



**B.V.V.Sangha's  
Basaveshwar Commerce College, Bagalkot.**



**CRITERION III  
RESEARCH, INNOVATIONS AND EXTENSION**

**3.3-Research Publication and Awards**



**Number of books and chapters in edited volumes/books published and papers published in national/ international conference proceedings per teacher during year 2017-18**

### **Key Indicator 3.3 – - Research Publication and Awards**

**Metric No:3.3.2: Number of books and chapters in edited volumes/books published and papers published in national/international conference proceedings per teacher during year**

<b>Year</b>	<b>2017-18</b>
<b>Number</b>	<b>04</b>

**B.V.V.Sangha's**  
**Basaveshwar Commerce College, Bagalkot**  
**Papers/Chapters contributed by Faculty in Edited Books 2017-18**

Sl. No	Name of the Teacher	Title of the Paper	Name of the Seminar/ Conference	Name of the Publisher	ISBN/ISSN	Year of Publication
1.	Prof.V.V. Nandargi	“Is India Moving Towards Cashless Economy for Sustainable Development? An Analysis”	3 <sup>rd</sup> International Conference on Economic Growth & Sustainable Development: Emerging Trends	SDMIMD .Mysore	ISBN 978-93-83302-18-5	10 <sup>th</sup> & 11 <sup>th</sup> Nov 2017
2.	Prof M.M.Meti	Spiritualism and Mysticism in R.K.Narayan's The Guide.	Sonorous Vibrations of Spiritualism and Mysticism in Indian Writing in English	SharanaBasaveshwar College of Commerce, Kalaburgi.	ISBN 978-81-931871-7-3	28 <sup>th</sup> Jan 2018
3.	Dr. M. Nanjundaswami	“JAGATIKARANADALLI PRADESHIKA BHASHEGALA SAMASYAGALU MATHU PARIHAROPAYAGALU”	Two days International Seminar on Indian Literature in International Perspective	S.B. Arts & K.C.P Science College, Vijayapur	ISBN 978-93-83813-32-2	16 <sup>th</sup> & 17 <sup>th</sup> Feb 2018
4.	Prof. V.V. Nandargi	“Is India Moving Towards Cashless Economy for Sustainable Development”	National Conference on “Recent Policy Reforms of India- Emerging Trend”	Oxford P.G. Dept. of Studies in Commerce, Hubballi	ISSN 2231-2137	24 <sup>th</sup> Feb 2018

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Institute for Management Development

**3<sup>rd</sup> International Conference on  
Economic Growth and  
Sustainable Development :  
Emerging Trends**

**CERTIFICATE**

This is to certify that

**Vinod V. Nandargi**

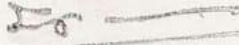
has participated in the 3rd International Conference on "Economic Growth and Sustainable  
Development" during 10-11 November, 2017 and presented a paper titled

**Is India Moving Towards Cashless Economy For Sustainable Development? An Analysis**

and the paper was co-authored with

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## Is India Moving Towards Cashless Economy For Sustainable Development? An Analysis

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A cashless economy is secure, it is clean. You have a leadership role to play in taking India towards an increasingly digital economy

— Shri. Narendra Modi Prime Minister, India

### Abstract:

In Ancient time every one followed barter system of trading where goods to goods, goods to services and services to goods were exchanged. When money media came in to force, we said goodbye to barter system and we applied money to buy and sell goods and services with a denomination of naye paisa, 1 paisa, 1 rupee, 2 rupees, 5 rupees, 10 rupees, 20 rupees, 50 rupees, 100 rupees, 500 rupees, 1000 rupees before Demonetization and after Modi Demonetization 1000Rs note was banned and 2000 rupees, note was introduced. These currency are printed by bearing 11,000 crore by the Government of India. With an increase in the population and according to this circulation of currency becomes burden for the government. In the world, Belgium stands number one country in cashless economy, with 93% of transactions being done electronically. India is a country where 98 per cent of total economic transactions are done through cash. However, this may no longer be the case in future as the government has already steered the country towards cashless society. Recently, in India, the central government of the country led by Prime Minister Narendra Modi has implemented a shock ban on currency notes of higher denominations, a move referred to as demonetization. The move has been executed with the aim to curb the circulation of "black money" in the country and associated problems. The Indian government is also constantly encouraging the people of India to go cashless and reduce dependence on cash transactions



and instead adopt digital payment methods. So, what is meant by "cashless" and what are the advantages and disadvantages of a country going cashless? This paper will throw a light on Is India going for cashless economy? an analysis

*Keywords: Cashless Economy, Economic Development, Demonetization*

### **Introduction:**

The currency replacement is costing a little more than normal keeping the opportunity and endurance costs aside. This currency change will cost the government a whopping Rs 11,000 crore in just printing. (Source: PTI)

Currently, the nation's economy is undergoing a renovation phase with all its existing high-value currency denominations (Rs 500 and Rs 1000) is being ceased and replaced with new format currency to curb black money trading. When the entire nation is worried about the time it will take to roll out new currencies, let us calculate how much these new currencies cost will endure.

In the last fiscal, the two high-value denominations (Rs 500 notes and Rs 1,000 notes) constituted up to 24.4 per cent of currency in circulation by volume and a massive 86.4 per cent by value.

Let's calculate how much it will cost the government to replace them with new paper? As per howindialives.com, a database and search engine of public data when it comes to printing, the government is taking a cost hit twice. On one hand, where it is effectively writing off the cost it incurred in printing the old lot i.e. Rs 5,932 crore and on the other hand it is incurring an additional cost in printing the new lot i.e. Rs 4,929 crore, making the total cost of printing up to Rs 10,861 crore.

Currently, the circulation of Rs 10 notes is as high as around 32,000 million pieces whereas circulation for Rs 500 and Rs 1000 notes are 15,000 million and 7,000 million respectively. The cost of printing a Rs 10 note is around Re 1 and a Rs. 500 and Rs 1,000 note is around Rs. 2.5 and Rs 3.2. For the old lot, the circulation is based on the cost of printing in 2012. For the new lot, the circulation is based on the 2015-16 value in circulation, the cost of printing in 2012 and the Rs 2,000 notes costing same as Rs 1,000 notes.

Prime Minister's demonetization move has also divided the top economists in and outside the country over its unquantifiable outcomes, at least for now. But, the debate whether India can really transform itself into a cashless economy or less cash economy - as government terms it - is refused to die down. While the jury is still out, we bring you a list of the most cashless nations in the world, based on the percentage of cashless transactions.

Recently, in India, the central government of the country led by Prime Minister Narendra Modi has implemented a shock ban on currency notes of higher denominations, a move referred to as demonetisation. The move has been executed with the aim to curb the circulation of "black money" in the country and associated problems. The Indian government is also constantly encouraging the people of India to go cashless and reduce dependence on cash transactions and instead adopt digital payment methods. So, what is meant by "cashless" and what are the advantages and disadvantages of a country going cashless?





### **What is a cashless society?**

A cashless society is a society where currency notes or cash money are not used in monetary transactions. It is a hypothetical move or situation in favor of alternative means of exchange. Cashless societies in the past were based on the barter system where people exchanged their livestock for food crops or other goods. However, the present concept of a cashless society or country is a completely new thing. Here cashless transactions are made with the help of digital currencies like the bit coin. In a truly cashless society, legal tender (money) is exchanged and recorded only in the electronic digital forms.

### **When did the trend to go cashless begin?**

During the 1990's, the growing popularity of electronic banking made the use of non-cash transactions and settlements popular among the residents of some of the most technologically advanced nations of the world. Digital payment methods became well established in countries across the world by the 2010's. Online tools like Paypal, NFC payments by smart phone or electronic cards, digital wallet systems operated by Apple, electronic banking and bill payment systems helped people make cashless transactions online. Some countries even started to set limits on transaction values that can be used for non-electronic payments to encourage cashless transactions.

### **Potential problems associated with a cashless society**

The move towards a cashless economy is heavily debated and controversy-prone. Several points have been raised about the negative effects of cashless transactions. In a cashless country, the complete control of transactions, individual use of money, information about public monetary assets, and interest rates are with the nation state and third party providers. An individual's money is under external control and is subject to external regulations and restrictions. Negative interest rates might become applicable. Also, in a cashless society, individual transactions and incomes become accessible to legitimate parties like police or tax officials, and chances of hacking also increase.

### **Potential benefits of a cashless society**

Cashless economies would be helpful to the global economy. Since cash is the primary mode of transactions in money laundering and terrorism financing, a cashless society would discourage such laundering and terrorism. Central governments would also benefit from such cashless transactions as it would allow central control of money supply. It would be easier for government to monitor income tax paid by individuals and proper payment of tax would strengthen the nation's economy. Cashless transactions would be helpful in the context of negative global inflation and quantitative easing. Going cashless would also reduce the levels of corruption prevalent in the country.

### **Countries going cashless**

The most cashless societies of the world have been enlisted below. In Belgium, France, and Canada over 90% of consumer payments are made via cashless modes. The United Kingdom, Sweden, Australia, Netherlands, and the US also have high rates of consumer payments (80% and over) made via non-cash modes. Germany and South Korea also use cashless payments as the major mode of consumer payments. The latter is the only Asian country featuring in the list of the top 10 cashless societies while no country from Africa or South America finds a position in the list. Only time will tell if Indian citizens also favor cashless transaction methods over cash transactions and the effects of cashless transactions on the Indian society and economy.



### Top Cashless Countries

Rank	Country	Noncash Payments' Share Of Total Value Of Consumer Payments	% Of Population With Debit Cards
1	Belgium	93	86
2	France	92	69
3	Canada	90	88
4	United Kingdom	89	88
5	Sweden	89	96
6	Australia	86	79
7	The Netherlands	85	98
8	United States	80	72
9	Germany	76	88
10	South Korea	70	58

Source: <http://www.worldatlas.com/articles/which-are-the-world-s-most-cashless-countries.html>

#### **Research Methodology:**

The research has been analyzed with primary and secondary data. The primary data has been collected through questionnaire with a 40 samples. 20 from business sector and 20 from professional sector. The secondary data has been collected by referring journals, magazines, newspapers and websites.

#### **Objectives of the study**

1. To evaluate whether India is going for cashless
2. To evaluate different cashless devices for transactions

#### **Limitations of the study**

1. The data has been collected only at Bagalkot city
2. Only business men and profession people were the samples
3. The secondary data has been collected from journals, magazines, news papers for further analysis

#### **1. Formulation of Hypothesis**

**Ho:** There is no significant difference between businessmen and professionals about transaction

**H1:** There is a significant difference between businessmen and professionals about transaction

Level of Significance: 5

Test Criteria: Chi-square test

Actual Computation

observed	Occupation	Transaction				Total
		Once	Twice	Thrice	More	



Business man	4	4	2	10	20
Profession	6	4	5	5	20
Total	10	8	7	15	40

expected

	5	4	3.5	7.5
	5	4	3.5	7.5

chi test 3.352381

Therefore The P-Value is 0.910346. The result is not significant at  $p < 0.05$ .

## 2. Formulation of Hypothesis

**Ho:** There is no significant difference between businessmen and professionals about cash and cashless transaction

**H1 :** There is a significant difference between businessman and professionals about cash and cash less transaction

Level of Significance: 5

Test Criteria: Chi-square test

Actual Computation

Observed

Occupation	Mode of transaction		Total
	Cash	Cashless	
Business man	9	11	20
Professionals	14	6	20
Total	23	17	40

Expected

	11.5	8.5
	11.5	8.5

chi test 2.557545

The P-Value is 0.109772. The result is not significant at  $p < 0.05$ .

## 3. Formulation of Hypothesis

**Ho:** There is no significant difference between Age and Businessmen about cash and cashless transaction

**H1 :** There is a significant difference between Age and Businessman about cash and cashless transaction

Level of Significance: 5

Test Criteria: Chi-square test

Actual Computation



Observed	Mode of Transaction	Businessman					Total
		Age					
		18-24	25-34	35-44	45-54	55 and above	
	Cash	2	5	4	1	1	13
	Cashless	3	1	1	1	1	7
	Total	5	6	5	2	2	20
Expected		3.25	3.9	3.25	1.3	1.3	
		1.75	2.1	1.75	0.7	0.7	

chi test 3.150183  
The P-Value is 0.109772. The result is *not* significant at  $p < 0.05$ .

#### 4. Formulation of Hypothesis

Ho: There is no significant difference between Age and Professionals about transactions

H1: There is a significant difference between Age and Professionals about transactions

Level of Significance: 5

Test Criteria: Chi-square test

Actual Computation

Observed	Mode of Transaction	Professionals					Total
		Age					
		18-24	25-34	35-44	45-54	55 and above	
	Cash	1	3	1	4	2	11
	Cashless	2	1	2	3	1	9
	Total	3	4	3	7	3	20
Expected		1.65	2.2	1.65	3.85	1.65	
		1.35	1.8	1.35	3.15	1.35	

Chitest 2.317708  
The P-Value is 0.803664. The result is not significant at  $p < 0.05$ .





#### **Advantages of cashless economy**

1. Convenience
2. Discounts
3. Tracking spends
4. Budget discipline
5. Lower risk
6. Small gains
7. Go digital, get discounts

#### **Disadvantages of cashless economy**

1. Higher risk of identity theft
2. Losing phone
3. Difficult for tech-un savvy
4. Overspending
5. High illiterate People
6. Lack of technological knowledge
7. More villages and more rural people.
8. Huge Population

#### **Following modes for cashless transactions:**

1. BANKING CARDS (DEBIT/ CREDIT CARDS)
2. UNSTRUCTURED SUPPLEMENTARY SERVICE DATA (USSD)
3. AADHAAR ENABLED PAYMENT SYSTEM (AEPS)
4. UNIFIED PAYMENTS INTERFACE (UPI)
5. MOBILE WALLETS
6. BANKS PRE-PAID CARDS
7. POINT OF SALE
8. INTERNET BANKING
9. MOBILE BANKING
10. MICRO ATMS

#### **Review of Expert opinion on Cashless and Demonetization**

##### **1. Steve H Hanke, American economist**

In a strong criticism of demonetization, noted American economist Steve H Hanke has said that the Indian economy is in a 'cashless crisis' post ban on high currency notes. "Demonetization is for losers. Foregoing cash is never the answer. Just look at India - cash economy in a cashless crisis," Hanke, an American applied economist at the Johns Hopkins University in Baltimore, Maryland, said in a tweet. Hanke had earlier said that demonetization has been bungled from the start and no one, not even Prime Minister Narendra Modi, "knows where India is heading". A Senior Fellow and Director of the Troubled Currencies Project at the Cato Institute in Washington, Hanke had also said that "India simply does not have the infrastructure to adapt to Modi's demonetization...he should have known." Prime Minister Narendra Modi on November 8 had announced demonetization of Rs 1,000 and

Rs 500 notes in a major assault on black money, fake currency and corruption.

**2. Arpan Nangia,**

The head of the India desk for HSBC's commercial banking division  
Look, you still have a reasonably large part of the population that doesn't even have a bank account," said Arpan Nangia, the head of the India desk for HSBC's commercial banking division. "Yes, our position is that everybody should have a bank account and everybody should be transacting through that, but if a large part of your population doesn't even bank it is going to take some time for you to invest before you can say let's go completely cashless."

**3. Deepak Abbot, the senior vice president of Paytm**

"The Prime Minister's move to incentivize digital payments will offer a strong support to our ongoing efforts in helping the country leapfrog the cash generation to digital payment solutions," added Deepak Abbot, the senior vice president of Paytm. "This will not only help millions of Indians overcome the hassles of dealing in cash but also act as a significant step towards propelling India to emerge as a truly cashless economy."

**4. Jean Dreze, economist**

Prominent economist Jean Dreze has said cashless economy is not good for a country like India. "Talks of cashless economy are simply useless in a country like India where majority of the people are illiterate and has no access to internet facility," said Dreze, a Belgian-born Indian development economist.

According to economist and others opinion, the paper has come up with following Findings

1. Indian need another 20-25 years to become 50% cashless economy
2. Huge population and more villages in India is a hindrance for the country to become cashless
3. India is developing, not developed. The developed countries like USA, U.K. Japan, China not have 100% cashless economy
4. India is lacking in technology, hence it is very difficult to adopt 100% cashless economy
5. Indian banks are charging huge transaction cost on digital transactions
6. After Demonetization, cashless transactions have come in to force.

**Conclusion:**

Naendra Modi, Prime Minister said; "A cashless economy is secure, it is clean. You have a leadership role to play in taking India towards an increasingly digital economy". His vision toward cashless economy is leads to minimization of corruption, accountability of all the transactions, digitalization of transactions, and it will help the country in boosting its economy.

Finally the paper concludes that, still India is in Cash Economy and not Cashless economy and it needs 20-25 years to reach 50% cashless economy not 100%.

1. Economic Times
2. <http://digitalindia.gov.in/>
3. [http://cashlessindia.gov.in/digital\\_payment\\_methods.html](http://cashlessindia.gov.in/digital_payment_methods.html)
4. Wall Street Journal



**Name of the Teacher : Prof. M. M. Meti**

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## First Page of Publication

### Spiritualism and Mysticism in R. K. Narayan's *The Guide*

Mallikarjun Meti\* Dr. D. T. Angadi\*\*

India has produced a large number of spiritual figures who have shown the common man the path of realization. Such figures can create illusions of hope and happiness through a skilful manipulation of words, gestures and facial expressions. They talk of spiritual values. Since Bankim's time these wonderful characters often figure in the Indian-English writing. Some of the spiritual figures have been discussed at a great length in Indo-Anglican fiction such as R.K. Narayan's *The Guide*, Raja Rao's *Kanthapura*, Bhabani Bhattacharya's *He Who Rides a Tiger* and Kipling's *Kim*.

Spirituality in character leads one to a search of the knowledge of the highest and the absolute by direct experience and manifestation of the search in every mode of living, thinking and acting. The present study unfolds the concept of spirituality through characterization. There are certain characters in the selected novels of Indian writing in English, who reflect this concept. They transform the spirit of love, truth, non-violence, self-sacrifice, self-discipline, penance, self-realization or self-assertion through their various actions. They do not only offer the common reader, the positive aspects of spiritualism but also offer the negative aspect of pseudo-spiritualism.

Through the characterization of Raju, in *The Guide* of R.K. Narayan unfolds the concept of spirituality. In the first stage of his career Raju is a tourist guide and a shopkeeper; in the

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second role he is an entrepreneur and an impresario and manager. He was thrown into the dangerous, passionate relationship with Rosie, the mistress of a rich tourist he calls Marco, Raju's passion for Rosie makes him restless and almost mad. He elopes with her and spends all his hard earned savings to make Rosie a great classical dancer. He becomes her business manager and publicity agent without making any conscious plans about it. It is characteristic of Raju that once cast in a particular part he performs it with gusto, partly for the sake of self-preservation, partly because it suits his temperament wonderfully.

In the third phase of his life he becomes a convict, an ideal prisoner. Obsessed and ultimately ruined by the strange, cold-hearted Rosie, Raju is accused of forgery by Marco. He goes to prison, deserted by his mistress, despised by his family and friends. This act of forgery was the only one done by him deliberately. But Raju could not imagine that his act of forgery should bring him such a disaster. Even this role of the convict in the Jail was performed with joy and inspiration: "I was considered a model prisoner, he says."<sup>1</sup>

After the expiry of his term of imprisonment, he takes refuge in an old temple by a river. While sitting on the steps of the temple one evening and reflecting on the future course of his life, he is taken for a holy saint by a peasant known as Velan who seeks his advice on his domestic problems. By uttering a few platitudes, he helps Velan to find a solution.

"I know what your problem is, but I wish to give the matter some thought. We cannot force vital solutions. Every question must bide its time. Do you understand it?"<sup>2</sup> Raju, then utters such words which reflects his character as a spiritual man - "whatever is written here will happen. How can we ever help it? We may not change it, but we may understand it, Raju replied grandly. And to arrive at a proper understanding time is needed."<sup>3</sup> Raju further declared that "what must happen, must happen; no power on earth or in heaven can change the course of that river."<sup>4</sup> Thus, the convict drifts into the role of a saint. People



come to him to seek his advice in domestic problems. Raju does not disappoint them. He utters mystifying statements to them with characteristic dignity. He knows: "The essence of sainthood seemed to lie in one's ability to utter mystifying statements."<sup>5</sup>

It is Raju's habit to perform whatever role is assigned to him by Fate perfectly and nicely. He has a ready-wit that helps him in all walks of life. The same ready wit in him finds the final role of his life as a spiritual man. He soon learns that the essence of sainthood seems to be one's ability to utter mystifying statements. People come to him to listen to his discourses and storytelling. He delivers big lectures on the necessity of education and instantly establishes an evening school in the temple in order to eradicate illiteracy of the children. He advises the people in his newly acquired self-styled fashion: "Recollect and reflect upon every word you have uttered since day break."<sup>6</sup> These evening sessions grow in popularity until Raju becomes a public figure. But the idea of school too originates quite by accident. Even the final episode of fasting originates in a similarly insignificant and casual manner.

To the village teacher Raju as a saint converses with an air of authority: "I like to see young boys become literate and intelligent— it's our duty."<sup>7</sup>

When the villagers talk about a crocodile in the river, Raju replies in the same spirit. "What can a crocodile do to you if your mind is clear and your conscience is untroubled." Thus, he teaches the lessons of high level of spirituality and becomes the saviour of local people.

The shadow of famine stalks the countryside, the earth was fast drying up and cattle begin to die. People come to their saviour but the saviour himself is now in a helpless state of mind. Apparently he looks untroubled and reserved and tells them:

"Be peaceful; everything will be all right; I will fix it with the Gods."<sup>8</sup> But inwardly he has become restless.

The severe draught disturbs the peace in the village leading to fracas and violence. Raju, the ex-convict afraid that the police





might arrive and expose him. But Raju still plays the role of a saint and sends a message to the villagers through Moron; "unless they are good I'll never eat."<sup>9</sup> But the villagers interpreted it as the Swami won't eat because it won't rain. It is at this stage of the matter that Raju has been compelled to begin the fast. He realized that he had worked himself into a position from which he could not get out. This transformation of his character as a fake saint to a spiritual saint discovering his own self is convincing one.

As a Swami Raju had to undergo an act of vicarious suffering to purify the sins of others. It was a destructive risk. But he did it well. During the early days of his role as a saint, he assumed and feigned that role due to the needs of his stomach. During the last days, however, it was the faith of the people that forced him to perform as a saint.

"He felt moved by the recollection of the big crowd of women and children touching his feet. He felt moved by the thought of their gratitude."<sup>10</sup> The unquestioning faith of the people elated his mind and personality. It transforms Raju from "what he really is, into a worthy object of its devotion. Towards the end Raju loses the feeling of an actor performing an act; the act becomes the reality, the mask becomes the man."<sup>11</sup>

This is a moment of illumination, a moment in which an individual acquires the power to go beyond his self and Raju's act of sacrifice transcends his self.

For the first time in his life he was making an earnest effort; for the first time he was learning the thrill of full application, outside money and love; for the first time he was doing something in which he was not personally interested. He felt suddenly so enthusiastic that it gave him a new strength to go through with the ordeal.<sup>12</sup>

The transformation of Raju's life is indeed the spiritual triumph of Narayan's art of characterization. At the end of the novel, Raju dies in the true spirit of a saint. Raju's reply to Malone is characteristic of a saint: "I am only doing what I might have to do; that's all, my likes and dislikes do not count."<sup>13</sup> Thus, Raju's



death of the end is for the Dharma that holds up the suffering humanity. Raju is thoroughly human in his desires and passions. And yet he is capable of a remarkable capacity for detachment which enables him to go through even Jail life, not only without embarrassment, and pain, but with positive pleasure. Thus when the crisis prevails, the absence of a strong ego and the lack of attachment prove to be powerful assets for affecting a recovery. Hence the character of Raju reflects the elements of a "Karma Yogi".

The characters in *The Guide* can be reduced to symbolic meanings. Velan represents the psychological reality of the rural ethos. He is the spiritual guide of Raju, the professional guide. Raju remains professional even in his mask. Raju, Velan and Rosie are the central characters in the novel. In the words of U. P. Sinha from his essay, "Patterns of Myth and Reality in 'The Guide': Complex Craft of Fiction":

Their implicative or metaphoric roles in the novel make a *mythic triangle* which is a triangle with three points, one indicating the height of spiritual-cum-moral triumph. The point indicating the low, the deep is represented by Rosie, and the vertical one is represented by Velan. The third point at the level, which seems to be vertical but is not obviously so, represents Raju. The first two points act upon this one so that the whole triangle becomes mythical—man facing two opposite-worlds; facing-always with very little chance of a smooth and painless arrival here or there. (80)

One can interpret the character portrayal in the novel in terms of *gunas*. In the words of Rama Nair, "Gunas can presuppose the question of basic predisposition called Samskaras and fate (Karma). . . . In Hindu thought, a mental or physical act is called *Karma*. *Karma* is the sum-total of a man's past actions, in the present and the previous lives, which determines his life now. One can achieve liberation only through spiritual self-realization" (44). In Hindu philosophy names of individuals do not matter. One's individuality and character are determined by his



actions. The names of central characters in *The Guide* are not individualistic. They are vague and impersonal. The reader is never told either Raju's or Marco's real name. Raju's spiritual triumph at the end of the novel is a reaffirmation of the *satwic* potential that is innate in every individual. The same critical frame work can be applied to Rosie's character also.

*The Guide* ended in a way which is very typical of an Indian story. In a typical Indian story, the main character narrated his own story to an acquaintance overnight and by the time he concluded, the cock crowed. In this traditional way of story-telling, the story-teller, Raju, held the listener. Thus Narayan achieved a supreme triumph through this narration. To quote C. D. Narasimhaiah from his essay, "R. K. Narayan's 'The Guide,'" "It is not surprising when we know that at all times Narayan writes not merely with an intense social awareness of his own age but with the past of India in his bones. Thanks to him our social sympathies are broadened and our moral being considerably heightened" (198).

When one comes to the end of the novel he is threatened with so many unanswered questions. Is Raju a real saint or is he a fake? This question had puzzled most readers of the novel ever since its publication. Sally Appleton in the review titled "The Ambiguous Man," which appeared in *Commonweal Magazine*, a few weeks after the novel's publication, observes: "The author must decide whether or not holiness will work . . . the author abandons the reader to choose arbitrarily whether or not, as Raju sinks into the muddy river bed, he is dying, whether or not, as the water rises to Raju's knees, it rises because "it's raining in the hills" or because Raju himself is sagging into it (cited in Pontes and Ezekiel 92)" (qtd. in Paranjape 176). It is not surprising that critics are divided on this question. C. D. Narasimhaiah considers Raju a transformed man in the end, a saint, whereas G. S. Balarama Gupta believes that Raju is a selfish swindler, an adroit actor, and a perfidious megalomaniac (Paranjape 177). In the words of Paranjape:



The question is not so much whether Raju is a willing saint or not because, like all of us, everyone within the novel notices Raju's reluctance, even his unfitness for gurudom. But does that really change who or what he ends up becoming? So what we have here is a real problem, one that leads us to the crux of Narayan's artistry and to his relationship to Indian modernity. Because if Raju is a fake, Narayan is putting into doubt not just an individual but the institution of guru itself." (177)

It was the belief of village people of Mangal that it would rain and thus put an end to the drought if a true sanyasi did genuine fasting for twelve days. That was a belief prevalent among the Hindus as such in India. Whether the people had direct experience of the miracle or not, it did not lessen their faith in it. Narayan only wanted to portray that such beliefs and rites prevailed among his people. He did not want to glorify or condemn such beliefs. There is no clear hint at the end of the novel whether it rained. Rather one has to doubt it based on the description of the topography. The narration of the last paragraph of novel is as follows:

He got up on feet. He had to be held by Velan and another on each side. In the profoundest silence the crowd followed at a solemn and silent pace. The eastern sky was red. Many in the camp were still sleeping. Raju could not walk, but, he insisted upon pulling himself along the same. He panted with the effort. He went down the steps of the river, halting for breath on each step, and finally reached the basin of water. He stepped into it, shut his eyes, and turned towards the mountain, his lips muttering the prayer. Velan and another held him each by an arm. The morning Sun was out now; a great shaft of light illuminated the surroundings. It was difficult to hold Raju on his feet, as he had a tendency to flop down. They held him as if he were a baby. Raju opened his eyes, looked about, and said, 'Velan, it's raining in the hills. I can feel it coming up under my feet, up my legs.' He sagged down. (Narayan 247)

The description of the eastern sky as red and the apparition



of the morning sun and the great shaft of light which illuminated the surroundings do not match with raining in the hills. The readers come across a series of endless questions. Does it really rain? Does Raju survive to see the miracle? Or does he die with the delusion that his sacrifice has paid off? The readers have to find out their own answers based on their beliefs and philosophy. In the words of Paranjape, "Are we people of faith, those who believe that the sacrifice of a well-intentioned individual can solve social problems, even change the course of natural events? Or are we modern, "scientific" people who refuse to yield to such superstitions? To frame the choices offered by the novel in an even more complex manner, do we *want* to believe even though we might be unable to?" (180)

Though Raju was a fake Guru, on whom gurudom had been thrust, he seemed to grow in stature to fit its mantle. He was willing to sacrifice his life. Since the villagers believed that his fasting would bring rain he had no other alternative than continuing the fast to the twelfth day. Raju understood that he could not correct the villagers' misconception about him. They considered him as a true sanyasi and hence his genuine fast would bring rain. Thus Raju was trapped. He had no existence other than a sanyasi's. He could have saved himself as the doctors and Velan requested him to stop fasting. But once he stopped fasting what would the hundreds of people assembled there think about him? Wouldn't it be a betrayal of faith laid on him by the people? So he might have thought that it was better and nobler to die a martyr than live an ignoble life, despised by others. Narayan wanted to tell the readers that there are many Raju's or fake sanyasis in our society. Despite being so aware of the dangers of shamming such a serious thing as being a guru, Narayan actually came out in favour of the institution in the end. He was unable to show the villagers rejecting Raju, or Velan abusing and unmasking him. He did not want the novel to be a propaganda tract against superstitious villagers and unscrupulous charlatans. "The Guide is far from being an expose of phony godmen exploiting the gullible masses. Narayan cannot make a pitch in favour of mechanization or



development as the cure of all ills, including drought" (Paranjape 181).

Narayan did not endorse tradition in a loud or sententious manner. He did not reject or condemn it but rather created a space for that. He pointed out that in the struggle between tradition and modernity, tradition won though in a reluctant manner. Raju's penance and his ultimate sacrifice were real no matter how painfully flawed his motives might have been earlier or how ineffectual their outcome. There was ample textual evidence to suggest that a gradual but sure alteration in Raju's inner being did take place. "In other words, the irony strengthens the "Hindu" world view, not weakens it, though at first it appears as if the opposite is the case" (Paranjape 182).

*The Guide* could be read as a "complex allegory satirising the process by which gods and demi-gods came to be established within the religion, wherein through the centuries myths and stories came to be built around a man until he gradually attained the stature of a god and joined the ranks of celestial beings as a divine incarnation" (Sankaran 129). In this view *The Guide* would be a satire, albeit a gentle one, about the system of worship within Hinduism. Raju was in a sense, the distillation of a type of character that had existed in Hindu mythology for nearly five centuries—"the trickster sage." In Hindu mythology the sages and even the gods were shown to be fallible, and no one was considered perfect or lying so low as to be incapable of reaching great spiritual heights. Similarly in Hindu mythology transformation could occur to a person due to an outside agency without the volition of the person. "Raju would, in this light, be eminent 'sage' material" (Sankaran 135).

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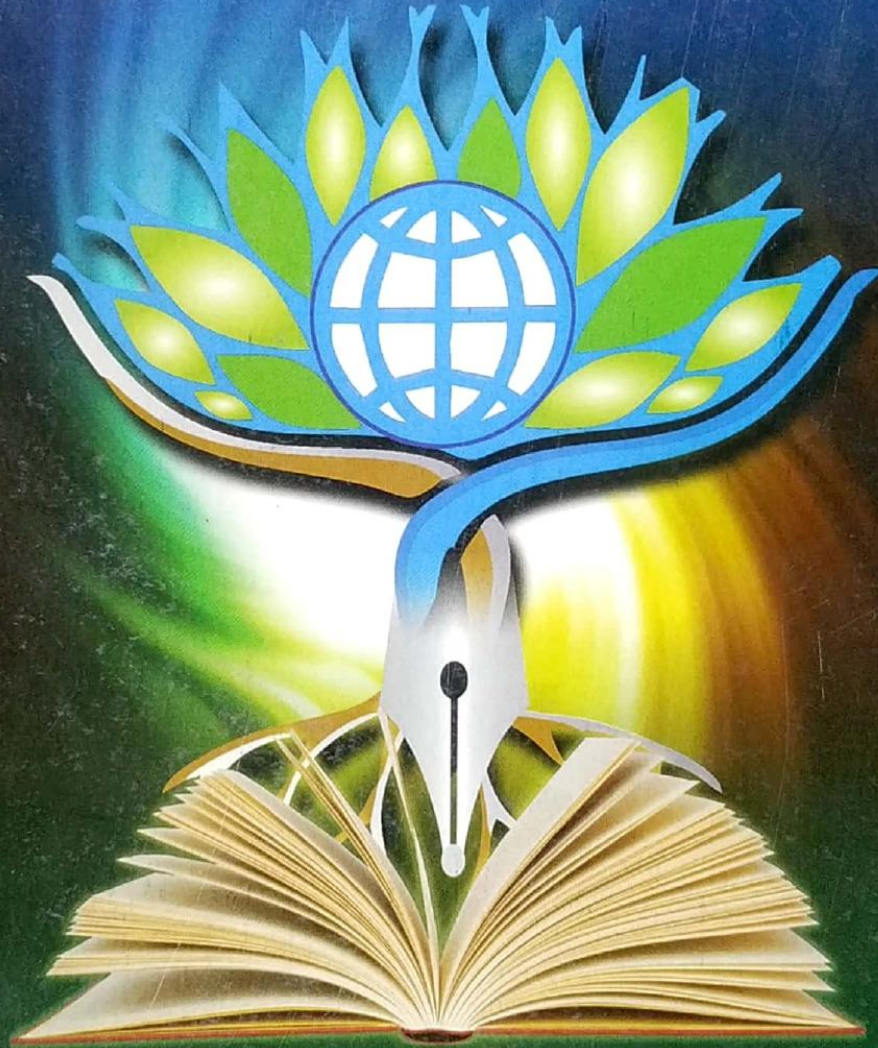


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# ಮಹೋನ್ನತ

ಕನ್ನಡ ಸಾಹಿತ್ಯ ಪರಂಪರೆಯ ಸಮಗ್ರ ನೋಟ



ಪ್ರಧಾನ ಸಂಪಾದಕರು

● ಪ್ರೊ. ಬಿ.ಬಿ. ಡೆಂಗನವರ ● ಡಾ. ಆರ್. ವಿ. ಪಾಟೀಲ

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## ಜಾಗತೀಕರಣದಲ್ಲಿ ಪ್ರಾದೇಶಿಕ ಭಾಷೆಗಳ ಸಮಸ್ಯೆಗಳು ಮತ್ತು ಪರಿಹಾರೋಪಾಯಗಳು

• ಡಾ. ಎಂ. ನಂಜುಂಡಸ್ವಾಮಿ

ಜಾಗತೀಕರಣ ಇಂದಿನ ಸಂದರ್ಭದಲ್ಲಿ ಅನೇಕ ಬಡ-ಶ್ರೀಮಂತ ರಾಷ್ಟ್ರಗಳು ಎದುರಿಸುತ್ತಿರುವಂತೆಯೇ ಭಾರತವು ಅನೇಕ ಸಮಸ್ಯೆಯನ್ನು ಎದುರಿಸುತ್ತಿದೆ. ದೇಶೀ ಸಂಸ್ಕೃತಿಯ ಜೀವಾಳವಾಗಿರುವ ಪ್ರಾದೇಶಿಕ ಭಾಷೆಗಳು ಇಂದು ಅಳಿವಿನ ಅಂಚಿನಲ್ಲಿರುವುದನ್ನು ಗಮನಿಸಬೇಕಾಗಿದೆ. ಇಂಗ್ಲೀಷ್ ಭಾಷೆಯ ಆಕ್ರಮಣದಿಂದ ಮುಂದಿನ ದಿನಮಾನಗಳಲ್ಲಿ ಪ್ರಾದೇಶಿಕ ಭಾಷೆಗಳು ಪಶ್ಚಿಮದ ಏಕರೂಪಿ ಸಂಸ್ಕೃತಿಯ ಪ್ರವಾಹಕ್ಕೆ ಸಿಕ್ಕಿ ನಿರ್ನಾಮವಾಗುತ್ತವೆ ಎಂಬುದನ್ನು ಗಂಭೀರವಾಗಿ ತೆಗೆದುಕೊಳ್ಳಬೇಕಾಗಿದೆ. ನಮ್ಮ ಸರ್ಕಾರದಿಂದ ಬಹುರಾಷ್ಟ್ರೀಯ ಕಂಪನಿಗಳು ವ್ಯವಹರಿಸಲು ಅನುಮತಿಯನ್ನು ಪಡೆದುಕೊಂಡ ಮೇಲೆ ಅವರಿಗೆ ಹೈಟೆಕ್ ಉದ್ಯಮ ಅಥವಾ ಶಿಕ್ಷಣ ಸಂಸ್ಥೆಯನ್ನು ತೆರೆದು ಅಲ್ಲಿ ತಮ್ಮ ಕೆಲಸ ಕಾರ್ಯಗಳಿಗೆ ಪ್ರಾದೇಶಿಕ ಜನರನ್ನು ತಿರಸ್ಕರಿಸಿ ತಮ್ಮದೇ ಪ್ರದೇಶದ ಜನರನ್ನು ನೇಮಿಸಿಕೊಂಡು, ಪ್ರಾದೇಶಿಕ ಭಾಷೆಯನ್ನು ತಮ್ಮಗಳ ವ್ಯವಹಾರ ಹಾಗೂ ಸಂವಹನದಲ್ಲಿ ಬಳಸದೆ ತಮ್ಮ ಭಾಷೆಯನ್ನಾಡಲು ತೊಡಗಿರುವುದು ಪ್ರಾದೇಶಿಕ ಭಾಷೆಗಳು ಕುಂಠಿತವಾಗಲು ಕಾರಣವಾಗಿದೆ.

ಶಿಕ್ಷಣ ಮಾಧ್ಯಮದಲ್ಲಿಯೂ ಪ್ರಾದೇಶಿಕ ಭಾಷೆಗಳು ಹಲವಾರು ಸಮಸ್ಯೆಗಳನ್ನು ಎದುರಿಸುತ್ತಿವೆ. ಮಕ್ಕಳಿಗೆ ಶಿಕ್ಷಣ ಯಾವ ಭಾಷೆಯಲ್ಲಿ ನೀಡಿದರೆ ಸೂಕ್ತ ಎಂಬುವುದನ್ನು ಮನಗಾಣಬೇಕು. ರಾಷ್ಟ್ರೀಯ ಭಾಷೆಯ ಮೂಲಕವೋ, ಅಂತರಾಷ್ಟ್ರೀಯ ಭಾಷೆಯ ಮೂಲಕವೋ ಅಥವಾ ಪ್ರಾದೇಶಿಕ ಭಾಷೆಯ ಮೂಲಕವೋ, ಯಾವುದು ಸೂಕ್ತ? ನಮ್ಮ ದೇಶದಲ್ಲಿ ವಾಸಿಸುತ್ತಿರುವ ಪ್ರತಿಯೊಬ್ಬರೂ ಈ ಸಮಸ್ಯೆಯನ್ನು ಎದುರಿಸುತ್ತಿದ್ದಾರೆ. ಪ್ರಾಥಮಿಕ ಶಿಕ್ಷಣದಿಂದ ಸ್ನಾತಕೋತ್ತರ ಶಿಕ್ಷಣದವರೆಗೂ ಪ್ರಾದೇಶಿಕ ಭಾಷೆಯಲ್ಲಿಯೇ ಶಿಕ್ಷಣ ನೀಡಬೇಕೆಂಬ ಶಿಫಾರಸ್ಸುಗಳಿದ್ದರೂ ಅದು ಸಂಪೂರ್ಣವಾಗಿ ಜಾರಿಯಾಗುತ್ತಿಲ್ಲ. ಅನ್ಯಪ್ರಾಂತೀಯ

ಭಾಷೆಗಳ ಪ್ರಭಾವ, ಗ್ರಾಮ್ಯ ಪದಗಳ ಬಳಕೆ, ಬರವಣಿಗೆಯಲ್ಲಿ ವ್ಯಾಕರಣ ಚಿಹ್ನೆಗಳ ಅರಿವು ಇಲ್ಲದೆ ಇರುವುದರಿಂದ ಪ್ರಾದೇಶಿಕ ಭಾಷೆಗಳಲ್ಲಿ ಸಂವಹನ ಕೌಶಲ್ಯದ ಕೊರತೆಯನ್ನೂ ಸಹ ಅನುಭವಿಸುತ್ತಿವೆ. ಪ್ರಾದೇಶಿಕ ಭಾಷೆಯನ್ನು ಶಿಕ್ಷಣ ಮಾಧ್ಯಮವನ್ನಾಗಿ ತೆಗೆದುಕೊಂಡು ಶಿಕ್ಷಣ ಹೊಂದಿದ ವಿದ್ಯಾರ್ಥಿಗಳು ಉದ್ಯೋಗಾವಕಾಶಗಳ ಸಮಸ್ಯೆಯನ್ನು ಎದುರಿಸುತ್ತಿದ್ದಾರೆ. ಉದಾ: ಭಾಷಾಂತರಕಾರರು, ಸುದ್ದಿವಾಚಕರು, ಪತ್ರಿಕೋದ್ಯಮಿಗಳು ಮುಂತಾದ ವೃತ್ತಿಗಳನ್ನು ಕೈಗೊಳ್ಳುವಲ್ಲಿ ಹಲವಾರು ಸಮಸ್ಯೆಗಳನ್ನು ಎದುರಿಸುವಂತಾಗಿದೆ. ಪ್ರಾದೇಶಿಕ ಭಾಷೆಯಲ್ಲಿ ತಂತ್ರಜ್ಞಾನದ ಕೊರತೆ ಎದ್ದುಕಾಣುತ್ತಿದೆ. ಬೋಧನೆ ಮತ್ತು ಕಲಿಕೆಯಲ್ಲಿ ತಂತ್ರಜ್ಞಾನದ ಸಾಧನಗಳ ಬಳಕೆ ಸಮರ್ಪಕವಾಗಿ ಆಗುತ್ತಿಲ್ಲ. ಪ್ರಾಂತೀಯ ಭಾಷೆಗನುಗುಣವಾಗಿ ಮೃದು ಸಾಮಗ್ರಿಗಳು (Softwares) ಲಭ್ಯವಾಗುತ್ತಿಲ್ಲ. ಉದಾ: ಇಂಟರ್‌ನೆಟ್ ಮೂಲಕ ಕನ್ನಡದಲ್ಲಿ ಮಾಹಿತಿ ಕಲೆ ಹಾಕುವುದು ಕಷ್ಟಸಾಧ್ಯ.

ಇಂಗ್ಲೀಷ್ ಭಾಷೆಯ ಅತಿಯಾದ ವ್ಯಾಮೋಹದಿಂದ ಇಂದು ಪ್ರಾದೇಶಿಕ ಭಾಷೆಗಳ ಬಗ್ಗೆ ಕೀಳರಿಮೆ ಬೆಳೆಯತೊಡಗಿದೆ. ಮನುಷ್ಯನ ಹಲವಾರು ಸಂಸ್ಕಾರದಲ್ಲಿ ಶಿಕ್ಷಣ ಸಂಸ್ಕಾರವು ಪ್ರಮುಖವಾದುದು. ಸ್ವಾತಂತ್ರ್ಯಪೂರ್ವದ ವಿದೇಶಿ ಶಿಕ್ಷಣ ನೀತಿಯನ್ನು ಸ್ವಾತಂತ್ರ್ಯ ನಂತರವೂ ಒಪ್ಪಿಕೊಂಡ ಭಾರತವು ಇಂಗ್ಲೀಷ್ ಭಾಷೆಗೆ ಕೊಟ್ಟಿರುವ ಮಹತ್ವವನ್ನು ಗಮನಿಸಿದರೆ ಆ ಭಾಷೆಯು ಜೀವನದ ಅಗತ್ಯಗಳಲ್ಲಿ ಒಂದು ಎನ್ನುವಂತಾಗಿದೆ. ಇಂಗ್ಲೀಷ್ ಮಾಧ್ಯಮದಲ್ಲಿ ಕಲಿತವನು ಶ್ರೇಷ್ಠ ಪ್ರಾದೇಶಿಕ ಭಾಷಾ ಮಾಧ್ಯಮದಲ್ಲಿ ಕಲಿತವನು ಕನಿಷ್ಠ ಎಂಬ ಧೋರಣೆ ಇಂದಿನ ಸಮಾಜದ್ದಾಗಿದೆ. ಇಂದಿನ ಜಾಗತೀಕರಣದ ಸ್ಪರ್ಧಾತ್ಮಕ ಜಗತ್ತಿನಲ್ಲಿ ಮುಂದುವರೆಯಲು ಬಯಸುವ ಯಾವುದೇ ವಿದ್ಯಾರ್ಥಿಯು ಪ್ರಾದೇಶಿಕ ಭಾಷೆಯನ್ನು ದೂರತಳ್ಳಿ, ಇಂಗ್ಲೀಷ್ ಭಾಷೆಗೆ ಅನಿವಾರ್ಯವಾಗಿ ಜೋತುಬೀಳಬೇಕಾದ ಸಂದರ್ಭವನ್ನು ನಾವಿಂದು ಕಾಣಬಹುದು. ಆಡಳಿತ ಭಾಷೆಯಾಗಿ ಪ್ರಾದೇಶಿಕ ಭಾಷೆ ಸಮರ್ಪಕವಾಗಿ ಜಾರಿಯಾಗುತ್ತಿಲ್ಲ. ಪ್ರತಿಯೊಂದು ರಾಜ್ಯಗಳು ತಮ್ಮ ಪ್ರಾಂತೀಯ ಭಾಷೆಯಲ್ಲಿಯೇ ಆಡಳಿತ ವ್ಯವಹಾರ ಮಾಡಬೇಕೆಂಬ ಸರ್ಕಾರದ ನೀತಿಗಳಿದ್ದರೂ ಇನ್ನೂ ಹಲವಾರು ಇಲಾಖೆಗಳಲ್ಲಿ ಇಂಗ್ಲೀಷ್ ಭಾಷೆಯಲ್ಲಿ ವ್ಯವಹರಿಸುವುದನ್ನು ನಾವು ಕಾಣಬಹುದು.

**ಪರಿಹಾರೋಪಾಯಗಳು :** ಪ್ರಪಂಚದ ಅನ್ಯಭಾಷಾ ಜ್ಞಾನವೆಲ್ಲ ಪ್ರಾದೇಶಿಕ ಭಾಷೆ ಕನ್ನಡದಲ್ಲಿ ದೊರೆಯುವಂತಾಗಬೇಕಾಗಿದೆ. ಜಾಗತೀಕರಣದ ಸಂದರ್ಭದಲ್ಲಿ ತಮ್ಮ ತಮ್ಮ ಮಾತೃ ಭಾಷೆಯಲ್ಲಿಯೇ ಮುಂದುವರೆದಿರುವ ರಶಿಯನ್ನರು, ಜಪಾನಿಯರು, ಚೀನಿಯರು ಜಗತ್ತಿನ ಜ್ಞಾನ ಭಂಡಾರವನ್ನು ತಮ್ಮ ಭಾಷೆಯಲ್ಲಿ ತಕ್ಷಣವೇ ತಂದುಕೊಳ್ಳುವ ಬಗೆಯನ್ನು ಕಂಡುಕೊಂಡಿದ್ದಾರೆ. ಅಂತಹ ಕೆಲಸವನ್ನು ಕನ್ನಡದಲ್ಲಿ ಮಾಡಬೇಕಾಗಿರುವುದು ಅತ್ಯಂತ ಜರೂರಾಗಿದೆ. ಅನ್ಯಭಾಷಾ ಜ್ಞಾನ

ಜಾಗತೀಕರಣದಲ್ಲಿ ಪ್ರಾದೇಶಿಕ ಭಾಷೆಗಳ ಸಮಸ್ಯೆಗಳು ಮತ್ತು ಪರಿಹಾರೋಪಾಯಗಳು ೨೫೭



ನಮ್ಮ ಕನ್ನಡಕ್ಕೆ ಒದಗಿದಾಗ ಮಾತ್ರ ಕನ್ನಡವು ದೃಢವಾಗಿ ನಿಲ್ಲುವ ಸ್ವ-ಸಾಮರ್ಥ್ಯ ಹೊಂದುತ್ತದೆ. ಪ್ರಾದೇಶಿಕ ಭಾಷೆಯಲ್ಲಿ ಅಧ್ಯಯನ ಮಾಡುವ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಕಂಪ್ಯೂಟರ್ ಒಂದು ಸಮಸ್ಯೆಯಾಗಿದೆ. ಕನ್ನಡ ಭಾಷೆಯನ್ನು ಕಂಪ್ಯೂಟರೀಕರಿಸುವ ಅನಿವಾರ್ಯತೆ ಹಿಂದಂದಿಗಿಂತಲೂ ಈಗ ಬಹಳವಿದೆ. ಉನ್ನತ ಶಿಕ್ಷಣದ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಕಂಪ್ಯೂಟರ್ ತಾಂತ್ರಿಕ ಕೌಶಲ ಮುಕ್ತವಾಗಿಸಲು, ತಜ್ಞರ ನೆರವು ಅಗತ್ಯವಾಗಿದ್ದು, ಸರ್ಕಾರದ ನೆರವು ಹಾಗೂ ಪ್ರೋತ್ಸಾಹದ ಅವಶ್ಯಕತೆ ಇದೆ.

ಪ್ರಾಥಮಿಕ ಹಂತದಿಂದಲೇ ಮಾತೃಭಾಷೆಯ ಬಗ್ಗೆ ಪ್ರೇಮ, ನಮ್ಮ ಸಂಸ್ಕೃತಿಯ ಬಗ್ಗೆ ಅರಿವು ಮೂಡಿಸಿ, ಮಾತೃಭಾಷೆಯ ಮೂಲಕವೇ ನಾವೆಲ್ಲ ಏನನ್ನಾದರೂ ಸಾಧಿಸಬಹುದು ಎಂಬ ಆತ್ಮವಿಶ್ವಾಸ ಮೂಡಿಸುವುದರೊಂದಿಗೆ, ಆರ್ಥಿಕ ಭದ್ರತೆಯ ವಿಶ್ವಾಸವನ್ನು ಮೂಡಿಸಬೇಕು. ಇದಕ್ಕೆಲ್ಲಕ್ಕಿಂತ ಪೂರ್ವದಲ್ಲಿ ನಮ್ಮ ಪಾಲಕರಿಗೆ ಹಾಗೂ ನಮ್ಮನ್ನಾಳುವ ರಾಜಕಾರಣಿಗಳಿಗೆ ಈ ಮಾತೃಭಾಷೆಯ ವಿಷಯದಲ್ಲಾದರೂ ರಾಜಕೀಯ ಮಾಡುವುದನ್ನು ಬಿಟ್ಟು, ಯಾವುದೇ ಲಾಭವನ್ನು ಮಾಡದೇ ಇದನ್ನು ಜಾರಿಗೊಳಿಸಬೇಕೆಂಬ ದೃಢವಾದ ಆತ್ಮ ವಿಶ್ವಾಸವನ್ನು ತುಂಬಬೇಕಾಗಿದೆ. ಮಾತೃ ಭಾಷೆಯಲ್ಲಿ ತಮ್ಮಗಳ ಅಭಿಪ್ರಾಯಗಳನ್ನು ಅಭಿವ್ಯಕ್ತಿಸುವ ಅವಕಾಶವಲ್ಲದೆ ಎಷ್ಟೋ ಪ್ರತಿಭಾವಂತ ಗ್ರಾಮೀಣ ಪ್ರತಿಭೆಗಳು ಕಮರಿಹೋಗುತ್ತಿವೆ. ಈ ಪರಿಸ್ಥಿತಿ ಬದಲಾಗಬೇಕು. ಮಾತೃಭಾಷೆಯಲ್ಲಿ ಅಭಿವ್ಯಕ್ತಿಪಡಿಸುವ ಜ್ಞಾನಕ್ಕೆ ಪ್ರಥಮ ಆದ್ಯತೆ ನೀಡಬೇಕು. ಶಿಕ್ಷಕರು ಪ್ರಸ್ತುತ ಅಗತ್ಯತೆಯನ್ನು ಅರಿತು ಪ್ರಾಂತೀಯ ಭಾಷೆಯಲ್ಲಿ ಶಿಕ್ಷಣ ನೀಡಲು ಒಲವು ತೋರಿಸಬೇಕು. ಜೊತೆಗೆ ನಯವಾಗಿ ಮತ್ತು ಉತ್ಕೃಷ್ಟವಾಗಿ ಪ್ರಾದೇಶಿಕ ಭಾಷೆಯನ್ನು ಬಳಸಿ ಬೋಧನೆ ಮಾಡಬೇಕು. ವಿದ್ಯಾರ್ಥಿಗಳ ಆಸಕ್ತಿಯನ್ನು ಕೆರಳಿಸಲು ಆಧುನಿಕ ತಾಂತ್ರಿಕ ಶೈಕ್ಷಣಿಕ ಮಾಧ್ಯಮಗಳನ್ನು ಬಳಸಬೇಕು. ಅಲ್ಪಸಂಖ್ಯಾತ ಶಿಕ್ಷಣ ಸಂಸ್ಥೆಯಲ್ಲೂ ಪ್ರಾದೇಶಿಕ ಭಾಷೆಯನ್ನು ಪ್ರಥಮ ಭಾಷೆಯಾಗಿ ಕಡ್ಡಾಯಗೊಳಿಸಬೇಕು.

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ಕನ್ನಡ ಸಹಾಯಕ ಪ್ರಾಧ್ಯಾಪಕರು, ಬಸವೇಶ್ವರ ವಾಣಿಜ್ಯ ಮಹಾವಿದ್ಯಾಲಯ,  
ಬಾಗಲಕೋಟೆ.

ಮಹಾವಿದ್ಯಾಲಯಗಳಲ್ಲಿ ಗುಣಮಟ್ಟದ ಅಂತಾರಾಷ್ಟ್ರೀಯ ವಿಚಾರ ಸಂಕಿರಣ ನಡೆಯುತ್ತಿರುವುದು ಒಳ್ಳೆಯ ಬೆಳವಣಿಗೆಯಾಗಿದೆ. ವಿಚಾರ ಸಂಕಿರಣದಲ್ಲಿ ಸಾದರಪಡಿಸಿದ ಅಭ್ಯಾಸಪೂರ್ಣ ಪ್ರಬಂಧಗಳು ಗ್ರಂಥ ರೂಪದಲ್ಲಿ ಪ್ರಕಟವಾಗಬೇಕೆಂದು ಒಂದು ವಿಚಾರ ಸಂಕಿರಣದಲ್ಲಿ ಹೇಳಿದ್ದೆ, ಇಂದು ಅಂತಾರಾಷ್ಟ್ರೀಯ ವಿಚಾರ ಸಂಕಿರಣದಲ್ಲಿ ಕನ್ನಡ, ಹಿಂದಿ, ಸಂಸ್ಕೃತ, ಮರಾಠಿ ಈ ನಾಲ್ಕು ಭಾಷೆಯ ಪುಸ್ತಕಗಳು ಪ್ರಕಟವಾಗಿದ್ದಕ್ಕಾಗಿ ಸಂಪಾದಕರಿಗೂ ಹಾಗೂ ಎಲ್ಲ ಪ್ರಾಧ್ಯಾಪಕರಿಗೂ ಅಭಿನಂದನೆಗಳು.

ಡಾ.ಎಂ.ಬಿ.ಪಾಟೀಲ

ಅಧ್ಯಕ್ಷರು, ಬಿ.ಎಲ್.ಡಿ.ಇ ಸಂಸ್ಥೆ, ವಿಜಯಪುರ

ಇಂದು ಮನುಷ್ಯ ಪುಸ್ತಕದಿಂದ ದೂರ ಉಳಿಯುತ್ತಿದ್ದಾನೆ, ಇಂಥ ಸಂದರ್ಭದಲ್ಲಿ 'ಭಾರತೀಯ ಸಾಹಿತ್ಯ : ಅಂತಾರಾಷ್ಟ್ರೀಯ ನೆಲೆಯಲ್ಲಿ' ವಿಷಯ ಕುರಿತು ವಿಚಾರ ಸಂಕಿರಣ ಏರ್ಪಡಿಸಿ ಯಶಸ್ವಿಗೊಳಿಸಿದ ಸಂಯೋಜಕರಾದ ಡಾ.ಎಸ್.ಟಿ.ಮೇರವಾಡೆ ಹಾಗೂ ಉತ್ತಮ ಲೇಖನಗಳನ್ನು ಸಂಕಲಿಸಿ ಕೃತಿರೂಪದಲ್ಲಿ ಪ್ರಕಟಿಸಿದ ಪ್ರಧಾನ ಸಂಪಾದಕರಾದ ಪ್ರೊ.ಬಿ.ಬಿ.ಡೆಂಗನವರ, ಡಾ.ಆರ್.ವಿ.ಪಾಟೀಲ ಹಾಗೂ ಅವರ ಬಳಗಕ್ಕೆ ಅನಂತ ಶುಭಾಶಯಗಳು.

ಶ್ರೀ ಜಿ.ಕೆ. ಪಾಟೀಲ

ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿಗಳು, ಬಿ.ಎಲ್.ಡಿ.ಇ ಸಂಸ್ಥೆ, ವಿಜಯಪುರ

ವಿಚಾರ ಸಂಕಿರಣಗಳು ಹೆಸರಿಗೆ ಮಾತ್ರವಾಗದೆ, ಸಂತೋಷಕರಿಗೆ, ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಮಾರ್ಗದರ್ಶನವಾಗಬೇಕೆಂದು ನಮ್ಮ ಸಂಸ್ಥೆಯ ಪ್ರಾಧ್ಯಾಪಕರಿಗೆ ಹೇಳಿದ್ದೆ. ಅದು ಇಂದು ಕಾರ್ಯ ರೂಪಕ್ಕೆ ಬಂದಿದೆ. ಇಲ್ಲಿ ಮಂಡಿತವಾದ ನೂರು ಜನ ಲೇಖಕರ ಸಂಪ್ರಬಂಧಗಳನ್ನು ಸಂಗ್ರಹಿಸಿ ಶಿಸ್ತುಬದ್ಧವಾಗಿ 'ಮಹೋನ್ನತ' ಎಂಬ ಶೀರ್ಷಿಕೆಯ ಕೃತಿಯನ್ನು ಸಂಪಾದಿಸುತ್ತಿರುವುದು ಸ್ವಾಗತಾರ್ಹ. ಇದು ಅತ್ಯಂತ ಸಂತೋಷಕರ ಕಾರ್ಯವಾಗಿರುವುದು. ಎಲ್ಲರಿಗೂ ಅಭಿನಂದನೆಗಳು.

ಪ್ರೊ. ಎಸ್.ಎಚ್. ಲಗಳಿ

ಆಡಳಿತಾಧಿಕಾರಿಗಳು, ಬಿ.ಎಲ್.ಡಿ.ಇ ಸಂಸ್ಥೆ, ವಿಜಯಪುರ

ಪ್ರಾಧ್ಯಾಪಕರು ಕೇವಲ ಪಾಠ ಮಾಡಿದರೆ ಸಾಲದು, ಹೊಸ ಹೊಸ ವಿಚಾರ ಹಾಗೂ ಸಂತೋಷನಾತ್ಮಕ ಲೇಖನ, ಪುಸ್ತಕಗಳಿಂದ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಪ್ರೋತ್ಸಾಹಿಸಬೇಕು. ಈ ದಿಸೆಯಲ್ಲಿ ನಮ್ಮ ಕಾಲೇಜಿನಲ್ಲಿ ನಡೆದ ಅಂತಾರಾಷ್ಟ್ರೀಯ ವಿಚಾರ ಸಂಕಿರಣದಲ್ಲಿ ಮಂಡಿತವಾದ ಪ್ರಬಂಧಗಳು ಗ್ರಂಥ ರೂಪದಲ್ಲಿ ಮುದ್ರಣಗೊಂಡದ್ದು ಒಂದು ಒಳ್ಳೆಯ ಕಾರ್ಯವಾಗಿದೆ. ಇದನ್ನು ಅಚ್ಚುಕಟ್ಟಾಗಿ ಯಶಸ್ವಿಗೊಳಿಸಿದ ಡಾ.ಎಸ್.ಟಿ.ಮೇರವಾಡೆ, ಹಾಗೂ ಸಿಬ್ಬಂದಿ ವರ್ಗಕ್ಕೂ ಮತ್ತು ಪ್ರಧಾನ ಸಂಪಾದಕರಿಗೂ ಅಭಿನಂದನೆಗಳು.

ಡಾ.ಕೆ.ಜಿ.ಸೂಜಾರಿ

ಪ್ರಾಚಾರ್ಯರು

ಎಸ್.ಬಿ. ಕಲಾ ಮತ್ತು ಕೆ.ಸಿ.ಪಿ ವಿಜ್ಞಾನ ಮಹಾವಿದ್ಯಾಲಯ, ವಿಜಯಪುರ



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SPECIAL ISSUE: 24<sup>th</sup> February, 2018



One Day  
National Conference on  
**“Recent Policy Reforms of India- Emerging Trends”**  
Organised by  
Vishwashanti Foundation's  
Oxford PG Department of Studies in Commerce  
Kusugal Road, Sholapur Highway, Keshwapur, Hubballi-580023





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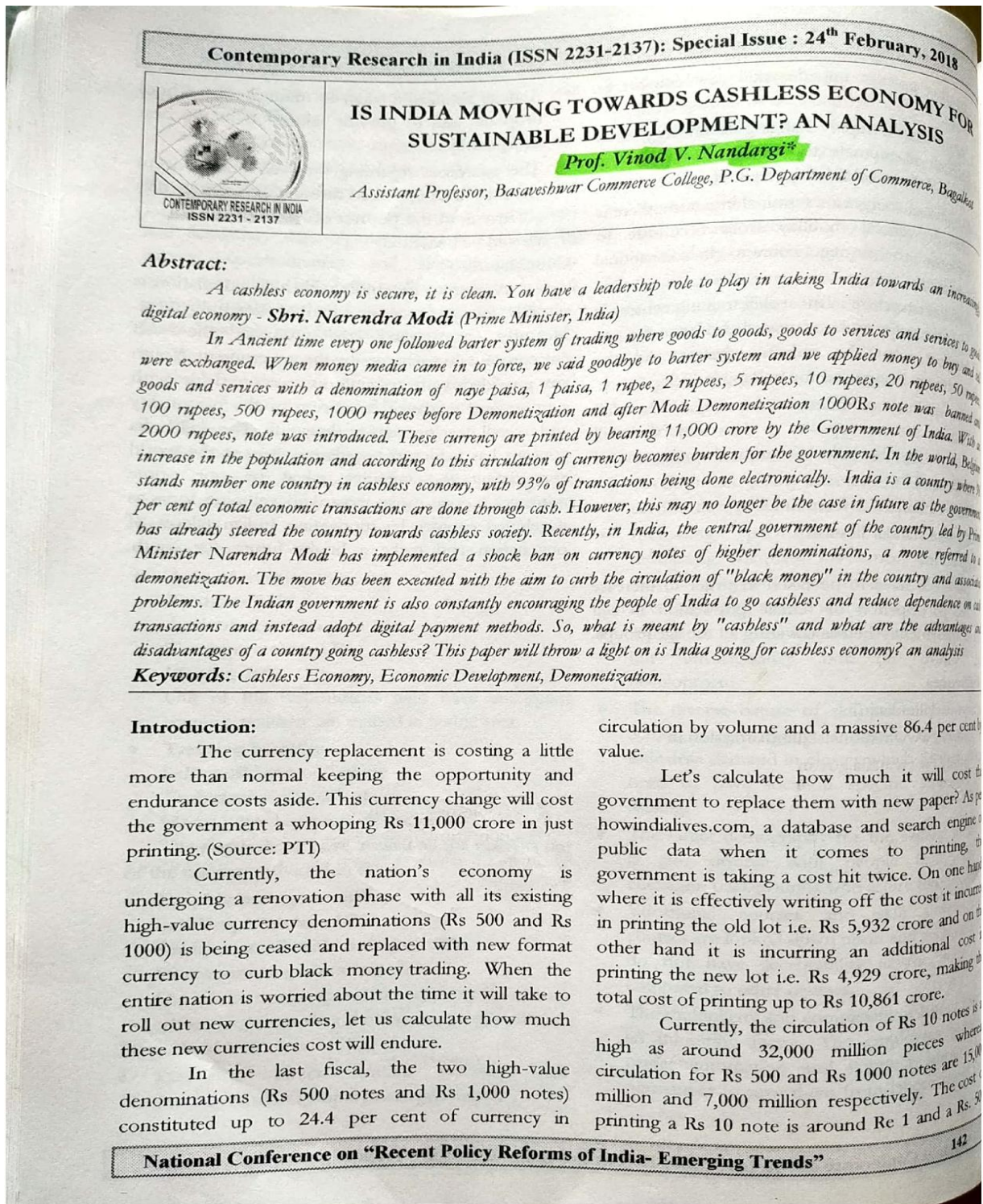
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## First Page of Publication



### IS INDIA MOVING TOWARDS CASHLESS ECONOMY FOR SUSTAINABLE DEVELOPMENT? AN ANALYSIS

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#### Abstract:

A cashless economy is secure, it is clean. You have a leadership role to play in taking India towards an increasing digital economy - **Sbri. Narendra Modi** (Prime Minister, India)

In Ancient time every one followed barter system of trading where goods to goods, goods to services and services to goods were exchanged. When money media came in to force, we said goodbye to barter system and we applied money to buy and sell goods and services with a denomination of naye paisa, 1 paisa, 1 rupee, 2 rupees, 5 rupees, 10 rupees, 20 rupees, 50 rupees, 100 rupees, 500 rupees, 1000 rupees before Demonetization and after Modi Demonetization 1000Rs note was banned and 2000 rupees, note was introduced. These currency are printed by bearing 11,000 crore by the Government of India. With increase in the population and according to this circulation of currency becomes burden for the government. In the world, Belgium stands number one country in cashless economy, with 93% of transactions being done electronically. India is a country where 70 per cent of total economic transactions are done through cash. However, this may no longer be the case in future as the government has already steered the country towards cashless society. Recently, in India, the central government of the country led by Prime Minister Narendra Modi has implemented a shock ban on currency notes of higher denominations, a move referred to as demonetization. The move has been executed with the aim to curb the circulation of "black money" in the country and associated problems. The Indian government is also constantly encouraging the people of India to go cashless and reduce dependence on cash transactions and instead adopt digital payment methods. So, what is meant by "cashless" and what are the advantages and disadvantages of a country going cashless? This paper will throw a light on is India going for cashless economy? an analysis

**Keywords:** Cashless Economy, Economic Development, Demonetization.

#### Introduction:

The currency replacement is costing a little more than normal keeping the opportunity and endurance costs aside. This currency change will cost the government a whopping Rs 11,000 crore in just printing. (Source: PTI)

Currently, the nation's economy is undergoing a renovation phase with all its existing high-value currency denominations (Rs 500 and Rs 1000) is being ceased and replaced with new format currency to curb black money trading. When the entire nation is worried about the time it will take to roll out new currencies, let us calculate how much these new currencies cost will endure.

In the last fiscal, the two high-value denominations (Rs 500 notes and Rs 1,000 notes) constituted up to 24.4 per cent of currency in

circulation by volume and a massive 86.4 per cent by value.

Let's calculate how much it will cost the government to replace them with new paper? As per howindialives.com, a database and search engine of public data when it comes to printing, the government is taking a cost hit twice. On one hand where it is effectively writing off the cost it incurred in printing the old lot i.e. Rs 5,932 crore and on the other hand it is incurring an additional cost of printing the new lot i.e. Rs 4,929 crore, making the total cost of printing up to Rs 10,861 crore.

Currently, the circulation of Rs 10 notes is as high as around 32,000 million pieces where the circulation for Rs 500 and Rs 1000 notes are 15,000 million and 7,000 million respectively. The cost of printing a Rs 10 note is around Re 1 and a Rs 500



and Rs 1,000 note is around Rs. 2.5 and Rs 3.2. For the old lot, the circulation is based on the cost of printing in 2012. For the new lot, the circulation is based on the 2015-16 value in circulation, the cost of printing in 2012 and the Rs 2,000 notes costing same as Rs 1,000 notes.

Prime Minister's demonetization move has also divided the top economists in and outside the country over its unquantifiable outcomes, at least for now. But, the debate whether India can really transform itself into a cashless economy or less cash economy - as government terms it - is refused to die down. While the jury is still out, we bring you a list of the most cashless nations in the world, based on the percentage of cashless transactions.

Recently, in India, the central government of the country led by Prime Minister Narendra Modi has implemented a shock ban on currency notes of higher denominations, a move referred to as demonetisation. The move has been executed with the aim to curb the circulation of "black money" in the country and associated problems. The Indian government is also constantly encouraging the people of India to go cashless and reduce dependence on cash transactions and instead adopt digital payment methods. So, what is meant by "cashless" and what are the advantages and disadvantages of a country going cashless?

#### **What is a cashless society?**

A cashless society is a society where currency notes or cash money are not used in monetary transactions. It is a hypothetical move or situation in favor of alternative means of exchange. Cashless societies in the past were based on the barter system where people exchanged their livestock for food crops or other goods. However, the present concept of a cashless society or country is a completely new thing. Here cashless transactions are made with the help of digital currencies like the bit coin. In a truly cashless society, legal tender (money) is exchanged and recorded only in the electronic digital forms.

#### **When did the trend to go cashless begin?**

During the 1990's, the growing popularity of electronic banking made the use of non-cash

transactions and settlements popular among the residents of some of the most technologically advanced nations of the world. Digital payment methods became well established in countries across the world by the 2010's. Online tools like Paypal, NFC payments by smart phone or electronic cards, digital wallet systems operated by Apple, electronic banking and bill payment systems helped people make cashless transactions online. Some countries even started to set limits on transaction values that can be used for non-electronic payments to encourage cashless transactions.

#### **Potential problems associated with a cashless society**

The move towards a cashless economy is heavily debated and controversy-prone. Several points have been raised about the negative effects of cashless transactions. In a cashless country, the complete control of transactions, individual use of money, information about public monetary assets, and interest rates are with the nation state and third party providers. An individual's money is under external control and is subject to external regulations and restrictions. Negative interest rates might become applicable. Also, in a cashless society, individual transactions and incomes become accessible to legitimate parties like police or tax officials, and chances of hacking also increase.

#### **Potential benefits of a cashless society**

Cashless economies would be helpful to the global economy. Since cash is the primary mode of transactions in money laundering and terrorism financing, a cashless society would discourage such laundering and terrorism. Central governments would also benefit from such cashless transactions as it would allow central control of money supply. It would be easier for government to monitor income tax paid by individuals and proper payment of tax would strengthen the nation's economy. Cashless transactions would be helpful in the context of negative global inflation and quantitative easing. Going cashless would also reduce the levels of corruption prevalent in the country.





### Countries going cashless

The most cashless societies of the world have been enlisted below. In Belgium, France, and Canada over 90% of consumer payments are made via cashless modes. The United Kingdom, Sweden, Australia, Netherlands, and the US also have high rates of consumer payments (80% and over) made via non-cash modes. Germany and South Korea also use cashless payments as the major mode of

consumer payments. The latter is the only Asian country featuring in the list of the top 10 cashless societies while no country from Africa or South America finds a position in the list. Only time will tell if Indian citizens also favor cashless transaction methods over cash transactions and the effects of cashless transactions on the Indian society and economy.

### Top Cashless Countries

Rank	Country	Noncash Payments' Share Of Total Value Of Consumer Payments	% Of Population With Debit Cards
1	Belgium	93	86
2	France	92	69
3	Canada	90	88
4	United Kingdom	89	88
5	Sweden	89	96
6	Australia	86	79
7	The Netherlands	85	98
8	United States	80	72
9	Germany	76	88
10	South Korea	70	58

Source: <http://www.worldatlas.com/articles/which-are-the-world-s-most-cashless-countries.html>

### Research Methodology:

The research has been analyzed with primary and secondary data. The primary data has been collected through questionnaire with a 300 samples. 100 from business sector, 100 from agricultural sector and 100 from professional sector. The

secondary data has been collected by referring journals, magazines, news papers and websites.

### Objectives of the study

1. To evaluate whether India is going for cashless
2. To evaluate different cashless devices for transactions

### Limitations of the study

Occupation	Transaction				Total
	once	twice	thrice	more	
Business man	15	15	20	50	100
Professionals	35	15	40	10	100
Farmers	55	15	20	10	100
Total	105	45	80	70	300

1. The data has been collected only at Bagalkot city
2. Only business men, farmers and profession people were the samples
3. The secondary data has been collected from journals, magazines, news papers for further analysis

### 1. Formulation of Hypothesis

**Ho:** There is no significant difference between businessmen, farmers and professionals about transaction



H1: There is a significant difference between businessmen farmers and professionals about transaction

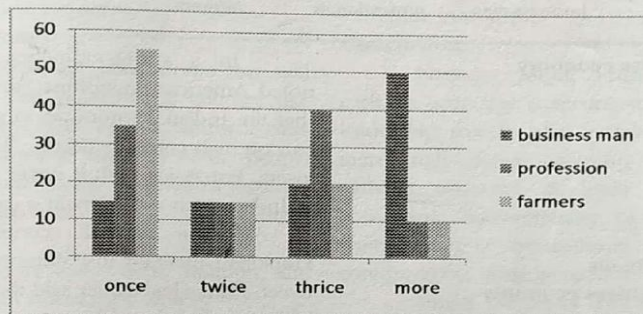
Level of Significance: 5

Test Criteria: Chi-square test

Actual Computation

Expected	35	15	26.66667	23.33333
	35	15	26.66667	23.33333
	35	15	26.66667	23.33333

The P-Value is < 0.00001. The result is significant at  $p < 0.05$



## 2. Formulation of Hypothesis

H<sub>0</sub>: There is no significant difference between businessmen, farmers and professionals about cash and cashless transaction

H<sub>1</sub>: There is a significant difference between businessman, farmers and professionals about cash and cash less transaction

Level of Significance: 5

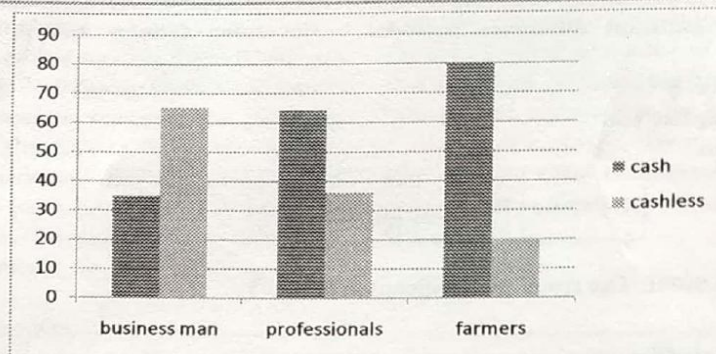
Test Criteria: Chi-square test

Actual Computation

observed	occupation	mode of transaction		total
		cash	cashless	
	business man	35	65	100
	professionals	64	36	100
	farmers	80	20	100
	total	179	121	300

expected	59.666667	40.333333
	59.666667	40.333333
	59.666667	40.333333

The P-Value is < 0.00001. The result is significant at  $p < 0.05$ .



#### Advantages of cashless economy

1. Convenience
2. Discounts
3. Tracking spends
4. Budget discipline
5. Lower risk
6. Small gains
7. Go digital, get discounts

#### Disadvantages of cashless economy

1. Higher risk of identity theft
2. Losing phone
3. Difficult for tech-un savvy
4. Overspending
5. High illiterate People
6. Lack of technological knowledge
7. More villages and more rural people.
8. Huge Population

#### Following modes for cashless transactions:

1. Banking Cards (Debit/ Credit Cards)
2. Unstructured Supplementary Service Data (Ussd)
3. Aadhaar Enabled Payment System (Aeps)
4. Unified Payments Interface (Upi)
5. Mobile Wallets
6. Banks Pre-Paid Cards
7. Point Of Sale
8. Internet Banking
9. Mobile Banking
10. Micro Atms

#### Review of Expert opinion on Cashless and Demonetization

1. **Steve H Hanke**, American economist

In a strong criticism of demonetization, noted American economist Steve H Hanke has said that the Indian economy is in a 'cashless crisis' post ban on high currency notes. "Demonetization is for losers. Foregoing cash is never the answer. Just look at India - cash economy in a cashless crisis," Hanke, an American applied economist at the Johns Hopkins University in Baltimore, Maryland, said in a tweet. Hanke had earlier said that demonetization has been bungled from the start and no one, not even Prime Minister Narendra Modi, "knows where India is heading". A Senior Fellow and Director of the Troubled Currencies Project at the Cato Institute in Washington, Hanke had also said that "India simply does not have the infrastructure to adapt to Modi's demonetization...he should have known." Prime Minister Narendra Modi on November 8 had announced demonetization of Rs 1,000 and Rs 500 notes in a major assault on black money, fake currency and corruption.

2. **Arpan Nangia**, The head of the India desk for HSBC's commercial banking division

Look, you still have a reasonably large part of the population that doesn't even have a bank account," said Arpan Nangia, the head of the India desk for HSBC's commercial banking division. "Yes, our position is that everybody should have a bank account and everybody should be transacting through that, but if a large part of your population doesn't even bank it is going to take some time for you to invest before you can say let's go completely cashless."



3. **Deepak Abbot**, the senior vice president of Paytm

"The Prime Minister's move to incentivize digital payments will offer a strong support to our ongoing efforts in helping the country leapfrog the cash generation to digital payment solutions," added Deepak Abbot, the senior vice president of Paytm. "This will not only help millions of Indians overcome the hassles of dealing in cash but also act as a significant step towards propelling India to emerge as a truly cashless economy."

4. **Jean Dreze**, economist

Prominent economist Jean Dreze has said cashless economy is not good for a country like India. "Talks of cashless economy are simply useless in a country like India where majority of the people are illiterate and has no access to internet facility," said Dreze, a Belgian-born Indian development economist.

According to economist and others opinion, the paper has come up with following Findings

1. Indian need another 20-25 years to become 50% cashless economy

2. Huge population and more villages in India is a hindrance for the country to become cashless

3. India is developing, not developed. The developed countries like USA, U.K. Japan, China not have 100% cashless economy

4. India is lacking in technology, hence it is very difficult to adopt 100% cashless economy

5. Indian banks are charging huge transaction cost on digital transactions

6. After Demonetization, cashless transactions have come in to force.

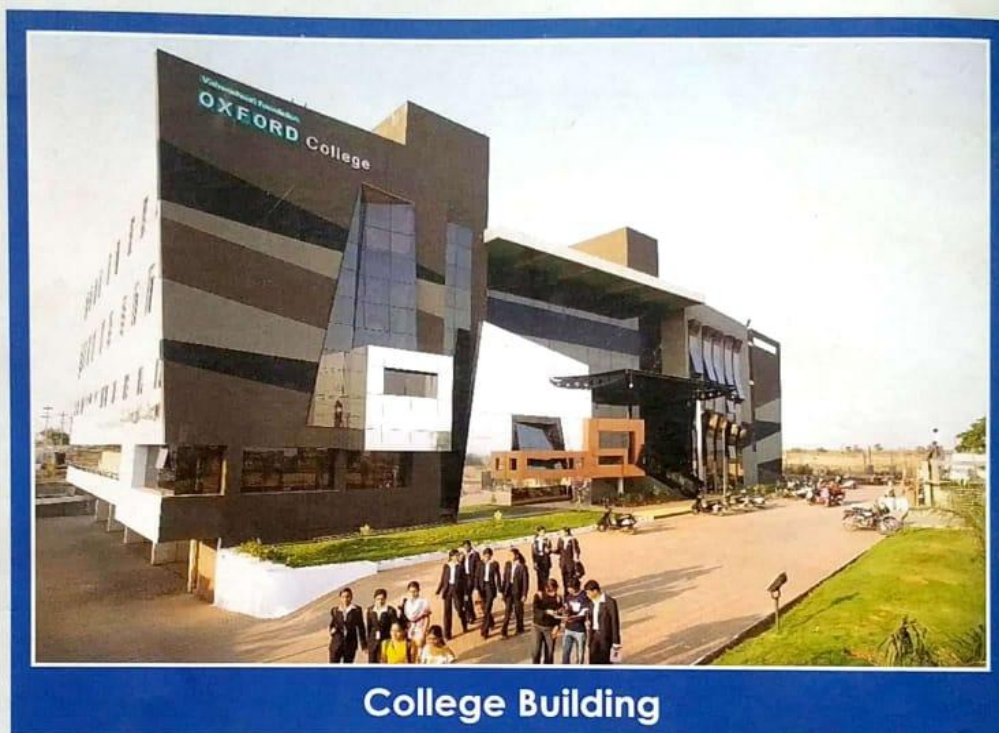
#### Conclusion:

Naendra Modi, Prime Minister said; "A cashless economy is secure, it is clean. You have a leadership role to play in taking India towards an increasingly digital economy". His vision toward cashless economy is leads to minimization of corruption, accountability of all the transactions, digitalization of transactions, and it will help the country in boosting its economy.

Finally the paper concludes that, still India is in Cash Economy and not Cashless economy and it needs 20-25 years to reach 50% cashless economy not 100%.

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