) can give students a hands-on educational experience that is challenging to reproduce in the real world.

- **Artificial intelligence (AI):** AI can be applied in the classroom to tailor each student's educational experience. AI may review student data to pinpoint areas where a student needs additional assistance and offer specialised criticism and direction. Additionally, AI can offer personalized learning experiences that are adapted to each student's unique learning preferences and speed.
- **Gamification** is the use of game design ideas in situations other than games, such as education. By including elements like competition, rewards, and feedback, gamification can make learning more motivating and engaging. For instance, teachers can employ educational games to engage pupils in fun and interactive math or science lessons. Gamification can also provide pupils a sense of accomplishment and development, which will motivate them to keep learning.
- **Asynchronous learning platforms:** These tools help students access course content and finish assignments on their own timetable and at their own pace. Students may benefit from an adaptable and personalised learning experience through asynchronous learning that is tailored to their unique needs and preferences.

Advantages Of Digital Education:

Students are able to learn at their own pace thanks to digital technology, which is one of its most important advantages in education. Students can access educational resources at any time and from anywhere with the aid of digital technology. Students who reside in remote places or those who are unable to attend regular classes for a variety of reasons may particularly benefit from this. By lowering the price of textbooks and other educational materials, digital technology has also increased access to a quality education. Samplius claims that the use of technology has improved and simplified the teaching and learning processes for both teachers and students.

Teachers now have it simpler to deliver knowledge thanks to digital technologies. Teachers can develop interesting and interactive learning resources that aid students in better comprehending complex subjects with the use of digital technology. Teachers now find it simpler than ever to evaluate their pupils' development thanks to digital technologies. For instance, teachers can use digital technology to design online tests and assessments that enable them to pinpoint the areas where their pupils need additional assistance.

Digital technology has also increased collaboration in the classroom. Students can collaborate with their peers and teachers at any time and from any location with the aid of digital technologies. Students' ability to solve problems and exercise critical thought is enhanced by this collaborative learning opportunity. Aplustopper claims that the best illustration of how technology has improved education is how smart courses have been used inside of classrooms by schools.

There are numerous advantages to using digital technology in education. The way we learn has been revolutionized by digital technology, becoming more individualized, available, affordable, engaging, interactive, collaborative, and joyful. Students can learn at their own speed, access learning resources from anywhere and at any time, collaborate with peers and teachers, and hone their critical thinking and problem-solving abilities with the aid of digital technology. Also, teachers may now more easily convey knowledge and gauge their pupils' development thanks to digital technology. To prepare children for the future, it is crucial to integrate digital technology into the classroom.

Challenges Faced by Digital Education:

Digital technology has the potential to completely transform the way education is provided in India, but there are a number of obstacles that must be overcome in order to reap its benefits. India is a nation with a significant digital divide. Access to digital technology is either scarce or nonexistent in many places. As a result, students in these regions have a disadvantage when it comes to receiving an education in digital technology.

- **Lack of infrastructure:** It's possible that there isn't enough infrastructure to sustain the usage of digital technology, even in places where it's accessible. This encompasses elements like consistent electricity, internet access, and suitable hardware and software.
- **Training for teachers:** Many Indian teachers lack the knowledge and training necessary to effectively use digital technology in the classroom. They may find it challenging to use technology in their instruction as a result.
- **Content availability:** Although there is a wealth of instructional material online, many of it may not be pertinent or suitable for Indian pupils. More locally created content that adheres to Indian curricula and educational norms is required.
- **Cost:** Although deploying digital technology in schools may come at a substantial initial cost, in the long run, it has the potential to be cost-effective. Many schools may find this to be a challenge, especially those in disadvantaged communities.
- **Security and privacy concerns:** Concerns about security and privacy are brought up by the usage of digital technology in education. It is important to make sure that student information is secure and that using technology does not jeopardize the safety or wellbeing of students.

It will need a coordinated effort by educators, decision-makers, and technology businesses to address these issues. These obstacles might be overcome by working together to build a more equal and efficient digital technology education system in India.

Results And Discussions:

According to the survey, while traditional teaching in our nation, such as writing on the board with chalk or a white board marker, is still preferred by many teachers, our students have different opinions. One of the most crucial topics in this poll was what our students thought about the success of digital education. While this survey results show, the majority of our students are adapting to and enjoying digitization. As a result, our teachers should bear this in mind as they create their coursework.

Conclusion:

According to the study, youth development change is vital for the expansion of digital education at all levels. A large rise in academic infrastructure investment will result as a result of this. Good politics, Speaking gadget people, and an effective legal и industrial private ownership environment are all critical for the growth of elearning in Indian society. The Indian government is also taking considerable initiatives to enhance technological schools in the country, including the formation of new IITs as IIMs and the granting of instructional financing for research scholars at most governmental bodies. Putting in the effort and implementing any appropriate course materials into E-Learning environment to make into something and effective intensive class that benefits both of the teacher or the user. Significant changes in the way universities and colleges provide education will

occur in the coming years as a result of digital education Digital technology provides students with easy access to vast amounts of information, making it easier for them to research and learn about various subjects. This access to information also allows for more personalized learning experiences that cater to individual student needs and interests. Digital technology offers various multimedia tools, such as videos, simulations, and interactive learning activities that can enhance the learning experience and engage students in a more meaningful way. Digital technology allows for more flexibility in terms of where and when students can learn, making education more accessible to people who may not have had access to it otherwise. This is especially important during times of crisis, such as the COVID-19 pandemic, when many schools have had to switch to online learning. digital technology has the potential to transform education and improve the quality of learning experiences for students. It provides opportunities for more personalized and collaborative learning, while also making the assessment and feedback process more efficient and effective.

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Impact of Polymeric and Circuit Training on Physical Fitness and Jumping Ability

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Abstract:

The purpose of this study is to look into how plyometric and circuit training affects leaping ability and physical fitness. Sports performance depends heavily on physical fitness, especially in activities that call for muscular strength, explosive power, speed, agility, and endurance. While circuit training enhances several aspects of fitness through a series of organized exercises, plyometric training builds explosive muscular strength through quick muscle stretching and contraction. Pre-test and post-test evaluations of individuals split into plyometric training, circuit training, and control groups may be part of the study's experimental research design. Muscular strength, speed, agility, and endurance are examples of selected fitness variables. Changes across groups can be investigated using statistical methods including mean, standard deviation, paired and independent t-tests, and analysis of covariance. Plyometric training has been shown to enhance muscle strength, sprint speed, and leaping performance. The planned study could assist sports trainers, coaches, and physical education instructors in determining the best training strategies for enhancing general physical fitness and leaping ability.

Keywords: Plyometric Training, Circuit Training, Physical Fitness, Jumping Ability, Muscular Power and Athletic Performance.

Introduction:

The development of both general health and athletic performance is significantly influenced by physical fitness. Athletes need a combination of strength, speed, agility, endurance, coordination, and explosive power to compete in sports like basketball, volleyball, football, athletics, and badminton. When participating in activities that require rebounds, blocks, spikes, high jumps, and lengthy hops, jumping skill is especially crucial.

A specific type of exercise called plyometric training uses quick eccentric and concentric muscle movements to increase explosive power. Exercises that enhance the capacity to produce force quickly include box leaps, squat jumps, bounding, and hopping. Circuit training is a methodical fitness regimen where participants complete a set of exercises at predetermined stations. It can incorporate body-weight exercises, strength, cardiovascular endurance, speed, and agility. Exercise choice, intensity, duration, rest intervals, and participant fitness level all affect the results.

Plyometric training has been shown to improve muscular strength, vertical jumping, and sprinting, according to research reviews. However, it is possible to ascertain how these

approaches impact various fitness components and jumping performance by contrasting plyometric training with circuit training under a shared experimental methodology.

State of The Problem:

The purpose of the study "Impact of Plyometric and Circuit Training on Physical Fitness and Jumping Ability" is to evaluate how well two training approaches enhance specific aspects of physical fitness and leaping ability. Additionally, it seeks to ascertain whether participants' results are different after plyometric training, circuit training, and ordinary exercise.

Objectives of The Study:

1. To examine the impact of plyometric training on physical fitness.
2. To investigate the effect of circuit training on physical fitness.
3. To assess the impact of both training methods on physical fitness.
4. To compare the effectiveness of plyometric and control groups.
5. To suggest suitable training methods for improving physical and athletic performance.

Research Methodology:

The following methodology is a proposed design that can be adapted to the study actual setting.

Research Design:

A three group experimental design with pre test and post test measurement is recommended.

Sl. No.	Groups	Training Programmes
1.	Group – A (20 Students)	Plyometric Training
2.	Group – B (20 Students)	Circuit Training
3.	Group – C (20 Students)	Control Group – Regular Activity

Sample Size:

There will be sixty volunteers in the planned study. College students or young adults who participate in sports, physical education, or regular exercise may be chosen as participants. To investigate how plyometric and circuit training affect physical fitness and jumping ability, a sample size of sixty people is suggested. Three groups of twenty people each will be formed from the participants. Before the investigation starts, the sample size should preferably be supported by a statistical power analysis. The anticipated training impact, participant performance variability, significance level, and intended statistical power should all be taken into account.

Measurement Tools:

Fitness Component	Suggested Test	Measurement
Fitness Leg Power	Vertical Jump Test	Jump Height in cm
Horizontal Jumping Ability	Standing Broad Jump	Distance in cm
Speed	30 Meter Sprint	Time in Seconds
Agility	T – Test	Time in Seconds
Muscular Endurance	Standardized Push-Up or Sit – Up Test	Repetitions
Cardiovascular Endurance	20 Meter Shuttle Run	Stage or Estimated Aerobic Capacity

Prior to and following training, follow the same standardized testing procedure. Choose tests that are suitable for the age, skill level, and safety needs of the participants.

Training Programmes:

An example training schedule for an eight-week intervention is provided below. A certified strength and conditioning specialist or physical education instructor should oversee it.

Group – A: Plyometric Training:

A form of exercise called plyometric training is intended to increase explosive muscle power, strength, speed, and jumping ability. It entails quick muscle contraction and stretching during motions like bounding, hopping, and jumping.

Examples: Squat Jumps, Box Jumps, Standing Broad Jumps, Hopping and Bounding and Tuck Jumps.

Leg strength, coordination, agility, and athletic performance are all enhanced by plyometric exercise. It is very helpful in sports like football, basketball, volleyball, and athletics. Plyometric training enhances explosive movements and jumping performance by assisting athletes in producing their maximum force in a brief amount of time.

Group – B: Circuit Training:

Circuit training is a type of exercise where participants carry out a variety of activities in a predetermined order at several locations. Before proceeding to the next station, each exercise is completed for a certain amount of time or repetitions, followed by a brief break.

Examples of Circuits Training Exercises: Push Ups, Squats, Sit Ups, Skipping, Shuttle Runs ad Plank Exercises.

Muscular strength, muscular endurance, cardiovascular fitness, speed, agility, and general physical fitness are all enhanced by circuit training. Through a planned mix of exercises, circuit training is an efficient way to improve several aspects of physical fitness. It is adaptable to many age groups, levels of fitness, and sports.

Group – C: Control Group – Regular Activity:

Participants who do not take part in the experimental plyometric or circuit training programs make up the control group. Throughout the eight-week study session, they carry on with their regular daily activities including, if applicable, regular physical education lessons.

The two experimental groups can be compared to the control group. It assists the researcher in determining whether the particular training programs are linked to changes in physical fitness and jumping ability.

By comparing pre-test and post-test findings with those of the experimental groups, the control group assists in determining the efficacy of plyometric and circuit training.

Measurement of Physical Fitness and Jumping Ability:

Standardized exams should be used by the researcher to assess participants both before and after the eight-week program.

Fitness Component	Suggested Test	Measurement
Vertical Jumping	Vertical Jump Test	Jump Height in Centimeters
Horizontal Jumping Ability	Standing Broad Jump	Distance in Centimeters
Agility	Another validated agility test	Time in Seconds
Speed	20 m Sprint	Time in Seconds
Muscular Endurance	Standardized Push Up Test	Repetitions

Core Endurance	Plank Test	Time in Seconds
Cardiovascular Endurance	A Validated Endurance Test appropriate for the sample	Time distance

The pre-test and post-test should be conducted using the same test protocols and tools. Age, sex, prior sports engagement, training attendance, and any injuries that might affect the outcome should all be noted by the researcher.

Conclusion:

The purpose of the study is to investigate the effects of plyometric and circuit training on leaping ability and physical fitness. The study can demonstrate the efficacy of each training strategy by employing standardized fitness assessments and a controlled pre-test/post-test design.

The purpose of the study "Impact of Plyometric and Circuit Training on Physical Fitness and Jumping Ability" is to assess and contrast two training modalities among young people or college students. While circuit training incorporates workouts to build multiple facets of physical fitness, plyometric training focuses on explosive power and jumping performance.

Researchers can evaluate improvements in jumping ability, speed, agility, strength, and endurance by evaluating subjects before and after an eight-week intervention. The improvements between the training groups and the control group can then be determined using appropriate statistical analysis.

Sports coaches, fitness experts, and physical education instructors can all benefit from the study's findings. However, it is only after analyzing real experimental data that the best training strategy may be determined.

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The Role of Production and Marketing of Turmeric in Karnataka

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Abstract:

Turmeric is an important commercial spice crop that contributes significantly to the agricultural economy and rural livelihoods of Karnataka. The present article examines the role of turmeric production and marketing in Karnataka, focusing on its contribution to farmers' income, employment generation, rural development, and the agricultural marketing system. The study analyses the major aspects of turmeric cultivation, production practices, marketing channels, price realization, and the challenges faced by turmeric growers.

Turmeric farmers encounter several constraints, including rising input costs, fluctuations in market prices, inadequate storage and processing facilities, transportation costs, limited access to market information, and dependence on intermediaries. These factors influence the profitability and marketing efficiency of turmeric cultivation. The article highlights the need for improved production technologies, better post-harvest management, value addition, efficient market linkages, and stronger farmer-producer organizations. Direct marketing and access to timely market information can further improve farmers' bargaining power and income.

Keywords**: **Turmeric, Production, Marketing, Farmers' Income, Agricultural Marketing, Value Addition, Karnataka.

Introduction:

India, being the largest producer of turmeric in the world, accounting for 78 per cent of the world's production, has great potential in this commercial crop. In India, turmeric is grown in 18 states, with Andhra Pradesh, Tamil Nadu, Karnataka, and West Bengal as the major turmeric-producing states. Turmeric accounted for 29.35 per cent of India's total spice exports in 2010-2011. India is the largest producer, consumer and exporter of turmeric. Turmeric, strictly speaking, is a condiment crop which has been used for colouring, flavouring and medicinal purposes. Turmeric occupies a prominent position among the spices produced in India. Turmeric is one of the multi-use products which has many valuable properties and uses. It is extensively used in food, textile, medicine, and cosmetic industries. Curry powder is one of the indispensable ingredients in Indian foods. The curry powder contains a minimum of five per cent to a maximum of thirty per cent of turmeric powder in its total content. Turmeric has colouring properties because of the curcumin content, and hence it is used as a natural colouring agent for foodstuffs, jellies and fruit drinks. The dye made from turmeric is used in the textile paint and varnish industries.

Turmeric is a tropical perennial plant native to India & Indonesia & it is also known as the golden spice of life. Turmeric is used as medicine for so many diseases throughout the

world. India produces large quantities of turmeric. India is the largest producer, consumer & exporter of turmeric in the world. India produces 80% of the world's production & exports 60% of the world's exports. Belgaum district is fully irrigated with 7 rivers & two dams; turmeric is under an irrigation system in Belgaum district, and a large number of turmeric growers are growing & marketing turmeric. The period of the turmeric crop is 7 to 8 months. This crop requires more labour until the marketing of turmeric.

Among these spices, turmeric holds a prominent place, with its tuberous rhizomes serving as a versatile condiment, coloring agent, and medicinal herb in Asian and Middle Eastern cultures. As the world's leading producer, consumer, and exporter of turmeric, India plays a pivotal role in the global spice market. The high concentration of curcumin in Indian turmeric distinguishes it as a premium-grade spice, prized for its medicinal and culinary applications. However, the market dynamics of turmeric are subject to fluctuations driven by variations in market arrivals, which pose challenges for both producers and consumers. These fluctuations, indicative of changing patterns in demand and supply, underscore the importance of understanding the time-series properties of commodity prices for effective risk management and Agricultural policy formulation. In the context of agricultural development, price instability poses a significant obstacle, impacting farmers' incentives to increase production and invest in sustainable practices. Agricultural arrivals and prices wield considerable influence over the agricultural economy, reflecting broader economic trends and serving as barometers of economic health. Consequently, analyzing and forecasting turmeric prices assume paramount importance for stakeholders across the value chain, enabling informed decision-making and strategic planning. This research aims to comprehensively analyze the intricate dynamics of the turmeric market, employing rigorous analytical and econometric techniques to develop robust models that effectively capture and explain price fluctuations. The study seeks to explore the underlying factors driving market behavior, such as supply-demand interactions, external economic conditions, and policy influences, providing a deeper understanding of how these elements contribute to price volatility. By leveraging empirical data and advanced regression and correlation analysis, the research will identify significant patterns and relationships, offering valuable insights into the structural and cyclical components of turmeric pricing. Furthermore, this study recognizes the critical importance of stakeholders, including farmers, traders, policymakers, and industry participants, whose decision-making processes are directly influenced by market trends. It will provide actionable recommendations to enhance decision-making and policy formulation to foster a more resilient and sustainable turmeric market. Emphasis will be placed on developing strategies that mitigate risks associated with price volatility, improving market transparency, and promoting the adoption of practices that support long-term sustainability. By addressing both market dynamics and stakeholder needs, this research aspires to contribute to the development of more effective policies and practices that enhance stability and growth within the turmeric industry, in the face of both domestic and global market uncertainties.

Review of Literature:

The review of research work done by various researchers in the past relevant to the problem under study is necessary to help in proper understanding of the concepts and methodological and analytical issues related to the problem under study. It also provides an opportunity to address past inadequacies in

research work. In view of this, this chapter briefly reviews the relevant literature for the present investigation. For convenience, the reviews so collected are presented under four subheadings as per the objectives of the present study as below.

Patil (2009): The study conducted in Sangli district revealed that the total production cost of turmeric was ₹724.91 per quintal, with a benefit-cost ratio of 1.33. Incorporating farm-level processing activities significantly enhanced profitability, improving the benefit-cost ratio to 2.34. Additionally, the marketing costs incurred per quintal of turmeric amounted to ₹417.61. Overall, the findings highlight the economic advantages of processing turmeric at the farm level to boost returns for farmers.

Shaikh (2013): The study comparing traditional and modern turmeric cultivation in Belgaum district, Karnataka, highlights notable differences in their variable costs per hectare. In traditional farms, the primary expenses were human labor costing ₹13,111.65, rhizomes amounting to ₹35,614.32, and fertilizers at ₹4,319.27, which together accounted for the largest share of the total cultivation cost. Additional costs such as FYM, bullock labor, and interest on working capital contributed smaller proportions, at 1.25%, 3.31%, and 6.50%, respectively. On the other hand, modern farms exhibited a different cost structure where the major components included human labor at ₹11,232.70, rhizomes at ₹31,207.68, machine labor at ₹2,288.92, chemical fertilizers at ₹3,753.53, and plant protection chemicals at ₹3,671.48. These costs constituted roughly 16.61%, 46.14%, 3.38%, 5.55%, and 5.43% of the total cultivation expenditure. Overall, while both cultivation methods share some common cost elements, modern farming tends to involve increased mechanization and chemical input expenses, which could influence overall efficiency, productivity, and profitability.

Balappa (2002) has made an attempt to examine the extent of price integration of onion and potato in the selected markets of North Karnataka, comprising Belgaum, Bijapur, Dharwad, Gulbarga, Raichur and Hubli. The zero-order correlation matrix between the average wholesale price of onion clearly indicated t integration among the selected markets, except Bijapur with the other markets. However, the magnitude of integration was found to be higher between Belgaum and Raichur (0.9447), between Hubli and Raichur (0.9439), between Belgaum and Hubli (0.9253), between Raichur and Gulbarga (0.8669), and between Belgaum and Gulbarga (0.8393)

Objectives of The Study:

1. To estimate the costs of cultivation (labor, seeds, fertilizers) and calculate the returns and profit margins for local farmers in the study area.
2. To investigate logistical and post-harvest challenges, specifically regarding boiling, drying,
   grading, and inadequate storage facilities.
3. To know the marketing practices of turmeric farmers and traders in the study area.
4. To study the relationship between selected profile and entrepreneurial behavior of turmeric growers.
5. To identify the problems faced by Turmeric growers in Turmeric cultivation.
6. To suggest policy measures to the many turmeric growers.

Hypotheses:

1. Turmeric prices are volatile in the spot market.
2. Spot and Futures markets of turmeric are integrated.

3. There is scope to minimize the price spread in the turmeric market by eliminating middlemen.

H_1: There is no significant relationship between the market structure and the price fluctuations of turmeric in Belagavi district.

H_2: There is no significant difference in the prices received by turmeric farmers across different marketing channels

Scope of The Study:

The present study aims to examine the market structure and price fluctuations in turmeric cultivation, production, and marketing in Belagavi district of Karnataka. Turmeric is one of the major commercial spice crops cultivated in the district and plays a significant role in farmers' income, employment generation, and rural economic development. Despite its economic importance, turmeric farmers face several challenges such as unstable prices, market inefficiencies, rising production costs, inadequate storage facilities, and the influence of intermediaries. This study seeks to analyze these issues comprehensively.

The research is geographically confined to **Belagavi district**, which has a significant area under turmeric cultivation. Major turmeric-growing taluks and important Agricultural Produce Market Committees (APMCs) will be selected for detailed investigation. The study focuses on farmers, traders, commission agents, wholesalers, retailers, processors, exporters, and other stakeholders involved in the turmeric marketing system.

Agriculture continues to be the backbone of the Indian economy, supporting the livelihoods of nearly half of the country's population. Within agriculture, spices play an important role in generating farm income, employment, foreign exchange earnings, and rural industrial development. Among the various spices cultivated in India, **turmeric (Curcuma longa L.)** occupies a prominent position due to its extensive use in food processing, pharmaceuticals, cosmetics, nutraceuticals, and traditional medicine. India is the world's largest producer, consumer, and exporter of turmeric. Karnataka, particularly **Belagavi district,** is one of the major turmeric-producing regions where the crop forms an important source of income for farming households.

Despite its economic importance, turmeric cultivation is characterized by several challenges, including unstable market prices, increasing production costs, inadequate market infrastructure, dependence on intermediaries, limited storage facilities, weak bargaining power of farmers, and fluctuations in domestic and international demand. These issues directly affect farmers' income and livelihood security. Therefore, an in-depth study of market structure and price fluctuations in turmeric cultivation, production, and marketing is highly significant.

Research Methodology:

For the present study, the following research methodology will be adopted. The present study adopts a descriptive and analytical research design to examine the role of turmeric production and marketing in Karnataka. The study is based mainly on secondary data collected from reliable and relevant sources, including government publications, agricultural department reports, Agricultural Produce Market Committee (APMC) records, research journals, books, reports of agricultural universities, and relevant official websites.

The study focuses on major turmeric-producing regions of Karnataka and examines the trends in area under cultivation, production, productivity, prices, and marketing practices. The marketing system is analysed by considering the major participants involved in the turmeric supply

chain, such as farmers, local traders, commission agents, wholesalers, processors, and retailers.

Research Gap:

Despite the extensive research on turmeric cultivation in Karnataka, significant gaps remain in understanding the persistent challenges faced by farmers, particularly in terms of sustainable solutions. Existing studies primarily focus on economic viability, cost-return analysis, and the adoption of improved agricultural practices. However, there is limited research on the socioeconomic and environmental factors influencing turmeric production, such as climate variability, water scarcity, and the impact of fluctuating market prices on farmer livelihoods. Furthermore, while studies acknowledge issues like labor shortages and post-harvest losses, there is a lack of comprehensive policy recommendations and farmer-centric interventions to address these challenges. Future research should explore the role of government policies, cooperative models, and technological advancements in ensuring long-term sustainability and profitability for turmeric farmers in Karnataka.

Significance:

The significance of this study explains why the research is important and how it will benefit farmers, policymakers, traders, researchers, and the agricultural sector.

- Helps Understand the Market Structure
- Identifies the Causes of Price Fluctuations
- Improves Farmers' Income
- Supports Agricultural Policy Formulation
- Promotes Value Addition and Processing
- Encourages Sustainable Turmeric Cultivation
- Supports Rural Economic Development

Limitations:

- The study is confined to **Belagavi district of Karnataka.** Therefore, the findings may not be directly applicable to other districts or states where climatic conditions, production practices, and marketing systems differ.
- The study focuses only on **turmeric cultivation, production, and marketing.**
- The study relies on both **primary and secondary data.**

Conclusion:

The study is significant because it provides a comprehensive understanding of the market structure, production practices, and price fluctuations of turmeric in Belagavi district. The findings will help improve marketing efficiency, stabilize prices, increase farmers' income, support policy formulation, and contribute to sustainable agricultural and rural development. It will also serve as an important academic resource in the field of agricultural economics and marketing. The findings are expected to offer valuable insights for farmers, policymakers, researchers, and agricultural marketing institutions while providing a strong basis for future research in agricultural economics and marketing.

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10. Mrs. Sheethal R, Dr. N. NagarajaResearch Scholar, Department of Commerce, UOM, Mysuru; Professor & Chairman (BOE), Department of Studies in Commerce, UOM, Manasagangothri, Mysuru: © September 2025| IJIRT | Volume 12 Issue 4 | ISSN: 2349-6002 IJIRT 184671 INTERNATIONAL JOURNAL OF INNOVATIVE RESEARCH IN TECHNOLOGY 3186 Investigating Key Challenges Faced by Turmeric Farmers in Karnataka: Issues, Implications, and Sustainable Solutions

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Inclusive and Sustainable Economics: Pathway to Viksit Bharat @2047

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Abstract:

Viksit Bharat @2047 represents India's long-term aspiration to become a developed nation by the centenary of independence. The pathway requires more than rapid GDP growth: it requires broad-based opportunity, productive employment, human-capital development, technological capability, social inclusion and environmental sustainability. India's Voluntary National Review 2025 explicitly connects progress on the Sustainable Development Goals with the longer-term Viksit Bharat vision, while highlighting poverty reduction, clean energy, digital inclusion and localisation of development. This paper examines inclusive and sustainable economics as a pathway to Viksit Bharat @2047.It discusses financial inclusion, women's economic participation, employment and skills, rural development, digital public infrastructure, entrepreneurship, green growth and participatory governance. A model sample survey of 50 respondents is included to demonstrate percentage analysis and public awareness assessment. The paper concludes that inclusive prosperity depends on the interaction of economic efficiency, social justice, environmental responsibility and institutional capacity.

Keywords: Inclusive Growth, Sustainable Economics, Employment, Women's Empowerment Digital Inclusion Green Economy, Human Capital, SDGs.

Introduction:

India's development journey is entering a period in which the quality of growth matters as much as the rate of growth. A developed economy must generate productive opportunities, improve living standards, expand capabilities and protect natural capital. Inclusive economics asks who participates in growth and who receives its benefits; sustainable economics asks whether today's development can continue without undermining future generations. The Viksit Bharat @2047 vision provides a long-term framework for this transformation. NITI Aayog's India Voluntary National Review 2025 describes the 2047 objective as a continuation of India's SDG journey and stresses sustainable and equitable development, citizen participation and localised implementation. The central proposition of this paper is that economic growth, inclusion and sustainability should not be treated as competing goals. Investment in education and skills can raise productivity; financial inclusion can widen entrepreneurship; women's participation can enlarge the effective labour force; digital infrastructure can lower transaction costs; and green technologies can reduce environmental pressures while creating new economic opportunities.

Viksit Bharat @2047:

Viksit Bharat @2047 refers to the long-term ambition of building a developed India by 2047. The vision encompasses economic competitiveness, improved living standards,

human capital, infrastructure, technology and innovation, social inclusion and environmental sustainability. NITI Aayog's recent work also frames Viksit Bharat around inclusive, resilient and globally competitive growth.

The development pathway can therefore be understood through five broad pillars: productive and competitive economy; capable and healthy citizens; inclusive opportunities; sustainable use of resources; and effective, accountable governance.

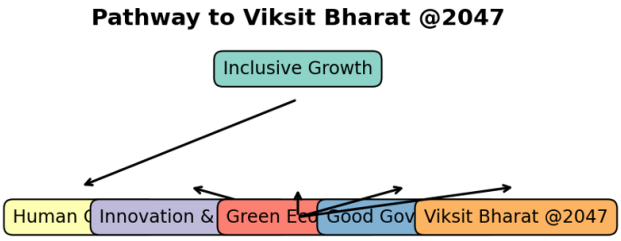


Figure 1: Conceptual pathway from inclusive and sustainable economic transformation to Viksit Bharat @2047.

Concept of Inclusive Economics:

Inclusive economics refers to an economic system in which people from different social, geographic and income groups can participate in productive activities and share in the benefits of development. Inclusion involves access to finance, markets, education, healthcare, technology, employment and social protection.

For India, inclusion has particular importance because development opportunities are distributed across rural and urban regions and across formal and informal sectors. Policies that improve access to credit, digital payments, skill development, infrastructure and markets can help households and small enterprises move towards higher productivity.

Concept of Sustainable Economics:

Sustainable economics seeks to align economic activity with long-term social and ecological well-being. It recognises that natural resources, environmental quality and climate stability are forms of capital that support economic production. Sustainable growth therefore involves cleaner technologies, resource efficiency, renewable energy, resilient infrastructure and responsible consumption.

Three Pillars:

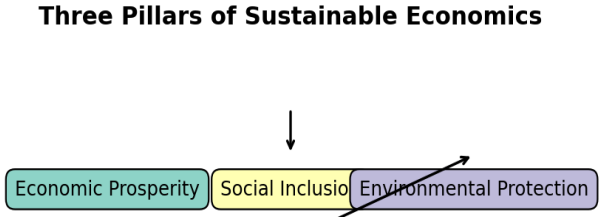


Figure 2: Three interconnected pillars of sustainable economics.

Economic sustainability supports income and productivity; social sustainability supports human capabilities and equity; environmental sustainability protects natural systems and reduces climate risks.

Inclusive and Sustainable Pathway to Viksit Bharat:

The pathway to Viksit Bharat can be viewed as a mutually reinforcing system. Education and skills improve employability; employment raises household income; higher incomes support savings and investment; investment raises productivity; and higher productivity creates resources for social and environmental investment.

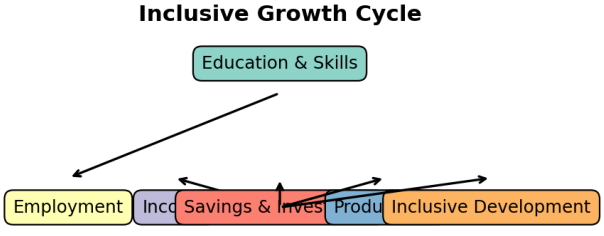


Figure 3: Inclusive growth cycle.

Human Capital and Skills:

India's demographic profile creates an opportunity only when young people acquire relevant skills and access productive jobs. The Economic Survey emphasises employment and skill development as central priorities and notes the importance of deskilling, up skilling and new-skilling for sustainable livelihoods.

Women's Economic Empowerment:

Women's participation in education, entrepreneurship, paid employment, agriculture, self-help groups and leadership can strengthen household welfare and national productivity. NITI Aayog's VNR 2025 highlights women-led development and the role of financial inclusion, skill building, livelihood creation and entrepreneurship.

Digital Inclusion:

Digital Inclusion public infrastructure can reduce barriers to access and improve delivery of financial, educational and public services. NITI Aayog's 2026 DPI@2047 roadmap identifies mass inclusion, MSME market access, local talent matching, smallholder farmer livelihoods and learner-centred education among areas where digital infrastructure can support inclusive socio-economic growth.

Green Economy:

Green growth requires investment in renewable energy, energy efficiency, sustainable mobility, climate-resilient agriculture, circular economy practices and resource conservation. These investments can simultaneously address environmental risks and create new industries and employment opportunities.

Objectives:

1. To understand the concept of inclusive and sustainable economics.
2. To examine the importance of inclusive growth for Viksit Bharat @2047.
3. To assess the role of employment, skills and human capital. Digital transformation and innovation. Green growth and environmental sustainability. Government, institutions, business and citizens.
4. To suggest measures for inclusive and sustainable economic transformation.

Methodology:

The study follows a descriptive and analytical approach. Secondary information is drawn primarily from official government and institutional reports. A model primary survey format is included to demonstrate how awareness and attitudes could be assessed among student's citizens. The numerical responses below are illustrative academic sample data and should be replaced with actual field responses if the paper is submitted as an empirical study.

The following tables provide an illustrative sample of 50 respondents. This study is mainly based on secondary data. The need for rural development Sustainable. Secondary data collected through different sources like newspaper, government websites, journals, magazines, published books and internet sources.

Role of Viksit Bharth Programme:

The Viksit Bharat pathway requires a whole-of-society approach. Government creates enabling institutions and infrastructure; businesses invest and innovate; educational institutions develop capabilities; and citizens participate in economic and civic life.

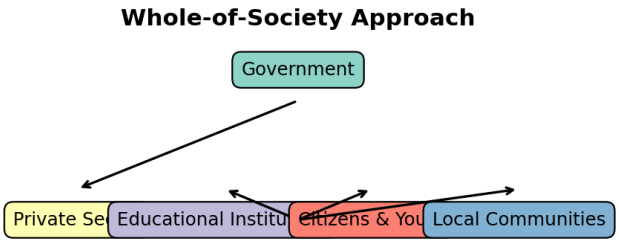


Figure 4: Whole-of-society approach to Viksit Bharat @2047.

Employment and skill development, Education and healthcare, Women-led development, MSME and entrepreneurship promotion, Digital public infrastructure, Agricultural and rural transformation, Renewable energy and climate resilience, Infrastructure and urban development Research, innovation and technology, Participatory and accountable governance.

Challenges:

- Regional disparities and uneven development
- Unemployment, underemployment and skill mismatch
- Income and wealth inequalities
- Rural–urban gaps
- Environmental degradation and climate risks
- Digital divide and unequal technology access
- Pressure on land, water and other natural resources
- Need for higher-quality public services
- Implementation and monitoring gaps
- Balancing rapid industrialisation with sustainability

The challenge is not simply to accelerate growth but to improve the quality, resilience and distribution of growth, NITI Aayog's 2025 VNR notes continuing regional disparities and environmental sustainability challenges even while reporting progress in poverty reduction, healthcare, clean energy and digital inclusion.

Suggestions:

- Expand quality employment and apprenticeships.
- Strengthen school, higher-education and vocational skills.
- Promote women's entrepreneurship, finance and market access.
- Improve rural infrastructure and agricultural value chains.
- Deepen financial and digital inclusion.
- Support MSMEs with technology, market intelligence and simplified compliance.
- Accelerate renewable energy, energy efficiency and circular economy practices.
- Invest in climate-resilient agriculture, water management and urban infrastructure.
- Promote research, innovation and responsible adoption of AI and emerging technologies.
- Strengthen local governance, data systems and citizen participation.

Findings:

- Inclusive growth is a necessary condition for broad-based prosperity.
- Human capital is central to productivity and the demographic dividend.
- Women's economic participation can expand India's productive capacity.
- Digital infrastructure can improve access, transparency and economic opportunity.
- Green growth can connect environmental protection with innovation and new economic activity.
- Rural and local Development are essential to reducing spatial inequality.
- Government, business, educational institutions and citizens must act together.
- The SDGs provide a useful framework for monitoring social, economic and environmental progress.
- Awareness programmes can help young people understand their role in Viksit Bharat.

Conclusion:

Viksit Bharat @2047 is a long-term transformation agenda that requires India to

combine economic dynamism with social inclusion and environmental responsibility. The evidence and policy literature reviewed in this paper indicate that development must be people-centred, opportunity-oriented and sustainable. Inclusive economics widens participation through employment, skills, finance, technology and entrepreneurship. Sustainable economics protects the natural and social foundations of future prosperity. Together, they create a development pathway in which productivity and equity reinforce each other. The central message of the study is: Inclusive Growth, Human Capital, Innovation, Green Development Good Governance, Citizen Participation a stronger pathway towards Viksit Bharat @2047.

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Impact of Fintech-Digital Payments on Financial Inclusion in India

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Abstract:

Fintech-driven digital payments have become an important component of India's financial inclusion ecosystem. Digital payment systems such as the Unified Payments Interface (UPI), Immediate Payment Service (IMPS), Aadhaar Enabled Payment System (AePS), and other interoperable payment mechanisms have expanded access to formal financial services. The Pradhan Mantri Jan-Dhan Yojana (PMJDY) has provided a large account base through which savings, payments, credit, insurance, pension and government benefit transfers can be delivered. This updated article reviews the relationship between fintech-enabled digital payments and financial inclusion in India using secondary data and information from official government and institutional sources. Particular attention is given to UPI, AePS, IMPS, PMJDY and the Reserve Bank of India's Financial Inclusion Index. The available 2025–26 evidence shows continued expansion of digital payment infrastructure and financial access. UPI processed 24,161.69 crore transactions worth approximately ₹314.23 lakh crore in FY 2025–26, while the Financial Inclusion Index increased to 70.0 in March 2026. PMJDY also continued to expand, with 57.78 crore accounts and deposits of ₹2,94,702 crore reported as on 25 February 2026. These developments indicate the increasing scale of India's digital financial infrastructure, while also highlighting the need to assess usage, quality, digital literacy, security and effective access alongside transaction growth.

Keywords: Fintech, UPI, AePS, IMPS, PMJDY, Digital Payments, Financial Inclusion, Financial Inclusion Index, India.

Introduction:

Financial inclusion refers to the availability and effective use of affordable and appropriate financial services, including savings, credit, insurance, payments and other digital financial services. Access to formal financial services can help households manage risks, build savings and participate in economic activity. It can also support micro and small enterprises by improving access to formal payment and financial channels. The supplied article emphasises that financial exclusion can increase vulnerability and restrict opportunities for economically marginalised groups. Fintech has added a technology dimension to this process by enabling faster, more accessible and increasingly interoperable financial services.

India's digital public infrastructure has created an ecosystem in which identity, bank accounts and payment systems can work together. UPI has become a major retail payment mechanism, while Aadhaar-enabled systems and Business Correspondents help extend banking services beyond conventional branches. PMJDY provides a large base of formal accounts, and government benefit transfers can be routed directly to beneficiaries. The current phase of financial inclusion therefore involves not only opening accounts but also encouraging effective and safe usage of financial services.

1. Fintech in India:

The fintech industry in India has expanded rapidly due to increasing digital connectivity, smartphone adoption, innovation in financial services, supportive policy measures and the development of Digital Public Infrastructure. Fintech applications cover digital payments, digital lending, wealth management, insurance technology, regulatory technology and other technology-enabled financial services. The supplied article reported earlier estimates of fintech investment, adoption and ecosystem size. For this updated article, those historical estimates are not carried forward as current 2025–26 measurements because they refer to earlier reporting periods. Instead, the discussion focuses on observable developments in India's payment and financial inclusion infrastructure.

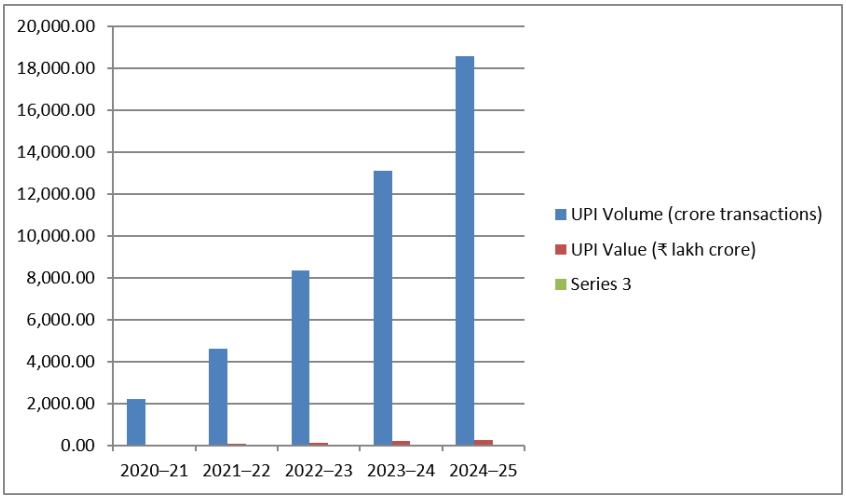
Government data show the continued expansion of digital payments. Total digital payment transaction volume rose from 2,071 crore in FY 2017–18 to 22,831 crore in FY 2024–25. During FY 2025–26, the volume had already reached 20,343 crore and the value ₹2,357 lakh crore by 31 December 2025. The Government identifies UPI, IMPS, AePS, NEFT, RTGS, NETC and other instruments as important components of this digital payment ecosystem.

2. Unified Payments Interface (UPI) in India:

The Unified Payments Interface (UPI) is an instant payment system developed by the National Payments Corporation of India (NPCI). It enables users to link multiple bank accounts to a mobile application and undertake transactions such as person-to-person and person-to-merchant payments. UPI provides an interoperable mechanism for transferring funds and making retail payments and has become a major component of India's digital payment infrastructure.

Financial Year	UPI Volume (crore transactions)	UPI Value (₹ lakh crore)
2020–21	2,233.07	41.04
2021–22	4,595.61	84.16
2022–23	8,371.44	139.15
2023–24	13,112.95	199.95
2024–25	18,586.60	260.57
2025–26	24,161.69	314.23

Source: NPCI and Government of India. FY 2025–26 UPI figures: 24,161.69 crore transactions and approximately ₹314.23 lakh crore.



UPI transaction volume increased from 2,233.07 crore transactions in FY 2020–21 to 24,161.69 crore transactions in FY 2025–26. Transaction value increased from approximately ₹41.04 lakh crore to ₹314.23 lakh crore over the same period. Government data also report year-on-year growth of approximately 30 percent in UPI volume and 20.59 percent in transaction value in FY 2025–26. The scale of UPI indicates the increasing role of interoperable digital payments in India's retail financial ecosystem.

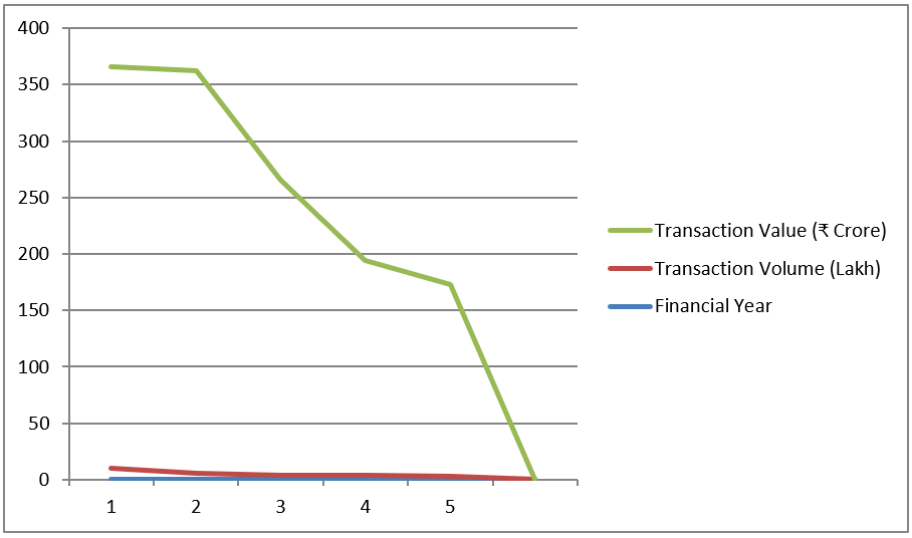
3. Aadhaar Enabled Payment System (AePS): Volume and Transactions:

The Aadhaar Enabled Payment System (AePS) is a bank-led interoperable payment mechanism that enables customers to access basic banking services through Business Correspondents using Aadhaar-based authentication. The supplied article describes its development in the context of the RBI, UIDAI, NPCI, IDRBT and other stakeholders, and identifies services such as cash withdrawal, cash deposit, fund transfer, balance enquiry and mini statement.

AePS is particularly relevant to last-mile financial inclusion because it allows customers to access basic banking services through Business Correspondents and Micro-ATM infrastructure. It can also support the delivery of government benefits and other payments. NPCI's 2025–26 retail payment statistics report AePS fund-transfer transactions of 3.28 lakh and a value of about ₹169.73 crore for the full financial year. NPCI's detailed statistics also separately report AePS transactions over Micro-ATM and UIDAI authentication categories; these should not be combined with fund-transfer figures unless the research design explicitly defines AePS as an aggregate of those categories.

Sl. No.	Financial Year	Transaction Volume (Lakh)	Transaction Value (₹ Crore)
1	2021–22	10	356
2	2022–23	6	356
3	2023–24	4	261
4	2024–25	4	190
5	2025–26	3.28	169.73

Source: NPCI Retail Payments Statistics, FY 2025–26.

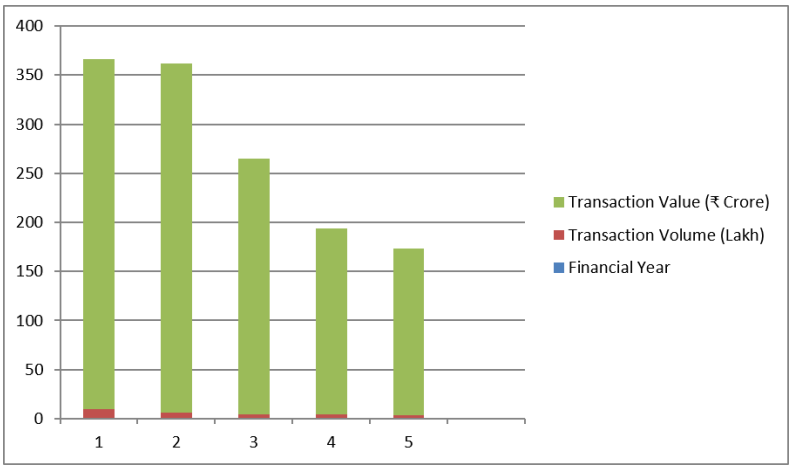


4. Immediate Payment Service (IMPS): Volume and Value:

Immediate Payment Service (IMPS) is an instant interbank electronic fund-transfer service that operates on a 24×7 basis. It can be accessed through multiple channels, including mobile banking, internet banking, bank branches, ATMs and other permitted channels. IMPS therefore complements other digital payment systems by providing real-time fund transfer capability.

Financial Year	IMPS Volume (lakh transactions)	IMPS Value (₹ crore)
2020–21	32,783.47	2,941,500.00
2021–22	46,625.25	4,171,037.00
2022–23	56,532.64	5,585,441.00
2023–24	60,053.35	6,495,652.00
2024–25	56,249.68	7,139,110.00
2025–26	49,431.09	7,669,928.94

Source: RBI/NPCI payment system indicators; FY 2025–26 annual values.

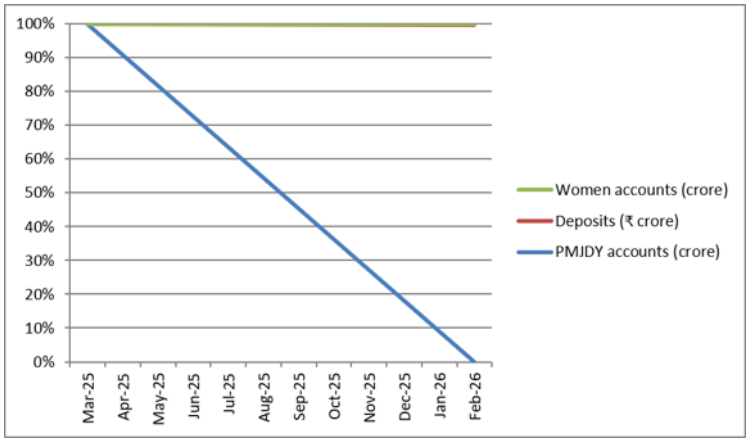


5. Pradhan Mantri Jan-Dhan Yojana (PMJDY): Accounts and Deposits:

Pradhan Mantri Jan-Dhan Yojana (PMJDY) is a national financial inclusion programme intended to provide universal access to basic banking facilities. PMJDY accounts provide a foundation for savings, payments, insurance, pension, credit and direct benefit transfers. The scheme is particularly important for bringing previously underserved households into the formal financial system.

Reference date	PMJDY accounts (crore)	Deposits (₹ crore)	Women accounts (crore)
March 2025	55.02	—	—
25 February 2026	57.78	294702	32.21

Source: Ministry of Finance, Government of India, March 2026.



As reported by the Government of India, 57.78 crore PMJDY accounts with deposits of ₹2,94,702 crore were recorded as on 25 February 2026. Of these accounts, 32.21 crore (55.8 percent) belonged to women and approximately 45.17 crore (78.2 percent) were in rural and semi-urban areas. These figures demonstrate the continuing importance of PMJDY as a foundation for broad-based access to formal financial services.

6. Financial Inclusion Index in India:

The Reserve Bank of India's Financial Inclusion Index (FI-Index) measures the extent of financial inclusion across three dimensions: Access, Usage and Quality. The index incorporates 97 indicators covering sectors including banking, investment, insurance, postal and pension services.

Reference year	FI-Index
March 2024	64.2
March 2025	67.0
March 2026	70.0

Source: Reserve Bank of India / Government of India.

The FI-Index increased from 64.2 in March 2024 to 67.0 in March 2025. The latest reported value for March 2026 is 70.0. The upward movement indicates continued improvement in the overall dimensions captured by the index, although the index should be interpreted as a multidimensional measure rather than as a direct causal measure of the effect of any single digital payment instrument.

Research Methodology:

The article follows a quantitative and descriptive approach based on secondary data. The supplied article used secondary information relating to the Financial Inclusion Index, UPI, IMPS, AePS and PMJDY and applied descriptive statistics and correlation analysis. For the updated version, the latest available official figures have been added where comparable annual data are available. Sources include the Reserve Bank of India, National Payments Corporation of India, Ministry of Finance, Department of Financial Services and other Government of India publications.

Because several indicators are reported using different reference dates and definitions, annual FY 2025–26 values should not be treated as directly interchangeable across all indicators. In particular, PMJDY is often reported on specific dates, while the FI-Index is reported for March and payment-system data are reported by financial year.

Findings and Interpretation:

- UPI recorded 24,161.69 crore transactions worth approximately ₹314.23 lakh crore in FY 2025–26, demonstrating continued expansion of digital retail payments.
- IMPS remained an important real-time fund-transfer mechanism, with FY 2025–26 volume of about 49,431.09 lakh transactions and value of about ₹76.70 lakh crore.
- AePS continued to provide an important last-mile mechanism through Business Correspondents and Aadhaar-based authentication; FY 2025–26 NPCI fund-transfer statistics report 3.28 lakh fund-transfer transactions worth about ₹169.73 crore.
- PMJDY expanded the formal account base to 57.78 crore accounts by 25 February 2026, with deposits of ₹2,94,702 crore.
- The Financial Inclusion Index increased from 67.0 in March 2025 to 70.0 in March 2026, indicating continued improvement in the multidimensional measure of financial inclusion.
- The evidence supports the view that digital infrastructure and formal account access are expanding together; however, transaction growth alone does not establish a causal impact on financial inclusion.

Conclusion:

India's financial inclusion ecosystem has undergone substantial digital transformation. UPI has reached a very large scale of retail transactions, IMPS continues to provide instant account-to-account transfers, AePS extends basic banking services through Business Correspondents, and PMJDY provides a broad formal account base. The Financial Inclusion Index has also continued to improve. Together, these developments show the increasing importance of fintech and digital public infrastructure in expanding access to financial services.

At the same time, financial inclusion should be assessed through access, actual usage, affordability, quality, consumer protection, digital literacy and security rather than transaction volume alone. Future research can use monthly or quarterly data and stronger econometric methods to examine whether changes in digital payment adoption are associated with changes in financial inclusion after controlling for other factors.

Suggestions:

- Strengthen digital financial literacy, particularly among rural and first-time digital finance users.
- Continue improving the security, reliability and consumer-protection mechanisms of digital payment systems.
- Expand last-mile banking through Business Correspondents and other assisted digital channels.
- Use disaggregated data by gender, geography, income group and type of financial service to evaluate inclusion more effectively.
- Undertake longitudinal and econometric studies before interpreting correlations between fintech indicators and financial inclusion as causal effects.

Limitations:

The updated article relies on secondary data and therefore depends on the definitions and reporting periods used by the respective institutions. Some indicators are available for a full financial year while others are reported on specific dates. The AePS statistics also contain separate categories of transactions, and these should not be aggregated without a clear

methodological definition. Consequently, comparisons across indicators should be made with care.

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Spatial Distribution of Total Dissolved Solids (TDS) in Groundwater of Mudalagi City, Karnataka: A GIS-Based Assessment

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Abstract:

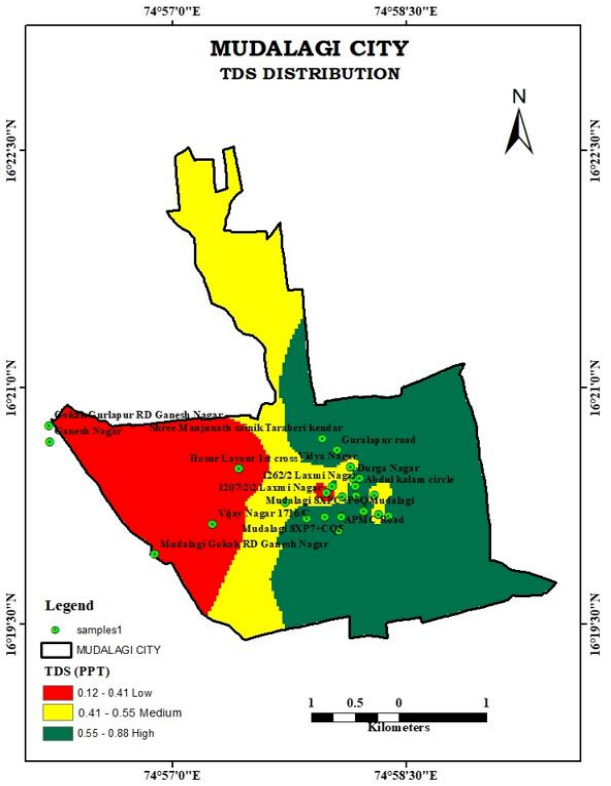
Water quality is one of the most important environmental concerns in rapidly urbanizing towns and cities. Total Dissolved Solids (TDS) constitute a key parameter for assessing the suitability of groundwater for drinking, domestic, agricultural, and industrial purposes. The present study examines the spatial distribution of TDS in groundwater within Mudalagi City, Belagavi District, Karnataka, using Geographic Information System (GIS) techniques. Groundwater samples were collected from different locations across the city and analyzed for TDS concentration. The spatial distribution map prepared through GIS interpolation techniques reveals significant variation in TDS levels across the study area. The western part of Mudalagi City exhibits comparatively low TDS concentrations ranging from 0.12 to 0.41 ppt, whereas the eastern region records high concentrations ranging from 0.55 to 0.88 ppt. Medium TDS values ranging from 0.41 to 0.55 ppt occur in the central transition zone. The findings indicate that groundwater quality varies considerably due to factors such as geological formations, urbanization, drainage patterns, anthropogenic activities, and groundwater circulation. Although most TDS values remain within acceptable limits for domestic use, continuous monitoring is necessary to prevent future deterioration of water quality. The study demonstrates the usefulness of GIS and spatial analysis techniques in groundwater quality assessment and urban water resource management.

Keywords: Groundwater Quality, Total Dissolved Solids (TDS), GIS, Spatial Distribution, Mudalagi City, Water Quality Assessment, Urban Environment, Karnataka, Environmental Geography, Groundwater Resources.

Introduction:

Water is an indispensable natural resource essential for human survival, economic development, agricultural productivity, and ecological sustainability. Groundwater constitutes one of the most important sources of freshwater in India, particularly in semi-arid and drought-prone regions. Increasing urbanization, population growth, industrial activities, and agricultural intensification have significantly influenced groundwater quality across many Indian cities.

Among various water quality parameters, Total Dissolved Solids (TDS) serve as an important indicator of groundwater quality. TDS represents the total concentration of dissolved inorganic and organic substances present in water. These dissolved materials include calcium, magnesium, sodium, potassium, chlorides, sulfates, bicarbonates, and other minerals.



The concentration of TDS in groundwater depends upon:

- Geological characteristics
- Soil composition
- Weathering processes
- Recharge conditions
- Land-use patterns
- Anthropogenic influences

High TDS concentrations may adversely affect water taste, suitability for drinking, agricultural productivity, and industrial applications. Therefore, spatial assessment of TDS is essential for sustainable groundwater management.

Mudalagi City, located in Belagavi District of Karnataka, has witnessed rapid urban growth over the last two decades. Expansion of residential colonies, commercial establishments, and transportation infrastructure has increased pressure on groundwater resources. Consequently, evaluating groundwater quality becomes crucial for ensuring public health and sustainable urban development.

The present research employs GIS-based spatial analysis to investigate the distribution pattern of TDS within Mudalagi City. GIS technology enables visualization and interpretation of spatial variations in groundwater quality and provides valuable information for planning and decision-making.

Review of Literature:

Rao (2012)-Investigated groundwater quality in urban areas of South India and found that geological formations significantly influence TDS concentrations.

Singh and Sharma (2015)-Used GIS interpolation techniques for groundwater quality mapping and concluded that spatial distribution maps are highly effective tools for water resource management.

Kumar et al. (2017)-Studied groundwater contamination in Karnataka and observed that urbanization and improper waste disposal contributed to elevated TDS levels.

Patel and Desai (2019)-Demonstrated the application of GIS in groundwater quality monitoring and emphasized the importance of periodic assessment for sustainable development.

Recent Studies-Recent GIS-based research highlights the growing significance of spatial analysis in understanding groundwater quality variations and identifying vulnerable zones for contamination.

Statement of the Problem:

Mudalagi City depends largely on groundwater for domestic and commercial purposes. Rapid urban expansion and increasing groundwater extraction may affect groundwater quality. However, limited information exists regarding the spatial distribution of TDS across the city. Therefore, a scientific investigation is necessary to understand the variation in

groundwater quality and identify areas requiring management intervention.

Need for the Study:

- Groundwater is the primary source of drinking water.
- Urban growth may influence groundwater quality.
- TDS is a major indicator of water quality.
- GIS-based analysis provides accurate spatial representation.
- Results help urban planners and policymakers.
- Sustainable groundwater management requires scientific information.

Objectives of the Study:

- To analyze the spatial distribution of Total Dissolved Solids (TDS) in groundwater of Mudalagi City using GIS techniques.
- Specific Objectives
- To collect groundwater samples from different locations.
- To measure TDS concentration in groundwater.
- To prepare a GIS-based TDS distribution map.
- To identify low, medium, and high TDS zones.
- To examine factors influencing TDS distribution.
- To suggest measures for groundwater quality management.

Hypotheses:

Null Hypothesis (H_0)- There is no significant spatial variation in TDS concentration within Mudalagi City.

Alternative Hypothesis (H_1)- There is significant spatial variation in TDS concentration within Mudalagi City due to natural and anthropogenic factors.

Study Area: Mudalagi City:

Mudalagi is located in Belagavi District of Karnataka State. The city serves as an important commercial and administrative center in the region.

Geographical Location - Latitude: 16°19'30"N to 16°22'30"N, Longitude: 74°57'00"E to 74°58'30"E

Climate- The city experiences a tropical monsoon climate characterized by:

1.Hot summers. 2.Moderate monsoon rainfall, 3. Mild winters.

Geology - The area is predominantly underlain by Deccan Trap basalt formations. Weathering of basaltic rocks contributes minerals to groundwater, influencing TDS concentrations.

Drainage - The drainage system consists of seasonal streams and surface runoff channels that influence groundwater recharge.

Land Use

- Residential areas
- Commercial establishments
- Educational institutions
- Transportation corridors
- Agricultural land in peripheral zones.

Database and Methodology

Data Collection - Groundwater samples were collected from various locations including:

- Ganesh Nagar
- Gokak Road
- Guralapur Road
- Hosur Layout
- Laxmi Nagar
- Abdul Kalam Circle
- APMC Road
- Durga Nagar
- Vidya Nagar

Laboratory Analysis: Water samples were analyzed using standard methods to determine TDS concentrations.

GIS Processing- The following procedures were adopted:

- Base map preparation
- GPS location recording
- Sample plotting
- TDS data entry
- Spatial interpolation
- Thematic map generation
- Classification of TDS zones

Classification:

SL.No	TDS Range (ppt)	Category
1	0.12 – 0.41	Low
2	0.41 – 0.55	Medium
3	0.55 – 0.88	High

Results and Discussion:

Spatial Distribution Pattern: The TDS distribution map clearly indicates three distinct zones.

1. **Low TDS Zone (0.12–0.41 ppt):** The western portion of Mudalagi City falls under the low TDS category.

Characteristics:

- Better groundwater quality
- Limited urban influence
- Higher recharge potential
- Lower mineralization

Areas include:

- Parts of Ganesh Nagar
- Gokak Road surroundings
- Western residential sectors

2. **Medium TDS Zone (0.41–0.55 ppt):-** The central portion represents a transition zone.

Characteristics:

- Moderate mineral concentration
- Mixed land-use influence
- Intermediate groundwater circulation.

3. **High TDS Zone (0.55–0.88 ppt):-**The eastern part exhibits high TDS concentrations.

Characteristics:

- Increased mineral content
- Greater anthropogenic influence
- Urban runoff impacts
- Longer groundwater residence time

Areas include:

- APMC Road
- Abdul Kalam Circle
- Durga Nagar
- Eastern urban sectors.

Interpretation of TDS Distribution:

Geological Influence - The weathering of basaltic rocks releases dissolved minerals into groundwater. Areas with deeper weathering profiles exhibit higher TDS values.

Urbanization Impact- Rapid urban growth contributes to groundwater quality variation through:

- Domestic wastewater
- Septic tank seepage
- Road runoff
- Commercial activities

Groundwater Flow - Groundwater movement influences mineral dissolution and accumulation, contributing to spatial variability.

Land Use Effect - High-density urban areas generally exhibit elevated TDS concentrations compared with less developed zones.

Statistical Interpretation:

Key observations include:

- Presence of clear spatial heterogeneity.
- Dominance of medium and high TDS classes.
- Concentration of higher values in densely urbanized sectors.

- Transitional central zone indicating changing groundwater conditions.
- The observed variation supports the alternative hypothesis that TDS distribution is spatially variable.

Environmental Implications:

The findings have several environmental implications:

Drinking Water- Most groundwater remains suitable for drinking after standard treatment.

Public Health - Continuous monitoring is necessary to prevent potential health risks from increasing dissolved mineral concentrations.

Urban Planning - Groundwater quality maps can guide future urban development.

Water Resource Management - Identification of vulnerable zones helps prioritize conservation measures.

Recommendations:

Groundwater Monitoring - Establish a regular groundwater quality monitoring network throughout Mudalagi City.

Rainwater Harvesting- Promote rainwater harvesting structures to enhance groundwater recharge and reduce mineral concentration.

Wastewater Management- Improve urban drainage and wastewater disposal systems to prevent contamination.

Artificial Recharge - Develop recharge pits and percolation tanks in suitable locations.

GIS Database Development - Create a comprehensive GIS database for long-term groundwater monitoring.

Public Awareness - Conduct awareness programs regarding groundwater conservation and water quality.

Land Use Regulation - Implement proper land-use planning to minimize groundwater pollution risks.

Water Quality Testing - Carry out seasonal testing of groundwater samples to monitor temporal variations.

Conclusion:

The GIS-based assessment of TDS distribution in Mudalagi City reveals significant spatial variation in groundwater quality. The study identified three major TDS zones: low, medium, and high concentration areas. Low TDS values dominate the western sector, medium values occur in the central transition zone, and high TDS concentrations are concentrated in the eastern part of the city.

The observed pattern reflects the combined influence of geology, groundwater flow dynamics, urbanization, land-use characteristics, and anthropogenic activities. Although the recorded TDS concentrations generally indicate acceptable groundwater quality, increasing urban development may lead to future deterioration if appropriate management measures are not implemented.

The study confirms the effectiveness of GIS techniques in groundwater quality assessment and highlights the importance of spatial analysis for sustainable water resource management. Continuous monitoring, improved wastewater management, artificial recharge programs, and public participation are essential for maintaining groundwater quality in Mudalagi City. The findings provide a valuable scientific basis for planners, policymakers, environmental managers, and researchers working toward sustainable urban water management and environmental protection.

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Role of Pradhan Mantri MUDRA Yojana in Promoting Financial Inclusion and Women's Empowerment: Towards Viksit Bharat @2047

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Abstract:

Financial inclusion plays a crucial role in promoting inclusive economic development and sustainable economic growth. It provides individuals with access to affordable financial services, savings facilities, formal banking, credit, risk management and other financial services, enabling women to start or expand businesses, invest in productive activities and improve their economic well-being. Therefore, promoting financial inclusion can enhance women's economic participation, financial independence and contribution to inclusive development. In India, the Pradhan Mantri Mudra Yojana has emerged as a significant initiative for promoting financial inclusion and entrepreneurship development. The scheme facilitates institutional credit support for micro and small enterprises, encourages self-employment, promotes income-generating activities, financial independence and participation in the formal economy. However, access to credit alone may not ensure sustainable empowerment among women. Complementary support through financial literacy, skill development, market access, digital capabilities and timely credit delivery is essential to convert financial access into meaningful economic opportunities. In this context, the present study examines the role of MUDRA Yojana in promoting financial inclusion and women's empowerment. It highlights how access to Mudra credit can support women's entrepreneurship, financial independence and participation in the formal economy. The study also suggests measures to strengthen women- focused financial and entrepreneurship initiatives in support of the vision of Viksit Bharat @2047vision.

Keywords: Financial inclusion, women's empowerment, Mudra Yojana, inclusive growth, Viksit Bharat @2047.

Introduction:

Financial inclusion has emerged as a major component of India's strategy for promoting inclusive and sustainable development. It focuses on ensuring that women, particularly those from rural, low-income, economically weaker sections, have access to formal, affordable and appropriate financial services such as credit, savings, insurance and digital payments. For women, financial inclusion has a particularly important economic and social dimension because access to formal financial services can help women establish or expand enterprises, increase their productive resource activities, participate in household financial decisions and manage their income more effectively. The Government of India has introduced several schemes and initiatives to promote financial inclusion and entrepreneurship among women. One of the most important schemes is the Pradhan Mantri Mudra

Yojana (PMMY), launched on 8 April 2015 with the objective of "Funding the Unfunding" by providing financial assistance to non-corporate, micro and small business activities without conventional collateral requirements. Mudra Yojana covers trading, manufacturing and services, as well as several allied agricultural activities. Mudra Yojana currently has four loan categories: the Shishu category covers loans up to ₹50,000 for startups and ventures; the Kishor category covers loans above ₹50,000 and up to ₹ 5 lakh; the Tarun category covers loans above ₹ 5 lakh and up to ₹10 lakh; and the Tarun Plus category covers loans above ₹10 lakh and up to ₹20 lakh. This is for entrepreneurs who have availed and successfully repaid a previous loan under the Tarun category. By providing financial support at different stages of business development, the scheme promotes entrepreneurship and self-employment among individuals who earlier depended on informal sources of start their own enterprises. Women entrepreneurs are among the major beneficiaries under the MUDRA scheme. Easier access to institutional credit has enabled many women to start or expand micro and small enterprises in sectors such as tailoring, beauty parlours, services, retail shops, food processing, handicrafts, small-scale manufacturing, and agriculture-based activities. These business opportunities not only increase household income but also strengthen women's confidence, decision-making ability, and social status within the family and community. The importance of PMMY in women's entrepreneurship is closely associated with India's long-term development vision of Viksit Bharat @2047. The vision requires inclusive, broad-based participation in economic growth; greater participation of women in entrepreneurship, employment and formal financial systems has the potential to increase household income and contribution to sustainable economic development.

The Role of PMMY in Women's Empowerment:

Women empowerment is a multidimensional concept; it involves economic, social and decision-making dimensions. Mudra Yojana can contribute to some of these dimensions through access to economic empowerment, financial decision-making, employment generation and self-confidence and agency.

PMMY and the Viksit Bharat@2047 Vision:

The vision of Viksit Bharat @2047 is associated with India's long-term development. Women's economic participation has an important role in development. The development pathway is centred only on aggregate GDP growth, but GDP growth remains one indicator of economic performance; broad-based participation in entrepreneurship, participation in productive economic activities, employment and formal financial services which can enhance income opportunities and expand the benefits of economic growth.

Review of Literature:

1. Anjesh. H. L (2020): A descriptive study on the role of the PMMY scheme in financing micro enterprises and to assessed the performance of Mudra Bank in the Karnataka state. The study focuses on how MUDRA supports growth and development facilitate inclusive finance and also ensure access to basic financial Services such as bank accounts, low-cost credit for business, self-employment. Mudra is performing well in terms of the number of loan sanctions under the shishu, kishor and tarun.

2. Divya Mahadule and Dr Shiney Chip (2022) studied that women's empowerment can be achieved only when they are economically and financially independent, and with special care and support in banks, markets, etc. The Mudra Yojana is mainly promoting women's entrepreneurship in India, with several loan accounts sanctioned to women entrepreneurs. The study highlighted that Mudra Yojana is changing women's lives and economic activities, and they are becoming owners of their own firms and creating job opportunities for others. The major beneficiaries under the yojana: petty shops, potters, fitness clubs, beauty parlours, barbers, tailors, cloth shops, garment shops, etc.
3. Shashank B.S and Sureshramana Mayya(2022): An analysis of performance on MUDRA loans initiative in terms of providing financial support to micro, small and medium enterprises (MSMEs). The thesis particularly focuses on women enterprises, job creation, and the economic development of the MSME sectors. Mudra loans contribute towords growth and development of these enterprises respective roles effectively and successfully contribute to the economy of India.
4. Wilson Peter Minz, Goutam Bhowmik and Shubhadip Kushari (2022). The research paper examines the role of the Pradhan Mantri Mudra Yojana (PMMY) in promoting entrepreneurship in India. The study particularly focuses on the scheme's performance in terms of the number of loan accounts, sanctioned amount, and disbursement to different groups such as women, new entrepreneurs, minorities, and other disadvantaged sections. The Pradhan Mantri Mudra Yojana has significantly improved financial inclusion and entrepreneurship development in India. The scheme has helped micro-entrepreneurs gain access to institutional credit and has particularly benefited women and first-generation entrepreneurs, thereby contributing to employment generation and economic development.

Objective of the Study

1. To examine the role of the PMMY in promoting financial inclusion in India.
2. To analyse the contribution of PMMY towards women entrepreneurs.
3. To assess how PMMY can contribute to the vision of Viksit Bharat @2047.

Research Methodology:

Source of Data:

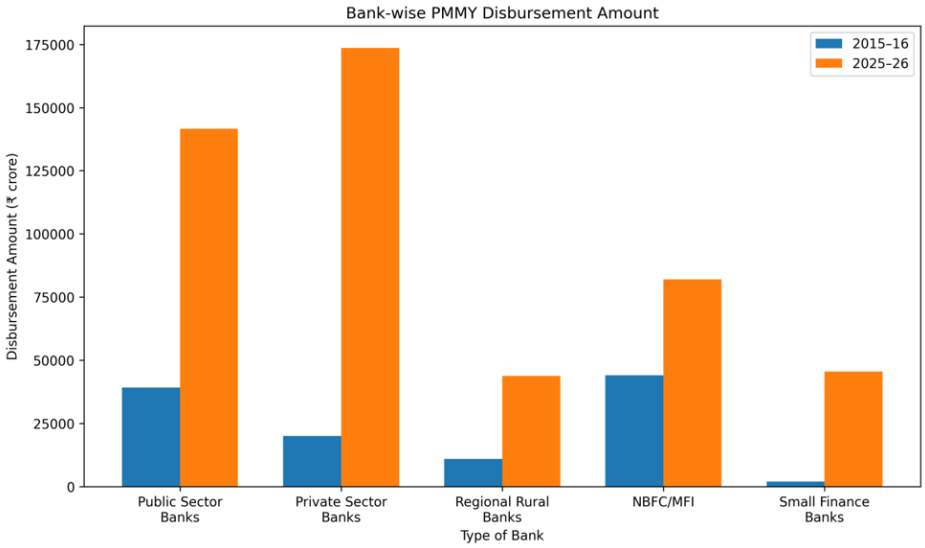
The present study is based on secondary data to analyse the Pradhan Mantri Mudra Yojana on women's empowerment. Secondary data is collected from bank records, government reports, books, research journals, and official publications related to the Mudra scheme. Data is also obtained from reports of organisations such as the Micro Units Development and Refinance Agency Ltd and the Reserve Bank of India.

Data Analysis:

Table 1: Bank-Wise PMMY Loan Accounts and Disbursement Amount, 2015-16 and 2025-26

Banks	Number of accounts	Disbursement Amount	Number of accounts	Disbursement Amount
Public Sector Banks	5306988	39127.28	4947075	141660.53
Private Sector Banks	3067686	20025.69	16402457	173642.69
Regional Rural Banks	1410787	10876.22	2077752	43828.78
NBFCs/MFIs	23050447	44026.06	13341572	81998.19
Small Finance Banks	743980	1878.36	6294186	45549.62

Source: Annual Report of Mudra Yojana

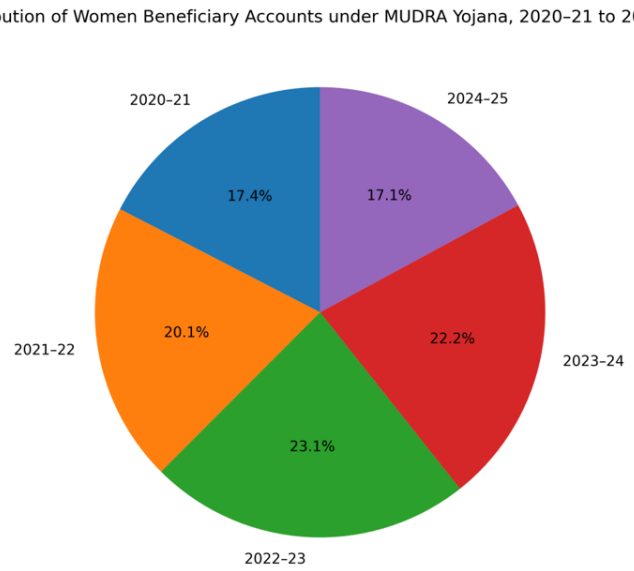


The table indicates a significant increase in PMMY disbursement across most banking institutions between 2015–16 and 2025–26. Private Sector Banks recorded the highest disbursement in 2025–26 at ₹1,73,642.69 crore, followed by Public Sector Banks at ₹1,41,660.53 crore. NBFCs/MFIs also increased their disbursement to ₹81,998.19 crore. Regional Rural Banks and Small Finance Banks recorded ₹43,828.78 crore and ₹45,549.62 crore, respectively. Overall, the data indicates substantial expansion of PMMY credit delivery, with increasing participation of private and small finance banking institutions in providing credit to micro-enterprises.

Table 2: Growth of Total Women entrepreneurs in Mudra yojana (2020-21 to 2024-25)

Total Women entrepreneurs in Mudra **Yojana (amount in ₹crores)**								
Year	**Number of accounts**	Growth Rate	**Sanctioned Amount**	Growth Rate	**Disbursement Amount**	**Growth Rate**	Outstanding	Growth Rate
2020-21	33303640	-	131303.35	-	128370.13	-	110114.99	-
2021-22	38429259	15.39	166422.47	26.74	164441.88	28.1	132374.45	20.21
2022-23	44256813	15.16	216954.16	30.36	215034.55	30.77	174068	31.5
2023-24	42492281	-3.98	225887.08	4.11	222297.27	3.37	184489.57	5.98
2024-25	32693129	-23.06	208234.01	-7.81	202899.96	-8.72	169429.9	-8.16

Sources: Annual Report of Mudra Yojana



The table shows the growth of women entrepreneurs under MUDRA Yojana from 2020–21 to 2024–25. The number of women beneficiary accounts increased from **33**.30 million in 2020–21 to 44.26 million in 2022–23, with growth rates of 15.39% and 15.16**%,** respectively. However, the number declined by 3.98% in 2023–24 and further by 23.06% in 2024–25, reaching 32.70 million accounts. Overall, the data indicates strong growth up to 2022–23 followed by a notable decline in the subsequent two years.

Findings:

1. The study indicates that Pradhan Mantri MUDRA Yojana has contributed to the growth of institutional credit for micro and small enterprises.
2. The study suggests that access to credit under MUDRA could enable women to start or scale up micro-enterprises, earn income, gain financial independence and participate in the formal economy.
3. The Private Sector Banks recorded highest disbursement of ₹1,73,642.69 crore in 2025–26 followed by Public Sector Banks of ₹1,41,660.53 crore. The NBFCs/MFIs also recorded a significant disbursement of ₹81,998.19 crore.
4. Achieving sustainable women's empowerment would require complementary interventions such as financial literacy, skill development, access to markets, digital literacy and timely delivery of credit.
5. Enhanced participation of women in entrepreneurship, employment and formal financial systems can strengthen inclusive development and support broader economic participation for Viksit Bharat @2047.

Conclusion:

The Pradhan Mantri MUDRA Yojana has indeed proved to be an important institutional credit outreach initiative to promote financial inclusion and women's entrepreneurship in India. The outreach of MUDRA credit through public sector banks, private sector banks, RRBs, NBFCs/MFIs and small finance banks suggests an increase in institutional credit reach to micro and small enterprises. The data on credit to women beneficiaries also indicates significant

growth up to 2022–23, though there was a dip during 2023–24 and 2024–25. MUDRA credit can empower rural and urban women by providing them opportunities to set up and scale their business enterprises, generate income, access formal financial systems, and enhance their economic independence. However, financial access alone may not lead to sustainable empowerment as women entrepreneurs also need appropriate financial literacy, entrepreneurship and skill development, digital literacy, market linkages, and timely credit support to grow their enterprises. Therefore, enhancing women-centric implementation of PMMY and augmenting complementary service support will enhance productive credit utilisation and promote sustainable entrepreneurship. Greater economic participation of women can lead to inclusive growth and expanded participation in India's development story. In this context, PMMY can become one of the key pillars to achieve the goals of Viksit Bharat @2047.

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Community-Based Alcohol De-addiction and Household Economic Well-being in India: A Conceptual Framework and Proposed Empirical Approach

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Abstract:

Background: *Alcohol use disorder (AUD) drives household impoverishment in India through lost earnings, out-of-pocket health costs, debt, and domestic conflict. Clinic-based treatment reaches few people.* ***Objective:*** *This paper develops and proposes a test of a framework linking community-based de-addiction (CBD) participation to household economic well-being, with attention to mediating and moderating mechanisms.* ***Methodology:*** *A mixed-methods, quasi-experimental design is proposed, using a survey of 600 households (300 CBD-participating, 300 matched comparisons) in Karnataka, plus 20 semi-structured interviews. Analysis uses propensity score matching, difference-in-differences, mediation analysis, and thematic analysis.* ***Proposed contribution:*** *The paper develops a conceptual framework linking community-based de-addiction with household economic well-being through reduced alcohol expenditure, improved employment stability, lower health-related expenditure, and strengthened household resilience. The proposed framework provides a basis for future empirical testing. These expected effects are presented as illustrative findings, not observed results.* ***Implications:*** *CBD should be treated as an economic and development intervention, not only a health service.* ***Originality:*** *The paper integrates addiction economics, capability theory, and community development into one testable model for India.*

Keywords: Alcohol De-Addiction, Community-Based Intervention, Household Economic Well-Being, Self-Help Groups, Inclusive Development, SDG 3, India, Capability Approach.

Introduction:

Alcohol is a leading risk factor for disease and economic loss worldwide. The World Health Organization attributes millions of deaths annually to alcohol and reports that treatment coverage for alcohol use disorders remains very low in most countries [1]. Early global estimates showed that alcohol-related costs reach a substantial share of national income [2].

India's challenge is acute because consumption is rising and concentrated among men, and many drinkers are poor and rely on informal wages. The national survey on substance use estimated that roughly one in seven Indians aged 10–75 consumes alcohol, and that a significant proportion show harmful or dependent use [3]. NFHS-5 also records meaningful drinking prevalence among men and women, with wide state variation [4]. Commentators have long warned of rising consumption and weak public-health responses [5], [6]. The National Mental Health Survey found a large treatment gap for substance use disorders [7].

Problem Statement:

Hospital- and clinic-centred models are costly, distant, and stigmatized, so most dependent drinkers never receive care. Community-based models, such as self-help groups, village-level counselling, lay-counsellor delivery, and peer support, may be more accessible. Evidence on their household *economic* effects is thin.

Motivation and Significance:

Household welfare in India is vulnerable to a single earner's health shock. If CBD restores earnings and reduces debt, it advances SDG 1 (no poverty), SDG 3 (health), SDG 5 (gender equality), and SDG 8 (decent work) [8], and supports the aims of India's National Action Plan for Drug Demand Reduction [9].

Scope. The study covers adult male drinkers with AUD in semi-urban and rural Karnataka and their households.

Literature Review:

1. Economics of Alcohol and Household Welfare:

Rational addiction theory treats consumption as a forward-looking choice with accumulating habit [10], while behavioural accounts emphasise that scarcity narrows attention and encourages short-term decisions [11]. Taken together, these perspectives imply that poor households are both more exposed to alcohol harm and less able to absorb it. Rehm and colleagues documented the substantial direct and indirect costs of alcohol, including productivity loss [2]. Indian commentary links drinking to catastrophic spending, violence, and indebtedness [5], [6].

2. Effectiveness of Community and Lay-Delivered Treatment:

A randomized trial in Goa showed that lay-counsellor-delivered counselling for harmful drinking improved abstinence and reduced drinking in primary care settings [12]. Mutual-help programmes such as Alcoholics Anonymous show comparable or better abstinence outcomes, with lower health-care costs, than many professional therapies [13]. These findings support delivery by non-specialists, but both studies measured clinical rather than household economic outcomes.

3. Capability and Inclusive Development:

Sen's capability approach frames well-being as the freedom to achieve valued functionings [14]. Alcohol dependence erodes capabilities such as health, work, and family participation. De-addiction can therefore be framed as capability restoration, which links individual recovery to inclusive development.

4. Literature matrix

Table 1: Comparative Synthesis of Selected Literature

Source	Focus	Key insight	Limitation
[2] Rehm et al.	Global cost of alcohol	Large economic burden	Aggregate, not household-level
[3] Ambekar et al.	Indian prevalence	Large dependent population	No economic outcomes
[12] Nadkarni et al.	Lay counselling, Goa	Efficacy in primary care	Clinical outcomes only
[13] Kelly et al.	Mutual-help programmes	Abstinence benefits	Mostly Western settings
[14] Sen	Capabilities	Normative framework	Not operationalised

Agreements: Alcohol harms are large and lay or community delivery is effective.

Disagreements: the balance between prohibition-style supply controls and demand-side treatment remains contested.

Unresolved: whether recovery translates into measurable household economic gains.

Research Gaps:

- **Practical gap:** Few evaluations measure income, debt, and expenditure after community de-addiction.
- **Theoretical gap:** Addiction economics and capability theory are rarely combined.
- **Methodological gap:** Most Indian studies are cross-sectional and lack matched comparison groups.
- **Geographical gap:** Evidence from southern, semi-urban and rural India is sparse.
- **Industry/policy gap:** NGOs and SHG federations lack cost-benefit evidence to attract funding.
- **Future gap:** Long-term sustainability of recovery and its intergenerational effects are unknown.

Addressing these gaps matters because funders and governments need economic evidence to scale CBD.

Objectives, Questions, and Hypotheses:

Primary objective: To assess the effect of community-based de-addiction on household economic well-being.

Secondary objectives: (i) to quantify changes in alcohol expenditure, income, savings, and debt; (ii) to test mediation through employment stability and reduced health spending; (iii) to examine moderation by social support and gender-role context; (iv) to identify barriers and enablers through qualitative evidence.

Research questions:

- RQ1: Does CBD participation improve household economic well-being relative to comparable non-participants?
- RQ2: Through which mechanisms does CBD affect economic outcomes?
- RQ3: Do effects vary by social support, income level, and duration of participation?

Table 2: Hypotheses Summary

ID	Null (H0)	Alternative (H1)	Direction	Justification
H1	CBD has no effect on household income	CBD increases household income	+	Restored work capacity [2], [14]
H2	No effect on household debt	CBD reduces debt	−	Lower alcohol and health spending [10]
H3	Employment stability does not mediate	Employment stability mediates	+	Productivity channel [2]
H4	Social support does not moderate	Stronger support strengthens effects	+	Mutual-help evidence [13]
H5	No effect on food-security	CBD improves food security	+	Reallocated spending [11]

Predicted outcome: The hypotheses specify the expected relationships to be empirically tested in the proposed study.

Conceptual Framework:

Figure 1: Conceptual Model

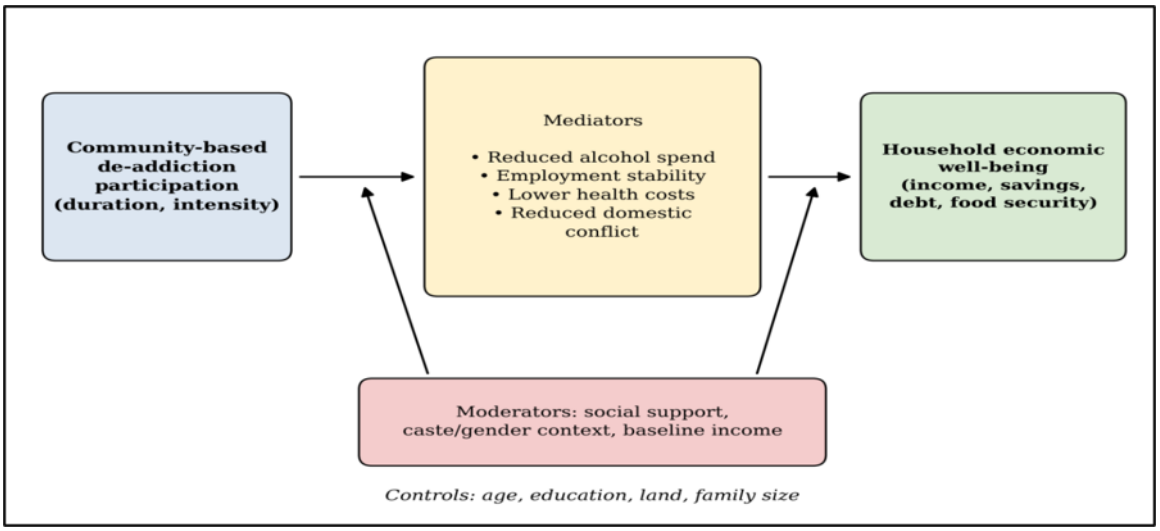


Table 3: Variables

Type	Variable	Measurement
Independent	CBD participation	Binary; months enrolled
Dependent	Economic well-being index	Income, savings, debt-to-income, food security
Mediators	Alcohol spend share; employment days; health spend	Household accounts, recall
Moderators	Social support; baseline income	Scale; income tercile
Controls	Age, education, landholding, household size, caste	Survey

Methodology:

Philosophy and Approach: Pragmatism supports a mixed-methods design, because causal estimates and lived mechanisms are both required.

Design. An explanatory sequential quasi-experiment. Randomisation is impractical and ethically complex, so matching is used.

Population and Sampling: The population is households of adult male drinkers with AUD (AUDIT score ≥ 8) in two Karnataka districts. A stratified purposive sample of 600 households (300 participants, 300 matched controls) is justified by a power calculation: for a medium effect (d = 0.3), 80% power, α = 0.05, roughly 175 per arm are required, and the extra sample allows for attrition and subgroup analysis. Twenty qualitative interviews are drawn using maximum-variation sampling.

Instruments:

- *Demographics:* age, education, occupation, caste category, landholding, household size.
- *Likert items (1–5):* "Our household income has become more stable"; "I can meet monthly expenses without borrowing"; "Family conflict over money has decreased"; "I feel supported by the group."

- *Ranking:* rank barriers to recovery (cost, stigma, distance, relapse triggers, lack of work).
- *Open-ended:* "What changed most in your household finances after joining?"
- *Validation:* AUDIT screening; a reverse-coded consistency check.
- *Expert interview guide:* counsellors, SHG leaders, and health workers on programme fidelity, relapse, and scaling.
- *Observation checklist:* meeting attendance, peer-support behaviours, and facilitator conduct.

Reliability and Validity: Cronbach's $\alpha \geq 0.70$ for scales; content validity via expert panel review; pilot with 30 households; confirmatory factor analysis for construct validity.

Ethics: Institutional ethics approval, informed consent, confidentiality, voluntary participation, referral for severe cases, and sensitivity to spousal safety.

Secondary Sources: NFHS-5 [4], national substance-use survey [3], National Mental Health Survey [7], WHO [1], and policy documents [8], [9].

Data Analysis Plan:

1. **Descriptive statistics** for profiles and baseline balance.
2. **Propensity score matching** to construct comparable groups.
3. **Difference-in-differences** for pre/post change:

$$Y_{it} = \beta_0 + \beta_1 Post_t + \beta_2 CBD_i + \beta_3 (Post_t \times CBD_i) + \gamma \mathbf{X}_{it} + \varepsilon_{it} \quad (1)$$

Where Y is the outcome, *Post* marks the period after enrolment, *CBD* the participation indicator, **X** the controls, and β_3 the causal effect of interest.

4. **Mediation analysis** (bootstrap, 5,000 resamples) for the indirect effect $a \times b$, where a is the path from CBD to the mediator and b from the mediator to the outcome (equation 2):

$$\text{Indirect effect} = a \cdot b \quad (2)$$

5. **Moderation** via interaction terms; **ANOVA** across duration groups.
6. **Thematic analysis** (Braun–Clarke) of interviews, triangulated with survey results.
7. **Cost-benefit ratio:** CBR = (Present value of economic gains) / (Programme cost) (3)

Proposed Outcomes and Empirical Expectations:

The proposed framework models participation in de-addiction from the community to be linked to the improvement of household economic well-being. The expected trajectories encompass lower alcohol spending, higher employment stability, lower health spending, less borrowing, and more saving and spending on the essentials for households. These relationships are only hypotheses that would be subjected to empirical testing in the future, and should not be interpreted as observed treatment effects. These effects cannot be quantified and shown statistically significant until primary data is collected and analysed.

Discussion:

The proposed framework proposes that the impact of community-based de-addiction on the socio-economic status of the household can have a combined impact through the following pathways. Lower alcohol billings may free up funds for other household necessities, such as food and education, savings, job stability, and lower health billings associated with alcohol. But these relationships are still relations to be tested rather than causal effects.

Theoretical Meaning: the framework connects rational-addiction and scarcity mechanisms [10], [11] with capability restoration.

Practical Meaning: recovery programmes should be coupled with livelihood support.

Policy Meaning: CBD merits inclusion within SHG programmes, primary-care platforms, and NAPDDR delivery [9]. Facts (high burden, treatment gap) are distinguished here from interpretation (economic mediation) and prediction (Table 4).

Recommendations:

Horizon / Actor	Recommendation
Short-term (0–1 yr)	Train lay counsellors; integrate AUDIT screening into SHG and ASHA activities
Medium-term (1–3 yr)	Link recovery groups to skill training and credit; set up outcome tracking
Long-term (3+ yr)	Embed CBD in district mental-health and livelihood missions
Industry	Offer workplace referral and employment re-entry for recovering workers
Academia	Run multi-state longitudinal and cluster-randomised evaluations
Government	Fund CBD through NAPDDR and state livelihood programmes; regulate availability alongside treatment [9]

Limitations and Future Scope:

Limitations: Quasi-experimental matching cannot remove unobserved selection (motivation to quit). Self-reported income and drinking may be biased. Findings from Karnataka may not generalise to other states. The projected effects are untested. Women's drinking and its household effects are outside the scope.

Future Scope: Cluster-randomised trials; follow-up beyond 24 months; gender-differentiated analysis; digital relapse-support tools; and studies of children's schooling and nutrition as intergenerational outcomes.

Conclusion:

Alcohol dependence is a development problem as much as a clinical one. The present paper suggests a strategy for exploring the potential of community based de-addiction to help create household economic stability, as alcohol expenditure, employment stability and cost of debt and health consequences are reduced. The proposed mixed-methods design offers a foundation of empirical testing of these relationships in the context of India.

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Building Inclusive Economics for a Sustainable Tomorrow: A Policy and Fiscal Analysis of Gender Budgeting in Karnataka

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Abstract:

Gender-Responsive Budgeting (GRB), which shifts focus on budgeting from neutral fiscal policy to targeted resource allocation designed to eliminate systemic gender disparities. Karnataka is a best example among global debate, about inclusive growth and sustainable development. This paper gives a full look at Karnataka's gender budgeting plan, looking at how the money is set up, how the policies work, the economic results, and how well it matches the United Nations Sustainable Development Goals. Special care is taken to focus on the state's main social protection programs, like Gruha Lakshmi and Shakti, and how they serve both as ways to provide quick help to people and as tools to bring about bigger, long-term changes in society. Finally, this analysis points out the existing structural gaps, looking at the shift from tracking inputs to focusing on outcomes in economic transformation.

Keywords: Inclusive Growth, Guarantees Schemes, Women Empowerment, Gruhalakshmi, Shakti scheme & SDG Goals.

Introduction:

1.The Political Economy Promoting Inclusive Growth;

Economic growth that doesn't include fair treatment for all people makes existing unfairness worse, especially the unfairness that comes from differences between men and women. Women in developing countries often face specific challenges that are part of the system: they usually have more responsibility for unpaid family work, have less freedom to move around, earn less money than men, have difficulty getting loans from formal institutions, and are not represented enough in decision-making roles. Creating a "sustainable tomorrow" needs an economic plan that clearly considers these different situations.

Inclusive economics says that economic policies should clearly connect how the government handles money with fairness for everyone. Gender-Responsive Budgeting (GRB) isn't just about spending money on certain groups; it's a way of looking at how money is collected and used, which changes how resources are distributed. By looking closely at public budgets from a gender perspective, governments make sure that public money is used to directly address unfair treatment, create better job chances, and build strong human resources over time (Chakraborty, 2014), In India, Karnataka has become a leading state in implementing its own GRB system at the state level. Karnataka has changed its approach from giving small, targeted money for specific needs to using a more overall

financial strategy to help across different areas, as mentioned by Stotsky in 2016. By connecting state funding directly to women's ability to manage their own money and their involvement in the workforce, Karnataka provides an important example of how state budgets can support long-term, inclusive development that benefits everyone.

Literature Review: Gender Budgeting as a Sub-National Fiscal Innovation:

1. Foundation of Gender-Responsive Budgeting:

The ideas behind Gender-Responsive Budgeting come from theories that date back to feminist macroeconomic critiques of orthodox fiscal policy, which long treated state budgets as "gender-neutral" instruments. Modern public finance literature Shows that big government actions have different effects on men and women. Because of deep social and economic systems, unfair sharing of time, and segmented labour markets (Chakraborty, 2014). GRB translates high-level gender turning promises into specific budget entries, changing how money is structured and managed to address gendered market failures (Stotsky, 2016)

2. Sub-National Implementations and the Indian Experience:

Sub-national governments are very important in investing in human capital social welfare services and public infrastructure development (Stotsky, 2016). In Federal systems like India, while macro-monetary and trade policy reside at the central level, critical social expenditures-such as public health, primary education, and social protection-should be prioritized to ensure equitable access and sustainable development. Education, rural infrastructure, and local transport are managed by the state governments. Following the Union Government's establishment of GRB in. In 2005, states like Odisha, Kerala, and Karnataka started leading the way in gender-related initiatives at the sub-national level frameworks (Chakraborty, 2014; Stotsky, 2016).

Sub-national GRB empirical studies show two main ways of carrying out the implementation.

Streams:

- **Targeted Entitlements:** Direct cash and asset transfers aimed at helping specific groups alleviating immediate multi-dimensional poverty.
- Mainstreaming Mechanisms: Incorporating a gender perspective into non-traditional areas such as energy, city transportation, and water systems (Chakraborty, 2023).

3. Care, Mobility and Labour Force Dynamics:

A major frontier in current gamma-ray burst studies is the area where different aspects come together. Public spending, the work that isn't paid, and the percentage of women who are working. Research on how people spend their time in South Asia shows that women do most of the unpaid work at home and take care of others, and they don't get paid for it (Chakraborty, 2023). Public investments in transportation, like helping cover transit costs, and direct financial support act as ways to manage the economy during tough times. They help reduce the difficulty of traveling, lower the costs of doing work that's not formal, and give more say within the family to the people involved (Jha & Sharma, 2016). Institutional Framework of Gender Budgeting in Karnataka.

Framework of Gender Budgeting in Karnataka:

1. Evolution and Policy Architecture:

In the 2006–07 financial year, Karnataka started using GRB, which was part of the larger national initiative started by the Government of India (Stotsky, 2016). However, the state has

designed its policies to fit its specific social and economic situation, which includes both modern tech hubs like Bengaluru and traditional farming areas.

The system is built on a multi-level governance setup:

- **The Department of Finance:** It serves as the main authority in financial matters. It creates annual guidelines and issues circulars that set the rules for preparing Gender Budget Statements at the department level.
- **The Department of Women and Child Development (DWCD):** It acts as the main technical agency. It provides advice on policies that span different areas and keeps a watchful eye on their implementation
- **Line Departments:** The responsibility lies with Line Departments to assess their annual grant application through a gender lens.

2. Fiscal Structure: The Three-Tier Allocation Framework:

To ensure transparency and prevent the dilution of gender focused funds, Karnataka structures its Gender Budget Statement across three distinct analytical tiers:

- Part A (100% Dedicated Allocations): Programs specifically targeted at women and girls. These include maternal health programs, women-only educational institutions, shelters, and direct micro-finance transfers.
- Part B (30%–99% Sectoral Allocations): Composite multi-benefit schemes where women constitute a significant proportion of the direct beneficiaries. Examples include rural housing, agricultural extension trainings, sanitation infrastructure, and skill development programs.
- Part C (Secondary Allocations): Infrastructure, public works, and capital-intensive projects that, while gender-neutral in intent, carry measurable secondary gender outcomes (e.g., street lighting, safe urban transport, water resources management). This structural categorization ensures that line departments do not merely present standard public infrastructure spending as gender interventions without explicit analytical justification.

Key Policy Interventions: Flagship Guarantee Scheme:

The centrepiece of Karnataka's contemporary fiscal strategy relies on large-scale direct economic guarantees. These schemes represent a shift from traditional micro-grant interventions to institutionalized direct entitlement models.

Socio Economic Multipliers of State's Guarantees	
Gruha Lakshmi scheme	Increases domestic decision power Easy household consumption Expands formal financial inclusion
Shakti scheme (free bus travel for women across Karnataka)	Improve the mobility cost Reduce daily commuting cost Increases rural-urban job access Boost women's workforce participation

Gruha Lakshmi Scheme: Unlocking Direct Household Autonomy:

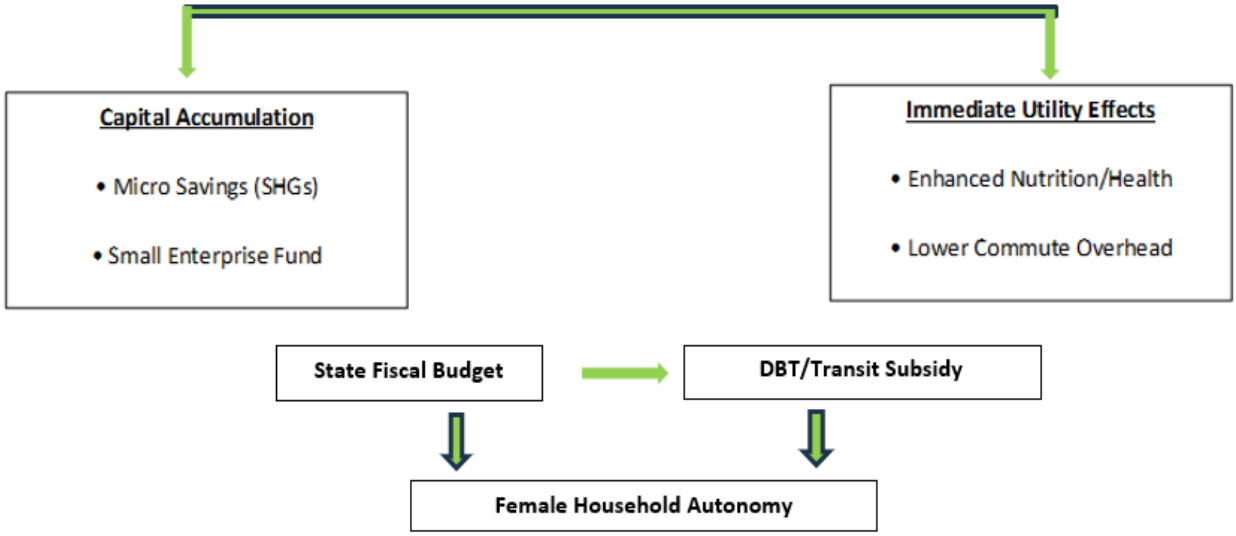
The Gruha Lakshmi scheme transfers ₹2,000 per month directly to the designated female head of eligible households across the state.

1. **Fiscal Scale:** Gruha Lakshmi represents one of the largest direct benefit transfers (DBT) programs targeting women at the sub-national level in South Asia, With annual budgetary allocations reaching ₹28,000+ crore.
2. **Macro-Economic Implications: t**he scheme achieves multiple economic Functions, by depositing income directly into women's bank accounts.
3. **Financial Inclusion:** Forces mass enrolment in formal banking, digital payment networks, and Aadhaar-enabled payment systems (AePS).
4. **Consumption easing:** Increases spending money on essential household goods, nutritional food, children's education, and healthcare, which statistically receive higher priority in female-headed expenditures.
5. **Bargaining Power:** It increases women's greater intra-household decision-making capacity, & shifting domestic bargaining dynamics.

Shakti Scheme: Democratizing Mobility and Labour Access:

The Shakti scheme offers to women access free public bus transport across state-run road transport corporations.

- **Fiscal Scale:** The program has facilitated billions of female passenger trips and state budgetary allocations exceeding ₹5,300 crore annually,
- **Economic Mechanics:** Mobility acts as a key determinant of Female Labour Force Participation (FLFP). High transportation costs often price Women out of low- or entry-wage jobs in formal and informal sectors. By Reducing commuting costs to zero:
- **Labour Market Expansion:** Enables women without burdening the household budget, she can travel further for Employment, skill acquisition, and education.
- **Informal Sector Integration:** Directly benefits street vendors, Domestic workers, daily wage labourers, and agricultural workers who Rely heavily on public transport networks.
- **Public Safety and Space:** Increases the density of female Commuters in public transit systems, generating safety-in-numbers, Network effects.



Economic Dynamics: Micro level and Fiscal Sustainability:

1. Micro-Economic Effects on Labour and Savings:

Direct gender budgeting interventions transform local micro-economies through Distinct channels:

1. **Reduces High-Interest Informal Debt:** Direct benefit transfers enable Rural households to decrease reliance on predatory local moneylenders for emergency healthcare or agricultural inputs.
2. **Support for Self-Help Groups (SHGs) and Micro enterprises:** In tandem with programs like Sanjeevini (State Rural Livelihoods Mission), income stabilization enables female-led SHGs &reinvest capital into local micro-enterprises, poultry farming, textiles, and local food processing units.
3. **Time-Use Redistribution:** Investments under Part B and C schemes (e.g., piped drinking water, cooking fuel access, localized health canters) reduce time spent on unpaid care and domestic labour, freeing hours for productive market work (Jha & Sharma, 2016; Chakraborty, 2023).

2. Scale Fiscal Issues and Revenue Issues:

Critics of universal gender budgeting which is entitlement based argue that large scale cash transfers and subsidies put at risk public capital expenditure (Capex), which is in the areas of infrastructure and industrial growth. In terms of social protection vs fiscal discipline, we see it as a question of long-term fiscal multipliers:

- **Short Term Supply Shock:** Subsidies for low-income groups rackets have a large marginal propensity to consume (MPC), Funds, Disbursed under Gruha Lakshmi back into local real.
- **Long-term human capital investment:** Spending on mother health nutrition, female which is true and also access to education improves what we as a species put into the capital category which results in tax bases which also see reduced public health issues and higher labour productivity Over multi-decade horizons (Stotsky, 2016).

Harmonization with the UN Sustainable Development Goals (SDGs):

International sustainability is directly linked to Karnataka's Gender-Responsive Budgeting, frameworks are utilized as a primary

policy instrument to achieve several crucial United Nations SDGs:

SDG pattern of Karnataka's Gender Budgeting	
SDG Goal	Primary fiscal policy alignment
SDG 1: No Poverty	Gruha Lakshmi scheme direct income to vulnerable female headed family
SDG 5: Gender Equality	Systemic Gender Budgeting Statements across all state departments; Shakti mobility entitlements
SDG 8: Decent Work and Economic Growth	Micro-credit linkages through Sanjeevini (KSRLPS); targeted vocational and STEM skill programs.
SDG 10: Reduced Inequalities	Addressing spatial and socio-economic income disparities between rural-urban female workers
SDG 11: Sustainable Cities & communities	Safe public infrastructure and urban safety lighting initiatives (Part C allocations).

The transformation of gender budgeting from an isolated social construct to one with a wider perspective is due to this alignment. A macro-framework for sustainable human development is being developed through the welfare initiative development.

Challenges and Policy Recommendations:

Even though Karnataka's structure is a robust framework, several factors remain unclear. Its complete transformative potential is constrained by operational and systemic issues:

1. Challenges:

Current Structural Constraints in Implementation	
Constraint Area	**Primary Risk/Impact**
Output vs. Outcome Divide	Focus remains on tracking funds allocated, rather than long-term economic mobility
Unpaid Care Work Institutionalisation	Insufficient institutional support for child and elderly care limits full-time labour
Local Body Decentralisation	GRB tracking remains concentrated at state level, missing Gram Panchayats & ULBs

1. **Input-centric accounting:** Budget is the main focus of fiscal monitoring, which involves input-centric accounting. Why is this so? This is an explanation of allocation figures (inputs) and not a breakdown of empirical impact (outcomes) Effectiveness is frequently gauged by expenditure completion rates. Rather than persistently increasing female labour participation, incomes were increased. Development, or land holding (Stotsky, 2016).
2. **In the Unpaid Care Economy,** only direct transfers are not enough to balance it out. The structural strain of unpaid care work. Without universal childcare. The Anganwadis are centres that provide long-term care and elderly care for the elderly. The shared domestic infrastructure and programs are not ideal for women, as they face systemic challenges. Limits on the

implementation of formal full-time work (Chakraborty, 2023).

3. **Decentralisation Gaps in Local levels:** State-level Gender Budgets are characterised by decentralization gaps at the local level. Institutionalised statements are in place, while gender budgeting mechanisms remain in effect. The PRIs and Urban Localities are underdeveloped. What is the best way to describe this? Decisions made by ULB levels determine the decisions related to community infrastructure at each level. Occur (Chakraborty, 2014).

2. Policy Recommendations:

To shift from expenditure monitoring to transformative, sustainable economics, the policy options available to Karnataka are as follows:

Targeted Strategic Policy Interventions

- Institutionalize Gender Audit Frameworks
  └— Mandate independent post-implementation impact evaluation
- Build Care Infrastructure Networks
  └— Co-locate creches and childcare hubs with transit and workplaces.
- Expand Local Government Decentralization (GRB at ULB/PRI)
  └— Mandate gender budgeting at Panchayat and Municipal levels.
- Target Female Climate Resilience & Green Enterprise
  └— Reserve green transitions funding for women-led agricultural SHGs.

1. Auditing based on mandates: Achieving gender equality from mere “to the top” measures providing reporting to obligatory, independent post-expenditure Gender Assessment Boards.? 0Audits. A connection between departmental funding and measurable target metrics is essential. Information on female business registration rates and enrolment in high-growth areas is available. Occupational safety measures and STEM-based professions.
2. Expanding public care infrastructure by increasing Part A funding to support health programs. Public care infrastructure. Establishing community-based childcare contested direct conversion of unpaid earnings can be achieved by co-locating creches near public transit hubs. Chakraborty, 2023 suggests that care hours can be transformed into productive market participation….
3. Reconcile GRB to Gram Panchayats and Municipalities: Institutionalize local-level Gender Budget Statements. Empowering Gram. Sabhas and ward committees ensure that local funds are allocated in the correct manner, so street vendors must adhere to these guidelines sanitation and clean water projects address specific. The Neighbourhood-level gender requirements (Chakraborty, 2014).
4. Linking gender budgets to climate and green growth.! The impact of change is mainly observed in rural women who work in agriculture. I gender budgeting is imperative for climate adaptation. Why? I Subsidizing solar-powered agricultural machinery, micro-the integration of irrigation systems and green technology training for women-led self-improvement initiatives. Both environmental and economic stability are reinforced by groups.

Comparing Framework: Federal and Global Lessons:

Analysing Karnataka's approach against other sub-national and international forces models highlights key policy insights:

Governance Dimension	Karnataka Model	Kerala Model	Nordic Model (International)
Primary Mechanism	Direct entitlement & Transit subsidies	Local planning & neighborhood groups (kudumbashree)	Universal social care & shared parental leave
Institutional strategy	Large-scale fiscal transfers targeting female household heads	Highly decentralized Panchayati Raj community enterprise model	State-provided universal care & Gender-neutral wage policy
Key Strength	High scalability, rapid cash injection, mobility elevation	Strong grassroots Community mobilization	Complete integration of care work into formal GDP planning
Focus Area for Growth	Moving from social safety nets to formal work force integration	Scaling local SHG enterprises into competitive formal markets	Maintaining fiscal sustainability amidst demographic shifts

It shows that by combining its extensive direct transfers with Kerala's decentralized administration, A model of community organization, along with the care infrastructure developed within the Nordic framework with dedication, Karnataka can establish a more robust system for gender inclusive economics.

Conclusion:

Gender-Responsive Budgeting is an essential structural framework for converting policy intentions into measurable human development outcomes. Karnataka's strategic application of gender budgeting demonstrates that targeted fiscal interventions ranging from dedicated Part A grants to large-scale entitlement guarantees like **Gruha Lakshmi and Shakti**—can deliver immediate social security while driving broader economic empowerment. However, the ultimate objective of inclusive economics extends beyond providing social safety nets; it requires restructuring economic opportunities so women participate fully as equal workers, entrepreneurs, and leaders. By advancing from input tracking to outcome-focused auditing, expanding public care infrastructure, and decentralizing fiscal mechanisms to local government tiers, Karnataka can strengthen its fiscal framework as a global reference model for sustainable, gender-inclusive growth.

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Reading Preferences in The Modern and Digital Age

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Introduction:

In an era where digital screens and social media dominate our daily lives, understanding why people choose to read for pleasure is more crucial than ever. As we navigate the complexities of modern reading habits, it's clear that the motivations behind reading have evolved significantly. Traditional notions of reading for enjoyment are now intertwined with the myriad digital formats and platforms available today. From e-books and online articles to social media posts and blogs, reading has become a multifaceted experience shaped by both intrinsic and extrinsic factors. This shifting landscape prompts us to re-examine what drives our engagement with text and how we can foster a lifelong love of reading amidst a sea of digital distractions. By delving into the motivations behind reading pleasure and exploring frameworks like Nell's motivational chart, we can gain valuable insights into how to nurture a passion for reading in today's fast-paced, digital world.

Evolving Motivations for Reading in the Digital Age:

Reading is a diverse activity that people engage in for various reasons, and its motivations continue to evolve in today's digital age. Benton & Fox (1985) emphasized that reading stories can shape emotional intelligence and deepen our understanding of human behaviour a notion that remains relevant today. Research continues to show that children, teenagers, and adults read for both intrinsic and extrinsic reasons. Intrinsic reasons, such as enjoyment, relaxation, and personal interest, are still key motivators for reading. Studies like Dungworthetal. (2004) found that students often read for the emotional experience it provides, with many associating reading with how it makes them feel. Similarly, modern surveys, such as the Nestle Family Monitor (2003), highlight that young people read for fun, relaxation, or to escape into fictional worlds experiences that resonate with today's readers as well. On the other hand, extrinsic reasons for reading, such as gaining information, succeeding academically, or preparing for work, remain strong motivators. Surveys still show that young people read to learn about different cultures, gain new perspectives, and explore hobbies. In the digital era, reading serves as a tool for both personal growth and intellectual development, often blending with online content, blogs, and educational platforms.

Gender and age differences also continue to influence reading motivations. Girls often read more for enjoyment and to understand other people's lives, while boys are more likely to read with practical goals in mind, such as school or career development. Additionally, older students and adults often emphasize the educational or

career-related benefits of reading, especially with the rise of e-books, professional articles, and online resources. Although we still lack a complete understanding of how reading preferences evolve over time, trends indicate that digital media plays an increasingly important role in shaping what and how young people read today. This highlights the continued importance of fostering reading habits in both traditional and digital formats to support emotional, intellectual, and personal development in the present generation.

Evolving Reading Preferences among Young People:

Reading preferences among today's children and young people are varied and constantly evolving. According to "Reading for Pleasure: A Research Overview" by Christina Clark and Kate Rumbold, published by the National Literacy Trust, there remains no clear consensus on what young readers prefer and when these preferences emerge. Studies often capture only a momentary view of reading preferences, which can shift overtime. The Reading Connects survey (Clark & Foster, 2005) found that students read a diverse range of materials outside of school, including websites, social media, text messages, memes, e-books, graphic novels, blogs, fiction, and digital news articles. Popular fiction genres included adventure, comedy, and horror/thrillers. Interestingly, only 5% of students reported not reading fiction, suggesting a strong general interest in storytelling, whether in traditional books or digital formats.

Gender and age continue to shape reading habits. Girls are more likely to read for pleasure and to explore other people's lives, while boys often read for practical purposes like school or future careers. Older students tend to focus more on the educational value of reading, especially as digital resources and online learning have expanded reading options. Though many studies have explored children's reading interests, much is still unknown about what drives these preferences and how they change over time. The growing role of technology in reading habits, such as the use of e-readers, online articles, and social media content, has broadened the scope of what young people consume.

The Role of Reading Motivation in Today's Digital Age:

Understanding reading motivation is key to explaining why individuals choose to read for pleasure, especially in today's digital age. Reading motivation refers to the internal drives that lead people to engage with reading, shaped by personal goals, values, and beliefs. Researchers like Guthrie and Wigfield (2000) describe it as a complex concept that includes factors such as intrinsic and extrinsic motivation, self-efficacy, and social influences. Intrinsic motivation plays a central role in reading motivation, where individuals read because they find personal enjoyment in the activity itself. Today's intrinsically motivated readers whether they are consuming e-books, blogs, or online articles are more likely to read regularly, retain information, and persist through reading challenges. Elements like curiosity, the desire for involvement, and finding personal meaning in reading have been shown to enhance both the quantity and quality of reading, as well as comprehension. Extrinsic motivation, in contrast, involves reading due to external pressures, such as school requirements or rewards like grades or recognition. While extrinsic motivators can encourage reading, they may not foster the same deep engagement or long-term love of reading that intrinsic motivation can.

The importance of fostering reading motivation remains crucial today for developing lifelong readers. By focusing on the emotional

aspects of reading, such as enjoyment and personal relevance, educators and parents can help combat the decline in reading interest seen in some young people, particularly in a world where distractions like social media and video games compete for attention. Reading motivation is also a critical factor in learning success, as it can help bridge the gap between proficient and struggling readers, preventing the "Matthew effect," where strong readers read more and become even stronger while weaker readers fall further behind.

The Connection between Reading Motivation and Enjoyment:

Reading motivation is a critical factor in understanding why some people choose to read for pleasure, while others do not. Guthrie & Wigfield (2000) describe reading motivation as a complex mix of personal goals, values, and beliefs about reading. In today's fast-paced, digital environment, fostering this motivation is essential for developing a lifelong love of reading. In their research, Christina Clark and Kate Rumbold explore the connection between reading motivation and reading enjoyment, highlighting two key types of motivation: intrinsic and extrinsic. Intrinsic motivation refers to reading for personal interest or enjoyment, which leads to increased reading frequency, greater enjoyment, and stronger retention of information.

In contrast, extrinsic motivation involves reading due to external pressures, such as school work or rewards. However, research has shown that reading motivation often decreases with age, especially if children's attitudes toward reading become less positive (McKenna et al., 1995). In today's world of digital entertainment and social media, it is even more important to nurture a love for reading from an early age to ensure it continues into adulthood.

The link between reading motivation and reading enjoyment is especially strong. Cox & Guthrie (2001) found that motivation is a major predictor of reading for enjoyment at home more so than previous academic achievement. This shows that the pleasure derived from reading is closely connected to an individual's internal drive and desire to read. Additionally, the role of choice in reading motivation is crucial. When individuals, especially young readers, have control over what they read—whether it's e-books, blogs, or fiction — they are more likely to be motivated to read and engage more deeply. This sense of autonomy and ownership is vital for building lifelong reading habits, particularly in a world where digital content competes for attention.

Nell's Motivational Chart for Reading Pleasure:

Nell's (1988) motivational chart for reading for pleasure presents a framework that help sex plain the factors influencing whether individuals read for enjoyment, find it rewarding, and continue the habit. This concept is just as relevant today, especially as digital media and new distractions compete for attention. The chart is divided into three parts, each representing different stages of the reading process and how they impact motivation.

Antecedents of Pleasure Reading: These are the preconditions that set the stage for reading to be seen as enjoyable. They include:

- Reading ability: Without strong literacy skills, it's difficult to enjoy reading. This is as true today as it was in the past, although digital literacy has also become a key factor.
- Book or content choice: Readers must have access to material that aligns with their interests. Whether it's books, articles, blogs, ore-books, the content should also match their reading level to ensure understanding

and enjoyment. Today's readers have a vast array of options—fiction, non-fiction, graphic novels, and even social media content.

The Reading Process: This stage involves two main elements:

- Comprehension: The ability to understand the text is crucial for deriving pleasure. If readers can't follow the material, the enjoyment is lost, regardless of the format (print or digital).
- Engagement: This refers to how immersed readers become in the material. Factors like personal interest, relevance to the reader's life, and emotional connection to the content play a big role in maintaining attention. Today, engagement also includes how interactive or multimedia content might capture attention in digital platforms.

Consequences of Reading for Pleasure: The outcomes and reinforcements that result from reading:

- Cognitive outcomes: These include enhanced vocabulary, increased empathy, and a better understanding of different perspectives and cultures—still important benefits in the modern era.
- Reinforcement comparators: Readers constantly compare the pleasure of reading with other activities, such as video games, social media, or streaming services. If reading doesn't provide enough enjoyment compared to these, they may choose alternatives. This challenge is even greater today, with so many competing forms of entertainment.

While Nell's model is valuable, newer models highlight the influence of social interaction and cultural context. In the present generation, reading is often shaped by peer recommendations, online book communities, and trends on platforms like TikTok or Goodreads. The motivation to read is increasingly linked to social connections, with readers sharing their experiences, discussing books, and feeling part of a larger community. In conclusion, understanding motivation for reading today requires considering not just individual factors but also the social and digital context, ensuring that reading remains a pleasurable and rewarding experience in a world full of distractions.

Conclusion:

In today's dynamic and digitally driven world, the motivations behind reading are more diverse and complex than ever before. As we've explored, intrinsic and extrinsic factors continue to shape how people engage with reading, from the joy of escaping into a fictional world to the practical benefits of acquiring knowledge. The advent of digital media has broadened the scope of reading materials and platforms, making it both a challenge and an opportunity for fostering a love of reading. Nell's motivational chart remains a valuable framework for understanding the stages of reading pleasure, but it is essential to adapt this model to the contemporary landscape where digital distractions and social influences play a significant role. The key to encouraging lifelong reading habits lies in recognizing the evolving nature of reading preferences and motivations. By providing access to diverse and engaging content, whether through traditional books or modern digital formats, and by nurturing intrinsic motivations such as personal interest and enjoyment, we can help ensure that reading remains a cherished and enriching activity. Moreover, the growing influence of social media and online communities underscores the importance of social connections in reading motivation. By tapping into these networks and fostering environments where reading is shared and celebrated, we can enhance its appeal and relevance for today's generation. Ultimately, to

support emotional, intellectual, and personal development through reading, we must embrace both the traditional and digital dimensions of reading. Understanding and adapting to the evolving motivations of readers will help maintain reading's place as a vital and rewarding part of life in the digital age.

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The Level of Nutritional Knowledge of Volleyball Players of Karnatak University Dharwad

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Abstract:

The present study aimed to assess the nutritional knowledge of volleyball players of Karnatak University, Dharwad. Nutrition plays a crucial role in athletic performance, recovery, and overall health, particularly in high-intensity sports such as volleyball. A descriptive survey method was employed, and data were collected from 30 male and female players aged between 20 to 25 years. A structured questionnaire focusing on macronutrients, micronutrients, hydration, meal planning, and dietary practices was administered. The findings revealed that while players demonstrated moderate awareness regarding basic nutrition, significant gaps remained in their understanding of specific dietary requirements essential for athletic performance. The study concludes that targeted nutrition education programs are necessary to enhance the knowledge and dietary practices of volleyball players, which would in turn contribute to improved performance and long-term well-being.

Keywords: Nutrition Knowledge, Volleyball Players, Sports Nutrition, University Athletes, Karnatak University.

Introduction:

Nutritional knowledge can be defined as Awareness of nutrients and their relevance to health and well being ability to find reliable information about food or how food fit into balance diet. Nutrients are substances in food that our bodies need to function properly. They are divided into two main categories:

Macronutrients (Needed in Large Amounts):

- Carbohydrates: The body's main source of energy. Found in grains, fruits, vegetables, and dairy.
- Proteins: Important for building and repairing tissues. Found in meat, dairy, legumes, and nuts.
- Fat: Provide energy, support cell growth, and help absorb some vitamins. Found in oils, butter, avocados, and fatty fish.
- Water: Vital for all bodily functions including digestion, temperature regulation, and waste removal.

Micronutrients (Needed in Small Amounts):

- Vitamins: Organic compounds (like vitamins A, C, D, E, K, and B-complex) essential for immune function, energy production, and more.
- Minerals: Inorganic elements (like calcium, iron, potassium, and zinc) important for bone health, oxygen transport, and other functions.

Functions of Nutrition:

- Provides Energy: Food is broken down to fuel all body processes.
- Supports Growth and Development: Especially important during childhood, adolescence, and pregnancy.
- Maintains Body Systems: Including the immune, digestive, and cardiovascular systems.
- Prevents Malnutrition and Disease: Balanced nutrition helps prevent both nutrient deficiencies and chronic diseases (e.g., heart disease, diabetes, obesity).

Volleyball was invented in 1895 by William G. Morgan in the United States as a less intense alternative to basketball. The sport quickly gained popularity, spreading across the world, and was included in the Olympic Games in 1964. Volleyball is characterized by its fast-paced action, requiring players to possess agility, teamwork, and strategic thinking. In India, volleyball is a well-established sport, with a rich history of intercollegiate and national competitions. The Volleyball Federation of India (VFI) has been instrumental in the development and promotion of the sport at various levels.

Nutritional knowledge plays a crucial role in enhancing the performance and recovery of athletes. Volleyball, being a high-intensity sport Nutrition requiring agility, strength, and endurance, demands optimal nutritional practices. However, university-level athletes often lack proper guidance or awareness regarding their dietary needs. This study aims to assess the level of nutrition knowledge among volleyball players at KUD and to identify areas needing intervention. Nutrition is about making choices that support a healthy body and mind, based on what you eat and drink. Knowledge is the understanding, awareness or familiarity you gain through experience, education, or learning. Nutrition knowledge is the understanding of how food and nutrients affect the body's health, growth, and overall function.

Najat Yahia et al (2016) revealed in their study indicated that female students have the healthy range (78%) than male students. S. Heaney et al (2011) revealed in their study that athlete's nutritional knowledge was better than non-athletes. But lower than comparison groups including nutrition students. When found statistically significant female nutritional knowledge was greater than males. Najat Yahia et al (2016) revealed in their study indicate that female students have greater nutrition knowledge than male students.

Methodology:

The present study employed a descriptive survey method to assess the level of nutritional knowledge among volleyball players of Karnatak University, Dharwad. Data was collected from 30 participants aged 20–25 years. The study considered independent variables such as age, gender, achievement, experience, height, and weight, while the dependent variable was nutritional knowledge.

A standardized nutritional knowledge questionnaire developed by Uma Maheshwari B. was used for data collection. The tool covered four sub-dimensions:

- Awareness on nutrition (6 questions)
- Nutritional knowledge for general health (4 questions)
- Nutritional knowledge for fitness (7 questions)
- Nutritional knowledge for sports performance (8 questions)

This structure enabled a systematic evaluation of the respondents' awareness and understanding of nutrition in relation to health, fitness, and sports performance.

Tools used:

In the collection of data nutritional knowledge Likert's scale questionnaire was used for the study. Likert's scale contained five responses like strongly agree, agree, undecided, disagree, and strongly disagree with 5, 4,3,2,1 respectively. The questions were both in positive and negative nature to reduce the biased perception of the respondents and negative questions {16, 18, and 23} with 1, 2, 3, 4, and 5 respectively.

Data Collection Procedure:

The nutritional knowledge questionnaire was administered in Karnatak University Dharwad for Volleyball players. The volleyball games samples are the athletes who are participated in Inter Collegiate volleyball tournament of Karnatak University Dharwad belonged to the age group between 20 to 25 years. Numbers of statements were used to study the nutritional knowledge of Volleyball players of Karnatak University Dharwad. Each Volleyball players was asked to respond to each statement and then make a right mark in particular indicate column to how to felt about that statement.

Statistical Analysis:

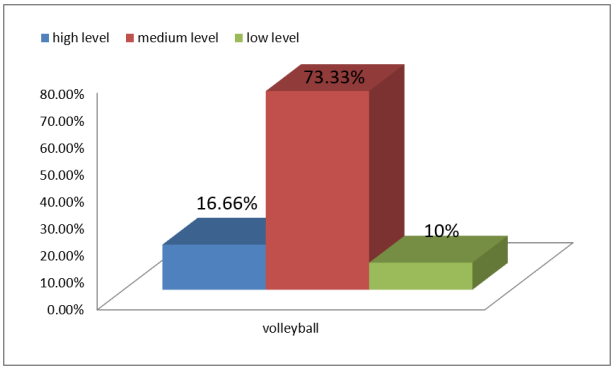
Each statements score was added to obtain the nutritional knowledge score (as prescribed in the tool used for the study) of individual Volleyball players. Then analysed using descriptive statistics {mean, standard deviations} to determine the overall nutritional knowledge of the Volleyball players of Karnatak University Dharwad.

Result and Discussion:

Table 1: Nutritional Knowledge Level of Respondents

Nutritional Knowledge	Frequency	Percentage
High level [>104]	05	16.66%
Medium level [91-103]	22	73.33%
Low level [<90]	03	10%

Table-1. Indicates nutritional knowledge levels of respondents, The results of the study showed that among the nutritional knowledge of volleyball players of Karnatak University Dharwad revealed that 16% of the players had a high level of nutritional knowledge, 73% had a medium level and 10% had a low level of nutritional knowledge. This indicates that the majority of players possess a satisfactory understanding of basic nutrition concepts such as balanced diet, macronutrients and hydration, which are essential for sports performance and recovery. Although a small portion showed low awareness, the overall findings suggest a significant level of nutritional knowledge among the players. Hence, the alternative hypothesis is accepted, and it is concluded that volleyball players of Karnatak University Dharwad have a meaningful level of nutritional awareness. However, additional nutrition education programs are recommended to further enhance their knowledge to an advanced level.



Discussion:

The present study assessed the nutritional knowledge of volleyball players of Karnatak University, Dharwad, using a structured questionnaire on macronutrients, micronutrients, hydration, meal planning, and supplements. Results revealed that while most players had a moderate understanding of nutrition (74%), only a small proportion demonstrated high knowledge (16%), and 10% showed low knowledge, posing risks to health and performance. The findings indicate limited awareness in key areas such as carbohydrate loading, protein needs, hydration strategies, and recovery nutrition. It is concluded that volleyball players predominantly possess only moderate nutrition knowledge, highlighting the need for structured education programs, workshops, and guidance from coaches, physical education teachers, and sports nutritionists, while future studies may extend to other sports and universities for broader insights.

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ಸಮಗ್ರ–ಸುಸ್ಥಿರ ಅರ್ಥಶಾಸ್ತ್ರ: ವಿಕಸಿತ ಭಾರತ್ 2047 ರ ಸಾಹಿತ್ಯಿಕ ಅಧ್ಯಯನ

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ಸಾರಾಂಶ (Abstract):

"ವಿಕಸಿತ ಭಾರತ 2047" ಎಂಬುದು ಭಾರತವು ಸ್ವಾತಂತ್ರ್ಯದ ಶತಮಾನೋತ್ಸವದ ವೇಳೆಗೆ ಅಭಿವೃದ್ಧಿ ಹೊಂದಿದ ರಾಷ್ಟ್ರವಾಗಿ ರೂಪುಗೊಳ್ಳಬೇಕೆಂಬ ದೀರ್ಘಾವಧಿಯ ರಾಷ್ಟ್ರೀಯ ದೃಷ್ಟಿಕೋನವಾಗಿದೆ. ಈ ದೃಷ್ಟಿಕೋನವನ್ನು ಕೇವಲ ಒಟ್ಟು ದೇಶೀಯ ಉತ್ಪನ್ನ, ಕೈಗಾರಿಕಾ ವಿಸ್ತರಣೆ ಅಥವಾ ತಲಾ ಆದಾಯದ ಹೆಚ್ಚಳದ ಮೂಲಕ ಅಳೆಯಲು ಸಾಧ್ಯವಿಲ್ಲ. ಆರ್ಥಿಕ ಬೆಳವಣಿಗೆಯ ಜೊತೆಗೆ ಸಾಮಾಜಿಕ ಸಮಾನತೆ, ಉದ್ಯೋಗ, ಶಿಕ್ಷಣ, ಆರೋಗ್ಯ, ಗ್ರಾಮೀಣ ಅಭಿವೃದ್ಧಿ, ತಂತ್ರಜ್ಞಾನ, ಪರಿಸರ ಸಂರಕ್ಷಣೆ, ಮಹಿಳಾ ಸಬಲೀಕರಣ, ಮಾನವ ಘನತೆ ಮತ್ತು ಭವಿಷ್ಯದ ಪೀಳಿಗೆಗಳ ಹಿತಾಸಕ್ತಿಗಳನ್ನು ಒಳಗೊಂಡ ಅಭಿವೃದ್ಧಿಯೇ ಸಮಗ್ರ ಮತ್ತು ಸುಸ್ಥಿರ ಅಭಿವೃದ್ಧಿಯಾಗಿದೆ. ನೀತಿ ಆಯೋಗದ 2026 ರ ಅಧ್ಯಯನವು ವಿಕಸಿತ ಭಾರತ 2047 ರ ಗುರಿಯನ್ನು ಒಳಗೊಳ್ಳುವ ಉತ್ತಮ ಜೀವನಮಟ್ಟ, ಸ್ಪರ್ಧಾತ್ಮಕ ಆರ್ಥಿಕತೆ, ಬಲಿಷ್ಠ ಮೂಲಸೌಕರ್ಯ, ತಂತ್ರಜ್ಞಾನ ಮತ್ತು ನವೀನತೆಯೊಂದಿಗೆ ಸಂಪರ್ಕಿಸುವುದಾಗಿದೆ. ಈ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಕನ್ನಡ ಸಾಹಿತ್ಯವನ್ನು ಅಧ್ಯಯನ ಮಾಡಿದಾಗ ಆರ್ಥಿಕತೆಯು ಕೇವಲ ಹಣ ಮತ್ತು ಮಾರುಕಟ್ಟೆಯ ವಿಷಯವಲ್ಲ; ಅದು ಮನುಷ್ಯನ ಬದುಕು, ಶ್ರಮ, ಅನ್ನ, ಭೂಮಿ, ನೀರು, ವೃತ್ತಿ, ದಾನ, ಹಂಚಿಕೆ, ಸಮಾನತೆ ಮತ್ತು ಪ್ರಕೃತಿಯೊಂದಿಗೆ ಇರುವ ಸಂಬಂಧಗಳ ಸಮೂಹವೆಂಬುದು ಗೋಚರಿಸುತ್ತದೆ.

ಪಂಪ–ರನ್ನ–ಜನ್ನರ ಕಾವ್ಯಗಳಲ್ಲಿ ಕಂಡುಬರುವ ಸಂಪತ್ತು ಮತ್ತು ಅಧಿಕಾರದ ಪ್ರಶ್ನೆಗಳು, ವಚನ ಸಾಹಿತ್ಯದ ಕಾಯಕ–ದಾಸೋಹದ ಚಿಂತನೆ, ದಾಸ ಸಾಹಿತ್ಯದ ಸರಳ ಜೀವನ ಮತ್ತು ನೈತಿಕತೆ, ಕುಮಾರವ್ಯಾಸನ ಸಾಮಾಜಿಕ ಲೋಕ, ಸರ್ವಜ್ಞನ ತ್ರಿಪದಿಗಳಲ್ಲಿಯ ಲೋಕಾನುಭವ, ಆಧುನಿಕ ಕನ್ನಡ ಸಾಹಿತ್ಯದ ರೈತ, ಕಾರ್ಮಿಕ, ಬಡತನ ಮತ್ತು ನಗರೀಕರಣ, ಪರಿಸರದ ಚಿತ್ರಣಗಳು ಸಮಗ್ರ ಅರ್ಥಶಾಸ್ತ್ರವನ್ನು ಸಾಹಿತ್ಯಕ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ನಿರ್ಮಿಸುತ್ತವೆ. ಇದರ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಲೇಖನವು ಸಾಹಿತ್ಯದಲ್ಲಿ ಪ್ರತಿಬಿಂಬಿತವಾಗಿರುವ ಆರ್ಥಿಕ ಮೌಲ್ಯಗಳು ಮತ್ತು ಸಾಮಾಜಿಕ ಅನುಭವಗಳನ್ನು ವಿಕಸಿತ ಭಾರತ 2047 ರ ಪರಿಕಲ್ಪನೆಯೊಂದಿಗೆ ತೌಲನಿಕವಾಗಿ ಪರಿಶೀಲಿಸುತ್ತದೆ.

ಪ್ರಮುಖ ಪದಗಳು (Keywords): ವಿಕಸಿತ ಭಾರತ 2047, ಸಮಗ್ರ ಅರ್ಥಶಾಸ್ತ್ರ, ಸುಸ್ಥಿರ ಅಭಿವೃದ್ಧಿ, ಕನ್ನಡ ಸಾಹಿತ್ಯ, ಕಾಯಕ, ದಾಸೋಹ, ಗ್ರಾಮೀಣ ಆರ್ಥಿಕತೆ, ಪರಿಸರ, ಸಾಮಾಜಿಕ ನ್ಯಾಯ, ಮಾನವೀಯತೆ.

ಪೀಠಿಕೆ :

ಆರ್ಥಿಕತೆಯ ಮೂಲ ಉದ್ದೇಶ ಮನುಷ್ಯನ ಬದುಕನ್ನು ಉತ್ತಮಗೊಳಿಸುವುದಾಗಿದೆ. ಉತ್ಪಾದನೆ, ವಿತರಣೆ, ವಿನಿಮಯ ಮತ್ತು ಬಳಕೆ ಇವು ಆರ್ಥಿಕ ಚಟುವಟಿಕೆಯ ಮೂಲ ಅಂಶಗಳಾದರೂ ಅವುಗಳ ಅಂತಿಮ ಗುರಿ ಮಾನವ ಜೀವನದ ಗುಣಮಟ್ಟವನ್ನು ಸುಧಾರಿಸುವುದೇ ಆಗಿದೆ. ಈ ಕಾರಣದಿಂದ ಆರ್ಥಿಕತೆಯನ್ನು ಕೇವಲ ಸಂಖ್ಯೆಗಳು, ಮಾರುಕಟ್ಟೆ, ಹಣ, ಬಂಡವಾಳ ಮತ್ತು ಲಾಭದ ದೃಷ್ಟಿಯಿಂದ ನೋಡುವುದು ಅಪೂರ್ಣವಾದ ದೃಷ್ಟಿಕೋನವಾಗಿದೆ.

ಭಾರತೀಯ ಚಿಂತನಾ ಪರಂಪರೆಯಲ್ಲಿ ಸಂಪತ್ತು ಮತ್ತು ಜೀವನದ ಸಂಬಂಧವನ್ನು ಬಹಳ ಹಿಂದಿನಿಂದಲೂ ಚರ್ಚಿಸಲಾಗಿದೆ. "ಅರ್ಥ" ಎಂಬುದು ಭಾರತೀಯ ಪುರುಷಾರ್ಥ ಚತುಷ್ಟಯದ ಒಂದು ಭಾಗ. ಆದರೆ ಅರ್ಥವು ಧರ್ಮದಿಂದ ಪ್ರತ್ಯೇಕವಾಗಿಲ್ಲ. ಸಂಪತ್ತಿನ ಗಳಿಕೆ, ಬಳಕೆ ಮತ್ತು ಹಂಚಿಕೆಯು ಸಾಮಾಜಿಕ ಹೊಣೆಗಾರಿಕೆಯೊಂದಿಗೆ ಸಂಬಂಧ ಹೊಂದಿರಬೇಕು ಎಂಬ ಚಿಂತನೆ ಭಾರತೀಯ ಸಂಸ್ಕೃತಿಯ ವಿವಿಧ ಧಾರೆಗಳಲ್ಲಿ ಕಂಡುಬರುತ್ತದೆ. ಇದಕ್ಕೆ ಕನ್ನಡ ಸಾಹಿತ್ಯವೂ ಹೊರತಾಗಿಲ್ಲ. ಕನ್ನಡದ ವಿವಿಧ ಸಾಹಿತ್ಯ ಪ್ರಕಾರಗಳಲ್ಲಿ ದುಡಿಮೆ, ಕಾಯಕ, ಅನ್ನ, ದಾನ, ದಾಸೋಹ,

ಬಡತನ, ಶ್ರೀಮಂತಿಕೆ, ಅಧಿಕಾರ, ಸಾಮಾಜಿಕ ಅಸಮಾನತೆ, ರೈತನ ಬದುಕು, ಕಾರ್ಮಿಕನ ಶ್ರಮ, ಮಹಿಳೆಯ ಆರ್ಥಿಕ ಸ್ಥಾನ, ಪ್ರಕೃತಿ ಮತ್ತು ಮಾನವನ ಸಂಬಂಧ ಮೊದಲಾದ ವಿಷಯಗಳು ವಿವಿಧ ರೂಪಗಳಲ್ಲಿ ವ್ಯಕ್ತವಾಗಿವೆ. ಆದ್ದರಿಂದ "ಸಮಗ್ರ ಮತ್ತು ಸುಸ್ಥಿರ ಅರ್ಥಶಾಸ್ತ್ರ" ಎಂಬ ಆಧುನಿಕ ಪರಿಕಲ್ಪನೆಯನ್ನು ಕನ್ನಡ ಸಾಹಿತ್ಯದ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಅಧ್ಯಯನ ಮಾಡುವುದು ಸಾಹಿತ್ಯ ಮತ್ತು ಅರ್ಥಶಾಸ್ತ್ರದ ನಡುವಿನ ಅಂತರಶಿಸ್ತೀಯ ಸಂಬಂಧವನ್ನು ಅರ್ಥಮಾಡಿಕೊಳ್ಳಲು ಸಹಾಯಕವಾಗುತ್ತದೆ.

ವಿಕಸಿತ ಭಾರತ 2047 ; ಪರಿಕಲ್ಪನೆ :

2047ರಲ್ಲಿ ಭಾರತವು ಅಭಿವೃದ್ಧಿ ಹೊಂದಿದ ರಾಷ್ಟ್ರವಾಗಬೇಕೆಂಬ ಗುರಿಯು ಆರ್ಥಿಕ ಅಭಿವೃದ್ಧಿಯನ್ನು ಮಾತ್ರವಲ್ಲದೆ ಸಾಮಾಜಿಕ ಮತ್ತು ಪರಿಸರ ಆಯಾಮಗಳನ್ನೂ ಒಳಗೊಂಡಿದೆ. ನೀತಿ ಆಯೋಗದ 2026 ರ ವಿಕಸಿತ ಭಾರತ ಮತ್ತು ನೆಟ್ ಜೀರೋ (ಖಛಿಜಟಿಚಿಡಿಥಿ ಖಿಠತಿಚಿಡಿಜ ಗಿಞಠಿಣ ಛಚಿಡಿಚಿಣ ಚಿಟಿಜ ಓಜಣ ಚಜಡಿಠ) ಅಧ್ಯಯನವು ವಿಕಸಿತ ಭಾರತವನ್ನು ಉತ್ತಮ ಜೀವನಮಟ್ಟವನ್ನು ಒಳಗೊಳ್ಳುವ ಬೆಳವಣಿಗೆ, ಸ್ಪರ್ಧಾತ್ಮಕ ಆರ್ಥಿಕತೆ, ಬಲಿಷ್ಠ ಮೂಲಸೌಕರ್ಯ ಮತ್ತು ತಂತ್ರಜ್ಞಾನ–ನವೀನತಾ ನಾಯಕತ್ವದೊಂದಿಗೆ ವಿವರಿಸುತ್ತದೆ. ಆರ್ಥಿಕ ಸ್ಪರ್ಧಾತ್ಮಕತೆ, ಸುಸ್ಥಿರ ಬೆಳವಣಿಗೆ, ಮಾನವ ಬಂಡವಾಳ ಮತ್ತು ಸಾಮಾಜಿಕ ಸಮಾನತೆಗಳು ವಿಕಸಿತ ಭಾರತದ ಪ್ರಮುಖ ಆಯಾಮಗಳಾಗಿವೆ. ಹೀಗಾಗಿ ವಿಕಸಿತ ಭಾರತ 2047 ರ ಅರ್ಥವನ್ನು ಸಾಹಿತ್ಯದ ದೃಷ್ಟಿಯಿಂದ ನೋಡಿದರೆ, "ಎಷ್ಟು ಸಂಪತ್ತು ?" ಎಂಬ ಪ್ರಶ್ನೆಯ ಜೊತೆಗೆ "ಯಾರಿಗಾಗಿ ಸಂಪತ್ತು ?", "ಯಾವ ರೀತಿಯ ಜೀವನಕ್ಕಾಗಿ ?", "ಮುಂದಿನ ಪೀಳಿಗೆಗೆ ಏನು ಉಳಿಯುತ್ತದೆ ?" ಎಂಬ ಹಲವು ಪ್ರಶ್ನೆಗಳು ಮುಖ್ಯವಾಗುತ್ತವೆ.

ಸಮಗ್ರ ಅರ್ಥಶಾಸ್ತ್ರ ; ಸಾಹಿತ್ಯಕ ಅರ್ಥವ್ಯಾಪ್ತಿ :

ಸಮಗ್ರ ಅರ್ಥಶಾಸ್ತ್ರವೆಂದರೆ ಸಮಾಜದ ಎಲ್ಲ ವರ್ಗಗಳನ್ನೂ ಅಭಿವೃದ್ಧಿಯ ಪ್ರಕ್ರಿಯೆಯಲ್ಲಿ ಒಳಗೊಳ್ಳುವ ಆರ್ಥಿಕ ವ್ಯವಸ್ಥೆ. ಇಲ್ಲಿ ಬಡವರು, ರೈತರು, ಕಾರ್ಮಿಕರು, ಮಹಿಳೆಯರು, ಸಣ್ಣ ಉದ್ಯಮಿಗಳು, ಗ್ರಾಮೀಣ ಜನತೆ ಮತ್ತು ದುರ್ಬಲ ವರ್ಗಗಳು ಅಭಿವೃದ್ಧಿಯ ಹೊರವಲಯದಲ್ಲಿರಬಾರದು.

ಕನ್ನಡ ಸಾಹಿತ್ಯದ ಅನೇಕ ಕೃತಿಗಳಲ್ಲಿ "ಸಮಾಜ" ಎಂಬುದು ಕೇವಲ ಹಿನ್ನೆಲೆಯಲ್ಲ; ಅದು ಕೃತಿಯ ಜೀವಂತ ಭಾಗವಾಗಿದೆ. ಜನರ ಜೀವನೋಪಾಯ, ಆಹಾರ, ವೃತ್ತಿ, ಶ್ರಮ ಮತ್ತು ಸಾಮಾಜಿಕ ಸಂಬಂಧಗಳು ಸಾಹಿತ್ಯದ ಕಥಾವಸ್ತುಗಳಾಗಿವೆ. ವಚನಕಾರರು ವ್ಯಕ್ತಿಯ ಸಾಮಾಜಿಕ ಸ್ಥಾನವನ್ನು ಜನ್ಮಕ್ಕಿಂತ ಕಾಯಕ ಮತ್ತು ನೈತಿಕತೆಯೊಂದಿಗೆ ಸಂಬಂಧಿಸಿದರು. ಬಸವಣ್ಣನವರ ಕಾಯಕ–ದಾಸೋಹದ ಚಿಂತನೆಯು ದುಡಿಮೆಗೆ ಗೌರವ ನೀಡುವುದರ ಜೊತೆಗೆ ಸಂಪತ್ತಿನ ಸಾಮಾಜಿಕ ಹೊಣೆಗಾರಿಕೆಯನ್ನು ಒತ್ತಿಹೇಳುತ್ತದೆ. ಇದು ಇಂದಿನ ಅಂತರ್ಗತ ಆರ್ಥಿಕತೆ (ಎಟಿಛಿಟಣಿಠಿತಜ ಜಛಿಠಟಿಠಟಥಿ) ಅಥವಾ ಒಳಗೊಳ್ಳುವ ಆರ್ಥಿಕತೆಯೊಂದಿಗೆ ನೇರವಾಗಿ ಒಂದೇ ಪರಿಕಲ್ಪನೆ ಎಂದು ಹೇಳಲಾಗದಿದ್ದರೂ, ಮಾನವ ಘನತೆ ಮತ್ತು ಶ್ರಮದ ಮೌಲ್ಯದ ದೃಷ್ಟಿಯಿಂದ ಅದರೊಂದಿಗೆ ಸಂವಾದ ನಡೆಸಬಲ್ಲ ಸಾಹಿತ್ಯಕ ಪರಂಪರೆಯಾಗಿದೆ.

ವಚನ ಸಾಹಿತ್ಯದಲ್ಲಿ ಕಾಯಕದ ಅರ್ಥಶಾಸ್ತ್ರ :

ವಚನ ಸಾಹಿತ್ಯದ ಅತ್ಯಂತ ಮಹತ್ವದ ಆರ್ಥಿಕ–ಸಾಮಾಜಿಕ ಪರಿಕಲ್ಪನೆಗಳಲ್ಲಿ ಕಾಯಕ ಸಿದ್ಧಾಂತ ಅತ್ಯಂತ ಪ್ರಮುಖವಾದದ್ದು. ಇಲ್ಲಿ ಕಾಯಕವೆಂದರೆ ಕೇವಲ ಉದ್ಯೋಗವಲ್ಲ. ಅದು ವ್ಯಕ್ತಿಯ ಆತ್ಮಗೌರವ, ಸಾಮಾಜಿಕ ಹೊಣೆಗಾರಿಕೆ ಮತ್ತು ಜೀವನದ ನೈತಿಕತೆಯೊಂದಿಗೆ ಸಂಬಂಧ ಹೊಂದಿದೆ. ದುಡಿದು ಸಂಪಾದಿಸುವುದು ಮತ್ತು ಸಂಪಾದಿಸಿದುದನ್ನು ಸಮಾಜದ ಒಳಿತಿಗೆ ಬಳಸುವುದು ವಚನ ಪರಂಪರೆಯ ಪ್ರಮುಖ ಚಿಂತನೆಯಾಗಿದೆ.

"ಕಾಯಕವೇ ಕೈಲಾಸ" ಎನ್ನುವುದು ವಚನಕಾರರ ಚಿಂತನಾ ಸೂತ್ರವು, ದುಡಿಮೆಗೆ ನೀಡಿದ ಗೌರವವನ್ನು ಪ್ರತಿನಿಧಿಸುತ್ತದೆ. ಇಲ್ಲಿ ಉದ್ಯೋಗದ ಸಾಮಾಜಿಕ ಸ್ಥಾನಮಾನಕ್ಕಿಂತ ಶ್ರಮದ ಮೌಲ್ಯ ಮುಖ್ಯವಾಗುತ್ತದೆ. ಇಂದಿನ ವಿಕಸಿತ ಭಾರತ 2047 ರ ಸಂದರ್ಭದಲ್ಲಿ ಈ ಚಿಂತನೆಯ ಪ್ರಸ್ತುತತೆ ಮಹತ್ವದ್ದಾಗಿದೆ. ಉದ್ಯೋಗದ ಗುಣಮಟ್ಟ, ಕಾರ್ಮಿಕರ ಘನತೆ, ಕೌಶಲ್ಯಾಭಿವೃದ್ಧಿ ಮತ್ತು ಉತ್ಪಾದಕತೆಯ ಹೆಚ್ಚಳವನ್ನು ಅಭಿವೃದ್ಧಿಯ ಭಾಗವಾಗಿ ಪರಿಗಣಿಸಬೇಕಾಗಿದೆ. ನೀತಿ ಆಯೋಗದ 2026 ರ ಕೌಶಲ್ಯಾಭಿವೃದ್ಧಿ ವರದಿಯೂ 2047 ರ ಗುರಿಯ ಸಾಧನೆಯಲ್ಲಿ ಜನರ ಸಾಮರ್ಥ್ಯ ಮತ್ತು ಭವಿಷ್ಯದ ಉದ್ಯೋಗಗಳಿಗೆ ಹೊಂದುವ ಕೌಶಲ್ಯಗಳ ಮಹತ್ವವನ್ನು ಒತ್ತಿಹೇಳುತ್ತದೆ. ಹೀಗಾಗಿ ವಚನ ಸಾಹಿತ್ಯದ

ಕಾಯಕ ಚಿಂತನೆ ಮತ್ತು ಆಧುನಿಕ ಕೌಶಲ್ಯಾಧಾರಿತ ಆರ್ಥಿಕತೆಯ ನಡುವೆ "ಶ್ರಮಕ್ಕೆ ಗೌರವ" ಎಂಬ ಮೌಲ್ಯವನ್ನು ಕಾಣಬಹುದು.

ದಾಸೋಹ ಮತ್ತು ಆರ್ಥಿಕ ಸಮಾನ ಹಂಚಿಕೆಯ ಚಿಂತನೆ :

ಕಾಯಕದೊಂದಿಗೆ ದಾಸೋಹದ ಪರಿಕಲ್ಪನೆಯೂ ವಚನ ಪರಂಪರೆಯಲ್ಲಿ ಮಹತ್ವದ್ದಾಗಿದೆ. ಸಂಪತ್ತು ಕೇವಲ ವೈಯಕ್ತಿಕ ಸಂಗ್ರಹದ ವಸ್ತುವಾಗದೆ ಸಾಮಾಜಿಕ ಒಳಿತಿಗೆ ಬಳಸಬೇಕೆಂಬ ನೈತಿಕ ಆಶಯ ಇಲ್ಲಿ ವ್ಯಕ್ತವಾಗುತ್ತದೆ. ಆಧುನಿಕ ಅರ್ಥಶಾಸ್ತ್ರದಲ್ಲಿ ತೆರಿಗೆ, ಸಾಮಾಜಿಕ ಭದ್ರತೆ, ಸಾರ್ವಜನಿಕ ಶಿಕ್ಷಣ, ಆರೋಗ್ಯ, ಆಹಾರ ಭದ್ರತೆ ಮತ್ತು ಕಲ್ಯಾಣ ಯೋಜನೆಗಳಂತಹ ವ್ಯವಸ್ಥೆಗಳು ಸಮಾಜದ ಸಂಪನ್ಮೂಲಗಳನ್ನು ವಿವಿಧ ರೀತಿಯಲ್ಲಿ ಮರುಹಂಚಿಕೆ ಮಾಡುತ್ತವೆ. ವಚನಕಾರರ 'ದಾಸೋಹ' ಮತ್ತು ಆಧುನಿಕರ ಸಮಗ್ರ ಆರ್ಥಿಕತೆ ಮತ್ತು ಆರ್ಥಿಕತೆಯ ಸಮಾನ ಹಂಚಿಕೆಯ ಸಾಮಾಜಿಕ ಹೊಣೆಗಾರಿಕೆಯನ್ನು ಮೌಲ್ಯಾಧಾರಿತ ಸಾಮ್ಯತೆಯೊಂದಿಗೆ ಸಾಹಿತ್ಯಕ ಅಧ್ಯಯನದಲ್ಲಿ ಗುರುತಿಸಬಹುದು.

ದಾಸ ಸಾಹಿತ್ಯದಲ್ಲಿ ಮೂಡಿಬಂದ ಸರಳ ಜೀವನ ಮತ್ತು ಆರ್ಥಿಕ ನೈತಿಕತೆ :

ಪುರಂದರದಾಸ ಮತ್ತು ಕನಕದಾಸರಂತಹ ದಾಸರ ಸಾಹಿತ್ಯದಲ್ಲಿ ಹಣ, ಸಂಪತ್ತು, ಅಧಿಕಾರ, ದುರಾಸೆ, ಅಹಂಕಾರ ಮತ್ತು ಮಾನವ ಜೀವನದ ನಶ್ವರತೆಯ ಕುರಿತು ಚಿಂತನೆಗಳು ಕಂಡುಬರುತ್ತವೆ. ದಾಸ ಸಾಹಿತ್ಯವು ಸಂಪತ್ತನ್ನು ಸಂಪೂರ್ಣವಾಗಿ ನಿರಾಕರಿಸುವುದಿಲ್ಲ; ಆದರೆ ಸಂಪತ್ತಿನ ಹಿಂದೆ ಮಾನವೀಯ ಮೌಲ್ಯಗಳನ್ನು ಕಳೆದುಕೊಳ್ಳುವ ಮನೋಭಾವವನ್ನು ಪ್ರಶ್ನಿಸುತ್ತದೆ. ಇದು ಇಂದಿನ ಗ್ರಾಹಕ ಸಂಸ್ಕೃತಿ (ಛಿಠಟಿಣಟಜಡಿಟ) ಅಥವಾ ಅತಿಯಾದ ಬಳಕೆಯ ಸಂಸ್ಕೃತಿಯ ಕುರಿತು ಚಿಂತಿಸಲು ಅವಕಾಶ ನೀಡುತ್ತದೆ. ಸುಸ್ಥಿರ ಅರ್ಥಶಾಸ್ತ್ರದ ಒಂದು ಮುಖ್ಯ ಪ್ರಶ್ನೆಯೇ ಅತಿಯಾದ ಬಳಕೆ ಮತ್ತು ಸೀಮಿತ ಸಂಪನ್ಮೂಲಗಳ ನಡುವಿನ ಸಂಬಂಧವಾಗಿದೆ. ಇದರಿಂದ ದಾಸ ಸಾಹಿತ್ಯದ ಸರಳ ಜೀವನ, ಮಿತವ್ಯಯ, ಮಾನವೀಯತೆ ಮತ್ತು ಸಾಮಾಜಿಕ ಹೊಣೆಗಾರಿಕೆಯ ಮೌಲ್ಯಗಳು ಸುಸ್ಥಿರ ಜೀವನಶೈಲಿಯನ್ನು ಸಾಹಿತ್ಯಕ ಪೂರ್ವಭಾವಿಯಾಗಿ ಓದಬಹುದಾಗಿದೆ.

ತ್ರಿಪದಿಗಳಲ್ಲಿ ಆರ್ಥಿಕ ಬದುಕಿನ ವಾಸ್ತವ ಚಿತ್ರಣ :

ತ್ರಿಪದಿಗಳಲ್ಲಿ ಜನಜೀವನದ ವಿವಿಧ ಆಯಾಮಗಳು ಸೂಕ್ಷ್ಮವಾಗಿ ದಾಖಲಾಗಿವೆ. ಕುಟುಂಬ, ವೃತ್ತಿ, ಹಣ, ಅಧಿಕಾರ, ಬಡತನ, ಶ್ರೀಮಂತಿಕೆ, ಮನುಷ್ಯನ ಆಸೆ ಮತ್ತು ಸಾಮಾಜಿಕ ಸಂಬಂಧಗಳು ಅವುಗಳಲ್ಲಿ ಪ್ರತಿಬಿಂಬಿಸುತ್ತವೆ. ಸರ್ವಜ್ಞನ ದೃಷ್ಟಿಯಲ್ಲಿ ಸಂಪತ್ತು ಸ್ವತಃ ಜೀವನದ ಪರಮ ಗುರಿಯಲ್ಲ. ಹಣದ ಹಿಂದೆ ಓಡುವಾಗ ಮನುಷ್ಯ ತನ್ನ ನೈತಿಕತೆಯನ್ನು ಕಳೆದುಕೊಳ್ಳುವ ಸಾಧ್ಯತೆಯನ್ನು ಅವರ ಲೋಕಾನುಭವ ಎಚ್ಚರಿಸುತ್ತದೆ. ಸಾಹಿತ್ಯದಲ್ಲಿ ಇಂತಹ ಅನುಭವಗಳು ಆರ್ಥಿಕತೆಯನ್ನು ಮಾನವ ವರ್ತನೆಯೊಂದಿಗೆ ಜೋಡಿಸುತ್ತವೆ. ಆಧುನಿಕ ಮನುಷ್ಯನ ಆರ್ಥಿಕ ನಿರ್ಧಾರಗಳ (ಛಜ್ಞುಚಿತುಠಣಡಿಚಿಟ ಜಛಿಠಟಿಠಟಿಟಿಛಿ) ಮೇಲೆ ಮನೋವೈಜ್ಞಾನಿಕ ಅಂಶಗಳ ಪ್ರಭಾವವನ್ನು ಅಧ್ಯಯನ ಮಾಡುತ್ತದೆ. ಈ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಸರ್ವಜ್ಞನ ಸಾಮಾಜಿಕ–ನೈತಿಕ ಅವಲೋಕನಗಳು ಆರ್ಥಿಕ ವರ್ತನೆಯ ಸಾಹಿತ್ಯಕ ದಾಖಲೆಗಳಂತೆ ಓದಬಹುದಾಗಿದೆ.

ಕಾವ್ಯಗಳಲ್ಲಿ ಸಂಪತ್ತು ಮತ್ತು ಅಧಿಕಾರ :

ಪಂಪ, ರನ್ನ, ಪೊನ್ನ ಮತ್ತು ಜನ್ನರಂತಹ ಮೊದಲಾದ ಕವಿಗಳ ಕಾವ್ಯಗಳಲ್ಲಿ ರಾಜರು, ಯುದ್ಧಗಳು, ನಗರಗಳು, ವ್ಯಾಪಾರ, ಸಂಪತ್ತು, ಅರಮನೆ, ದಾನ ಮತ್ತು ಅಧಿಕಾರದ ಲೋಕ ಚಿತ್ರಿತವಾಗಿದೆ. ಈ ಕಾವ್ಯಗಳು ಆಧುನಿಕ ಅರ್ಥಶಾಸ್ತ್ರದ ಗ್ರಂಥಗಳಾಗಿರದಿದ್ದರೂ ಅವು ತಮ್ಮ ಕಾಲದ ಆರ್ಥಿಕ–ಸಾಮಾಜಿಕ ರಚನೆಗಳ ಸಾಂಸ್ಕೃತಿಕ ಪ್ರತಿಬಿಂಬಗಳಾಗಿವೆ. ರಾಜಕೀಯ ಅಧಿಕಾರ ಮತ್ತು ಸಂಪತ್ತಿನ ಸಂಬಂಧ, ದಾನದ ಮೂಲಕ ದೊರೆಯುವ ಕೀರ್ತಿ, ಯುದ್ಧದ ಆರ್ಥಿಕ ಪರಿಣಾಮ, ರಾಜಾಶ್ರಯದ ಮೇಲೆ ಅವಲಂಬಿತವಾಗಿದ್ದ ಕಲೆ ಮತ್ತು ಸಾಹಿತ್ಯ ಇತ್ಯಾದಿ ಅಂಶಗಳು ಸಮಾಜದ ಆರ್ಥಿಕ ವಿನ್ಯಾಸವನ್ನು ಅರ್ಥಮಾಡಿಕೊಳ್ಳಲು ಸಹಾಯಕವಾಗುತ್ತವೆ. ಇದರಿಂದ ಸಾಹಿತ್ಯವು ಆರ್ಥಿಕ ವ್ಯವಸ್ಥೆಯನ್ನು ನೇರವಾಗಿ ವಿವರಿಸದಿದ್ದರೂ, ಆರ್ಥಿಕ ವ್ಯವಸ್ಥೆಯಲ್ಲಿ ಬದುಕುತ್ತಿದ್ದ ಮನುಷ್ಯನ ಅನುಭವಗಳನ್ನು ದಾಖಲಿಸುತ್ತದೆ.

ಸಾಹಿತ್ಯದಲ್ಲಿ ಕೃಷಿ, ಗ್ರಾಮೀಣ ಆರ್ಥಿಕತೆ ಮತ್ತು ಸುಸ್ಥಿರ ಜೀವನದ ಚಿಂತನೆ :

ಭಾರತೀಯ ಸಮಾಜದ ಮೂಲಭೂತ ಆಧಾರಗಳಲ್ಲಿ ಕೃಷಿ ಪ್ರಮುಖವಾದದ್ದು. ಕನ್ನಡ ಸಾಹಿತ್ಯದಲ್ಲಿ ರೈತನ ಬದುಕು,

ಮಣ್ಣು, ಮಳೆ, ಬೆಳೆ, ಬರ, ಹಸಿವು ಮತ್ತು ಗ್ರಾಮೀಣ ಶ್ರಮದ ವಿವಿಧ ಮುಖಗಳು ಕಾಣುತ್ತವೆ. ಆಧುನಿಕ ಕನ್ನಡ ಸಾಹಿತ್ತದಲ್ಲಿ ಗ್ರಾಮೀಣ ಬದುಕಿನ ಚಿತ್ರಣವು ಆರ್ಥಿಕ ರಚನೆಯೊಂದಿಗೆ ನಿಕಟವಾಗಿ ಸಂಬಂಧಿಸಿದೆ. ಭೂಮಿ ಕೇವಲ ಆಸ್ತಿ ಅಲ್ಲ; ಅದು ಜೀವನದ ಆಧಾರ. ಮಳೆ ಕೇವಲ ಪ್ರಕೃತಿಯ ಘಟನೆ ಅಲ್ಲ; ಅದು ರೈತನ ಆರ್ಥಿಕ ಭವಿಷ್ಯವನ್ನು ನಿರ್ಧರಿಸುವ ಅಂಶವಾಗಿದೆ. ಈ ಸಾಹಿತ್ಯಕ ಅನುಭವವು ಸುಸ್ಥಿರ ಕೃಷಿಯ ಅಗತ್ಯವನ್ನು ಅರ್ಥಮಾಡಿಕೊಳ್ಳಲು ನೆರವಾಗುತ್ತದೆ. ನೀರಿನ ಸಂರಕ್ಷಣೆ, ಮಣ್ಣಿನ ಆರೋಗ್ಯ, ಸ್ಥಳೀಯ ಬೆಳೆಗಳು, ಕೃಷಿ ವೈವಿಧ್ಯತೆ ಮತ್ತು ಗ್ರಾಮೀಣ ಉದ್ಯೋಗಗಳು ವಿಕಸಿತ ಭಾರತದ ಆರ್ಥಿಕತೆಯ ಪ್ರಮುಖ ಭಾಗಗಳಾಗಬೇಕು ಎಂಬುದನ್ನು ಪರೋಕ್ಷವಾಗಿ ಹೇಳುತ್ತವೆ.

ಕುವೆಂಪು ಅವರ ಸಾಹಿತ್ಯದಲ್ಲಿ ಮಾನವತಾವಾದ, ವಿಶ್ವಮಾನವತ್ವ ಮತ್ತು ಪ್ರಕೃತಿಯೊಂದಿಗೆ ಮನುಷ್ಯನ ಸಂಬಂಧ ಪ್ರಮುಖವಾಗಿವೆ. "ವಿಶ್ವಮಾನವ" ಎಂಬ ಅವರ ಪರಿಕಲ್ಪನೆಯನ್ನು ಆಧುನಿಕ ಆರ್ಥಿಕ ಅಭಿವೃದ್ಧಿಯ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಓದಿದಾಗ ಅಭಿವೃದ್ಧಿಯ ಅಂತಿಮ ಗುರಿ ಮನುಷ್ಯನೇ ಎಂಬ ಅಂಶ ಗಮನಕ್ಕೆ ಬರುತ್ತದೆ. ಆರ್ಥಿಕ ವ್ಯವಸ್ಥೆಯು ಮನುಷ್ಯನನ್ನು ಕೇವಲ "ಕಾರ್ಮಿಕ" ಅಥವಾ "ಗ್ರಾಹಕ"ನಾಗಿ ನೋಡುತ್ತದೆ. ಆದರೆ ಅದಕ್ಕಿಂತ ಅವನ ಸೃಜನಶೀಲತೆ, ಘನತೆ, ಸ್ವಾತಂತ್ರ್ಯ ಮತ್ತು ಸಾಮಾಜಿಕ ಅಸ್ತಿತ್ವವನ್ನು ಪರಿಗಣಿಸಬೇಕು ಎಂಬುದನ್ನು ಸಾಹಿತ್ಯ ತಿಳಿಸುತ್ತದೆ. ವಿಕಸಿತ ಭಾರತ 2047 ರ ಮಾನವ ಬಂಡವಾಳದ ದೃಷ್ಟಿಕೋನಕ್ಕೂ ಈ ಸಾಹಿತ್ಯ ಕೇಂದ್ರಿತ ಚಿಂತನೆಗಳೊಂದಿಗೆ ಮೌಲ್ಯಮಟ್ಟದಲ್ಲಿ ಸಂವಾದ ಸಾಧ್ಯವಾಗುವುದು.

ಕನ್ನಡ ಸಾಹಿತ್ಯದಲ್ಲಿ ಪ್ರಕೃತಿ, ಕೃಷಿ, ಗ್ರಾಮೀಣ ಬದುಕು ಮತ್ತು ಮಾನವ – ಪರಿಸರ ಸಂಬಂಧವನ್ನು ಆಳವಾಗಿ ಚಿತ್ರಿಸಿದ ಪ್ರಮುಖ ಲೇಖಕರಲ್ಲಿ ಶಿವರಾಮ ಕಾರಂತರು ಸಹ ಒಬ್ಬರು. ಅವರ ಕೃತಿಗಳಲ್ಲಿ ಮನುಷ್ಯ ಮತ್ತು ಪ್ರಕೃತಿಯ ಸಂಬಂಧವು ಕೇವಲ ಸೌಂದರ್ಯದ ವಿಷಯವಲ್ಲ; ಅದು ಬದುಕಿನ ಮೂಲಭೂತ ಆಧಾರವಾಗಿದೆ. ಇಂದಿನ ಸುಸ್ಥಿರ ಅಭಿವೃದ್ಧಿಯ ಭಾಷೆಯಲ್ಲಿ ಹೇಳುವುದಾದರೆ ಭೂಮಿ, ನೀರು, ಸಮುದ್ರ, ಅರಣ್ಯ ಮತ್ತು ಜೀವಜಾಲವನ್ನು ಕೇವಲ ಆರ್ಥಿಕ ಸಂಪನ್ಮೂಲಗಳಾಗಿ ನೋಡುವುದಕ್ಕಿಂತ ಅವುಗಳ ಪರಿಸರ ಮೌಲ್ಯವನ್ನು ಗುರುತಿಸುವುದು ಅಗತ್ಯ. ಕಾರಂತರ ಈ ಸಾಹಿತ್ಯವು ಅಭಿವೃದ್ಧಿ ಮತ್ತು ಪ್ರಕೃತಿಯ ನಡುವೆ ಸಮತೋಲನದ ಅಗತ್ಯವನ್ನು ಚಿಂತಿಸಲು ಪ್ರೇರೇಪಿಸುತ್ತದೆ.

ಕೆ.ಪಿ. ಪೂರ್ಣಚಂದ್ರ ತೇಜಸ್ವಿಯವರ ಸಾಹಿತ್ಯದಲ್ಲಿ ಪ್ರಕೃತಿ ಕೇವಲ ಒಂದು ಹಿನ್ನೆಲೆಯ ಚಿತ್ರಣವಲ್ಲ; ಅದು ಕಥೆಯ ಜೀವಂತ ಪಾತ್ರದಂತೆ ಕಾಣುತ್ತದೆ. ಕಾಡು, ಪ್ರಾಣಿ, ಪಕ್ಷಿ, ಕೃಷಿ, ಗ್ರಾಮೀಣ ಜೀವನ ಮತ್ತು ಪರಿಸರ ಬದಲಾವಣೆಗಳ ಕುರಿತ ಅವರ ಬರಹಗಳು ಮನುಷ್ಯನ ಜೀವನೋಪಾಯ ಮತ್ತು ಪ್ರಕೃತಿಯ ನಡುವಿನ ಸಂಬಂಧವನ್ನು ಸೂಚಿಸುತ್ತವೆ. ಇಂದಿನ ಹವಾಮಾನ ಬದಲಾವಣೆ, ಜೀವವೈವಿಧ್ಯದ ನಾಶ ಮತ್ತು ನೈಸರ್ಗಿಕ ಸಂಪನ್ಮೂಲಗಳ ಅತಿಯಾದ ಬಳಕೆಯ ಸಂದರ್ಭದಲ್ಲಿ ತೇಜಸ್ವಿಯವರ ಪರಿಸರ ಪ್ರಜ್ಞೆ ವಿಶೇಷವಾಗಿ ಪ್ರಸ್ತುತವಾಗುತ್ತದೆ. ವಿಕಸಿತ ಭಾರತವು ಕೈಗಾರಿಕೀಕರಣ ಮತ್ತು ನಗರೀಕರಣವನ್ನು ಮುಂದುವರಿಸುವಾಗ ಪರಿಸರ ಸಂಪನ್ಮೂಲಗಳ ಸಂರಕ್ಷಣೆಯನ್ನೂ ಸಮಾನವಾಗಿ ಪರಿಗಣಿಸಬೇಕಾಗುತ್ತದೆ.

ಆಧುನಿಕ ಕನ್ನಡ ಸಾಹಿತ್ಯದಲ್ಲಿ ಸಾಮಾಜಿಕ ಪರಿವರ್ತನೆ, ಸಂಪ್ರದಾಯ, ಆಧುನಿಕತೆ ಮತ್ತು ಮನುಷ್ಯನ ನೈತಿಕ ಸಂಕಟಗಳನ್ನು ಆಳವಾಗಿ ವಿಶ್ಲೇಷಿಸಿದವರಲ್ಲಿ ಯು.ಆರ್. ಅನಂತಮೂರ್ತಿ ಪ್ರಮುಖರು. ಅವರ ಸಾಹಿತ್ಯವನ್ನು ಆರ್ಥಿಕ ದೃಷ್ಟಿಯಿಂದ ಓದಿದಾಗ ಅಭಿವೃದ್ಧಿಯ ಪ್ರಶ್ನೆಗಳು ಕೇವಲ ಭೌತಿಕ ಪ್ರಗತಿಯ ಪ್ರಶ್ನೆಯಾಗಿರದೆ ಮೌಲ್ಯಗಳ ಪರಿವರ್ತನೆಯ ಪ್ರಶ್ನೆಗಳೂ ಆಗುತ್ತವೆ. ಆರ್ಥಿಕ ಬೆಳವಣಿಗೆಯ ಸಂದರ್ಭದಲ್ಲಿ ಸಂಪ್ರದಾಯ ಮತ್ತು ಆಧುನಿಕತೆ, ಗ್ರಾಮ ಮತ್ತು ನಗರ, ಬಡತನ ಮತ್ತು ಸಂಪತ್ತು, ವೈಯಕ್ತಿಕ ಆಸೆ ಮತ್ತು ಸಾಮಾಜಿಕ ಹೊಣೆಗಾರಿಕೆಗಳ ನಡುವೆ ಉಂಟಾಗುವ ಸಂಘರ್ಷಗಳು ಸಾಹಿತ್ಯದಲ್ಲಿ ವ್ಯಕ್ತವಾಗುತ್ತವೆ.

ಎಸ್.ಎಲ್. ಭೈರಪ್ಪನವರ ಕಾದಂಬರಿಗಳಲ್ಲಿ ಭಾರತೀಯ ಸಮಾಜದ ವಿವಿಧ ವರ್ಗಗಳು, ಗ್ರಾಮೀಣ–ನಗರ ಬದುಕು, ಕುಟುಂಬ ವ್ಯವಸ್ಥೆ, ಸಾಮಾಜಿಕ ಪರಿವರ್ತನೆ ಮತ್ತು ವ್ಯಕ್ತಿಯ ಜೀವನದ ಸಂಕೀರ್ಣತೆಗಳು ಕಾಣುತ್ತವೆ. ಅವರ ವಂಶವೃಕ್ಷ, ಗೃಹಭಂಗ, ದಾಟು, ಪರ್ವ ಮೊದಲಾದ ಕೃತಿಗಳ ವಿಭಿನ್ನ ಸಾಮಾಜಿಕ ಸಂದರ್ಭಗಳನ್ನು ಆರ್ಥಿಕ ಮತ್ತು ಸಾಂಸ್ಕೃತಿಕ ದೃಷ್ಟಿಯಿಂದ ಓದಬಹುದು. ಸಾಹಿತ್ಯದ ಪಾತ್ರಗಳು ಸಂಪತ್ತು, ಉದ್ಯೋಗ, ಕುಟುಂಬ, ಸಾಮಾಜಿಕ ಸ್ಥಾನ ಮತ್ತು ಜೀವನಮೌಲ್ಯಗಳ ನಡುವೆ ನಡೆಸುವ ಆಯ್ಕೆಗಳು ಆರ್ಥಿಕ ನಿರ್ಧಾರಗಳು ಕೇವಲ ಹಣಕಾಸಿನ ನಿರ್ಧಾರಗಳಲ್ಲ ಎಂಬುದನ್ನು ತೋರಿಸುತ್ತವೆ.

ದೇವನೂರ ಮಹಾದೇವ ಅವರ ಹೆಚ್ಚಿನ ಬರಹಗಳು ಸಾಮಾಜಿಕ ಅಂಚಿನ ಜನರ ಬದುಕನ್ನು ಕೇಂದ್ರೀಕರಿಸುತ್ತವೆ.

ಇಲ್ಲಿ ಆರ್ಥಿಕತೆ ಕೇವಲ ಅಂಕಿ–ಅಂಶವಾಗಿಲ್ಲ; ಅದು ದೈನಂದಿನ ಬದುಕಿನ ಅನುಭವವಾಗಿದೆ. ಭೂಮಿ, ಶ್ರಮ, ಜಾತಿ, ಬಡತನ, ಸಾಮಾಜಿಕ ಅಧಿಕಾರ ಮತ್ತು ಅವಕಾಶಗಳ ಅಸಮಾನತೆಗಳು ಪರಸ್ಪರ ಸಂಬಂಧ ಹೊಂದಿರುವುದನ್ನು ಅವರ ಸಾಹಿತ್ಯಲೋಕದ ಮೂಲಕ ಗ್ರಹಿಸಬಹುದು. ವಿಕಸಿತ ಭಾರತ 2047 ರ ಸಮಗ್ರ ಅರ್ಥಶಾಸ್ತ್ರಕ್ಕೆ ಇದು ಒಂದು ಪ್ರಮುಖ ಪಾಠವನ್ನು ನೀಡುತ್ತದೆ.

ಮಹಿಳೆ, ಸಾಹಿತ್ಯ ಮತ್ತು ಸಮಗ್ರ ಆರ್ಥಿಕತೆ :

ಕನ್ನಡ ಸಾಹಿತ್ಯದಲ್ಲಿ ಮಹಿಳೆಯ ಆರ್ಥಿಕ ಸ್ಥಾನವೂ ಮಹತ್ವದ ಅಧ್ಯಯನದ ವಿಷಯವಾಗಿದೆ. ಸಾಂಪ್ರದಾಯಿಕ ಸಮಾಜದಲ್ಲಿ ಮಹಿಳೆಯ ಶ್ರಮವು ಬಹುಪಾಲು ಕುಟುಂಬದ ಒಳಗೆ ನಡೆಯುತ್ತಿದ್ದರೂ ಅದಕ್ಕೆ ಮಾರುಕಟ್ಟೆ ಮೌಲ್ಯ ಸಿಗದ ಸಂದರ್ಭಗಳು ಇದ್ದವು. ಆಧುನಿಕ ಸಾಹಿತ್ಯದಲ್ಲಿ ಮಹಿಳೆಯ ಶಿಕ್ಷಣ, ಉದ್ಯೋಗ, ಸ್ವಾವಲಂಬನೆ ಮತ್ತು ಆರ್ಥಿಕ ನಿರ್ಧಾರಗಳಲ್ಲಿ ಭಾಗವಹಿಸುವಿಕೆಯ ಪ್ರಶ್ನೆಗಳು ಹೆಚ್ಚು ಪ್ರಬಲವಾಗಿವೆ. ವಿಕಸಿತ ಭಾರತ 2047 ರ ಸಂದರ್ಭದಲ್ಲಿ ಮಹಿಳೆಯರ ಆರ್ಥಿಕ ಭಾಗವಹಿಸುವಿಕೆ ಅತ್ಯಂತ ಮಹತ್ವದ್ದಾಗಿದೆ. ನೀತಿ ಆಯೋಗದ ದೀರ್ಘಾವಧಿಯ ಮಾದರಿ ಸನ್ನಿವೇಶವು ಮಹಿಳೆಯರು ಭಾಗವಹಿಸುವಿಕೆಯಲ್ಲಿ ದೊಡ್ಡ ಏರಿಕೆಯನ್ನು ಅಭಿವೃದ್ಧಿಯೊಂದಿಗೆ ಸಂಪರ್ಕಿಸುತ್ತದೆ. ಹೀಗಾಗಿ ಮಹಿಳೆಯರ ಶಿಕ್ಷಣ, ಕೌಶಲ್ಯ, ಉದ್ಯೋಗ, ಉದ್ಯಮಶೀಲತೆ ಮತ್ತು ಆಸ್ತಿಯ ಮೇಲಿನ ಪ್ರವೇಶವು ಸಮಗ್ರ ಆರ್ಥಿಕತೆಯ ಭಾಗವಾಗಬೇಕು.

ಸಾಹಿತ್ಯದಲ್ಲಿ ಬಡತನದ ಚಿತ್ರಣ ಮತ್ತು ಆರ್ಥಿಕ ನ್ಯಾಯ :

ಕನ್ನಡ ಕಥೆ ಮತ್ತು ಕಾದಂಬರಿಗಳಲ್ಲಿ ಬಡತನವು ಕೇವಲ ಹಣದ ಕೊರತೆಯಾಗಿ ಕಾಣುವುದಿಲ್ಲ. ಅದು ಶಿಕ್ಷಣದ ಕೊರತೆ, ಆರೋಗ್ಯದ ಸಮಸ್ಯೆ, ಸಾಮಾಜಿಕ ತಾರತಮ್ಯ, ಉದ್ಯೋಗದ ಅಸ್ಥಿರತೆ ಮತ್ತು ಅವಕಾಶಗಳ ಕೊರತೆಯೊಂದಿಗೆ ಸಂಬಂಧಿಸಿದೆ. ಇದು ಆಧುನಿಕ ಬಹು ಆಯಾಮದ ಬಡತನ (ಟಣಂಟಣಜುಟಜಟಿಠಟಿಚಿಟ ಠಿಠತಜಡಿಣಥಿ) ದ ಪರಿಕಲ್ಪನೆಯೊಂದಿಗೆ ಸಂವಾದ ನಡೆಸುತ್ತದೆ. ಬಡತನವನ್ನು ಕೇವಲ ಆದಾಯದ ಆಧಾರದ ಮೇಲೆ ಅಳೆಯುವುದಕ್ಕಿಂತ ಶಿಕ್ಷಣ, ಆರೋಗ್ಯ, ವಸತಿ, ಉದ್ಯೋಗ ಮತ್ತು ಸಾಮಾಜಿಕ ಅವಕಾಶಗಳ ಕೊರತೆಯನ್ನೂ ಪರಿಗಣಿಸುವುದು ಸಮಗ್ರ ಆರ್ಥಿಕತೆಯ ದೃಷ್ಟಿಕೋನವಾಗಿದೆ.

ನಗರೀಕರಣ ಮತ್ತು ಸಾಹಿತ್ಯ :

ವಿಕಸಿತ ಭಾರತ 2047 ರ ಹಾದಿಯಲ್ಲಿ ನಗರೀಕರಣ ಪ್ರಮುಖ ಪಾತ್ರ ವಹಿಸುತ್ತದೆ. ಆದರೆ ನಗರೀಕರಣವು ಅವಕಾಶಗಳ ಜೊತೆಗೆ ಸಂಚಾರ, ಮಾಲಿನ್ಯ, ತ್ಯಾಜ್ಯ, ನೀರು, ವಸತಿ ಮತ್ತು ಅಸಮಾನತೆಗಳಂತಹ ಸಮಸ್ಯೆಗಳನ್ನೂ ಸೃಷ್ಟಿಸುತ್ತದೆ. ಆಧುನಿಕ ಕನ್ನಡ ಸಾಹಿತ್ಯದಲ್ಲಿ ನಗರಗಳು ಉದ್ಯೋಗ ಮತ್ತು ಅವಕಾಶಗಳ ಕೇಂದ್ರವಾಗಿರುವುದರ ಜೊತೆಗೆ ಏಕಾಂತ, ಸ್ಪರ್ಧೆ, ವಲಸೆ ಮತ್ತು ಸಾಮಾಜಿಕ ಅಂತರಗಳ ಸ್ಥಳವಾಗಿಯೂ ಚಿತ್ರಿತವಾಗಿವೆ. ಹೀಗಾಗಿ ನಗರೀಕರಣವನ್ನು ಕೇವಲ ಕಟ್ಟಡಗಳ ವಿಸ್ತರಣೆಯಾಗಿ ನೋಡದೆ ಮಾನವೀಯ ಮತ್ತು ಪರಿಸರ ಸ್ನೇಹಿ ನಗರ ನಿರ್ಮಾಣವೆಂದು ಪರಿಗಣಿಸಬೇಕು.

ಡಿಜಿಟಲ್ ಆರ್ಥಿಕತೆ ಮತ್ತು ಹೊಸ ಸಾಹಿತ್ಯಕ ಸಂದರ್ಭ :

21 ನೇ ಶತಮಾನದಲ್ಲಿ ಡಿಜಿಟಲ್ ತಂತ್ರಜ್ಞಾನ ಆರ್ಥಿಕ ಮತ್ತು ಸಾಮಾಜಿಕ ಬದುಕನ್ನು ಬದಲಾಯಿಸುತ್ತಿದೆ. ಡಿಜಿಟಲ್ ಪಾವತಿ, ಇ–ವಾಣಿಜ್ಯ, ಆನ್ಲೈನ್ ಶಿಕ್ಷಣ, ಡಿಜಿಟಲ್ ಆಡಳಿತ ಮತ್ತು ಕೃತಕ ಬುದ್ಧಿಮತ್ತೆ ಹೊಸ ಆರ್ಥಿಕ ಅವಕಾಶಗಳನ್ನು ಸೃಷ್ಟಿಸುತ್ತಿವೆ. ಇದು ಸಾಹಿತ್ಯಕ್ಕೂ ಹೊಸ ಸಂದರ್ಭವನ್ನು ಸೃಷ್ಟಿಸಿದೆ. ಡಿಜಿಟಲ್ ಸಾಹಿತ್ಯ, ಇ–ಪುಸ್ತಕಗಳು, ಆನ್ಲೈನ್ ಪತ್ರಿಕೆಗಳು ಮತ್ತು ಸಾಮಾಜಿಕ ಮಾಧ್ಯಮಗಳು ಜ್ಞಾನ ಮತ್ತು ಸಾಂಸ್ಕೃತಿಕ ಉತ್ಪಾದನೆಯ ಸ್ವರೂಪವನ್ನು ಬದಲಾಯಿಸುತ್ತಿವೆ.

ಪರಿಸರ ಸಾಹಿತ್ಯ ಮತ್ತು ಸುಸ್ಥಿರ ಆರ್ಥಿಕತೆ :

ಸುಸ್ಥಿರ ಅರ್ಥಶಾಸ್ತ್ರದ ಕೇಂದ್ರದಲ್ಲಿ ಪರಿಸರವಿದೆ. ಮನುಷ್ಯನ ಆರ್ಥಿಕ ಚಟುವಟಿಕೆಗಳು ಪ್ರಕೃತಿಯ ಮಿತಿಗಳನ್ನು ಮೀರುವಂತಿಲ್ಲ. ಕನ್ನಡ ಸಾಹಿತ್ಯದಲ್ಲಿ ಪ್ರಕೃತಿ ಕುರಿತ ಕಾವ್ಯ, ಕಾದಂಬರಿ, ಕಥೆ ಮತ್ತು ಪ್ರಬಂಧಗಳ ವಿಶಾಲ ಪರಂಪರೆ ಇದೆ. ಕುವೆಂಪು, ಕಾರಂತ, ತೇಜಸ್ವಿ ಮೊದಲಾದವರ ಸಾಹಿತ್ಯದಲ್ಲಿ ಪ್ರಕೃತಿ ಮನುಷ್ಯನ ಬದುಕಿನ ಅವಿಭಾಜ್ಯ ಅಂಗವಾಗಿ ಕಾಣುತ್ತದೆ. ಈ ಸಾಹಿತ್ಯಕ ಪರಂಪರೆ ವಿಕಸಿತ ಭಾರತದ ಹಸಿರು ಆರ್ಥಿಕತೆಗೆ ಸಾಂಸ್ಕೃತಿಕ ಬೆಂಬಲ ನೀಡಬಲ್ಲದು. ಶುದ್ಧ ಶಕ್ತಿ, ನೀರಿನ ಸಂರಕ್ಷಣೆ, ಅರಣ್ಯ ರಕ್ಷಣೆ, ಜೀವವೈವಿಧ್ಯತೆ ಮತ್ತು ಸುಸ್ಥಿರ ಕೃಷಿಯನ್ನು ಕೇವಲ ಸರ್ಕಾರಿ ಯೋಜನೆಗಳಾಗಿ ನೋಡುವುದಕ್ಕಿಂತ ಜೀವನಮೌಲ್ಯಗಳಾಗಿ ರೂಪಿಸುವ ಅಗತ್ಯವಿದೆ.

ಸಾಹಿತ್ಯ ಮತ್ತು ಅಭಿವೃದ್ಧಿ :

ಸಾಹಿತ್ಯವು ಅಭಿವೃದ್ಧಿಯ ಸಂಖ್ಯಾತ್ಮಕ ಅಳತೆಯನ್ನು ಪ್ರಶ್ನಿಸುವ ಸಾಮರ್ಥ್ಯ ಹೊಂದಿದೆ. ಜಿಡಿಪಿ ಹೆಚ್ಚಾದರೂ ಒಬ್ಬ ರೈತ ಸಾಲದಲ್ಲಿ ಮುಳುಗಿದ್ದರೆ, ನಗರ ಬೆಳೆಯುತ್ತಿದ್ದರೂ ಬಡ ಕುಟುಂಬಕ್ಕೆ ಸುರಕ್ಷಿತ ವಸತಿ ಇಲ್ಲದಿದ್ದರೆ, ತಂತ್ರಜ್ಞಾನ ಬೆಳೆದರೂ ಡಿಜಿಟಲ್ ಶಿಕ್ಷಣದ ಪ್ರವೇಶವಿಲ್ಲದಿದ್ದರೆ ಅಭಿವೃದ್ಧಿಯ ಅರ್ಥವನ್ನು ಮರುಪರಿಶೀಲಿಸಬೇಕಾಗುತ್ತದೆ. ಸಾಹಿತ್ಯವು ಇಂತಹ "ಅದೃಶ್ಯ" ಅನುಭವಗಳಿಗೆ ಧ್ವನಿ ನೀಡುತ್ತದೆ. ಆದ್ದರಿಂದ ಸಾಹಿತ್ಯಕ ಅಧ್ಯಯನವು ಅಭಿವೃದ್ಧಿಯ ಮಾನವೀಯ ಮುಖವನ್ನು ಹೊರತರುತ್ತದೆ. ಅರ್ಥಶಾಸ್ತ್ರವು "ಎಷ್ಟು ?" ಎಂದು ಪ್ರಶ್ನಿಸಿದರೆ ಸಾಹಿತ್ಯವು "ಯಾರ ಜೀವನದಲ್ಲಿ ಏನು ಬದಲಾಯಿತು ?" ಎಂದು ಪ್ರಶ್ನಿಸುತ್ತದೆ. ಈ ಎರಡು ಪ್ರಶ್ನೆಗಳ ಸಂವಾದವೇ ಸಮಗ್ರ ಅಭಿವೃದ್ಧಿಗೆ ಅಗತ್ಯವಾಗಿವೆ.

ಸಾಹಿತ್ಯದ ಆಧಾರದ ಮೇಲೆ ಸಮಗ್ರ ಮತ್ತು ಸುಸ್ಥಿರ ಅರ್ಥಶಾಸ್ತ್ರವನ್ನು ಹೀಗೆ ರೂಪಕವಾಗಿ ನಿರೂಪಿಸಬಹುದು. ಮನುಷ್ಯ → ಶ್ರಮ → ಉತ್ಪಾದನೆ → ಸಂಪತ್ತು → ಹಂಚಿಕೆ → ಸಾಮಾಜಿಕ ನ್ಯಾಯ → ಪರಿಸರ ಸಂರಕ್ಷಣೆ → ಭವಿಷ್ಯದ ಪೀಳಿಗೆ. ಈ ಸರಪಳಿಯ ಯಾವುದೇ ಒಂದು ಕೊಂಡಿ ದುರ್ಬಲವಾದರೂ ಅಭಿವೃದ್ಧಿಯ ಸಮತೋಲನ ಹದಗೆಡಬಹುದು. ಉತ್ಪಾದನೆ ಹೆಚ್ಚಾದರೂ ಹಂಚಿಕೆ ಅಸಮಾನವಾಗಿದ್ದರೆ ಸಾಮಾಜಿಕ ಸಮಸ್ಯೆ ಉಂಟಾಗಬಹುದು. ಸಂಪತ್ತು ಹೆಚ್ಚಾದರೂ ಪರಿಸರ ನಾಶವಾದರೆ ದೀರ್ಘಾವಧಿಯ ಅಭಿವೃದ್ಧಿ ಅಪಾಯಕ್ಕೆ ಸಿಲುಕಬಹುದು. ತಂತ್ರಜ್ಞಾನ ಬೆಳೆಯುತ್ತಿದ್ದರೂ ಕೌಶಲ್ಯ ಮತ್ತು ಅವಕಾಶಗಳು ಎಲ್ಲರಿಗೂ ತಲುಪದಿದ್ದರೆ ಡಿಜಿಟಲ್ ಅಸಮಾನತೆ ಉಂಟಾಗಬಹುದು. ಹೀಗಾಗಿ ಸಮಗ್ರ ಅಭಿವೃದ್ಧಿ ಪರಸ್ಪರ ಸಂಬಂಧಿತ ವ್ಯವಸ್ಥೆಯಾಗಿದೆ.

ಶಿಕ್ಷಣದಲ್ಲಿ ಆರ್ಥಿಕ ಸಾಕ್ಷರತೆಯ ಜೊತೆಗೆ ಸಾಹಿತ್ಯ ಮತ್ತು ಸಾಮಾಜಿಕ ಮೌಲ್ಯಗಳ ಅಧ್ಯಯನಕ್ಕೆ ಅವಕಾಶ ನೀಡಬೇಕು. ಕಾಯಕ, ದಾಸೋಹ, ಸಮಾನತೆ ಮತ್ತು ಪರಿಸರ ಸಂರಕ್ಷಣೆಯಂತಹ ಮೌಲ್ಯಗಳನ್ನು ಸಮಕಾಲೀನ ಅಭಿವೃದ್ಧಿ ಚರ್ಚೆಯೊಂದಿಗೆ ಜೋಡಿಸಬೇಕು. ಗ್ರಾಮೀಣ ಸಾಹಿತ್ಯವನ್ನು ಗ್ರಾಮೀಣ ಆರ್ಥಿಕ ನೀತಿಗಳ ಸಾಮಾಜಿಕ ಅನುಭವಗಳನ್ನು ಅರ್ಥಮಾಡಿಕೊಳ್ಳಲು ಬಳಸಿಕೊಳ್ಳಬೇಕು. ಪರಿಸರ ಸಾಹಿತ್ಯವನ್ನು ಸುಸ್ಥಿರ ಜೀವನಶೈಲಿಯ ಕುರಿತು ಜನಜಾಗೃತಿಗೆ ಬಳಸಬಹುದು. ಮಹಿಳಾ ಸಾಹಿತ್ಯದ ಮೂಲಕ ಮಹಿಳೆಯರ ಆರ್ಥಿಕ ಅನುಭವ ಮತ್ತು ಸವಾಲುಗಳನ್ನು ಅಧ್ಯಯನ ಮಾಡಬೇಕು. ಡಿಜಿಟಲ್ ಯುಗದಲ್ಲಿ ಕನ್ನಡ ಸಾಹಿತ್ಯದ ಪ್ರಸಾರ ಮತ್ತು ಆರ್ಥಿಕ ಅವಕಾಶಗಳನ್ನು ವಿಸ್ತರಿಸಬೇಕು. ಸಾಹಿತ್ಯ, ಅರ್ಥಶಾಸ್ತ್ರ, ಸಮಾಜಶಾಸ್ತ್ರ ಮತ್ತು ಪರಿಸರ ಅಧ್ಯಯನಗಳ ನಡುವೆ ಅಂತರಶಿಸ್ತೀಯ ಸಂಶೋಧನೆಯನ್ನು ಉತ್ತೇಜಿಸಬೇಕು. ಈ ನಿಟ್ಟಿನಲ್ಲಿ ಕನ್ನಡ ಸಾಹಿತ್ಯದ ಅಧ್ಯಯನದಿಂದ ವಿಕಸಿತ ಭಾರತದ ಆರ್ಥಿಕ ಪಯಣಕ್ಕೆ ಕೆಲವು ಮೌಲ್ಯಾಧಾರಿತ ಸಂದೇಶಗಳನ್ನು ಪಡೆಯಬಹುದು. ಶ್ರಮಕ್ಕೆ ಗೌರವ, ಸಂಪತ್ತು ಸಾಮಾಜಿಕ ಹೊಣೆಗಾರಿಕೆಯೊಂದಿಗಿನ ಸಂಬಂಧ, ಅಭಿವೃದ್ಧಿಯ ಫಲಗಳು ಎಲ್ಲ ವರ್ಗಗಳಿಗೂ ತಲುಪುವಿಕೆ, ಪ್ರಕೃತಿಯನ್ನು ಕೇವಲ ಸಂಪನ್ಮೂಲವಾಗಿ ನೋಡುವುದನ್ನು ಮೀರಿ ಜೀವಜಾಲದ ಭಾಗವಾಗಿ ನೋಡುವುದು, ಮಹಿಳೆಯರ ಮತ್ತು ಅಂಚಿನ ಸಮುದಾಯಗಳ ಆರ್ಥಿಕ ಪಾಲ್ಗೊಳ್ಳುವಿಕೆಯನ್ನು ಹೆಚ್ಚಿಸುವುದು, ಗ್ರಾಮೀಣ ಮತ್ತು ನಗರ ಭಾರತಗಳ ನಡುವೆ ಅವಕಾಶಗಳ ಸಮತೋಲನವನ್ನು ಕಾಪಾಡುವುದು, ತಂತ್ರಜ್ಞಾನವು ಮಾನವೀಯತೆಯನ್ನು ಬಲಪಡಿಸಬೇಕು; ಬದಲಿಗೆ ಅಳಿಸಬಾರದು ಎಂಬ ಎಚ್ಚರಿಕೆಯನ್ನು ನೀಡುವುದಾಗಿದೆ.

ಉಪಸಂಹಾರ :

"ವಿಕಸಿತ ಭಾರತ 2047" ಎಂಬುದು ಭಾರತದ ಆರ್ಥಿಕ ಭವಿಷ್ಯದ ಮಹತ್ವಾಕಾಂಕ್ಷೆಯ ದೃಷ್ಟಿಕೋನವಾಗಿದೆ. ಆದರೆ ಅಭಿವೃದ್ಧಿಯನ್ನು ಕೇವಲ ಜಿಡಿಪಿ, ಉತ್ಪಾದನೆ, ಬಂಡವಾಳ ಅಥವಾ ತಂತ್ರಜ್ಞಾನದ ಮೂಲಕ ಅರ್ಥೈಸಿದರೆ ಅದರ ಮಾನವೀಯ ಆಯಾಮ ಕಳೆದುಹೋಗುವ ಸಾಧ್ಯತೆಯಿದೆ. ಆದ್ದರಿಂದ ಸಮಗ್ರ ಮತ್ತು ಸುಸ್ಥಿರ ಅರ್ಥಶಾಸ್ತ್ರವು ಅಭಿವೃದ್ಧಿಯ ಕೇಂದ್ರದಲ್ಲಿ ಮನುಷ್ಯ, ಸಮಾಜ ಮತ್ತು ಪ್ರಕೃತಿಯನ್ನು ಇರಿಸಬೇಕು. ಕನ್ನಡ ಸಾಹಿತ್ಯದ ದೀರ್ಘ ಪರಂಪರೆಯಲ್ಲಿ ಕಾಯಕ, ದಾಸೋಹ, ಸರಳತೆ, ಸಮಾನತೆ, ಮಾನವೀಯತೆ, ಸಾಮಾಜಿಕ ಹೊಣೆಗಾರಿಕೆ ಮತ್ತು ಪ್ರಕೃತಿ ಪ್ರಜ್ಞೆಯಂತಹ ಮೌಲ್ಯಗಳು ವಿವಿಧ ರೂಪಗಳಲ್ಲಿ ವ್ಯಕ್ತವಾಗಿವೆ. ವಚನ ಸಾಹಿತ್ಯದ ಕಾಯಕ–ದಾಸೋಹದಿಂದ ಹಿಡಿದು ದಾಸ ಸಾಹಿತ್ಯದ ನೈತಿಕ ಆರ್ಥಿಕ ಚಿಂತನೆ, ಸರ್ವಜ್ಞನ ಲೋಕಾನುಭವದಿಂದ ಆಧುನಿಕ ಕನ್ನಡ ಸಾಹಿತ್ಯದ ಗ್ರಾಮೀಣ, ಕಾರ್ಮಿಕ, ಮಹಿಳಾ ಮತ್ತು ಪರಿಸರದ ಅನುಭವಗಳವರೆಗೆ ಒಂದು ವಿಶಾಲವಾದ ಸಾಮಾಜಿಕ–ಆರ್ಥಿಕ ಚಿಂತನಾ

ಪರಂಪರೆ ಕಾಣುತ್ತದೆ. ಇವುಗಳನ್ನು ಆಧುನಿಕ ಅರ್ಥಶಾಸ್ತ್ರದ ನೇರ ಪರ್ಯಾಯಗಳೆಂದು ಪರಿಗಣಿಸುವುದು ಸರಿಯಲ್ಲ. ಆದರೆ ಅವು ವಿಕಸಿತ ಭಾರತದ ಅಭಿವೃದ್ಧಿಗೆ ಅಗತ್ಯವಿರುವ ಮೌಲ್ಯಾಧಾರಿತ ಮತ್ತು ಮಾನವಕೇಂದ್ರಿತ ದೃಷ್ಟಿಕೋನವನ್ನು ರೂಪಿಸಲು ಸಹಾಯಕವಾಗುತ್ತವೆ ಎಂದು ಬಗೆಯಬೇಕು. ವಿಕಸಿತ ಭಾರತದ ನಿಜವಾದ ಅರ್ಥ "ಹೆಚ್ಚು ಸಂಪತ್ತು ಹೊಂದಿದ ಭಾರತ" ಎಂಬುದಕ್ಕಿಂತ "ಸಂಪತ್ತು, ಅವಕಾಶ, ಜ್ಞಾನ, ಮಾನವ ಘನತೆ ಮತ್ತು ಪರಿಸರದ ಸಮತೋಲನ ಹೊಂದಿದ ಭಾರತ" ಎಂಬುದಾಗಿರಬೇಕು. ಸಾಹಿತ್ಯವು ಈ ಮಾನವೀಯ ಅರ್ಥವನ್ನು ನೆನಪಿಸುವ ಸಾಂಸ್ಕೃತಿಕ ಕನ್ನಡಿ. ಅರ್ಥಶಾಸ್ತ್ರವು ಅಭಿವೃದ್ಧಿಯ ಸಾಧನಗಳನ್ನು ಒದಗಿಸಿದರೆ, ಸಾಹಿತ್ಯವು ಆ ಅಭಿವೃದ್ಧಿಯ ಅಂತಿಮ ಗುರಿಯಾದ ಮನುಷ್ಯನನ್ನು ನೆನಪಿಸುತ್ತದೆ. ಆದ್ದರಿಂದ ಸಮಗ್ರ ಅರ್ಥಶಾಸ್ತ್ರಕ್ಕೆ ಸಾಹಿತ್ಯದ ಮಾನವೀಯತೆ ಮತ್ತು ಸುಸ್ಥಿರ ಅರ್ಥಶಾಸ್ತ್ರಕ್ಕೆ ಸಾಹಿತ್ಯದ ಪ್ರಕೃತಿ ಪ್ರಜ್ಞೆ ಸೇರಿದಾಗ ಮಾತ್ರ ವಿಕಸಿತ ಭಾರತ 2047 ರ ಕನಸು ಸಮಗ್ರ ಅರ್ಥವನ್ನು ಪಡೆಯುತ್ತದೆ.

ಆಕರ ಗ್ರಂಥಗಳು :

1. ಸಮಗ್ರ ಅರ್ಥಶಾಸ್ತ್ರ, ಡಾ. ಎಚ್.ಆರ್. ಕೃಷ್ಣಯ್ಯಗೌಡ, ಚೇತನ ಬುಕ್ ಹೌಸ್, ಬೆಂಗಳೂರು.
2. ಸಮಗ್ರ ಅರ್ಥಶಾಸ್ತ್ರದ ಸಿದ್ಧಾಂತಗಳು, ಡಾ. ಕೆ. ಶಿವಚಿತ್ತಪ್ಪ, ಸಪ್ನ ಬುಕ್ ಹೌಸ್, ಬೆಂಗಳೂರು.
3. ಅಭಿವೃದ್ಧಿ ಮತ್ತು ಪರಿಸರ ಅರ್ಥಶಾಸ್ತ್ರ, ಎಚ್.ಆರ್. ಕೃಷ್ಣಯ್ಯಗೌಡ, ಸಪ್ನ ಬುಕ್ ಹೌಸ್, ಬೆಂಗಳೂರು.
4. ಭಾರತದ ಅರ್ಥವ್ಯವಸ್ಥೆ (ಸಂಪುಟ 1 ಮತ್ತು 2), ಗರಣಿ ಕೃಷ್ಣಮೂರ್ತಿ, ಗರಣಿ ಪಬ್ಲಿಕೇಷನ್ಸ್ , ಬೆಂಗಳೂರು.
5. ಭಾರತೀಯ ಆರ್ಥಿಕತೆ, ಕೆ. ಎಂ. ಸುರೇಶ್, ಸ್ಪರ್ಧಾ ವಿಜೇತ ಪ್ರಕಾಶನ, ಧಾರವಾಡ.
6. ನೀತಿ ಆಯೋಗದ ವರದಿಗಳು, ಭಾರತ ಸರ್ಕಾರ.
7. ಪರಿಸರದ ಕತೆ, ಕೆ. ಪಿ. ಪೂರ್ಣಚಂದ್ರ ತೇಜಸ್ವಿ, ಪುಸ್ತಕ ಪ್ರಕಾಶನ, ಮೈಸೂರು.
8. ಜುಗಾರಿ ಕ್ರಾಸ್, ಕೆ. ಪಿ. ಪೂರ್ಣಚಂದ್ರ ತೇಜಸ್ವಿ, ಪುಸ್ತಕ ಪ್ರಕಾಶನ, ಮೈಸೂರು.
9. ಬೆಟ್ಟದ ಜೀವ, ಡಾ. ಕೆ. ಶಿವರಾಮ ಕಾರಂತ, ಸಪ್ನ ಬುಕ್ ಹೌಸ್, ಬೆಂಗಳೂರು.
10. ಚೋಮನ ದುಡಿ, ಡಾ. ಕೆ. ಶಿವರಾಮ ಕಾರಂತ, ಗೀತಾ ಬುಕ್ ಹೌಸ್, ಮೈಸೂರು.
11. ಮರಳಿ ಮಣ್ಣಿಗೆ, ಡಾ. ಕೆ. ಶಿವರಾಮ ಕಾರಂತ, ಸಪ್ನ ಬುಕ್ ಹೌಸ್, ಬೆಂಗಳೂರು.
12. ಮಲೆಗಳಲ್ಲಿ ಮದುಮಗಳು, ಕುವೆಂಪು, ಉದಯರವಿ ಪ್ರಕಾಶನ, ಮೈಸೂರು.
13. ಕುಸುಮಬಾಲೆ, ದೇವನೂರು ಮಹಾದೇವ, ಅಕ್ಷರ ಪ್ರಕಾಶನ, ಹೆಗ್ಗೋಡು.
14. ಕಾಡಿನೊಳಗೊಂದು ಮನೆಯ ಮಾಡಿ, ಸಂಜಯ್ ಗುಬ್ಬಿ, ಅಂಕಿತ ಪುಸ್ತಕ, ಬೆಂಗಳೂರು.
15. ಹಳ್ಳಿಯ ಚಿತ್ರಗಳು, ಗೊರೂರು ರಾಮಸ್ವಾಮಿ ಅಯ್ಯಂಗಾರ್, ಸಪ್ನಾ ಬುಕ್ ಹೌಸ್.

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ದಾಸ ಸಾಹಿತ್ಯದಲ್ಲಿ ಮಾನವೀಯ ಮೌಲ್ಯಗಳು

ಮಲ್ಲಿಕಾರ್ಜುನ ಬೀರಣ್ಣ

ಮುಖ್ಯಸ್ಥರು ಕನ್ನಡ ವಿಭಾಗ

ಕಾಮರ್ಸ್ ಬಿ ಎಚ್ ಎಸ್ ಆರ್ಟ್ಸ್ &

ಟಿ ಜಿ ಪಿ ಸೈನ್ಸ್ ಕಾಲೇಜ್ ಜಮಖಂಡಿ--587301

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ಕನ್ನಡ ಸಾಹಿತ್ಯ ಪರಂಪರೆಯಲ್ಲಿ ದಾಸ ಸಾಹಿತ್ಯವು ಭಕ್ತಿ, ನೀತಿ, ಸಮಾನತೆ ಮತ್ತು ಮಾನವೀಯತೆಯನ್ನು ಜನಸಾಮಾನ್ಯರ ಬದುಕಿನೊಂದಿಗೆ ಬೆಸೆದ ವಿಶಿಷ್ಟ ಸಾಹಿತ್ಯಧಾರೆ. ವಿಜಯನಗರ ಕಾಲದಿಂದ ವಿಶೇಷವಾಗಿ ಬೆಳವಣಿಗೆಯಾದ ಹರಿದಾಸ ಪರಂಪರೆಯಲ್ಲಿ ಪುರಂದರದಾಸ, ಕನಕದಾಸ, ವ್ಯಾಸರಾಯ, ವಿಜಯದಾಸ, ಗೋಪಾಲದಾಸ, ಜಗನ್ನಾಥದಾಸ ಮೊದಲಾದವರು ಪ್ರಮುಖರು. ದಾಸರು ತಮ್ಮ ಕೀರ್ತನೆಗಳ ಮೂಲಕ ಕೇವಲ ದೇವಭಕ್ತಿಯನ್ನು ಬೋಧಿಸದೆ, ಮನುಷ್ಯನು ಹೇಗೆ ಬದುಕಬೇಕು, ಸಮಾಜದಲ್ಲಿ ಹೇಗೆ ನಡೆದುಕೊಳ್ಳಬೇಕು, ಬಡವರು–ಶೋಷಿತರ ಬಗ್ಗೆ ಹೇಗೆ ಕಾಳಜಿ ವಹಿಸಬೇಕು ಎಂಬುದನ್ನೂ ತಿಳಿಸಿದರು. ಆದ್ದರಿಂದ ದಾಸ ಸಾಹಿತ್ಯವು ಭಕ್ತಿ ಸಾಹಿತ್ಯದ ಜೊತೆಗೆ ಮಾನವೀಯ ಮೌಲ್ಯಗಳ ಸಾಹಿತ್ಯವೂ ಆಗಿದೆ.

೧. ಮಾನವೀಯತೆಯ ಮಹತ್ವ:

ದಾಸ ಸಾಹಿತ್ಯದ ಕೇಂದ್ರದಲ್ಲಿ ಮನುಷ್ಯ ಮತ್ತು ಅವನ ನೈತಿಕ ಬದುಕು ಇದೆ. ಮನುಷ್ಯನು ಸಂಪತ್ತು, ಅಧಿಕಾರ, ಜಾತಿ ಅಥವಾ ಸ್ಥಾನಮಾನದಿಂದ ಶ್ರೇಷ್ಠನಾಗುವುದಿಲ್ಲ; ಅವನ ಗುಣ, ನಡತೆ ಮತ್ತು ಭಕ್ತಿಯಿಂದ ಶ್ರೇಷ್ಠನಾಗುತ್ತಾನೆ ಎಂಬ ಸಂದೇಶ ದಾಸರ ಕೀರ್ತನೆಗಳಲ್ಲಿ ಕಾಣುತ್ತದೆ.ಪುರಂದರದಾಸರು ಮನುಷ್ಯನ ದುರಾಸೆ, ಅಹಂಕಾರ, ಸ್ವಾರ್ಥ, ಮೋಸ ಮತ್ತು ಕಪಟಗಳನ್ನು ಟೀಕಿಸಿ, ಸರಳ ಮತ್ತು ಸತ್ಯನಿಷ್ಠ ಜೀವನವನ್ನು ಬೋಧಿಸಿದರು. ಅವರ ಕೀರ್ತನೆಗಳಲ್ಲಿ ಸಾಮಾನ್ಯ ಜನರ ಬದುಕಿನ ಸಮಸ್ಯೆಗಳು ನೇರವಾಗಿ ಪ್ರತಿಬಿಂಬಿಸುತ್ತವೆ.[1]

೨. ಸಮಾನತೆಯ ಮೌಲ್ಯ:

ದಾಸ ಸಾಹಿತ್ಯದ ಪ್ರಮುಖ ಮಾನವೀಯ ಮೌಲ್ಯವೆಂದರೆ ಸಮಾನತೆ. ಜನ್ಮ, ಜಾತಿ, ಸಂಪತ್ತು ಅಥವಾ ಸಾಮಾಜಿಕ ಸ್ಥಾನಮಾನಗಳ ಆಧಾರದ ಮೇಲೆ

ಮನುಷ್ಯರನ್ನು ವಿಭಜಿಸುವುದನ್ನು ದಾಸರು ಪ್ರಶ್ನಿಸಿದರು.ಕನಕದಾಸರು ತಮ್ಮ ಜೀವನ ಮತ್ತು ಸಾಹಿತ್ಯದ ಮೂಲಕ ಜಾತಿ ವ್ಯವಸ್ಥೆಯ ಅನ್ಯಾಯವನ್ನು ಪ್ರಶ್ನಿಸಿದ ಪ್ರಮುಖ ಹರಿದಾಸರು. ಅವರ *ರಾಮಧಾನ್ಯ ಚರಿತೆ*ಯಲ್ಲಿ ರಾಗಿ ಮತ್ತು ಅಕ್ಕಿಯ ನಡುವಿನ ಸಂಘರ್ಷದ ರೂಪಕದ ಮೂಲಕ ಸಾಮಾಜಿಕ ವರ್ಗಭೇದ ಮತ್ತು ಶ್ರೇಷ್ಠ–ಕನಿಷ್ಠದ ಕಲ್ಪನೆಯನ್ನು ವ್ಯಂಗ್ಯಾತ್ಮಕವಾಗಿ ನಿರೂಪಿಸಲಾಗಿದೆ.[2]ಇದರ ಮೂಲಕ ದಾಸ ಸಾಹಿತ್ಯವು ಮನುಷ್ಯನ ಮೌಲ್ಯವನ್ನು ಅವನ ಜನ್ಮದಿಂದಲ್ಲ, ಅವನ ಗುಣ ಮತ್ತು ಕಾಯಕದಿಂದ ಅಳೆಯಬೇಕು ಎಂಬ ಸಂದೇಶವನ್ನು ನೀಡುತ್ತದೆ.

೩. ದಯೆ ಮತ್ತು ಕರುಣೆ:

ದಾಸ ಸಾಹಿತ್ಯದಲ್ಲಿ ದಯೆ, ಕರುಣೆ ಮತ್ತು ಪರೋಪಕಾರಗಳಿಗೆ ವಿಶೇಷ ಸ್ಥಾನವಿದೆ. ಇತರರ ನೋವನ್ನು ತನ್ನ ನೋವಿನಂತೆ ಕಾಣುವುದು ನಿಜವಾದ ಮಾನವೀಯತೆ ಎಂಬ ಆಶಯ ಅನೇಕ ದಾಸರ ಕೀರ್ತನೆಗಳಲ್ಲಿ ಕಂಡುಬರುತ್ತದೆ.ಪುರಂದರದಾಸರ ಕೀರ್ತನೆಗಳಲ್ಲಿ ಬಡವರು, ದುರ್ಬಲರು ಮತ್ತು ಸಂಕಷ್ಟದಲ್ಲಿರುವವರ ಕುರಿತು ಸಹಾನುಭೂತಿಯ ಭಾವನೆ ವ್ಯಕ್ತವಾಗುತ್ತದೆ. ದೇವರನ್ನು ಆರಾಧಿಸುವುದರ ಜೊತೆಗೆ ಜೀವಿಗಳ ಬಗ್ಗೆ ದಯೆ ತೋರಿಸುವುದು ಅಗತ್ಯ ಎಂಬ ಮಾನವೀಯ ಸಂದೇಶ ಇಲ್ಲಿ ಮುಖ್ಯವಾಗಿದೆ.

೪. ಸತ್ಯ ಮತ್ತು ಪ್ರಾಮಾಣಿಕತೆ:

ಸತ್ಯನಿಷ್ಠೆ ದಾಸ ಸಾಹಿತ್ಯದ ಪ್ರಮುಖ ಮೌಲ್ಯವಾಗಿದೆ. ಮನುಷ್ಯನ ಮಾತು ಮತ್ತು ಕೃತಿಗಳಲ್ಲಿ ಹೊಂದಾಣಿಕೆ ಇರಬೇಕು. ಹೊರಗೆ ಭಕ್ತಿಯ ಪ್ರದರ್ಶನ ಮಾಡುತ್ತಾ ಒಳಗೆ ಮೋಸ, ದುರಾಸೆ ಮತ್ತು ಕಪಟವನ್ನು ಹೊಂದಿರುವುದನ್ನು ದಾಸರು ಖಂಡಿಸಿದರು.ಪುರಂದರದಾಸರು ಮನುಷ್ಯನ ದೈನಂದಿನ ಜೀವನದಲ್ಲಿರುವ ಕಪಟವನ್ನು ವ್ಯಂಗ್ಯದ ಮೂಲಕ ಬಯಲಿಗೆಳೆಯುತ್ತಾರೆ. ಅವರ ಕೀರ್ತನೆಗಳು ಸಾಮಾನ್ಯ ಜೀವನದ ಉದಾಹರಣೆಗಳ ಮೂಲಕ ಆತ್ಮಪರಿಶೀಲನೆಗೆ ಪ್ರೇರೇಪಿಸುತ್ತವೆ.

೫. ಅಹಂಕಾರದ ವಿರೋಧ:

ದಾಸ ಸಾಹಿತ್ಯದಲ್ಲಿ **ಅಹಂಕಾರ**ವನ್ನು ಮಾನವೀಯ ಗುಣಗಳ ಶತ್ರುವೆಂದು ಕಾಣಲಾಗಿದೆ. ಹಣ, ಅಧಿಕಾರ, ಸೌಂದರ್ಯ, ವಿದ್ಯೆ ಅಥವಾ ಸಾಮಾಜಿಕ ಸ್ಥಾನಮಾನ ಶಾಶ್ವತವಲ್ಲ. ಮನುಷ್ಯನು ತನ್ನ ಜೀವನದ ಅನಿತ್ಯತೆಯನ್ನು ಅರಿತು ವಿನಯದಿಂದ ಬದುಕಬೇಕು ಎಂಬ ಸಂದೇಶ ದಾಸರ ಕೀರ್ತನೆಗಳಲ್ಲಿ ಕಂಡುಬರುತ್ತದೆ.ಈ ದೃಷ್ಟಿಯಿಂದ ದಾಸ ಸಾಹಿತ್ಯವು ಮನುಷ್ಯನನ್ನು ವಿನಯ, ಆತ್ಮಜ್ಞಾನ ಮತ್ತು ಆತ್ಮಪರಿಶೀಲನೆಯ ಕಡೆಗೆ ಕರೆದೊಯ್ಯುತ್ತದೆ.

೬. ಕಾಯಕ ಮತ್ತು ದುಡಿಮೆಯ ಗೌರವ:

ದಾಸ ಸಾಹಿತ್ಯದಲ್ಲಿ ದುಡಿಮೆಯ ಬದುಕಿಗೆ ಗೌರವವಿದೆ. ಮನುಷ್ಯನು ಸೋಮಾರಿತನದಿಂದಬದುಕದೆ ತನ್ನ ಕರ್ತವ್ಯವನ್ನು ಪ್ರಾಮಾಣಿಕವಾಗಿ ನಿರ್ವಹಿಸಬೇಕುಎಂಬನೈತಿಕ ಸಂದೇಶವನ್ನು ದಾಸರು ನೀಡಿದ್ದಾರೆ.ಕನಕದಾಸರಂತಹ ದಾಸರು ತಮ್ಮ ಕೀರ್ತನೆಗಳಲ್ಲಿ ಸಾಮಾನ್ಯ ಜನಜೀವನದ ಅನುಭವಗಳನ್ನು ಬಳಸಿಕೊಂಡಿರುವುದು ಗಮನಾರ್ಹ. ಇದರಿಂದ ದಾಸ ಸಾಹಿತ್ಯವು ಅರಮನೆ ಅಥವಾ

ಪಂಡಿತರ ಬದುಕಿಗೆ ಮಾತ್ರ ಸೀಮಿತವಾಗದೆ ಸಾಮಾನ್ಯ ಜನರ ಬದುಕಿನ ಸಾಹಿತ್ಯವಾಗಿ ಬೆಳೆದಿತು.[4]

೭. ಸ್ತ್ರೀಯರ ಕುರಿತು ಮಾನವೀಯ ದೃಷ್ಟಿ:

ದಾಸ ಸಾಹಿತ್ಯದಲ್ಲಿ ಕುಟುಂಬ, ದಾಂಪತ್ಯ, ತಾಯಿ–ಮಗು, ಗೃಹಜೀವನ ಮುಂತಾದ ವಿಷಯಗಳು ಸಹ ಕಾಣಿಸುತ್ತವೆ. ಸ್ತ್ರೀಯನ್ನು ಕೇವಲ ಸಾಮಾಜಿಕ ಪಾತ್ರದ ಮೂಲಕ ನೋಡುವುದಕ್ಕಿಂತ ಮಾನವೀಯ ಭಾವನೆಗಳನ್ನು ಹೊಂದಿರುವ ವ್ಯಕ್ತಿಯಾಗಿ ಚಿತ್ರಿಸುವ ಸಂದರ್ಭಗಳಿವೆ.ಪುರಂದರದಾಸರ ಕೆಲವು ಕೀರ್ತನೆಗಳಲ್ಲಿ ತಾಯಿಯ ವಾತ್ಸಲ್ಯ, ಕುಟುಂಬದ ಸಂಬಂಧಗಳು ಮತ್ತು ಮನುಷ್ಯನ ಭಾವನೆಗಳು ಸೂಕ್ಷ್ಮವಾಗಿ ವ್ಯಕ್ತವಾಗುತ್ತವೆ. ಇದರಿಂದ ದಾಸ ಸಾಹಿತ್ಯದ ಮಾನವೀಯ ವ್ಯಾಪ್ತಿ ಸ್ಪಷ್ಟವಾಗುತ್ತದೆ.

೮. ಲೋಭ ಮತ್ತು ಸ್ವಾರ್ಥದ ವಿರೋಧ:

ದಾಸರು **ದುರಾಸೆ, ಸ್ವಾರ್ಥ ಮತ್ತು ಸಂಪತ್ತಿನ ಅಹಂಕಾರ**ವನ್ನು ತೀವ್ರವಾಗಿ ಟೀಕಿಸಿದರು. ಸಂಪತ್ತು ಜೀವನಕ್ಕೆ ಅಗತ್ಯವಾದರೂ ಅದೇ ಜೀವನದ ಅಂತಿಮ ಗುರಿಯಾಗಬಾರದು ಎಂಬ ಸಂದೇಶ ಅವರ ಕೀರ್ತನೆಗಳಲ್ಲಿ ಕಂಡುಬರುತ್ತದೆ.ಮನುಷ್ಯನು ತನ್ನ ಸಂಪತ್ತನ್ನು ಸಮಾಜದ ಒಳಿತಿಗೂ ಬಳಸಬೇಕು. ಸ್ವಾರ್ಥವನ್ನು ಮೀರಿ ಪರೋಪಕಾರದ ಮನೋಭಾವ ಬೆಳೆಸಿಕೊಳ್ಳಬೇಕು ಎಂಬುದು ದಾಸ ಸಾಹಿತ್ಯದ ನೈತಿಕ ಸಂದೇಶವಾಗಿದೆ.

೯. ಸಹಬಾಳ್ವೆ ಮತ್ತು ಸಾಮಾಜಿಕ ಸಾಮರಸ್ಯ:

ದಾಸ ಸಾಹಿತ್ಯವು ಸಹಬಾಳ್ವೆ, ಪ್ರೀತಿ, ಕ್ಷಮೆ ಮತ್ತು ಪರಸ್ಪರ ಗೌರವವನ್ನು ಪ್ರತಿಪಾದಿಸುತ್ತದೆ. ಸಮಾಜದಲ್ಲಿ ಎಲ್ಲರೂ ಪರಸ್ಪರ ಗೌರವದಿಂದ ಬದುಕಬೇಕು ಎಂಬ ಆಶಯ ಅದರಲ್ಲಿದೆ.ದಾಸರು ತಮ್ಮ ಕೀರ್ತನೆಗಳನ್ನು ಜನರ ನಡುವೆ ಹಾಡುವ ಮೂಲಕ ಭಕ್ತಿಯನ್ನು ಒಂದು ಸಾಮೂಹಿಕ ಸಾಂಸ್ಕೃತಿಕ ಅನುಭವವನ್ನಾಗಿ ರೂಪಿಸಿದರು. ಇದರಿಂದ ಧಾರ್ಮಿಕ ಅನುಭವದ ಜೊತೆಗೆ ಸಾಮಾಜಿಕ ಒಗ್ಗಟ್ಟು ಬೆಳೆಸುವ ಕೆಲಸವೂ ನಡೆಯಿತು.[5]

೧೦.ಇಂದಿನ ಮಾಜದಲ್ಲಿ ದಾಸ ಸಾಹಿತ್ಯದ ಪ್ರಸ್ತುತತೆ:

ಇಂದಿನ ಸಮಾಜದಲ್ಲಿ ತಂತ್ರಜ್ಞಾನ ಮತ್ತು ಆರ್ಥಿಕ ಅಭಿವೃದ್ಧಿ ಹೆಚ್ಚಾದರೂ ಸ್ವಾರ್ಥ, ಅಸಮಾನತೆ, ಭ್ರಷ್ಟಾಚಾರ, ಅಸಹಿಷ್ಣುತೆ, ದುರಾಸೆ ಮತ್ತು ಸಾಮಾಜಿಕ ಭೇದಭಾವ ಮುಂತಾದ ಸಮಸ್ಯೆಗಳು ಇನ್ನೂ ಕಂಡುಬರುತ್ತವೆ.ಈ ಸಂದರ್ಭದಲ್ಲಿ ದಾಸ ಸಾಹಿತ್ಯದ ಸತ್ಯ, ದಯೆ, ಸಮಾನತೆ, ವಿನಯ, ಪ್ರಾಮಾಣಿಕತೆ, ಪರೋಪಕಾರ ಮತ್ತು ಆತ್ಮಪರಿಶೀಲನೆ ಮುಂತಾದ ಮೌಲ್ಯಗಳು ಪ್ರಸ್ತುತವಾಗುತ್ತವೆ. ದಾಸ ಸಾಹಿತ್ಯವನ್ನು ಕೇವಲ ಧಾರ್ಮಿಕ ಕೀರ್ತನೆಗಳಾಗಿ ಓದದೆ, ಮಾನವೀಯ ಬದುಕಿಗೆ ಮಾರ್ಗದರ್ಶನ ನೀಡುವ ನೈತಿಕ ಸಾಹಿತ್ಯವಾಗಿ ಓದಬೇಕಾಗಿದೆ. ದಾಸ ಸಾಹಿತ್ಯವು ಕನ್ನಡದ ಭಕ್ತಿ ಪರಂಪರೆಯ ಅಮೂಲ್ಯ ಕೊಡುಗೆಯಾಗಿದ್ದರೂ ಅದರ ಮಹತ್ವ ಭಕ್ತಿಯಲ್ಲೇ ಸೀಮಿತವಾಗಿಲ್ಲ. ಅದು ಮನುಷ್ಯನನ್ನು ಉತ್ತಮ ಮನುಷ್ಯನನ್ನಾಗಿ ರೂಪಿಸುವ ಮೌಲ್ಯಗಳ ಸಾಹಿತ್ಯವಾಗಿದೆ.ಸಮಾನತೆ, ದಯೆ, ಕರುಣೆ, ಸತ್ಯ,

ಪ್ರಾಮಾಣಿಕತೆ, ವಿನಯ, ಪರೋಪಕಾರ, ದುಡಿಮೆಯ ಗೌರವ ಮತ್ತು ಸ್ವಾರ್ಥದ ವಿರೋಧ ಮುಂತಾದ ಮಾನವೀಯ ಮೌಲ್ಯಗಳನ್ನು ದಾಸರು ಸರಳವಾದ ಜನಭಾಷೆಯಲ್ಲಿ ಜನರಿಗೆ ತಲುಪಿಸಿದರು. ಪುರಂದರದಾಸರ ಸಾಮಾಜಿಕ ವ್ಯಂಗ್ಯ ಮತ್ತು ಕನಕದಾಸರ ಸಮಾನತೆಯ ಚಿಂತನೆ ಈ ಮಾನವೀಯ ಪರಂಪರೆಯನ್ನು ಮತ್ತಷ್ಟು ಗಟ್ಟಿಗೊಳಿಸಿವೆ.ಹೀಗಾಗಿ "ದಾಸ ಸಾಹಿತ್ಯವು ದೇವರನ್ನು ಹುಡುಕುವ ಸಾಹಿತ್ಯ ಮಾತ್ರವಲ್ಲ; ದೇವತ್ವವನ್ನು ಮನುಷ್ಯನ ಗುಣಗಳಲ್ಲಿ ಹುಡುಕುವ ಸಾಹಿತ್ಯ" ಎಂದು ಹೇಳಬಹುದು. ಮಾನವೀಯತೆ, ನೈತಿಕತೆ ಮತ್ತು ಸಹಬಾಳ್ವೆಯ ಅಗತ್ಯವಿರುವ ಇಂದಿನ ಸಮಾಜದಲ್ಲಿಯೂ ದಾಸ ಸಾಹಿತ್ಯದ ಮೌಲ್ಯಗಳು ಮಹತ್ವದ್ದಾಗಿವೆ.

ಅಡಿ ಟಿಪ್ಪಣಿಗಳು:

1. ಎ. ಕೆ. ರಾಮಾನುಜನ್, *ಖಠಿಜಬಿಛಿಇಟಿರ ಠಜಿ ಓತಜಿ*, ಕಜಟಿರಣುಟಿ ಃಠಠಇ — ಕನ್ನಡದ ಭಕ್ತಿ/ವಚನ ಪರಂಪರೆಯ ಸಾಮಾಜಿಕ ಮತ್ತು ಮಾನವೀಯ ಆಯಾಮಗಳ ಕುರಿತು ಉಪಯುಕ್ತ ಅಧ್ಯಯನ.
2. ಕನಕದಾಸರ *ರಾಮಧಾನ್ಯ ಚರಿತೆ*ಯನ್ನು ಸಾಮಾಜಿಕ ರೂಪಕ ಮತ್ತು ವರ್ಗ–ಜಾತಿ ಸಂಬಂಧಗಳ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಕನ್ನಡ ಸಾಹಿತ್ಯ ಅಧ್ಯಯನದಲ್ಲಿ ವಿಶ್ಲೇಷಿಸಲಾಗಿದೆ.
3. ಪುರಂದರದಾಸರ ಕೀರ್ತನೆಗಳಲ್ಲಿ ಸಾಮಾಜಿಕ ಜೀವನ, ಮಾನವ ಸ್ವಭಾವ, ಕಪಟ ಮತ್ತು ದುರಾಸೆಗಳ ಕುರಿತು ವ್ಯಂಗ್ಯಾತ್ಮಕ ಅಭಿವ್ಯಕ್ತಿ ಪ್ರಮುಖವಾಗಿದೆ.
4. ಹರಿದಾಸ ಸಾಹಿತ್ಯವು ಜನಸಾಮಾನ್ಯರ ಭಾಷೆ ಮತ್ತು ದೈನಂದಿನ ಬದುಕಿನ ಅನುಭವಗಳನ್ನು ಸಾಹಿತ್ಯದ ಭಾಗವನ್ನಾಗಿ ಮಾಡಿತು.
5. ಹರಿದಾಸ ಪರಂಪರೆಯ ಕೀರ್ತನೆಗಳು ಸಂಗೀತ, ಭಕ್ತಿ ಮತ್ತು ಜನಸಂಸ್ಕೃತಿಯ ಮೂಲಕ ವ್ಯಾಪಕವಾಗಿ ಪ್ರಸಾರಗೊಂಡವು.

ಪರಾಮರ್ಶಾ ಗ್ರಂಥಗಳು:

1. **ಶ್ರೀನಿವಾಸ ಹಾವನೂರ** — *ಹರಿದಾಸ ಸಾಹಿತ್ಯ.*
2. **ಆರ್. ಎಸ್. ಮುಗಳಿ** — *ಕನ್ನಡ ಸಾಹಿತ್ಯ ಚರಿತ್ರೆ.*
3. **ಎಂ. ಎಂ. ಕಲಬುರ್ಗಿ** — *ಕನ್ನಡ ಸಾಹಿತ್ಯ ಮತ್ತು ಸಂಸ್ಕೃತಿ.*
4. **ಕನಕದಾಸ** — *ರಾಮಧಾನ್ಯ ಚರಿತೆ.*
5. **ಪುರಂದರದಾಸ** — *ಪುರಂದರದಾಸರ ಕೀರ್ತನೆಗಳು.*
6. **ಎ. ಕೆ. ರಾಮಾನುಜನ್** — *ಖಠಿಜಬಿಛಿಇಟಿರ ಠಜಿ ಓತಜಿ*, ಕಜಟಿರಣುಟಿ ಃಠಠಇ.
7. **ಎಚ್. ಎಸ್. ಶಿವಪ್ರಕಾಶ** — *ಖ ಏಜಿಜಠಿ ಗಿಬಟಿ ಠಜಿ ಖಣಜಡಿಜಃ ಖಿಜ ಗಿಬಿಛಿಖಿಬಿಟಿಛಿ*, ಕಜಟಿರಣುಟಿ ಅಟಬಛಿಛಿ.

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ವಚನಗಳಲ್ಲಿ ವೈಜ್ಞಾನಿಕ ನೆಲೆ

ಪ್ರೊ ಎಸ್ ಪಿ ಗದ್ಯಾಳ

ಕಾಮರ್ಸ್ ಬಿ ಎಚ್ ಎಸ್ ಆರ್ಟ್ಸ್ & ಟಿ ಜಿ ಪಿ ಸೈನ್ಸ್ ಕಾಲೇಜ್ ಜಮಖಂಡಿ--587301

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ಕನ್ನಡ ಸಾಹಿತ್ಯದ ಇತಿಹಾಸದಲ್ಲಿ ಹನ್ನೆರಡನೆಯ ಶತಮಾನದ ವಚನ ಸಾಹಿತ್ಯವು ಒಂದು ಮಹತ್ವದ ಚಿಂತನಾ ತಿರುವನ್ನು ತಂದಿತು. ಬಸವಣ್ಣ, ಅಲ್ಲಮಪ್ರಭು, ಅಕ್ಕಮಹಾದೇವಿ, ಚನ್ನಬಸವಣ್ಣ, ಸಿದ್ಧರಾಮ, ಅಂಬಿಗರ ಚೌಡಯ್ಯ, ಆಯ್ದಕ್ಕಿ ಲಕ್ಕಮ್ಮ, ಮಾದಾರ ಚೆನ್ನಯ್ಯ ಮುಂತಾದ ಅನೇಕ ಶರಣರು ತಮ್ಮ ಜೀವನಾನುಭವ, ಸಾಮಾಜಿಕ ಅನುಭವ ಮತ್ತು ಆಧ್ಯಾತ್ಮಿಕ ಹುಡುಕಾಟಗಳನ್ನು ಸರಳವಾದ ಕನ್ನಡದಲ್ಲಿ ಅಭಿವ್ಯಕ್ತಿಸಿದರು. ವಚನ ಸಾಹಿತ್ಯವು ಕೇವಲ ಭಕ್ತಿ ಸಾಹಿತ್ಯವಲ್ಲ; ಅದು ಮನುಷ್ಯ, ಸಮಾಜ, ಶ್ರಮ, ಪ್ರಕೃತಿ, ದೇಹ, ನೀತಿ, ಜ್ಞಾನ ಮತ್ತು ಬದುಕಿನ ಕುರಿತು ಪ್ರಶ್ನಿಸುವ ಚಿಂತನಾ ಪರಂಪರೆಯೂ ಹೌದು. ವಚನಗಳು ೧೨ನೆಯ ಶತಮಾನದಲ್ಲಿ ಶರಣ ಚಳವಳಿಯೊಂದಿಗೆ ವಿಶೇಷವಾಗಿ ಬೆಳವಣಿಗೆ ಹೊಂದಿದ ಸಾಹಿತ್ಯರೂಪವಾಗಿದ್ದು, ಸರಳತೆ ಮತ್ತು ನೇರವಾದ ಅಭಿವ್ಯಕ್ತಿ ಅವುಗಳ ಪ್ರಮುಖ ಲಕ್ಷಣಗಳಾಗಿವೆ.

ಇಲ್ಲಿ **'ವೈಜ್ಞಾನಿಕ ನೆಲೆ'** ಎಂಬುದನ್ನು ಆಧುನಿಕ ಭೌತಶಾಸ್ತ್ರ, ರಸಾಯನಶಾಸ್ತ್ರ ಅಥವಾ ಜೀವಶಾಸ್ತ್ರದ ನಿಖರ ಸಿದ್ಧಾಂತಗಳು ವಚನಗಳಲ್ಲಿ ಇವೆ ಎಂಬ ಅರ್ಥದಲ್ಲಿ ಬಳಸಬಾರದು. ಬದಲಾಗಿ **ಪ್ರಶ್ನಿಸುವ ಮನೋಭಾವ, ಅನುಭವಕ್ಕೆ ಆದ್ಯತೆ, ಕಾರಣ–ಪರಿಣಾಮದ ವಿಚಾರ, ಅಂಧಾನುಕರಣದ ನಿರಾಕರಣೆ, ವಸ್ತುನಿಷ್ಠ ಜೀವನದ ಅವಲೋಕನ, ಶ್ರಮದ ಗೌರವ, ದೇಹ–ಮನಸ್ಸಿನ ಅರಿವು ಮತ್ತು ಸಾಮಾಜಿಕ ವಾಸ್ತವದ ವಿಶ್ಲೇಷಣೆ** ಇವುಗಳನ್ನು ವಚನಗಳ ವೈಜ್ಞಾನಿಕ ಮನೋಭಾವದ ಆಧಾರಗಳೆಂದು ಗುರುತಿಸಬಹುದು.

1. ವೈಜ್ಞಾನಿಕ ಮನೋಭಾವದ:

ವಿಜ್ಞಾನವೆಂದರೆ ಕೇವಲ ಪ್ರಯೋಗಾಲಯದಲ್ಲಿ ನಡೆಯುವ ಪ್ರಯೋಗವಲ್ಲ. ಯಾವುದೇ ವಿಷಯವನ್ನು ಪ್ರಶ್ನಿಸುವುದು, ಸಾಕ್ಷ್ಯ ಮತ್ತು ಅನುಭವದ ಆಧಾರದ ಮೇಲೆ ಪರಿಶೀಲಿಸುವುದು, ಕಾರಣವನ್ನು ಹುಡುಕುವುದು, ತಪ್ಪು ನಂಬಿಕೆಗಳನ್ನು ಪ್ರಶ್ನಿಸುವುದು ಹಾಗೂ ಹೊಸ ತಿಳಿವಳಿಕೆಯನ್ನು ಸ್ವೀಕರಿಸುವುದು ವೈಜ್ಞಾನಿಕ ಮನೋಭಾವದ ಮುಖ್ಯ ಲಕ್ಷಣಗಳಾಗಿವೆ.

ಈ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ವಚನಕಾರರ ಚಿಂತನೆಗಳನ್ನು ನೋಡಿದಾಗ ಅವರು ತಮ್ಮ ಕಾಲದ ಅನೇಕ

ಆಚರಣೆಗಳು, ಜಾತಿಭೇದಗಳು, ಕರ್ಮಕಾಂಡಗಳು, ಬಾಹ್ಯಾಡಂಬರಗಳು ಮತ್ತು ಸಾಮಾಜಿಕ ಅಸಮಾನತೆಗಳನ್ನು ಪ್ರಶ್ನಿಸಿರುವುದು ಕಂಡುಬರುತ್ತದೆ. ವಚನಕಾರರು ತಮ್ಮ ಅನುಭವವನ್ನು ಜ್ಞಾನದ ಪ್ರಮುಖ ಆಧಾರವನ್ನಾಗಿ ಮಾಡಿಕೊಂಡರು. ವಚನ ಸಾಹಿತ್ಯದಲ್ಲಿ ಸಾಮಾಜಿಕ ಅನ್ಯಾಯ, ಅಸಮಾನತೆ, ಮೋಸ, ಮೂಢನಂಬಿಕೆ ಮತ್ತು ಡಾಂಭಿಕತೆಯ ವಿರುದ್ಧದ ಧ್ವನಿ ಸ್ಪಷ್ಟವಾಗಿದೆ ಹೀಗಾಗಿ ವಚನಗಳ ವೈಜ್ಞಾನಿಕ ನೆಲೆ ಎಂದರೆ **'ಪ್ರಶ್ನೆ–ಅನುಭವ–ಪರಿಶೀಲನೆ–ತರ್ಕ–ಸತ್ಯಾನ್ವೇಷಣೆ'** ಎಂಬ ಚಿಂತನಾ ಕ್ರಮ.

2. ಅನುಭವಕ್ಕೆ ನೀಡಿದ ಮಹತ್ವ:

ವಚನ ಸಾಹಿತ್ಯದ ಅತ್ಯಂತ ಪ್ರಮುಖ ವೈಶಿಷ್ಟ್ಯವೆಂದರೆ **ಅನುಭವ**. ಕೇವಲ ಶಾಸ್ತ್ರದಲ್ಲಿ ಹೇಳಲಾಗಿದೆ, ಹಿರಿಯರು ಹೇಳಿದ್ದಾರೆ ಅಥವಾ ಸಂಪ್ರದಾಯದಲ್ಲಿ ಇದೆ ಎಂಬ ಕಾರಣಕ್ಕೆ ಯಾವುದನ್ನೂ ಅಂತಿಮ ಸತ್ಯವೆಂದು ಒಪ್ಪಿಕೊಳ್ಳುವ ಮನೋಭಾವ ವಚನಗಳಲ್ಲಿ ಕಡಿಮೆ. ಸ್ವತಃ ಅನುಭವಿಸಿ ಅರಿಯುವ ಪ್ರಕ್ರಿಯೆಗೆ ಶರಣರು ಹೆಚ್ಚಿನ ಮಹತ್ವ ನೀಡಿದರು. ಅಲ್ಲಮಪ್ರಭುವಿನ ವಚನಗಳಲ್ಲಿ ಅನುಭವ ಮತ್ತು ಆತ್ಮಪರಿಶೀಲನೆಯ ಮೂಲಕ ಸತ್ಯವನ್ನು ಅರಿಯುವ ಪ್ರಯತ್ನ ಕಾಣುತ್ತದೆ. ಅಲ್ಲಮನ ವಚನಗಳು ಸಂಕೀರ್ಣವಾದ ಅನುಭವಗಳು ಮತ್ತು ಆಲೋಚನೆಗಳನ್ನು ಕನ್ನಡದಲ್ಲಿ ವ್ಯಕ್ತಪಡಿಸುವ ಸಾಮರ್ಥ್ಯವನ್ನು ತೋರಿಸುತ್ತವೆ.

ಇದು ಆಧುನಿಕ ವೈಜ್ಞಾನಿಕ ವಿಧಾನದಲ್ಲಿರುವ **ಅನುಭವಾಧಾರಿತ ಜ್ಞಾನ**ದೊಂದಿಗೆ ಕೆಲವು ಸಾಮ್ಯಗಳನ್ನು ಹೊಂದಿದೆ. ವಿಜ್ಞಾನಿಯೂ ಒಂದು ಹೇಳಿಕೆಯನ್ನು ಕೇವಲ ಅಧಿಕಾರದ ಆಧಾರದ ಮೇಲೆ ಸ್ವೀಕರಿಸುವುದಿಲ್ಲ; ಅದನ್ನು ಪರೀಕ್ಷಿಸಲು ಪ್ರಯತ್ನಿಸುತ್ತಾನೆ. ಶರಣರ ದೃಷ್ಟಿಯಲ್ಲಿಯೂ ಜೀವನವೇ ಒಂದು ಅನುಭವದ ಕ್ಷೇತ್ರ.

3. ಪ್ರಶ್ನಿಸುವ ಮನೋಭಾವ:

ವೈಜ್ಞಾನಿಕ ಚಿಂತನೆಯ ಮೂಲವೇ ಪ್ರಶ್ನೆ. ಪ್ರಶ್ನೆಯಿಲ್ಲದೆ ಜ್ಞಾನವಿಲ್ಲ. ವಚನಕಾರರು ತಮ್ಮ ಕಾಲದ ಸ್ಥಾಪಿತ ನಂಬಿಕೆಗಳನ್ನು ಪ್ರಶ್ನಿಸಿದರು.ಬಸವಣ್ಣನವರ ಚಿಂತನೆಗಳಲ್ಲಿ ಬಾಹ್ಯ ಆಚರಣೆಯ ಬದಲು **ಅಂತರಂಗದ ಶುದ್ಧತೆ ಮತ್ತು ನೈತಿಕ ಬದುಕಿಗೆ** ಮಹತ್ವ ನೀಡಲಾಗಿದೆ. ದೇವಾಲಯ, ಪೂಜೆ, ಜಾತಿ, ಆಚರಣೆ ಇವುಗಳಿಗಿಂತ ಮನುಷ್ಯನ ನಡೆ ಮತ್ತು ನುಡಿ ಮುಖ್ಯವೆಂಬ ಸಂದೇಶ ಅನೇಕ ವಚನಗಳಲ್ಲಿ ವ್ಯಕ್ತವಾಗುತ್ತದೆ. ಅಲ್ಲಮಪ್ರಭು ಇನ್ನೂ ಗಂಭೀರವಾದ ಪ್ರಶ್ನೆಗಳನ್ನು ಎತ್ತುತ್ತಾರೆ. ದೇವರನ್ನು ಹೊರಗಿನ ವಸ್ತುವಿನಲ್ಲಿ ಹುಡುಕುವುದಕ್ಕಿಂತ ತನ್ನ ಅನುಭವದಲ್ಲಿ ಹುಡುಕಬೇಕು ಎಂಬ ಅಂತರಂಗಮುಖಿ ಚಿಂತನೆ ಅವರ ವಚನಗಳಲ್ಲಿದೆ. ಅವರ 'ಶೂನ್ಯ' ಅಥವಾ 'ಬಯಲು' ಕುರಿತ ತಾತ್ವಿಕ ಚಿಂತನೆ ಅಸ್ತಿತ್ವ ಮತ್ತು ಜ್ಞಾನದ ಪ್ರಶ್ನೆಗಳನ್ನು ಎತ್ತುತ್ತದೆ. ಈ ಪ್ರಶ್ನಿಸುವ ಸ್ವಭಾವವೇ ವೈಜ್ಞಾನಿಕ ಮನೋಭಾವದ ಪ್ರಮುಖ ಗುಣ.

4. ಮೂಢನಂಬಿಕೆ ಮತ್ತು ಕರ್ಮಕಾಂಡದ ವಿರೋಧ:

ವಚನಕಾರರು ಧರ್ಮವನ್ನು ಸಂಪೂರ್ಣವಾಗಿ ತಿರಸ್ಕರಿಸಿದವರಲ್ಲ. ಆದರೆ **ಧರ್ಮದ ಹೆಸರಿನಲ್ಲಿ ನಡೆಯುವ ಅರ್ಥಹೀನ ಆಚರಣೆ ಮತ್ತು ಡಾಂಭಿಕತೆಯನ್ನು** ಅವರು ಪ್ರಶ್ನಿಸಿದರು.ಬಾಹ್ಯ

ಪೂಜೆಗಿಂತ ಅಂತರಂಗದ ಶುದ್ಧತೆ ಮುಖ್ಯವೆಂಬ ಸಂದೇಶವನ್ನು ವಚನಗಳಲ್ಲಿ ಕಾಣಬಹುದು. "ನುಡಿದಂತೆ ನಡೆಯುವುದು" ಎಂಬ ನೈತಿಕ ತತ್ವಕ್ಕೆ ಶರಣರು ಮಹತ್ವ ನೀಡಿದರು. ವಚನ ಸಂಚಯದಲ್ಲಿರುವ ಬಸವಣ್ಣ ಮತ್ತು ಅಕ್ಕಮಹಾದೇವಿಯ ವಚನಗಳಲ್ಲಿಯೂ ಮಾತು ಮತ್ತು ನಡೆಗಳ ನಡುವಿನ ಸಂಬಂಧವನ್ನು ಒತ್ತಿ ಹೇಳಲಾಗಿದೆ. ಇದು ವೈಜ್ಞಾನಿಕ ಮನೋಭಾವಕ್ಕೆ ಹತ್ತಿರವಾಗುವುದು ಹೇಗೆಂದರೆ, **ಕಾರಣವಿಲ್ಲದ ನಂಬಿಕೆಯನ್ನು ಪ್ರಶ್ನಿಸುವುದು** ವೈಜ್ಞಾನಿಕ ಚಿಂತನೆಯ ಮೂಲಭೂತ ಗುಣ. ಆದರೆ ವಚನಗಳ ಉದ್ದೇಶವನ್ನು ಆಧುನಿಕ ವೈಜ್ಞಾನಿಕ ನಾಸ್ತಿಕತೆಯೊಂದಿಗೆ ಸಮೀಕರಿಸುವುದು ಸರಿಯಾಗುವುದಿಲ್ಲ. ಅವುಗಳ ಮೂಲಭೂತ ನೆಲೆ ಆಧ್ಯಾತ್ಮಿಕ ಮತ್ತು ನೈತಿಕವೂ ಆಗಿದೆ.

5. ದೇಹದ ಕುರಿತು ವಚನಗಳ ದೃಷ್ಟಿ:

ವಚನಗಳಲ್ಲಿ ದೇಹವು ಪ್ರಮುಖ ಅನುಭವದ ಕ್ಷೇತ್ರವಾಗಿದೆ. ಮನುಷ್ಯನು ತನ್ನ ದೇಹದ ಮೂಲಕವೇ ಲೋಕವನ್ನು ಅನುಭವಿಸುತ್ತಾನೆ. ದೇಹ ನಶ್ವರವಾದುದು, ಬದಲಾವಣೆಗೆ ಒಳಗಾಗುವುದು ಮತ್ತು ಪ್ರಕೃತಿಯ ನಿಯಮಗಳಿಗೆ ಒಳಪಟ್ಟಿರುವುದು ಎಂಬ ಅರಿವು ವಚನಗಳಲ್ಲಿ ವಿವಿಧ ರೂಪಗಳಲ್ಲಿ ವ್ಯಕ್ತವಾಗುತ್ತದೆ.ಬಸವಣ್ಣನವರ ವಚನಗಳಲ್ಲಿ ದೇಹ, ಮನಸ್ಸು ಮತ್ತು ಬದುಕಿನ ಸ್ಥಿತಿಗಳ ಕುರಿತು ಹಲವು ರೂಪಕಗಳು ದೊರೆಯುತ್ತವೆ. ಬಸವಣ್ಣನ ವಚನಗಳ ಪ್ರಮುಖ ಲಕ್ಷಣಗಳಲ್ಲಿ ಜೀವನಾನುಭವ ಮತ್ತು ಆತ್ಮಪರಿಶೀಲನೆಯ ಸಂಯೋಜನೆ ಇದೆ.. ಆದರೆ **ಮನುಷ್ಯನ ದೇಹವನ್ನು ನೈಜ ಅನುಭವದ ಕೇಂದ್ರವಾಗಿ ನೋಡುವುದು** ವೈಜ್ಞಾನಿಕ ವಿಚಾರಣೆಗೆ ಅಗತ್ಯವಾದ ವಾಸ್ತವಮುಖಿ ದೃಷ್ಟಿಯೊಂದಿಗೆ ಸಂಬಂಧ ಹೊಂದಿದೆ.

6. ಕಾಯಕದ ಪರಿಕಲ್ಪನೆ ಮತ್ತು ವೈಜ್ಞಾನಿಕ ದೃಷ್ಟಿ:

ಬಸವಣ್ಣನವರ ಚಿಂತನೆಯಲ್ಲಿನ **ಕಾಯಕ** ಪರಿಕಲ್ಪನೆ ಅತ್ಯಂತ ಮಹತ್ವದ್ದು. ಮನುಷ್ಯನು ತನ್ನ ಶ್ರಮದಿಂದ ಬದುಕಬೇಕು. ಯಾವುದೇ ಕೆಲಸವನ್ನು ಕೀಳಾಗಿ ಕಾಣಬಾರದು. ದುಡಿಮೆ ಮತ್ತು ಪ್ರಾಮಾಣಿಕತೆ ಜೀವನದ ಮೌಲ್ಯಗಳಾಗಬೇಕು ಎಂಬುದು ಕಾಯಕದ ಮೂಲ ಆಶಯ. ಇದು ವೈಜ್ಞಾನಿಕ ಮತ್ತು ಆಧುನಿಕ ಸಾಮಾಜಿಕ ಚಿಂತನೆಯ ದೃಷ್ಟಿಯಿಂದ ಮಹತ್ವದ್ದಾಗಿದೆ. ಏಕೆಂದರೆ ಜ್ಞಾನವು ಕೇವಲ ಗ್ರಂಥ ಅಥವಾ ಧಾರ್ಮಿಕ ಅಧಿಕಾರದ ಸ್ವತ್ತಾಗದೆ **ನೈಜ ಜೀವನ ಮತ್ತು ಶ್ರಮದೊಂದಿಗೆ ಸಂಬಂಧ ಹೊಂದಬೇಕು** ಎಂಬ ಕಲ್ಪನೆ ಇಲ್ಲಿ ಬೆಳೆಯುತ್ತದೆ.ಅನುಭವವನ್ನು ಸಾಹಿತ್ಯದ ವಿಷಯವನ್ನಾಗಿ ಮಾಡಿಕೊಂಡಿರುವುದು ವಿಶೇಷ. ಬಸವಯುಗದ ವಚನಕಾರರ ಸಂಕಲನಗಳಲ್ಲಿ ವಿವಿಧ ಸಾಮಾಜಿಕ ಮತ್ತು ವೃತ್ತಿಪರ ಹಿನ್ನೆಲೆಯ ಶರಣ–ಶರಣೆಯರ ವಚನಗಳು ಸೇರಿವೆ.

7. ಸರಳ ಭಾಷೆ ಮತ್ತು ಪ್ರಜಾಪ್ರಭುತ್ವದ ಮನೋಭಾವ:

ವಚನಗಳ ಭಾಷೆ ಜನಸಾಮಾನ್ಯರಿಗೆ ಅರ್ಥವಾಗುವ ರೀತಿಯಲ್ಲಿದೆ. ಸಂಸ್ಕೃತದ ಪಾಂಡಿತ್ಯಪೂರ್ಣ ಶಾಸ್ತ್ರೀಯ ಭಾಷೆಯ ಬದಲು ಕನ್ನಡದ ಜನಬಳಕೆಯ ಭಾಷೆಯನ್ನು ಬಳಸಿದುದು ವಚನಕಾರರ ದೊಡ್ಡ ಸಾಧನೆ. ಜ್ಞಾನವು ಕೆಲವೇ ವರ್ಗದವರ ಸ್ವತ್ತಾಗಬಾರದು; ಸಾಮಾನ್ಯ ಮನುಷ್ಯನಿಗೂ ಚಿಂತನೆ ಮತ್ತು ಆತ್ಮಾನುಭವದ ಹಕ್ಕಿದೆ ಎಂಬ ಪ್ರಜಾಪ್ರಭುತ್ವದ

ಮನೋಭಾವ ಇದರಲ್ಲಿ ಅಡಕವಾಗಿದೆ. ವಚನಗಳ ಸರಳತೆ ಮತ್ತು ನೇರತೆ ಅವುಗಳ ಪ್ರಮುಖ ಲಕ್ಷಣಗಳೆಂದು ಸಾಹಿತ್ಯ ಅಧ್ಯಯನ ಮೂಲಗಳು ಸೂಚಿಸುತ್ತವೆ.

8. ವೈಜ್ಞಾನಿಕ ಮನೋಭಾವ ಮತ್ತು ಆಧ್ಯಾತ್ಮಿಕತೆ:

ವಚನಗಳಲ್ಲಿ ವೈಜ್ಞಾನಿಕ ನೆಲೆಯನ್ನು ಗುರುತಿಸುವಾಗ ಒಂದು ಮುಖ್ಯ ಎಚ್ಚರಿಕೆ ಅಗತ್ಯ. ವಚನಕಾರರು ಆಧುನಿಕ ವಿಜ್ಞಾನಿಗಳು ಅಲ್ಲ. ಅವರ ಮೂಲ ಚಿಂತನೆ ಭಕ್ತಿ, ಅನುಭವ, ಆತ್ಮಜ್ಞಾನ ಮತ್ತು ಶಿವತತ್ತ್ವದೊಂದಿಗೆ ಆಳವಾಗಿ ಸಂಬಂಧಿಸಿದೆ. ಆದ್ದರಿಂದ "ವಚನಗಳಲ್ಲಿ ಆಧುನಿಕ ವಿಜ್ಞಾನದ ಎಲ್ಲಾ ಸಿದ್ಧಾಂತಗಳಿವೆ" ಎಂದು ಹೇಳುವುದು ತಪ್ಪು. ಅದೇ ರೀತಿ "ವಚನಗಳು ಕೇವಲ ಧಾರ್ಮಿಕ ಸಾಹಿತ್ಯ" ಎಂದು ಹೇಳುವುದೂ ಅಪೂರ್ಣಸರಿಯಾದ ದೃಷ್ಟಿಕೋನವೆಂದರೆ: ವಚನಗಳು ಆಧುನಿಕ ವೈಜ್ಞಾನಿಕ ಜ್ಞಾನವನ್ನು ನೀಡುವುದಿಲ್ಲ; ಆದರೆ ವೈಜ್ಞಾನಿಕ ಮನೋಭಾವಕ್ಕೆ ಅಗತ್ಯವಾದ ಪ್ರಶ್ನೆ, ಅನುಭವ, ಪರಿಶೀಲನೆ, ತರ್ಕ, ಅಂಧನಂಬಿಕೆ ವಿರೋಧ ಮತ್ತು ವಾಸ್ತವಮುಖಿ ಬದುಕಿನ ಕೆಲವು ಮೂಲಭೂತ ಮೌಲ್ಯಗಳನ್ನು ಬೆಳೆಸುವ ಚಿಂತನಾ ಪರಂಪರೆಯನ್ನು ಪ್ರತಿನಿಧಿಸುತ್ತವೆ.

9. ಇಂದಿನ ಕಾಲದಲ್ಲಿ ವಚನಗಳ ವೈಜ್ಞಾನಿಕ ಪ್ರಸ್ತುತತೆ:

ಇಂದಿನ ಸಮಾಜದಲ್ಲಿ ವಿಜ್ಞಾನ ಮತ್ತು ತಂತ್ರಜ್ಞಾನ ವೇಗವಾಗಿ ಬೆಳೆಯುತ್ತಿದ್ದರೂ ಮೂಢನಂಬಿಕೆ, ಸುಳ್ಳುಮಾಹಿತಿ, ಸಾಮಾಜಿಕ ಪೂರ್ವಗ್ರಹ, ಜಾತಿ ಮತ್ತು ಲಿಂಗ ಅಸಮಾನತೆ ಇನ್ನೂ ಹಲವು ರೂಪಗಳಲ್ಲಿ ಕಾಣಿಸಿಕೊಳ್ಳುತ್ತವೆ. ಈ ಸಂದರ್ಭದಲ್ಲಿ ವಚನಗಳ ಪ್ರಶ್ನಿಸುವ ಮನೋಭಾವ ಪ್ರಸ್ತುತವಾಗುತ್ತದೆ. ಸಾಮಾಜಿಕ ಮಾಧ್ಯಮಗಳಲ್ಲಿ ಹರಡುವ ಯಾವುದೇ ಮಾಹಿತಿಯನ್ನು ಪರಿಶೀಲಿಸದೆ ನಂಬಬಾರದು; ಅಧಿಕಾರದ ಹೆಸರಿನಲ್ಲಿ ಹೇಳಲಾಗುವ ಪ್ರತಿಯೊಂದು ಮಾತನ್ನೂ ಪ್ರಶ್ನಿಸಬಹುದು; ಜನ್ಮದ ಆಧಾರದ ಮೇಲೆ ಮನುಷ್ಯನ ಮೌಲ್ಯ ನಿರ್ಧರಿಸಬಾರದು; ದುಡಿಮೆಗೆ ಗೌರವ ನೀಡಬೇಕು; ಪ್ರಕೃತಿಯೊಂದಿಗೆ ಸಮತೋಲನದಿಂದ ಬದುಕಬೇಕು— ಇಂತಹ ಮೌಲ್ಯಗಳನ್ನು ವಚನ ಪರಂಪರೆಯೊಂದಿಗೆ ಸಂವಾದಿಸಬಹುದು. ವಚನ ಸಾಹಿತ್ಯದ ಆಯ್ದ ೨೫೦೦ ವಚನಗಳ ಮೂಲ ಪಠ್ಯವನ್ನು ಬಸವ ಸಮಿತಿಯ ಪ್ರಕಟಣೆಯಲ್ಲಿ ೧೭೩ ಶರಣರ ಆಯ್ದ ವಚನಗಳ ಸಂಕಲನವಾಗಿ ಪರಿಚಯಿಸಲಾಗಿದೆ; ಈ ಪಠ್ಯವನ್ನು ಅನೇಕ ಭಾಷೆಗಳಿಗೆ ಅನುವಾದಿಸಲಾಗಿದೆ. ಇದು ವಚನ ಸಾಹಿತ್ಯದ ಅಧ್ಯಯನವು ಕನ್ನಡದ ಗಡಿಗಳನ್ನು ಮೀರಿ ಸಾಗಿರುವುದನ್ನೂ ಸೂಚಿಸುತ್ತದೆ.

ವಚನ ಸಾಹಿತ್ಯವು ಕನ್ನಡದ ಆಧ್ಯಾತ್ಮಿಕ ಸಾಹಿತ್ಯದ ಒಂದು ಪ್ರಮುಖ ಅಧ್ಯಾಯವಾದರೂ ಅದರ ವ್ಯಾಪ್ತಿ ಧರ್ಮದ ಮಿತಿಯೊಳಗೆ ಮಾತ್ರ ಸೀಮಿತವಾಗಿಲ್ಲ. ಅದು ಮನುಷ್ಯನ ಅನುಭವ, ಸಾಮಾಜಿಕ ವಾಸ್ತವ, ಶ್ರಮ, ಸಮಾನತೆ, ನೈತಿಕತೆ, ಪ್ರಕೃತಿ, ದೇಹ, ಜ್ಞಾನ ಮತ್ತು ಸತ್ಯಾನ್ವೇಷಣೆಗಳನ್ನು ಒಳಗೊಂಡ ವಿಶಾಲ ಚಿಂತನಾ ಪರಂಪರೆ.ವಚನಕಾರರು ತಮ್ಮ ಕಾಲದ ಅನೇಕ ಸ್ಥಾಪಿತ ನಂಬಿಕೆಗಳನ್ನು ಪ್ರಶ್ನಿಸಿದರು. ಅನುಭವಕ್ಕೆ ಮಹತ್ವ ನೀಡಿದರು. ಬಾಹ್ಯಾಡಂಬರಕ್ಕಿಂತ ಅಂತರಂಗದ ಸತ್ಯಕ್ಕೆ ಬೆಲೆ ನೀಡಿದರು. ಜಾತಿ ಮತ್ತು ಸಾಮಾಜಿಕ ಅಸಮಾನತೆಯನ್ನು ವಿರೋಧಿಸಿದರು. ಕಾಯಕಕ್ಕೆ ಗೌರವ ನೀಡಿದರು. ಸ್ತ್ರೀಯರ ವೈಯಕ್ತಿಕ

ಅನುಭವಕ್ಕೂ ಅಭಿವ್ಯಕ್ತಿಯ ಅವಕಾಶ ಕಲ್ಪಿಸಿದರು. ಸಾಮಾನ್ಯ ಜನರ ಭಾಷೆಯಲ್ಲಿ ಗಂಭೀರ ತಾತ್ವಿಕ ವಿಚಾರಗಳನ್ನು ಮಂಡಿಸಿದರು.

ಹೀಗಾಗಿ ವಚನಗಳ ವೈಜ್ಞಾನಿಕ ನೆಲೆ ಎಂದರೆ ಅವುಗಳಲ್ಲಿ ಆಧುನಿಕ ವಿಜ್ಞಾನದ ಸಿದ್ಧಾಂತಗಳನ್ನು ಹುಡುಕುವುದಲ್ಲ; ಬದಲಾಗಿ ವೈಜ್ಞಾನಿಕ ಮನೋಭಾವಕ್ಕೆ ಅಗತ್ಯವಾದ ತರ್ಕ, ಅನುಭವ, ಪ್ರಶ್ನೆ, ಪರಿಶೀಲನೆ, ವಾಸ್ತವದ ಅರಿವು ಮತ್ತು ಮಾನವಕೇಂದ್ರಿತ ದೃಷ್ಟಿಯನ್ನು ಗುರುತಿಸುವುದು.

ಅಡಿ ಟಿಪ್ಪಣಿಗಳು:

1. ವಚನ ಸಾಹಿತ್ಯವು ಕನ್ನಡದಲ್ಲಿ ೧೧–೧೨ನೆಯ ಶತಮಾನಗಳಲ್ಲಿ ಬೆಳವಣಿಗೆ ಹೊಂದಿದ ಸಾಹಿತ್ಯರೂಪವಾಗಿದ್ದು, ಶರಣ ಚಳವಳಿಯೊಂದಿಗೆ ಅದರ ವಿಕಾಸ ಸಂಬಂಧಿಸಿದೆ.
2. ಬಸವಣ್ಣನವರ ವಚನಗಳಿಗೆ 'ಕೂಡಲಸಂಗಮದೇವ' ಅಂಕಿತವಿದ್ದು, ಅವರ ವಚನಗಳನ್ನು ವಿವಿಧ ತಾತ್ವಿಕ ನೆಲೆಗಳಲ್ಲಿ ಅಧ್ಯಯನ ಮಾಡಲಾಗಿದೆ.
3. ಅಲ್ಲಮಪ್ರಭುವಿನ ವಚನಗಳು ಅನುಭವ, ತತ್ತ್ವಚಿಂತನೆ ಮತ್ತು ಸಂಕೀರ್ಣ ಆಲೋಚನೆಗಳ ಅಭಿವ್ಯಕ್ತಿಗೆ ಪ್ರಮುಖವಾಗಿವೆ.
4. ವಚನ ಸಂಚಯದಲ್ಲಿ ವಚನಗಳ ಮೂಲಪಠ್ಯಗಳನ್ನು ವಚನಕಾರರ ಹೆಸರು ಮತ್ತು ಸಂಪುಟ ಸಂಖ್ಯೆಯೊಂದಿಗೆ ಸಂಗ್ರಹಿಸಲಾಗಿದೆ.
5. ಅಕ್ಕಮಹಾದೇವಿಯ ವಚನಗಳಲ್ಲಿ ಪ್ರಕೃತಿ, ಜೀವಜಗತ್ತು ಮತ್ತು ಆಧ್ಯಾತ್ಮಿಕ ಅನುಭವಗಳ ರೂಪಕಾತ್ಮಕ ಸಂಬಂಧವನ್ನು ಗಮನಿಸಬಹುದು.
6. ಬಸವಯುಗದ ವಚನ ಪರಂಪರೆಯಲ್ಲಿ ವಿವಿಧ ಸಾಮಾಜಿಕ ಹಿನ್ನೆಲೆಯ ಶರಣ–ಶರಣೆಯರ ಭಾಗವಹಿಸುವಿಕೆ ಕಂಡುಬರುತ್ತದೆ.

ಪರಾಮರ್ಶನ ಗ್ರಂಥಗಳು:

1. **ರಾಮಾನುಜನ್, ಎ. ಕೆ.** — *ಏರಿಜಚಿಇಬಟಿರ ಠಜಿ ಖುತಜಿ*, ಕಜಟಿರಣುಟಿ ಃಠಠಇ, 1973.
2. **ಶಿವಪ್ರಕಾಶ, ಎಚ್. ಎಸ್.** — *ಖ ಏಜಜಖಠಿ ಗಿುರುಟ ಠಜಿ ಖಣಜಡಿಚಿ: ಖಿಜ ಗಿಚಿಛಿಖಿಚಿಟಿಛಿ*, ಕಜಟಿರಣುಟಿ ಅಟಛಿಖಿಛಿ, 2010.
3. **ಕಲಬುರ್ಗಿ, ಎಂ. ಎಂ.** (ಮುಖ್ಯ ಸಂಪಾದಕತ್ವ) — *ವಚನ ಕನ್ನಡ*, ಬಸವ ಸಮಿತಿ, ಬೆಂಗಳೂರು. ಈ ಸಂಕಲನದಲ್ಲಿ ೧೭೩ ಶರಣರ ಆಯ್ದ ೨೫೦೦ ವಚನಗಳನ್ನು ಒಳಗೊಂಡ ಮೂಲಪಠ್ಯವಿದೆ.
4. **ನಾಗರಾಜ, ಸಿ. ಪಿ.** (ಸಂ.) — *ಬಸವಯುಗದ ವಚನಕಾರರು – ಆಯ್ದ ವಚನಗಳ ಕಟ್ಟು.*
5. **ಕನ್ನಡ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಹಂಪಿ** — *ಬಸವಣ್ಣನ ವಚನಗಳು – ಸಾಂಸ್ಕೃತಿಕ ಮುಖಾಮುಖಿ.*
6. **ಚಂದ್ರಶೇಖರ, ಟಿ. ಆರ್.** — *ಅನುಭಾವಿಗಳ ಕ್ರಾಂತಿ*, ವೀರಶೈವ ಅಧ್ಯಯನ ಸಂಸ್ಥೆ, ಗದಗ
7. **ಮೈಸೂರು ವಿಶ್ವವಿದ್ಯಾಲಯ** — *ವಚನ ಸಾಹಿತ್ಯ* ಕುರಿತ ಪಠ್ಯಸಾಮಗ್ರಿ.

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ಪ್ರಸ್ತಾವನೆ:

ಭಾರತದ ಬಹುಪಾಲು ಜನಸಂಖ್ಯೆಯ ದುಡಿಮೆಯು ಕೇವಲ ತಮ್ಮ ದೈನಂದಿನ ಆರ್ಥಿಕ ಚಟುವಟಿಕೆಗಳನ್ನು ಪೂರೈಸಕೊಳ್ಳಲು ಮಾತ್ರ ಸಹಕಾರಿಯಾಗಿದೆ. ಆದರೆ ಅನಿರೀಕ್ಷಿತವಾಗಿ ಹಾಗೂ ಸಾಮಾಜಿಕ ಕಟ್ಟುಪಾಡುಗಳ ಭಾಗವಾಗಿ ಎದುರಾಗುವ ಸನ್ನಿವೇಶಗಳನ್ನು ಸಾಧಿಸಲು ಸಾಲದ ನೆರವು ಅವಶ್ಯವಾಗಿದೆ. ಕಡಿಮೆ ಆದಾಯ ಹೊಂದಿರುವ ಇವರಿಗೆ ವಿಶೇಷವಾಗಿ ಅನಿರೀಕ್ಷಿತವಾಗಿ ಘಟಿಸುವ ಮನೆಯ ಸದಸ್ಯರ ಆರೋಗ್ಯ ಸಮಸ್ಯೆಗಳು ಹಾಗೂ ಮದುವೆ, ಮುಂಜಿ, ಜಾತ್ರೆಗಳಂತಹ ಸಾಮಾಜಿಕ ಕಾರ್ಯಗಳನ್ನು ನೆರವೇರಿಸುವಂತೆ ಸುತ್ತಮುತ್ತಲಿನ ಜನಸಮುದಾಯವು ಒತ್ತಡ ಹಾಕುತ್ತದೆ. ಸಾಮಾಜಿಕ ಕಟ್ಟುಪಾಡುಗಳಿಗೆ ಬಲಿಯಾಗುವಂತೆ ನೋಡಿಕೊಳ್ಳುವ ಈ ಸಮುದಾಯವು ಈ ಕಾರ್ಯಗಳಿಗಾಗಿ ಬೇಕಾಗುವ ಹಣಕಾಸನ್ನು ಇತರೆ ಅನೌಪಚಾರಿಕ ಮೂಲಗಳಿಂದ ಪಡೆಯಲು ಪ್ರೇರೇಪಿಸುತ್ತದೆ. ಹೀಗೆ ಅನೌಪಚಾರಿಕ ಮೂಲಗಳಲ್ಲಿ ಮುಖ್ಯವಾದವುಗಳೆಂದರೆ ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್‌ಗಳು ಮತ್ತು ಖಾಸಗಿ ಲೇವಾದೇವಿದಾರರು. ವಿಶೇಷವಾಗಿ ಇವರಿಂದ ಸಿಗುವ ಸಾಲುವು ಯಾವುದೇ ಅಢಾವೆ ಪತ್ರಗಳನ್ನು ಬಯಸದೇ ಇರುವುದರಿಂದ ಹೆಚ್ಚು ಜನರು ಈ ಮೂಲಗಳಿಂದ ಸಾಲ ಪಡೆಯುವುದು ಕಂಡು ಬರುತ್ತದೆ. ಆದರೆ ಈ ಸಾಲದ ಮೇಲಿನ ಬಡ್ಡಿಯೂ ಅತಿ ಹೆಚ್ಚು ಶೇಕಡಾವಾರು ಪ್ರಮಾಣದ್ದಾಗಿರುತ್ತದೆ. ಇದರಿಂದ ಅನೇಕ ಜನರು ಈ ಸಾಲದ ಕೂಪಕ್ಕೆ ಬಿದ್ದು ತಮ್ಮ ಜೀವನ ಕೊನೆಗಾಣಿಸಿಕೊಳ್ಳುವುದನ್ನು ಕಾಣುತ್ತೇವೆ. ಹೀಗೆ ಬಲಿಯಾದ ವಿಜಯನಗರ ಜಿಲ್ಲೆಯ ಹೂವಿನಹಡಗಲಿ ತಾಲೂಕಿನ ಜನರನ್ನು ಭೇಟಿಯಾಗುವ ಮೂಲಕ ಕಂಡುಕೊಳ್ಳಲಾದ ಸ್ವರೂಪವನ್ನು ಪ್ರಸ್ತುತ ಸಂಶೋದನಾ ಲೇಖನದಲ್ಲಿ ಹೇಳಲಾಗಿದೆ.

ಅಧ್ಯಯನದ ಉದ್ದೇಶಗಳು:

೧. ಅಧ್ಯಯನ ಕ್ಷೇತ್ರದಲ್ಲಿ ಅಸ್ತಿತ್ವದಲ್ಲಿರುವ ಅನೌಪಚಾರಿಕ ಸಾಲದ ಮೂಲಗಳನ್ನು ಅಧ್ಯಯನ ಮಾಡುವುದು.

೨. ಅನೌಪಚಾರಿಕ ಸಾಲ ಪಡೆದು ಅದರಿಂದ ತೊಂದರೆಗೊಳಗಾದ ಕುಟುಂಬಗಳ ಸಮಸ್ಯೆಯ ಸ್ವರೂಪವನ್ನು ಅರ್ಥ ಮಾಡಿಕೊಳ್ಳುವುದು.

ಅಧ್ಯಯನ ವಿಧಾನ:

ಪ್ರಸ್ತುತ ಸಂಶೋಧನಾ ಲೇಖನದಲ್ಲಿ ಬಳಸಿರುವ ಮಾಹಿತಿಯನ್ನು ಪ್ರಾಥಮಿಕ ದತ್ತಾಂಶಗಳಿಂದ ಪಡೆಯಲಾಗಿದೆ. ಅಧ್ಯಯನಕ್ಕೆ ಆಯ್ಕೆ ಮಾಡಿಕೊಂಡಿರುವ ವಿಷಯಕ್ಕೆ ಅನುಗುಣವಾಗಿ ಪ್ರಶ್ನಾವಳಿ, ಅವಲೋಕನ, ನೇರ ಸಂದರ್ಶನದ ಸಂಶೋಧನಾ ತಂತ್ರಗಳನ್ನು ಬಳಸಿ ಸಂಶೋಧನಾ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಮಾಹಿತಿಯನ್ನು ಪಡೆಯಲಾಗಿದೆ. ಇದಕ್ಕಾಗಿ ಹೂವಿನಹಡಗಲಿ ತಾಲೂಕಿನ ನಗರ ಕೇಂದ್ರ ಪ್ರದೇಶ ಮತ್ತು ನಾಲ್ಕು ಗಾಮ ಪಂಚಾಯತಿಗಳಿಗೆ ಒಳಪಡುವ ಒಟ್ಟು ಒಂಬತ್ತು ಹಳ್ಳಿ ಪ್ರದೇಶಗಳ ಅನೌಚಾರಿಕ ಸಾಲ ಪಡೆದ ಇಪ್ಪತ್ತೈದು ಆರ್ಥಿಕ ಋಣಬಾಧಿತ ಕುಟುಂಬಗಳನ್ನು ಸಂದರ್ಶಿಸಿ ಅವರು ವಾಸ ಮಾಡುವ ಸ್ಥಳಕ್ಕೆ ಭೇಟಿ ನೀಡುವ ಮೂಲಕ ಅವರ ಆರ್ಥಿಕ ಪರಿಸ್ಥಿತಿ, ಆರೋಗ್ಯ ಸ್ಥಿತಿಗಳನ್ನು ಮತ್ತು ಸಾಮಾಜಿಕ ಸೌಲಭ್ಯಗಳ ಬಗ್ಗೆ ಇರುವ ನೈಜ ಪರಿಸ್ಥಿತಿಗಳನ್ನು ಸಂಶೋಧನೆಯಲ್ಲಿ ಬಳಸಿಕೊಳ್ಳಲಾಗಿದೆ. ಅವರ ಕೆಲಸದ ಸ್ವರೂಪ, ಕಾರ್ಯವೈಖರಿ ಬಗ್ಗೆ ಮತ್ತು ಅವರ ಸಮಸ್ಯೆಗಳು ಆರ್ಥಿಕ ಅಂಶಗಳ ಮೇಲೆ ಹೇಗೆ ಪ್ರಭಾವ ಬೀರಿದೆ, ಪ್ರಸ್ತುತ ಪರಿಸ್ಥಿತಿಗೆ ಹೇಗೆ ಹತ್ತಿರವಾಗಿದೆ ಎನ್ನುವ ಮಾಹಿತಿಯನ್ನು ಮಾಹಿತಿ ಪಡೆಯಲಾಗಿದೆ.

ವಿಶ್ಲೇಷಣೆ:

ಭಾರತದಲ್ಲಿ ಅದರಲ್ಲಿಯೂ ವಿಶೇಷವಾಗಿ ಕರ್ನಾಟಕದಲ್ಲಿ ಸಹಕಾರಿ ಸಂಘಗಳಿಗೆ ಒಂದು ವಿಶೇಷ ಇತಿಹಾಸವಿದೆ. ಒಬ್ಬನು ಎಲ್ಲರಿಗಾಗಿ, ಎಲ್ಲರೂ ಒಬ್ಬನಿಗಾಗಿ ಎಂಬ ಕೂಡುವಿಕೆ ಇದೆ, ಬದುಕಿದೆ, ಪರಸ್ಪರ ಸಾಮರಸ್ಯವಿದೆ. ಇದು ೧೯೦೫ರಲ್ಲಿ ಹುಟ್ಟಿಕೊಂಡ ಸಹಕಾರಿ ಸಂಘಗಳಾದಿಯಾಗಿ ಇತ್ತೀಚಿನ ಕೃಷಿ ಪತ್ತಿನ ಸಹಕಾರಿ ಸಂಘಗಳು, ಸ್ತ್ರೀಶಕ್ತಿ ಸಂಘಗಳು, ದುಡಿಯುವ ವರ್ಗದ ಸಂಘಗಳವರೆಗೆ ಇದು ಮುಂದುವರೆದಿದೆ. ಇಲ್ಲಿ ಕೆಲವು ಜನರು ಕೂಡಿಕೊಂಡು ತಮ್ಮ ದುಡಿಮೆಯ ಇಂತಿಷ್ಟು ಭಾಗದ ಹಣವನ್ನು ಉಳಿತಾಯ ಮಾಡುತ್ತಾರೆ. ಕೂಡಿಟ್ಟ ಹಣವನ್ನು ಅವಶ್ಯಕತೆಯ ಆಧಾರದಲ್ಲಿ ಸಂಗ್ರಹದ ಒಟ್ಟಾರೆಯ ಒಂದಿಷ್ಟು ಭಾಗವನ್ನು ಕಡಿಮೆ ಬಡ್ಡಿ ದರದಲ್ಲಿ ಸಾಲ ಎಂದು ತಮ್ಮ–ತಮ್ಮಲ್ಲೇ ಒಬ್ಬೊಬ್ಬರೆಂದು ಬಳಸಲು ಪರಸ್ಪರ ಸದಸ್ಯರಿಂದ ಅನುಮತಿಸಲಾಗುತ್ತದೆ. ಈ ಕಿರುಸಾಲ ಪದ್ಧತಿಯು ಸಮಗ್ರ ಸಮುದಾಯ ಅಭಿವೃದ್ಧಿಯನ್ನು ಸಾಧಿಸಲು ಆರ್ಥಿಕವಾಗಿ ಬೆನ್ನೆಲುಬಾಗಿ ನಿಲ್ಲುತ್ತದೆ. ಆದರೆ ಇಂಥ ಸಂಘಗಳ ಹೆಸರಲ್ಲಿ ಇಂದು ಹಲವಾರು ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಸಂಸ್ಥೆಗಳು, ಖಾಸಗಿ ಲೇವಾದೇವಿಗಾರರು, ವಾರದ ಬಡ್ಡಿ, ಮೀಟರ್ ಬಡ್ಡಿ ಭೂತಗಳು ಜನರ ನೆಮ್ಮದಿಯನ್ನು ಕೆಡಿಸಿರುವುದಷ್ಟೇ ಅಲ್ಲ, ಹಲವು ಜೀವಗಳನ್ನು ಬಲಿ ತೆಗೆದುಕೊಂಡಿದೆ ಎಂಬುದು ಅರ್ಥವಾಗುತ್ತದೆ.

ಆದರೆ ದುರ್ಬಲರ ಅನಿವಾರ್ಯತೆ ಮತ್ತು ಸಹಕಾರಿ ಕ್ಷೇತ್ರದ ಭಾಗವಾಗಿ ಜನಸೇವೆಯ ಮುಖವಾಡ ಹೊತ್ತ ಬಂಡವಾಳಶಾಹಿಗಳ ಲಾಭಕೋರತನ ಕಿರುಸಾಲ ವ್ಯವಸ್ಥೆಗೆ ಕಾಲಿಟ್ಟು ಹಲವು ದಶಕಗಳಿಗೆ ಕಳಿದಿವೆ. ಆದರೆ ಸೇವೆಗಳ ಹೆಸರಲ್ಲಿ ಜನ ಸಮುದಾಯಗಳ ಮೇಲೆ ಇವುಗಳ ಆಕ್ರಮಣ ಇಂದು ಮುಗಿಲು ಮುಟ್ಟಿದೆ. ಜೊತೆಗೆ ಜನರ ಆಕ್ರಂದನವೂ ಕೂಡ.

ಈ ವ್ಯವಸ್ಥೆಯ ಪರಿಣಾಮಗಳನ್ನು ವಿಜಯನಗರ ಜಿಲ್ಲೆಯ ಹೂವಿನಹಡಗಲಿ ತಾಲೂಕಿನಲ್ಲಿ ಗಾಢವಾಗಿ ಗೋಚರವಾಗುತ್ತದೆ. ಈ ಸಾಲಮೂಲಗಳ ಕಪಿಮುಷ್ಟಿಗೆ ಸಿಲುಕಿಕೊಂಡ ಸಾಮಾನ್ಯ ಜನರ ಗೋಳಾಟ ನಿತ್ಯವೂ ಕಾಣಸಿಗುತ್ತದೆ. ಇನ್ನು ವಾರ ಬಂತೆಂದರೆ ಸಾಕು ಇಲ್ಲಿನ ಜನರ ಪೇಚಾಟ ಇನ್ನೂ ಹೆಚ್ಚಾಗುತ್ತದೆ. ಏಕೆಂದರೆ ಬಹುತೇಕ

ಸಂಘಗಳ ಸದಸ್ಯರು ವಾರಕ್ಕೊಮ್ಮೆ ಸೇರುವುದರಿಂದ ಅದು ವಾರದ ಮರುಪಾವತಿಯೂ ಕೂಡ ಆ ದಿನ ಆಗಿರುತ್ತದೆ. ಈ ಕಿರು ಹಣಕಾಸು ಸಂಸ್ಥೆಗಳು ಮತ್ತು ಖಾಸಗಿ ಲೇವಾದೇವಿದಾರರಿಂದ ಸಾಲ ಪಡೆದುಕೊಂಡ ಕುಟುಂಬಗಳ ಚಿತ್ರಣವನ್ನು ಗಮನಿಸಿದರೆ ಅವರ ಆತಂಕ ಅರ್ಥವಾಗುತ್ತದೆ.

ಘಟನೆ ಒಂದು:

ಯುವಕನ ಹೆಸರು ರಾಜು, ಮೂರು ಜನ ಅಣ್ಣ ತಮ್ಮಂದಿರು ಇದ್ದಾರೆ. ಜೀವನ ನಿರ್ವಹಣೆಗೆ ತಂದೆಯ ಪೇಂಟರ್ ಕೆಲಸ. ಅವಿಭಕ್ತ ಕುಟುಂಬವಾದುದರಿಂದ ಇವರ ತಂದೆಗೆ ಮನೆಯ ಜವಾಬ್ದಾರಿ ಹೆಚ್ಚು. ಹೇಗೋ ಸಾಗುತ್ತಿದ್ದ ಬದುಕು ಕಾಲಕ್ರಮೇಣ ಸಾಲದ ಗಾಳಕ್ಕೆ ಸಿಲುಕಿಕೊಂಡಿತ್ತು. ನಂತರ ಮಗಳ ಮದುವೆ, ಮಗನ ಮದುವೆಗೆ ಮತ್ತೊಂದಿಷ್ಟು ಸಾಲ ಸೇರ್ಪಡೆಯಾಯಿತು. ಅದನ್ನು ತೀರಿಸಲು ಧರ್ಮಸ್ಥಳ ಗ್ರಾಮೀಣಾಭಿವೃದ್ಧಿ ಸಂಘದಿಂದ ಒಂದೆರಡು ಕಡೆ ಸಾಲ ಮಾಡಿಕೊಂಡರು. ನಂತರ ದಿನನಿತ್ಯದ ಖರ್ಚುಗಳಿಗೆ ಮತ್ತು ಈ ಸಂಘಗಳಲ್ಲಿನ ಸಾಲಗಳನ್ನು ತೀರಿಸಲು ಟಾಟಾ ಕ್ಯಾಪಿಟಲ್ ಮತ್ತು ಇತರೆ ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಗಳಿಂದ ಸಾಲ ಮಾಡಿಕೊಂಡಿದ್ದಾರೆ. ನಂತರ ಈ ಸಾಲದ ಕಂತುಗಳನ್ನು ಕಟ್ಟಲು ತಮ್ಮ ಶಕ್ತಿ ಮೀರಿದಾಗ ಸುಲಭಕ್ಕೆ ಸಿಗುವ ಕಡೆಗಳಲ್ಲೆಲ್ಲಾ ಖಾಸಗಿ ಲೇವಾದೇವಿಗಾರರ ಬಳಿ ಮಿತಿಮೀರಿದ ಬಡ್ಡಿಗೆ ಸಾಲ ತೆಗೆದುಕೊಂಡಿದ್ದಾರೆ. ಕೊನೆಗೆ ಆ ಸಾಲಗಾರರ ಒತ್ತಡ ತಾಳಲಾರದೆ ಭಯ ಮತ್ತು ಅವಮಾನದಿಂದ ತಂದೆ ತಾಯಿಗಳ ಸಮೇತ ಹುಟ್ಟೂರು ಬಿಡಬೇಕಾದ ಅನಿವಾರ್ಯತೆ ಸೃಷ್ಟಿಯಾಯಿತು.

ಇವರ ಈಗಿನ ಕಥೆ ಎಷ್ಟು ಧಾರುಣವಾಗಿದೆ ಎಂದರೆ ಹಿರಿಯ ಮಗ ರಾಜು ಸಾಲ ತೀರಿಸಲು ಪೈಂಟರ್ ಕೆಲಸ ಮಾಡುತ್ತಾ ಶಿವಮೊಗ್ಗ ಕೊಪ್ಪಳ ಎಂದು ಉದ್ಯೋಗವರಸಿ ಸಾಲ ತೀರಿಸಲು ಹೆಣಗಾಡುತ್ತಿದ್ದರೆ, ತಮ್ಮಂದಿರು ಬೆಂಗಳೂರಿನಲ್ಲಿ ಕಟ್ಟಡ ಕಾರ್ಮಿಕ ಕೆಲಸದಲ್ಲಿ ತೊಡಗಿದ್ದಾರೆ. ಸಾಲದೆಂಬಂತೆ ಅವರ ತಂದೆ ಸೆಕ್ಯೂರಿಟಿ ಗಾರ್ಡ್ ಆಗಿಯೂ, ತಾಯಿ ಅವರಿವರ ಮನೆಗಳಲ್ಲಿ ಮನೆ ಕೆಲಸ ಮಾಡುತ್ತಾ ಸಾಲ ತೀರಿಸಲು ಹೆಣಗುತ್ತಿದ್ದಾರೆ. ಇನ್ನು ಹಡಗಲಿಯಲ್ಲಿ ತಾವು ಹುಟ್ಟಿ–ಬೆಳೆದ ಇವರ ಗುಬ್ಬಿಗೂಡಿನಂತಹ ಪುಟ್ಟ ಮನೆಗೆ ರಾಜುವಿನ ತಮ್ಮನಿಗೆ ವಾರದ ಬಡ್ಡಿಯ ಹಾಗೆ ಇಪ್ಪತ್ತು ಸಾವಿರ ಸಾಲ ನೀಡಿದ ವ್ಯಕ್ತಿಯ ಕಣ್ಣು ಬಿದ್ದಿದೆ. ಯಾರೂ ವಾಸವಿಲ್ಲದೆ, ಮನೆ ಬಳಕೆಯ ಸಾಮಾನು, ಸರಂಜಾಮುಗಳು ಮಾತ್ರ ಇರುವ ಈ ಪುಟ್ಟ ಮನೆಗೆ ತನ್ನದೆಂಬಂತೆ ಬೀಗ ಹಾಕಿದ್ದಾನೆ. ಮನೆಯವರು ಬಾಗಿಲು ತೆಗೆಯಲು ಬಂದರೆ ನಿಮ್ಮ ಮನೆಯವರು ಬಡ್ಡಿ ಸೇರಿ ೭೦ ರಿಂದ ೮೦ ಸಾವಿರ ಸಾಲ ನೀಡಬೇಕಿದೆ, ಅವರು ನೀಡುತ್ತಿಲ್ಲ. ಹಾಗಾಗಿ ಈ ಮನೆ ಬಾಡಿಗೆ ನೀಡಿ ಸಾಲ ವಸೂಲಿ ಮಾಡುತ್ತೇನೆ ಎಂದು ಮನೆ ತನ್ನ ವಶಕ್ಕೆ ತೆಗೆದುಕೊಳ್ಳುವ ದರ್ಪ ತೋರಿಸುತ್ತಾನೆ. ಒಟ್ಟಿನಲ್ಲಿ ರಾಜುವಿನ ಮನೆಯವರಿಗೆ ಸಾಲ ತೀರಿಸುವ ಜೀತದ ಹೊರತು ಇನ್ನು ಬದುಕಿನ ಕುರಿತು ಯಾವುದೇ ಆಶಾಭಾವನೆ ಉಳಿದಿಲ್ಲ. ಬದುಕಬೇಕೆಂದರೆ ಜೀತ ಮಾಡಬೇಕಷ್ಟೆ.

ಘಟನೆ ಎರಡು:

ಸಾಲದ ಶೂಲಕ್ಕೆ ಮಹಿಳೆ ಬಲಿಯಾದ ಮತ್ತೊಂದು ಘಟನೆ ನೋಡುವುದಾದರೆ ಕೂಲಿ ಕೆಲಸ ಮಾಡುವ ಮಕ್ಕಳು, ಗಂಡನ ಸಣ್ಣ ಬೀಡಿ ಅಂಗಡಿಯಿಂದ ನೆಮ್ಮದಿಯಾಗಿ ನಡೆಯುತ್ತಿದ್ದ ಸಂಸಾರ ಮನೆಯ ಸದಸ್ಯರ ಯಾವುದೋ ಅನಿವಾರ್ಯಕ್ಕೆ ಸಾಲಕ್ಕೆ ತುತ್ತಾಯಿತು. ಇಲ್ಲಿ ಧರ್ಮಸ್ಥಳ ಗ್ರಾಮೀಣಾಭಿವೃದ್ಧಿ ಸಂಘದಿಂದ ಆದಿಯಾಗಿ ಅನೇಕ ಫೈನಾನ್ಸ್‌ಗಳಲ್ಲಿ ಸಾಲ ಮಾಡುವ

ಪರಿಸ್ಥಿತಿ ಎದುರಾಯಿತು. ಈ ಅನಿವಾರ್ಯತೆಯ ಗಂಡಾಂತರ ಕ್ರಮೇಣ ವಾರದ ಬಡ್ಡಿಯ ಮೂಲಕ ಸಾಲ ಪಡೆಯುವವರೆಗೂ ಮುಂದುವರೆಯುತ್ತೆ. ಈ ರೀತಿ ಕಾನೂನುಬಾಹಿರ ಮೂಲಗಳಿಂದ ಸಾಲ ಪಡೆದುಕೊಂಡು ಅವರ ಬದುಕು ಎಷ್ಟು ಕ್ರೌರತೆಯಿಂದ ಕೂಡಿತ್ತೆಂದರೆ, ಕೊನೆಗೆ ಈ ಮಹಿಳೆ ಸಾಲದ ಮರುಪಾವತಿಗೆ ಪರಿಹಾರ ದೊರಕದೆ ನೇಣಿಗೆ ತನ್ನ ಕೊರಳೊಡ್ಡಬೇಕಾಯಿತು. ಇಲ್ಲಿಗೆ ಅವಳು ತನ್ನ ಹೆಸರಲ್ಲೇ ಸಾಲ ತೆಗೆದುಕೊಂಡಿದ್ದ ಕೆಲವು ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್‌ಗಳ ಸಾಲ ಸಮಾಪ್ತಿಯಾಗಬಹುದು. ಆದರೆ ಈ ಮಹಿಳೆಯು ಗುಂಪು ಸಂಘದ ಇತರೆ ಸದಸ್ಯರ ಹೆಸರಿನಲ್ಲಿಯೂ ಕೂಡ ಸಾಲ ಪಡೆದುಕೊಂಡಿರುವುದು, ತನ್ಮೂಲಕ ಸಾಲಕ್ಕೆ ಸಹಿ ಹಾಕಿದ ಆ ಮಹಿಳೆಯರಿಗೆ ಸ್ವತಃ ತಾವೇ ಆ ಸಾಲ ತೀರಿಸಬೇಕಾದ ಅನಿವಾರ್ಯತೆ ಸೃಷ್ಟಿಯಾಗಿದೆ. ಇನ್ನು ಒಂದು ಜೀವ ಬಲಿ ಪಡೆದ ವಾರದ ಬಡ್ಡಿ ನೀಡುವ ಖಾಸಗಿ ಲೇವಾದೇವಿದಾರರು ಕೈಕೈಹಿಸಿಕೊಳ್ಳುವಂತಾಗಿದೆ. ಹೀಗೆ ಆರ್ಥಿಕ ಸಮಸ್ಯೆಯೂ ಸಾಮಾಜಿಕ ಸಮಸ್ಯೆಯಾಗಿ ಬದಲಾಗಿ ಮೆರೆಯುತ್ತಿರುವ ಈ ಕ್ರೌರ್ಯಕ್ಕೆ ಏನು ಕಾರಣ ಎಂದು ವಿಮರ್ಷಿಸುವುದಾದರೆ ಅನೇಕ ಅಂಶಗಳು ನಮ್ಮ ಮುಂದೆ ಬಂದು ನಿಲ್ಲುತ್ತವೆ.

ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್‌ಗಳ ಹಾವಳಿ:

ಸಾಮಾನ್ಯ ಬಡಜನರ ಸಹಾಯದ ನೆಪವಾಗಿ ಬಂದ ಶ್ರೀ ಧರ್ಮಸ್ಥಳ ಮಂಜುನಾಥ ಗ್ರಾಮೀಣ ಅಭಿವೃದ್ಧಿನಂತಹ ಸಂಘಗಳು ಇಂದು ಅಕ್ಷರಶಃ ಆರ್ಥಿಕವಾಗಿ ಹಿಂದುಳಿದ, ದುರ್ಬಲರ ಪಾಲಿಗೆ ಸಿಹಿಲೇಪಿತ ವಿಷದುಂಡೆಗಳಾಗಿ ಪರಿಣಮಿಸಿವೆ. ವೈಯಕ್ತಿಕ ಸಾಲಗಳ ಮೇಲೆ ನಮ್ಮ ಬ್ಯಾಂಕ್‌ಗಳು ೧೦% ರಿಂದ ೧೬% ರವರೆಗೆ ಬಡ್ಡಿದರದಲ್ಲಿ ಸಾಲ ನೀಡಿದರೆ, ಧರ್ಮಸ್ಥಳ ಮಂಜುನಾಥ ಗ್ರಾಮೀಣಾಭಿವೃದ್ಧಿ ಹೆಸರಿನ ಫೈನಾನ್ಸ್ (ಜನಭಾಷೆಯಲ್ಲಿ ಸಂಘ) ಶೇಕಡ ೨೪ರ ಬಡ್ಡಿ ದರದಲ್ಲಿ ಸಾಲ ನೀಡುತ್ತದೆ. ಸಾಮಾನ್ಯ ಜನರು ಸಿಬಿಲ್ ಸ್ಕೋರ್‌ನ ತಲೆನೋವು, ಅಡಮಾನಗಳ ಅವಶ್ಯಕತೆ ಇಲ್ಲದೆ, ಕೇವಲ ಆಧಾರ್ ಕಾರ್ಡ್ ದಾಖಲೆಯ ಮೇಲೆ ಸಾಲ ಪಡೆಯುವುದರಿಂದ ಈ ೨೪% ಬಡ್ಡಿಯ ಪ್ರಮಾಣದ ಕುರಿತು ಅವರು ಗಮನ ಹರಿಸುವುದಕ್ಕೆ ಹೋಗುವುದಿಲ್ಲ. ಮುಖ್ಯವಾಗಿ ಯಾವುದೇ ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್‌ಗಳ ಉದ್ಯೋಗಿಗಳ ಬಳೀ ಸಾಲಕ್ಕೆ ಪ್ರತಿಯಾಗಿ ಬಡ್ಡಿ ಎಷ್ಟು ವಿಧಿಸುತ್ತೀರಿ ಎಂದರೆ ಒಂದು ರೂಪಾಯಿ ಅಷ್ಟೇ ಎಂದು ಸುಳ್ಳು ಹೇಳ್ತಾರೆ. ವಾಸ್ತವದಲ್ಲಿ ಅಲ್ಲಿ ರೂ.೨ಕ್ಕೂ ಅಧಿಕ ಬಡ್ಡಿ ವಿಧಿಸಲಾಗುತ್ತದೆ. ಆದರೆ ಸಾಲ ಪಡೆದ ತಪ್ಪಿಗೆ ತಮ್ಮ ದುಡಿಮೆಯ ಬಹುಪಾಲನ್ನು ನಿರಂತರವಾಗಿ ಕಟ್ಟುತ್ತಲೇ ಹೋಗುತ್ತಾರೆ. ಈ ಮಾದರಿಯನ್ನೇ ಇಟ್ಟುಕೊಂಡು ಇಂದು ಟಾಟಾ ಕ್ಯಾಪಿಟಲ್, ಸಂಜೀವಿನಿ, ಚೈತನ್ಯ ಮತ್ತು ಇತರೆ ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಸಂಸ್ಥೆಗಳು ಚಲಾವಣೆಯಲ್ಲಿವೆ. ಇವು ಲಾಭಕ್ಕಾಗಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತೇವೆ ಎಂದು ಮುಕ್ತವಾಗಿ ಹೇಳಿಕೊಳ್ಳುತ್ತವೆ. ಆದರೆ ಶ್ರೀ ಧರ್ಮಸ್ಥಳ ಮಂಜುನಾಥ ಗ್ರಾಮೀಣ ಅಭಿವೃದ್ಧಿ ಹಣಕಾಸು ಸಂಸ್ಥೆ ಮಾತ್ರ ಸೇವೆಯ ಘೋಷಿತ ಮುಖ ಹೊತ್ತು ಜನರ ಬದುಕಿನ ಆತಂಕಗಳಿಗೆ ಕಾರಣವಾಗಿದೆ.

ಈ ಸಂಘಗಳ ಮತ್ತೊಂದು ವಿಶೇಷವೆಂದರೆ ಇಲ್ಲಿ ಗುಂಪು ಸದಸ್ಯರಲ್ಲಿ ಒಬ್ಬ ಸದಸ್ಯರು ಸಾಲ ಮರು ಪಾವತಿಸದಿದ್ದರೆ ಆ ಕಟ್ಟಲಾಗದ ಸದಸ್ಯೆಯ ಸಾಲ ಮರುಪಾವತಿ ಮಾಡುವ ಸಂಪೂರ್ಣ ಜವಾಬ್ದಾರಿ ಉಳಿದ ಸದಸ್ಯರು ಹೊತ್ತುಕೊಳ್ಳಬೇಕಾಗುತ್ತದೆ. ಇದಕ್ಕೆ ಪ್ರತಿಯಾಗಿ ಆ ಕಟ್ಟಲಾಗದ ಸದಸ್ಯಯು ಉಳಿದವರ ಕೋಪ, ಸಿಟ್ಟು, ದ್ವೇಷ ಮತ್ತು ಮತ್ಸರಕ್ಕೂ ಗುರಿಯಾಗಬೇಕಾಗುತ್ತದೆ. ಇಂತಹ ಸಿಟ್ಟು, ದ್ವೇಷ, ಕೋಪ, ಮತ್ಸರಗಳೆಂಬ

ಸಾಮಾಜಿಕ ಕಾರಣಗಳೇ ಆತ್ಮಹತ್ಯೆಗೆ ಕಾರಣವಾಗುತ್ತಿರುವುದು.

ಎಲ್ಲಾ ಮೂಲವನ್ನು ಮೀರಿಸಿದ ವಾರದ ಬಡ್ಡಿಯ ದಬ್ಬಾಳಿಕೆ:

ಪ್ರಸ್ತುತ ಅಧ್ಯಯನಕ್ಕೆಂದು ಹೂವಿನಹಡಗಲಿಯ ಸಾಲಬಾಧಿತ ಕುಟುಂಬಗಳನ್ನು ಸಂದರ್ಶಿಸಿದಾಗ ಆ ಕುಟುಂಬಗಳು ಅತಿ ಹೆಚ್ಚಾಗಿ ವಾರದ ಬಡ್ಡಿ ಸಾಲಬಾಧೆಯಿಂದ ಬಳಲುತ್ತಿರುವುದು ಕಂಡುಬಂದಿದೆ. ಇಲ್ಲಿ ಒಮ್ಮೆ ವಾರದ ಬಡ್ಡಿ ಮೂಲಕ ಒಬ್ಬ ವ್ಯಕ್ತಿ ಸಾಲ ಪಡೆದನೆಂದರೆ ಈ ವಿಷವರ್ತುಲದಿಂದ ಅವನು/ಅವಳು ಪಾರಾಗುವುದು ಕಷ್ಟಸಾಧ್ಯ. ಏಕೆಂದರೆ ಯಾವುದೋ ಅನಿವಾರ್ಯತೆಯ ಕಾರಣಕ್ಕೆ ಪಡೆದ ಇಂತಹ ಸಾಲಗಳನ್ನು ತೀರಿಸುವುದು ತೀರಾ ಕಷ್ಟಸಾಧ್ಯ. ಏಕೆಂದರೆ ಈ ವಾರದ ಬಡ್ಡಿ ಸಾಲ ದೊರಕುವುದು ಹೆಚ್ಚಾಗಿ ಶೇಕಡ ಹತ್ತರಷ್ಟು ವಾರದ ಬಡ್ಡಿಯ ದರದಲ್ಲಿ.

ಹೂವಿನಹಡಗಲಿಯ ತಾಲೂಕು ಕೇಂದ್ರವಾದರೂ ಈ ಪ್ರದೇಶದ ಹೆಚ್ಚಿನ ಜನರ ದುಡಿಮೆ ಬೇಲ್ದಾರ್ (ಗಾರೆ) ಕೆಲಸ, ಸಣ್ಣಪುಟ್ಟ ವ್ಯಾಪಾರ ಮತ್ತು ಇತರೆ ಕೂಲಿ ಹಿನ್ನೆಲೆಯದ್ದು. ಇವರ ದಿನಗೂಲಿಯ ಪ್ರಮಾಣವು ದಿನಕ್ಕೆ ೩೦೦ ರಿಂದ ೬೦೦ ಮಾತ್ರ. ಪರಿಸ್ಥಿತಿ ಹೀಗಿರುವಾಗ ಒಮ್ಮೆ ಸಾಲಗಾರರಿಂದ ರೂ.೫೦,೦೦೦ ಸಾಲ ಪಡೆದರೆ ಪ್ರತಿ ವಾರಕ್ಕೆ ಸರಿಯಾಗಿ ೫,೦೦೦ ಬಡ್ಡಿ ಕೊಡಬೇಕಾಗುತ್ತದೆ. ಇನ್ನೊಂದು ವಿಶೇಷವೇನೆಂದರೆ ಈ ಸಾಲಗಾರರು ಸಾಲ ಕೊಡುವ ಸಮಯದಲ್ಲೇ ಮೊದಲ ವಾರದ ಬಡ್ಡಿ ಹತ್ತರಷ್ಟು ಶೇಕಡ ಅಂದರೆ ೫,೦೦೦ಗಳನ್ನು ಬಡ್ಡಿ ಎಂದು ಮುರಿದುಕೊಂಡೆ ಸಾಲ ಕೊಡುತ್ತಾರೆ. ಹೀಗೆ ಆರಂಭವಾಗುವ ಈ ಆಧುನಿಕ ಜೀತ ಪದ್ಧತಿಯು ಮುಂದುವರೆಯುತ್ತಾ ಹೋಗುತ್ತದೆ. ಸಮಯಕ್ಕೆ ಸರಿಯಾಗಿ ಬಡ್ಡಿ ಪಾವತಿಸದಿದ್ದರೆ ಸಾಲಗಾರರ ಪಿತ್ತ ನೆತ್ತಿಗೇರಿ, ಹಣ ಪಡೆದವರ ಮನೆಯ ಹೆಣ್ಣು ಮಕ್ಕಳ ಮಾನ ಇವರ ಬಾಯಲ್ಲಿ ಲೀಲಾಜಾಲವಾಗಿ ಬೀದಿ ಹರಾಜಾಗುತ್ತದೆ. ಇವರ ಈ ದರ್ಪಕ್ಕೆ ಸಾಲ ತೆಗೆದುಕೊಂಡ ವ್ಯಕ್ತಿ ಕುಗ್ಗುವುದಷ್ಟೇ ಅಲ್ಲ, ಆ ಮನೆಯ ಶಾಂತಿ ಕದಡಿ ಅನೇಕ ಸಾಮಾಜಿಕ ಕಲಹಗಳಿಗೆ, ಮನಸ್ತಾಪಗಳಿಗೆ ಕಾರಣವಾಗಿ ಸಾವು ನೋವುಗಳಿಗೆ ಕಾರಣವಾಗುತ್ತಿರುವುದು ಇಲ್ಲಿ ಸ್ಪಷ್ಟವಾಗಿ ಕಂಡುಕೊಂಡ ಅಂಶವಾಗಿದೆ.

ಸುಲಭ ಗಳಿಕೆಯ ಹಣದ ದಾಹ:

ಈ ವಾರದ ಬಡ್ಡಿ ದಂಧೆಯೂ ಕೇವಲ ಕೆಲವು ಶ್ರೀಮಂತ ವ್ಯಕ್ತಿಗಳಿಂದ ಅಷ್ಟೇ ಅಲ್ಲ, ತಮ್ಮ ದುಡಿಮೆಯಲ್ಲಿ ಅಲ್ಪ ಸ್ವಲ್ಪ ಕೂಡಿಟ್ಟು ಆರ್ಥಿಕ ಶಿಸ್ತು ಪಾಲಿಸಿದ ಕೆಲವು ಮಧ್ಯಮ ವರ್ಗದ ಜನರಿಂದಲೂ ನಡೆಯುತ್ತಿದೆ. ಇದಕ್ಕೆ ಮೂಲ ಕಾರಣವೇ ಈ ದಂಧೆ ಅಲ್ಪಾವಧಿಯಲ್ಲಿ ಅಧಿಕ ಗಳಿಕೆಯ ಹಾದಿಯಾಗಿ ಕಂಡಿರುವುದು. ಇವರು ನೀಡುವ ಸಾಲಕ್ಕೆ ವಾರಕ್ಕೆ ೧೦% ಬಡ್ಡಿದರ ಆಗಿರುವುದರಿಂದ ಬಡ್ಡಿಯ ಭಾಗವಾಗಿಯೇ ಹತ್ತು ವಾರಕ್ಕೆ ಅಂದರೆ ಕೇವಲ ಎರಡೂವರೆ ತಿಂಗಳಿಗೆ ಇವರ ಮೂಲ ಹಣ ಮರುಪಾವತಿ ಆಗಿರುತ್ತದೆ. ಅದರ ನಂತರದ್ದು ಏನಾದರೂ ಶೋಷಣೆ ಮತ್ತು ಲಾಭ ಅಷ್ಟೇ.

ತಾಲೂಕಿನ ಅನೇಕ ಭಾಗಗಳಲ್ಲಿ ಜಾತಿ, ಧರ್ಮ, ಲಿಂಗ ಸಮುದಾಯಕ್ಕೂ ಮೀರಿ ಈ ಬಡ್ಡಿ ದಂಧೆಯು ಬೆಳೆದು ನಿಂತಿರುವುದು ನೋಡಿದರೆ ಇದರ ವಿಸ್ತಾರ ಸುಲಭಕ್ಕೆ ಧಕ್ಕುವಂತದ್ದಲ್ಲ. ಬಡ್ಡಿ ನಿಷೇಧವಾಗಿರುವ ಮುಸ್ಲಿಂ ಸಮುದಾಯದಲ್ಲಿಯೂ ಕೂಡ ಈ ಶೋಷಕರ ಹಾವಳಿ ವ್ಯಾಪಿಸಿದ್ದು, ಈ ಹರಾಮಿ ಗಳಿಕೆಯ ಹಾದಿ ಬಿಟ್ಟುಬಿಡಿ ಎಂದು ಮಸೀದಿಯಲ್ಲಿ ಮೌಲ್ವಿಗಳು ಕೇಳಿಕೊಂಡರೂ ಕೂಡ

ಕೆಲವರು ಮಸೀದಿಯಿಂದ ಹೊರಗೆ ಬಂದ ಮೇಲೆ ಅದೇ ದಾರಿ ತುಳಿಯುತ್ತಿದ್ದಾರೆ. ವಾರದ ಬಡ್ಡಿಗೆ ಸಾಲ ನೀಡುವವರು ಸುಲಭವಾಗಿ ಮತ್ತು ಅಲ್ಪಾವಧಿಯಲ್ಲೇ ಹೆಚ್ಚಿನ ಹಣ ಗಳಿಕೆಯ ಮೋಹಕ್ಕೆ ಬಲಿಯಾಗಿದ್ದಾರೆ ಎಂದು ಸಮುದಾಯದ ಗೆಳೆಯರೊಬ್ಬರು ವಿಷಾದ ವ್ಯಕ್ತಪಡಿಸುತ್ತಾರೆ. ಯಾವುದೇ ಧರ್ಮದ ಯುವ ಸಮುದಾಯವಾಗಲಿ ತನ್ನ ಸಮುದಾಯದಲ್ಲಿನ ಕಂದಾಚಾರ, ಮೂಢನಂಬಿಕೆ, ಅವೈಜ್ಞಾನಿಕತೆಯಿಂದ ಹೊರಬಂದು ವೈಚಾರಿಕತೆಗೆ ತೆರೆದುಕೊಳ್ಳಬೇಕೆಂದು ಬಯಸಿದರು ಸಹ, ಸಮುದಾಯದ ಯುವಕರ ಇಂತಹ ನಕರಾತ್ಮಕ ಬೆಳವಣಿಗೆಯು ಸಮಾಜಕ್ಕೆ ಆತಂಕ ಎಂದೇ ಪರಿಗಣಿಸಬೇಕಾಗುತ್ತದೆ.

ಮಧ್ಯಮ ವರ್ಗಗಳ ಮೇಲಿನ ಈ ಸಂಕಟಕ್ಕೆ ಕಾರಣವಾಗಿರುವ ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಸಂಸ್ಥೆಗಳಿಗೆ ಸಮರ್ಥಿಸಿಕೊಳ್ಳಲು ತಮ್ಮದೇ ಆದ ಕಾನೂನಾತ್ಮಕ ಹಾದಿಗಳು, ಸಾಕಷ್ಟು ಮಟ್ಟಿಗೆ ಪ್ರಭುತ್ವಗಳ ಬೆಂಬಲವು ಅದುಕ್ಕಿರುವುದು ಸ್ಪಷ್ಟವಾಗಿದೆ. ಆದರೆ ಕಾನೂನಿನ ಎಲ್ಲೇ ಮೀರಿರುವ ಖಾಸಗಿ ವ್ಯಕ್ತಿಗಳ ಅಪರಿಮಿತವಾದ ವೈಯಕ್ತಿಕ ಬಡ್ಡಿ ವ್ಯವಹಾರಕ್ಕೆ ಕಾನೂನಿನ ಅಂಕೆಯಿದ್ದರೂ ಇವರ ಶೋಷಣೆ ರಾಜಾರೋಷವಾಗಿ ಮುಂದುವರೆಯುತ್ತಿರುವುದು ಸಾಕಷ್ಟು ಅನುಮಾನಕ್ಕೆ ಕಾರಣವಾಗಿದೆ. ಇಷ್ಟು ದೊಡ್ಡ ಪ್ರಮಾಣದಲ್ಲಿ ಬಡ್ಡಿ ವಿಧಿಸಿ ಸಾಲಗಾರರು ಅವಾಚ್ಯ ಶಬ್ದಗಳಿಂದ ಶೋಷಣೆಗೊಳಪಡಿಸಿದರು, ಸಾಲ ತೆಗೆದುಕೊಂಡವರು ಪೊಲೀಸ್ ಠಾಣೆಯ ಮೆಟ್ಟಿಲೇರಲು ಅಂಜುತ್ತಾರೆ. ನಿಮಗೆ ಕಾನೂನು ಬೆಂಬಲ ಸಿಗುತ್ತದೆ ಮುಂದುವರೆಯಿರಿ ಶೋಷಣೆ ನಿಲ್ಲುತ್ತದೆ ಎಂದು ಹೇಳಿದರೆ. ಇದಕ್ಕೆ ಪ್ರತಿಕ್ರಿಯಿಸಿದ ಸಾಲ ಪಡೆದವರು ಸಾಲ ಪಡೆದುಕೊಂಡಿದ್ದೇವೆ ಕೊಟ್ಟ ಮಾತಿನಂತೆ ತೀರಿಸಿದರಾಯಿತು ಬಿಡಿ, ನಮ್ಮ ಕರ್ಮ ಎಂದು ಅಂಜುತ್ತಾರೆ. ತಾಲೂಕು ಕೇಂದ್ರದಲ್ಲೇ ಇಷ್ಟು ಸಾವು ನೋವುಗಳಿಗೆ ಕಾರಣವಾಗಿ ಸಮಸ್ಯೆ ಎಷ್ಟು ಭೀಕರವಾಗಿರುವಾಗ ಪೊಲೀಸ್ ಮತ್ತು ಆಡಳಿತ ವಿಭಾಗ ಕಠಿಣ ಕ್ರಮ ಕೈಗೊಳ್ಳುವುದಿಲ್ಲವೇ ಎಂದು ಜನರಿಗೆ ಕೇಳಿದರೆ, ಸಾಲ ಕೊಟ್ಟವರು ಅದೆಲ್ಲ ಮ್ಯಾನೇಜ್ ಮಾಡದೆ ಇರುವಷ್ಟು ದಡ್ಡರೇ..? ಎಂದು ಯುವ ಗೆಳೆಯರು ಮರು ಪ್ರಶ್ನಿಸುತ್ತಾರೆ. ಇಲ್ಲಿ ಸಾಲ ನೀಡಿದವರದಷ್ಟೇ ಅಲ್ಲ, ದುಡ್ಡು ಸಿಗುತ್ತದೆ ಎಂಬ ಕಾರಣಕ್ಕೆ, ಆರ್ಥಿಕ ಅಶಿಸ್ತನ್ನೇ ಮೈಗೂಡಿಸಿಕೊಂಡ ಸಾಮಾನ್ಯ ಜನರದ್ದು ಕೂಡ ಅಷ್ಟೇ ತಪ್ಪಿದೆ. ಆದರೆ ಪರಿಸ್ಥಿತಿ ಏನೇ ಇದ್ದರೂ ಪೊಲೀಸ್ ಮತ್ತು ಆಡಳಿತ ವಿಭಾಗ ತಮ್ಮ ಎಲ್ಲಾ ಮಿತಿಯನ್ನು ಬದಿಗಿಟ್ಟು ಜವಾಬ್ದಾರಿತವಾಗಿ ನಡೆದುಕೊಳ್ಳುವ ಮೂಲಕ ಇಲ್ಲಿನ ಜನರ ನೆಮ್ಮದಿ ಮತ್ತು ಭವಿಷ್ಯವನ್ನು ಕಾಪಾಡಬೇಕಿದೆ.

ಅಧ್ಯಯನದ ಫಲಿತಗಳು:

೧. ಅನೌಪಚಾರಿಕ ಸಾಲವನ್ನು ಹೆಚ್ಚಾಗಿ ಅನುತ್ಪಾದಕ ಚಟುವಟಿಕೆಗಳಿಗೆ ಮುಖ್ಯವಾಗಿ ಮದುವೆ, ಜಾತ್ರೆ–ಹಬ್ಬಗಳಂತಹ ಧಾರ್ಮಿಕ ಆಚರಣೆಗಳನ್ನು ಕೈಗೊಳ್ಳಲು ಪಡೆದಿರುವುದನ್ನು ಕಂಡುಕೊಳ್ಳಲಾಗಿದೆ. ಮನೆಯ ಸದಸ್ಯರು ಅನಾರೋಗ್ಯ ಉಂಟಾದಾಗ ಆರೈಕೆಗಾಗಿಯೂ ಲೇವಾದೇವಿದಾರರಿಂದ ಹೆಚ್ಚು ಬಡ್ಡಿಗೆ ಸಾಲ ಪಡೆಯಲಾಗಿದೆ.

೨. ಔಪಚಾರಿಕ ಹಣಕಾಸು ಸಂಸ್ಥೆಗಳು ಕೇವಲ ಠೇವಣಿಗಳನ್ನು ಇಡಲು ಜನರಿಗೆ ಬಳಕೆಯಾಗುತ್ತಿದ್ದು, ಸಾಲಕ್ಕೆ ಅಡಮಾನ ಕೇಳುವ ಮೂಲಕ ಈ ಸಂಸ್ಥೆಗಳು ಸಾಲಸೌಲಭ್ಯ ಒದಗಿಸಲು ಜನರಿಂದ ಅಂತರ ಕಾಯ್ದುಕೊಂಡಿವೆ.

೩. ಅನೌಪಚಾರಿಕ ಸಾಲ ತೀರಿಸಲಾಗದೆ ಸಾಲ ಪಡೆದವರು ಆತ್ಮಹತ್ಯೆ ಮಾಡಿಕೊಂಡ ಹಾಗೂ

ಕುಟುಂಬ ಸಮೇತ ಊರು ತೊರೆದ ಘಟನೆಗಳು ಕಂಡುಬಂದಿವೆ.

ಸಲಹೆಗಳು:

೧. ಔಪಚಾರಿಕ ಹಣಕಾಸು ಸಂಸ್ಥೆಗಳು/ಬ್ಯಾಂಕುಗಳು ಜನರಿಗೆ ತುರ್ತು ಸಂದರ್ಭದಲ್ಲಿ ಬೇಕಾದ ಕನಿಷ್ಠ ಹಣದ ಬೇಡಿಕೆಯನ್ನು ಪೂರೈಸುವಂತೆ ಸರ್ಕಾರ ಕ್ರಮ ಕೈಗೊಳ್ಳಬೇಕು.

೨. ಸರ್ಕಾರವು ಹೆಚ್ಚು ಜನರು ಸರ್ಕಾರದಿಂದ ಲಭ್ಯವಿರುವ ಆರೋಗ್ಯ ವಿಮೆಗಳನ್ನು ಪಡೆಯುವಂತೆ ಜಾಗೃತಿ ಮೂಡಿಸಬೇಕು.

೩. ಸ್ಥಳೀಯ ಪೋಲೀಸರು ಕಾನೂನುಬಾಹಿರವಾಗಿ ಅತಿ ಹೆಚ್ಚು ಬಡ್ಡಿ ಪಡೆದು ಸಾಲ ನೀಡುವ ಖಾಸಗಿ ವ್ಯಕ್ತಿಗಳು ಮತ್ತು ಗುಂಪುಗಳನ್ನು ಭ್ರಷ್ಟಾಚಾರ ಹಾಗೂ ರಾಜಕೀಯ ಒತ್ತಡಗಳಿಗೆ ಒಳಗಾಗದೆ ನಿಗ್ರಹಿಸುವಂತೆ ಸರ್ಕಾರ ದಕ್ಷ ಕ್ರಮ ತೆಗೆದುಕೊಳ್ಳಬೇಕು.

೪. ಸರ್ಕಾರವು ಸಾರ್ವಜನಿಕರಿಗೆ ಆರ್ಥಿಕ ಶಿಸ್ತು ಹಾಗೂ ಕಾನೂನುಬಾಹಿರ ಹಣಕಾಸು ವ್ಯವಹಾರಗಳ ಬಗ್ಗೆ ಜಾಗೃತಿ ಮೂಡಿಸಬೇಕು.

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ಕನ್ನಡ ಮಹಿಳಾ ಆತ್ಮಕಥನಗಳಲ್ಲಿ ಕೌಟುಂಬಿಕ ನೆಲೆ

ಪ್ರೊ. ಭಾಗ್ಯಜ್ಯೋತಿ ಬಿರಾದಾರ

ಕನ್ನಡ ವಿಭಾಗ

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ಮಹಿಳೆಯ ಆತ್ಮಕಥನವೆಂದರೆ ಕೇವಲ ಒಬ್ಬ ವ್ಯಕ್ತಿಯ ವೈಯಕ್ತಿಕ ಬದುಕಿನ ದಾಖಲೆಯಲ್ಲ; ಅದು ಕುಟುಂಬ, ಸಮಾಜ, ಸಂಸ್ಕೃತಿ, ಲಿಂಗಸಂಬಂಧ, ಆರ್ಥಿಕ ವ್ಯವಸ್ಥೆ ಮತ್ತು ಅಧಿಕಾರ ಸಂಬಂಧಗಳೊಂದಿಗೆ ಹೆಣೆದುಕೊಂಡಿರುವ ಬದುಕಿನ ಅನುಭವಗಳ ಅಭಿವ್ಯಕ್ತಿಯಾಗಿದೆ. ವಿಶೇಷವಾಗಿ ಕನ್ನಡ ಮಹಿಳಾ ಆತ್ಮಕಥನಗಳಲ್ಲಿ 'ಕುಟುಂಬ' ವು ಬಹುಮುಖ್ಯವಾದ ಅನುಭವಲೋಕವಾಗಿ ರೂಪುಗೊಂಡಿದೆ. ತವರುಮನೆ, ತಂದೆ-ತಾಯಿ, ಸಹೋದರ-ಸಹೋದರಿಯರು, ಮದುವೆ, ಗಂಡ, ಅತ್ತೆ-ಮಾವ, ಮಕ್ಕಳು, ಆರ್ಥಿಕ ಸಂಕಷ್ಟ, ಮನೆಯ ಜವಾಬ್ದಾರಿ, ದಾಂಪತ್ಯ ಸಂಘರ್ಷ, ತಾಯ್ತನ, ಉದ್ಯೋಗ ಮತ್ತು ಕುಟುಂಬದ ನಡುವಿನ ಸಂಘರ್ಷ ಮುಂತಾದವು ಮಹಿಳೆಯ ಆತ್ಮಕಥನದ ಪ್ರಮುಖ ವಸ್ತುಗಳಾಗಿವೆ.

ಕನ್ನಡದಲ್ಲಿ ಮಹಿಳಾ ಆತ್ಮಕಥನದ ಬೆಳವಣಿಗೆ ತುಸು ತಡವಾಗಿ ನಡೆದರೂ, 21ನೇ ಶತಮಾನದಲ್ಲಿ ಇದರ ವ್ಯಾಪ್ತಿ ಹೆಚ್ಚಾಗಿದೆ. ಮಹಿಳೆ ತನ್ನ ಖಾಸಗಿ ಬದುಕಿನ ಅನುಭವಗಳನ್ನು ಸಾರ್ವಜನಿಕ ಬರಹದ ಭಾಗವನ್ನಾಗಿ ಮಾಡುವುದು ಸುಲಭದ ಸಂಗತಿಯಾಗಿರಲಿಲ್ಲ. ಕುಟುಂಬದ 'ಮರ್ಯಾದೆ' , ಸಂಬಂಧಗಳ ಸೂಕ್ಷ್ಮತೆ, ವೈಯಕ್ತಿಕ ನೋವುಗಳನ್ನು ಬಹಿರಂಗಪಡಿಸುವ ಹಿಂಜರಿಕೆ ಮೊದಲಾದ ಕಾರಣಗಳಿಂದ ಮಹಿಳೆಯ ಆತ್ಮಕಥನಗಳು ತಡವಾಗಿ ರೂಪುಗೊಂಡವು ಎಂಬ ಅಭಿಪ್ರಾಯವೂ ವ್ಯಕ್ತವಾಗಿದೆ.

ಈ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ವಾಸಂತಿ ಪಡುಕೋಣೆ ಅವರ ಜೀವನ ಹೋರಾಟ, ವಿಜಯಾ ಅವರ ಕುದಿ ಎಸರು, ಭಾರ್ಗವಿ ನಾರಾಯಣ ಅವರ ನಾನು ಭಾರ್ಗವಿ, ಇಂದಿರಾ ಲಂಕೇಶ ಅವರ ಹುಳಿಮಾವು ಮತ್ತು ನಾನು ಮೊದಲಾದ ಕೃತಿಗಳನ್ನು ಗಮನಿಸಿದಾಗ ಕುಟುಂಬವು ಮಹಿಳೆಯ ಬದುಕಿನ ಮಿತಿಯೂ ಆಗಿ, ಅದೇ ಸಮಯದಲ್ಲಿ ಬದುಕಿನ ಶಕ್ತಿಯ ಮೂಲವೂ ಆಗಿರುವ ದ್ವಂದ್ವ ಸ್ವರೂಪ ಕಾಣಿಸುತ್ತದೆ.

ಪರಿಚಯ:

ಆತ್ಮಕಥನವು ವ್ಯಕ್ತಿಯು ತನ್ನ ಬದುಕನ್ನು ತಾನೇ ನೆನಪಿಸಿಕೊಂಡು, ಆಯ್ದುಕೊಂಡು, ಅರ್ಥೈಸಿಕೊಂಡು ದಾಖಲಿಸುವ ಸಾಹಿತ್ಯ ಪ್ರಕಾರ. ಆದ್ದರಿಂದ ಆತ್ಮಕಥನದಲ್ಲಿ 'ನಾನು' ಎಂಬುದು ಮುಖ್ಯವಾದರೂ, ಆ 'ನಾನು' ಎಂದಿಗೂ ಒಂಟಿಯಾಗಿರುವುದಿಲ್ಲ. ಅದು ಕುಟುಂಬ,

ಸಮಾಜ, ಕಾಲ, ಸಂಸ್ಕೃತಿ ಮತ್ತು ಸಂಬಂಧಗಳ ನಡುವೆ ರೂಪುಗೊಳ್ಳುತ್ತದೆ.

ಮಹಿಳೆಯ ಆತ್ಮಕಥನದ ಸಂದರ್ಭದಲ್ಲಿ ಈ ಅಂಶ ಇನ್ನಷ್ಟು ಮಹತ್ವ ಪಡೆಯುತ್ತದೆ. ಏಕೆಂದರೆ ಭಾರತೀಯ ಸಾಮಾಜಿಕ ವ್ಯವಸ್ಥೆಯಲ್ಲಿ ಮಹಿಳೆಯ ಬದುಕಿನ ಬಹುಪಾಲು ಕುಟುಂಬದೊಳಗೇ ರೂಪುಗೊಳ್ಳುತ್ತದೆ. ಅವಳ ಬಾಲ್ಯ ತವರುಮನೆಯೊಂದಿಗೆ, ಯೌವನ ವಿವಾಹದೊಂದಿಗೆ, ಪ್ರೌಢಾವಸ್ಥೆ ದಾಂಪತ್ಯ ಮತ್ತು ತಾಯ್ತನದೊಂದಿಗೆ ಹಾಗೂ ವೃದ್ಧಾಪ್ಯವೂ ಕುಟುಂಬ ಸಂಬಂಧಗಳೊಂದಿಗೆ ಬೆಸೆದುಕೊಂಡಿರುತ್ತದೆ. ಹೀಗಾಗಿ ಮಹಿಳೆ ತನ್ನ ಜೀವನವನ್ನು ಬರೆಯುವಾಗ ಕುಟುಂಬವನ್ನು ಬಿಟ್ಟು ಬರೆಯುವುದು ಬಹುತೇಕ ಅಸಾಧ್ಯ.ಕನ್ನಡ ಸಾಹಿತ್ಯದ ಮಹಿಳಾ ಆತ್ಮಕಥನಗಳನ್ನು ನೋಡಿದಾಗಲೂ ಇದೇ ವಾಸ್ತವ ಗೋಚರಿಸುತ್ತದೆ. ಕನ್ನಡ ಸಾಹಿತ್ಯದಲ್ಲಿ ಮಹಿಳಾ ಆತ್ಮಕಥನಗಳು 1970ರ ದಶಕದ ನಂತರ ಸ್ಪಷ್ಟವಾಗಿ ಕಾಣಿಸಿಕೊಳ್ಳತೊಡಗಿದವು; ನಂತರ 21ನೇ ಶತಮಾನದಲ್ಲಿ ಅವುಗಳ ಸಂಖ್ಯೆ ಮತ್ತು ವೈವಿಧ್ಯ ಹೆಚ್ಚಾಯಿತು ಎಂಬ ಸಾಹಿತ್ಯ ವಿಮರ್ಶೆಯ ಅಭಿಪ್ರಾಯವಿದೆ. ಆದ್ದರಿಂದ "**ಕನ್ನಡ ಮಹಿಳಾ ಆತ್ಮಕಥನಗಳಲ್ಲಿ ಕೌಟುಂಬಿಕ ನೆಲೆ**" ಎಂಬುದು ಕೇವಲ ಕುಟುಂಬದ ಚಿತ್ರಣವನ್ನು ಗುರುತಿಸುವ ವಿಷಯವಲ್ಲ. ಕುಟುಂಬದ ಮೂಲಕ ಮಹಿಳೆಯ ಅಸ್ತಿತ್ವ ಹೇಗೆ ನಿರ್ಮಾಣವಾಗುತ್ತದೆ, ನಿಯಂತ್ರಿಸಲ್ಪಡುತ್ತದೆ, ಪ್ರಶ್ನಿಸಲ್ಪಡುತ್ತದೆ ಮತ್ತು ಪುನರ್‌ನಿರ್ಮಾಣವಾಗುತ್ತದೆ ಎಂಬುದನ್ನು ಅರಿಯುವ ಪ್ರಯತ್ನವೂ ಆಗಿದೆ.

1. ಮಹಿಳಾ ಆತ್ಮಕಥನ ಮತ್ತು ಕೌಟುಂಬಿಕ ನೆಲೆ:

ಕೌಟುಂಬಿಕ ನೆಲೆ ಎಂದರೆ ಕುಟುಂಬದ ಸದಸ್ಯರ ಪರಿಚಯ ಅಥವಾ ಮನೆಯ ಘಟನೆಗಳ ಪಟ್ಟಿ ಮಾತ್ರವಲ್ಲ. ಕುಟುಂಬದೊಳಗಿನ ಅಧಿಕಾರ ಸಂಬಂಧಗಳು, ಪ್ರೀತಿ, ತ್ಯಾಗ, ಸಂಘರ್ಷ, ನಿರೀಕ್ಷೆ, ಜವಾಬ್ದಾರಿ, ಆರ್ಥಿಕ ಅವಲಂಬನೆ, ಲಿಂಗಭೇದ, ಸಾಮಾಜಿಕ ನಿಯಮಗಳು ಮುಂತಾದ ಎಲ್ಲವೂ ಕೌಟುಂಬಿಕ ನೆಲೆಯ ವ್ಯಾಪ್ತಿಗೆ ಬರುತ್ತವೆ.

ಮಹಿಳಾ ಆತ್ಮಕಥನಗಳಲ್ಲಿ ಕುಟುಂಬವನ್ನು ಸಾಮಾನ್ಯವಾಗಿ ಮೂರು ಪ್ರಮುಖ ಹಂತಗಳಲ್ಲಿ ಗುರುತಿಸಬಹುದು:

1. ತವರುಮನೆಯ ನೆಲೆ
2. ವೈವಾಹಿಕ ಮನೆಯ ನೆಲೆ
3. ತಾನು ನಿರ್ಮಿಸಿಕೊಂಡ ಕುಟುಂಬದ ನೆಲೆ

ಈ ಮೂರು ಹಂತಗಳ ಮೂಲಕ ಮಹಿಳೆಯ ಜೀವನದ ರೂಪಾಂತರವನ್ನು ಆತ್ಮಕಥನಕಾರ್ತಿಯರು ದಾಖಲಿಸುತ್ತಾರೆ.ತವರುಮನೆ ಮಹಿಳೆಯ ಮೊದಲ ಸಾಮಾಜಿಕ ಪಾಠಶಾಲೆ. ತಂದೆ-ತಾಯಿಯ ಸಂಬಂಧ, ತಾಯಿ ಅನುಭವಿಸುವ ಸಂಕಷ್ಟ, ಸಹೋದರ-ಸಹೋದರಿಯರ ಸಂಬಂಧ, ಮನೆಯ ಆರ್ಥಿಕ ಪರಿಸ್ಥಿತಿ, ಶಿಕ್ಷಣದ ಅವಕಾಶ ಇವೆಲ್ಲವೂ ಮಹಿಳೆಯ ವ್ಯಕ್ತಿತ್ವವನ್ನು ರೂಪಿಸುತ್ತವೆ.ಮದುವೆಯ ನಂತರದ ಕುಟುಂಬದಲ್ಲಿ ಪರಿಸ್ಥಿತಿ ಬದಲಾಗುತ್ತದೆ. ಗಂಡ, ಅತ್ತೆ-ಮಾವ, ಹೊಸ ಸಂಬಂಧಗಳು, ಮನೆಯ ಜವಾಬ್ದಾರಿ ಮತ್ತು ಸಾಮಾಜಿಕ ನಿರೀಕ್ಷೆಗಳು ಮಹಿಳೆಯ ಜೀವನದ ಹೊಸ ಅಧ್ಯಾಯವನ್ನು ನಿರ್ಮಿಸುತ್ತವೆ. ಹೀಗಾಗಿ ಕುಟುಂಬವು ಮಹಿಳೆಯ ಜೀವನದಲ್ಲಿ ಒಂದೇ ರೀತಿಯ ಅನುಭವವನ್ನು

ನೀಡುವುದಿಲ್ಲ. ಅದು ಕಾಲ, ವರ್ಗ, ಜಾತಿ, ಶಿಕ್ಷಣ ಮತ್ತು ಆರ್ಥಿಕ ಸ್ಥಿತಿಗೆ ಅನುಗುಣವಾಗಿ ಬದಲಾಗುತ್ತದೆ.

ಮಹಿಳೆಯ ಆತ್ಮಕಥನದಲ್ಲಿ ತವರುಮನೆಯ ನೆನಪುಗಳು ವಿಶೇಷ ಸ್ಥಾನ ಪಡೆಯುತ್ತವೆ. ಬಾಲ್ಯದ ಮನೆ, ತಾಯಿ, ತಂದೆ, ಸಹೋದರರು, ಸಂಬಂಧಿಕರು, ಊರು, ಮನೆಯ ಆರ್ಥಿಕ ಪರಿಸ್ಥಿತಿ, ಆಹಾರ, ಉಡುಗೆ, ಆಚರಣೆ, ಹಬ್ಬ, ಶಿಕ್ಷಣ ಮುಂತಾದವು ಆತ್ಮಕಥನದಲ್ಲಿ ನೆನಪಿನ ರೂಪದಲ್ಲಿ ಮರುಹುಟ್ಟುತ್ತವೆ.ತವರುಮನೆಯು ಕೆಲವೊಮ್ಮೆ ಮಹಿಳೆಗೆ ಭದ್ರತೆಯ ಸ್ಥಳವಾಗಿದ್ದರೆ, ಮತ್ತೊಂದೆಡೆ ಹೆಣ್ಣು-ಗಂಡಿನ ಭೇದವನ್ನು ಮೊದಲ ಬಾರಿಗೆ ಕಲಿಸುವ ಸ್ಥಳವೂ ಆಗುತ್ತದೆ. 'ಹೆಣ್ಣು ಹೀಗೆ ಇರಬ' , 'ಹೆಣ್ಣು ಇಷ್ಟು ಓದಿದರೆ ಸಾಕು' , 'ಮನೆಯ ಕೆಲಸ ಕಲಿಯಬೇಕು' ಮುಂತಾದ ಸಾಮಾಜಿಕ ನಿರೀಕ್ಷೆಗಳು ಬಾಲ್ಯದಲ್ಲಿಯೇ ಮಹಿಳೆಯ ಮನಸ್ಸಿನಲ್ಲಿ ಬಿತ್ತಲ್ಪಡುತ್ತವೆ.ಆದರೆ ಕೆಲವು ಆತ್ಮಕಥನಗಳಲ್ಲಿ ತಾಯಿ ಹೆಣ್ಣುಮಗಳ ಸ್ವಾವಲಂಬನೆಯ ಮೊದಲ ಪ್ರೇರಕ ಶಕ್ತಿಯಾಗುತ್ತಾಳೆ. ಭಾರ್ಗವಿ ನಾರಾಯಣ ಅವರ ನಾನು ಭಾರ್ಗವಿಯಲ್ಲಿ ತಾಯಿ ಮತ್ತು ಕುಟುಂಬದ ಅನುಭವಗಳು ಅವರ ವ್ಯಕ್ತಿತ್ವ ನಿರ್ಮಾಣದಲ್ಲಿ ಮಹತ್ವ ಪಡೆದಿವೆ. ಈ ಆತ್ಮಕಥನದಲ್ಲಿ ಕುಟುಂಬದ ಅನೇಕ ಸಂಬಂಧಗಳು, ಬಾಲ್ಯ, ಆರ್ಥಿಕ ಪರಿಸ್ಥಿತಿ, ಶಿಕ್ಷಣ ಮತ್ತು ನಂತರದ ದಾಂಪತ್ಯ ಜೀವನದ ಅನುಭವಗಳು ಪರಸ್ಪರ ಬೆಸೆದುಕೊಂಡಿವೆ. ಇಲ್ಲಿ ತವರುಮನೆ ಕೇವಲ ನೆನಪಿನ ಜಾಗವಲ್ಲ; ಮಹಿಳೆಯು ತನ್ನ 'ನಾನು' ವನ್ನು ಗುರುತಿಸಿಕೊಳ್ಳುವ ಆರಂಭಿಕ ನೆಲೆಯಾಗಿದೆ.

2. ತಾಯಿ: ಕೌಟುಂಬಿಕ ಅನುಭವದ ಕೇಂದ್ರ:

ಮಹಿಳಾ ಆತ್ಮಕಥನಗಳಲ್ಲಿ ತಾಯಿಯ ಪಾತ್ರ ಬಹಳ ಆಳವಾದುದು. ತಾಯಿ ಎಂಬ ವ್ಯಕ್ತಿ ಒಂದೆಡೆ ಮಮತೆ, ತ್ಯಾಗ ಮತ್ತು ಭದ್ರತೆಯ ಸಂಕೇತವಾಗಿದ್ದರೆ, ಮತ್ತೊಂದೆಡೆ ಪಿತೃಪ್ರಧಾನ ಕುಟುಂಬ ವ್ಯವಸ್ಥೆಯ ನೋವನ್ನು ಹೊತ್ತಿರುವ ಮಹಿಳೆಯ ಪ್ರತಿರೂಪವೂ ಆಗಿರುತ್ತಾಳೆ. ವಿಜಯಾ ಅವರ ' ಕುದಿ ಎಸರು' ಕೃತಿಯಲ್ಲಿ ಕುಟುಂಬ ಸಂಬಂಧಗಳ ಮೂಲಕ ಮಹಿಳೆಯ ಹಲವು ತಲೆಮಾರುಗಳ ಬದುಕು ಕಾಣಿಸುತ್ತದೆ. ಕುಟುಂಬದೊಳಗಿನ ಮಹಿಳೆಯ ನೋವು, ಅಸಹಾಯಕತೆ, ದಾಂಪತ್ಯದ ಸಂಕಟ, ಮಕ್ಕಳ ಜವಾಬ್ದಾರಿ ಮತ್ತು ಸ್ವಾವಲಂಬನೆಯ ಹೋರಾಟ ಇವುಗಳೆಲ್ಲವೂ ವೈಯಕ್ತಿಕ ಅನುಭವವನ್ನು ಮೀರಿ ಸಾಮಾಜಿಕ ಅರ್ಥವನ್ನು ಪಡೆಯುತ್ತವೆ.ಹೀಗಾಗಿ ಆತ್ಮಕಥನಕಾರ್ತಿ ತನ್ನ ತಾಯಿಯ ಬದುಕನ್ನು ದಾಖಲಿಸುವಾಗ ಕೇವಲ ತನ್ನ ತಾಯಿಯ ಕಥೆಯನ್ನು ಹೇಳುವುದಿಲ್ಲ. ಆ ಕಾಲದ ಅನೇಕ ಮಹಿಳೆಯರ ಬದುಕಿನ ಮಾದರಿಯನ್ನೂ ದಾಖಲಿಸುತ್ತಾಳೆ. ಇಲ್ಲಿ ತಾಯಿ ಒಂದು ವ್ಯಕ್ತಿಯಷ್ಟೇ ಅಲ್ಲ; ಒಂದು ಪೀಳಿಗೆಯ ಮಹಿಳಾ ಅನುಭವದ ಸಂಕೇತವಾಗುತ್ತಾಳೆ.

3. ಮದುವೆ: ಕೌಟುಂಬಿಕ ನೆಲೆಯ ಮಹತ್ವದ ತಿರುವು:

ಭಾರತೀಯ ಮಹಿಳೆಯ ಜೀವನದಲ್ಲಿ ವಿವಾಹವು ಮಹತ್ವದ ಸಾಮಾಜಿಕ ಘಟನೆ. ಮಹಿಳಾ ಆತ್ಮಕಥನಗಳಲ್ಲಿ ಮದುವೆ ಸಾಮಾನ್ಯವಾಗಿ ಒಂದು ತಿರುವಿನಂತೆ ಕಾಣಿಸುತ್ತದೆ. ಮದುವೆಯ ಮೊದಲು ಮಹಿಳೆ ತನ್ನ ತಂದೆ-ತಾಯಿಯ ಕುಟುಂಬದ ಸದಸ್ಯೆಯಾಗಿದ್ದರೆ, ಮದುವೆಯ ನಂತರ ಹೊಸ ಕುಟುಂಬದ ನಿರೀಕ್ಷೆಗಳನ್ನು ಪೂರೈಸಬೇಕಾದ ವ್ಯಕ್ತಿಯಾಗುತ್ತಾಳೆ. ಈ

ಬದಲಾವಣೆಯಲ್ಲಿ ಅವಳ ಸ್ವಂತ ಆಸೆ, ಶಿಕ್ಷಣ, ವೃತ್ತಿ ಮತ್ತು ವ್ಯಕ್ತಿತ್ವ ಹಲವು ಬಾರಿ ಪರೀಕ್ಷೆಗೆ ಒಳಗಾಗುತ್ತವೆ.ಮದುವೆ ಎಂದರೆ ಮಹಿಳೆಗೆ ಕೇವಲ ಗಂಡನೊಂದಿಗೆ ಸಂಬಂಧವಲ್ಲ. ಅತ್ತೆ-ಮಾವ, ಮೈದುನ, ನಾದಿನಿ, ಸಂಬಂಧಿಕರು, ಕುಟುಂಬದ ಆಚರಣೆಗಳು, ಆರ್ಥಿಕ ವ್ಯವಸ್ಥೆ ಮುಂತಾದ ಹೊಸ ಸಂಬಂಧಗಳ ಜಾಲಕ್ಕೆ ಪ್ರವೇಶಿಸುವುದಾಗಿದೆ. ಈ ಕಾರಣದಿಂದಲೇ ಕನ್ನಡ ಮಹಿಳಾ ಆತ್ಮಕಥನಗಳಲ್ಲಿ ದಾಂಪತ್ಯವು ಪ್ರಮುಖ ವಸ್ತುವಾಗಿದೆ. ಕೆಲವು ಕೃತಿಗಳಲ್ಲಿ ದಾಂಪತ್ಯ ಪ್ರೀತಿ ಮತ್ತು ಸಹಕಾರದ ನೆಲೆಯಾದರೆ, ಇನ್ನೂ ಕೆಲವು ಕೃತಿಗಳಲ್ಲಿ ಅದು ನಿಯಂತ್ರಣ, ಹಿಂಸೆ, ಅಸಮಾನತೆ ಮತ್ತು ಸ್ವಾತಂತ್ರ್ಯದ ಪ್ರಶ್ನೆಗಳನ್ನು ಎತ್ತುತ್ತದೆ.

4. ದಾಂಪತ್ಯ ಮತ್ತು ಮಹಿಳೆಯ ಅಸ್ತಿತ್ವ:

ಮಹಿಳಾ ಆತ್ಮಕಥನದ ಪ್ರಮುಖ ಪ್ರಶ್ನೆಗಳಲ್ಲಿ ಒಂದು "ಮದುವೆಯ ನಂತರವೂ ನಾನು ನಾನಾಗಿರಬಹುದೇ?" ಎಂಬುದು. ಪತಿ ಮತ್ತು ಕುಟುಂಬದ ನಿರೀಕ್ಷೆಗಳು ಮಹಿಳೆಯ ವೈಯಕ್ತಿಕ ಆಸೆಗಳನ್ನು ಮೀರಿದಾಗ ಸಂಘರ್ಷ ಉಂಟಾಗುತ್ತದೆ. ವಿಶೇಷವಾಗಿ ಉದ್ಯೋಗಸ್ಥ ಮಹಿಳೆಯರಿಗೆ ಮನೆ ಮತ್ತು ವೃತ್ತಿಯ ನಡುವಿನ ಸಮತೋಲನ ದೊಡ್ಡ ಸವಾಲಾಗುತ್ತದೆ. ಕನ್ನಡ ಮಹಿಳಾ ಆತ್ಮಕಥನಗಳ ಕುರಿತು ಪ್ರಕಟವಾದ ವಿಮರ್ಶೆಗಳಲ್ಲಿ ಉದ್ಯೋಗ, ಕುಟುಂಬ, ಮಕ್ಕಳ ಪಾಲನೆ ಮತ್ತು ಮಹಿಳೆಯ ವೈಯಕ್ತಿಕ ಆಸೆಗಳ ನಡುವಿನ ಸಂಘರ್ಷವನ್ನು ಪ್ರಮುಖವಾಗಿ ಗುರುತಿಸಲಾಗಿದೆ.ಭಾರ್ಗವಿ ನಾರಾಯಣ ಅವರ ಆತ್ಮಕಥನದಲ್ಲಿ ಸರ್ಕಾರಿ ಉದ್ಯೋಗ, ಕುಟುಂಬ ನಿರ್ವಹಣೆ ಮತ್ತು ರಂಗಭೂಮಿಯ ಬದುಕನ್ನು ಒಂದೇ ಸಮಯದಲ್ಲಿ ಸಾಗಿಸಿದ ಅನುಭವ ಕಾಣುತ್ತದೆ. ಇದರಿಂದ ಒಂದು ಮುಖ್ಯ ವಿಚಾರ ಸ್ಪಷ್ಟವಾಗುತ್ತದೆ: ಮಹಿಳೆಯ ವೃತ್ತಿಜೀವನವು ಕುಟುಂಬದಿಂದ ಪ್ರತ್ಯೇಕವಾದ ಕ್ಷೇತ್ರವಲ್ಲ; ಕುಟುಂಬದ ವ್ಯವಸ್ಥೆಯೊಂದಿಗಿನ ನಿರಂತರ ಸಂಧಾನದ ಫಲವಾಗಿದೆ.

5. ಕುಟುಂಬ ಮತ್ತು ಮಹಿಳೆಯ ಸ್ವಾತಂತ್ರ್ಯ:

ಕುಟುಂಬ ಮಹಿಳೆಯನ್ನು ರಕ್ಷಿಸುವ ವ್ಯವಸ್ಥೆಯೂ ಹೌದು; ನಿಯಂತ್ರಿಸುವ ವ್ಯವಸ್ಥೆಯೂ ಹೌದು. ಈ ದ್ವಂದ್ವವು ಮಹಿಳಾ ಆತ್ಮಕಥನಗಳ ಮುಖ್ಯ ಲಕ್ಷಣ. ಒಂದೆಡೆ ಕುಟುಂಬ ಮಹಿಳೆಗೆ ಪ್ರೀತಿ, ಆಶ್ರಯ ಮತ್ತು ಸಂಬಂಧಗಳ ಭದ್ರತೆ ನೀಡುತ್ತದೆ. ಮತ್ತೊಂದೆಡೆ ಕುಟುಂಬದ ಹೆಸರಿನಲ್ಲಿ ಅವಳ ಆಯ್ಕೆಗಳು, ಉಡುಗೆ, ಶಿಕ್ಷಣ, ಉದ್ಯೋಗ, ಸ್ನೇಹ, ವಿವಾಹ ಮತ್ತು ಜೀವನಶೈಲಿಯ ಮೇಲೆ ನಿಯಂತ್ರಣ ಹೇರುವ ಸಂದರ್ಭಗಳೂ ಇವೆ. ಆದ್ದರಿಂದ ಮಹಿಳಾ ಆತ್ಮಕಥನದಲ್ಲಿ 'ಸ್ವಾತಂತ್ರ್ಯ' ಎಂಬುದು ಹೊರಗಿನ ರಾಜಕೀಯ ಅಥವಾ ಸಾಮಾಜಿಕ ಸ್ವಾತಂತ್ರ್ಯ ಮಾತ್ರವಲ್ಲ. ಅದು ಮನೆಯೊಳಗಿನ ತನ್ನ ನಿರ್ಧಾರಗಳನ್ನು ತಾನೇ ತೆಗೆದುಕೊಳ್ಳುವ ಹಕ್ಕಿನ ಪ್ರಶ್ನೆಯೂ ಆಗಿದೆ.

6. ಕೌಟುಂಬಿಕ ಹಿಂಸೆ ಮತ್ತು ಮೌನದ ರಾಜಕೀಯ:

ಮಹಿಳಾ ಆತ್ಮಕಥನಗಳ ಒಂದು ಮಹತ್ವದ ಕೊಡುಗೆ ಎಂದರೆ ಕುಟುಂಬದ ಒಳಗಿನ ಮೌನವನ್ನು ಅಕ್ಷರಕ್ಕೆ ತರುವುದು.ಕುಟುಂಬದ 'ಗೌರವ' ಕ್ಕಾಗಿ ಮಹಿಳೆಯ ನೋವು ಮರೆಮಾಚಲ್ಪಡುವುದು ಭಾರತೀಯ ಸಮಾಜದಲ್ಲಿ ಸಾಮಾನ್ಯ ಅನುಭವವಾಗಿದೆ. ಆತ್ಮಕಥನಕಾರ್ತಿ ತನ್ನ ಅನುಭವವನ್ನು ದಾಖಲಿಸುವಾಗ ಆ ಮೌನದ ಗೋಡೆಯನ್ನು ಮುರಿಯುತ್ತಾಳೆ.ವಿಜಯಾ ಅವರ 'ಕುದಿ ಎಸರು' ಅಲ್ಲಿ ಕುಟುಂಬ ಮತ್ತು ದಾಂಪತ್ಯದ ಕಹಿ ಅನುಭವಗಳು ಬಹಿರಂಗವಾಗಿ ಚರ್ಚೆಗೆ ಬರುತ್ತವೆ. ಈ

ಕಾರಣದಿಂದಲೇ ಕೃತಿಯು ವೈಯಕ್ತಿಕ ಜೀವನದ ದಾಖಲೆಯ ಜೊತೆಗೆ ಸಾಮಾಜಿಕ ದಾಖಲೆ ಎಂಬ ಸ್ಥಾನವನ್ನು ಪಡೆಯುತ್ತದೆ. ಇಂತಹ ಬರಹಗಳಲ್ಲಿ ಮಹಿಳೆಯ ನೋವು ವೈಯಕ್ತಿಕವಾಗಿದ್ದರೂ, ಅದರ ಕಾರಣಗಳು ಸಾಮಾಜಿಕವಾಗಿರಬಹುದು. ಹೀಗಾಗಿ ವೈಯಕ್ತಿಕ ಅನುಭವವು ಸಾಮಾಜಿಕ ವಿಮರ್ಶೆಯಾಗಿ ಪರಿವರ್ತನೆಯಾಗುತ್ತದೆ.

7. ಕುಟುಂಬದೊಳಗಿನ ಮಹಿಳೆಯ ಗುರುತು:

ಮಹಿಳೆಯ ಗುರುತನ್ನು ಸಾಮಾನ್ಯವಾಗಿ 'ಯಾರ ಹೆಂಡತಿ?', 'ಯಾರ ಮಗಳು?', 'ಯಾರ ತಾಯಿ?' ಎಂಬ ಸಂಬಂಧಗಳ ಮೂಲಕ ಗುರುತಿಸುವ ಸಾಮಾಜಿಕ ಪ್ರವೃತ್ತಿ ಇದೆ. ಆತ್ಮಕಥನವು ಇದನ್ನು ಬದಲಾಯಿಸುತ್ತದೆ. "ನಾನು ಯಾರದ್ದು?" ಎಂಬ ಪ್ರಶ್ನೆಯ ಬದಲು "ನಾನು ಯಾರು?" ಎಂಬ ಪ್ರಶ್ನೆಯನ್ನು ಮಹಿಳೆ ಕೇಳಲು ಆರಂಭಿಸುತ್ತಾಳೆ.ಭಾರ್ಗವಿ ನಾರಾಯಣ ಅವರ ನಾನು ಭಾರ್ಗವಿ ಎಂಬ ಶೀರ್ಷಿಕೆಯಲ್ಲಿಯೇ ಸ್ವತಂತ್ರ ವ್ಯಕ್ತಿತ್ವದ ಘೋಷಣೆ ಇದೆ. ಕುಟುಂಬ ಮತ್ತು ಸಂಬಂಧಗಳ ನಡುವೆ ಬದುಕಿದ್ದರೂ ತನ್ನದೇ ಆದ ಕಲಾವಿದೆಯ ಗುರುತನ್ನು ದಾಖಲಿಸುವ ಪ್ರಯತ್ನ ಇಲ್ಲಿ ಕಾಣುತ್ತದೆ. ಇದು ಮಹಿಳಾ ಆತ್ಮಕಥನದ ಮೂಲಭೂತ ಗುಣವನ್ನು ಸೂಚಿಸುತ್ತದೆ: ಸಂಬಂಧಗಳೊಳಗಿರುವ ಮಹಿಳೆ ತನ್ನ ವೈಯಕ್ತಿಕ ಅಸ್ತಿತ್ವವನ್ನು ಹುಡುಕಿಕೊಳ್ಳುವುದು.

8. ಕೌಟುಂಬಿಕ ನೆಲೆ ಮತ್ತು ಸ್ತ್ರೀವಾದಿ ಓದು:

ಸ್ತ್ರೀವಾದಿ ದೃಷ್ಟಿಯಿಂದ ಮಹಿಳಾ ಆತ್ಮಕಥನಗಳನ್ನು ಓದಿದಾಗ ಕುಟುಂಬವು ಅಧಿಕಾರದ ಪ್ರಮುಖ ಕ್ಷೇತ್ರವಾಗಿ ಕಾಣುತ್ತದೆ.ಸಮಾಜದಲ್ಲಿ ಪುರುಷ-ಮಹಿಳೆಯ ಅಧಿಕಾರ ಸಂಬಂಧವು ಮನೆಯೊಳಗೆ ಅತ್ಯಂತ ಸ್ಪಷ್ಟವಾಗಿ ಗೋಚರಿಸುತ್ತದೆ. ಮನೆಯ ಕೆಲಸ ಯಾರದು? ಹಣದ ನಿರ್ಧಾರ ಯಾರದು? ಮಕ್ಕಳ ಪಾಲನೆ ಯಾರ ಜವಾಬ್ದಾರಿ? ಮಹಿಳೆಯ ಉದ್ಯೋಗಕ್ಕೆ ಅನುಮತಿ ಯಾರಿಂದ? ಕುಟುಂಬದ ಗೌರವವನ್ನು ಕಾಪಾಡುವ ಹೊಣೆ ಯಾರದು? ಇಂತಹ ಪ್ರಶ್ನೆಗಳು ಆತ್ಮಕಥನದ ಒಳಗಿನಿಂದಲೇ ಉದ್ಭವಿಸುತ್ತವೆ.

ಆದ್ದರಿಂದ ಮಹಿಳಾ ಆತ್ಮಕಥನವು ಕುಟುಂಬದ ಚಿತ್ರಣ ನೀಡುವುದರ ಜೊತೆಗೆ ಕುಟುಂಬ ವ್ಯವಸ್ಥೆಯ ವಿಮರ್ಶೆಯನ್ನೂ ಮಾಡುತ್ತದೆ.ಆದರೆ ಎಲ್ಲ ಮಹಿಳಾ ಆತ್ಮಕಥನಗಳೂ ಕುಟುಂಬವನ್ನು ಸಂಪೂರ್ಣವಾಗಿ ನಿರಾಕರಿಸುವುದಿಲ್ಲ. ಅನೇಕ ಕೃತಿಗಳಲ್ಲಿ ಕುಟುಂಬವೇ ಮಹಿಳೆಗೆ ಬದುಕಿನ ಶಕ್ತಿ, ಭಾವನಾತ್ಮಕ ಬೆಂಬಲ ಮತ್ತು ಆತ್ಮಸ್ಥೈರ್ಯದ ಮೂಲವಾಗಿರುತ್ತದೆ. ಆದ್ದರಿಂದ ಕುಟುಂಬದ ಚಿತ್ರಣವನ್ನು 'ಒಳ್ಳೆಯದು-ಕೆಟ್ಟದ್ದು' ಎಂಬ ಸರಳ ದ್ವಂದ್ವದಲ್ಲಿ ಓದುವುದಕ್ಕಿಂತ ಅದರ ಒಳಗಿನ ಸಂಕೀರ್ಣ ಸಂಬಂಧಗಳನ್ನು ಗುರುತಿಸುವುದು ಅಗತ್ಯ.

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ಆಕರ ಗ್ರಂಥಗಳು:

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3. ಇಂದಿರಾ ಲಂಕೇಶ್ – ಹುಳಿಮಾವು ಮತ್ತು ನಾನು, ಇಂದಿರಾ ಲಂಕೇಶ ಪ್ರಕಾಶನ, ಬೆಂಗಳೂರು,
4. ವಸಂತಿ ಪಡುಕೋಣೆ – ಜೀವನ ಹೋರಾಟ.
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ವಿಮರ್ಶೆ ಮತ್ತು ಸಂಶೋಧನಾ ಗ್ರಂಥಗಳು

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भारतीय मनोविज्ञान, मानसिक स्वास्थ्य, ध्यान एवं समग्र कल्याण

Indian Psychology, Mental Health, Meditation and Holistic Well-being

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सारांश :

भारतीय ज्ञान-परंपरा में मनुष्य को केवल भौतिक अथवा जैविक इकाई के रूप में नहीं देखा गया है । हमारे आध्यात्मिक विचार में मनुष्य को शरीर, मन, बुद्धि, चित्त और चेतना के समन्वित रूप में देखा गया है। इसी समग्र और संतुलित दृष्टिकोण के कारण प्राचीन काल से भारतीय मनोविज्ञान का संबंध मनुष्य के मानसिक स्वास्थ्य और कल्याण की अवधारणा से अत्यंत गहराई से जुड़ा है। हमारे राष्ट्र के उपनिषद,भगवद्गीता,सांख्य, योग तथा बौद्ध और जैन चिंतन में मन, चेतना, विचार भूमि ,आत्मानुशासन, भावनाओं और जीवन-संतुलन के विविध आयामों पर काफी विचार - विमर्श मिलता है।आधुनिक मनोविज्ञान मुख्यतः व्यवहार, संज्ञान, भावनाओं और मानसिक प्रक्रियाओं के वैज्ञानिक और तार्किक अध्ययन पर बल देता है, जबकि भारतीय मनोवैज्ञानिक परंपरा आत्म-अवलोकन, चित्त की वृत्तियों के नियमन, ध्यान, नैतिक अनुशासन और आत्मबोध को भी मानसिक स्वास्थ्य का महत्वपूर्ण आधार मानती है। सांख्य-योग परंपरा में ज्ञान और चेतना से संबंधित अवधारणाओं को आधुनिक मनोविज्ञान के साथ जोड़ कर देखने की विस्तृत संभावना पर शोध हुआ है।

वर्तमान समय में तनाव, चिंता, अवसाद, सामाजिक अलगाव और जीवन-शैली संबंधी समस्याएँ मानसिक स्वास्थ्य को गंभीर चुनौती देती दिखाई दे रही हैं। विश्व स्वास्थ्य संगठन के अनुसार मानसिक स्वास्थ्य का तात्पर्य केवल मानसिक बीमारी का अभाव नहीं, बल्कि व्यक्ति के समग्र कल्याण, व्यक्तित्व उन्नयन और प्रभावी कार्य-क्षमता का महत्वपूर्ण आधार है। ऐसे संदर्भ में जब हम विचार करते हैं तो ध्यान, योग, प्राणायाम और आत्म-जागरूकता जैसी भारतीय परंपराओं का वैज्ञानिक अध्ययन महत्वपूर्ण हो जाता है। यह शोध-पत्र भारतीय मनोवैज्ञानिक दृष्टिकोण, मानसिक स्वास्थ्य, ध्यान और समग्र कल्याण के बीच संबंध का विश्लेषण करता है तथा आधुनिक मानसिक स्वास्थ्य व्यवस्था में इनके संभावित योगदान पर चर्चा करता है।

बीज शब्द: भारतीय मनोविज्ञान, मानसिक स्वास्थ्य, ध्यान, योग, चेतना, आत्मबोध, समग्र कल्याण, भारतीय ज्ञान परंपरा।

प्रस्तावना:

मानव जीवन में मानसिक स्वास्थ्य का महत्व शारीरिक स्वास्थ्य से किसी भी प्रकार कम नहीं है। आधुनिक जीवन में तीव्र प्रतिस्पर्धा, तकनीकी निर्भरता, सामाजिक परिवर्तन, दिखावे की संस्कृति, आदर्श दिखने का दबाव,पारिवारिक संरचना में बदलाव तथा कार्य-

संबंधी तनाव ने व्यक्ति के मानसिक और भावनात्मक संतुलन को विस्तृत रूप से प्रभावित किया है।भारत की प्राचीन ज्ञान-परंपरा में मानसिक संतुलन को जीवन के व्यापक उद्देश्य से जोड़कर देखा गया है। यहाँ स्वास्थ्य का अर्थ केवल निरोग रहना नहीं बल्कि व्यक्ति के शरीर, मन, भावनाओं, सामाजिक संबंधों और आंतरिक चेतना के बीच संतुलन से है।भारतीय मनोविज्ञान इसी समग्र दृष्टिकोण का प्रतिनिधित्व करता है। योग और वेदांत संबंधी मन-चेतना की अवधारणाओं पर किए गए तुलनात्मक अध्ययनों में भारतीय दृष्टिकोण को पश्चिमी मनोवैज्ञानिक अवधारणाओं की अपेक्षा हर दृष्टि से उत्तम माना गया है।

भारतीय मनोविज्ञान की अवधारणा:

भारतीय मनोविज्ञान को केवल पश्चिमी मनोविज्ञान का भारतीय संस्करण मानना उचित नहीं होगा। इसकी अपनी दार्शनिक और अनुभवपरक आधारभूमि और समृद्ध वैचारिक विरासत है।भारतीय चिंतन में मनुष्य के अनुभव को समझने के लिए निम्न अवधारणाएँ विशेष रूप से महत्वपूर्ण है :-- मन,बुद्धि,चित्त,अहंकार,आत्मा आत्मन्, चेतना,संस्कार,वृत्ति,कर्म और ध्यान। विशेष रूप से सांख्य-योग परंपरा में मन, अनुभव और चेतना की प्रकृति का व्यवस्थित विवेचन मिलता है। आधुनिक शोधकर्ताओं ने सांख्य-योग में निहित अवधारणाओं को आधुनिक मनोविज्ञान के संदर्भ में पुनर्विचार योग्य माना है।इस दृष्टि से भारतीय मनोविज्ञान व्यक्ति के बाह्य व्यवहार के साथ-साथ उसके आंतरिक अनुभव और आत्म-जागरूकता को भी महत्व देता है।

भारतीय दृष्टि में मानसिक स्वास्थ्य:

भारतीय परंपरा में मानसिक स्वास्थ्य को मानसिक शांति, आत्मसंयम, संतुलित भावनाओं और विवेकपूर्ण जीवन से जोड़ा जा सकता है।भगवद्गीता में समत्व, स्थितप्रज्ञता, आत्मसंयम और निष्काम कर्म जैसी अवधारणाएँ व्यक्ति के मानसिक संतुलन की ओर संकेत करती हैं। इसी प्रकार योगसूत्र में चित्त की वृत्तियों के नियमन को योग की आधारभूत स्थिति माना गया है।आधुनिक सार्वजनिक स्वास्थ्य दृष्टिकोण भी मानसिक स्वास्थ्य को व्यक्ति की सामाजिक, भावनात्मक और मनोवैज्ञानिक कार्यक्षमता से जोड़ता है। विश्व स्वास्थ्य संगठन के अनुसार मानसिक स्वास्थ्य के निर्धारण में व्यक्तिगत, सामाजिक, सांस्कृतिक, आर्थिक और पर्यावरणीय कारकों की भूमिका होती है।इस प्रकार भारतीय और आधुनिक दृष्टिकोणों के बीच एक संभावित संवाद स्थापित किया जा सकता है जहाँ मानसिक स्वास्थ्य को केवल रोग-उपचार के बजाय स्वास्थ्य-संवर्धन, रोकथाम और सकारात्मक मानव कल्याण के संदर्भ में भी देखा जाए।

ध्यान और मानसिक स्वास्थ्य:

ध्यान भारतीय ज्ञान-परंपरा की प्रमुख साधनाओं में से एक है। ध्यान का मूल उद्देश्य केवल तनाव कम करना नहीं बल्कि ध्यान-क्षमता, आत्म-जागरूकता और मानसिक अनुशासन को विकसित करना भी माना गया है।आधुनिक शोध में ध्यान के मानसिक स्वास्थ्य संबंधी संभावित प्रभावों का अध्ययन किया जा रहा है। 2026 में प्रकाशित एक भारतीय संदर्भ के तुलनात्मक अध्ययन में 200 योगाभ्यास प्रशिक्षकों के बीच अवसाद , चिंता और तनाव से संबंधित विषयों का अध्ययन किया गया।

अध्ययन में ध्यान अनुभव और कुछ मानसिक स्वास्थ्य संकेतकों के बीच गहरा संबंध पाया गया हालांकि cross-sectional design के कारण इससे प्रत्यक्ष संबंध स्थापित नहीं किया जा सकता।

इसी प्रकार 2025 में भारतीय स्वास्थ्य विभाग में कार्यरत लोगों के बीच राजयोग ध्यान के प्रभाव का अध्ययन किया गया। इस अध्ययन में चिंता, तनाव में कमी तथा समग्र कल्याण में सुधार की रिपोर्ट की गई।इन अध्ययनों से ध्यान की संभावनाएँ सामने आती हैं, लेकिन ध्यान को मानसिक रोगों के स्वतंत्र उपचार के रूप में प्रस्तुत करने के बजाय प्रमाण आधारित चिंतन के रूप में देखना अधिक उपयुक्त है।

योग और समग्र कल्याण:

भारतीय परंपरा में योग का अर्थ केवल शारीरिक आसनों तक सीमित नहीं है। योग में आसन, प्राणायाम, प्रत्याहार, धारणा, ध्यान और नैतिक अनुशासन जैसे अनेक आयाम शामिल हैं।आधुनिक चिकित्सा अनुसंधान में योग के मानसिक स्वास्थ्य संबंधी संभावित उपयोग पर पर्याप्त अध्ययन हुआ है। भारतीय मनोचिकित्सा साहित्य में योग आधारित अभ्यासों को तनाव , चिंता, मोटापा तथा कुछ अन्य स्थितियों के संदर्भ में शोध का विषय बनाया गया है। इससे संकेत मिलता है कि योग और ध्यान को आधुनिक स्वास्थ्य-व्यवस्था में शामिल करने की चर्चा केवल आध्यात्मिक संदर्भ तक सीमित नहीं रह गई है, बल्कि clinical research और integrative healthcare का भी हिस्सा बन रही है।

समग्र कल्याण की भारतीय अवधारणा:

समग्र कल्याण का अर्थ व्यक्ति के जीवन के विभिन्न आयामों में संतुलन से है। इसे निम्न स्तरों पर समझा जा सकता है,

- शारीरिक कल्याण – स्वस्थ शरीर, पर्याप्त नींद, उचित आहार और शारीरिक सक्रियता।
- मानसिक कल्याण – तनाव प्रबंधन, सकारात्मक सोच, भावनात्मक संतुलन और आत्म-जागरूकता।
- सामाजिक कल्याण – परिवार, समुदाय और समाज के साथ स्वस्थ संबंध।
- नैतिक कल्याण – सत्य, अहिंसा, संयम, करुणा और उत्तरदायित्व।
- आध्यात्मिक कल्याण – जीवन के अर्थ, आत्मबोध और अस्तित्व संबंधी प्रश्नों पर चिंतन।

भारतीय ज्ञान परंपरा की सबसे बड़ी विशेषता यह है कि इन सभी आयामों को एक-दूसरे से पृथक न मानकर परस्पर संबंधित माना जाता है।

भारतीय मनोविज्ञान और आधुनिक मनोविज्ञान का संवाद:

भारतीय मनोविज्ञान और आधुनिक मनोविज्ञान में अंतर होने के बावजूद दोनों के बीच सार्थक संवाद की संभावनाएँ हैं।भारतीय दृष्टिकोण से और आधुनिक मनोवैज्ञानिक संदर्भ में हम देखें तो आत्म-जागरूकता, ध्यान ,समत्व,योग,आत्मसंयम,करुणा इन सभी को सीधे एक समान मानना उचित नहीं है।हमारे देश में और विभिन्न समुदायों में सांस्कृतिक और दार्शनिक संदर्भ अलग होने के कारण जब कभी हम तुलनात्मक अध्ययन करें तो सावधानी आवश्यक है। शोध साहित्य भी इस क्षेत्र में

पर्याप्त संभावनाओं के साथ-साथ सैद्धांतिक और संभावित रिक्तता की ओर संकेत करता है।

वर्तमान संदर्भ में प्रासंगिकता:

आज मानसिक स्वास्थ्य को केवल मनोवैज्ञानिक समस्या मानकर और उपचार की प्रक्रिया तक सीमित करना पर्याप्त नहीं है। विश्व स्वास्थ्य संगठन भारत में मानसिक स्वास्थ्य के लिए जागरुकता , रोकथाम, उपचार और समाधान इन सभी को व्यापक रणनीति का हिस्सा मानता है।

इस संदर्भ में भारतीय परंपराओं से प्राप्त ध्यान, योग, श्वास-अभ्यास, आत्म-अवलोकन और जीवन-मूल्यों की अवधारणाओं का वैज्ञानिक परीक्षण उपयोगी हो सकता है।विशेष रूप से शैक्षणिक संस्थानों में तनाव प्रबंधन कार्यक्रम,ध्यान एवं mindfulness अभ्यास,योग एवं प्राणायाम,भावनात्मक साक्षरता,सकारात्मक जीवन-मूल्यों पर संवाद,परामर्श सत्र जैसी गतिविधियाँ मानसिक स्वास्थ्य संवर्धन के व्यापक और सुव्यवस्थित कार्यक्रम का अभिन्न हिस्सा बन सकती हैं।

चुनौतियाँ :

भारतीय मनोवैज्ञानिक परंपराओं को आधुनिक मानसिक स्वास्थ्य विषयक व्यवस्था में शामिल करते समय कुछ चुनौतियों पर ध्यान देना आवश्यक है।

- पहली चुनौती है, वैज्ञानिक प्रमाणों की गुणवत्ता। सभी योग या ध्यान संबंधी दावों को समान वैज्ञानिक समर्थन प्राप्त नहीं है।
- दूसरी चुनौती है,अवधारणात्मक स्पष्टता। आत्मा, चेतना, चित्त और मन जैसी भारतीय अवधारणाओं को आधुनिक मनोवैज्ञानिक स्वरूप के साथ यांत्रिक रूप से समान नहीं माना जा सकता।
- तीसरी चुनौती है, क्लिनिकल सीमाएं, ध्यान या योग मानसिक स्वास्थ्य उपचार का विकल्प नहीं है। गंभीर मानसिक स्वास्थ्य की देखभाल में प्रशिक्षित मानसिक स्वास्थ्य परामर्श देने वाले की सहायता आवश्यक रहती है।
- चौथी चुनौती है एक मानक स्थापित करना । ध्यान और योग की अनेक पद्धतियाँ हैं; इसलिए शोध में वैचारिक स्पष्टीकरण, सूत्र की स्पष्ट परिभाषा, कालखंड , आवृत्ति और परिणामों का आकलन और आदर्श मापदंड निर्धारित करना आवश्यक है।

निष्कर्ष:

भारतीय मनोविज्ञान मनुष्य के मानसिक जीवन को शरीर, मन, बुद्धि, चेतना और सामाजिक-सांस्कृतिक संदर्भों के व्यापक परिप्रेक्ष्य में देखने की परंपरा पर बल देता है। ध्यान, योग, आत्म-अवलोकन और मानसिक अनुशासन इसके महत्वपूर्ण घटक हैं।समकालीन शोध यह संकेत करता है कि योग और ध्यान मानसिक स्वास्थ्य एवं कल्याण के क्षेत्र में उपयोगी सहायक हो सकते हैं। साथ ही, इनके प्रभावों को समझने के लिए अधिकसमसामयिक, सांस्कृतिक संवेदनशीलता और रणनीतिक रूप से मजबूत शोध की आवश्यकता है।

अतः भारतीय मनोविज्ञान और आधुनिक मनोविज्ञान को परस्पर विरोधी प्रणालियों के रूप में देखने के बजाय संवाद और अनुसंधान के माध्यम से इनके बीच संभावित अवसरों का अध्ययन किया जाना चाहिए। हम निश्चित रूप से यह कह सकते हैं कि भारतीय ज्ञान परंपरा में निहित मानसिक अनुशासन, आत्म-जागरूकता और समग्र जीवन-दृष्टि आधुनिक मानसिक स्वास्थ्य संवर्धन के लिए एक महत्वपूर्ण दिशा निर्देश प्रस्तुत करता है।

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Viksit Bharat@ 2047 and Rural Development

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Abstract:

Viksit Bharat@2047 aims to make India a developed nation by 2047, with rural development playing a central role in agriculture, employment, food security, governance and social inclusion. This paper examines the relationship between Viksit Bharat@2047 and Rural Development from a Political Science perspective, focusing on institutions, policies and governance.

The study uses a descriptive and analytical approach based on secondary data and documentary analysis. It examines rural employment, infrastructure, livelihoods, Panchayati Raj, digital governance, sustainable agriculture and the VB–G RAM G framework.

The study finds that rural transformation requires productive employment, diversified livelihoods, capable local institutions, women's participation, human development, digital inclusion and environmental sustainability. Key challenges include agricultural vulnerability, regional inequality, skills gaps, digital divides, climate risks and institutional capacity. The paper therefore recommends a decentralised, integrated and evidence-based approach with active participation of Gram Sabhas and Panchayats.

Keywords: Viksit Bharat@2047; Rural Development; Panchayati Raj; Agriculture; Rural Employment; Digital Governance; Inclusive Development; Sustainable Development.

Introduction:

India's **Viksit Bharat@2047** vision aims to transform India into a developed nation through economic growth, social development, technological progress, effective institutions, environmental sustainability and citizen participation. Rural India is central to this vision because agriculture, rural enterprises, services and public employment continue to support livelihoods. Recent policies increasingly connect rural development with sustainable agriculture, green villages, employment, infrastructure, water security and Panchayat-led planning. From a Political Science perspective, rural development also depends on decentralization, democratic participation, accountability and effective institutions. This paper therefore examines the relationship between **Viksit Bharat@2047 and rural development** through a policy and institutional perspective, focusing on opportunities and challenges in creating a productive, inclusive, sustainable and democratically governed rural India.

Conceptual and Theoretical Framework:

Meaning of Rural Development:

Rural development is a multidimensional process aimed at improving rural income, employment, infrastructure, human capabilities, social conditions and environmental sustainability. It includes livelihood diversification, access to markets and public services, and participation in governance.

For this study, rural development means providing rural communities with productive assets, employment, education, healthcare, infrastructure, technology and opportunities for participation in decision-making.

Viksit Bharat@2047 as a Development Framework:

Viksit Bharat@2047 is a long-term national development framework rather than a single programme. It connects rural development with agriculture, employment, infrastructure, social protection, entrepreneurship, digital services, local governance and environmental sustainability.

Review of Literature:

The literature on rural development in India can be broadly grouped into agrarian transformation, employment and livelihoods, decentralisation, infrastructure and digitalisation, and sustainable development.

Agrarian Transformation:

Studies highlight the importance of productivity, irrigation, technology, markets and landholding patterns in rural development. Recent research also focuses on diversification, value chains, livestock, fisheries, climate resilience and digital technologies. AI, drones and precision farming can improve agriculture, but their success depends on affordability, skills, institutional support and market access.

Employment and Livelihoods:

Rural households often depend on multiple sources of income, including agriculture, self-employment, construction, casual labour and migration. Employment guarantee programmes contribute to income security, social protection and asset creation. PLFS 2023–24 shows that self-employment accounted for 64.7% of rural employment, highlighting the importance of rural entrepreneurship and own-account activities.

Decentralisation and Panchayati Raj:

The literature emphasises the role of Panchayati Raj Institutions in local planning and participatory governance. The 73rd Constitutional Amendment strengthened rural local governments, but differences in the devolution of powers, finances and administrative capacity remain. Gram Panchayats and Gram Sabhas are therefore important to the Viksit Bharat rural development agenda.

Infrastructure and Digitalisation:

Roads, electricity, water, housing and digital connectivity support rural economic growth and access to public services. Digital governance can improve transparency and service delivery, but inadequate connectivity, digital literacy and access to devices may create exclusion. Thus, digitalisation should remain citizen-friendly and inclusive.

Sustainable Rural Development:

Recent literature stresses climate change, water scarcity, land degradation and biodiversity conservation. Sustainable rural development requires balancing economic productivity with environmental protection, climate resilience and local ecological knowledge.

Research Problem and Significance:

The central research problem is how India can translate the **Viksit Bharat@2047** vision into rural transformation that is economically productive, socially inclusive, environmentally sustainable and democratically accountable. Despite expanded rural development programmes, challenges such as **agrarian risks, employment insecurity, regional inequality and institutional differences** remain.

The study is significant from a **Political Science perspective** because rural development involves economic, social and political processes. Employment, infrastructure, welfare, land, water and technology are shaped by interactions among

governments, Panchayats, markets and communities. Understanding these relationships is essential to analysing the rural dimension of Viksit Bharat.

Objectives of The Study:

1. To explain the concept and major dimensions of Viksit Bharat@2047.
2. To examine the role of rural development in the national development process.
3. To analyse agriculture, livelihoods and rural employment as drivers of rural transformation.
4. To assess the importance of rural infrastructure and digital governance.
5. To examine Panchayati Raj Institutions as instruments of decentralised development.
6. To identify major challenges to inclusive and sustainable rural development.
7. To develop policy suggestions for strengthening rural development towards 2047.

Hypotheses / Analytical Propositions:

Because the present study is primarily based on secondary data and policy-document analysis, the following hypotheses are treated as analytical propositions rather than statistically tested causal claims.

1. H1: Greater diversification of rural livelihoods is associated with stronger rural economic resilience than exclusive dependence on agriculture.
2. H2: Rural infrastructure and digital connectivity expand access to markets and public services and therefore support rural development.
3. H3: Effective decentralisation and participatory local planning can improve the relevance and accountability of rural development interventions.
4. H4: Human-capital development—especially education, skills and healthcare—is a necessary condition for sustained rural transformation.
5. H5: Sustainable agricultural and ecological practices are increasingly necessary for long-term rural prosperity under climate and resource constraints.

Research Methodology:

The study adopts a qualitative, descriptive and analytical research design. The principal method is documentary analysis of official reports, statistical publications, policy documents and selected academic works. The study does not claim to establish causal relationships from secondary statistics alone.

Sources of Data:

- Government of India policy documents and releases.
- Ministry of Rural Development annual reports and programme documents.
- Ministry of Panchayati Raj reports and Panchayat planning materials.
- Ministry of Statistics and Programme Implementation, Periodic Labour Force Survey.
- Economic Survey of India.
- NITI Aayog reports on rural development, agriculture, technology and sustainability.
- Selected books and scholarly literature on development, decentralisation and participatory governance.

Analytical Method:

The evidence is organised thematically under agriculture, employment, infrastructure, human development, gender, digital governance, Panchayati Raj and sustainability. Quantitative figures are used descriptively to illustrate trends and programme scale. Where a statistic refers to a particular year or survey population, that scope is

retained rather than generalised to the entire period up to 2047.

Limitations:

The study is based on secondary evidence and therefore cannot substitute for village-level fieldwork. Programme achievement figures are administrative outputs and do not necessarily measure long-term welfare outcomes. National averages can also conceal differences across states, districts, social groups and ecological zones. These limitations are important when interpreting the findings.

Viksit Bharat@2047: Vision and Rural Dimension:

The **Viksit Bharat@2047** vision aims to transform rural India through five major goals: **productive livelihoods, basic services, strong local institutions, technological inclusion and environmental sustainability**.

Productive Rural Livelihoods:

Rural development requires diversification beyond agriculture into livestock, fisheries, food processing, manufacturing, services, tourism and entrepreneurship.

Rural Human Development:

Education, health, nutrition, sanitation, housing and social protection are essential for improving rural quality of life and economic opportunities.

Institutional Development:

Effective Gram Sabhas, Panchayats, social audits, transparent financial management and responsive administration can strengthen rural governance.

Green and Resilient Villages:

Water conservation, renewable energy, soil protection, waste management and climate-resilient infrastructure are important for sustainable rural development.

Rural Development in Contemporary India:

Rural India is increasingly characterised by a combination of **farm and non-farm activities**. While agriculture remains important, self-employment and rural enterprises are also growing. Therefore, policy must improve agricultural productivity while expanding non-farm employment.

Recent rural-development programmes increasingly connect **employment, infrastructure, livelihoods, water security and Panchayat planning**. The VB–G RAM G framework links employment with productive assets and local development planning, reflecting a more integrated approach to rural development.

Major Dimensions of Rural Transformation:

Agricultural Transformation:

Agricultural development requires better irrigation, inputs, credit, storage, processing and markets. Diversification into horticulture, livestock and fisheries can improve rural incomes. Technology such as precision farming and digital advisory services can support farmers when combined with training and institutional support.

Rural Employment and Livelihood Security:

Employment programmes provide livelihood security and create community assets, while enterprises, skills, producer organisations and market linkages can promote sustainable employment. The **VB–G RAM G framework** provides 125 days of statutory wage employment and links employment with infrastructure, water security and climate-resilience works.

Rural Infrastructure:

Roads, electricity, housing, drinking water, sanitation and telecommunications improve connectivity, public services and economic opportunities.

Digital Transformation:

Digital platforms can improve payments, records, monitoring and service delivery.

However, offline support and digital literacy are necessary to prevent exclusion.

Education and Skills:

Vocational training, apprenticeships, entrepreneurship and digital skills can improve rural employability when linked to local and market demand.

Health and Social Protection:

Accessible healthcare, nutrition, sanitation and social protection strengthen household welfare and reduce economic vulnerability.

Women's Participation:

Self-help groups, entrepreneurship, financial inclusion and participation in Panchayats can strengthen women's economic and political participation.

Sustainable Agriculture and Climate Resilience:

Water conservation, soil health, crop diversification, resilient infrastructure and disaster preparedness are essential to address climate-related rural risks.

Institutions, Panchayati Raj and Local Governance:

Rural development involves the **Union, state, district, block and Panchayat levels**. Panchayats provide the closest elected institution for rural citizens and play an important role in implementing development programmes.

Gram Sabha:

Gram Sabhas promote citizen participation in identifying local priorities, beneficiaries and public works. Their effectiveness depends on regular meetings, inclusion and access to information.

Gram Panchayat Development Planning:

Gram Panchayat Development Plans help integrate local needs and resources. Effective planning should address water, roads, sanitation, livelihoods, social infrastructure and climate risks.

Accountability and Social Audit:

Social audits, public disclosure, digital records and grievance mechanisms can strengthen transparency and accountability. Technology should support, rather than replace, citizen participation.

Devolution:

Effective Panchayati Raj requires adequate **functions, funds and functionaries**. Strengthening local governments therefore requires both institutional and programme-level reforms.

Major Rural Development Programmes and Policy Architecture:

India's rural policy architecture consists of programmes addressing employment, housing, roads, livelihoods, water, agriculture, social assistance and local governance. Their combined effect matters more than the performance of any one programme.

Programme / Institution	Primary Area	Relevance to Viksit Bharat@2047
VB–G RAM G Act, 2025	Employment and rural assets	125-day statutory employment guarantee; water, infrastructure, livelihoods and Panchayat-led planning.
PMGSY	Rural roads	Improves physical connectivity and access to markets and services.
PMAY-G	Rural housing	Supports housing security and basic living conditions.
DAY-NRLM	Livelihoods and SHGs	Supports women-led collective livelihoods and financial inclusion.

Jal Jeevan Mission	Drinking water	Improves household access to piped water and reduces time burdens.
Panchayati Raj / GPDP	Local governance	Supports bottom-up planning and decentralised decision-making.
Digital India / DPI	Digital services	Expands digital access to payments, records and public services.
Agriculture and allied programmes	Farm livelihoods	Support productivity, diversification, resilience and market linkages.

Data Tables and Analytical Findings:

Rural Population and Structural Context:

Census 2011 remains the latest completed population census used for comparable rural-urban population structure. NITI Aayog notes that India had approximately 83.3 crore rural residents in 2011, compared with 74.3 crore in 2001. Because a new population census has not yet replaced the 2011 benchmark in the cited source, this figure should not be treated as a current 2026 population estimate.

Indicator	Value / Observation	Source / Year
Rural Population	83.3 crore	Census 2011, cited by NITI Aayog
Rural share of population	About 65%	NITI Aayog, Clean & Green Villages report
Rural villages	About 6.4 lakh	NITI Aayog, Clean & Green Villages report
Agriculture-related livelihood dependence	About 47%	NITI Aayog citing MoF, 2023
Rural female workforce participation cited in report	27.7% in 2020–21	NITI Aayog citing MoF, 2023

Selected Rural Development Outlays:

The Ministry of Rural Development's Budget Estimates for 2024–25 illustrate the scale of public financial commitment to major rural programmes.

Programme	BE 2024–25 (₹ crore)
MGNREGA	86,000.00
National Rural Livelihood Mission – Aajeevika	15,047.00
Pradhan Mantri Awas Yojana–Grameen	54,500.14
Pradhan Mantri Gram Sadak Yojana	19,000.00
National Social Assistance Programme	9,652.00

Findings:

- Rural development is central to Viksit Bharat, as agriculture and self-employment remain major livelihoods.
- Rural economies are diversifying, increasing the importance of non-farm enterprises, skills and markets.
- Infrastructure has expanded, but greater focus is needed on quality, maintenance and productive use.

- Digital governance can improve services, but digital inclusion must accompany digitisation.
- Panchayats and Gram Sabhas are important for local planning, but require devolution and capacity.
- Women's economic and political participation supports inclusive rural development.
- Convergence of employment, livelihoods, infrastructure, water and local planning can improve programme effectiveness.

Challenges and Structural Constraints:

Agricultural Risk:

Small holdings, climate variability, market volatility, input costs and water constraints can limit farm-income growth. Diversification and value addition require infrastructure and market institutions that are not equally available across regions.

Regional Inequality:

India's villages differ significantly in agro-climatic conditions, infrastructure, human capital, market access and administrative capacity. National programmes therefore require local adaptation and outcome-based monitoring.

Employment Quality:

A high level of self-employment does not automatically mean high or stable incomes. Rural entrepreneurship needs productivity, access to credit, skills, technology, markets and business support.

Institutional Capacity:

Local bodies may face shortages of technical personnel, planning capacity, data and administrative support. Strengthening institutions is therefore as important as increasing programme expenditure.

Digital Divide:

Digital systems can create exclusion if citizens lack devices, connectivity, digital literacy or support. Accessibility and grievance mechanisms must be designed into digital governance.

Climate and Ecological Stress:

Droughts, floods, heat stress, water scarcity and land degradation can undermine rural assets and livelihoods. Climate resilience must be integrated into infrastructure, agriculture and employment planning.

Social Inclusion:

Caste, gender, disability, age and economic status can influence access to assets and opportunities. Inclusive planning requires representation, transparent beneficiary selection and monitoring of distributional outcomes.

Suggestions:

1. Adopt an integrated rural development framework covering livelihoods, infrastructure, human development and ecological resilience.
2. Strengthen Gram Sabhas and ensure local priorities are reflected in Panchayat plans.
3. Provide Panchayats with adequate staff, technical support and financial resources.
4. Promote rural enterprises through skills, credit, producer organisations, digital platforms and markets.
5. Encourage agricultural diversification, value addition, food processing, livestock, fisheries and climate-resilient farming.
6. Expand digital literacy while maintaining accessible offline public services.
7. Integrate water conservation, soil health, renewable energy, waste management and climate adaptation into local plans.
8. Measure outcomes through income, employment, human development and ecological indicators, not only physical outputs.
9. Strengthen social audits, transparency and grievance redressal at the village level.

10. Ensure proper maintenance of rural infrastructure after construction.
11. Develop region-specific rural development strategies suited to local conditions.

Conclusion:

Viksit Bharat@2047 places rural development at the centre of India's long-term transformation. Rural India is changing through agricultural diversification, self-employment, services, infrastructure and technology. Therefore, rural development must address employment, agriculture, non-farm livelihoods, education, health, infrastructure, digital access, women's participation and environmental sustainability together.

Panchayati Raj Institutions and Gram Sabhas are important for connecting national policies with local needs and democratic accountability. The emerging VB–G RAM G framework further links employment, productive assets, water security, infrastructure and Panchayat planning.

Ultimately, a developed India by 2047 requires not only strong cities and industries but also productive rural communities, effective institutions, quality services, resilient ecosystems and meaningful citizen participation.

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A Study of Viksit Bharat 2047: Future, Opportunities and Challenges

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Abstract:

Viksit Bharat 2047 is India's national aspiration to become a developed country by 2047, the centenary of independence. The vision, anchored by NITI Aayog's approach paper, envisages an economy of about USD 30 trillion and a per capita income of about USD 18,000, together with improvements in human development, sustainability and governance. This paper examines the idea of 'developed nation' status, the quantitative targets attached to it, the starting position of the Indian economy, the main opportunities (demographic, digital, manufacturing, green transition, services and knowledge, and cooperative federalism) and the principal challenges (jobs and informality, human capital, productivity and innovation, inequality, climate and resource stress, state capacity and external shocks). Using a qualitative, secondary-data approach, the paper shows that the target implies roughly 9 to 9.5 per cent annual growth in nominal dollar GDP for two decades, which is achievable only if India avoids the middle-income trap through structural change rather than headline growth alone. The paper concludes with a policy agenda built around human capital, productive jobs, manufacturing and services competitiveness, energy security, institutional quality and inclusive growth.

Keywords: Viksit Bharat, Amrit Kaal, Developed Economy, Middle-Income Trap, Demographic Dividend, Human Capital, Sustainable Development.

Introduction:

Every large nation has had a moment when it defined, in plain numbers, what it wanted to become. For India that moment is the period between the 75th anniversary of independence in 2022 and the 100th in 2047, described by the Government as Amrit Kaal. Within it, 'Viksit Bharat @2047' has become the organizing idea of national economic policy, Union Budgets, state-level planning and public debate. The idea took shape through a process that began in the Prime Minister's Office in 2021, when ten sectoral groups of secretaries were formed. In 2023 NITI Aayog was asked to consolidate these into a single vision, and in 2024 it published Vision for Viksit Bharat @2047: An Approach Paper (NITI Aayog, 2024). The paper states that India can become an economy of about USD 30 trillion with the quality of life of a developed nation, and that doing so means growing GDP roughly nine times and per capita income roughly eight times from the levels of the time.

The ambition is large, but so is the starting point. India is the world's most populous country, one of the fastest-growing major economies and, on IMF projections, the fourth-largest economy by nominal GDP in 2025 (IMF, 2025). Yet its per capita income is still low, and it ranks well below the leading economies on human development. The central question of this paper is therefore not whether India is growing, but whether the kind of growth it is achieving can

carry it across the threshold from a large economy to a developed one.

Objectives of the Study:

1. To clarify what 'developed nation' status means and how Viksit Bharat 2047 defines it.
2. To assess where India stands today against the vision's main economic and social targets.
3. To identify the major opportunities that can help India achieve the vision.
4. To analyze the principal structural challenges that could slow or derail progress.
5. To suggest a policy agenda for converting aspiration into outcomes.

Methodology:

The study is descriptive and analytical and relies on secondary sources: NITI Aayog's approach paper, the Economic Survey, IMF and World Bank publications, the Periodic Labour Force Survey, the National Education Policy 2020, UNDP's Human Development Report, and peer-reviewed literature on growth, structural transformation and the demographic dividend. Growth requirements are computed by the author as compound annual growth rates from the cited starting values to the 2047 targets. Figures are indicative; official statistics are revised frequently, and readers should confirm the latest values before relying on them.

Conceptual Background: What Is a 'Developed' Nation?

There is no single official definition of a developed country. The World Bank classifies economies by gross national income per capita, and its high-income threshold was about USD 14,005 for 2024–25. The UN Development Programme instead uses the Human Development Index, which combines health, education and income. Political scientists add governance quality, rule of law and social trust.

Viksit Bharat 2047 adopts a broad definition. Its income target (about USD 18,000 per capita) is meant to place India comparably with today's high-income countries, but the vision also covers education and health outcomes, women's participation, environmental sustainability, infrastructure, innovation and effective governance. A reasonable reading is that development means *more income, more capability and more security for every citizen*, not only a larger national GDP. This distinction matters because India's history shows that scale and per capita prosperity can diverge. India overtook the United Kingdom in nominal GDP in 2022, and overtook Japan on 2025 IMF projections, yet its GDP per capita was still only about USD 2,900 in 2025 (IMF, 2025). Total size confers geopolitical weight; per capita income determines how people live.

The Vision and Its Quantitative Targets:

The approach paper sets out the following headline aims (NITI Aayog, 2024):

- an economy of about **USD 30 trillion** by 2047;
- a per capita income of about **USD 18,000** a year;
- a quality of life comparable to that of high-income countries;
- a unified vision drawn from ten sectoral themes, delivered through concrete goals, guiding principles and implementation actions;
- an explicit intention to avoid the middle-income trap through institutional and structural reform.

The growth arithmetic is demanding. Moving from roughly USD 3.4 trillion (the starting point used in the approach paper) to USD

30 trillion over 24 years requires nominal dollar growth of around **9.5 per cent a year**. Starting from the IMF's 2025 estimate of about USD 4.2 trillion, the requirement over 22 years is about **9.4 per cent**. Per capita income would need to rise from about USD 2,900 to USD 18,000, which is roughly **8.7 per cent a year** in dollar terms. Because nominal dollar growth equals real growth plus inflation differentials and exchange-rate movements, real GDP growth in the range of 7 to 8 per cent, sustained for two decades, together with a broadly stable rupee, would be needed. India has achieved such growth for individual years but, as of the mid-2020s, not yet for a long continuous period.

A comparison with other countries clarifies the difficulty. Only a handful of economies, such as South Korea, Taiwan and Singapore, have moved from lower-middle income to high income within about four decades, and each combined high investment rates, export-led manufacturing, strong education and consistent state capacity. Eichengreen, Park and Shin (2012) also find that fast-growing economies tend to slow sharply once they reach middle-income levels, which is the risk the vision paper itself names.

Where India Stands: A Snapshot:

The starting position is a mixture of real strengths and clear gaps.

- **Size and speed.** India grew by 8.2 per cent in 2023–24 after 7.2 per cent and 8.7 per cent in the two preceding years, and the IMF projected growth of about 6.2 per cent for 2025–26 despite trade tensions and weak global demand (Ministry of Finance, 2024; IMF, 2025).
- **Income.** Per capita income has roughly doubled in a decade, from about USD 1,438 in 2013–14 to about USD 2,880 in 2025 (IMF, 2025), but remains far below the high-income threshold.
- **Human development.** India is placed in the medium human development group, around the 130th position among 193 countries in UNDP's 2025 report, indicating that income growth has outpaced gains in health and education (UNDP, 2025).
- **Labour market.** Close to half of the workforce is still engaged in agriculture, and a large majority of workers are in informal employment (MoSPI, 2024).
- **Research and innovation.** Spending on research and development is well below 1 per cent of GDP, much lower than in the leading innovation economies.
- **Digital and physical infrastructure.** Digital public infrastructure (Aadhaar, UPI and related platforms) is a global reference case, with UPI processing well over ten billion transactions a month, and public investment in roads, railways, ports and energy has risen markedly.

The pattern suggests that India's next phase requires a shift from growth driven mainly by consumption and services toward growth driven by productivity, skills and investment.

Opportunities:

1. Demographic Dividend:

India has one of the youngest large populations in the world, with a median age in the late twenties and a working-age share still rising. The demographic dividend theory holds that when the share of working-age people rises relative to dependents, savings, investment and output per head can grow faster, provided that jobs and skills are available (Bloom, Canning and Sevilla, 2003). The window is finite: as fertility falls, population ageing will begin to raise dependency ratios in the coming decades. The

dividend is therefore not automatic; it is an opportunity that expires.

2. Digital Public Infrastructure and The Digital Economy:

India's digital public goods, including digital identity, instant payments, data-exchange frameworks and open commerce networks, have lowered transaction costs, widened financial inclusion and enabled direct benefit transfers with reduced leakage. They provide a platform on which start-ups, fintech, e-governance, telemedicine and digital education can scale. The same architecture is increasingly seen as an export of ideas to other developing countries.

3. Manufacturing and Supply-Chain Realignment:

The diversification of global supply chains away from single-country dependence (often called 'China plus one') offers India a chance to expand manufacturing and exports. Production-linked incentives, the semiconductor and electronics initiatives, defence manufacturing, and new trade agreements are intended to build scale in electronics, pharmaceuticals, automobiles, textiles and capital goods. Success would also address the problem Rodrik (2016) calls premature deindustrialisation, in which developing countries run out of manufacturing-led growth before reaching high income.

4. Green Transition and Energy Security:

India has committed to net-zero emissions by 2070 and to 500 GW of non-fossil capacity by 2030 (MOEFCC, 2022). Solar and wind capacity has expanded quickly, and India has reported meeting a large share of its installed capacity from non-fossil sources ahead of its original schedule. Green hydrogen, battery storage, electric mobility, solar manufacturing and critical-mineral value chains could convert energy-import vulnerability into an industrial opportunity and reduce exposure to oil-price shocks.

5. Services, Knowledge and Global Capability Centers:

India's IT and business-services sector continues to be a major source of exports and skilled employment. Global capability centers, design and engineering services, health and education services, creative industries and tourism offer scalable, higher-value opportunities. Artificial intelligence presents both risk and opportunity: it may automate routine services work, but it also allows India to move up the value chain if workers are re-skilled and domestic computing and data capacity are built.

6. Education, Skills and Research Reform:

The National Education Policy 2020 provides a reform framework: a 5+3+3+4 school structure, multidisciplinary higher education, an Academic Bank of Credits, multiple entry and exit in undergraduate programmes, vocational integration, and a target of 50 per cent gross enrolment in higher education by 2035 (Ministry of Education, 2020). If implemented with adequate funding and teacher capacity, these reforms can raise the quality of human capital, which is the single most important determinant of long-run growth.

7. Cooperative and Competitive Federalism:

NITI Aayog has argued that India becomes developed only if its states do. States differ widely in income, social indicators and administrative capacity, and many are now competing for investment through better regulation, land and power availability, and ease of doing business. Well-governed states can act as laboratories for reform, and rapid catch-up by lagging states would sharply raise national averages.

8. Geopolitical Positioning:

India's size, market, democratic institutions and strategic location give it

bargaining power in a fragmented global order. Multiple trade and technology partnerships, a growing diaspora and an expanding role in multilateral forums allow India to seek investment and technology from several sides, though this depends on maintaining policy predictability.

Challenges:

1. Jobs, Informality and The Quality of Employment:

The most critical challenge is creating enough productive jobs for the millions entering the labour force each year. Large parts of the workforce remain in low-productivity agriculture and informal micro-enterprises, and female labour-force participation, although rising in recent surveys, remains low by international standards (MoSPI, 2024). Without a jump in formal, productive employment, the demographic dividend risks turning into a demographic burden.

2. Human Capital: Learning and Health:

India has achieved near-universal school enrolment, but learning outcomes remain a persistent concern, with many children not attaining foundational literacy and numeracy by the expected age. Graduate employability is uneven, and public spending on health and education has remained modest relative to needs. Malnutrition, anaemia and the burden of non-communicable diseases weaken the quality of the future workforce. A developed economy cannot be built on a workforce that is enrolled but not learning.

3. Productivity, Investment and Innovation:

Private investment has been cautious in several periods, and the manufacturing share of GDP has stagnated around the mid-teens. The growth of small firms into large, productive ones is constrained by regulation, credit access, logistics costs and compliance burdens. Low R&D spending, limited industry–academia linkage and a dependence on imported technology in critical sectors hold back innovation-led growth.

4. Inequality and Inclusion:

Research by the World Inequality Lab suggests that income and wealth concentration in India is now among the highest in the world (Chancel and Piketty, 2024). Persistent gaps by region, caste, gender and rural–urban location limit the pool of talent, weaken demand and strain social cohesion. A vision of development that is not shared widely would be neither politically stable nor economically efficient.

5. Climate, Water and Resource Stress:

India is highly exposed to extreme heat, erratic monsoons, floods, groundwater depletion and air pollution. Climate impacts fall heavily on agriculture, coastal cities and informal workers. Meeting rising energy demand while reducing emissions, and adapting to climate risk while growing, will increase the cost and complexity of development.

6. Urbanization and Infrastructure:

India's urban population is expected to grow substantially. Cities contribute heavily to output but suffer from congestion, inadequate housing, weak municipal finances and fragmented governance. Without planned urban infrastructure, agglomeration benefits turn into costs.

7. State Capacity, Justice and Regulatory Quality:

Delays in contract enforcement, a large backlog of pending court cases, uneven regulatory quality and capacity gaps in local government weigh on investor confidence and citizens' trust. Developed nations are distinguished less by a single policy than by the reliability of institutions that apply rules predictably and impartially.

8. Fiscal Space and External Vulnerability:

High combined public debt, large subsidy commitments, and the need for higher capital

expenditure and social spending restrict fiscal choices. Dependence on imported energy, electronics and critical minerals, along with exposure to tariff shocks, volatile capital flows and geopolitical conflict exposes the economy to external disruption.

9. Technological Disruption:

Automation and artificial intelligence may change the nature of work faster than education and skilling systems can adapt, especially in information technology services, which have been a major engine of middle-class job creation. Data governance, cyber-security and ethical use of technology add further policy demands.

Discussion and Policy Pathways:

The opportunities and challenges above are not independent. The demographic dividend depends on education and health; manufacturing success depends on logistics, power and regulation; the green transition depends on finance and technology; and all of them depend on institutional quality. A coherent strategy would therefore concentrate on a few mutually reinforcing priorities.

1. **Invest in human capital first.** Priorities foundational literacy and numeracy, teacher quality, public health and nutrition, and vocational and higher-education reforms that connect learning to employment.
2. **Create productive jobs at scale.** Support labor-intensive manufacturing, construction, tourism, care services and agro-processing; simplify labour and compliance regimes; and expand women's participation through safety, transport, childcare and flexible work.
3. **Raise manufacturing and services competitiveness.** Reduce logistics and power costs, deepen supplier ecosystems, move up value chains, and use trade agreements to integrate with global production networks.
4. **Build a research and innovation system.** Increase public and private R&D, strengthen university research and encourage technology adoption by small firms.
5. **Secure energy and manage the green transition.** Accelerate renewables, storage, grids and domestic clean-technology manufacturing while protecting vulnerable workers and regions.
6. **Strengthen institutions and federal capacity.** Improve judicial efficiency, regulatory predictability, municipal finance and state capability, and use data to monitor delivery.
7. **Ensure inclusive growth.** Target regional and social gaps through social protection, financial inclusion and quality public services so that the gains from growth are broadly shared.
8. **Maintain macroeconomic stability.** Keep inflation, public debt and the external account within sustainable limits to preserve the long investment horizons that development requires.

Progress should be measured against a transparent set of milestones, such as per capita income, manufacturing and export shares, female labour-force participation, learning outcomes, R&D intensity, emissions intensity and institutional indicators, with interim checkpoints for 2030 and 2035. A vision that is revisited and corrected as evidence emerges is more credible than one that is simply restated.

Conclusion:

Viksit Bharat 2047 is both a destination and a discipline. It offers a shared national purpose and a long planning horizon, and India begins from a position of undeniable strengths: a

young population, a stable democracy, a strong digital platform, a large domestic market and increasing global relevance. But the target is exacting. Reaching high-income status requires sustained real growth of 7 to 8 per cent for more than two decades, an unprecedented rise in the quality of human capital, productive employment for a very large workforce, and institutions that are consistently reliable. The decisive point is that the quality of growth matters as much as its speed. If India invests in people, builds competitive industries and services, manages its environment prudently and shares prosperity widely, the 2047 goal is within reach. If it relies on size alone, it risks becoming a large middle-income economy. The next decade, during which the demographic window is widest and the global economy is being reorganized, will largely decide which path is taken.

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Rural Development to Rural Transformation: An Inclusive and Sustainable Economic Strategy for Viksit Bharat 2047

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Abstract:

India's aspiration to become a developed nation by 2047 requires a fundamental transformation of its rural economy. Rural India continues to play a crucial role in agriculture, employment, food security, natural-resource management and the preservation of social and cultural capital. However, persistent challenges such as rural poverty, unemployment and underemployment, agricultural vulnerability, inadequate infrastructure, regional disparities, low productivity and unequal access to education, healthcare and digital services constrain the pace of inclusive development. The transition from conventional rural development to rural transformation therefore becomes essential for achieving the objectives of Viksit Bharat 2047. Rural transformation involves moving beyond welfare-oriented interventions towards productivity enhancement, diversification of livelihoods, human-capital development, technological adoption, women-led development, sustainable resource management and stronger rural–urban economic linkages. This paper examines the role of rural transformation in promoting inclusive and sustainable economic growth in India and identifies key pathways for achieving the Viksit Bharat 2047 vision. The paper is based on secondary data and a descriptive and analytical review of government reports, policy documents and relevant literature. It argues that strengthening agriculture while simultaneously promoting rural non-farm employment, MSMEs, digital connectivity, renewable energy, skill development, financial inclusion and social protection can create a more resilient rural economy. Greater participation of women, youth, small farmers and vulnerable communities is essential to ensure that growth is both inclusive and sustainable. The paper concludes that rural transformation should constitute a central pillar of India's long-term development strategy, aligned with the Sustainable Development Goals and the broader vision of Viksit Bharat 2047.

Keywords: Rural Transformation, Inclusive Growth, Sustainable Development, Rural Economy, Viksit Bharat 2047, Rural Employment, Women-led Development, SDGs.

Introduction:

India's vision of **Viksit Bharat 2047** represents the aspiration to transform India into a developed, prosperous, inclusive and sustainable nation by the centenary of independence. Achieving this vision requires rapid economic growth accompanied by social inclusion, employment generation, human development, technological advancement and environmental sustainability.

Rural India occupies a central position in this transformation. A substantial proportion of India's population continues to live in rural areas, while rural regions remain closely associated with agriculture, food production, natural resources and rural livelihoods. At the same time, the rural economy has undergone significant changes due

to technological development, infrastructure expansion, migration, diversification of occupations, digitalisation and increasing rural–urban linkages.

The success of Viksit Bharat 2047 will therefore depend significantly on whether rural India is able to move from subsistence-oriented livelihoods towards diversified, productive and sustainable economic activities.

Concept of Rural Transformation:

Rural development traditionally refers to measures aimed at improving the economic and social conditions of rural populations. It includes agricultural development, poverty alleviation, infrastructure, education, health, housing, sanitation and employment programmes. **Rural transformation**, however, is a broader and more dynamic concept. It refers to the structural transformation of rural economies through:

- Modernisation and diversification of agriculture;
- Development of rural non-farm employment;
- Growth of rural enterprises and MSMEs;
- Improvement in physical and digital infrastructure;
- Human-capital development;
- Women's economic empowerment;
- Financial and digital inclusion;
- Sustainable management of natural resources; and
- Stronger rural–urban economic linkages.

The distinction between rural development and rural transformation is therefore important. Rural development often focuses on improving existing rural conditions, whereas rural transformation seeks to change the structure and productivity of the rural economy.

Objectives of the Study:

The major objectives of the paper are:

1. To examine the importance of rural transformation for achieving Viksit Bharat 2047.
2. To identify major economic and social challenges affecting rural transformation in India.
3. To examine the role of agriculture and non-farm activities in promoting inclusive rural growth.
4. To analyses the importance of women, youth, technology and human capital in rural transformation.
5. To identify sustainable and inclusive policy pathways for rural India.
6. To relate rural transformation with the Sustainable Development Goals and the Viksit Bharat 2047 vision.

Methodology:

The study is **descriptive and analytical** in nature and is primarily based on secondary sources of information. Data and information have been drawn from Government of India reports, economic policy documents, Census-related information, NITI Aayog publications, Ministry reports, international development reports and relevant academic literature.

The study adopts a conceptual approach to examine the relationship between rural transformation, inclusive economic growth and sustainable development. The analysis focuses on major dimensions including agriculture, employment, infrastructure, human capital, women-led development, digitalisation, financial inclusion, rural enterprises and environmental sustainability.

Rural Transformation and Inclusive Economic Growth:

Inclusive economic growth implies a process in which the benefits of economic development are broadly shared across different sections of society. Rural transformation can contribute to inclusive growth by expanding opportunities for small farmers, agricultural labourers, women, youth, entrepreneurs and socially disadvantaged communities.

1. Agricultural Transformation:

Agriculture remains a major source of rural livelihoods. However, small and fragmented landholdings, climate risks, low productivity, inadequate irrigation, market uncertainties and rising input costs create challenges for farmers.

Agricultural transformation should therefore focus on:

- Modern agricultural technology;
- Improved irrigation and water management;
- Climate-resilient farming;
- Crop diversification;
- Value addition and food processing;
- Farmer Producer Organizations;
- Better market access;
- Digital agricultural services; and
- Improved storage and supply-chain infrastructure.

The objective should not simply be to increase agricultural production but to increase **farmers' income, resilience and participation in value chains**.

2. Diversification of Rural Livelihoods:

Agriculture alone cannot provide adequate employment and income opportunities to the entire rural population. Rural transformation requires diversification towards livestock, fisheries, food processing, handicrafts, rural tourism, services, construction, logistics and small-scale manufacturing.

Development of the rural non-farm sector can absorb surplus labour and provide alternative sources of income. It can also reduce excessive dependence on agriculture and seasonal employment.

3. Rural MSMEs and Entrepreneurship:

Rural MSMEs can become important engines of employment and local economic development. Promotion of micro and small enterprises in food processing, textiles, handicrafts, repair services, digital services and other sectors can strengthen rural economies.

Improved access to credit, markets, and technology, skills and business development services is necessary for rural entrepreneurship.

Women-Led Rural Transformation:

Women play a significant role in agriculture, household production, livestock activities, informal employment and community institutions. However, much of women's economic contribution remains unpaid or inadequately recognized.

Women-led development should therefore become an integral component of rural transformation.

Self-Help Groups (SHGs), women's cooperatives, micro-enterprises and digital financial services can strengthen women's economic participation. Access to credit, property rights, skill development, markets and technology can increase women's productive capacity.

Greater female labour-force participation can contribute to household income, poverty reduction and overall economic growth.

Women-led rural transformation also has intergenerational benefits because greater economic empowerment of women can improve household spending on education, nutrition and healthcare.

Digitalization and Rural Transformation:

Digital technology has the potential to transform rural economies by reducing information gaps and transaction costs.

Digital infrastructure can facilitate:

- Digital payments;
- Online banking;
- Direct benefit transfers;
- Agricultural market information;
- E-commerce;
- Online education;
- Telemedicine;
- Digital government services; and
- Online employment and entrepreneurship opportunities.

Financial inclusion through bank accounts, digital payments and formal credit can bring rural households into the formal economy.

However, digital transformation must be accompanied by digital literacy, affordable internet access, reliable electricity and protection against cyber fraud. Otherwise, the digital divide may create new forms of inequality.

Sustainable Rural Transformation:

Economic transformation must be environmentally sustainable. Rural economies depend heavily on land, water, forests and other natural resources. Climate change, groundwater depletion, soil degradation and extreme weather events can threaten rural livelihoods.

A sustainable rural economy should promote:

- Water conservation;
- Micro-irrigation;
- Soil health management;
- Renewable energy;
- Climate-resilient agriculture;
- Sustainable livestock management;
- Waste management;
- Circular economy practices; and
- Protection of biodiversity.

Renewable energy can also create new rural employment opportunities. Solar energy, biogas and other decentralised energy systems can reduce dependence on conventional energy sources while supporting local economic activity.

Major Challenges to Rural Transformation:

Despite significant progress, several challenges continue to constrain rural transformation.

1. Rural Poverty and Inequality: Poverty remains concentrated among vulnerable households with limited assets and employment opportunities. Unequal access to land, education, finance and technology can reinforce economic inequality.

2. Agricultural Vulnerability: Dependence on rainfall, climate change, market volatility and rising production costs create uncertainty for farmers.

3. Unemployment and Underemployment: Seasonal agricultural employment and limited non-farm opportunities contribute to underemployment and migration.

4. Regional Disparities: Rural development has not been uniform across states, districts and regions. Backward and drought-prone regions require targeted interventions.

5. Digital Divide: Lack of digital literacy, internet access and technological skills can prevent rural households from benefiting from digital transformation.

6. Environmental Stress: Water scarcity, soil degradation and climate change pose serious long-term risks to rural livelihoods.

Policy Pathways Towards Rural Transformation by 2047:

A comprehensive rural transformation strategy should focus on the following pathways.

1. From Agriculture to Agri-Value Chains: Policy should move from production-centric

agriculture towards integrated value chains involving processing, storage, branding, logistics and marketing.

2. Promotion of Rural Non-Farm Employment: Rural industrialisation, MSMEs, food processing, tourism and digital services should be promoted to diversify employment.

3. Strengthening Human Capital: Greater investment in education, healthcare, nutrition and skill development is necessary to build a productive rural workforce.

4. Women-Centred Economic Policies: Women should be provided greater access to finance, skills, markets, technology and entrepreneurship opportunities.

5. Digital and Financial Inclusion: Every rural household should have access to reliable digital connectivity and formal financial services, accompanied by digital literacy and cyber-security awareness.

6. Green and Climate-Resilient Development: Future rural growth should be based on efficient use of natural resources and climate-resilient production systems.

7. Strengthening Local Institutions: Panchayati Raj Institutions and local communities should play a greater role in planning, implementation, monitoring and evaluation of rural development programmes.

Rural Transformation and Sustainable Development Goals:

Rural Transformation Dimension	Related SDGs
Poverty reduction	SDG 1 – No Poverty
Agricultural development and nutrition	SDG 2 – Zero Hunger
Rural healthcare	SDG 3 – Good Health and Well-being
Rural education	SDG 4 – Quality Education
Women's empowerment	SDG 5 – Gender Equality
Water and sanitation	SDG 6 – Clean Water and Sanitation
Renewable energy	SDG 7 – Affordable and Clean Energy
Rural employment	SDG 8 – Decent Work and Economic Growth
Infrastructure and digitalisation	SDG 9 – Industry, Innovation and Infrastructure
Reduction of inequality	SDG 10 – Reduced Inequalities
Sustainable communities	SDG 11 – Sustainable Cities and Communities
Climate resilience	SDG 13 – Climate Action
Sustainable ecosystems	SDGs 14 and 15

Rural transformation has strong linkages with the United Nations Sustainable Development Goals (SDGs). Thus, rural transformation can serve as an important mechanism for localising the SDGs while contributing to India's national development objectives.

Changing Rural Economy of India:

The rural economy has experienced significant structural changes in recent years.

Table 1: Selected Indicators Relevant to Rural Transformation

Indicator	Recent Evidence
Rural villages	About 6.65 lakh
Gram Panchayats/Rural Local Bodies	About 2.68 lakh
Agriculture's workforce share	About 46% according to recent NITI Aayog assessment
Agriculture's GVA contribution	About 14%
Rural LFPR, age 15+	58.2%, January–March 2026
Female rural LFPR, age 15+	39.2%, January–March 2026
Rural unemployment	2.5%, 2023–24, according to Economic Survey 2025–26
MGNREGS person-days	183.77 crore up to December 2025, compared with 389.09 crore in FY2021
Women in SHGs	Nearly 10 crore women across 90.9 lakh SHGs as of July 2025

Source: Economic Survey 2025–26; NITI Aayog; MoSPI/PIB; recent government publications.

The data indicate an important transition. The rural labour market is becoming more diversified, while dependence on traditional forms of rural employment is changing.

The Economic Survey 2025–26 reports that rural unemployment declined from **3.3 per cent in 2020–21 to 2.5 per cent in 2023–24**. It also notes that MGNREGS person-days declined from the pandemic peak of 389.09 crore in FY2021 to approximately 183.77 crore by 31 December 2025. This suggests changing patterns of rural employment, although the interpretation should account for the continuing importance of MGNREGS as a social-protection mechanism.

Conclusion:

The transformation of India into a developed nation by 2047 cannot be achieved without transforming its rural economy. Rural India is not simply a recipient of development programmes; it is an important contributor to India's production, employment, food security, entrepreneurship and social development.

The transition from rural development to rural transformation requires a shift from fragmented and welfare-oriented interventions towards an integrated strategy combining **productivity, diversification, human capital, infrastructure, technology, women's empowerment and environmental sustainability**.

Viksit Bharat 2047 should therefore be understood not merely as a target of higher national income but as a vision of **inclusive prosperity and sustainable development**. A developed India must be an India in which rural households have productive employment, adequate income, quality education, healthcare, housing, infrastructure, digital access and a healthy environment.

The pathway from rural development to rural transformation can consequently become one of the most important strategies for achieving an economically strong, socially inclusive and environmentally sustainable **Viksit Bharat by 2047**.

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·Awarded as State Level "Basava Jyoti Award" by Shree Basaveshwar Karmaveer Kala Sahitya, Sanskruti Vedike, Aheri, Vijayapura District of Karnataka State, 1st January, 2021.

·Award Received: Awarded as "Best Researcher Award" by UAE, Education Award, 23th January 2023, Dubai.

She is actively involved in academic and research oriented activities.

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